



# San Mateo County 2023-27 Consolidated Plan and 2023-24 Annual Action Plan — Public Review Draft

**PREPARED FOR:**

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**SAN MATEO COUNTY 2023-27  
CONSOLIDATED PLAN AND 2023-24  
ANNUAL ACTION PLAN — PUBLIC REVIEW  
DRAFT**

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## **I. EXECUTIVE SUMMARY**

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## Executive Summary

### ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)

#### 1. Introduction

The County of San Mateo HOME Consortium develops a Consolidated Plan every five years to identify housing, community development, and economic development needs throughout the County. Through an analysis of current housing needs, the state of the housing market, and comprehensive community engagement process, the County has established a vision, priorities, and goals to allocate its funding from the U.S. Department of Housing and Urban Development (HUD) Development formula block grant programs: Community Development Block Grant (CDBG), HOME Investment Partnership Program, and Emergency Solutions Grants (ESG).

The primary purpose of the Consolidated Plan is for jurisdictions to evaluate their affordable housing and community development needs, foster a community-wide dialogue about funding priorities, and make data-driven and place-based investment decisions regarding federal community planning and development grants. These block grant programs include:

- **Community Development Block Grant (CDBG):** Federal Funds are provided via the CDBG program for eligible activities such as providing decent and affordable housing, a suitable living environment, and economic opportunities, principally for persons of low- and moderate-income. Potential programs include renovation and rehabilitation of existing affordable housing, provision of essential public services, support for local microenterprises, and improvements to public facilities.
- **HOME Investment Partnership Program (HOME):** Federal Funds are provided via the HOME program for the construction or rehabilitation of affordable rental housing for low- and very low-income households. HOME funds are used to increase and maintain the supply of decent, affordable housing.
- **Emergency Solutions Grant Program (ESG):** Federal Funds are provided via the ESG program to subrecipient community-based organizations, which conduct a variety of activities, including administration, emergency shelter, outreach, rapid re-housing and homeless prevention activities. ESG funds can also be used for the rehabilitation or remodeling of a building used as a new shelter.

The Consolidated Plan covers the geographic area of the County Consortium jurisdiction, which comprises 18 of the 20 cities in the County plus the unincorporated areas. The two

cities not belonging to the Consortium — the Cities of Daly City and Redwood City — prepare separate Consolidated Plans.

## **2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview**

The County's 2023-27 Consolidated Plan articulates a variety of goals, objectives, and outcomes to address identified needs for populations experiencing homelessness and other special needs populations, as well as needs related to affordable housing, housing rehabilitation, public services, public facilities, and economic development. The County also addresses barriers to affordable housing, lead-based paint hazards, institutional structure, and coordination. As such, the County will use the following objectives to guide how it utilizes its federal resources and meets its stated goals:

- Continue to plan, monitor and administer Entitlement Grant Programs and ensure compliance with federal regulations;
- Improve the condition of housing for low-income homeowners;
- Improve housing affordability by supporting the development of affordable housing;
- Address community needs through community-based public service programs; and
- Address community needs through improvements to public and community facilities.

The County's Strategic Plan and Annual Action Plan detail how these objectives will be met.

## **3. Evaluation of past performance**

Through its federal entitlement programs, the County has a successful track record of responding to critical housing, community development, and economic development needs throughout San Mateo County. Due to the significant lack of affordable housing throughout the county, CDBG and HOME resources have been primarily focused on housing development and rehabilitation activities. In addition to its federal resources, the County has and continues to invest state and local resources into affordable housing development. In FY2020-21, the County invested in twelve affordable housing projects in various stages of development. Four projects (331 new units total) were completed and placed in service in during the 2020-21 program year. The County continues to successfully fund minor rehab activities targeting lower income and elderly households unable to properly maintain their homes.

Additionally, the County continues to make great strides towards addressing homelessness throughout the community, strengthening its partnership with local homeless services providers. This has resulted in an increase of the number of units/beds serving people

experiencing homelessness, as well as continued support of rapid rehousing services and homelessness prevention services. Of note, the number of homeless veterans in San Mateo County has significantly decreased over the last decade. In 2011, veterans accounted for 23% of the homeless population during the PIT Count. In 2022, 85 persons reported they were veterans, accounting for 5% of the homeless population identified during the PIT Count.

Details of past performance can be found in the County's Consolidated Annual Performance and Evaluation Report (CAPER).

#### **4. Summary of citizen participation process and consultation process**

As in previous Consolidated Plan cycles, San Mateo County's community participation and stakeholder consultation process was developed to ensure broad representation from a diversity of community members and stakeholders. Specific community engagement and consultation activities that helped inform the development of the Five-Year Consolidated Plan and PY2023 Annual Action Plan are detailed below.

- Four community meetings were held to discuss countywide needs, while three other community meetings were held in Redwood City, South San Francisco, and San Mateo. The countywide meetings were held at a variety of times to accommodate different schedules — two during the afternoon and two during the evening. All meetings had Spanish-speaking staff available for translations and one of the meetings was specifically promoted for Spanish speaking residents and held in North Fair Oaks where there is a high concentration of lower-income, Spanish speakers. Another meeting made Mandarin and Cantonese interpretation available.
- A resident and stakeholder survey was conducted to identify the top housing, community development, and economic development needs in the county. The survey was available online and paper copies were distributed in targeted locations across the county (a complete list of locations where paper copies were distributed is available in the Appendix). In addition to English, the survey was translated for the three largest non-English speaking populations: Spanish, Chinese, and Tagalog. Four hundred and ninety-eight responses were received.
- Stakeholders representing more than 40 organizations/agencies/groups were consulted during the development of this plan. A full list of stakeholder consultations can be found in Table 2 of the PR-10 section.
- Two public hearings were held during the development of the Consolidated Plan process, while an additional public hearing was held during the 30-day public comment period to review the draft plan.

## **5. Summary of public comments**

Consistent with the previous Consolidated Plan for FYs18-22, the most critical need identified during the community engagement process was more affordable rental housing. Other needs that were commonly highlighted were permanent supportive housing for people experiencing homelessness, affordable homeownership opportunities for low- and moderate-income households, additional shelter capacity, more affordable childcare options, mental health services, and supportive services for vulnerable populations.

## **6. Summary of comments or views not accepted and the reasons for not accepting them**

Through the community engagement process, the most critical needs articulated by residents and stakeholders were more affordable housing rental housing, permanent supportive housing, special needs housing, and homeownership opportunities. As such, the County will prioritize funds for these activities.

## **7. Summary**

This plan provides a framework through which San Mateo County manages its federal entitlement programs related to community development and homeless assistance. Data were collected and analyzed through HUD's eCon software system, the American Community Survey, and other sources to construct the needs assessment and market analysis. The County worked with residents and stakeholders to identify needs that helped inform the development of the strategic plan and annual action plan.



## II. THE PROCESS

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## The Process

### PR-05 Lead & Responsible Agencies - 91.200(b)

**1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source**

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	SAN MATEO COUNTY	
CDBG Administrator	SAN MATEO COUNTY	Department of Housing
HOPWA Administrator	N/A	N/A
HOME Administrator	SAN MATEO COUNTY	Department of Housing
ESG Administrator	SAN MATEO COUNTY	Department of Housing
HOPWA-C Administrator	N/A	N/A

**Table 1 – Responsible Agencies**

### Narrative

The lead agency for the development of the Consolidated Plan and the use of federal housing and community development funding is the Department of Housing of the County of San Mateo.

### Consolidated Plan Public Contact Information

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## **PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)**

### **1. Introduction**

The Department of Housing (DOH) hosted four community meetings that involved participation from local and County government staff, the Housing and Community Development Committee (HCDC), affordable housing developers, service providers, community-based organizations, and other stakeholders. One of the community meetings was promoted for solely Spanish-speaking county residents, while another community meeting had Mandarin and Cantonese interpretation available. Spanish interpretation was also made available at all four community meetings. Additionally, the Department consulted with over 40 stakeholders to gather insight on the housing, community development, and economic development needs of a variety of populations across the county. DOH, in coordination with the county's other four entitlement cities (Daly City, San Mateo, South San Francisco, and Redwood City), developed a resident and stakeholder survey to understand households' most pressing needs and where they would like to see federal funding prioritized. The survey was available in English, Spanish, Chinese, and Tagalog.

Promotional materials for the community meetings and survey were available in English, Spanish, Chinese, and Tagalog. DOH staff promoted the community meetings and survey throughout the county, including distributing flyers at libraries, community centers, senior centers, non-profit organizations, schools, and small businesses. Emails in both English and Spanish were sent to hundreds of stakeholders across the county to inform them about the community meetings and survey. Additionally, notifications about the community meetings and survey were posted on the County's employee Yammer page, County intranet service, DOH offices, and NextDoor. DOH also shared promotional materials with other County agencies, commissions, and non-profit organizations to share with their networks. Paper copies of the survey (in all four languages) were also distributed at targeted locations around the county, including libraries and senior centers. A complete list of outreach activities related to promotion of the community meetings and surveys can be found in the Appendix.

### **Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).**

The County has ongoing relationships with several housing providers working on housing development activities. The Housing Authority of the County of San Mateo works to utilize Housing Choice Vouchers from the federal government to address the housing needs of the County's lowest income households. Through the Continuum of Care process, the County maintains relationships with mental health providers, homeless shelter and services providers, and other governmental agencies with specific responsibilities for homeless individuals and families. The County also participates in a variety of other coalitions that seek to address other issues that relate to housing and service needs.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

The Department of Housing (DOH) and the Human Services Agency (HSA), which heads up the local Continuum of Care (CoC), have executed a Memorandum of Understanding that establishes roles and responsibilities for program administration of a portion of federal entitlement funds and any state-allocated funds received by DOH. While DOH is the sole administrator of the CDBG, Federal ESG, and State ESG programs, DOH works closely with HSA to align administration of these funds to the CoC's Strategic Plan to End Homelessness. The County's Strategic Plan to End Homelessness is organized around six key goals:

- **Goal 1.** Engage and support people who are unsheltered to transition to interim housing, permanent housing, or other places where they can access needed services and supports.
- **Goal 2.** Permanently house people experiencing homelessness, by increasing the capacity of the homeless crisis response system to provide housing solutions.
- **Goal 3.** Prevent people from experiencing homelessness through early intervention, stabilization services, and financial assistance for households with housing instability.
- **Goal 4.** Advance equity by identifying and addressing disparities in who experiences homelessness, who accesses the homeless crisis response system, their experiences with the system, and the outcomes of the system.
- **Goal 5.** Listen and respond to the voices of people with lived experience of homelessness to enhance person-centered approaches in the homelessness response system.
- **Goal 6.** Use data for continuous quality improvement and service coordination.

DOH prepares the funding priorities and guiding principles for Notices of Funding Availability (NOFA) of HUD funding programs and HSA provides guidance and recommendations to DOH regarding homeless and safety net priorities and funding allocations to align with the CoC's Strategic Plan to End Homelessness. In order to receive funding, selected service providers and programs must adhere to the guiding principles for the new homeless system. HSA also assists DOH during the NOFA application review and recommendation process, including reviewing and scoring applications with DOH staff.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

DOH works closely with HSA to align administration of Federal ESG and State ESG funds to the CoC's Strategic Plan to End Homelessness. DOH prepares the funding and guiding principles for Notices of Funding Availability (NOFA) of Federal ESG and State ESG funding programs, and HSA provides guidance and recommendations to DOH regarding homeless and safety net priorities and funding allocations to align with the Strategic Plan to End Homelessness. In order to receive funding under NOFAs for Federal ESG and State ESG, selected services providers and programs must adhere to the guiding principles for the new homelessness system set for the Strategic Plan to End Homelessness. HSA assists DOH during

the NOFA application review and recommendation process, including reviewing and scoring applications with DOH staff. HSA is the County's Homeless Management Information System (HMIS) administrator and upon request by DOH, provides summary performance data. HSA also reviews and provides recommendations regarding written reporting completed by DOH, such as narrative summaries of activities and outcomes.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

1	<b>Agency/Group/Organization</b>	SAMARITAN HOUSE
	<b>Agency/Group/Organization Type</b>	Housing Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs – Chronically homeless Homeless Needs – Families with children Homelessness Needs – Veterans Homelessness Needs – Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from Samaritan House provided input during a stakeholder interview on November 3 <sup>rd</sup> , 2022. They provided input on identifying and prioritizing needs for populations experiencing homelessness in San Mateo County.
2	<b>Agency/Group/Organization</b>	CENTER FOR INDEPENDENCE OF INDIVIDUALS WITH DISABILITIES
	<b>Agency/Group/Organization Type</b>	Housing Services – Housing Services-Elderly Persons Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Two representatives from The Center for Independence of Individuals with Disabilities provided input during stakeholder interviews on November 3 <sup>rd</sup> , 2022, and November 9 <sup>th</sup> , 2022. They provided input on identifying and prioritizing needs for populations living with a disability in San Mateo County.

3	<b>Agency/Group/Organization</b>	SAN MATEO COUNTY DISTRICT ATTORNEY'S OFFICE — VICTIM SERVICES DIVISION
	<b>Agency/Group/Organization Type</b>	Other government – County Services – Victims of Domestic Violence
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from San Mateo County's District Attorney's Office provided input during a stakeholder interview on November 4, 2022. They provided input on identifying and prioritizing needs for populations fleeing, attempting to flee, or experiencing domestic violence in San Mateo County.
4	<b>Agency/Group/Organization</b>	SAN MATEO COUNTY INFORMATION SERVICES DEPARTMENT
	<b>Agency/Group/Organization Type</b>	Other government – County Services – Narrowing the Digital Divide
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment Digital Divide
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from San Mateo County's Digital Equity Portal provided input during a stakeholder interview on November 9, 2022. They provided input on identifying and prioritizing needs for populations with unequal access to digital technology in San Mateo County.
5	<b>Agency/Group/Organization</b>	RENAISSANCE ENTREPRENEURSHIP CENTER
	<b>Agency/Group/Organization Type</b>	Services – Employment Business Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from the Renaissance Entrepreneurship Center provided input during a stakeholder interview on November 10, 2022. They provided input on identifying and prioritizing needs for low- to moderate-income and/or special needs populations in San Mateo County.
6	<b>Agency/Group/Organization</b>	EL CONCILIO OF SAN MATEO COUNTY

	<b>Agency/Group/Organization Type</b>	Housing Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from El Concilio of San Mateo County provided input during a stakeholder interview on December 8, 2022. They provided input on identifying and prioritizing needs for low- to moderate-income and/or special needs populations in San Mateo County.
7	<b>Agency/Group/Organization</b>	PROJECT SENTINEL
	<b>Agency/Group/Organization Type</b>	Housing Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Two representatives from Project Sentinel provided input during a stakeholder interview on November 16, 2022. They provided input on identifying and prioritizing needs for low- to moderate-income and/or special needs populations in San Mateo County.
8	<b>Agency/Group/Organization</b>	HOUSING CHOICES
	<b>Agency/Group/Organization Type</b>	Housing Services – Housing Services of Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from Housing Choices provided input during a stakeholder interview on November 17, 2022. They provided input on identifying and prioritizing needs for populations living with a disability in San Mateo County.
9	<b>Agency/Group/Organization</b>	HOUSING AUTHORITY OF THE CITY OF SOUTH SAN FRANCISCO
	<b>Agency/Group/Organization Type</b>	PHA

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment (Public Housing Needs) Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from the Housing Authority of South San Francisco provided input during a stakeholder interview on November 28, 2022. They provided input on identifying and prioritizing needs for low-income and/or special needs populations in South San Francisco.
10	<b>Agency/Group/Organization</b>	LEGAL AID SOCIETY OF SAN MATEO COUNTY
	<b>Agency/Group/Organization Type</b>	Services – Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from the Legal Aid Society of San Mateo County provided input during a stakeholder interview on November 30, 2022. They provided input on identifying and prioritizing needs for low- to moderate-income and/or special needs populations in San Mateo County.
11	<b>Agency/Group/Organization</b>	CORA
	<b>Agency/Group/Organization Type</b>	Services-Victims of Domestic Violence
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from CORA provided input during a stakeholder interview on December 5, 2022. They provided input on identifying and prioritizing needs for populations fleeing, attempting to flee, or experiencing domestic violence in San Mateo County.
12	<b>Agency/Group/Organization</b>	HIP HOUSING
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy



	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Several representatives from HIP Housing provided input during a stakeholder interview on December 6, 2022. They provided input on identifying and prioritizing needs for low- to moderate-income and/or special needs populations in San Mateo County.
13	<b>Agency/Group/Organization</b>	SAN MATEO COUNTY FAMILY AND CHILDREN SERVICES
	<b>Agency/Group/Organization Type</b>	Services – Children Child Welfare Agency Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Representatives from the San Mateo County Family and Children Services Department provided input during stakeholder interviews on December 6, 2022, and December 12, 2022. They provided input on identifying and prioritizing needs for low- to moderate-income and/or special needs populations in San Mateo County.
14	<b>Agency/Group/Organization</b>	MENTAL HEALTH ASSOCIATION OF SAN MATEO COUNTY
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Persons with Disabilities Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Veterans Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from the Mental Health Association of San Mateo County provided input during a stakeholder interview on December 12, 2022. They provided input on identifying and prioritizing needs for low- to moderate-income, special needs, and/or populations living with a disability in San Mateo County.

15	<b>Agency/Group/Organization</b>	ALTA HOUSING
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from Alta Housing provided input during a stakeholder interview on December 13, 2022. They provided input on identifying and prioritizing needs for low- to moderate-income and/or special needs populations in San Mateo County.
16	<b>Agency/Group/Organization</b>	LIFEMOVES
	<b>Agency/Group/Organization Type</b>	Housing Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homeless Needs - Veterans Homeless Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from LifeMoves provided input during a stakeholder interview on December 14, 2022. They provided input on identifying and prioritizing needs for populations experiencing homelessness in San Mateo County.
17	<b>Agency/Group/Organization</b>	HOUSING AUTHORITY OF SAN MATEO COUNTY
	<b>Agency/Group/Organization Type</b>	PHA Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment (Public Housing Needs) Market Analysis

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from the Housing Authority of San Mateo County provided input during a stakeholder interview on December 15, 2022. They provided input on identifying and prioritizing needs for low- to moderate-income and/or special needs populations in San Mateo County.
18	<b>Agency/Group/Organization</b>	REBUILDING TOGETHER PENINSULA
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from Rebuilding Together Peninsula provided input during a stakeholder interview on December 16, 2022. They provided input on identifying and prioritizing needs for low- to moderate-income and/or special needs populations in San Mateo County.
19	<b>Agency/Group/Organization</b>	BAY AREA LEGAL AID
	<b>Agency/Group/Organization Type</b>	Housing Services – Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from Bay Area Legal Aid provided input during a stakeholder interview on December 19, 2022. They provided input on identifying and prioritizing needs for low- to moderate-income and/or special needs populations in San Mateo County.
20	<b>Agency/Group/Organization</b>	ABODE SERVICES
	<b>Agency/Group/Organization Type</b>	Housing Services – homeless

	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homeless Needs - Veterans Homeless Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from Abode Services provided input during a stakeholder interview on December 20, 2022. They provided input on identifying and prioritizing needs for populations experiencing homelessness in San Mateo County.
21	<b>Agency/Group/Organization</b>	AREA AGENCY ON AGING
	<b>Agency/Group/Organization Type</b>	Services – Elderly Persons
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment Homeless Needs Assessment - Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from the Area Agency on Aging provided input during a stakeholder interview on December 20, 2022. They provided input on identifying and prioritizing needs for low- to moderate-income and/or special needs populations in San Mateo County.
22	<b>Agency/Group/Organization</b>	SAN MATEO COUNTY HEALTH
	<b>Agency/Group/Organization Type</b>	Services-Health Health Agency Other government - County Services - Mental Health
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Two representatives from San Mateo County Health provided input during a stakeholder interview on December 20, 2022. They provided input on identifying and prioritizing needs for populations experiencing homelessness in San Mateo County.

23	<b>Agency/Group/Organization</b>	SAN MATEO COUNTY CHAMBER OF COMMERCE
	<b>Agency/Group/Organization Type</b>	Business Leaders Services – Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from the San Mateo County Chamber of Commerce provided input during a stakeholder interview on December 21, 2022. They provided input on identifying and prioritizing housing and community development needs in San Mateo County.
24	<b>Agency/Group/Organization</b>	SILICON VALLEY COMMUNITY FOUNDATION
	<b>Agency/Group/Organization Type</b>	Regional organization Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from the Silicon Valley Community Foundation provided input during a stakeholder interview on December 21, 2022. They provided input on identifying and prioritizing housing and community development needs in San Mateo County.
25	<b>Agency/Group/Organization</b>	HABITAT FOR HUMANITY, GREATER SAN FRANCISCO
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from Habitat for Humanity, Greater SF provided input during a stakeholder interview on January 6, 2023. They provided input on identifying and prioritizing housing and community development needs in San Mateo County.
26	<b>Agency/Group/Organization</b>	ASSOCIATION OF BAY AREA GOVERNMENTS

	<b>Agency/Group/Organization Type</b>	Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from the Association of Bay Area Governments (ABAG) provided input during a stakeholder interview on December 22, 2022. They provided input on identifying and prioritizing housing and community development needs in San Mateo County.
27	<b>Agency/Group/Organization</b>	SAN MATEO COUNTY LGBTQ COMMISSION
	<b>Agency/Group/Organization Type</b>	Other government – County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homeless Needs - Veterans Homeless Needs - Unaccompanied youth Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from San Mateo County's LGBTQ Commission provided input during a stakeholder interview on December 23, 2022. They provided input on identifying and prioritizing needs for low- to moderate-income and/or special needs populations in San Mateo County.
28	<b>Agency/Group/Organization</b>	SAN MATEO COUNTY HUMAN SERVICES AGENCY
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Victims of Domestic Violence Services-homeless Services-Employment Child Welfare Agency Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from San Mateo County's Human Services Agency provided input during a stakeholder interview on January 4, 2023. They provided input on identifying and prioritizing needs for populations experiencing homelessness in San Mateo County.
29	<b>Agency/Group/Organization</b>	SAN MATEO COUNTY FLOOD AND SEA LEVEL RISE RESILIENCY DISTRICT (ONE SHORELINE)
	<b>Agency/Group/Organization Type</b>	Agency – Managing Flood Prone Areas Other government – County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from San Mateo County Flood and Sea Level Rise Resiliency District (OneShoreline) provided input during a stakeholder interview on January 6, 2023. They provided input on identifying and prioritizing needs for low- to moderate-income and/or special needs populations in San Mateo County.
30	<b>Agency/Group/Organization</b>	SERVICE LEAGUE OF SAN MATEO COUNTY
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Other
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from the Service League of San Mateo County provided input during a stakeholder interview on January 10, 2023. They provided input on identifying and prioritizing needs for low- to moderate-income and/or special needs populations in San Mateo County.
31	<b>Agency/Group/Organization</b>	SAN MATEO COUNTY VETERANS COMMISSION
	<b>Agency/Group/Organization Type</b>	Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment Homelessness Strategy Homeless Needs - Veterans

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Three representatives from San Mateo County's Veterans Commission provided input during a stakeholder interview on January 11, 2023. They provided input on identifying and prioritizing needs for veterans in San Mateo County.
32	<b>Agency/Group/Organization</b>	SAN FRANCISCO FOUNDATION
	<b>Agency/Group/Organization Type</b>	Regional organization Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Two representatives from the San Francisco Foundation provided input during a stakeholder interview on January 13, 2023. They provided input on identifying and prioritizing housing and community development needs in San Mateo County.
33	<b>Agency/Group/Organization</b>	FRESH LIFELINES FOR YOUTH
	<b>Agency/Group/Organization Type</b>	Regional organization Services - Children
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from Fresh Lifelines for Youth provided input during a stakeholder interview on January 17, 2023. They provided input on identifying and prioritizing needs for low- to moderate-income and/or special needs populations in San Mateo County.
34	<b>Agency/Group/Organization</b>	HEART OF SAN MATEO COUNTY
	<b>Agency/Group/Organization Type</b>	Housing Services – Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment Market Analysis



	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Two representatives from HEART of San Mateo County provided input during a stakeholder interview on January 24, 2023. They provided input on identifying and prioritizing needs for low- to moderate-income and/or special needs populations in San Mateo County.
35	<b>Agency/Group/Organization</b>	PENINSULA FAMILY SERVICE
	<b>Agency/Group/Organization Type</b>	Services – Children
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment Homeless Needs – Families with children
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from Peninsula Family Service provided input during a stakeholder interview on October 26, 2022. They provided input on identifying and prioritizing needs for low- to moderate-income and/or special needs populations in San Mateo County.
36	<b>Agency/Group/Organization</b>	DALY CITY COMMUNITY SERVICE CENTER/ DALY CITY PARTNERSHIP
	<b>Agency/Group/Organization Type</b>	Services – Housing Services – Homelessness Services – Children Services – Elderly Services – Education Services – Health
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs – Chronically homeless Homeless Needs – Families with children Homelessness Needs – Veterans Homelessness Needs – Unaccompanied youth Homelessness Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from Daly City Community Service Center/Daly City Partnership provided input during a stakeholder interview on December 1, 2022. They provided input on identifying and prioritizing needs for low- to moderate-income and/or special needs populations in Daly City.
37	<b>Agency/Group/Organization</b>	SAN MATEO COUNTY SHERIFF’S OFFICE

	<b>Agency/Group/Organization Type</b>	Agency – Emergency Management Other government – County Publicly Funded Institution/System of Care
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	One representative from the San Mateo County Sheriff's Office provided input during Redwood City's Human Services Interagency meeting on October 26, 2022. Another representative provided input during a stakeholder interview on February 7, 2023. They provided input on identifying and prioritizing needs for low- to moderate-income and/or special needs populations in San Mateo County.
38	<b>Agency/Group/Organization</b>	JUSTICE AT LAST
	<b>Agency/Group/Organization Type</b>	Other
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from Justice at Last, a legal services organization for victims of human trafficking, provided input during a stakeholder interview on January 30, 2023. They provided input on identifying and prioritizing needs for victims of human trafficking in San Mateo County.
39	<b>Agency/Group/Organization</b>	SAN MATEO COUNTY DEPARTMENT OF EMERGENCY MANAGEMENT
	<b>Agency/Group/Organization Type</b>	Agency – Emergency Management Other government – County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	One representative from the San Mateo County Department of Emergency Management provided input during a stakeholder interview on December 23, 2022. They provided input on identifying and prioritizing housing and community development needs in San Mateo County.
40	<b>Agency/Group/Organization</b>	CONGREGATIONAL CHURCH OF SAN MATEO

	<b>Agency/Group/Organization Type</b>	Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	One representative from the Congregational Church of San Mateo provided input during a stakeholder interview on November 14, 2022. They provided input on identifying and prioritizing needs for low- to moderate-income and/or special needs populations in San Mateo County.

**Table 2 – Agencies, groups, organizations who participated**

**Identify any Agency Types not consulted and provide rationale for not consulting**

No specific organizations were intentionally left out of the public participation process. While multiple attempts were made to reach out and connect with all stakeholders, not all organizations responded to the requests.

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care Strategic Plan on Homelessness	Human Services Agency	Consolidated Plan Goal 4 addresses the needs of people experiencing homelessness
Housing Element	Planning and Building	Consolidated Plan Goals 2 and 3 address preserving existing affordable housing stock and supporting new housing for extremely low-income to moderate income households.

**Table 3 – Other local / regional / federal planning efforts**

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))**

San Mateo County Department of Housing works closely with other local communities active in the Continuum of Care process, State agencies, local non-profit organizations, and other departments of the County in the development of programs to address housing, homeless, and community development needs and other local issues covered by the Consolidated Plan.

## **PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting**

Three public hearings will be held during the development of the plan.

- The first public hearing was held on November 15<sup>th</sup>, 2022, at the Housing and Community Development Committee (HCDC) meeting. A public hearing was held and promoted to residents and stakeholders around the county to provide their input on housing, community development, and economic development needs in San Mateo County.
- The second public hearing was held on February 22<sup>nd</sup>, 2023, at the Housing and Community Development Committee (HCDC) meeting. A public hearing was held to hear and provide feedback on preliminary Consolidated Plan findings and further input on housing, community development, and economic development needs in San Mateo County, as well as to gather feedback on FY23-24 proposed Annual Action plan projects.
- A third and final public hearing was held on April 25<sup>th</sup>, 2023, at the Board of Supervisors meeting. This public hearing was held during the 30-day comment period (March 27<sup>th</sup> to April 27<sup>th</sup>) to receive comments and feedback regarding the draft Consolidated Plan.

A resident and stakeholder survey was developed to identify the top housing, community development, and economic development needs in the county. The survey was available online and paper copies were distributed in select locations throughout the county (a complete list of locations where paper copies were distributed is available in the Appendix). In addition to English, the survey was translated for the three largest non-English speaking populations: Spanish, Chinese, and Tagalog. Four hundred and ninety-eight responses were received.

Four community meetings were held to discuss countywide needs, while three other community meetings were held in Redwood City, South San Francisco, and San Mateo. The countywide meetings were held at a variety of times to accommodate different schedules — two during the afternoon and two during the evening. One of the meetings was promoted for Spanish speaking residents while another meeting made Mandarin and Cantonese interpretation available. Three of the meetings used an online interactive platform, Mentimeter, to gather feedback on priority needs and outcomes. The other meeting used different in-person activities to gather feedback. Priority needs were aggregated based on the feedback received by all meeting participants.

## **Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non-targeted/broad community	A hybrid public hearing (both in-person and virtual) was held during the HCDC meeting on November 15 <sup>th</sup> , 2022, in the afternoon. There were 11 attendees at the public hearing (9 members of the HCDC committee, 2 members of the public)	Top housing needs identified were more rental housing for low-income renters, more emergency shelters, and more homeownership opportunities for low- to moderate-income households. Affordable childcare, supportive services for vulnerable populations, and mental health services were the top community development needs identified.		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Meeting	Non-English speaking – Specify other language: Spanish  Non-targeted/broad community	An in-person community meeting was held at the Synapse School targeted specifically to Spanish-speaking residents on November 15 <sup>th</sup> , 2022, in the evening. Staff engaged with nine people at the meeting.	Top housing needs identified were more housing choice vouchers/rental subsidies, more affordable rental housing, and limiting rent increases. Other needs identified were street and sidewalk improvements, increased access to mental health care services, and more fair housing resources.		



Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Meeting	Non-targeted/broad community	A hybrid public meeting (both in-person and virtual) was held at DOH offices on November 17, 2022, in the afternoon. Six people attended the meeting. Members of the public were from Burlingame, San Mateo and Belmont.	Top housing needs identified were more emergency shelters, more rental housing for low-income renters, and transitional housing. Top community development needs included more supportive services for vulnerable populations, better access to mental health services, and affordable childcare.		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Meeting	Non-English speaking – Specify other language: Chinese  Non-targeted/broad community	A hybrid public meeting (both in-person and virtual) was held at DOH offices on November 17 <sup>th</sup> , 2022, in the evening. Three people attended the meeting. Members of the public were from San Mateo, Redwood City, and Palo Alto (this member of the public noted they have a peripheral interest in San Mateo issues).	Top housing needs identified were more rental housing for low-income renters, more homeownership opportunities for low- or moderate-income residents, and more workforce housing. Top community development needs were better access to mental health services, supportive services for vulnerable populations and job training programs.		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Public Meeting	Non-targeted/broad community	Redwood City's Housing and Human Concerns Committee meeting was held on November 16, 2022. The meeting provided the public and the committee to discuss top needs in the city. One member of the public joined the meeting along with the seven committee members.	A summary of the findings from the meeting is included in the Appendix.		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Public Meeting	<p>Minorities</p> <p>Non-English Speaking – Specify other language: Spanish, Chinese, and Tagalog</p> <p>Non-targeted/broad community</p>	<p>On November 30, 2022, the City held a community meeting to better understand the housing and community development needs of South San Francisco residents. Twelve residents participated in the meeting.</p>	<p>Overall, meeting participants wanted to see the City invest in a new senior center, new community centers (specifically a cultural arts center), more rental and homeownership opportunities, and neighborhood infrastructure improvements.</p>		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Public Meeting	Non-targeted/broad community	On December 1, 2022, the City of San Mateo's Community Relations Committee held a meeting to identify housing and community development needs in the city of San Mateo.	Meeting participants wanted to see more affordable rental housing, emergency shelters, and transitional housing in the city. Additionally, participants wanted to see more support services for vulnerable populations, mental health services, youth services, and affordable childcare.		
8	Online and Paper survey	Non-English Speaking – Specify other language: Spanish, Tagalog, and Chinese  Non-targeted/broad community	A resident and stakeholder needs survey was developed to understand housing, community development, and economic development needs in San Mateo County. There were 498 responses.	A summary of survey findings is included in the Appendix.		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
9	Online survey	Non-English Speaking – Specify other language: Spanish  Non-targeted/broad community	A resident survey was developed to support the Affirmatively Furthering Fair Housing (AFFH) analysis for San Mateo County jurisdictions' Housing Elements. Findings from the survey were used to help supplement information in the Consolidated Plan. There were 2,382 responses.	Top findings were low-income households have difficulties finding affordable housing, a limited supply of housing makes it difficult for voucher holders to utilize their vouchers, and nearly 4 in 10 respondents who looked for housing in the past five years have experienced denial of housing. A summary of survey findings is included in the Appendix.		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
10	Public Hearing	Non-targeted/broad community	A public hearing before the HCDC committee was conducted on February 22, 2023, to provide the public an opportunity to comment on preliminary Consolidated Plan findings, identify other housing, community development, and economic development needs, and the proposed projects to be funded through FY23-24 Annual Action Plan.	No comments related to findings or needs were provided. HCDC recommended approval of the list of proposed projects to the Board of Supervisors for final approval on April 25, 2023.		
11	Internet Outreach	Updated County website and social media handles advertising events.		A summary of outreach activities related to the promotion of community meetings and the survey is included in the Appendix.		
12	Public Hearing	BOS meeting	A public hearing before the Board of Supervisors was held on April 25, 2023.			

**Table 4 – Citizen Participation Outreach**



### **III. NEEDS ASSESSMENT**

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# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

The needs assessment examines a variety of housing, homeless, community development, and non-homeless special needs issues through an analysis of the most updated Census data and Comprehensive Housing Affordability Strategy (CHAS) data. These data quantify housing problems, such as overcrowding, cost burden, and disproportionate needs, and measure the magnitude of non-homeless special needs populations, including elderly residents, people living with a disability, or populations with HIV/AIDS.

Primary housing needs in San Mateo County:

- **Cost burden and severe cost burden**, impacts both renter and owner households and are the most common housing problems in San Mateo County. Cost burden is more prevalent among renter households. Among households with incomes of less than 80% AMI, 74% of renters are burdened while 57% of owners are burdened.
- **Affordability**. The median income in San Mateo County has grown 93% since 2009. This has brought with it affordability challenges for those who have not seen wages keep pace with housing costs. The greatest need identified throughout the engagement process for the Consolidated Plan was the critical lack of affordable housing, both for rent and for sale, in the County. Populations with particularly acute needs, such as seniors, people living with a disability, victims of domestic violence, populations with mental health challenges or substance use disorders, particularly experience affordability issues.
- **Overcrowding**. Hispanic and other/multiple race residents are more likely to live in households where there is more than one person per room. Because of the high home sale prices in San Mateo County, low- to moderate-income households are forced to rent. However, the majority of rental housing units available in the county are one- to two-bedroom units. In addition to this imbalance between supply of larger units and demand for them, the rising cost of rent forces lower-income households into unsafe housing situations. As a result, overcrowding is particularly acute for renters, families with children, large families, and farm laborers in the region. Although the number of households living in overcrowded conditions is much lower than those experiencing cost burden, overcrowding is a concern of many households—and it disproportionately affects some populations.

- **Quality housing.** Low- to- moderate income Hispanic and Pacific Islander households were more likely to report severe housing problems (lacks complete kitchen facilities, lacks complete plumbing facilities, more than 1.5 person per room, and cost burden greater than 50%) than other households.
- **Homelessness.** The number of homeless individuals recorded in the 2022 Point-In-Time count suggests that the population has been rising since 2017. Sixty six percent (66%) of those counted were unsheltered.
- **Non-homeless special needs.** Residents who are elderly, living with a disability, victims of domestic violence, HIV positive, or experience drug or alcohol addiction face additional barriers to finding stable housing. The greatest need identified for these populations was more access to supportive housing situations, such as transitional housing and permanent supportive housing. Additionally, these populations need access to a wide range of supportive services, including mental health services, life skills/independent living support, counseling, care management, and accessible transportation to health care facilities and employment.

## NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c)

**Summary of Housing Needs.** The following CHAS data provide an analysis of housing problems in San Mateo County.

Four housing problems are detailed in the CHAS data: 1) housing unit lacks complete kitchen facilities; 2) housing unit lacks complete plumbing facilities; 3) household is overcrowded; and 4) household is cost burdened.

A household is said to have a housing problem if they have any 1 or more of these 4 problems.

- Overcrowding – More than 1 person per room.
- Severe overcrowding – More than 1.5 persons per room.
- Cost burden – Monthly housing costs (including utilities) exceeding 30% of monthly income.
- Severe cost burden – Monthly housing costs (including utilities) exceeding 50% of monthly income.

**Population and household growth.** The population of San Mateo County (for HOME Consortium members and excluding Redwood City and Daly City) grew 9% between 2009 and 2021, with the addition of 45,136 people. Population growth outpaced household growth by 5%, suggesting that household size increased.

**Income growth.** Median income increased considerably in San Mateo County. In 12 years, income increased by \$66,018— an 93% increase from 2009 to 2021.

### INTRODUCTION TO DATA AND RELATED DEFINITIONS

This document uses data from the U.S. Census Bureau and the Department of Housing and Urban Development (HUD). Some data are derived from the Comprehensive Housing Affordability Strategy (CHAS) dataset developed by the Census Bureau and HUD, which uses the American Community Survey (ACS). The most recent data available through CHAS are from the 2013-2017 5-year estimates. Data in the table below represent the San Mateo County communities that comprise the HOME Consortium.

Demographics	Base Year: 2009	Most Recent Year: 2021	% Change
Population	528,533	573,669	9%
Households	195,269	203,085	4%
Median Income	\$70,819	\$136,837	93%

**Table 1 - Housing Needs Assessment Demographics**

**Data Source:** 2000 Census (Base Year), 2017-2021 ACS (Most Recent Year). Median income reflects county overall.

CHAS data originate in ACS data; therefore, the following definitions are dictated by the United States Census:

- **Elderly:** Ages 62-74
- **Family:** Related individuals living in the same household
- **Frail Elderly or Extra Elderly:** Ages 75+
- **Household:** All people living in a housing unit. Members of a household can be related or unrelated.
- **Large Family Household:** A household with five or more members
- **Nonfamily:** Unrelated individuals living in the same household
- **Small Family Household:** A household with two to four members

According to the Number of Households Table below, of below-median income households in San Mateo County, one-quarter are extremely low-income households, which means these households are making between 0-30% of HUD Area Median Family Income (HAMFI). Additionally, households making between 31 and 50% HAMFI and 81 to 100% HAMFI each make up a fifth of households in San Mateo County, respectively. Another 30% have incomes between 51 and 80% HAMFI.

Across the HAMFI cohorts, the largest shares of households are seniors, comprising small households. Households with young children and large households make up between 9% (>100% HAMFI) and 17% (31-50% HAMFI) of total households.

**Number of Households Table**

	<b>0-30% HAMFI</b>	<b>&gt;30-50% HAMFI</b>	<b>&gt;50-80% HAMFI</b>	<b>&gt;80-100% HAMFI</b>	<b>&gt;100% HAMFI</b>
Total Households	25,205	21,904	29,930	19,870	103,475
Small Family Households	6,660	7,530	11,575	9,040	57,975
Large Family Households	1,767	2,338	3,313	2,136	8,440
Household contains at least one person 62-74 years of age	6,031	5,401	7,889	4,818	21,364
Household contains at least one person age 75 or older	7,007	4,985	4,732	2,232	7,283
Households with one or more children 6 years old or younger	3,268	3,717	4,159	3,002	9,756

**Table 2 - Total Households Table**

Data 2013-2017 CHAS  
Source:

## Housing Needs Summary Tables

The following tables show housing issues by type and are separated by income level.

Cost burden and severe cost burden are the most common housing problems for both renters and owners in San Mateo County. Low-income renters (under 80% AMI) are most impacted by cost burden. The HUD tables reveal that 30,411, or 74%, low-income renter households experience cost burden, meaning three out of every four low-income renter households pay more than 30% of their income towards housing costs. This compares to 20,648 (57%) low-income homeowners who are cost burdened.

Additionally, 17,031 (41%) low-income renter households are severely cost burdened, meaning they pay over 50% of their income towards housing costs. Low-income homeowners are slightly less likely to be severely cost burdened, with 12,904 (36%) low-income homeowners facing severe cost burden.

Compared to cost burden, overcrowding and substandard conditions affect a much smaller number of households: Approximately 1,700 low- to moderate-income renters and fewer than 300 owners live in substandard housing; 4,776 renters and 1,257 owners are severely overcrowded.

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	1,080	359	180	74	1,693	115	45	52	50	262
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	1,070	994	890	390	3,344	0	140	190	182	512

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	1,443	1,184	1,289	860	4,776	144	337	466	310	1,257
Housing cost burden greater than 50% of income (and none of the above problems)	8,069	3,804	1,664	190	13,727	5,795	3,719	3,065	1,014	13,593
Housing cost burden greater than 30% of income (and none of the above problems)	1,109	4,150	5,500	1,899	12,658	1,289	1,724	4,378	3,270	10,661
Zero/negative Income (and none of the above problems)	713	0	0	0	713	605	0	0	0	605

**Table 3 – Housing Problems Table**

**Data** 2013-2017 CHAS  
**Source:**

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	11,644	6,323	4,033	1,515	23,515	6,060	4,234	3,789	1,565	15,648
Having none of four housing problems	2,779	5,310	10,270	7,050	25,409	3,434	6,035	11,875	9,730	31,074
Household has negative income, but none of the other housing problems	713	0	0	0	713	605	0	0	0	605

**Table 4 – Housing Problems 2**

Data 2013-2017 CHAS  
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	4,309	4,089	3,239	11,637	1,454	1,891	3,196	6,541
Large Related	1,398	1,357	739	3,494	278	455	836	1,569
Elderly	4,144	2,027	1,243	7,414	4,650	2,765	2,568	9,983
Other	2,653	2,383	2,830	7,866	869	537	1,149	2,555
Total need by income	12,504	9,856	8,051	30,411	7,251	5,648	7,749	20,648

**Table 5 – Cost Burden > 30%**

Data 2013-2017 CHAS  
Source:



#### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	3,775	1,795	614	6,184	1,305	1,508	1,339	4,152
Large Related	1,253	449	140	1,842	243	297	363	903
Elderly	3,409	979	329	4,717	3,673	1,567	1,061	6,301
Other	2,433	1,225	630	4,288	709	450	389	1,548
Total need by income	10,870	4,448	1,713	17,031	5,930	3,822	3,152	12,904

**Table 6 – Cost Burden > 50%**

Data 2013-2017 CHAS  
Source:

#### 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	2,233	1,634	1,685	984	6,536	134	269	436	330	1,169
Multiple, unrelated family households	235	494	424	219	1,372	10	189	221	153	573
Other, non-family households	119	94	90	65	368	0	19	0	15	34
Total need by income	2,587	2,222	2,199	1,268	8,276	144	477	657	498	1,776

**Table 7 – Crowding Information - 1/2**

Data 2013-2017 CHAS  
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	Data are not available	Data are not available	Data are not available	Data are not available	Data are not available	Data are not available	Data are not available	Data are not available

**Table 8 – Crowding Information – 2/2**

**Describe the number and type of single person households in need of housing assistance.**

According to 2021 5-year ACS estimates, there are 59,601 single-person households in San Mateo County (excluding Redwood City and Daly City), with 6% of those households (3,699) experiencing a need for housing assistance. By 2026, based on historical growth trends, the number of single-person households in need of housing assistance is projected to increase to 3,760 households.

A recent resident survey to support the Affirmatively Furthering Fair Housing (AFFH) analysis of Housing Elements for local San Mateo County jurisdictions found that 13% of households (252 total responses) that are precariously housed (e.g., residents who are currently homeless, living in transitional or temporary/emergency housing, or with family or friends are not on the lease or property title) are single-person households. Of those who reported being precariously housed, 10% of households reported being late on their mortgage payments while 8% reported being late on their rent payments.

**Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

**Households with disabilities.** In San Mateo County, there are 35,890 households (18% of total households) with persons with hearing, vision, cognitive, ambulatory, self-care, and independent living difficulty.

Those aged 65 and older are more likely to report a disability. Of seniors aged 65 year or older in San Mateo County, 60% report experiencing some type of disability. CHAS data show that 47% of households containing persons living with a disability report at least one housing problem (e.g., cost burden, overcrowding, substandard housing). Of households with a member living with a disability in San Mateo County, 16,970 (47%) are in need of housing assistance. Projections for the next five years indicate that the households in need of housing assistance containing persons with hearing, vision, cognitive, ambulatory, self-care, and/ or independent living difficulty will grow to 17,250 households.

The AFFH resident survey found that 35% of respondents' households included a member living with a disability. Of households that include a member living with a disability, 26% (180 respondents) reported that their current housing situation does not meet their accessibility needs. If applied to the number of households with disabilities in San Mateo County, approximately 9,300 households with a member with a disability need accessibility improvements. The three top greatest housing needs expressed by these respondents included grab bars in the bathroom/bench in shower (34% of respondents whose home doesn't meet their accessibility needs), supportive services to help maintain housing (33%), and ramps (26%).

People living with a disability are more likely to be in need of housing assistance compared to other populations, largely because of their very low incomes. For many, their primary source of income is social security disability insurance (SSDI), which equates to an average of \$10,968 for an individual annually and \$16,452 for an individual with a disability and their spouse. In the AFFH resident survey, 54% of respondents with a member of their household living with a disability reported being denied housing in the last five years. The top reasons reported by these respondents included income is too low (39%) and landlord didn't accept the type of income earned (e.g., social security or disability) (25%). Additionally, 63% of respondents reported that they have looked for housing in the past five years. For those respondents looking for rental housing, 24% reported that landlords did not return their calls/emails asking about a unit while another 24% reported that they were told the unit was available over the phone, but when they showed up in person, they were told the unit was no longer available. Another 12% of respondents reported that their home/apartment is in bad condition.

**Victims of domestic violence.** The 2016-2017 National Intimate Partner and Sexual Violence Survey (NISVS) indicates that 32.5% of women and 24.6% of men over 18 years old have experienced sexual violence, physical violence, or stalking by an intimate partner in their lifetime (data are only available at the national level). Three percent of women and 3.1% of men have experienced sexual violence, physical violence, or stalking by an intimate partner within the year of taking the survey. Of these, 5.5% of women and 1.4% of men have a lifetime need for housing services as a result of their victimization.

If gender-specific national rates are applied to San Mateo County, there are an estimated 13,830 individuals who likely have experienced some type of domestic violence, dating violence, sexual assault and/or stalking by an intimate partner in the previous year. Of these, 10% will have a lifetime need for housing services—or 1,380 individuals.

In the San Mateo County AFFH resident survey, 15% of respondents who reported experiencing displacement (434 total respondents) in the last five years said they were displaced because of unsafe housing situation (e.g., domestic assault, harassment).

## **What are the most common housing problems?**

Cost burden and severe cost burden are the housing problems that impact the most owners and renters in San Mateo County. According to the HUD tables, 30,411 low-income renter households experience cost burden, while 20,648 low-income homeowners experience cost burden. Additionally, 17,031 low-income renter households are severely cost burdened. Low-income homeowners are less likely to be severely cost burdened, with 12,904 households experiencing severe cost burden.

The shortage of affordable rental housing affects a wide range of AMI levels. One definition that HUD uses to describe populations that are at risk of homelessness is households that make less than or equal to 30% AMI. One stakeholder shared that because the county's area median income is so high and there is a significant lack of affordable housing available, they felt that renter households making up to 80% AMI are at risk of experiencing homelessness, particularly for populations living on fixed incomes.

Stakeholders who work with victims of domestic violence felt that the lack of affordable housing available in the county makes it difficult to quickly relocate victims away from their current housing situations. Stakeholders working with people living with a disability also shared that the lack of affordable housing is compounded by the lack of accessible housing.

## **Are any populations/household types more affected than others by these problems?**

Large and small related renters and homeowners and "other" household types have the highest number of households experiencing cost burden and severe cost burden: 45% of "small related" and 47% of "large related" households under 80% AMI face cost burden.

The proportion of households impacted by cost burden and severe cost burden increases for households in lower income brackets. Households with incomes between 0-30% AMI make up 50% of those who are cost burdened under 80% AMI. Similarly, 24% of small related and 25% of large related households under 80% AMI are severely cost burdened. Fifty-five percent of "other" households (not related or elderly) under 80% AMI are severely cost burdened. Acutely low and extremely low income (0-30% AMI) large related households are particularly vulnerable to severe cost burden; 71% of households in this category face severe cost burden, compared to 65% of "other" households, and 57% of small related households, and 26% of elderly households under 30% AMI.

Renters experience cost burden at higher rates than owners. Seventy-four percent of renters under 80% AMI are cost burdened compared to 57% of owners under 80% AMI—a 17-point gap. Similarly, there is a gap between renters and homeowners when analyzing severe cost

burden. Forty-one percent of renters and 36% of owners under 80% AMI are severely cost burdened and at imminent risk of becoming unsheltered.

Renters participating in the San Mateo County AFFH survey are almost three times more likely than homeowners to consider their home or apartment to be in bad condition. Additionally, low-income renters are more than twice as likely to not keep up with paying the rent compared to respondents countywide.

**Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

Households spending 50 percent or more of their income on housing are considered to be at risk of experiencing homelessness. These households have limited capacity to adjust to rising home prices and are vulnerable to even minor shifts in rents, property taxes, and/or incomes. CHAS data in Table 3 indicate that 13,727 renters and 13,593 owners are severely cost burdened, spending 50% or more of their income on housing, and therefore at risk of homelessness. Of these households, the greatest share are <30% AMI households.

The San Mateo County AFFH resident survey provides additional insight into two types of households that are currently housed but may be at imminent risk of homelessness and the contributing factors to that risk.

Of households with incomes less than \$25,000 (12% of 2,382 respondents):

- Nearly half of respondents (47%) would like to move but can't afford anything that is available/their income is too low;
- More than one in three respondents (35%) need help paying their rent each month;
- Nearly one in five respondents (18%) want to buy a home but cannot afford a down payment;
- More than one in six respondents consider their housing to be in "bad" condition;
- Nearly one in five respondents (19%) are often late paying their rent and another 16% have difficulty keeping up with their utilities; and
- One in ten respondents (11%) have a Section 8 voucher and are worried that their landlord will raise their rent. Another 8% of respondents were in the process of getting evicted at the time they took the survey.

Of precariously housed (13% of 2,382 respondents) households—couch-surfing or otherwise not included on a lease or property title, staying in emergency shelters, or living in transitional housing programs:

- More than four in ten respondents (42%) have been denied housing to rent or buy in the last five years due to their income being too low;
- Nearly half of all precariously housed respondents (48%) experienced displacement—having to move when they did not want to move in the past five years;
  - The main reasons for displacement reported by respondents included the landlord wanted to rent to someone else (24%), they were forced out for no reason (23%), and the rent increased more than they could pay (23%).
- One in four respondents (25%) have been denied housing to rent in the last five years because their landlord didn't accept the type of income they earn (e.g., social security or disability); and
- Nearly two in ten respondents (17%) experienced barriers to renting due to bad credit and history of eviction while 12% experienced barriers to renting due to foreclosure.

Based on the San Mateo County AFFH resident survey, it is estimated that 13% of households in the County are precariously housed (26,402 households).

Stakeholders shared that for formerly homeless families and individuals who are receiving rapid re-housing assistance and nearing the termination of that assistance, the intensity of needs depends on the household. However, permanent supportive housing and rental assistance are the greatest needs for this population. One stakeholder estimated it can take between 12 to 24 months to find a permanent supportive housing situation for households nearing the end of their rapid rehousing assistance. Stakeholders also shared that some households might just need a shallow subsidy to help pay their rent while other households might need more intensive support, such as access to a housing voucher and supportive services.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

Indicators of at-risk population(s) include being precariously housed (e.g., couch-surfing, living in hotel/motel), reporting being unable to pay utilities, reporting being unable to pay property taxes, being in the process of eviction or foreclosure, being unable to find a place to rent due to criminal history, history of eviction, or foreclosure.

The San Mateo County Continuum of Care (CoC) uses the HUD definition of at-risk which includes:

An individual or family who:

- Has an annual income below 30 percent of median family income for the area, as determined by HUD;
- Does not have sufficient resources or support networks, *e.g.*, family, friends, faith-based or other social networks, immediately available to prevent them from moving to an emergency shelter or another place described in the first paragraph of the “Homeless” definition in this section; and
- Meets one of the following conditions:
  - Has moved because of economic reasons two or more times during the 60 days immediately preceding the application for homelessness prevention assistance;
  - Is living in the home of another because of economic hardship;
  - Has been notified in writing that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance;
  - Lives in a hotel or motel and the cost of the hotel or motel stay is not paid by charitable organizations or by federal, State, or local government programs for low-income individuals;
  - Lives in a single-room occupancy or efficiency apartment unit in which there reside more than two persons or lives in a larger housing unit in which there reside more than 1.5 people per room, as defined by the U.S. Census Bureau;
  - Is exiting a publicly funded institution or system of care (such as a health-care facility, a mental health facility, foster care or other youth facility, or correction program or institution); or
  - Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness, as identified in the recipient's approved consolidated plan.

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

The characteristics most commonly linked with housing instability and an increased risk of homelessness include prior history of eviction or foreclosure; being precariously housed; difficulty paying utilities or property taxes; bad credit history; criminal history; mental illness; prior experiences with homelessness; domestic violence in all its forms which includes but is not limited to physical abuse, financial abuse, sexual abuse, technological abuse, and emotional abuse; LGBTQ youth; and/or extremely low-income households.

Among the San Mateo County AFFH resident survey respondents who identified as precariously housed: 51% have household income less than \$50,000; 22% have experienced displacement

due to domestic violence or harassment, and 17% have been denied housing due to bad credit, as well as past eviction history.



## NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205 (b)(2)

### Introduction

Disproportionate need is revealed when members of a racial or ethnic group experience housing problems at a greater rate than the category of need as a whole. For example, if 30% of renters in the county experienced cost burden, but Black households faced the problem at a rate of 50%, then this would indicate that Black households have a disproportionately greater need.

As specified in 91.205(b)(2), 91.305(b)(2), and 91.405, the Consolidated Plan must include an assessment for each disproportionately greater need. The tables show need by racial and ethnic group and the jurisdiction as a whole to compare experiences.

Income is grouped as follows: 0%-30% AMI is extremely low-income, 31%-50% AMI is very low-income, 51%-80% AMI is low income, and 81%-100% is moderate-income.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	20,089	3,798	1,318
White	8,639	2,122	619
Black / African American	876	279	80
Asian	3,223	583	475
American Indian, Alaska Native	92	0	0
Pacific Islander	304	15	60
Hispanic	6,298	668	89

**Table 9 - Disproportionally Greater Need 0 - 30% AMI**

Data 2013-2017 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	16,429	5,480	0
White	6,622	3,359	0
Black / African American	734	174	0
Asian	2,463	924	0
American Indian, Alaska Native	29	24	0
Pacific Islander	475	10	0
Hispanic	5,432	893	0

**Table 10 - Disproportionally Greater Need 30 - 50% AMI**

Data 2013-2017 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	17,668	12,245	0
White	7,783	6,189	0
Black / African American	388	285	0
Asian	3,763	2,523	0
American Indian, Alaska Native	10	29	0
Pacific Islander	204	179	0
Hispanic	4,897	2,756	0

**Table 11 - Disproportionally Greater Need 50 - 80% AMI**

Data 2013-2017 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

## 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,265	11,635	0
White	3,864	6,315	0
Black / African American	200	223	0
Asian	2,267	2,699	0
American Indian, Alaska Native	0	20	0
Pacific Islander	104	90	0
Hispanic	1,633	1,948	0

**Table 12 - Disproportionally Greater Need 80 - 100% AMI**

Data 2013-2017 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

## Discussion

This section highlights the disproportionate housing needs of racial and ethnic groups by income category in San Mateo County.

**0-30% AMI.** At this income level, 84% of households have a housing problem. Almost all racial groups experience high levels of housing problems, but American Indian/Alaska Native (100%), Pacific Islander (95%), and Hispanic (90%) households face disproportionate need compared to the jurisdiction as a whole (84%). It should be noted that the population of American Indian/Alaska Natives and Pacific Islanders are substantially lower than the Hispanic population in this income category— 92, 319, and 6,966, respectively. Therefore, disproportionate need of American Indian/Alaska Native and Pacific Islander households should be interpreted with caution.

**30-50% AMI.** Most racial and ethnic groups have a high rate experiencing housing problems. White, Asian, and American Indian/Alaska Native are the only households with rates below the jurisdiction as a whole. Pacific Islander (98%, n = 475), Hispanic (86%, n = 5,432), and Black households (81%, n = 734) have the most disproportionate need compared to the jurisdiction at this income level (75%).

**50-80% AMI.** No racial or ethnic groups have disproportionate needs in this income category. All groups, except for Asian and Hispanic households, have lower rates of housing problems

then the jurisdiction as a whole (59%). Sixty percent of Asian households and 64% of Hispanic households experience at least one housing problem.

**80-100% AMI.** In this income group, only Pacific Islander households experience disproportionate housing problems compared to the jurisdiction as a whole. Fifty-four percent of Pacific Islander households making between 80-100% AMI experience disproportionate need compared with 42% of households for the jurisdiction as a whole. As noted above, this group is smaller compared to other races and ethnicities (n =194).

## NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)

### Introduction

This section draws on the HUD definition of severe housing needs and uses HUD-prepared housing needs data. The tables separate severe housing needs by racial and ethnic group and income. Severe housing needs are:

- Housing lacks complete kitchen facilities;
- Housing lacks complete plumbing facilities;
- Household has more than 1.5 persons per room; and
- Household cost burden exceeds 50 percent.

Disproportionate need is revealed when members of a racial or ethnic group experience housing problems at a greater rate than the category of need as a whole. For example, if 30% of renters in the county experienced cost burden, but Black households faced the problem at a rate of 50%, then this would indicate that Black households have a disproportionately greater need.

As specified in 91.205(b)(2), 91.305(b)(2), and 91.405, the Consolidated Plan must include an assessment for each disproportionately greater need. The tables show need by racial and ethnic group and the jurisdiction as a whole to compare experiences.

Income is grouped as follows: 0%-30% AMI is extremely low-income, 31%-50% AMI is very low-income, 51%-80% AMI is low income, and 81%-100% is moderate income.

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	17,704	6,213	1,318
White	7,324	3,453	619
Black / African American	755	415	80
Asian	2,788	1,022	475
American Indian, Alaska Native	84	8	0
Pacific Islander	249	65	60
Hispanic	5,859	1,082	89

Table 13 – Severe Housing Problems 0 - 30% AMI

Data 2013-2017 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	10,557	11,345	0
White	4,367	5,620	0
Black / African American	269	640	0
Asian	1,588	1,788	0
American Indian, Alaska Native	15	38	0
Pacific Islander	330	155	0
Hispanic	3,523	2,787	0

**Table 14 – Severe Housing Problems 30 - 50% AMI**

Data 2013-2017 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,822	22,145	0
White	2,898	11,064	0
Black / African American	69	610	0
Asian	1,852	4,448	0
American Indian, Alaska Native	10	29	0
Pacific Islander	109	274	0
Hispanic	2,577	5,072	0

**Table 15 – Severe Housing Problems 50 - 80% AMI**

Data 2013-2017 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,080	16,780	0
White	1,079	9,094	0
Black / African American	15	404	0
Asian	934	4,049	0
American Indian, Alaska Native	0	20	0
Pacific Islander	79	115	0
Hispanic	883	2,712	0

Table 16 – Severe Housing Problems 80 - 100% AMI

Data 2013-2017 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### Discussion

This discussion highlights the disproportionate severe housing needs of racial and ethnic groups by income category.

**0-30% AMI.** In this income group, American Indian/Alaska Native (91%, n = 102) and Hispanic households (84%, n = 7,030) face higher rates of severe housing problems compared to the jurisdiction as a whole (74%). Note that the number of American Indian/Alaska Native households is quite smaller than Hispanic households.

**30-50% AMI.** Forty-eight percent of households in the jurisdiction have at least one severe housing problem in this income category. Hispanic (56%, n = 6,310) and Pacific Islander (68%, n = 314) households experience disproportionate severe housing needs compared to the jurisdiction as a whole. Note that the population of Pacific Islander households is smaller than other races or ethnicities.

**50-80% AMI.** Hispanic households are the only racial or ethnic group to face disproportionate severe housing needs in this income category. Twenty-six percent of all households in the County face severe housing needs compared to 34% (n = 7,649) of Hispanic households— a 13 percentage point difference.

**80-100% AMI.** Sixteen percent of all households in this income category face severe housing problems. Again, Hispanic and Pacific Islander households face disproportionately greater severe housing needs compared to the jurisdiction as a whole. A quarter of Hispanic households (n = 3595) and 41% of Pacific Islander households (n = 194) report at least one severe housing problem— a 9% and 25% difference, respectively. Again, note that the total number of Pacific Islander households is small compared to other racial and ethnic groups.



## NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

This section analyzes data on households experiencing cost burden disproportionately by race and ethnicity. Housing cost burden indicates that a household pays more than 30 percent of their gross household income toward housing costs, including utilities. Severe housing cost burden occurs when households spend more than 50 percent of their gross household income.

Disproportionate need is revealed when members of a racial or ethnic group experience housing problems at least 10 percentage points higher than the category of need as a whole. For example, if 30% of renters in the county experienced cost burden, but Black households faced the problem at a rate of 50%, then this would indicate that Black households have a disproportionately greater need.

As specified in 91.205(b)(2), 91.305(b)(2), and 91.405, this Consolidated Plan must include an assessment for each disproportionately greater need. The tables show need by racial and ethnic group and the jurisdiction as a whole to compare experiences.

Income is grouped as follows: 0%-30% AMI is extremely low-income, 31%-50% AMI is very low-income, 51%-80% AMI is low income, and 81%-100% is moderate income.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	128,973	37,401	32,536	1,479
White	74,295	18,483	15,258	664
Black / African American	2,053	1,313	1,072	80
Asian	31,648	7,959	6,048	550
American Indian, Alaska Native	204	37	84	0
Pacific Islander	955	529	419	60
Hispanic	16,634	8,052	8,363	124

Table 17 – Greater Need: Housing Cost Burdens AMI

Data Source: 2013-2017 CHAS

## **Discussion**

Black/African American households (30% of households) experience cost burden disproportionately compared to the county overall (19%). Additionally, while not meeting the threshold of disproportionate need, a quarter of both American Indian/Alaska Native and Hispanic households experience severe cost burden compared to just 16% of county households overall — a nine percentage point difference.

## **NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2)**

**Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

Disproportionate need is revealed when members of a racial or ethnic group experience housing problems at least 10 percentage points higher than the category of need as a whole. For example, if 30% of renters in the county experienced cost burden, but Black households faced the problem at a rate of 50%, then this would indicate that Black households have a disproportionately greater need. Based on the HUD data analyzed in the previous sections, NA-15 through NA-25 show the following disproportionate needs for:

- Pacific Islander and American Indian/Alaska Native households earning 0 to 30% AMI face disproportionately greater housing needs than the jurisdiction as a whole;
- Pacific Islander and Hispanic households earning 30 to 50% AMI face disproportionately greater housing needs than the jurisdiction as a whole;
- Pacific Islander households earning 80 to 100% AMI face disproportionately greater housing needs than the jurisdiction as a whole;
- American Indian/Alaska Native and Hispanic households earning 0 to 30% AMI face disproportionately greater severe housing needs than the jurisdiction as a whole;
- Pacific Islander households earning 30 to 50% AMI face disproportionately greater severe housing needs than the jurisdiction as a whole;
- Pacific Islander households earning 80 to 100% AMI face disproportionately greater severe housing needs than the jurisdiction as a whole: and
- Hispanic households consistently face disproportionate housing needs, and although the population of American Indian/Alaska Native and Pacific Islander households is substantially smaller than other racial and ethnic groups, they also face disproportionately greater needs.

**If they have needs not identified above, what are those needs?**

San Mateo County's Housing Element highlights disparities in access to home loans by race, which severely restricts homeownership opportunities. The Housing Element showed that White, non-Hispanic residents had a loan denial rate of 21% compared to 30% for Hispanic households and 44% for American Indian/Alaska Native households.

The issue of overcrowding, defined as more than one person per room, also disproportionately impacts Hispanic residents, as indicated in San Mateo County's Housing Element. Only 1.9% of white households face overcrowding compared to 31.8% of Hispanic households and 25.3% of other race or multiple race households.

**Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

Maps included in San Mateo County's 2023 Housing Element show the distribution of residents by race and ethnicity. In 2019, two census tracts qualified as a Racially/Ethnically Concentrated Area of Poverty (R/ECAPS), which is defined as an area with a non-white population above 50% and a poverty rate above 40% or three times the average poverty rate for the County. These census tracts are located northwest of North Fair Oaks and north of Broadmoor. There are 14 edge R/ECAPs (more than 50% non-white population and poverty rate two times higher than County). These tracts are located within South San Francisco, the City of San Mateo, Redwood City, Menlo Park, and East Palo Alto.

## **NA-35 Public Housing - 91.405, 91.205 (b)**

### **Introduction**

The Housing Authority of the County of San Mateo (HACSM) is a catalyst for increasing access to affordable housing and supporting related community development so that housing permanently exists for people of all income levels and generations in San Mateo County.

HACSM owns two housing developments totaling 180 units: (1) Midway Village (a formerly Public Housing project converted to Section 8 Project-based): 150 units of family housing in Daly City; (2) El Camino Village (a formerly Public Housing project converted to Section 8 Project-based through the Rental Assistance Demonstration (RAD) program): 30 units of family housing in Colma.

The Housing Authority of the County of San Mateo manages approximately 5,700 housing choice vouchers. HACSM is one of 68 jurisdictions nationally who are Moving to Work jurisdictions. A primary component of San Mateo County's Moving to Work plan is the tenant-based Housing Choice Vouchers program, in which HACSM utilizes a tiered subsidy table with decreasing amount of rental subsidy as households improve their income. This program assists approximately 4,350 voucher holders. The Voucher program provides rental assistance to eligible households who rent units in the private market. While most of the vouchers are non-targeted tenant-based vouchers, approximately 1,280 vouchers are committed to Project-based units to secure long-term affordability. HACSM also administers vouchers that are funded or earmarked for specific target population such as homeless veterans, family unification and foster youths, or families participating in the Self-Sufficiency program. In addition to the special purpose vouchers described in Table 22, HACSM also administers 15 Foster Youth to Independence vouchers, 281 Mainstream vouchers, 30 RAD vouchers, and 222 Emergency Housing Vouchers.

Additionally, HACSM also administers the Permanent Supportive Housing (PSH) program. PSH is a HUD program that provides rental assistance to chronically homeless disabled individuals in the county. The program is funded through the McKinney-Vento Homeless Assistance Act and is allocated through the San Mateo County Continuum of Care. As of late 2022, 393 disabled, formerly homeless households are being assisted by the program.

## Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	393	0	0	3,922	1,112	2,810	349	40	231

**Table 18 - Public Housing by Program Type**

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

## Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	\$14,323	N/A	N/A	\$24,701	\$22,447	\$26,955	\$24,548	\$22,008	
Average length of stay (months)	46.8	N/A	N/A	92.1	74.1	110.0	25.9	30.6	
Average Household size	1.1	N/A	N/A	2.0	1.8	2.1	1.3	1.9	
# Homeless at admission	311	0	0	423	78	345	348	14	
# of Elderly Program Participants (>62)	172	0	0	2,985	1,051	1,934	222	0	
# of Disabled Families	388	0	0	1,293	322	971	281	1	
# of Families requesting accessibility features	0	0	0	0	0	0	0	0	

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# of HIV/AIDS program participants	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
# of DV victims	0	0	0	0	0	0	0	0

**Table 19 – Characteristics of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

## Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	318	0	0	4,480	1,144	3,336	326	47	212
Black/African American	86	0	0	1,567	212	1,355	114	12	68
Asian	14	0	0	1,140	389	751	43	6	17
American Indian/Alaska Native	22	0	0	161	59	102	12	4	17
Pacific Islander	9	0	0	455	108	347	26	3	13
Other	0	0	0	0	0	0	0	0	0
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 20 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	73	0	0	2,813	693	2,120	74	41	105
Not Hispanic	436	0	0	4,814	1,172	3,642	360	28	210
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 21 – Ethnicity of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)



**Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

The Housing Authority of San Mateo County has no public housing units.

**What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?**

The Housing Authority of San Mateo County does not administer any public housing units. As of December 2022, there were 12,030 applicants on the project-based voucher waitlist with another 15,595 applicants on the tenant-based voucher waitlist. Applicants include a mix of families, single-persons households, seniors, people living with a disability, and more.

Given the tight and expensive rental market, Section 8 voucher holders are experiencing extreme difficulty in both finding landlords willing to accept Section 8 participants and securing affordably priced units. In an effort to balance the need of having higher per household subsidy amount and limited funding (HACSM receives fixed funding from HUD based on a HUD-determined formula and is subject to annual appropriation from Congress), rather than calculating rental subsidies based on the difference between a qualified family's income and the rent of the qualified unit, HACSM uses a tiered subsidy table (TST) to determine subsidy amount. The TST allows families to know exactly how much subsidy they will get as they search for a unit that meets both housing quality standards and rent reasonableness criteria, and at the same time, enables HACSM to better project its rental assistance budget.

The San Mateo County AFFH resident survey found that 14% of respondents were currently utilizing a housing voucher in San Mateo County (249 respondents). Of those respondents currently with a housing voucher, 82% found it somewhat or very difficult to actually use their voucher. Over half of the respondents (53%) reported that the voucher is not enough to cover the rent for places they want to live and nearly half (49%) said there's not enough time to find a place to live before their voucher expires. An additional 46% of respondents shared that landlords have policies of not renting to voucher holders, while another 36% are unable to find information about landlords that do accept Section 8 vouchers. These findings speak to the recurring theme of the county's tight rental market and the challenge of finding a quality unit that is within the voucher amount.

**How do these needs compare to the housing needs of the population at large?**

The lack of affordable housing in San Mateo County is a significant issue that impacts low- to moderate-income populations, particularly those individual households and families who are

currently using or seeking out housing choice vouchers. One stakeholder shared during consultation that housing in San Mateo County is so expensive that renters who make less than or equal to 80% AMI are all at risk of experiencing homelessness. Given that voucher holders are usually considered extremely low or low-income, it's reasonable that they have much more acute housing needs when compared to the population at large.

## **Discussion**

The Housing Authority of the County of San Mateo (HACSM) is committed to increasing affordable housing choices for families, promoting the self-sufficiency of program participants, and developing administrative efficiencies.

Through the MTW Demonstration Program, HACSM has effectively reduced administrative costs, collaborated with other County Departments and organizations to address and support the end to homelessness for San Mateo County residents, continually refined its focus on activities that increase the potential self-sufficiency of current participants, broadened its commitment to increasing affordable housing choices for families, as well as expanded the overall effectiveness of the agency.

Through collaboration with a broad range of community stakeholders, made possible due to the flexibilities of the MTW program, HACSM has been able to continually take bold steps in supporting San Mateo County residents through program innovation and responsiveness. Following are some examples that demonstrate the HACSM commitment to increasing affordable housing choice, supporting the increased self-sufficiency goals of program participants, and developing administrative efficiencies:

In 2014, HACSM expanded the time-limited MTW Self -Sufficiency Program to serve up to 800 households. All new participants admitted through the voucher waiting list now join the self-sufficiency program. To support the participants, HACSM has utilized the cost savings realized through other MTW initiatives to further enrich the resources and staff time dedicated to this important endeavor. In late 2015, HACSM used cost savings and administrative efficiencies realized through the MTW activities to allow Self-Sufficiency staff to dedicate their time solely to provide coaching and mentoring to the Self-Sufficiency families. Instead of annual goal reviews, the Self-Sufficiency staff now has capacity to make direct contact with all families on at least a quarterly basis. This increased contact has resulted in more focused support, timely assistance provided to participants when challenges arise, and witnessing greater success.

Due to the success of the self-sufficiency program, in FY2019, HACSM removed the 800 household limit and continued to expand the program. In 2022, based on the historical data, HACSM projects to be able to provide FSS services to 1,500 families over a five-year period.



## **NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)**

### **Introduction:**

According to San Mateo County's 2022 One-Day Homeless Count and Survey, conducted in February 2022, 1,808 individuals were counted as homeless. Among these individuals, 1,092 (60%) were unsheltered (slept outside or in area that is not suitable for human habitation). The number of homeless individuals recorded has risen since 2017, from 1,253 individuals to 1,808 in 2022— an increase of 44%. It is worth noting that the 2022 PIT Count was administered at the tail end of the COVID-19 pandemic. While homelessness nationwide had been increasing each year since 2016, the pandemic compounded several issues impacting people already experiencing homelessness and households experiencing housing and/or employment instability. This led to an increase in the number of households experiencing homelessness for the first time, further impacting the limited supply of emergency shelter and available services.

Several racial and ethnic groups were disproportionately represented in the Point-in-Time (PIT) count. Black residents make up only 3% of the population in San Mateo County yet represent 19% of the homeless individuals identified during the count. Similarly, 25% of the San Mateo County population is Hispanic, but Hispanic individuals made up nearly half of the homeless individuals identified (47%). Five percent of the homeless population surveyed were American Indian, Alaska Native, or Indigenous, despite these groups making up 1% of the San Mateo County population.

From 2013 to 2017, San Mateo County saw a downward trend in homelessness numbers from its peak of 2,002 in 2013 to 1,253 in 2017. This indicates that programs were able to cut down numbers of people experiencing homelessness. The growth in numbers since 2017 indicates the need for an expanded and intensified response. This will be an intersectional undertaking that combines the experience of those who have experienced homelessness, doctors and social workers who specialize in mental health and substance abuse issues, emergency shelter leadership, transitional housing managers, and other property managers working towards permanent housing solutions.

San Mateo County's Strategic Plan to End Homelessness has guided multiple County agencies and collaborating community partners to make significant strides toward the goal of offering emergency housing (both congregate and noncongregate shelters) for all unsheltered people experiencing homelessness. In the past two years, San Mateo County has made significant investment of local funds, federal CARES, ARPA and CDBG-CV funds, and state Homekey funds to develop four new noncongregate shelters, as well as

two hotel conversions to permanent supportive housing. As of spring 2023, the county will have a total noncongregate shelter inventory of 410 units. San Mateo County is also actively screening additional hotel conversion and other sites in anticipation of applying for Round 3 of the state's Homekey funding to be released for applications in March 2023.

Additionally, the County has made significant new investments in developing a supportive services system designed to make homelessness an experience that is rare, brief, and one-time. It has used local funding for Equity and Innovation grants funded by local Measure K resources to invest in local capacity to overcome racial disparities in access to housing. It has leveraged ARPA, CDBG-CV, CARES Act and Homekey operating subsidies to expand and sustain comprehensive services for formerly homeless people. The Navigation Center, which will open in March 2023, will provide a comprehensive on-site model offering medical, behavioral health, dental, substance abuse, employment, and case management services for its 240 non-congregate shelter residents.

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

Data from San Mateo County's Homeless Management Information System (HMIS) shows that between July 2018 and June 2019, 1,109 people (made up of 524 households) exited homelessness. Of these people, 362 (194 households) exited homelessness without a rental subsidy. Comparatively, 1,153 people (made up of 664 households) exited homelessness between July 2021 and June 2022, with 170 people (108 households) exiting homelessness without a rental subsidy.

Between July 2021-June 2022, 1,066 people were served in rapid rehousing programs, of which 657 people (330 households) exited rapid rehousing programs during that same time period. Of those 657 people, 426 (173 households) exited rapid rehousing programs into permanent housing destinations.

The HUD System Performance Measure #5 assesses the number of people who become homeless for the first time in a given reporting period. During FY 2022 (October 1, 2021 through September 30, 2022), San Mateo County found that there were a total of 2,065 people who entered CoC-funded projects in the reporting period, of whom 669 (32%) had no prior entries into the system in the past two years. This measure assesses how many people are newly homeless each year.

The HUD System Performance Measure #7b1 assesses the number of people who exit an emergency shelter, transitional housing program, or rapid re-housing program into a permanent housing situation. In the most recently submitted report to HUD (covering October 1, 2021 through September, 30 2022), San Mateo County found that there were a total of 1,180 people who exited these program types, of whom 561 (47.5%) secured permanent housing upon exit. An additional 140 people exited from street outreach to permanent housing in the reporting period (Measure 7a1). Taken together, these measures assess how many people successfully exited homelessness in a given year. At present, the HMIS system is only able to produce this measure at the system level or for a specific intervention type, but not by subpopulation.

The HUD System Performance Measure #1b assesses the length of time that people in emergency shelter or transitional housing experience homelessness including the time spent in the program as well as the time they were homeless prior to program entry. In the most recently submitted report to HUD (covering October 1, 2021 through September 30, 2022), San Mateo County found that the average length of time homeless was 783 days. At present, the HMIS system is only able to produce this measure at the system level or for a specific intervention type, but not by subpopulation. When this Consolidated Plan was prepared five years ago, the average length of time homeless was 137 days.

**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	424	677
Black or African American	126	218
Asian or American Asian	30	76
American Indian or Alaska Native	28	65
Pacific Islander	62	0
Multiple Races	44	55
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	276	579
Not Hispanic	439	513

**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

109 families were counted as homeless in one night in San Mateo County.

- 81% (88 families) were in emergency shelters or transitional housing
- 14% (15 families) were in safe parking programs
- 5% (5 families) were in vehicles outside of safe parking programs
- 1% (1 family) lived on the street

Most families are sheltered, and those who are living in cars frequently use the safe parking program. Since 2019, there are 10 fewer families experiencing homelessness on a single night. Only one unaccompanied child under 18 was counted and this individual was staying in a transitional shelter.

Most homeless families were female-headed households, white, and were not experiencing chronic homelessness.

The number of homeless veterans in San Mateo County has significantly decreased over the last decade. In 2011, veterans accounted for 23% of the homeless population during the PIT Count.



In 2022, 85 persons reported they were veterans, accounting for 5% of the homeless population identified during the PIT Count.

- Veterans made up 6% of the emergency shelter population;
- Two percent of homeless individuals sleeping in transitional housing were veterans; and
- Five percent of the unsheltered homeless population were veterans.

### **Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

The following breaks down the homeless population by race in San Mateo County. It also details the proportion of which each racial group makes up emergency shelters, transitional housing, and the unsheltered population:

- On a single night, 62% of the homeless population identified as white individuals. This population makes up 59% of the emergency shelter population, 60% of transitional housing, and 62% of the unsheltered population.
- 19% of the homeless population identified as Black individuals. This population makes up 19% of the emergency shelter population, 12% of transitional housing, and 20% of the unsheltered population.
- 7% identified as Asian or Asian American individuals. This population makes up 5% of the emergency shelter population, 1% of transitional housing, and 7% of the unsheltered population.
- 6% identified as American Indian, Alaska Native, or Indigenous individuals. This population makes up 4% of the emergency shelter population, 4% of transitional housing, and 6% of the unsheltered population.
- 3% identified as Native Hawaiian or Pacific Islander individuals. This population makes up 7% of the emergency shelter population, 16% of transitional housing, and 0% of the unsheltered population.
- 5% identified as multiple races. This population makes up 6% of those in emergency shelters, 7% of transitional housing and 5% of the unsheltered population.

When comparing the racial composition of San Mateo County's homeless population with all residents, it reveals that several racial and ethnic groups are overrepresented:

- White individuals make up the largest racial group in San Mateo County (54%) yet make up 61% of the homeless population.
- Black individuals make up only 3% of the County overall but 19% of the homeless population— a gap of 16%, the second largest overrepresentation of any racial group.
- The American Indian, Alaska Native, and Indigenous population make up 1% of the County overall, but 5% of the homeless population.

- Hispanic and Latino individuals are the most overrepresented. Despite making up 25% of the overall County population, they represent 47% of all homeless individuals.

The racial and ethnic disparities are largely in line with national estimates.

### **Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

On a single night in February 2022, there were an estimated 1,808 homeless people in San Mateo County. Of the homeless population, 1,092 were unsheltered (66%). The number of sheltered versus unsheltered homeless people reached a parity in 2015 and 2017 PIT counts, but the unsheltered community has unfortunately grown in subsequent counts relative to the sheltered population. A breakdown of the unsheltered population further reveals:

- 30% slept in a car or van
- 26% slept in an RV
- 16% slept in a tent or encampment
- 16% slept on the street
- 10% slept in safe parking locations
- 2% lived in other unsheltered areas

Given that in 2021 San Mateo County's population was 762,488, this suggests 23 out of every 10,000 residents experience homelessness. This is substantially lower than the state of California where 43 out of every 10,000 residents experience homelessness.

### **Discussion:**

**Chronic homelessness.** Chronic homelessness is defined as experiencing continuous periods of being unsheltered for over a year.

- For 60% of the unsheltered homeless population interviewed in the 2022 PIT count, this was the first time they had experienced homelessness.
- Almost half of all unsheltered respondents had experienced their current episode of homelessness for more than three years.
- The proportion of the homeless population that is chronically homeless peaked in 2013 at 45% and quickly descended to 19% in 2017. By 2022, however, this number jumped to 39%.

Individuals experiencing chronic homelessness are more likely to be men without children, are living with disability, and/or have a serious mental illness. The -significant increase of people facing chronic homelessness is a disturbing trend that indicates that long-term resources must be improved. As noted above, the PIT Count was administered at the tail end of the COVID-19 pandemic. Emergency shelter capacity diminished due to social distancing requirements instituted at many shelters, which likely contributed to the increase in populations experiencing unsheltered homelessness.

**Families with children.** 109 families were counted as homeless in one night in San Mateo County.

- 81% (88 families) were in emergency shelters or transitional housing
- 14% (15 families) were in safe parking programs
- 5% (5 families) were in vehicles outside of safe parking programs
- 1% (1 family) lived on the street

Most families are sheltered, and those who are living in cars frequently use the safe parking program. Since 2019, there are 10 fewer families experiencing homelessness on a single night. Only one unaccompanied child under 18 was counted and this individual was staying in a transitional shelter.

Most homeless families were female-headed households, white, and were not experiencing chronic homelessness.

**Veterans.** 85 persons reported they were veterans, accounting for 5% of the homeless population.

- The number of veterans experiencing homelessness has declined since 2011, when 23% of the population were veterans.
- Veterans made up 6% of the emergency shelter population
- 2% of homeless individuals sleeping in transitional housing were veterans
- 5% of the unsheltered homeless population were veterans

**Youth.** There were 48 unaccompanied young adults (18-24) and one child under 18 observed in the PIT count.

- 3% of the homeless population counted were 18-24 years old
- 16% of those aged 18-24 were in emergency shelters
- 13% of those aged 18-24 were in transitional housing
- 71% of those aged 18-24 were unsheltered
- The one child under 18 was sleeping in transitional housing

## **NA-45 Non-Homeless Special Needs Assessment – 91.405, 91.205 (b,d)**

### **Introduction**

This section addresses information about special needs populations in San Mateo County. Non-homeless special needs populations include people living with a disability (hearing/ vision limitation, ambulatory limitation, cognitive limitation, and/ or self-care or independent living limitation), elderly households, persons with alcohol or drug additions, people with HIV/AIDS and their families, and victims of domestic violence, dating violence, sexual assault, and stalking. In many cases, these populations are residing with families, in other group settings, or individually. Stakeholders shared that most of these populations have a particularly acute need for housing and other supportive services.

### **Describe the characteristics of special needs populations in your community:**

Housing and supportive service needs for special needs populations are below.

**Elderly.** In San Mateo County, 111,278 persons are over age 62, making up 19% of the population.

**Frail elderly.** This population as defined as someone who requires assistance with three or more activities of daily living, such as bathing, walking, and performing light housework. In San Mateo County, 7,950 residents are considered to be frail elderly.

**Persons with mental, physical, and/or developmental disabilities:** In San Mateo County, 44,937 (8%) people living with a mental, physical, and/or developmental disabilities.

**Persons with alcohol or other drug addictions:** Currently, there are an estimated 78,919 people in San Mateo County living with a substance abuse issues, which makes up 14% of the county's population.

**Victims of domestic violence, dating violence, sexual assault, and stalking:** Based on national incidence rates from the National Intimate Partner and Sexual Violence Survey (NIPSV), 13,830 people in San Mateo County are estimated to be victims of domestic violence, dating violence, sexual assault, and stalking, making up 2% of the County population.

### **What are the housing and supportive service needs of these populations and how are these needs determined?**

Special needs populations may require a range of supportive services and are particularly vulnerable to housing instability and displacement. Service needs include transitional housing, supportive housing, counseling, care management, senior-specific services, senior centers, and accessible transportation to health care facilities and employment. Housing needs were

determined using ACS data on poverty rate by special needs group, as well as supplemented by stakeholder consultations and results from the countywide resident and stakeholder survey.

**Elderly.** San Mateo County has 7,631 elderly people with housing needs, equating to 7% of the elderly population. Through the resident and stakeholder survey, seniors expressed a greater need for mental health services, supportive services, and access to public transportation. Neighborhood improvements appear to be less of a concern for older residents — seniors instead chose senior centers/senior services as their greatest need in the county.

Several stakeholders through consultation noted that this population will represent the largest age cohort in the county by 2030 and there will be increased demand for access to resources and housing and financial support. Stakeholders expressed concern about the impacts of rising housing costs in the county on seniors' ability to age in place. Specifically, seniors who own their home and have been living there for years are often at increased risk of homelessness, housing instability, and/or displacement due to fixed incomes. Although long-term care or assisted living facilities are available throughout the county, they might be cost prohibitive for a large segment of the population. The greatest needs articulated by stakeholders for seniors are funding to help them age in place, as well as for medical and supportive care services. As noted above, frail elderly populations have more acute needs and are likely to be living on fixed incomes. With rising housing costs, this population will likely need greater financial support related to aging in place and housing, medical, and supportive care services.

**Persons with mental, physical, and/ or developmental disabilities.** In San Mateo County, 7% of persons living with mental, physical, and/ or developmental disabilities have housing needs (545 individuals). Stakeholders described several housing and supportive service needs, including not only the need for more affordable housing in the county but more affordable and accessible housing. Similar to seniors, people living with a disability are more likely to live on fixed incomes and rising housing costs put this population at a higher risk of experiencing housing instability or homelessness. Stakeholders also identified fair housing services and independent living/self-sufficiency services that are needed by this population.

**Victims of domestic violence, dating violence, sexual assault, and stalking.** In San Mateo County, 10% of victims of domestic violence, dating violence, sexual assault, and stalking have housing needs, equating to 1,380 people. Similar to other special needs populations, stakeholders described victims of domestic violence in significant need of more affordable housing options. One stakeholder shared that in general, these clients usually don't have good credit ratings or good tenant references which is a barrier to finding a safe housing option. They also mentioned that people doing harm usually have their names on the lease. In addition to needing more affordable housing options, these stakeholders also articulated a significant need

for mental health services to help people process their trauma. Legal services and affordable childcare were also major needs identified for this population by stakeholders.

**Migrant Farm Workers.** Based on the 2016 San Mateo Agricultural Workforce Housing Needs Assessment, there are an estimated 1,700 agricultural employees in San Mateo County (California Development Department and Agricultural Census). Only 15 farms employed 88 migrant farm workers, suggesting that farm labor is a year-round endeavor and employees likely stay for all seasons. This trend is in line with the Census of Farmworkers highlighted in the San Mateo County Housing Element, which indicates that seasonal workers make up 25% of all farm laborers. The Census of Farmworkers also shows that the number of farm laborers has declined by half since 2002, from 3,078 total workers to 1,321 in 2017. Despite the decline, the Agricultural Workforce Housing Needs Assessment revealed enduring housing issues for farm workers in the region around Coastsides, where most agricultural work takes place:

- An aging housing stock. Most homes and rental units were built before 1980.
- A tight rental market. 1.3% of total housing stock is vacant and 0.8 of which is for rent and for sale. 5.4% of vacant units are second homes or short-term rentals, further squeezing available workforce housing. Entering the housing market as a farm worker would be extremely difficult and most likely require social ties to the region
- Affordability and cost burden. 36 percent of owner households and 50 percent spend more than 30 percent of their income on housing in the Coastsides area, where most of the agricultural workers live in San Mateo County
- Overcrowding. To save on housing costs, 10% of renters live in units with more than one person per bedroom

Based on survey responses from the agricultural workforce to the San Mateo Agricultural Workforce Housing Needs Assessment, many workers live onsite, which reduces housing costs. However, those who reported living in employer-provided housing experienced overcrowding. Forty-two percent of farmworker respondents reported overcrowding compared to 10% of households overall in the Coastsides area. Stakeholders shared that because of the high cost of housing in the county, some agricultural employers will bus farm workers in from outside the county. One stakeholder shared that some farm workers come from as far as Watsonville to work in the county (more than 60 miles away).

**Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:** According to the San Mateo County 2020 Sexually Transmitted Infections(STI)/HIV report, there were 45 newly reported HIV cases in San Mateo County in 2020, along with 55 new cases in 2019, 61 new cases in 2018, and 59 new cases in 2017. A cumulative total of 1,666 San Mateo County residents were living with diagnosed

HIV/AIDS in 2020. Eighty-six percent of these residents identified as male, 39% are White, 34% are Latinx, and 29% are over the age of 60.

#### **Discussion:**

**Elderly households.** Given that elderly households live on fixed retirement incomes, they are more vulnerable to rapid increases in housing costs associated with rent or property taxes. Due to decreasing mobility with age, accessible units with modifications such as ramps or grab bars may be needed. Additional support services to maintain independence or sustain sufficient self-care are also likely needed if a resident wishes to remain in place.

**Persons with mental, physical, and/ or developmental disabilities.** According to the San Mateo County 2023-2031 Housing Element, 12% of people living with a disability are unemployed compared to 4% of people without a disability. Given the higher unemployment rate, it is likely that many people living with a disability depend on fixed income, such as Social Security Disability Income (SSDI) and therefore are particularly sensitive to housing and living cost increases. Finding units that meet accessibility needs can also be a challenge for this population. According to the San Mateo County Housing Element, many census tracts in the county have a concentration of 10%-20% people living with a disability. These census tracts mostly along Highway 101, suggesting that there is more accessible and/or affordable housing in these areas.

**Persons with alcohol or other drug addiction.** Almost half of this population has housing needs. Barriers to housing may be a criminal record associated with alcohol or abusing illegal drugs and unemployment.

**Victims of domestic violence, dating violence, sexual assault, and stalking.** Victims of domestic violence typically need rapid rehousing and social services to help survivors through trauma and initiating potential legal action. They also may be more vulnerable to eviction if domestic disturbances are frequently reported by neighbors.

## **NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)**

### **Describe the jurisdiction's need for Public Facilities:**

San Mateo County has historically and will continue to fund improvements to public facilities through the CDBG program. Past improvements have included repairs to childcare facilities, recreation facilities, and offices associated with non-profit organizations. For example, Rebuilding Together Peninsula provides these services annually through a CDBG grant to agencies they identify through a competitive process.

A countywide resident and stakeholder survey asked for feedback on the county's greatest unmet community development needs. Related to public facilities, respondents who identified as residents of the city of San Mateo identified a need for new senior centers or improvements to existing senior centers, new community centers or improvements to existing community centers, and ADA improvements. Similarly, residents in Daly City identified a need for new and/or improvements to existing senior and community centers. Residents in South San Francisco also identified a need for new senior centers or improvements to existing senior centers.

### **How were these needs determined?**

These needs were identified through a countywide resident and stakeholder survey, as well as stakeholder consultations. However, community-owned public facility improvement needs are identified by individual communities and only a limited portion of the County is eligible for CDBG funding through the area benefit option. As a result, most cities must meet these needs on their own. However, as mentioned, Rebuilding Together Peninsula uses its CDBG grant to fund non-profit organizations through a competitive process to address identified public facility needs.

### **Describe the jurisdiction's need for Public Improvements:**

Through stakeholder consultation and the countywide resident and stakeholder survey, neighborhood improvements (e.g., sidewalks, streetlights) were identified as one of the top five greatest community development needs in San Mateo County. Historically, San Mateo County rarely uses CDBG funding for public improvements, such as streets, sidewalks, gutters, etc.

### **How were these needs determined?**

As described above, these needs were identified through a countywide resident and stakeholder survey. This information will help inform the public improvement needs that are typically identified by each local jurisdiction and paid for by that jurisdiction.



**Describe the jurisdiction's need for Public Services:**

Throughout the community engagement process, several public services were identified as greatly needed throughout the county, including but not limited to, affordable childcare, mental health and substance abuse services, and supportive services for vulnerable populations. Other public services identified included youth and senior activities, job training programs, and neighborhood cleanups.

**How were these needs determined?**

These needs were also identified through the countywide resident and stakeholder survey. Respondents were asked to identify their top five greatest community development needs. Additionally, stakeholders were asked during consultation to identify which services or needs were most important to the populations that they serve.

# IV. MARKET ANALYSIS

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# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

With its proximity to Silicon Valley, San Mateo County has seen a rise in population and income that has significantly impacted the housing market. Since 2000, the home market has seen highs and lows. The median home value was \$565,140 in 2000 and quickly rose to \$851,667 in 2006. Following the mortgage crisis, prices dropped to \$683,411 in 2010 as many faced foreclosure. Since then, prices climbed by 107% in 2020, with the median home value sitting at \$1,418,334 in San Mateo County.

This increase in home value has allowed current homeowners to grow their wealth, however, the market is inaccessible for first-time buyers with average incomes. The median income has not kept up with home prices. Income has grown 50% in San Mateo County since 2010, compared to the 107% increase in home prices. At the current median home price, homeownership is unaffordable to anyone with extremely low (\$54,800) to moderate income (\$179,500). This leaves renting as the only other housing option and because even moderate incomes cannot afford a home in the area, this further constrains the availability of affordable housing for lower-income households.

San Mateo County median home values have historically been above national median home values. The tech boom in the 1990s and the influx of workers to the Bay Area, along with low housing growth throughout the region, are primary factors in rising home values.

### Rental Market

According to 2019 ACS data in the Housing Element, the median rent in San Mateo County was \$2,208. Additionally, the Housing Element reported that between 5-6% of the county's housing stock, including unincorporated San Mateo County, is vacant. In general, vacancy rates below 5% are considered to be indicative of a housing shortage. However, because ACS data usually overestimates the number of vacant units, the vacancy rate in San Mateo County is likely to be lower.

Since 2009, San Mateo County's median rent price has grown 66%, from \$1,327 to \$2,208. During this same time period, median income grew by only 50%. The gap between housing cost and wages overtime is likely a precursor of cost burden for many families.

HUD tables analyzed in the previous section reveal that 30,411 low- to-moderate renter households (74% of all low-to-moderate-income renters) face cost burden and 17,031 low-to-

moderate income renter households face severe cost burden (41% of low-to-moderate income renters).

The Needs Assessment found that renters in San Mateo County have the greatest housing needs. Low-income people are more likely to live in overcrowded conditions and be cost burdened. Elderly people, people living with a disability, victims of domestic abuse, and those struggling with drug and alcohol abuse are most likely to have pressing housing needs in San Mateo County.

#### **For Sale Market**

According to the San Mateo County Housing Element, the homeownership rate has stayed relatively stable over time, from 75% in 2000, 71% in 2010, and 74% in 2019. As previously noted, home values have increased 110% since 2009 and rents have increased 66% since 2009. The extreme growth in home prices exclude many renters looking to buy in the market, thus putting more pressure on the rental market to accommodate a wide range of incomes.

## MA-10 Housing Market Analysis: Number of Housing Units - 91.410, 91.210(a)&(b)(2)

### Introduction

This section provides data on types of residential units in San Mateo County, including units for low-income residents. Original data has been updated with 2021 ACS data and excludes Redwood City and Daly City.

According to the San Mateo Housing Element, the number of building permits issued has grown steadily since 2012. In 2012, 48 permits were issued and in 2021, 138 permits were issued— an 188% increase. Single-family residences make up the most permits, followed by Accessory Dwelling Units, then multifamily residences. In 2021, single-family residences received 95 permits and multifamily residences did not receive any.

Most of the housing stock in San Mateo County is single-family. Fifty-nine percent are single-family detached homes while 15% of the housing stock is made up of developments with 20 or more units. Housing with 5-19 units make up 12% of the county's housing stock while attached housing and housing with 2-4 units make up smaller proportions (7% and 6%, respectively).

According to the San Mateo County Housing Element, in 2019, 74% of the population were owners. This number has stayed relatively consistent since 2000.

Owner-occupied units have more bedrooms than renter-occupied units. Seventy-eight percent of owner-occupied dwellings have three or more bedrooms compared to 22% of renter-occupied dwellings. Overall, San Mateo County's housing stock is mostly owner-occupied and single-family homes.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	126,314	59%
1-unit, attached structure	14,845	7%
2-4 units	13,626	6%
5-19 units	25,436	12%
20 or more units	31,103	15%
Mobile Home, boat, RV, van, etc	1,745	1%
<i>Total</i>	<b>213,069</b>	<b>100%</b>

Table 22 – Residential Properties by Unit Number

Data Source: 2021 5-year ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	1,016	1%	8,574	11%
1 bedroom	3,455	3%	24,252	31%
2 bedrooms	22,874	18%	28,309	36%

	Owners		Renters	
	Number	%	Number	%
3 or more bedrooms	97,252	78%	17,353	22%
<i>Total</i>	<b>124,597</b>	<b>100%</b>	<b>78,488</b>	<b>100%</b>

**Table 23 – Unit Size by Tenure**

**Data Source:** 2021 5-year ACS

**Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.**

The CDBG program is allocated based on need. It provides funding for housing acquisition, rehabilitation, provision of services, community and economic development, and other related activities. According to San Mateo County's Housing Element, CDBG funding has decreased or plateaued over the last five years, therefore much of the funds are prioritized for services and housing for low-income and special needs households. Rehabilitation of low- and very low-income units continue to be a priority for CDBG funds. According to San Mateo County's Housing Element, from 2014 to 2021, the Department of Housing spent \$7,700,000 on the rehabilitation of **369 units** within multifamily residences.

Housing and Community Development (HCD) of the Department of Housing is responsible for administering approximately \$20 million annually in Measure K funds to the development of new affordable housing through the Affordable Housing Fund (AHF). These funds are derived from a countywide half-cent sales tax extension approved by voters in November 2016 and are supplemented by developer fees from the County's Inclusionary Housing Ordinance. AHF awards are made to new construction and rehabilitation/preservation projects pursuant to an annual competitive request for proposals. In the 2022 competition for AHF funding, HCD received 15 applications for more than \$100 million in funding and was able to fund 11 projects in the total amount of more than \$54 million (as a result of the addition of ARPA and Mental Health Services Act to the allocation of Measure K funds). The units produced with this funding target affordable housing at different levels of affordability and must include at least 20% of the units for Extremely Low-Income households.

Additionally, in March of 2022, the County Board of Supervisors allocated \$15 million in local Measure K funds to implement HCD's recommendation for a pilot program that would provide rental subsidy that will attach to 100 units of rental housing targeted to extremely-low-income formerly homeless households. This program is intended to supplement the limited supply of Project-Based Vouchers in recognition of the need for affordable housing with rent based on 30% of actual household income. It will also defray the costs of providing supportive services for these residents.

According to the California Housing Partnership Corporation's Prevention Database (2020), San Mateo County, including unincorporated San Mateo County, have an inventory of 5,717 assisted units. The Housing Authority of the County of San Mateo has a current allocation of 1,282 project-based vouchers, which are available for households making less than or equal to 80% AMI and may be utilized in the inventory of assisted units.

According to the National Housing Preservation Database (NHPD), there are **84 units** that are tied to HOME subsidies for those with incomes no more than 60% AMI. In rental projects with five or more assisted units, 20% of the units must house families with incomes at no more than 50% AMI. There are **154 HUD-insured units** that have varying levels of targeted affordability. This program facilitates the purchase or refinancing of multifamily rental housing. Additionally, **605 units** are subsidized by Low-Income Housing Tax Credits (LIHTC) and are available to tenants with income 60% AMI or less.

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

San Mateo County's Housing Element identified units at risk of conversion due to the termination of subsidy contracts, mortgage prepayment, or expiration of use restrictions. Currently, the county has 191 units at moderate risk of conversion, 359 at high risk, and 58 at very high risk, which equate to 12% of the total assisted units.

According to NHPD, there are 355 units with subsidized contracts set to expire by 2033. Of these units, 73 units have HOME subsidies, 166 are LIHTC units, and 116 have Section 8 contracts.

**Does the availability of housing units meet the needs of the population?**

No. According to CHAS data, there are 77,039 households that make less than or equal to 80% AMI in San Mateo County. The availability of affordable housing units is far below the number needed to accommodate this population. According to a gaps analysis based on 2021 ACS data, renters making below \$50,000 do not have an adequate supply of affordable housing. The County would need to build or provide 12,211 additional units at or below \$1,250/month (maximum gross rent available to a household making \$50,000 annually) to meet the needs of the population. Additionally, homeownership is unaffordable to those making less than \$150,000. Currently, 95% of homes in San Mateo County are affordable only to households with an income greater than \$150,000. Large families unable to afford a home are also most likely to face overcrowding, given that most renter-occupied units have one to two bedrooms.

**Describe the need for specific types of housing:**

The San Mateo County Housing Element breaks down the rental affordability gap for a two-bedroom apartment in San Mateo County based on incomes levels for a three-person household. Extremely low-income families face a \$2,110 gap between market rent and what would be affordable to them (assuming annual income is \$49,350, the maximum rent to maintain affordability would be \$1,088). Families with very low-income (\$82,250) face a \$1,288 gap between market rent and what would be affordable to them. This suggests that there is a need for an increased use of subsidies that accommodate families unable to find or afford housing based on their income.

The Housing Element also highlights that 13% of renter-occupied units are overcrowded (1 to 1.5 occupants per room) compared to 2% of owner-occupied units. Additionally, 11% of renter-occupied units are severely overcrowded (more than 1.5 occupants per room). Only 2% of owner-occupied units are severely overcrowded. Given that 22% of renters live in units with three or more bedrooms compared to 78% of owners, this suggests the need for a larger supply of rental units with more bedrooms to prevent overcrowding. Large families and families with children are in particular need of units with more bedrooms.

The AFFH resident survey supports these conclusions, finding that 43% of respondents in large families, 34% of families with children, and 29% of renter respondents felt their house or apartment is not big enough for their family, compared to 20% of all survey respondents.

## **Discussion**

The current availability of affordable housing units in San Mateo County is far below the number needed to accommodate this population. There is an estimated gap of approximately 12,200 affordable rental units for households making up to \$50,000 annually. As a result of the lack of affordable rental units, renters are more likely to live in overcrowded conditions, as only 22% live in units with three or more bedrooms compared to 78% of owners. Along with renters, survey results found that large families and families with children were more likely to be residing in housing that is too small for their families. The majority of the housing stock in San Mateo County is single-family detached homes. However, much of this housing stock is financially out of reach for low- to moderate income households as home values continue to rise. Of San Mateo County's approximately 5,700 assisted units, 12% of those units are at-risk for conversion into market-rate units.



## MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a)

### Introduction

This section has updated housing data from 2010 and 2021 ACS data and the 2022 San Mateo County Housing Element.

The figures below show the change in median home value and median contract rent in 2010 to 2021. Rents have grown 80% since 2010, outpacing the change in median home value. Home value has increased by 56% and the median home value currently sits at \$1,225,900. The high home values suggest homeownership is only an opportunity afforded to households making more than \$150,000. Note that this data reflects all of San Mateo County.

The cost of housing is now a major portion of income. In 2021, only 13% of residents pay less than \$1,000 towards rent and the vast majority pay over \$2,000. The number of affordable units available to those with low- to moderate household incomes is dwindling in San Mateo County.

### Cost of Housing

	Base Year: 2010	Most Recent Year: 2021	% Change
Median Home Value	\$784,800	\$1,225,900	56%
Median Contract Rent	\$1,373	\$2,466	80%

Data Source: 2021 and 2010 5-year ACS

Table 24 – Cost of Housing

Rent Paid	Number	%
Less than \$500	1,965	3%
\$500-999	2,125	3%
\$1,000-1,499	5,385	7%
\$1,500-1,999	10,958	14%
\$2,000 or more	55,931	73%

Table 25 - Rent Paid

Data Source: 2021 5-year ACS

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	5,325	2,977
50% HAMFI	12,868	692
80% HAMFI	32,033	1,148
100% HAMFI	33,150	966

Table 26 – Housing Affordability

Data Source: 2013-2017 CHAS

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$2,350	\$2,923	\$3,553	\$4,567	\$4,970
High HOME Rent	\$2,061	\$2,210	\$2,654	\$3,058	\$3,391
Low HOME Rent	\$1,598	\$1,713	\$2,056	\$2,375	\$2,650

**Table 27 – Monthly Rent**

Data Source: HUD FMR and HOME Rents

### Is there sufficient housing for households at all income levels?

No. Rent has increased 80% since 2010, putting the median rent between an efficiency and one bedroom. Seventy-three percent of rental units are \$2,000 or more. There are more rental options to households as income increases. According to Table 35, there are 5,325 (6%) units available to renters below 30% HAMFI compared to 33,150 (40%) units for those at 100% HAMFI. There are fewer options for homeownership for households making 100% HAMFI and below. As such, there are only 966 affordable units for those households making at or below 100% HAMFI, emphasizing that homes for those at a moderate income are not readily available. There are 2,977 units available to those 30% HAMFI, which likely captures the mobile home inventory in the county. Given that there are more rental units for those 30% to 100% HAMFI, there are more opportunities to rent than to buy for this income group, with far more options for those with higher income.

The San Mateo County Housing Element emphasizes that much of the housing built only accommodates households with above moderate income. Since 2015, 332 units were permitted for above moderate-income households compared to only 28 permits for moderate income households, 42 permits for low-income households, and one permit for very low-income households. This suggests that housing is disproportionately built for higher income households and does not sufficiently meet the housing affordability needs at all income levels.

### How is affordability of housing likely to change considering changes to home values and/or rents?

According to the San Mateo County Housing Element, the population of San Mateo County has grown by 8% from 2010 (718,451 people) to 2020 (773,244 people). The population is projected to continue growing, according to estimates from the California Department of Finance, reaching 803,806 by 2032 (a 4% increase). Home values and rents have continued to increase alongside the population, suggesting that people with higher incomes are moving to the area and are able to afford the rising cost of housing. Therefore, the market is incentivized to accommodate the demand of high-income households.

**How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?**

In 2021, the median rent in San Mateo County sits at \$2,466. This is between the Fair Market Rent for an efficiency (no bedroom) and one-bedroom apartment. The median rent is \$256 more than the High HOME rent for a one-bedroom and \$753 higher than the Low HOME Rent. It is possible that given the alignment between Fair Market Rent and median rent, there are pockets of naturally occurring affordable housing in the county. However, given the steep increase in rent from 2010, this affordable housing stock (including publicly assisted units near end of contract) is at risk of declining.

**Discussion**

The job market in San Mateo County and nearby Silicon Valley boasts high salaries, attracting people who are able to afford apartments above Fair Market Rent and afford current median home prices (\$1,225,900), which have increased by 56% since 2010. This comes at the expense of those with low- to moderate-incomes who are largely excluded from homeownership opportunities and have limited affordable options in the rental market.

## **MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a)**

### **Introduction**

The condition of housing is highly correlated to the income of the household residing within those housing units. In San Mateo County, low-income renters are more likely to face substandard conditions. According to Table 37, 71% of owner-occupied households did not report substandard housing conditions compared to 51% of renters. Conditions include lack of complete kitchen facilities, lack of complete plumbing facilities, more than one person per room, and cost burden (paying more than 30% of household income on housing expenses). The Needs Assessment established that cost burden is the most common housing problem faced by residents of San Mateo County, so it is likely that this condition was selected the most often, especially by renters. The Housing Element also reports that farm workers are more likely to report living in units with incomplete kitchen or plumbing facilities, as well as a need for urgent housing repairs.

Seventy-nine percent of the housing stock in San Mateo County was built before 1980, making those units potential sources of lead-based paint contamination. While not all will have lead-based paint, the age of the units suggests that at one time lead-based paint may have been used on the unit and provides a potential hazard, particularly for households with children present. Although the vast majority of lead-based paint is not found in homes before 1980, it is a potential hazard for children that can disrupt their development. A study in the Annual Review of Sociology by Christopher Muller, Robert Sampson, and Alix Winter found that low-income Black and Hispanic children have elevated blood lead levels. The neighborhoods of children who had higher lead levels in their blood were more likely to have housing built before 1950. The connection between poverty, race, housing, and health is important to acknowledge. It is reasonable to assume that a large number of these households, particularly renter households, are lower income households due to the fact that older housing stock is often filtered down through the income categories to the lowest income households.

### **Describe the jurisdiction's definition for "substandard condition" and "substandard condition but suitable for rehabilitation":**

Substandard conditions are considered to be any unit with incomplete kitchen or plumbing facilities, missing windows or doors, inadequate foundations, aging electrical wiring, deteriorating floors or walls, holes in the roof or severely damaged roofing that cannot keep out weather. Many units with a combination that includes all these conditions may be unfit for human occupation. Some may be candidates for rehabilitation, others may not be. Substandard condition suitable for rehabilitation would be units where the home is determined to be less than 60 percent deteriorated or the cost of the combination of needed repairs of all conditions does not exceed the estimated after-rehabilitation value of the house.

## Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	35,565	29%	33,138	42%
With two selected Conditions	1,052	1%	5,527	7%
With three selected Conditions	19	0%	150	0%
With four selected Conditions	0	0%	35	0%
No selected Conditions	87,961	71%	39,638	51%
<i>Total</i>	<b>124,597</b>	<b>100%</b>	<b>78,488</b>	<b>100%</b>

**Table 28 - Condition of Units**

Data Source: 2017-2021 ACS

## Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	9,885	8%	9,919	13%
1980-1999	16,218	13%	12,948	16%
1950-1979	69,418	56%	45,731	58%
Before 1950	29,076	23%	9,890	13%
Total	<b>124,597</b>	<b>100%</b>	<b>78,488</b>	<b>100%</b>

**Table 29 – Year Unit Built**

Data Source: 2017-2021 ACS

## Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980.	98,494	79%	55,621	71%
Housing units built before 1980 with children present	5,909	6%	2,781	5%

**Table 30 – Risk of Lead-Based Paint**

Data Source: 2013-2017 ACS (Total Units) 2009-2013 CHAS (Units with Children present)

## Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 31 - Vacant Units**

**Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.**

Housing units built over 30 years ago are more likely to need rehabilitation assistance. Given that 79% of owner-occupied stock and 71% of renter-occupied stock was built before 1980, a significant portion of San Mateo County's stock likely has moderate rehabilitation needs. In some areas of San Mateo County, the housing stock may exceed 50 years of age and the median income of the residents of those areas may be less than 50 percent of the area median income. In these situations, it is likely that housing conditions generally throughout these areas are poor. East Palo Alto, the North Fair Oaks Census Designated Place (CDP), and the Belle Haven neighborhood of Menlo Park are examples of areas where concentrations of older housing and lower income households combine to create pockets of deteriorated housing stock.

**Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405**

Using ACS and CHAS data, an estimated 5,909 children live in owner-occupied homes built before 1980, which are more likely to contain lead-based paint hazards. There are an estimated 2,781 children in renter-occupied units with risk of exposure to lead-based paint hazards. It is common for households with lower incomes to live in older housing given that new and updated homes are likely more expensive. Low-income renters may be more likely to reside in substandard housing that contains lead-based paint hazards, as homeowners often have more income to remodel and more autonomy over the decision to address potential hazards in the home.

**Discussion**

A significant portion of the housing stock in San Mateo County was built before 1980 and likely has greater rehabilitation needs. The owner-occupied housing stock is slightly older than rental housing stock, suggesting that new construction of renter-occupied housing is more common than owner-occupied homes.

## MA-25 Public And Assisted Housing - 91.410, 91.210(b)

### Introduction

The Housing Authority of the County of San Mateo (HACSM) is one of 30 Moving to Work (MTW) public housing agencies in the country authorized by HUD to operate with more flexibility than a standard public housing agency. Moving to Work (MTW) started out as a demonstration program for public housing authorities (PHAs) that provide them the opportunity to design and test innovative, locally-designed strategies that use Federal dollars more efficiently, help residents find employment and become self-sufficient, and increase housing choices for low-income families. MTW gives PHAs exemptions from many existing public housing and voucher rules and more flexibility with how they use their Federal funds.

HACSM owns two developments, a 30-unit family public housing project, El Camino Village, in Colma and Midway Village, a four-phase 555-unit Project-Based family development at Midway Village in Daly City. HACSM also has land ownership at Half Moon Village, a 160-unit senior development in Half Moon Bay. The Housing Authority currently serves approximately 4,840 households under the Housing Choice Voucher, Family Unification, and VASH. Additionally, HACSM serves 321 disabled, formerly homeless households with permanent supportive housing through the HUD Continuum of Care programs ("Certificate"). The allocation of 281 special purpose vouchers for disabled populations includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-Year, and Nursing Home Transition vouchers. The table below lists the number of allocated units under each program:

Additionally, the City of South San Francisco Housing Authority independently owns and operates a single 40-unit development.

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	321	0	0	4,350	1,282	3,068	436	55	281
# of accessible units									

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

**Table 32 – Total Number of Units by Program Type**

**Data** PIC (PIH Information Center)  
**Source:**

**Describe the supply of public housing developments:**

There are no current public housing developments in San Mateo County.

**Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:**



N/A

**Public Housing Condition**

Public Housing Development	Average Inspection Score
N/A	N/A

Table 33 - Public Housing Condition

**Describe the restoration and revitalization needs of public housing units in the jurisdiction:**

N/A

**Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:**

N/A

**Discussion:**

N/A

## MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

### Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	183	0	160	43	9
Households with Only Adults	339	104	13	859	24
Chronically Homeless Households	n/a	0	n/a	470	-
Veterans	60	0	0	342	
Unaccompanied Youth	6	0	8	21	12 (transition-aged youth)

Table 34 - Facilities Targeted to Homeless Persons

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons.**

San Mateo County's mainstream services are used to complement services targeted to people experiencing homelessness in a number of ways:

Behavioral Health Services: San Mateo County Behavioral Health and Recovery Services (BHRS) has several mobile teams that conduct intensive outreach to homeless people with mental health and substance abuse issues on the street, in the shelters, and at the psychiatric ER. These teams engage with homeless people and help them access treatment and/or housing. BHRS funds in-patient alcohol and drug treatment programs located throughout the county, which serve a large number of homeless individuals with substance abuse issues. BHRS also provides a wide range of permanent supportive housing options for homeless people, particularly chronically homeless single adults. They fund the majority of the case management services for individuals and families living in Continuum of Care (CoC)-funded permanent supportive housing units (S+C vouchers operated by the Housing Authority), have contracts in place to pay for short-term stays in shelters for those who are not immediately placed into permanent housing, and use state MHSA funds to provide rental subsidies for mental health clients and develop new permanent supportive housing units. BHRS also provides funding for the Spring Street emergency shelter and Spring Street transitional housing program which are dedicated to serving people with mental illness who are experiencing homelessness. BHRS also coordinates with the Department of Housing to ensure that clients access mainstream housing

resources for which they may be eligible. BHRS also funds a rental assistance program that provides short term rental assistance for 15 to 20 individuals with alcohol and drug addictions who are being released from treatment facilities.

Health Services: San Mateo County Health Services funds a mobile health van that provides primary health care to homeless people living in emergency shelters. The San Mateo County Medical Center (the county's main public hospital) coordinates with the CoC to link health services to emergency shelter and permanent supportive housing. The Medical Center has purchased beds in emergency shelters and utilizes both private and publicly funded board and care homes and other facilities to ensure that appropriate placement alternatives are available for homeless people.

Employment Services: Homeless service providers link homeless people to mainstream employment and training services. They also provide supplemental resources to help participants overcome barriers to employment, such as mental health support, children's services, life skills education, transportation assistance, etc.

Safety Net Services: To assist people experiencing homelessness with accessing employment and mainstream benefits, the Human Services Agency funds eight Core Service Agencies to provide safety net services. The Cores' specialized staff assist clients with accessing mainstream public benefits (TANF, SNAP, GA, Disability, etc.) and a CoC-funded program has specialized staff to assist with SSI applications. HSA is also the home of the County's Employment Services Division providing homeless people with connections to employment services and a new locally funded vocational rehabilitation program for homeless people.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

The San Mateo County homeless system includes many homelessness prevention programs that provide financial assistance to households at-risk of losing their housing. Most homelessness prevention work is conducted by the Core Service Agencies. The Supportive Services for Veteran Families program and the Next Step Veterans Center focus in particular on preventing and ending homelessness for veterans. The Human Services Agency also funds a new Diversion program that is part of the community's Coordinated Entry System. Coordinated Entry staff work with clients to identify potential existing resources and housing supports to help them either avoid becoming homeless or to re-enter housing.

Over the last decade, San Mateo County has partnered with cities and non-profit providers to implement Homeless Outreach Teams (HOT). The HOT teams conduct outreach, engage with

unsheltered homeless people, work to identify their individual service needs, then develop and execute person-centered housing plans. HOT teams can perform all Coordinated Entry functions and assist clients to access available shelter and housing even if they are not able to physically go to a CE system access point. The HOT teams are multidisciplinary and include key partners such as law enforcement, behavioral health staff from the Health System, Core Service Agencies, and other partners.

Interim Housing – both emergency shelter and transitional housing – is a critical element of San Mateo County’s homeless crisis response system. Most of San Mateo County’s interim housing programs are either congregate facilities (particularly those for single adults) or offer shared living arrangements (for families with children). There are currently 19 emergency shelter or transitional housing programs in the county. Some programs are dedicated to special populations, including programs for homeless youth, for veterans, and for victims of domestic violence.

Rapid re-housing is one of the most cost-effective interventions for people experiencing homelessness and is a critical element of the community’s homeless crisis response system. Currently there are several CoC-funded RRH programs operating, and H.S.A. has invested County funds to create expanded RRH capacity. There are also two RRH programs serving veterans through the VA-funded SSVF program.

Much of the San Mateo County Permanent Supportive Housing inventory consists of CoC-funded tenant-based rental assistance programs operated by the Housing Authority. There are also dedicated units in site-based Permanent Supportive Housing projects, including units owned and operated by LifeMoves, the Mental Health Association, and others. The County’s Affordable Housing Fund also requires funding recipients to include units for homeless tenants in their developments and incentivizes robust supportive service provision. The Housing Authority operates the VASH permanent housing voucher program for the homeless veteran population and works closely with affordable housing developers to encourage the use of VASH vouchers in new affordable housing construction.

Permanent housing options for families include Shelter Plus Care, the Housing Readiness Program, and affordable housing developments like 2000 Delaware and 636 El Camino. The Housing Authority’s Family Unification Program (FUP) provides time-limited Section 8 vouchers for youth emancipating from foster care who have no housing options. The community’s Coordinated Entry system is the pathway through which most PSH units are accessed. PSH is targeted to those chronically homeless households who have the most extensive histories of homelessness and highest vulnerability, as determined by a standardized assessment tool developed by H.S.A. and aligned with HUD requirements. The supply of PSH has been expanding steadily over the past decade with new CoC grants added in every funding cycle.



## **MA-35 Special Needs Facilities and Services - 91.410, 91.210(d)**

### **Introduction**

Special needs populations in San Mateo County include the elderly; frail elderly; persons living with mental, physical, or developmental disabilities; persons with HIV/AIDS; and persons with substance abuse disorders. These populations face unique barriers to stable housing. Some rely on a fixed income, such as Social Security Disability Income (SSDI) that cannot withstand large increases in housing costs. People living with mental, physical, or developmental disabilities have limited accessible options. For those relying on housing vouchers, the task of finding an accessible unit or submitting reasonable accommodations requests can be challenging. Preventing housing instability for special needs populations is a priority, given specific medical needs that cannot easily be met once homeless.

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

Special needs populations require unique housing support. An estimated 47% of households living with a disability have a housing need that may require modifications to make a unit more accessible, such as shower grab bars, ramps, or wide doors. This population may need help with one or more daily activities requiring assistance of a hired caregiver or family member. If neither option is available due to lack of family members or for financial reasons, group homes offer vital support for populations living with a disability.

An estimated 7% of elderly (aged 62 years and older) and 7% of frail elderly (elderly and require assistance with daily living) have housing or service needs. These needs are similar to those with living with a disability, such as modifications to the home or care provided by a family member, or at-home caregiver.

There are an estimated 2,344 people living with HIV/AIDS in San Mateo County. According to the CDC, treatment for HIV requires intensive, consistent medication to suppress the viral load to keep this population healthy and reduce the risk of transmission. Housing stability is critical for this population, as homelessness can make obtaining the necessary medication challenging and risks inconsistent usage. Support to maintain housing stability could be permanent supportive housing, housing vouchers, emergency rental assistance, and a medical care team to ensure health is optimized.

Based on the U.S. Department of Health and Human Services National Survey on Drug Use and Health, there are an estimated 78,919 persons with alcohol or other drug abuse disorders in San Mateo County; 43% of which have a housing or service need. To best support this population, counseling for the individual and their family may be needed alongside housing assistance. Stable housing is key to recovery, as many with substance abuse disorders may use to cope with impending or present dangers of homelessness.

Overall, stakeholders articulated a significant need for more supportive services for vulnerable populations. Many stakeholders felt that just providing housing to these populations wasn't enough — the availability of wraparound services (e.g., treatment, life skills) is critical to help these populations become and remain stable in their housing situations. Stakeholders shared that aside from more funding, a major reason that vulnerable populations have less access to services is that organizations cannot retain quality personnel. The primary reason for this challenge was the lack of affordable housing. Stakeholders also spoke about the increase in mental health challenges for special needs populations and the significant need to expand these services throughout the county. Other needs identified for these populations were more permanent supportive housing options, on-demand residential treatment, and other coordinated care services.

**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

Many homeless shelters operate under a rapid re-housing structure for clients coming into the system and the local participants in the San Mateo County Continuum of Care structure have recognized the need for discharge planning within the service provision structure in San Mateo County regarding returning patients from mental and physical health institutions.

San Mateo County's Human Services Agency has developed a diversion program for people leaving the County hospital. A team works with the individual to find housing via family and friends or through local housing programs. The diversion program works to ensure that patients are not immediately facing homelessness after discharge. The San Mateo County Continuum of Care Strategic Plan highlights several collaborations between the medical community and housing services. Street Medicine, Mobile Clinic, Behavioral Health and Recovery, Whole Person Care, Healthcare for the Homeless, and Farmworker Health Program connect individuals experiencing homelessness with a medical team and caseworkers with the goal of providing both healthcare and housing.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

The County funds housing repair programs that work with the elderly, among other populations, in an attempt to maintain their home so they can continue to reside in their own homes. As a homeowner ages, they are often unable to continue to provide the maintenance needed to keep the home habitable. The agencies that the County's programs fund work with those homeowners to address pressing issues that arise, such as roof leaks or plumbing failures, and accessibility needs. The County also provides funding for the development of special needs

housing units, including those for the elderly, persons living with mental disabilities, and veterans. Each of these projects include supportive service components to help their residents maintain independent lifestyles.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

San Mateo County and other entitlement jurisdictions, both in the consortia and independent of the Consortia, fund housing repair programs that work with the elderly, among other populations, in an attempt to maintain their home so they can continue to reside in their own homes. The agencies that the entitlement jurisdictions' programs fund work with those homeowners to address pressing issues that arise, such as roof leaks or plumbing failures, and accessibility needs. The County also provides funding for the development of special needs housing units, including those for the elderly, persons living with mental disabilities, and veterans. Each of these projects include supportive service components to help their residents maintain independent lifestyles.



## **MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)**

### **Describe any negative effects of public policies on affordable housing and residential investment**

Article XXXIV § 1 of the California Constitution requires a city-wide referendum to approve low-income and public housing. The Article was established in 1950 and continues to disrupt efforts to build public housing. Organizing or attempting to circumvent a city-wide vote is costly and time consuming for developers, and likely is a disincentive to build affordable housing. Developers may be less likely to consider areas of affluence and opportunity for affordable housing sites in anticipation of push back from wealthy residents in a city-wide vote. This further perpetuates residential segregation by concentrating affordable housing in low-income areas. Although federal and state tax credits and the recent ability for voters to approve multiple public housing projects at a time have made development easier, the Article delays affordable housing at a time when there is urgent need. California lawmakers have attempted four times to remove or weaken Article XXXIV § 1 through state referenda, but they have all failed. The next attempt is slated for 2024.<sup>1</sup>

Local funding sources for housing dropped significantly with the passage of Proposition 13 by voters in 1978. Proposition 13 capped property taxes at 1% and uses the purchase price to calculate the property tax instead of the market value of the property. Thus, if someone purchased a home and its market value doubled, the homeowner would still pay property tax equivalent to the original purchase price. As a consequence, jurisdictions have had difficulty establishing long-term, sustainable funding sources to address the rising costs of services or to better accommodate affordable housing needs. Some communities have instituted development fees to make up the difference. Unless a locality waives these fees for affordable housing, this is a disincentive for developers to build affordable housing, as market-rate rent can help developers more quickly recoup the cost of development fees.

Despite barriers, there are recent policies that invest in affordable housing. For example, San Mateo County has an Inclusionary Housing Program that requires newly constructed rental or multifamily housing projects with more than five units to have 20% of units set aside at an affordable rent for very low, low, or moderate-income households. Developers also have the option to dedicate land, make in-lieu fees, or provide off-site provision of units instead. Additionally, in 2016, San Mateo County voters approved the Measure K half-cent sales tax to support essential County services and to maintain or replace critical facilities. The County has

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<sup>1</sup> [California voters to decide on repeal of anti-public housing measure in 2024 \(msn.com\)](https://www.msn.com/en-us/news/politics/story/california-voters-to-decide-on-repeal-of-anti-public-housing-measure-in-2024)

prioritized these funds for the provision of affordable homes for seniors, veterans, individuals living with a disability and families.

## MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

### Introduction

The local economy has a significant impact on the housing market. The growth of the tech industry in the Bay Area region resulted in an influx of wealth. The housing market met high incomes with high housing prices while those working in industries with lower wages saw once-affordable options evaporate. A robust local economy is reflected in the quality of housing in the area. The data in this section provide insight into economic activity and explores educational attainment in San Mateo County.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	1,827	1,127	1%	0%	0%
Arts, Entertainment, Accommodations	36,211	38,046	10%	10%	0%
Construction	15,807	18,951	4%	5%	0%
Education and Health Care Services	72,606	58,665	20%	15%	-5%
Finance, Insurance, and Real Estate	20,991	22,620	6%	6%	0%
Information	29,849	52,160	8%	13%	5%
Manufacturing	22,516	25,562	6%	7%	0%
Other Services	31,767	33,455	9%	9%	0%
Professional, Scientific, Management Services	57,731	62,547	16%	16%	0%
Public Administration	11,195	9,107	3%	2%	-1%
Retail Trade	27,532	30,004	8%	8%	0%
Transportation & Warehousing	18,740	24,893	5%	6%	1%
Wholesale Trade	11,074	12,053	3%	3%	0%
Grand Total	357,846	389,190	100%	100%	--

**Table 35 - Business Activity**

**Data Source:** 2019 Longitudinal Employer-Household Dynamics (Jobs). Note: Reflects jobs in San Mateo County overall

## Labor Force

Total Population in the Civilian Labor Force	319,696
Civilian Employed Population 16 years and over	305,034
Unemployment Rate	4.59%
Unemployment Rate for Ages 16-24	10.42%
Unemployment Rate for Ages 25-65	4.04%

**Table 36 - Labor Force**

**Data Source:** 2017-2021 ACS; Note that unemployment rate for ages 16-24 and ages 25-65 reflect county-wide estimates

<b>Occupations by Sector</b>	<b>Number of People</b>
Management, business and financial	170,113
Farming, fisheries and forestry occupations	1,048
Service	41,969
Sales and office	53,696
Construction, extraction, maintenance and repair	15,446
Production, transportation and material moving	22,762

**Table 37 – Occupations by Sector**

**Data Source:** 2017-2021 ACS

## Travel Time

<b>Travel Time</b>	<b>Number</b>	<b>Percentage</b>
< 30 Minutes	136,724	55%
30-59 Minutes	87,265	35%
60 or More Minutes	25,495	10%
Total	249,484	100%

**Table 38 - Travel Time**

**Data Source:** 2017-2021 ACS

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

<b>Educational Attainment</b>	<b>In Labor Force</b>		<b>Not in Labor Force</b>
	<b>Civilian Employed</b>	<b>Unemployed</b>	
Less than high school graduate	16,263	820	6,415
High school graduate (includes equivalency)	30,272	1,830	8,380
Some college or Associate's degree	55,437	2,734	11,999
Bachelor's degree or higher	158,266	5,401	21,897

**Table 39 - Educational Attainment by Employment Status**

Data Source: 2017-2021 ACS

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	463	1,995	3,687	8,007	6,729
9th to 12th grade, no diploma	1,739	2,311	3,007	4,796	3,485
High school graduate, GED, or alternative	10,600	9,313	9,327	22,060	14,350
Some college, no degree	13,705	14,087	9,719	25,803	17,155
Associate's degree	2,325	5,236	4,067	12,498	7,009
Bachelor's degree	8,451	30,377	26,546	45,865	22,781
Graduate or professional degree	1,375	19,671	28,193	37,759	18,797

Table 40 - Educational Attainment by Age

Data Source: 2017-2021 ACS

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	31,028
High school graduate (includes equivalency)	38,369
Some college or Associate's degree	52,421
Bachelor's degree	93,655
Graduate or professional degree	141,099

Table 41 – Median Earnings in the Past 12 Months

Data Source: 2017-2021 ACS

**Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?**

The data show that Educational and Health Care Services is the largest employment sector, with 20% of all workers and 15% of jobs. The second largest sector is Professional, Scientific, and Management Services at 16% of all workers and jobs. Arts, Entertainment, and Accommodations make up 10% of all workers and jobs.

**Describe the workforce and infrastructure needs of the business community:**

Given that the largest sector is Educational and Health Care Services, it is likely that higher levels of education are required to access this sector. This would mean expanding job training programs for those without a college degree and broader access to higher education for low-

income students. CDBG funds cover job training and education programs. The business community needs include access to broadband, rehabilitation of commercial areas, and financial support for small businesses. CDBG funds can assist microenterprises secure funding and rehabilitation of commercial areas. Businesses also depend on a reliable supply of workers who are able to afford housing in the area with the provided wage.

Stakeholders shared that there is a significant need for workforce housing to not only attract employees to San Mateo County but to keep the current employees already working in the county. One stakeholder said that because no middle-income housing is available (80-120% AMI), the county is losing teachers, childcare providers, and people that work in the service industry. Stakeholders felt that to continue building upon the county's economic advantages, there needs to be more housing available for middle-income households. Stakeholders also expressed a desire for more job training centers to help with cross training of work skills. Because a significant number of people lost their employment during the pandemic, having additional skillsets would make them more competitive in the county's job market.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

In early 2023, many companies based in Silicon Valley laid off thousands of workers. The tech sector grew rapidly during the COVID-19 pandemic, with high demand for technology that assisted working, learning, and shopping from home. As people returned back to the workplace and classroom, demand dropped to pre-pandemic levels. Although not all layoffs in the tech sector occur in Silicon Valley, it could indicate that its growth period in the region has hit capacity. Despite layoffs tech companies are still making profits and other major companies reside in the Bay Area, such as United Airlines and Gilead Sciences. According to the Center for Continuing Study of the California Economy, between 2007 and 2016, Silicon Valley added 344,149 residents, but only 69,503 units were given building permits. To keep pace with growth, the region would need to issue permits for 175,000 more units. Therefore, the biggest need is housing units to accommodate Silicon Valley, which expanded drastically during the pandemic.

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

Over half of the population over 18 years old in San Mateo County has a Bachelor's degree or higher. Almost 25% have a graduate or professional degree, therefore the workforce is highly skilled and educated. Given that the tech sector and health care industry employ the most

people in the county, recruiters seek well-qualified candidates with prestigious backgrounds and in turn, offers large salaries. Its proximity to Stanford University and UCSF aids this search. The health care industry and tech center create employment opportunities for those with less education, however these jobs do not offer high wages. Median earnings of those with a high school degree or equivalent is \$38,369 compared to \$93,655— a \$55,286 gap (note that median income estimates reflect all of San Mateo County, including Daly City and Redwood City). Therefore, a resident's skill and education level drastically impacts their options for affordable housing.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

San Mateo County partners with the Nova Job Center, a nonprofit organization that guides individuals through the job application process and provides resources such as computers to aid their search. Career advisors offer one-on-one support and workshops.

Service Connect offers services to support former inmates in the job search process. The employment services division offers job training and placement. The program also assists individuals in obtaining required California identification documents.

Vocational Rehabilitation Services guides people living with a disability through job training and job placement. Their work center includes a professional kitchen to help clients gain experience for employment in the restaurant, catering, and hospitality industries. The WorkCenter takes people who are referred by a doctor or Human Services Agency worker. The Center has a 35,000 square-foot facility where individuals gain experience in product assembly, software packing, mailing, labeling, and other fulfillment services.

The County also partners with local and online colleges and community colleges to help working adults complete their Associate's Degree. A Tuition Reimbursement Program is available for employees of San Mateo County.

Since mid-2021, the County, City of Redwood City, City of San Mateo, and City of South San Francisco have each invested in a community-based organization, the Renaissance Center Peninsula, to provide hundreds of low-income English- and Spanish-speaking individuals with customized small business training, one-on-one consulting, and access to capital, resources and networks to assist them in starting and growing their own sustainable small businesses.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

Yes.

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

The purpose of the Comprehensive Economic Development Strategy (CEDS) is to strengthen the foundation, performance, and inclusion of the region's economy and the actions that could improve it. The Association of Bay Area Governments (ABAG) completed the CEDS in 2018 for the San Francisco Bay Area. The following goals and objectives align with how the County intends to use its federal funding.

**Goal 3. Housing and Work Places.** House the labor force needed to fill the low, middle and high wage jobs required by our economy as well as the nonworking population, while providing flexibility for timely expansion of work places.

**Objective 3.1.** Enhance Plan Bay Area (PBA) to ensure a land use pattern with space for all activities, particularly the "fit" between jobs and housing at the subregional level, that contribute to the regional economy.

**Objective 3.2.** Work toward providing enough housing to meet the affordability needs at wage and salary levels that exist in the Bay Area's current and future population.

### **Discussion**

San Mateo County has been participation in economic development efforts through its partnerships with the Association of Bay Area Governments (ABAG), the City/County Association of Governments, and the twenty other jurisdictions in the county to expand opportunities in the region.



## **MA-50 Needs and Market Analysis Discussion**

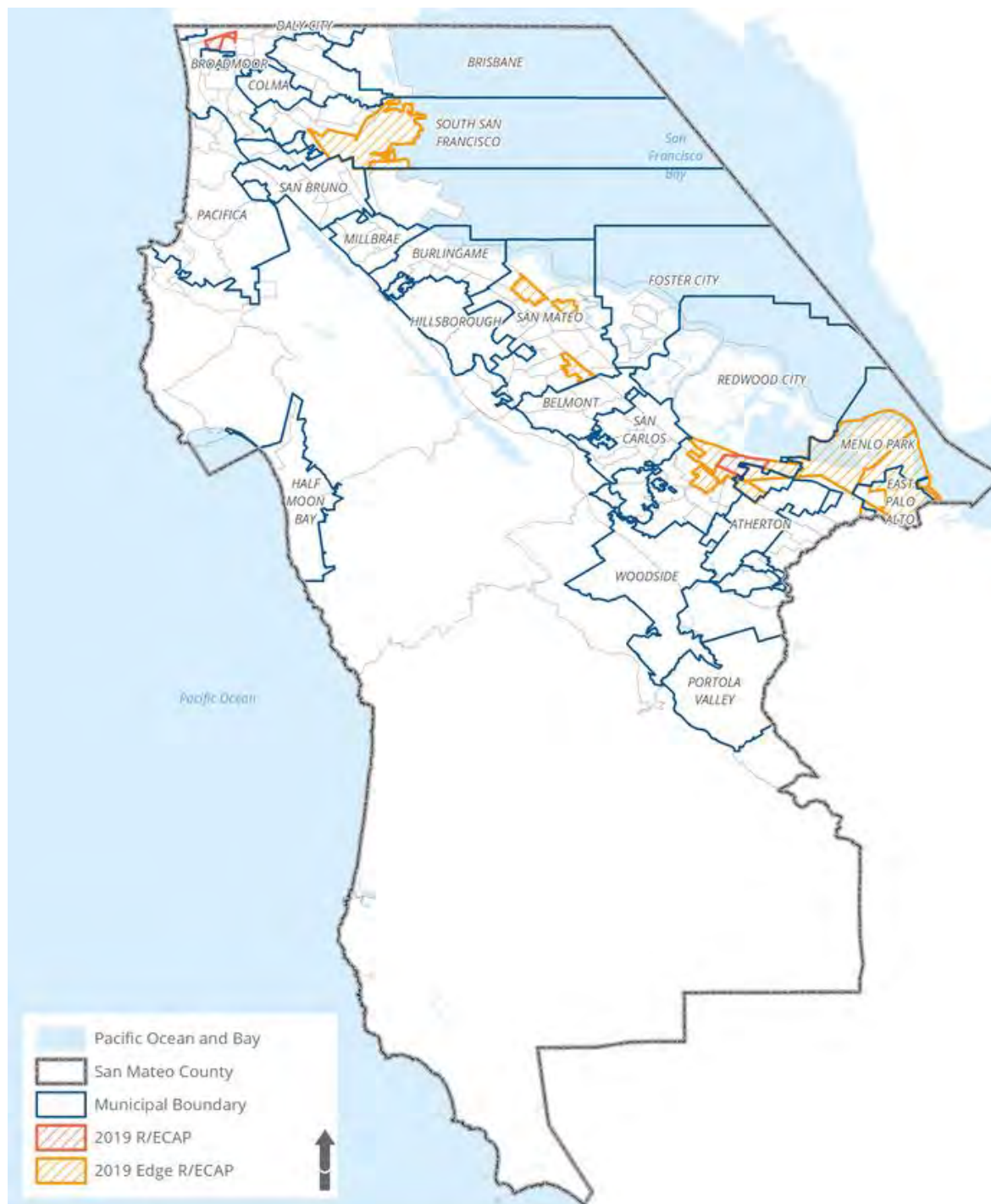
**Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

Consistent with the San Mateo County Housing Element, HCD and HUD's definition of a Racially/Ethnically Concentrated Area of Poverty (R/ECAP) is:

- A census tract that has a non-White population of 50 percent or more (majority-minority) or, for non-urban areas, 20 percent, AND a poverty rate of 40 percent or more; OR
- A census tract that has a non-white population of 50 percent or more (majority-minority) AND the poverty rate is three times the average tract poverty rate for the County, whichever is lower.

In 2019 there were two census tracts that were identified as R/ECAPs (met minority population threshold and poverty rate of at least 19.1%). One of the R/ECAPs is located in Redwood City just northwest of North Fair Oaks and the other is located on northern edge of Broadmoor in Daly City. There are also 14 tracts that qualified as edge R/ECAPs where the poverty rate is 12.8%. These were located in South San Francisco, the City of San Mateo, Redwood City, Menlo Park, and East Palo Alto. Edge R/ECAPs indicate that the non-white population and poverty rate are two times higher than the countywide census tract average, as indicated in the Housing Element.

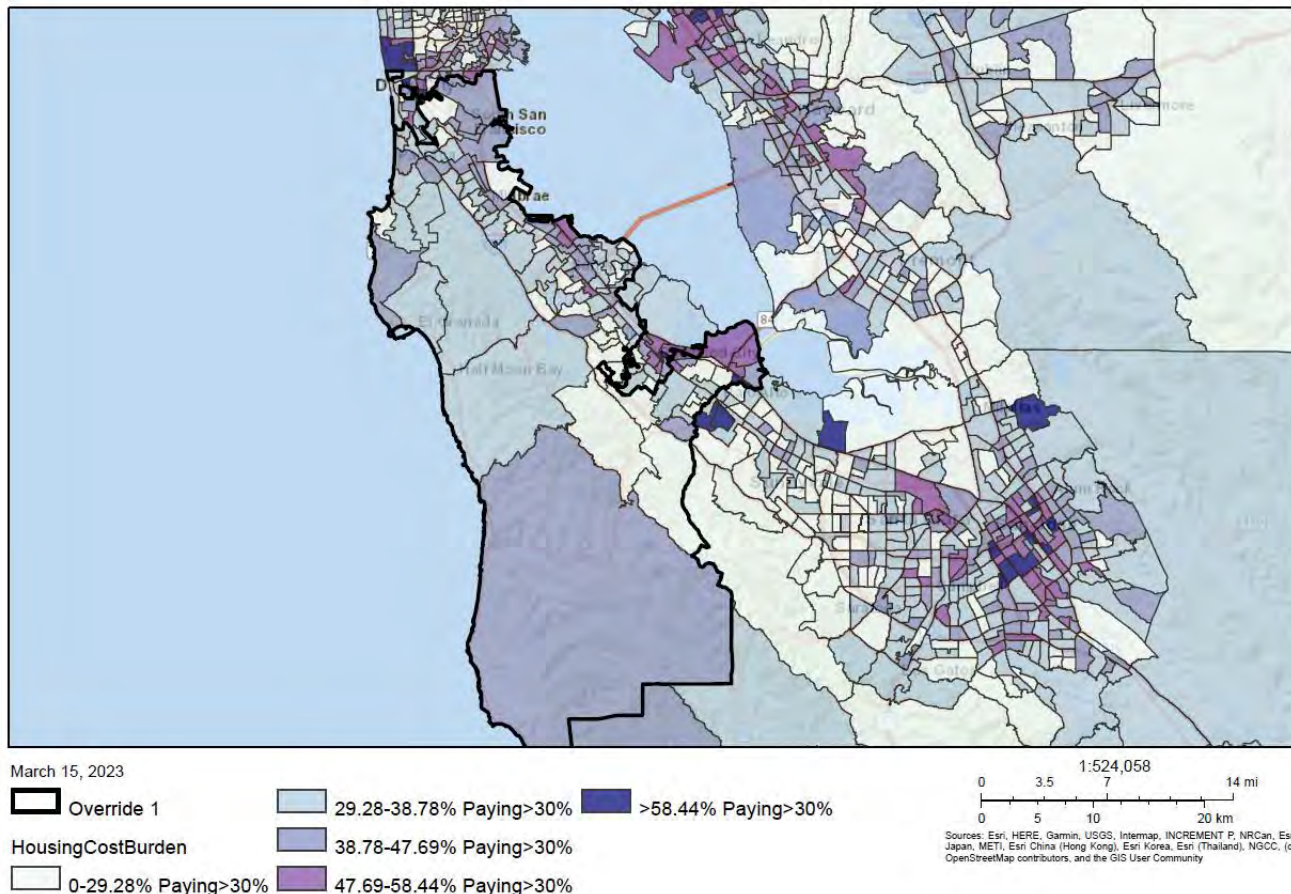
## Map of R/ECAPs and Edge R/ECAPs in San Mateo County, 2019



Given that cost burden is the most common housing problem, cost burden may be combined with other housing problems (overcrowding, incomplete kitchen/ plumbing, substandard housing) at higher rates in areas of concentration. Maps provided by HUD's Community and

Planning Development (CPD) show that R/ECAPs overlap with areas with concentrated cost burden and housing problems.

### Housing Cost Burden by Census Tract, San Mateo County



### Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

As discussed in the Housing Element and Needs Assessment, non-white populations in San Mateo County are more likely to report housing problems. Specifically:

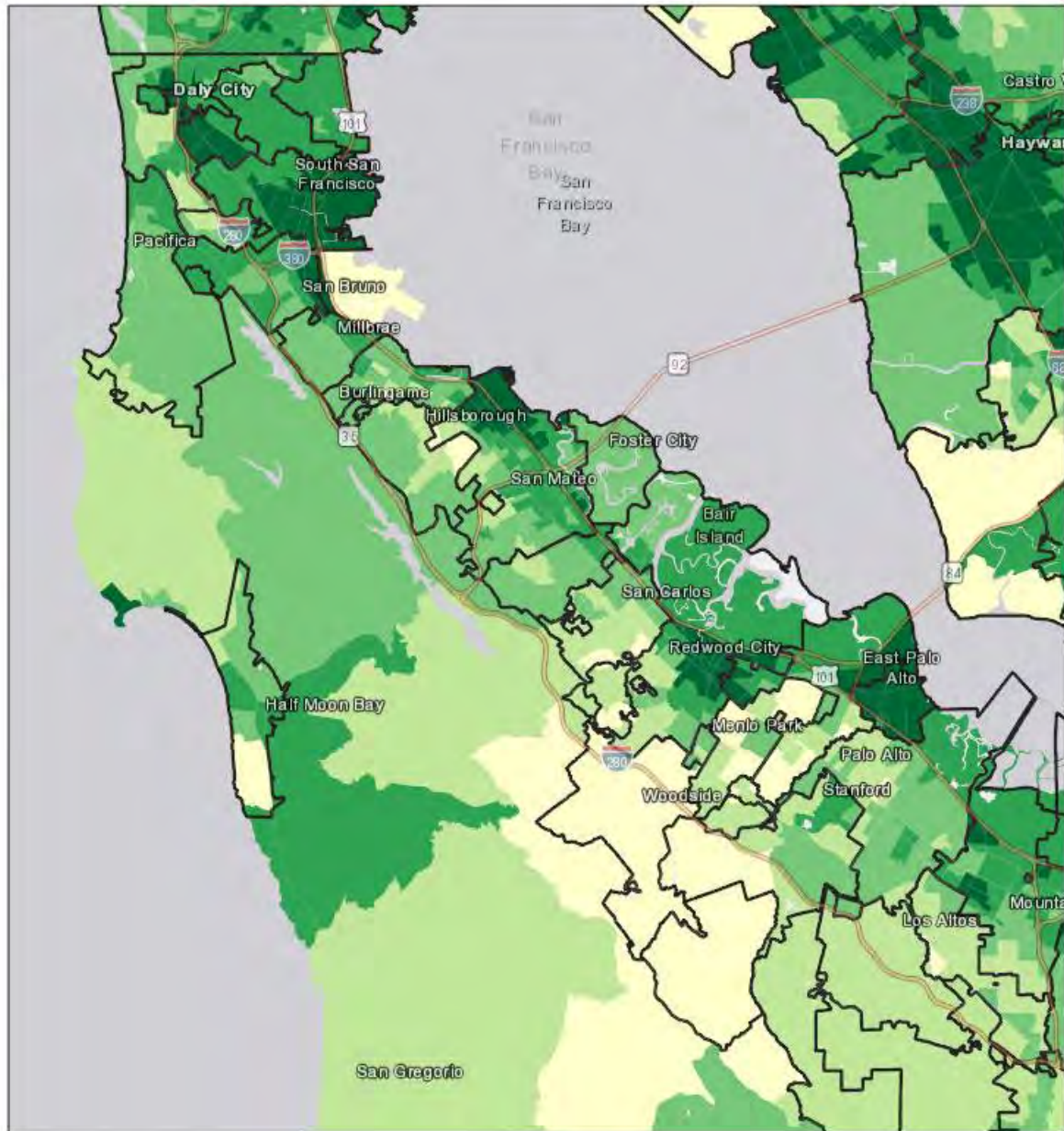
- Pacific Islander and American Indian/ Alaska Native households earning 0 to 30 percent AMI face disproportionately greater housing needs compared to the jurisdiction as a whole;
- Pacific Islander and Hispanic households earning 30 to 50 percent AMI face disproportionately greater housing needs compared to the jurisdiction as a whole;

- Pacific Islander households earning 80 to 100 percent AMI face disproportionately greater housing needs compared to the jurisdiction as a whole;
- American Indian/ Alaska Native and Hispanic households earning 0 to 30 percent AMI face disproportionately greater severe housing needs compared to the jurisdiction as a whole;
- Pacific Islander households earning 30 to 50 percent AMI face disproportionately greater severe housing needs compared to the jurisdiction as a whole;
- Pacific Islander households earning 80 to 100 percent AMI face disproportionately greater severe housing needs compared to the jurisdiction as a whole.

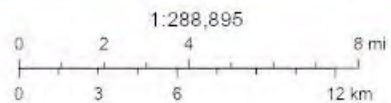
As shown in the maps below from the California Department of Housing and Community Development (HCD) AFFH Data Viewer, there are racial and ethnic minorities concentrated in Daly City, South San Francisco, San Mateo, Redwood City, North Fair Oaks, Menlo Park, East Palo Alto, and areas along the southern coast. These also have the greatest concentrations of low-income populations in San Mateo County.



## Diversity Index by Block Group, San Mateo County, 2018



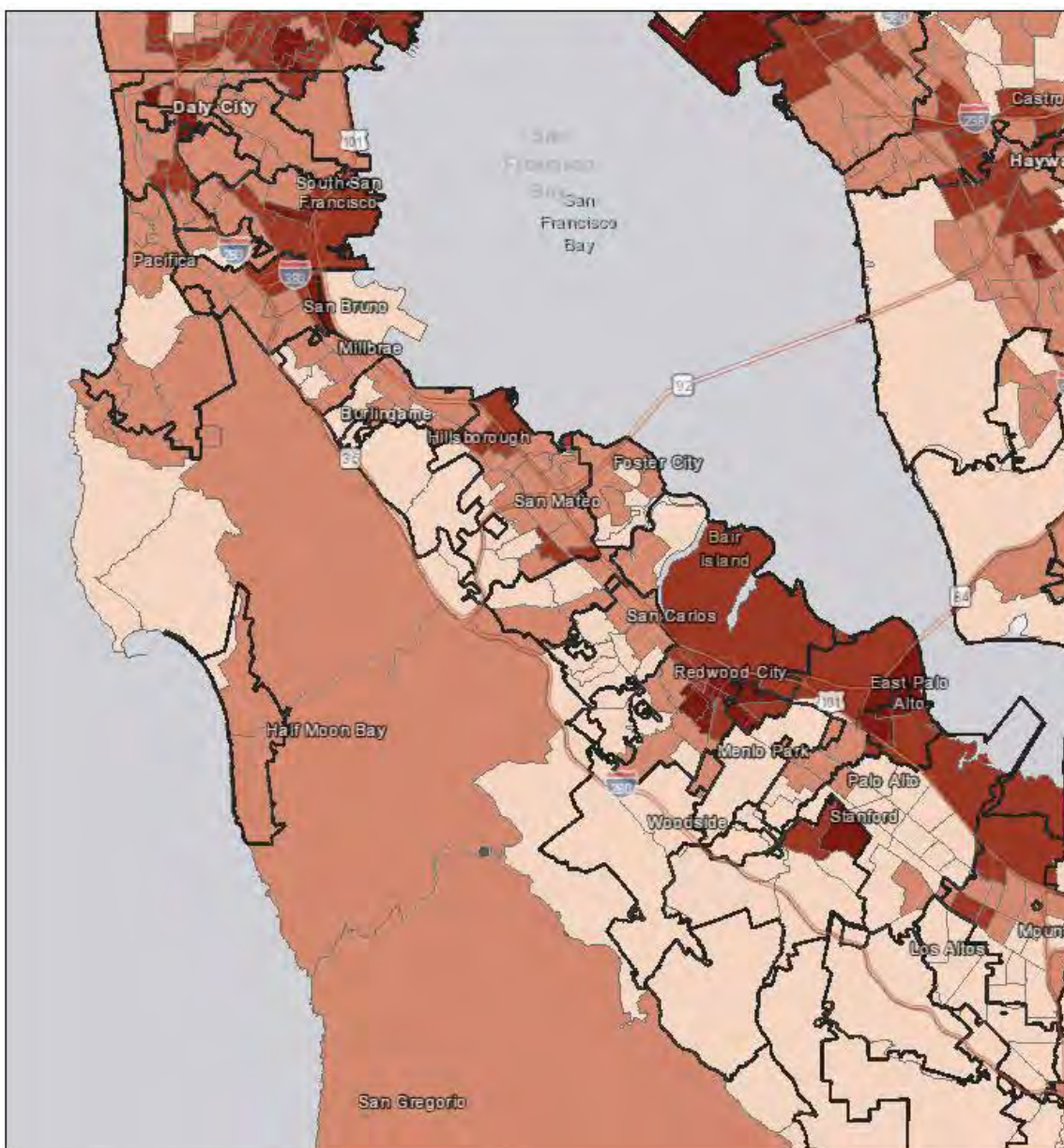
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County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

CA HCD  
County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021

## Low to Moderate Income Households by Census Tract, San Mateo County



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City/Town Boundaries

(A) Low to Moderate Income Population (HUD) - Tract

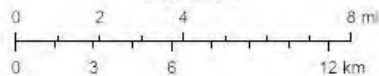
< 25%

25% - 50%

50% - 75%

75% - 100%

1:288,895



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CA HCD  
County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, Esri, HERE, Garmin, OpenStreetMap contributors, and the GIS user community

**What are the characteristics of the market in these areas/neighborhoods?**

R/ECAPs and edge R/ECAPs have more Housing Choice Vouchers by census tract compared to other areas in the region, according to HCD maps included in the San Mateo County Housing Element. The edge R/ECAP in South San Francisco is the only area to have 8-35 units of public housing buildings in the County. HCD maps also reveal that renter households in R/ECAPs and edge R/ECAPs are more likely to experience cost burden and severe cost burden compared to owners and other renters in the region. Owner households in R/ECAPs and edge R/ECAPs are also more likely compared to experience cost burden and severe cost burden. Overcrowding is also a concern for these areas, as HCD maps highlighted in the Housing Element show that over 20% of the population in both R/ECAPs and most edge R/ECAPs experience overcrowding (more than one person per bedroom). The market in these areas as more renters who are low-income, and as NA-10 through NA-30 established, low-income renters face more housing problems such as overcrowding and cost burden compared with owners and households with higher incomes.

**Are there any community assets in these areas/neighborhoods?**

There are several community assets in these areas, including recreation centers, community and senior centers, parks, pools, libraries and other public facilities.

**Are there other strategic opportunities in any of these areas?**

CDBG and HOME funds are being used by San Mateo County in each of these communities. The County continues to support an Agricultural Workforce Housing Program via local funds, which replaces or creates new housing units for farm and ranch workers on the coast-side of the mountains. In addition, in early 2023, the County invested approximately \$1.5 million dollars in emergency housing for displaced farmworkers impacted by gun violence on the coast. In 2022, new rental housing development projects were invested in by the County in Daly City, Burlingame, East Palo Alto, North Fair Oaks CDP, Menlo Park, Redwood City, and South San Francisco. Each year, the County dedicates local tax revenues, state funding as well as CDBG and HOME funding to expand housing opportunities for lower income households – and for individuals experiencing homelessness - across the County. The County will continue to evaluate opportunities to support programs and projects in these areas as proposals are offered in response to CDBG and HOME funding requests.

## **MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

**Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

Countywide, 90% of households have a desktop or laptop computer and 92% have a smartphone. Just 4% of county residents do not have a computer. The vast majority of county residents (94%) have access to some type of broadband service, while 6% of residents do not have an internet subscription.

However, American Community Survey (ACS) data indicate that access to broadband is much lower for low- and moderate-income households. In San Mateo County, just 3% of households earning \$75,000 or more per year are without any internet subscription compared to 26% of households making less than \$20,000 and 14% of households earning between \$20,000 and \$75,000 per year. Additionally, 73% of households making less than \$20,000 have a broadband internet subscription compared to 87% of those making \$20,000 to \$74,999 and 97% of those making \$75,000 or more.

Stakeholders were asked to describe which populations and which areas of the county are most impacted by lack of access to broadband internet. Overall, low-income communities have less access to broadband, particularly lower-income communities living on the southern end of the Coastsides and those living in the southern end of the county (e.g., East Palo Alto and North Fair Oaks). Within lower-income communities, stakeholders felt that students and seniors were most impacted by the digital divide. There was a desire from stakeholders to develop a regional approach to tackling digital divide issues to help all communities collectively benefit from access to broadband.

San Mateo County has taken significant steps to close the digital divide within the county, particularly for low-income communities. Since 2014, the County has invested millions of dollars to install free and safe public WiFi access points from Daly City to East Palo Alto and Coyote Point to Pescadero. These countywide investments have helped to leverage data, mapping, and innovative technology to a wider range of county students, families, and small businesses. These investments have been guided by four goals:

- Connect underserved communities;
- Support educational opportunities for students;
- Spur economic development; and
- Provide greater access to County services.

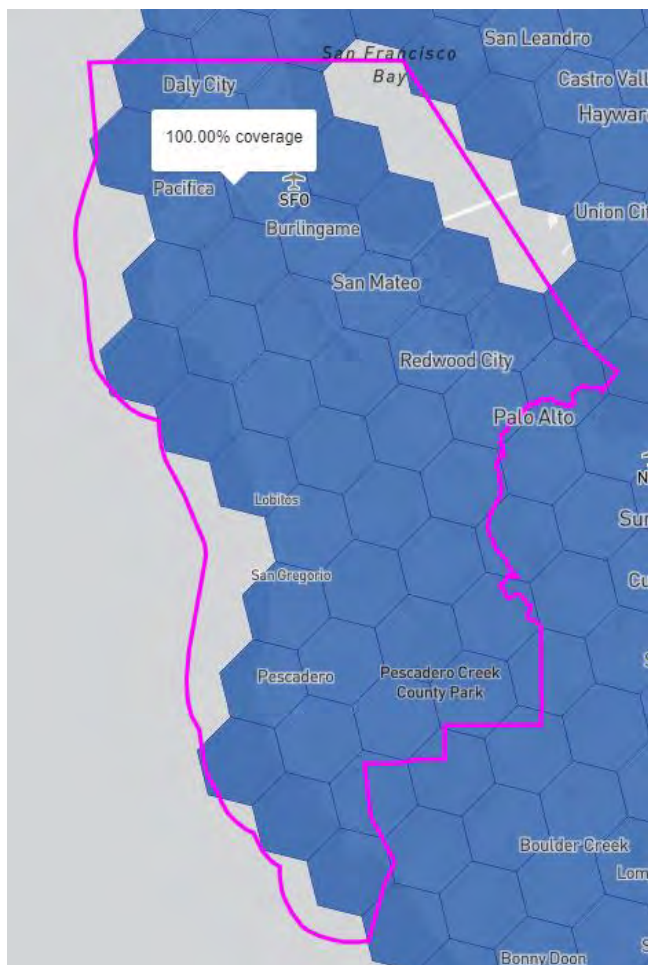


At the beginning of the COVID-19 pandemic, the County Board of Supervisors allocated \$6.3 million in CARES funding to the County's Digital Inclusion Initiative. This investment has helped the County add more than 230 public WiFi access points across the county and extend the public WiFi network at 12 public areas in 2020.

**Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

According to the Federal Communications Commission database, San Mateo County is served by at least ten broadband Internet providers. In terms of coverage at 25/3 Mbps or greater speed, Hughes Network Systems, LLC, Viasat, Inc., and Space Exploration Holdings, LLC serve 100% of units in San Mateo County. They are followed by T-Mobile USA (94.6% of units served), Comcast (92.2%), and AT&T (86.5%). The list of the top ten providers and percent of units served is provided below. The FCC map shows that broadband coverage is available throughout the county.

**Federal Communications Commission National Broadband Map – Area Summary of San Mateo County, CA.**



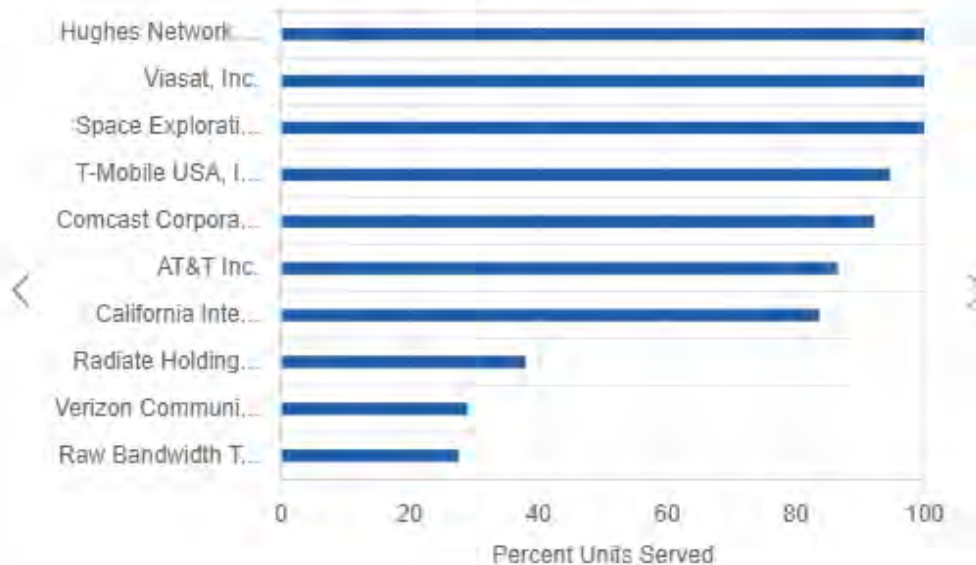
**Federal Communications Commission National Broadband Map – Location Summary of Residential Broadband Providers, San Mateo County, CA.**

**San Mateo County, CA**

**Broadband**

**Type** Residential  
**Technology** Any Technology  
**Speed** 25/3 Mbps or greater  
**Data As Of** Jun 30, 2022 (Last Updated: 2/16/23)

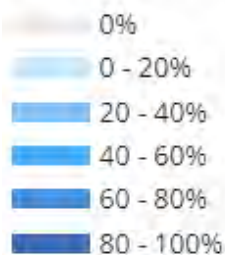
**Top 10 Providers**



From the filters applied above, Business/Residential is the only filter reflected on this graph.

**Map Legend**

**Served Units Percentage**



## **MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)**

### **Describe the jurisdiction's increased natural hazard risks associated with climate change.**

San Mateo County has many coastal areas that are threatened by sea-level rise and intense storms that cause inland flooding. The county also has steep hillsides, cliffs, and bluffs that create mudslide risks. The impact of earthquakes, tsunamis, wildfires, extreme weather conditions, and drought are also likely to intensify with climate change.

The areas including Butano State Park, Portola Redwoods State Park, and Pescadero Creek County Park have previously been subject to wildfires. The stretch of the San Mateo Mountains that divide the county are considered to be very high fire hazard zones, according to the ABAG Hazard Viewer Map.

According to the ABAG Hazard Viewer Map, East Palo Alto, parts of Foster City, Half Moon Bay, and El Granada are all tsunami evacuation zones, as well as FEMA 100-year flood hazard areas. Communities closest to the San Mateo Mountains are at more risk of rainfall-induced mudslides. All of San Mateo County is subject to violent and severe shaking due to an earthquake in the region.

### **Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

According to information in the San Mateo County Housing Element, new development must be assessed for its risk from natural hazards. The California Building Code requires that wildfire risk, earthquake, liquefaction (soil underneath building becomes unstable in earthquake), and subsidence (sinking into soil) is mitigated through building design and location. Older buildings, which are often occupied by low- and moderate-income households may have to be retrofitted to withstand intense earthquakes. This can be an expensive task for homeowners, but there are grants available for people who live in susceptible zip codes. Grants are paid through FEMA and administered through the California Residential Mitigation Program.

According to ABAG, areas of East Palo Alto have a very high rating of earthquake liquefaction susceptibility, which also contain edge R/ECAP census tracts. Much of the San Francisco Bay coast is also rated very high. Because there are more renters in this area, tenants may not be aware if their building is retrofitted to prevent liquefaction or subsidence. Stakeholders shared that San Mateo County is one of the most vulnerable counties to water challenges stemming from climate change. Low-income and under-represented communities often bear the brunt of water-related issues, mainly flooding.

San Mateo County has been making efforts to mitigate the effects of climate change, particularly for low-income communities. Since 2018, San Mateo County and OneShoreline have been working with the City of East Palo Alto on different projects to help mitigate the impacts of water-related hazards disasters. San Mateo County also worked on a canal project to protect mobile home parks along the Bay. The County is currently looking at how to allow for greater City and County review of natural disasters and how planning efforts can better meet the needs of all residents.

Those who face severe cost burden are at particular risk of displacement due to natural hazards because they likely are not able to set aside robust emergency funds, may be living in older buildings, and may not be able to find affordable housing in other areas of San Mateo County if their neighborhood sustains damage from wildfire, flooding, mudslides, or earthquakes. Cost burden and severe cost burden are the most common housing problems reported in San Mateo County. For low- to- moderate-income households, the problem can be more severe, meaning these income groups dedicate more of their income towards housing than those with high income and are less able to prepare for natural hazards.

## **V. STRATEGIC PLAN**

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# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The Strategic Plan provides guidance and direction for the allocation of the federal Community Development Block Grant (CDBG), the HOME Investment Partnerships Program (HOME), and Emergency Solutions Grant (ESG) funding received by San Mateo County for the 2023-2027 five-year planning period.

It discusses:

- Priority needs and how market conditions were considered in determining priorities;
- Anticipated funding levels and leveraged resources;
- Partnerships in the delivery of programs receiving funding;
- Barriers to addressing the range of housing needs; and
- Complementary strategies for addressing homelessness, lead-based paint, and poverty.

Funding priorities were determined through consultation with service providers and other stakeholders, consideration of a resident and stakeholder survey that was conducted in the development of the Consolidated Plan, and public meetings with the community. Most of the activities included will be targeted to individual households who qualify for the programs according to their income status (individual benefit). Additional activities are directed toward particular areas within the County where the median incomes of the census tracts involved are below 80% of the area median income (area benefit). The County's goals and objectives are summarized in Section SP-45.

## SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

### Geographic Area

Table 1 - Geographic Priority Areas

<b>1</b>	<b>Area Name:</b>	Countywide
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	N/A
	<b>HUD Approval Date:</b>	N/A
	<b>% of Low/ Mod:</b>	N/A
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	All activities are countywide
	<b>Identify the neighborhood boundaries for this target area.</b>	N/A
	<b>Include specific housing and commercial characteristics of this target area.</b>	N/A
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	The more than 600 residents and stakeholders engaged in the Con Plan development identified widespread needs in accessing affordable housing, maintaining housing stability, and accessing childcare, mental health, and supportive services. Priorities were described as specific to population types (low-income families, persons experiencing homelessness, persons with disabilities and mental health challenges, and seniors) rather than specific to geographic areas.
	<b>Identify the needs in this target area.</b>	Severe shortage of affordable housing Challenges accessing affordable childcare, mental health services, and general supportive services
	<b>What are the opportunities for improvement in this target area?</b>	Adding affordable housing and sustaining and expending services
	<b>Are there barriers to improvement in this target area?</b>	Very high cost of developing housing requiring large subsidies for low- to moderate-income (LMI) households; Lack of funding relative to needs.

**General Allocation Priorities**

Describe the basis for allocating investments geographically within the state

San Mateo County will not have any specific geographic targets for the use of its federal funds.



## SP-25 Priority Needs – 91.415, 91.215(a)(2)

### Priority Needs

Table 2 – Priority Needs Summary

1	<b>Priority Need Name</b>	Housing Development
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Veterans Unaccompanied Youth Farmworkers
	<b>Geographic Areas Affected</b>	N/A; priorities are countywide
	<b>Associated Goals</b>	Goal 3: Support new housing for extremely low- to moderate-income and Special Needs households
	<b>Description</b>	Support new housing for extremely low- to moderate-income and Special Needs households, including accessory dwelling units (ADUs) and other innovative housing models.
	<b>Basis for Relative Priority</b>	Findings from the NA and MA sections, as well as the community engagement process (stakeholder consultation, community meetings, and survey results) for the Consolidated Plan.
2	<b>Priority Need Name</b>	Minor Home Repairs and Modifications
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Frail Elderly Farmworkers
	<b>Geographic Areas Affected</b>	N/A; priorities are countywide
	<b>Associated Goals</b>	Goal 2: Preserve existing affordable housing stock and protect existing affordable housing.
	<b>Description</b>	Minor home repairs and accessibility improvements for lower income households provided by non-profit agencies.
	<b>Basis for Relative Priority</b>	Findings from the NA and MA sections, as well as the community engagement process (stakeholder consultation, community meetings, and survey results) for the Consolidated Plan.
3	<b>Priority Need Name</b>	Rental Housing Repairs
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Large Families Families with Children Elderly Farmworkers
	<b>Geographic Areas Affected</b>	N/A; priorities are countywide
	<b>Associated Goals</b>	Goal 2: Preserve existing affordable housing stock and protect existing affordable housing.
	<b>Description</b>	Funding to help facilitate repairs to rental housing units.
	<b>Basis for Relative Priority</b>	Findings from the NA and MA sections, as well as the community engagement process (stakeholder consultation, community meetings, and survey results) for the Consolidated Plan.

4	<b>Priority Need Name</b>	Public Facilities
	<b>Priority Level</b>	High
	<b>Population</b>	Non-housing Community Development
	<b>Geographic Areas Affected</b>	N/A; priorities are countywide
	<b>Associated Goals</b>	Goal 5: Improve and construct public facilities that serve low- to moderate-income populations and Special Needs households.
	<b>Description</b>	Funding to assist with improvements to public facilities.
	<b>Basis for Relative Priority</b>	Community engagement process (stakeholder consultation, community meetings, and survey results) for the Consolidated Plan.
5	<b>Priority Need Name</b>	Public Services
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Chronic Homelessness Individuals Families with Children Victims of Domestic Violence Unaccompanied Youth Elderly Persons with Mental Disabilities Persons with Physical Disabilities Victims of Domestic Violence Farmworkers
	<b>Geographic Areas Affected</b>	N/A; priorities are countywide
	<b>Associated Goals</b>	Goal 1: Provide services to stabilize low- to moderate-income and Special Needs households and Goal 4: Assist persons experiencing and at-risk of homelessness access shelter and move into stable housing.

	<b>Description</b>	Funding in support of agencies services that benefit seniors, youth, homeless individuals and families, individuals and families at risk of homelessness, victims of domestic violence, veterans, persons with disabilities, and lower income individuals and families.
	<b>Basis for Relative Priority</b>	Community engagement process (stakeholder consultation, community meetings, and survey results) for the Consolidated Plan.
<b>6</b>	<b>Priority Need Name</b>	Micro-enterprise and Job Creation/Retention
	<b>Priority Level</b>	High
	<b>Population</b>	Non-housing Community Development
	<b>Geographic Areas Affected</b>	N/A; priorities are countywide
	<b>Associated Goals</b>	Goal 6: Micro-Enterprise and Job Creation/Retention
	<b>Description</b>	Support for programs that assist small businesses create and retain jobs.
	<b>Basis for Relative Priority</b>	Community engagement process (stakeholder consultation, community meetings, and survey results) for the Consolidated Plan.

### **Narrative (Optional)**

The above priorities reflect the activities and resident groups identified as having the greatest needs by residents and stakeholders through the community engagement process for the Consolidated Plan.

Specifically, residents and stakeholders identified LMI families, persons or families experiencing and at-risk of homelessness; persons with disabilities; persons with mental illness; farmworkers; and seniors/elderly as having the greatest needs. The above priorities target these groups.

For activities, residents and stakeholders prioritized affordable rental housing, permanent supportive housing, special needs housing, and homeownership opportunities. It is important to note that housing development activities were not funded in the first year (FY2023/24) application cycle because no applications were received for HOME funding. (This is likely due to the devastating storms and associated flooding occurring in the County during the application

cycle, which diverted the attention of entities that have traditionally submitted funding applications. In addition, the availability of significant other state, federal, and local programs that provide less restrictive funding options). Due to the significant lack of affordable housing in the county, San Mateo County intends to keep housing development as a priority activity. HOME funding and the remaining CDBG funding from FY2023/24 will be added to a local funding Request for Proposals in the summer of 2023 and/or via over-the-counter applications and the Annual Action Plan will be modified.

## SP-30 Influence of Market Conditions - 91.415, 91.215(b)

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The use of tenant-based rental assistance is dependent on rental property owners' willingness to rent their units to TBRA clients. In very tight rental markets, tenants with rental assistance are typically outbid by higher income tenants. San Mateo County does not use CDBG or HOME funding for TBRA due to the administrative challenge of TBRA programs. The County's housing authority is best equipped to offer TBRA and directs most of its funding to Housing Choice Vouchers.
TBRA for Non-Homeless Special Needs	Added to the description of TBRA market characteristics above, non-homeless special needs clients may also encounter housing units that do not meet their accessibility needs. To support expansion of housing in the county that is accessible, the county will fund housing accessibility modifications.
New Unit Production	San Mateo County has dedicated approximately \$180 million local and state dollars to new affordable housing unit development over the past five years, including over \$26 million in 2022. An additional \$20 million is earmarked for new production in 2023 from the County's Measure K, a 1/2 cent sales tax the County can use for special projects. Currently, over 2,144 new affordable units are in the development process and are expected to be completed within the next five years. Even with historically high funding levels to support housing development, the significant shortage of affordable housing in the county and rising development costs demand continued funding. HUD block grant funding will continue to be allocated to support affordable housing development.
Rehabilitation	The San Mateo County housing market continues to experience historic increases in rental costs. To preserve existing affordable housing in the county, the County will continue to fund minor home repair programs to assist low-income households. Additionally, the County dedicated \$5.35 million in Measure K funds to the preservation of affordable over the past five years. That funding facilitated the preservation of nearly 300 rental units at five sites. The County continues to view preservation as an important activity and intends to help prevent the loss of existing affordable units.
Acquisition, including preservation	As detailed above, the county has a significant need for more affordable housing, making the preservation of existing affordable housing extremely important. The County invested \$1,500,000 in CDBG funds from FY2022 to 2023 for the acquisition of an existing 32-unit affordable housing complex undergoing significant rehabilitation. To respond to future interest from third parties about potentially utilizing CDBG or HOME funds for acquisition to develop or preserve affordable housing units, the County has included acquisition as an eligible activity under Goal 2: Preserve existing affordable housing stock and protect existing affordable housing.

**Table 3 – Influence of Market Conditions**

## **SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)**

### **Introduction**

San Mateo County receives funding from the Community Development Block Grant, Home Investment Partnership, and Emergency Solutions Grant programs. Together, these programs will bring an expected \$4.176 million in new funding to the County each of the next five years in support of affordable housing, homeless, and community development programs and projects. Additional funding, estimated to be nearly \$1.7M in FY2023 – 2024 alone, will come from program income for both CDBG and HOME programs.

## Anticipated Resources



Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
<b>CDBG</b>	<b>Public — federal</b>	Acquisition; Admin and Planning; Economic Development; Housing; Public Improvements; Public Services	\$2,449,879	\$838,578	\$0	\$3,288,457	\$9,799,516	Expected amount for remainder of Con Plan equals the Year 1 Annual Allocation plus program income times four.
<b>HOME</b>	<b>Public — federal</b>	Acquisition; homebuyer assistance; homeowner rehab; multifamily new construction; multifamily rental rehab; new construction for ownership; TBRA	\$1,497,141	\$841,979	\$487,001	\$2,826,120	\$5,988,564	Expected amount for remainder of Con Plan equals the Year 1 Annual Allocation plus program income times four.

<b>ESG</b>	<b>Public — federal</b>	Conversion and rehab for transitional housing; financial assistance; overnight shelter; rapid re-housing (rental assistance); rental assistance services, transitional housing.	\$228,547	\$0	\$0	\$228,547	\$914,188	Expected amount for remainder of Con Plan equals the Year 1 Annual Allocation times four.
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**Table 4 - Anticipated Resources**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

Federal funds will be leveraged with local funding from the County's Measure K ½ cent sales tax discretionary fund (about \$20 million in FY23-24), through the ability of service organizations to raise program funds through outside sources, and other loan sources needed for housing development activities. The County will also utilize approximately \$850,000 in Permanent Local Housing Allocation (PLHA) and State Emergency Solutions Grant (ESG) funding for rapid re-housing and emergency shelter services.

**If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

San Mateo County has surveyed and continues to survey county-owned land, with the goal of making appropriate sites available for development of affordable rental housing. Under HCD's oversight, several county-owned parcels by qualified affordable housing developers will add to the supply of affordable rental housing:

- Midway Village Redevelopment, a four-phase 555-unit 100% affordable housing development on a Housing-Authority-owned site which will be developed by Mid-Pen Housing.
- Middlefield Junction, a 179-unit 100% affordable project on county-owned land which will be developed by Mercy Housing.
- The “F” Street parcel in the City of San Carlos purchased by the County from the Mid-Peninsula Water District, which will provide an estimated 30 units serving extremely low-income households with disabilities.
- Beech Street, a 1.85-acre County-owned parcel in East Palo Alto, which is subject to pending negotiations for a land swap with the City of East Palo Alto, resulting in the County owning a parcel that would be more appropriate for affordable rental housing.
- 1580 Maple, the site of a congregate shelter owned by Redwood City which will be demolished to make way for the new Navigation Center non-congregate shelter in March 2023. When transferred to the County, this parcel is expected to create 108 units of permanent supportive housing for the homeless.

## **Discussion**

The County has \$6,343,124 available for the 2023-2024 CDBG/HOME/ESG program year. This amount includes \$487,001 from FY22-23 entitlement funds and \$1,680,557 in estimated program income. In addition to other federal, state, and local resources, these funds will be used to operate a range of private and public services as described later in the Annual Action Plan.

## **SP-40 Institutional Delivery Structure - 91.415, 91.215(k)**

The table below summarizes the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
San Mateo County	Government	Economic Development Homelessness Non-homeless special needs Planning Neighborhood improvements Public facilities Public services	Jurisdiction
Housing Authority of the County of San Mateo	PHA	Public Housing	Jurisdiction
County of San Mateo Department of Housing	Government	Non-homeless special needs Planning	Jurisdiction
County of San Mateo Human Services Agency	Government	Homelessness Non-homeless special needs public services	Jurisdiction
San Mateo County Continuum of Care	Regional organization	Homelessness Planning	Region
Housing Leadership Council of San Mateo County	Non-profit organizations	Planning	Jurisdiction
Bay Area Legal Aid	Non-profit organizations	Non-homeless special needs Public services	Region
CALL Primrose	Non-profit organization	Non-homeless special needs Public services	Jurisdiction
Center for Independence of Individuals with Disabilities	Non-profit organizations	Non-homeless special needs	Jurisdiction
Coastside Adult Day Health Center	Non-profit organization	Non-homeless special needs Public services	Jurisdiction
Community Legal Services in East Palo Alto	Non-profit organization	Non-homeless special needs Public services	Jurisdiction
Community Overcoming Relationship Abuse (CORA)	Non-profit organizations	Non-homeless special needs Public services Public facilities	Jurisdiction
El Concilio of San Mateo County	Non-profit organizations	Ownership	Jurisdiction

Legal Aid Society of San Mateo County	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Life Moves	Non-profit organizations	Homelessness	Region
Pacifica Resource Center	Non-profit organization	Homelessness Non-homeless special needs Public services	Jurisdiction
Peninsula Volunteers, Inc.	Non-profit organization	Non-homeless special needs Public services	Jurisdiction
Project Sentinel	Non-profit organizations	Homelessness Non-homeless special needs Rental public services	State
Rebuilding Together Peninsula	Non-profit organizations	Non-homeless special needs Ownership neighborhood improvements Public facilities	Jurisdiction
Renaissance Entrepreneurship Center	Non-profit organizations	Economic Development Non-homeless special needs	Jurisdiction
Samaritan House	Non-profit organizations	Homelessness Non-homeless special needs public services	Jurisdiction
Senior Coastsiders	Non-profit organizations	Non-homeless special needs Ownership	Jurisdiction

StarVista	Non-profit organizations	Homelessness Non-homeless special needs Public services	Jurisdiction
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**Table 5 - Institutional Delivery Structure**

### **Assess of Strengths and Gaps in the Institutional Delivery System**

The institutional delivery system in San Mateo County is well coordinated and spans a range of community needs. The County has many years of experience managing and implementing the programs addressed in the Consolidated Plan, as well as working with outside agencies that fill some of the needs as outlined in the Consolidated Plan.

### **Availability of services targeted to homeless persons and persons with HIV and mainstream services**

<b>Homelessness Prevention Services</b>	<b>Available in the Community</b>	<b>Targeted to Homeless</b>	<b>Targeted to People with HIV</b>
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
<b>Street Outreach Services</b>			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	X
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X		
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X		X
Life Skills	X	X	
Mental Health Counseling	X	X	X
Transportation	X	X	X
<b>Other</b>			
Other	X		X

**Table 6 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

As highlighted above, the institutional delivery system in San Mateo County is well coordinated and spans a range of community needs. Additionally, as Table 57 indicates, a range of services for people experiencing homelessness are available throughout the county. The County and its partners have expanded homeless services in recent years, including expansions in shelters, as well as expansions in homeless outreach services, rapid rehousing services, and enhancing connections between health services and homeless services. By spring of 2023, the County's fourth non-congregate shelter will open, bringing the total non-congregate shelter inventory to 410 units. As heard during the community engagement process, residents and stakeholders routinely said that people experiencing homelessness need stable housing situations to take full advantage of supportive services being offered to help them not only find but thrive in permanent housing situations.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

San Mateo County's homeless service delivery system benefits from a commitment to make progress toward ending homelessness, a strong history and culture of inter-agency collaboration to improve service delivery for homeless people, and several major funding streams that can be leveraged and aligned to support the development and refinement of an effective Homeless Crisis Response System. Over the past several years, the community has put in place all the key elements of the system, including outreach (HOT), Coordinated Entry, interim housing (emergency shelters and short-term transitional housing), and expanding the supply of rapid re-housing and permanent supportive housing. Robust performance measurement and data analysis are used to assess progress and make improvements on an ongoing basis.

System challenges include the need for greater targeting and prioritization of unsheltered individuals and families, right-sizing the system to speed movement from homelessness to housing, and expanding permanent housing options in a high cost rental market. While most families in the community experiencing a housing crisis can access shelter or transitional housing, unsheltered homelessness among single adults continues to be an ongoing challenge in San Mateo County. Single adults make up the majority of homeless people in the community, and there is a need to invest proportionally greater resources for single adults while maintaining the commitment to families and ending family homelessness. There are also challenges related to program access in both family and adult programs, and a need for greater prioritization based on housing need and vulnerability.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**



In 2016, the Human Services Agency published the 2016-2020 Strategic Plan to End Homelessness, which set a goal of reaching a functional zero level of homelessness by 2020 through a systems improvement effort aligned to national best practices and embedded in the local community context of San Mateo County. The County's 2022-25 CoC Strategic Plan on Homelessness builds upon and updates the 2016 Plan to set forth a vision and roadmap for the community's response to homelessness over the next three years. The Plan is aligned with the Working Together to End Homelessness (WTEH) initiative being led by the County Executive's Office, which brings together City representatives, service provider agencies, partner agencies, business representatives, community members, and other partners to craft a high-level framework for ending homelessness as a community. The six goals of this plan include:

- Engage and support people who are unsheltered to transition to interim housing, permanent housing, or other places where they can access needed services and supports.
- Permanently house people experiencing homelessness, by increasing the capacity of the homeless crisis response system to provide housing solutions.
- Prevent people from experiencing homelessness through early intervention, stabilization services, and financial assistance for households with housing instability.
- Advance equity by identifying and addressing disparities in who experiences homelessness, who access the homeless crisis response system, their experiences with the system, and the outcomes of the system.
- Listen and respond to the voices of people with lived experience of homelessness to enhance person-centered approaches in the homelessness response system.
- Use data for continuous quality improvement and service coordination.

## SP-45 Goals - 91.415, 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Provide services to stabilize low- to moderate-income and Special Needs households.	2023	2027	Homeless Non-Homeless Special Needs	Countywide	Public Services	CDBG: \$1,411,850	Individuals served: 27,500
2	Preserve existing affordable housing stock and protect existing affordable housing.	2023	2027	Affordable Housing Non-Homeless Special Needs	Countywide	Affordable housing	CDBG: \$1,665,000	400 households assisted with home repair, acquisition and rehabilitation, safety upgrades, and/or accessibility modifications.
3	Support new housing for extremely low- to moderate income and Special Needs households	2023	2027	Affordable Housing Non-Homeless Special Needs	Countywide	Affordable housing	CDBG: \$5,075,034 HOME: \$10,264,729	Rental units constructed: 50 households housing units
4	Assist persons experiencing and at-risk of homelessness access shelter and move into stable housing.	2023	2027	Homeless Non-Homeless Special Needs	Countywide	Public Services	CDBG: \$950,500 ESG: \$1,057,000	Number of households served: 650
5	Improve and construct public facilities that serve low- to moderate-income populations and Special Needs households.	2023	2027	Non-Housing Community Development	Countywide	Public Facilities	CDBG: \$625,000	Public facilities improved: 10
6	Support Micro-Enterprise businesses and job creation and retention	2023	2027	Non-Housing Community Development	Countywide	Micro-enterprise and Job Creation/Retention	CDBG: \$225,000	Businesses assisted: 350 businesses assisted

**Table 7 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	<b>Provide services to stabilize LMI and Special Needs households.</b>
	<b>Goal Description</b>	By utilizing the maximum public services allowance (15% of CDBG), provide funds to area nonprofits to provide needed services to low- to moderate-income (LMI) and special needs households.  Metrics and Milestones: 27,500 individuals served.
2	<b>Goal Name</b>	<b>Preserve existing affordable housing stock and protect existing affordable housing.</b>
	<b>Goal Description</b>	Preserve, conserve, acquire and improve the existing affordable housing stock in order to minimize displacement of current residents and to keep such housing part of the overall housing stock in the county.  Metrics and Milestones: 400 households assisted with home repair, acquisition and rehabilitation, safety upgrades, and/or accessibility modifications.
3	<b>Goal Name</b>	<b>Support New Housing for Extremely Low to Moderate income and Special Needs households.</b>
	<b>Goal Description</b>	Provide funding to create below market rent, deed-restricted housing units, accessory dwelling units, publicly supported housing units, and other innovative housing models.  Metrics and Milestones: 50 rental units constructed.
4	<b>Goal Name</b>	<b>Assist persons experiencing and at-risk of homelessness access shelter and move into stable housing.</b>
	<b>Goal Description</b>	Provide operating support to emergency shelters, transitional housing providers, and service providers who assist persons experiencing and at-risk of homelessness with emergency beds, transitional housing, permanent supportive housing, rapid rehousing, and housing location services.  Metrics and Milestones: 650 households served.
5	<b>Goal Name</b>	<b>Improve and construct public facilities that serve LMI and Special Needs households.</b>
	<b>Goal Description</b>	Provide funding for needed improvements and to build new public facilities, including shelters.  Metrics and Milestones: Improvements made to 10 public facilities.

6	<b>Goal Name</b>	<b>Support Micro-Enterprise businesses and job creation and retention</b>
	<b>Goal Description</b>	<p>Providing funding to support micro-enterprise businesses, job creation, and job retention programs that benefit low- and moderate-income workers.</p> <p>Metrics and Milestones: 350 businesses assisted.</p>

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

Extrapolating from the funding designated for FY23-24, new housing development over five years should be about 50 units and 400 households assisted with home repair, acquisition and rehabilitation, safety upgrades, and accessibility modifications.

**SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)**

**Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

Not required. The Housing Authority of San Mateo County has no public housing units.

**Activities to Increase Resident Involvements**

N/A.

**Is the public housing agency designated as troubled under 24 CFR part 902?**

N/A.

**Plan to remove the 'troubled' designation**

N/A.

## **SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h)**

### **Barriers to Affordable Housing**

Through the community engagement process for the Consolidated Plan, stakeholders and residents identified several barriers to affordable housing development in San Mateo County. In addition to increasing construction costs, stakeholders identified the lack of developable land in the county. One stakeholder described there are few to no sites available where developers can build large enough at scale to include affordable units and still make the project profitable. Several stakeholders also pointed to current zoning and community opposition (e.g., NIMBYism) as other major impediments to the development of affordable housing in San Mateo County.

Additionally, the County's recent Affirmative Furthering Fair Housing (AFFH) assessment in its 2023-31 Housing Element (covering unincorporated San Mateo County) revealed certain populations in the county have disproportionate housing needs, live in low resource areas, and have less access to opportunity and fewer housing choices. The analysis found that racial and ethnic minority populations in the county are disproportionately impacted by poverty, low household income, overcrowding, and homelessness compared to the non-Hispanic White population. Additionally, racial and ethnic minorities are more likely to live in low resources areas and be denied for a home mortgage. Specifically, fair housing issues identified include:

- **Hispanic and American Indian or Alaska Native households experience disproportionate housing needs, including high mortgage denial rates, housing cost burden, overcrowding, and overrepresentation in the county's homeless population.** Higher rates of mortgage denial rates among Hispanic households stem from decades of discrimination in housing markets and challenges building wealth through economic mobility and homeownership. American Indian or Alaska Native households have been subject to the negative impacts of colonialism since the settlement of the area and continue to experience disparate socioeconomic outcomes due in part to past government policies. Although voucher holders and affordable housing are not as highly concentrated in the unincorporated areas of San Mateo County as in many other jurisdictions, the North Fair Oaks area offers the most affordable homes. As such, residents living in these areas have lower income and higher rates of poverty. Hispanic and American Indian or Alaska Native residents are more likely than others to work low wage jobs that do not support the region's housing prices, resulting in higher rates of cost burden and overcrowding. Although it is customary for Hispanic households to live in multigenerational settings, which may account for higher rates of perceived overcrowding. Overcrowding is also an indicator of lack of access to affordable and right-sized housing.

- **Hispanic households are most likely to live in low resource areas and experience poor educational outcomes.** Hispanic residents living in the unincorporated area of San Mateo County are primarily concentrated in the North Fair Oaks census designated place. According to California Tax Credit Allocation Committee (TCAC) maps, this area has low resources and educational outcomes as well as high poverty and cost burden. The prevalence of naturally occurring affordable housing and relative density of the area contributes to the concentration of poverty and low opportunity. Again, the lack of affordable housing available in higher resourced areas of the county compounds this issue.
- **Persons with disabilities are concentrated in areas with low access to employment opportunities and that score poorly on environmental indicators.** There are concentrations of the population living with a disability in the census tract just south of Half Moon Bay. The availability of affordable housing and rental units that accept vouchers (Half Moon Bay Village, a 160-unit affordable senior development) contribute to this concentration. Compounding this concentration is the lack of affordable housing opportunities in higher resourced areas of the unincorporated county. Much of the unincorporated area of the county is predominantly single-family detached homes, which do not offer affordable housing opportunities.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

The County is undertaking several actions to remove and ameliorate affordable housing barriers. The actions described below are from the County's AFFH Fair Housing Action Plan.

The County continues to provide technical assistance support to the Housing Endowment And Regional Trust (HEART) for its first-time homebuyer program, which provides a 5% downpayment to qualifying homebuyers. HEART will affirmatively market the downpayment assistance program to households that experience high rates of mortgage loan denials. Additionally, the County has surveyed and will continue to survey County-owned land, with the goal of making appropriate sites available for development of affordable rental housing. As described in SP-35, this strategy will result in over 750 affordable units and over 100 permanent supportive housing units built on County land. The County will also continue dedicating funds to its Affordable Housing Fund (AHF) for the creation and preservation of affordable units. Over the past five years, the County has dedicated \$180 million of local and state dollars to new affordable housing development. Currently, over 2,144 new affordable units are in the development process and are expected to be completed within the next five years. Additionally, the County dedicated \$5.35 million in Measure K funds for the preservation of affordable housing over the past five years, resulting in the preservation of nearly 300 rental units at five sites. The County has and will continue to prioritize housing funds for

developments that serve extremely low-income households and/or residents living with a disability and are located near transit and high resource areas. Additionally, the County will affirmatively market County-supported affordable housing units to people with disabilities, extremely low-income households, and households of color, as well as target and affirmatively market rental assistance programs to households who live in lower-resourced areas and support those households that receive a tenant-based voucher to seek housing in higher-resourced areas.

As the County's population continues to age, the need for affordable and accessible housing will be in significant demand. As such, the County plans to incentivize developers through direct subsidies, fee waivers, and/or density bonuses, to help increase accessibility requirements beyond the federal requirement of 5% for subsidized developments. DOH will also look to encourage or require developers to use Universal Design elements for appropriate new construction projects by including Universal Design as a funding priority in future NOFAs. The County will also look to pursue and utilize available funding programs for housing and supportive services, including CDBG, HOME, Mental Health Services Act (MHSA), No Place Like Home, Housing for a Healthy California Program, Homekey, and similar programs, and continue to prioritize use of these funds for supportive and extremely low-income housing.



## **SP-60 Homelessness Strategy - 91.415, 91.215(d)**

Describe how the jurisdiction's strategic plan goals contribute to:

### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

County staff will continue its work with the San Mateo County Continuum of Care, the local coalition that organizes the Continuum of Care and submits grant applications for homeless initiatives. The coalition also conducts yearly point-in-time counts of the homeless and conducts a bi-yearly survey of the homeless. County staff participates in the counts and surveys. The point-in-time counts and the surveys work to reach out to homeless persons, including unsheltered persons, and assess individual and family needs, contributing to the consultation brought to the Consolidated Plan forums and survey from which priorities are formed.

The County intends to allocate funding to organizations that assist people experiencing homelessness and connects them with services that address their specific housing needs. Specifically, the County will look to allocate state and federal ESG resources to organizations that provide a range of services to people experiencing homelessness, including, but not limited to, case management, food, clothing, financial assistance, empowerment services, advocacy and referrals to other agencies, and other critical family needs. Several homeless services organizations in the county provide housing location services and individualized assistance to clients to help them identify their potential housing options and move into permanent housing as quickly as possible.

### **Addressing the emergency and transitional housing needs of homeless persons**

The Strategic Plan's 4<sup>th</sup> goal, *assist persons experiencing and at-risk of homelessness access shelter and move into stable housing*, aims to provide operating support to emergency shelters, transitional housing providers, and service providers who assist persons experiencing homelessness. As described above, the County intends to use its state and federal ESG resources, as well as its Permanent Local Housing Allocation (PLHA) resources, to fund organizations that provide emergency services to people experiencing homelessness and assist them with locating housing situations that fit their current needs.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals**

**and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

The County also intends to direct its federal and state ESG resources to organizations that have rapid rehousing programs, which provide comprehensive case management, housing readiness counseling, and rental assistance to homeless individuals and families from San Mateo County. These programs help families secure and retain permanent housing, which can help to shorten the period of time that individuals and families experience homelessness. Stakeholders shared that because of the lack of affordable housing options available, particularly for individuals and families experiencing homelessness, it can take between 12-24 months for these households to find permanent housing situations. In addition to funding rapid rehousing programs and comprehensive services, as mentioned above, the County is taking several actions to simultaneously develop more affordable housing and address current needs of populations experiencing homelessness.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

The County intends to direct a combination of state and federal resources to help stabilize low-income individuals and families' housing situations to ensure they don't experience homelessness. These services include:

- Legal assistance for low-income survivors of domestic violence, sexual assault, and trafficking to help establish their long-term safety and housing stability.
- Legal assistance for low-income households threatened with losing their homes, being displaced, or living in substandard conditions and helping prevent homelessness through the enforcement of their legal rights.
- Food pantry program that provides free groceries services to low-income individuals, families and seniors.
- Safety net services for low-income households.

Other services include minor home repair programs that provide critical health and safety services for low-income households, as well as low-income seniors to allow them to safely age in place. The Strategic Plan's 3<sup>rd</sup> goal, *support new housing for extremely low- to moderate-income and special needs households*, aims to add more affordable and supportive housing units so that more low-income individuals and families have affordable and safe housing options. The County will also look to incentivize the creation of units and supportive housing

services targeted to both special needs populations and mentally ill persons, emancipated youth, seniors aging in place, frail seniors, persons recovering from substance abuse, and persons recently released from jail or prison.

## **SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

While the County no longer operates major rehabilitation programs where concerns about lead-based paint (LBP) hazards would be addressed, the County still funds minor repair programs through partner non-profit agencies. With the exception of projects that receive less than \$5,000, these agencies are required to take all necessary precautions with respect to LBP hazards, which may include testing where a hazard can be presumed to exist (units built prior to 1980) and remediation where surfaces will be disturbed. The County's efforts to increase affordable housing throughout San Mateo County also contributes to increasing the housing inventory free from lead-based paint hazards, particularly for lower-income households who are more likely to occupy older housing units.

While not a recipient of the County's HUD entitlement funds, the County's Health Department administers the San Mateo County Lead Prevention Program, which aims to prevent lead exposure for young children. The program provides case management support around reducing lead exposure, as well as other preventative services that families may need, such as referrals to community resources. Home visits and services are provided by public health nurses and senior community workers. Services include:

- Home visits to identify triggers and provide education around preventing exposure;
- Developing a plan with families to address concerns;
- Support around scheduling blood level lead tests; and
- Collaboration with medical providers and the County's Environmental Health Services department.

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

Minor repair programs target some of the oldest housing stock in the county, which is typically in the worst condition and most likely to have lead-based paint hazards. To the extent that lead-based paint hazards are found in the older housing stock, these programs, if required, address the issue directly.

### **How are the actions listed above integrated into housing policies and procedures?**

The County's non-profit partners currently perform visual inspections of housing units included in their housing programs. Where defective paint is observed, surfaces are prepped and repainted, following abatement guidelines provided by HUD. All rehabilitation programs include provisions requiring that all painted surfaces be in good condition.

## **SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

Several of the County's Consolidated Plan goals and objectives address issues related to poverty and assisting those who fall below the poverty level. Examples include:

- Address non-housing community development for special needs populations through public service programs (Strategic Plan Goal 1),
- Programs providing job preparedness activities (Strategic Plan Goal 1), and
- Continue to collaborate with homeless providers to support Continuum of Care services (Strategic Plan Goal 4).

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

Activities to reduce the number of poverty-level families will center around strengthening existing collaborations and seeking new ways to partner with agencies and organizations that work directly with poverty-level households to provide intervention and assistance services (homelessness prevention services). Such services may include but are not limited to: counseling, substance abuse, mental health treatment, health services, adult education and job re/training, employment assistance, financial management and credit counseling, parenting programs, after-school and day care assistance programs, and interim cash assistance programs with respect to paying for food, shelter and utility bills.

The County will continue to notify such agencies of funding opportunities to enable them to continue providing and/or expanding their services.

## **SP-80 Monitoring - 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

Several protocols are in place to monitor the activities and compliance with HUD requirements by organizations funded with CDBG, HOME, and ESG resources. Funded organizations must submit quarterly performance reports, which are reviewed – either online and/or via video check in calls - by HCD staff. In addition, on-site or virtual monitoring visits are conducted in accordance with a risk assessment protocol established in the CDBG/ESG subrecipient monitoring manual jointly developed by the five CDBG entitlement jurisdictions in the County (Cities of Daly City, Redwood City, San Mateo, and South San Francisco, and the County). HCD staff, or expert contractors, monitor capital projects funded via federal entitlement HOME/CDBG funds for compliance with applicable environmental, procurement, financial, and labor regulations. The leads of these project must provide staff with construction progress reports and/or quarterly status reports and are occasionally requested to host site visits.

HOME-funded projects are monitored by County HCD staff and/or expert contractors, to ensure compliance with HOME requirements. Once a year, County HCD staff and/or expert contractors conduct on-site inspections for completed projects with 25 or more units. For projects with 5 to 24 units, the inspections are done once every two years and for project with fewer than five units, the inspections are done once every three years. HCD staff and/or expert contractors conduct on-site physical inspections of the development and reviews tenant income certification. The County is exploring efficiencies to effectively collaborate and/or cooperate with other partnering jurisdictions in the monitoring of HOME-funded projects since many projects receive dual HOME funding – from the County plus a HOME entitlement city.

The County is updating its tracking tools to more easily track the timeliness of expenditures, individual project status, including funding commitments and expenditures, particularly under CDBG and HOME. In addition, new mechanisms are being implemented to track Davis-Bacon and Section 3 compliance projects. Staff focused on federal entitlement grant projects meet bi-weekly to create quarterly projections of expenditures, including any necessary revisions to reflect recent expenditures not yet drawn down in IDIS and/or to fine-tune projections.

## **VI. ANNUAL ACTION PLAN**

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## **Expected Resources**

### **AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)**

#### **Introduction**

San Mateo County receives funding from the Community Development Block Grant (CDBG), the Home Investment Partnerships Program (HOME), and the Emergency Solutions Grant (ESG) program. Together, these programs will bring an expected \$4.176 million in new funding to the County each of the next five years in support of affordable housing, homeless, and community development programs and projects.



Additional funding is anticipated to be available through program income for both the CDBG and HOME programs.

### **Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
<b>CDBG</b>	<b>Public — federal</b>	Acquisition; Admin and Planning; Economic Development; Housing; Public Improvements; Public Services	\$2,449,879	\$838,578	\$0	\$3,288,457	\$9,799,516	Expected amount for remainder of Con Plan equals the Year 1 Annual Allocation plus program income times four.
<b>HOME</b>	<b>Public — federal</b>	Acquisition; homebuyer assistance; homeowner rehab; multifamily new construction; multifamily rental rehab; new construction for ownership; TBRA	\$1,497,141	\$841,979	\$487,001	\$2,826,120	\$5,988,564	Expected amount for remainder of Con Plan equals the Year 1 Annual Allocation plus program income times four.

<b>ESG</b>	<b>Public — federal</b>	Conversion and rehab for transitional housing; financial assistance; overnight shelter; rapid re-housing (rental assistance); rental assistance services, transitional housing.	\$228,547	\$0	\$0	\$228,547	\$914,188	Expected amount for remainder of Con Plan equals the Year 1 Annual Allocation times four.
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**Table 8 - Expected Resources – Priority Table**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

Federal funds will be leveraged by local funding from the County's Measure K 1/2 cent sales tax discretionary fund (about \$20 million in FY 23-24), through the ability of service organizations to raise program funds through outside sources, and other loan sources needed for housing development activities. The County will also utilize approximately \$850,000 in Permanent Local Housing Allocation (PLHA) and State Emergency Solutions Grant (ESG) funding for rapid re-housing and emergency shelter services.

**If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

San Mateo County has surveyed and continues to survey County-owned land, with the goal of making appropriate sites available for development of affordable rental housing. Under HCD's oversight, several county-owned parcels by qualified affordable housing developers will add to the supply of affordable rental housing:

- Midway Village Redevelopment, a four-phase 555-unit 100% affordable housing development on a Housing-Authority-owned site which will be developed by Mid-Pen Housing.
- Middlefield Junction, a 179-unit 100% affordable project on county-owned land which will be developed by Mercy Housing.
- The "F" Street parcel in the City of San Carlos purchased by the County from the Mid-Peninsula Water District, which will provide an estimated 30 units serving extremely low-income households with disabilities.
- Beech Street, a 1.85-acre County-owned parcel in East Palo Alto, which is subject to pending negotiations for a land swap with the City of East Palo Alto, resulting in the County owning a parcel that would be more appropriate for affordable rental housing.
- 1580 Maple, the site of a congregate shelter owned by Redwood City which will be demolished to make way for the new Navigation Center non-congregate shelter in March 2023. When transferred to the County, this parcel is expected to create 108 units of permanent supportive housing for the homeless.

**Discussion**

The County has \$6,290,415 available for the 2023-2024 CDBG/HOME/ESG program year. This amount includes \$487,001 from FY22-23 entitlement funds and \$1,680,557 in estimated program income. In addition to other federal, state, and local resources, these funds will be used to operate a range of private and public services as described later in the Annual Action Plan.

## **Annual Goals and Objectives**

**AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)**

## Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Provide services to stabilize low- to moderate-income and Special Needs households.	2023	2024	Homeless Non-Homeless Special Needs	Countywide	Public Services	CDBG: \$282,379	5,500 households served
2	Preserve existing affordable housing stock and protect existing affordable housing.	2023	2024	Affordable Housing Non-Homeless Special Needs	Countywide	Affordable housing	CDBG: \$333,000 CDBG rehab: \$121,863	80 households assisted with home repair, acquisition and rehabilitation, safety upgrades, and/or accessibility modifications.
3	Support new housing for extremely low- to moderate-income and Special Needs households	2023	2024	Affordable Housing Non-Homeless Special Needs	Countywide	Affordable housing	CDBG: \$1,015,007 HOME: \$2,592,208	Rental units constructed: 10 households housing units
4	Assist persons experiencing and at-risk of homelessness access shelter and move into stable housing.	2023	2024	Homeless Non-Homeless Special Needs	Countywide	Public Services	CDBG: \$190,102 ESG: \$211,406	Number of households served: 130
5	Improve and construct public facilities that serve low- to moderate-income populations and Special Needs households.	2023	2024	Non-Housing Community Development	Countywide	Public Facilities	CDBG: \$125,000	Public Facilities improved: 2
6	Micro-enterprise and job creation/retention	2023	2024	Non-Housing Community Development	Countywide	Economic Development	CDBG: \$45,000	Businesses assisted: 70 businesses assisted
7	Planning and Administration	2023	2024	Planning and Administration	Countywide	Planning and Administration	CDBG: \$646,691 HOME: \$233,912 ESG: \$17,141	n/a

**Table 9 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	<b>Provide services to stabilize LMI and Special Needs households.</b>
	<b>Goal Description</b>	By utilizing the maximum public services allowance (15% of CDBG), provide funds to area nonprofits to provide needed services to low- to moderate-income (LMI) and special needs households.  Metrics and Milestones: 5,500 individuals served.
2	<b>Goal Name</b>	<b>Preserve existing affordable housing stock and protect existing affordable housing.</b>
	<b>Goal Description</b>	Preserve, conserve, and improve the existing affordable housing stock in order to minimize displacement of current residents and to keep such housing part of the overall housing stock in the County.  Metrics and Milestones: 80 households assisted with home repair, acquisition and rehabilitation, safety upgrades, and/or accessibility modifications.
3	<b>Goal Name</b>	<b>Support New Housing for Extremely Low- to Moderate-income and Special Needs households.</b>
	<b>Goal Description</b>	Provide funding to create below market rent, deed-restricted housing units, accessory dwelling units, publicly supported housing units, and other innovative housing models.  Metrics and Milestones: 10 rental housing units constructed.
4	<b>Goal Name</b>	<b>Assist persons experiencing and at-risk of homelessness access shelter and move into stable housing.</b>
	<b>Goal Description</b>	Provide operating support to emergency shelters, transitional housing providers, and service providers who assist persons experiencing and at-risk of homelessness with emergency beds, transitional housing, permanent supportive housing, rapid rehousing, and housing location services.  Metrics and Milestones: 130 households served.
5	<b>Goal Name</b>	<b>Improve and construct public facilities that serve LMI and Special Needs households.</b>
	<b>Goal Description</b>	Provide funding for needed improvements and to build new public facilities.  Metrics and Milestones: Improvements to 2 public facilities.
6	<b>Goal Name</b>	<b>Micro-Enterprise and Job Creation/Retention</b>
	<b>Goal Description</b>	Providing funding to support job creation and retention programs.  Metrics and Milestones: 70 businesses assisted.





## AP-35 Projects - 91.420, 91.220(d)

### Introduction

These projects have been approved by the Housing and Community Development Committee and will be considered for approval by the Board of Supervisors on April 25, 2023 for PY2023 funding.

#	Project Name
1	Bay Area Legal Aid – Domestic Violence Legal Safety Net Project
2	Call Primrose – CALL Community Pantry
3	Center for Independence of Individuals with Disabilities – Housing Accessibility Modifications
4	Coastside Adult Day Health Center – Aging in Place
5	Community Legal Services (East Palo Alto) – Legal Services for Tenants
6	Community Overcoming Relationship Abuse (CORA) – CORA Safe House Facilities
7	El Concilio of San Mateo County – Peninsula Minor Home Repair Program
8	El Concilio of San Mateo County – Emergency Services Partnership (ESP)
9	Legal Aid Society of San Mateo County – HomeSavers Preserving Affordable Housing
10	LifeMoves – Rapid Re-housing
11	LifeMoves – Housing Locator (Maple Street Shelter) Navigation Center
12	LifeMoves – Shelter Operations
13	Pacifica Resource Center – Safety Net of Pacifica
14	Peninsula Volunteers, Inc. (PVI) – Meals on Wheels
15	Project Sentinel – Fair Housing enforcement services
16	Rebuilding Together Peninsula – Safe at Home
17	Rebuilding Together Peninsula – National Rebuilding Day Home Rehab
18	Rebuilding Together Peninsula – National Rebuilding Day Community Facilities Rehab
19	Renaissance Entrepreneurship Center – Creating Economic Opportunity for Low-Income Women and Men
20	Samaritan House – Housing Location Services
21	Samaritan House – Core Services Program
22	Senior Coastsiders – Minor Home Repair
23	StarVista - Daybreak
24	CDBG Administration
25	CDBG Rehab Administration
26	HOME Administration
27	Federal ESG Administration

**Table 10 – Project Information**

### Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Through the community engagement process for the Consolidated Plan, residents and stakeholders prioritized affordable rental housing, permanent supportive housing, special needs housing, and homeownership opportunities.

It is important to note that housing development activities were not funded in the first year (FY2023/24) application cycle because no applications were received for HOME funding. (This is

likely due to the devastating storms and associated flooding occurring in the County during the application cycle, which diverted the attention of entities that have traditionally submitted funding applications. In addition, the availability of significant other state, federal, and local programs that provide less restrictive funding options). Due to the significant lack of affordable housing in the County, San Mateo County intends to keep housing development as a priority activity. HOME funding and the remaining CDBG funding from FY2023/24 will be added to a local funding Request for Proposals in the summer of 2023 and/or via over-the-counter applications and the Annual Action Plan will be modified.

Additionally, residents and stakeholders identified several barriers to affordable housing development in San Mateo County. In addition to increasing construction costs, stakeholders identified the lack of developable land in the county. Others described the lack of sites available where developers can build large enough at scale to include affordable units and still make the project profitable. Several stakeholders also pointed to current zoning and community opposition (e.g., NIMBYism) as other major impediments to the development of affordable housing in San Mateo County.

The County's recent Affirmative Furthering Fair Housing (AFFH) assessment in its 2023-31 Housing Element (covering unincorporated San Mateo County) revealed certain populations in the county have disproportionate housing needs, live in low resource areas, and have less access to opportunity and fewer housing choices. The analysis found that racial and ethnic minority populations in the county are disproportionately impacted by poverty, low household income, overcrowding, and homelessness compared to the non-Hispanic White population. Additionally, racial and ethnic minorities are more likely to live in low resources areas and be denied for a home mortgage.

In addition to considering the findings in the AFFH analysis, the County's funding priorities were crafted and refined annually as part of the public process described in the County's Community Participation Plan. As such, San Mateo County continues to expand local support for affordable housing and community development funded by the local Measure K funding, a ½ cent sales tax dedicated to, among other things, affordable housing and community development activities.

**AP-38 Project Summary**  
**Project Summary Information**

1	<b>Project Name</b>	Bay Area Legal Aid – Domestic Violence Legal Safety Net Project
	<b>Target Area</b>	
	<b>Goals Supported</b>	Provide services to stabilize low- to moderate-income and Special Needs households.
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$36,320.05
	<b>Description</b>	The Domestic Violence Legal Safety Net project provides free, multi-lingual legal assistance to low-income survivors of domestic violence, sexual assault, and trafficking, helping them to escape and recover from abuse, and establish long-term safety and stability for themselves and their children.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 90 low-income individuals will benefit during FY23-24.
	<b>Location Description</b>	1048 El Camino Real, Redwood City, CA
2	<b>Planned Activities</b>	The Domestic Violence Legal Safety Net project provides free, multi-lingual legal assistance to low-income survivors of domestic violence, sexual assault, and trafficking, helping them to escape and recover from abuse, and establish long-term safety and stability for themselves and their children.
	<b>Project Name</b>	CALL Primrose — CALL Community Pantry
	<b>Target Area</b>	Mid-Peninsula Area

	<b>Goals Supported</b>	Provide services to stabilize low- to moderate-income and Special Needs households.
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$23,859.89
	<b>Description</b>	CALL Primrose operates a drop-in food pantry program, providing free grocery services to low-income individuals, families and seniors along the mid-peninsula cities of Brisbane, South San Francisco, San Bruno, Millbrae, Burlingame, Foster City, Hillsborough, San Mateo, Belmont and San Carlos.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 2,401 households will benefit from these services during FY23-24.
	<b>Location Description</b>	139 Primrose Road, Burlingame, CA
	<b>Planned Activities</b>	CALL Primrose operates a drop-in food pantry program, providing free grocery services to low-income individuals, families and seniors along the mid-peninsula cities of Brisbane, South San Francisco, San Bruno, Millbrae, Burlingame, Foster City, Hillsborough, San Mateo, Belmont and San Carlos.
<b>3</b>	<b>Project Name</b>	Center for Independence of Individuals with Disabilities — Housing Accessibility Modifications
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Preserve existing affordable housing stock and protect existing affordable housing.
	<b>Needs Addressed</b>	Minor Home Repairs and Modifications

	<b>Funding</b>	CDBG: \$55,000
	<b>Description</b>	The Housing Accessibility Modification (HAM) program will provide modifications to homes of persons with disabilities to improve accessibility and increase safety.
	<b>Target Date</b>	6/30/24
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 20 persons will benefit from this program during FY23-24.
	<b>Location Description</b>	2001 Winward Way, Suite 103, San Mateo, CA (projects will be at various locations throughout the County)
	<b>Planned Activities</b>	The Housing Accessibility Modification (HAM) program will provide modifications to homes of persons with disabilities to improve accessibility and increase safety.
4	<b>Project Name</b>	Coastside Adult Day Health Center – Aging in Place
	<b>Target Area</b>	Half Moon Bay/Coastside
	<b>Goals Supported</b>	Provide services to stabilize low- to moderate-income and Special Needs households.
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$23,859.89
	<b>Description</b>	The Aging in Place program provides health care to frail, elderly, and disabled people in a day care environment, helping them remain as healthy, active, and independent as possible so they can age in place, in their own homes, near family and friends.
	<b>Target Date</b>	6/30/24

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 70 beneficiaries will receive services from Coastside Adult Day Health Center during FY23-24.
	<b>Location Description</b>	925 Main Street, Half Moon Bay, CA
	<b>Planned Activities</b>	The Aging in Place program provides health care to frail, elderly, and disabled people in a day care environment, helping them remain as healthy, active, and independent as possible so they can age in place, in their own homes, near family and friends.
5	<b>Project Name</b>	Community Legal Services (East Palo Alto) – Legal Services for Tenants
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Provide services to stabilize low- to moderate-income and Special Needs households.
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$23,859.89
	<b>Description</b>	Community Legal Services' housing program provides legal services and advice to residents facing displacement and unsafe housing conditions in order to prevent homelessness and maintain the economic and racial diversity of San Mateo County.
	<b>Target Date</b>	6/30/24
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Community Legal Services of East Palo Alto will support an estimated 87 individuals by providing direct legal services to low income and minority families at risk of displacement and homelessness in the county during FY23-24.
	<b>Location Description</b>	1861 Bay Road, East Palo Alto, CA 94303

	<b>Planned Activities</b>	Community Legal Services' housing program provides legal services and advice to residents facing displacement and unsafe housing conditions in order to prevent homelessness and maintain the economic and racial diversity of San Mateo County.
<b>6</b>	<b>Project Name</b>	Community Overcoming Relationship Abuse (CORA) – CORA Safe House Facilities
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Improve and construct public facilities that serve low- to moderate-income populations and Special Needs households.
	<b>Needs Addressed</b>	Public Facilities
	<b>Funding</b>	CDBG: \$96,500
	<b>Description</b>	This project requests support for repairs and greening CORA's Safe Houses, including roof replacement, painting, solar safety lighting, repair of rafters and repair of cracks.
	<b>Target Date</b>	6/30/24
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1 facility will benefit from these repairs during FY23-24.
	<b>Location Description</b>	CORA safe houses located in the county
	<b>Planned Activities</b>	This project requests support for repairs and greening CORA's Safe Houses, including roof replacement, painting, solar safety lighting, repair of rafters and repair of cracks.
<b>7</b>	<b>Project Name</b>	El Concilio of San Mateo County – Peninsula Minor Home Repair Program
	<b>Target Area</b>	Countywide



	<b>Goals Supported</b>	Preserve existing affordable housing stock and protect existing affordable housing.
	<b>Needs Addressed</b>	Rental Housing Repairs
	<b>Funding</b>	CDBG: \$55,000
	<b>Description</b>	Minor home repair services enabling extremely low-, very low-, low- and fixed-income residents who do not initially qualify for all of the Energy Savings Assistance and electrification benefits and receive more energy and water conservation solutions, as well as address de-carbonation and climate change.
	<b>Target Date</b>	6/30/24
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 15 extremely low-, very low-, and low-income households will benefit from this program in FY23-24.
	<b>Location Description</b>	3180 Middlefield Road, Redwood City, CA (projects will be at various locations around the country)
	<b>Planned Activities</b>	Minor home repair services enabling extremely low-, very low-, low- and fixed-income residents who do not initially qualify for all of the Energy Savings Assistance and electrification benefits and receive more energy and water conservation solutions, as well as address de-carbonation and climate change.
8	<b>Project Name</b>	El Concilio of San Mateo County – Emergency Services Partnership (ESP)
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Provide services to stabilize low- to moderate-income and Special Needs households.
	<b>Needs Addressed</b>	Public Services

	<b>Funding</b>	CDBG: \$23,859.89
	<b>Description</b>	El Concilio will provide emergency services and access to food, homeless prevention, to include a drop-in-center tied to resources and other critical family needs to residents of East Palo Alto and Menlo Park.
	<b>Target Date</b>	6/30/24
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 1,215 individuals will benefit from these services during FY23-24.
	<b>Location Description</b>	2396 University Avenue, East Palo Alto, CA
	<b>Planned Activities</b>	El Concilio will provide emergency services and access to food, homeless prevention, to include a drop-in-center tied to resources and other critical family needs to residents of East Palo Alto and Menlo Park.
9	<b>Project Name</b>	Legal Aid Society of San Mateo County – HomeSavers Preserving Affordable Housing
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Provide services to stabilize low- to moderate-income and Special Needs households.
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$23,859.89
	<b>Description</b>	Provide legal assistance to people threatened with losing their homes or living in substandard conditions with the goals of keeping people in their homes; preventing homelessness through the enforcement of legal rights, in and out of court; and remedying substandard living conditions through advocacy.

	<b>Target Date</b>	6/30/24
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 316 households will benefit from services during FY23-24.
	<b>Location Description</b>	330 Twin Dolphin Drive, Redwood City, CA 94065
	<b>Planned Activities</b>	Provide legal assistance to people threatened with losing their homes or living in substandard conditions with the goals of keeping people in their homes; preventing homelessness through the enforcement of legal rights, in and out of court; and remedying substandard living conditions through advocacy.
10	<b>Project Name</b>	LifeMoves – Rapid Re-housing
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Assist persons experiencing and at-risk of homelessness access shelter and move into stable housing.
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	ESG: \$93,167.14
	<b>Description</b>	The LifeMoves Rapid Re-housing project provides comprehensive case management, housing readiness counseling, and rental assistance to homeless individuals and families from San Mateo County.
	<b>Target Date</b>	6/30/24

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 6 households will benefit from this program during FY23-24.
	<b>Location Description</b>	325 Villa Terrace, San Mateo, CA 94401 (beneficiaries will be at various locations throughout the County)
	<b>Planned Activities</b>	The LifeMoves Rapid Re-housing project provides comprehensive case management, housing readiness counseling, and rental assistance to homeless individuals and families from San Mateo County.
<b>11</b>	<b>Project Name</b>	LifeMoves – Housing Locator (Maple Street Shelter) Navigation Center
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Assist persons experiencing and at-risk of homelessness access shelter and move into stable housing.
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CBDG: \$114,342.33
	<b>Description</b>	LifeMoves will provide housing locator services assistance to clients may have long histories of homelessness, disabilities, little to no income, history of evictions, criminal convictions, alcohol and/or other substance use, mental and physical health challenges, and/or other barriers to housing.
	<b>Target Date</b>	6/30/24

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 29 households will benefit from services during FY23-24.
	<b>Location Description</b>	1580 Maple Street, Redwood City, CA 94063
	<b>Planned Activities</b>	LifeMoves will provide housing locator services assistance to clients may have long histories of homelessness, disabilities, little to no income, history of evictions, criminal convictions, alcohol and/or other substance use, mental and physical health challenges, and/or other barriers to housing.
12	<b>Project Name</b>	LifeMoves – Shelter Operations
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Assist persons experiencing and at-risk of homelessness access shelter and move into stable housing.
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	ESG: \$86,065.31
	<b>Description</b>	LifeMoves is requesting funding to support interim housing programs and comprehensive supportive services for homeless families and individuals at its six shelters within the County.
	<b>Target Date</b>	6/30/24
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 10 households will benefit during FY23-24.

	<b>Location Description</b>	325 Villa Terrace, San Mateo, CA 94401 (beneficiaries will be located at six shelters across the county)
	<b>Planned Activities</b>	Support interim housing programs and comprehensive supportive services for homeless families and individuals at six shelters within the County.
<b>13</b>	<b>Project Name</b>	Pacifica Resource Center – Safety Net of Pacifica
	<b>Target Area</b>	Pacifica
	<b>Goals Supported</b>	Provide services to stabilize low- to moderate-income and Special Needs households.
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CBDG: \$23,859.89
	<b>Description</b>	Pacifica Resource Center will provide safety net services to low-income Pacifica households. Services include case management; advocacy with and referrals to other agencies; emergency groceries and groceries to maintain their household; showers for unhoused individuals and families; coordination of and referral to the diversion and coordinated entry homeless services; financial assistance for delinquent rent, moving costs, and transportation; budgeting and financial coaching; and other critical family needs.
	<b>Target Date</b>	6/30/24
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 300 households will benefit from services during FY23-24.
	<b>Location Description</b>	1809 Palmetto Avenue, Pacifica 94044

	<b>Planned Activities</b>	Pacifica Resource Center will provide safety net services to low-income Pacifica households. Services include case management; advocacy with and referrals to other agencies; emergency groceries and groceries to maintain their household; showers for unhoused individuals and families; coordination of and referral to the diversion and coordinated entry homeless services; financial assistance for delinquent rent, moving costs, and transportation; budgeting and financial coaching; and other critical family needs.
14	<b>Project Name</b>	Peninsula Volunteers, Inc. (PVI) – Meals on Wheels
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Provide services to stabilize low- to moderate-income and Special Needs households.
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CBDG: \$23,859.89
	<b>Description</b>	PVI Meals on Wheels is a vital safety net service: providing hot, nutritious home delivered meals to qualified, homebound older adults and to adults less than 60 years old with disabilities, residing in San Mateo County.
	<b>Target Date</b>	6/30/24
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 750 households will benefit for these services during FY23-24.
	<b>Location Description</b>	800 Middle Avenue, Menlo Park, CA 94024
	<b>Planned Activities</b>	PVI Meals on Wheels is a vital safety net service: providing hot, nutritious home delivered meals to qualified, homebound older adults and to adults less than 60 years old with disabilities, residing in San Mateo County.

15	<b>Project Name</b>	Project Sentinel – Fair Housing enforcement services
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Provide services to stabilize low- to moderate-income and Special Needs households.
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CBDG: \$32,974.55
	<b>Description</b>	Throughout San Mateo County Project Sentinel provides comprehensive fair housing services of proactive community outreach and education to home seekers, in place residents and housing providers as well as reactive complaint investigations seeking remedies for victims of housing discrimination.
	<b>Target Date</b>	6/30/24
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 23 households will benefit from services during FY23-24.
	<b>Location Description</b>	1615 Hudson St., Suite A, Redwood City, CA
16	<b>Planned Activities</b>	Throughout San Mateo County Project Sentinel provides comprehensive fair housing services of proactive community outreach and education to home seekers, in place residents and housing providers as well as reactive complaint investigations seeking remedies for victims of housing discrimination.
	<b>Project Name</b>	Rebuilding Together Peninsula – Safe at Home
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Preserve existing affordable housing stock and protect existing affordable housing.



	<b>Needs Addressed</b>	Minor Home Repairs and Modifications
	<b>Funding</b>	CBDG: \$125,000
	<b>Description</b>	RTP's Safe at Home program provides critical health and safety related home repair needs for low-income homeowners, including home safety modifications that allow low-income seniors to safely age in place by eliminating the threat of injury or accident, particularly from falling.
	<b>Target Date</b>	6/30/24
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 30 households will benefit from this program during FY23-24.
	<b>Location Description</b>	841 Kaynyne Street, Redwood City, CA (projects will be at various locations around the county)
	<b>Planned Activities</b>	RTP's Safe at Home program provides critical health and safety related home repair needs for low-income homeowners, including home safety modifications that allow low-income seniors to safely age in place by eliminating the threat of injury or accident, particularly from falling.
<b>17</b>	<b>Project Name</b>	Rebuilding Together Peninsula – National Rebuilding Day Home Rehab
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Preserve existing affordable housing stock and protect existing affordable housing.
	<b>Needs Addressed</b>	Minor Home Repairs and Modifications
	<b>Funding</b>	CBDG: \$34,000

	<b>Description</b>	National Rebuilding Day (NRD) - Home Rehabilitation program is a volunteer-driven home repair program, held twice per year, that brings together about 1,000 volunteers together on behalf of dozens of low-income homeowners, ensuring that every neighbor we serve has one of the most critical of human needs met -- a safe and healthy home.
	<b>Target Date</b>	6/30/24
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 8 households will benefit from this program during FY23-24.
	<b>Location Description</b>	841 Kaynyne Street, Redwood City, CA (projects will be at various locations around the county)
	<b>Planned Activities</b>	National Rebuilding Day (NRD) - Home Rehabilitation program is a volunteer-driven home repair program, held twice per year, that brings together about 1,000 volunteers together on behalf of dozens of low-income homeowners, ensuring that every neighbor we serve has one of the most critical of human needs met -- a safe and healthy home.
<b>18</b>	<b>Project Name</b>	Rebuilding Together Peninsula – National Rebuilding Day Community Facilities Rehab
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Improve and construct public facilities that serve low- to moderate-income populations and Special Needs households.
	<b>Needs Addressed</b>	Public Facilities
	<b>Funding</b>	CBDG: \$28,500
	<b>Description</b>	National Rebuilding Day (NRD) Community Facilities Rehabilitation program is a volunteer-driven community facility rehabilitation and repair program that will bring volunteers together on the last Saturday in October 2023 and the last Saturday in April 2024 to provide critical health and safety repairs to about 5 community facilities that serve low-income and presumed benefit populations.

	<b>Target Date</b>	6/30/24
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated five community facilities will receive critical health and safety repairs, which serve low-income populations throughout the county.
	<b>Location Description</b>	841 Kaynyne Street, Redwood City, CA (projects will be at various locations around the county)
	<b>Planned Activities</b>	National Rebuilding Day (NRD) Community Facilities Rehabilitation program is a volunteer-driven community facility rehabilitation and repair program that will bring volunteers together on the last Saturday in October 2023 and the last Saturday in April 2024 to provide critical health and safety repairs to about 5 community facilities that serve low-income and presumed benefit populations.
19	<b>Project Name</b>	Renaissance Entrepreneurship Center – Creating Economic Opportunity for Low-Income Women and Men
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Micro-Enterprise and Job Creation/Retention
	<b>Needs Addressed</b>	Micro Enterprise and Job Creation/Retention
	<b>Funding</b>	CBDG: \$45,000
	<b>Description</b>	Support low-income English and Spanish-speaking women and men with customized small business training, one-on-one consulting, and access to capital, resources and networks to assist them in starting and growing their own sustainable small businesses.
	<b>Target Date</b>	6/30/24

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 70 households will benefit from these services during FY23-24.
	<b>Location Description</b>	1848 Bay Road, East Palo Alto, CA
	<b>Planned Activities</b>	Support low-income English and Spanish-speaking women and men with customized small business training, one-on-one consulting, and access to capital, resources and networks to assist them in starting and growing their own sustainable small businesses.
20	<b>Project Name</b>	Samaritan House – Housing Location Services
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Assist persons experiencing and at-risk of homelessness access shelter and move into stable housing.
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CBDG: \$75,760.09
	<b>Description</b>	Safe Harbor Shelter will provide housing location services and individualized assistance to each client to help him/her identify potential housing options and move into permanent housing as quickly as possible.
	<b>Target Date</b>	6/30/24
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 80 households will benefit from these services during FY23-24.
	<b>Location Description</b>	295 N Access Rd, South San Francisco, CA 94080

	<b>Planned Activities</b>	Safe Harbor Shelter will provide housing location services and individualized assistance to each client to help him/her identify potential housing options and move into permanent housing as quickly as possible.
<b>21</b>	<b>Project Name</b>	Samaritan House – Core Services Program
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Assist persons experiencing and at-risk of homelessness access shelter and move into stable housing.
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CBDG: \$46,065.58
	<b>Description</b>	The Core Services Program provides a broad spectrum of assistance, including case management, emergency assistance - food, clothing, shelter, healthcare - as well as financial assistance and empowerment services.
	<b>Target Date</b>	6/30/24
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 500 households will be served during FY23-24.
	<b>Location Description</b>	4031 Pacific Boulevard, 2nd Floor, San Mateo, CA
	<b>Planned Activities</b>	The Core Services Program provides a broad spectrum of assistance, including case management, emergency assistance - food, clothing, shelter, healthcare - as well as financial assistance and empowerment services.
<b>22</b>	<b>Project Name</b>	Senior Coastsiders – Minor Home Repair

	<b>Target Area</b>	Coastside
	<b>Goals Supported</b>	Preserve existing affordable housing stock and protect existing affordable housing.
	<b>Needs Addressed</b>	Minor Home Repairs and Modifications
	<b>Funding</b>	CBDG: \$64,000
	<b>Description</b>	To repair homes of Coastside seniors and adults with disabilities to make them safer and more accessible.
	<b>Target Date</b>	6/30/24
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 30 households will benefit from this program during FY23-24.
	<b>Location Description</b>	925 Main Street, Half Moon Bay, CA (projects will be at various locations around the Coastal area of the County.)
	<b>Planned Activities</b>	To repair homes of Coastside seniors and adults with disabilities to make them safer and more accessible.
23	<b>Project Name</b>	StarVista - Daybreak
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Assist persons experiencing and at-risk of homelessness access shelter and move into stable housing.
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	ESG: \$32,173.53

	<b>Description</b>	Services include case management; advocacy with and referrals to other agencies; emergency groceries and groceries to maintain their household; showers for unhoused individuals and families; coordination of and referral to the diversion and coordinated entry homeless services; financial assistance for delinquent rent, moving costs, and transportation; budgeting and financial coaching; and other critical family needs.
	<b>Target Date</b>	6/30/24
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 14 households will benefit from these services during FY23-24.
	<b>Location Description</b>	610 Elm Street, Suite 212, San Carlos, CA 94070
	<b>Planned Activities</b>	Services include case management; advocacy with and referrals to other agencies; emergency groceries and groceries to maintain their household; showers for unhoused individuals and families; coordination of and referral to the diversion and coordinated entry homeless services; financial assistance for delinquent rent, moving costs, and transportation; budgeting and financial coaching; and other critical family needs.
24	<b>Project Name</b>	CDBG Administration
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Housing Development
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$629,975.80
	<b>Description</b>	Administrative expenses related to the use of CDBG program funds.

	<b>Target Date</b>	6/30/24
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	General administrative costs. No direct benefits.
	<b>Location Description</b>	264 Harbor Boulevard, Belmont, CA 94002
	<b>Planned Activities</b>	Administrative expenses related to the use of CDBG program funds.
25	<b>Project Name</b>	CDBG Rehab Administration
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Housing Development
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$16,715.68
	<b>Description</b>	Administrative expenses related to the use of CDBG rehab program funds.
	<b>Target Date</b>	6/30/24
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	General administrative costs. No direct benefits.
	<b>Location Description</b>	264 Harbor Boulevard, Belmont, CA 94002



	<b>Planned Activities</b>	Administrative expenses related to the use of CDBG rehab program funds.
26	<b>Project Name</b>	HOME Administration
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	HOME: \$233,911.96
	<b>Description</b>	Administrative expenses related to the use of HOME program funds.
	<b>Target Date</b>	6/30/24
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	General administrative costs. No direct benefits.
	<b>Location Description</b>	264 Harbor Boulevard, Belmont, CA 94002
	<b>Planned Activities</b>	Administrative expenses related to the use of HOME program funds.
27	<b>Project Name</b>	Federal ESG administration
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	

	<b>Funding</b>	ESG: \$17,141.03
	<b>Description</b>	Administrative expenses related to the use of ESG program funds.
	<b>Target Date</b>	6/30/24
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	General administrative costs. No direct benefits.
	<b>Location Description</b>	264 Harbor Boulevard, Belmont, CA 94002
	<b>Planned Activities</b>	Administrative expenses related to the use of ESG program funds.

**AP-50 Geographic Distribution - 91.420, 91.220(f)****Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

Assistance will be directed across the entire county. Aside from low-mod census block groups in the County, no geographic priorities have been identified.

**Rationale for the priorities for allocating investments geographically**

Investments were not allocated geographically.

**Discussion**

The County distributes funding where it makes the most sense, either from demonstrated need, low-mod area benefit, or as opportunities present. The County does not have target areas where funding is directed.

## Affordable Housing

### AP-55 Affordable Housing - 91.420, 91.220(g)

#### Introduction

The County uses CDBG and HOME funding to supplement Measure K ½ cent sales tax funding and other State and local funding for new housing development projects. Those numbers are reflected in the “production of new units” category. The County funds non-profit efforts to provide home repairs to lower income homeowners, reflected in the “rehab of existing units” category. The County does not provide rental assistance with CDBG or HOME funding.

One Year Goals for the Number of Households to be Supported	
Homeless	22
Non-Homeless	203
n	0
Total	225

**Table 11 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	225
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	225

**Table 12 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

It is important to note that housing development activities were not funded in the first year (FY2023/24) application cycle because no applications were received for HOME funding. (This is likely due to the devastating storms and associated flooding occurring in the County during the application cycle, which diverted the attention of entities that have traditionally submitted funding applications. In addition, the availability of significant other state, federal, and local programs that provide less restrictive funding options). Due to the significant lack of affordable housing in the county, San Mateo County intends to keep housing development as a priority activity. HOME funding and the remaining CDBG funding from FY2023/24 will be added to a local funding Request for Proposals in the summer of 2023 and/or via over-the-counter applications and the Annual Action Plan will be modified.

## **AP-60 Public Housing - 91.420, 91.220(h)**

### **Introduction**

The Housing Authority of the County of San Mateo does not have any public housing units.

### **Actions planned during the next year to address the needs to public housing**

N/A.

### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

N/A.

**If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance.**

N/A.

### **Discussion**

N/A.

## **AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)**

### **Introduction**

The Annual Action Plan implements the priorities, goals, and objectives outlined in the Strategic Plan. Actions to address specific needs of homeless families and individuals are discussed below.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

#### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

County staff will continue its work with the San Mateo County Continuum of Care, the local coalition that organizes the Continuum of Care and submits grant applications for homeless initiatives. The coalition also conducts yearly point-in-time counts of the homeless and conducts a bi-yearly survey of the homeless. County staff participates in the counts and surveys. The point-in-time counts and the surveys work to reach out to homeless persons, including unsheltered persons, and assess individual and family needs, contributing to the consultation brought to the Consolidated Plan forums and survey from which priorities are formed.

The County is allocating CDBG funding to LifeMoves, which has operated the Maple Street Shelter, which will now become the County's Navigation Center. At the Navigation Center, which is anticipated to begin operations in March of 2023, LifeMoves will provide housing locator services assistance to clients that may have long histories of homelessness, disabilities, limited or no income, history of evictions, criminal convictions, substance abuse disorders, mental/physical health challenges, and/or other barriers to housing. The Navigation Center is designed to be a comprehensive on-site model offering medical, behavioral health, dental, substance abuse, employment, and case management services for its 240 non-congregate shelter residents. CDBG funding will also be allocated to the Samaritan House for its Housing Location Services, which are offered at its Safe Harbor Shelter. The Samaritan House will provide individualized assistance to each client to help him/her identify potential housing options and move into permanent housing as quickly as possible.

State and federal ESG resources will also help provide a range of services to people experiencing homelessness, based on their specific situations and needs. These services include, but are not limited to, case management, food, clothing, financial assistance, empowerment services, advocacy and referrals to other agencies, and other critical family needs. Rapid Re-housing services will also be provided, which include comprehensive case

management, housing readiness counseling, and rental assistance to homeless individuals and families from San Mateo County.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The Strategic Plan's 4<sup>th</sup> goal, *assist persons experiencing and at-risk of homelessness access shelter and move into stable housing*, aims to provide operating support to emergency shelters, transitional housing providers, and service providers who assist persons experiencing homelessness. As described above, the County is using its state and federal ESG resources, as well as its permanent local housing allocation resources, to fund organizations that provide emergency services to people experiencing homelessness and assist them with locating housing situations that fit their current needs.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

The County is also directing its federal and state ESG resources to organizations to help fund rapid rehousing programs, which provide comprehensive case management, housing readiness counseling, and rental assistance to homeless individuals and families from San Mateo County. These programs help families secure and retain permanent housing, which can help to shorten the period of time that individuals and families experience homelessness. Stakeholders shared that because of the lack of affordable housing options available, particularly for individuals and families experiencing homelessness, it can take between 12-24 months for these households to find permanent housing situations. In addition to funding rapid rehousing programs and comprehensive services, as mentioned above, the County is taking several actions to simultaneously develop more affordable housing and address current needs of populations experiencing homelessness.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services,**

**employment, education, or youth needs.**

The County is directing a combination of state and federal resources to help stabilize low-income individuals and families' housing situations to ensure they don't experience homelessness. These services include:

- Legal assistance for low-income survivors of domestic violence, sexual assault, and trafficking to help establish their long-term safety and housing stability.
- Legal assistance for low-income households threatened with losing their homes, being displaced, or living in substandard conditions and helping prevent homelessness through the enforcement of their legal rights.
- Food pantry program that provides free groceries services to low-income individuals, families and seniors in the mid-Peninsula area of the county.
- Providing safety net services to low-income households in Pacifica.

Other services include minor home repair programs that provide critical health and safety services for low-income households, as well as low-income seniors to allow them to safely age in place. The Strategic Plan's 3<sup>rd</sup> goal, *support new housing for extremely low to moderate income and special needs households*, aims to add more affordable and supportive housing units so that more low-income individuals and families have affordable and safe housing options. The County will also look to incentivize the creation of units and supportive housing services targeted to both special needs populations and mentally ill persons, emancipated youth, seniors aging in place, frail seniors, persons recovering from substance abuse; and persons recently released from jail or prison.

**Discussion**

As discussed above, the County will continue to utilize and leverage its resources and partnerships to reach out to and assess the needs of populations experiencing homelessness, address their emergency shelter and transitional housing needs, assist and support transitions into permanent housing, and work to ensure low-income households and those at risk of experiencing homelessness remain housed.



## **AP-75 Barriers to affordable housing - 91.420, 91.220(j)**

### **Introduction**

**Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

The County is undertaking several actions to remove and ameliorate affordable housing barriers. After the violence experienced in Half Moon Bay, a coastal community in San Mateo County in early 2023, the substandard housing lived in by farmworker housing was exposed. The County will explore methods of protecting and enhancing San Mateo County's coast and ocean areas, as required by the California Coastal Commission, while simultaneously exploring new opportunities to provide affordable and suitable housing for farmworkers. The first, immediate step was to secure housing for those displaced by the shooting, which has been accomplished. The next steps were to explore additional funding and an application for the Joe Serna, Jr. Farmworker Housing Grant Program, was submitted by the County in mid-February. Future steps will be determined over the next few months.

Additional actions being taken are described below and are a result of the County's AFFH Fair Housing Action Plan.

The County continues to provide technical assistance support to the Housing Endowment And Regional Trust (HEART) for its first-time homebuyer program, which provides a 5% downpayment to qualifying homebuyers. HEART will affirmatively market the downpayment assistance program to households that experience high rates of mortgage loan denials. Additionally, the County has surveyed and will continue to survey County-owned land, with the goal of making appropriate sites available for development of affordable rental housing. As described in SP-35, this strategy will result in over 750 affordable units and over 100 permanent supportive housing units built on County land. The County will also continue dedicating funds to its Affordable Housing Fund (AHF) for the creation and preservation of affordable units. Over the past five years, the County has dedicated \$180 million of local and state dollars to new affordable housing development. Currently, over 2,144 new affordable units are in the development process and are expected to be completed within the next five years. Additionally, the County dedicated \$5.35 million in Measure K funds for the preservation of affordable housing over the past five years, resulting in the preservation of nearly 300 rental units at five sites. The County has and will continue to prioritize housing funds for developments that serve extremely low-income households and/or residents living with a disability and are located near transit and high resource areas. Additionally, the County will affirmatively market county-supported affordable housing units to people with disabilities,

extremely low-income households, and households of color, as well as target and affirmatively market rental assistance programs to households who live in lower-resourced areas and support those households that receive a tenant-based voucher to seek housing in higher-resourced areas.

As the County's population continues to get older, the need for affordable and accessible housing will be in significant demand. As such, the County plans to incentivize developers through direct subsidies, fee waivers, and/or density bonuses, to help increase accessibility requirements beyond the federal requirement of 5% for subsidized developments. DOH will also look to encourage or require developers to use Universal Design elements for appropriate new construction projects by including Universal Design as a funding priority in future NOFAs. The County will also look to pursue and utilize available funding programs for housing and supportive services, including CDBG, HOME, Mental Health Services Act (MHSA), No Place Like Home, Housing for a Healthy California Program, Homekey, and similar programs, and continue to prioritize use of these funds for supportive and extremely low-income housing.

### **Discussion**

All notices of funding availability for the County's Affordable Housing Fund, as well as federally funded CDBG and HOME notices, include a point system in the evaluation process. One factor included in the point system is consideration from local jurisdictions in the reduction of local fees and ordinances on the financial feasibility of the development project.

## **AP-85 Other Actions - 91.420, 91.220(k)**

### **Introduction**

The County currently provides a variety of services to the residents of San Mateo County, some funded by CDBG and HOME allocations, with private, State, and County funding bringing additional assets to bear on these problems. Below are some of the actions currently performed by the County or under consideration for the future.

### **Actions planned to address obstacles to meeting underserved needs**

As it did with the Joe Serna, Jr. Farmworker Housing Grant Program, the County will continue to look for new funding sources for programs to address underserved needs and populations. Funding is the major obstacle in providing the services needed to focus on the vast variety of issues that prevent families from breaking out of poverty and from living in the best, most affordable housing possible. Local funding through Measure K, the County's ½ cent sales tax, provides a flexible source of funding for such activities. The fund has contributed to local reading initiatives, home sharing programs, and the development of affordable housing units, along with many other initiatives to address local needs.

The County has applied for, and been granted, HomeKey funding to rapidly expand housing for individuals experiencing homelessness or at risk of homelessness, by converting convert existing infrastructure (e.g., hotels) into interim or permanent housing. Five HomeKey projects are being developed, and the County will likely apply for the third round of HomeKey funding available in early 2023.

### **Actions planned to foster and maintain affordable housing**

The County continues to dedicate a large portion of its CDBG funding to predevelopment activities associated with affordable housing development, along with the entire HOME allocation. In addition, the County has earmarked a total of \$20 million from local Measure K funding for housing development in the County's FY 2023/24 budget. These funds are dedicated to the development of new affordable housing and the preservation of existing affordable housing units, including the rehabilitation of affordable apartments as they go through tax credit resyndication. The County also funds local agencies working with homeowners to effect minor home repairs and accessibility improvements.

### **Actions planned to reduce lead-based paint hazards**

While no specific actions are presented to reduce lead-based paint hazards, partners to the

County's CDBG funded rehab programs will continue to ensure that any lead-based paint hazards in units receiving rehabilitation funding are identified and controlled. As previously discussed, while not a recipient of the County's HUD entitlement funds, the County's Health Department administers the San Mateo County Lead Prevention Program, which aims to prevent lead exposure for young children. The program provides case management support around reducing lead exposure, as well as other preventative services that families may need, such as referrals to community resources.

### **Actions planned to reduce the number of poverty-level families**

The County will continue its efforts in conjunction with the Continuum of Care, as well as with nonprofit organizations that it funds with CDBG funds, to reduce the number of poverty-level families through the development of services needed to assist those families with educational opportunities, job growth, and life skills training through the various social service agencies operating in the county.

### **Actions planned to develop institutional structure**

To continue to build the local institutional structure as was mentioned in the FY18-22 ConPlan, the County will:

- Work with non-profit organizations to address community needs and provide support to federal and non-federal funding initiatives.
- Work with private industry to address important issues that hamper housing and community development efforts.
- Identify opportunities to create private/public partnerships for project finance and development to leverage federal funds.

### **Actions planned to enhance coordination between public and private housing and social service agencies**

The County will continue to coordinate planning activities with private housing and social service agencies, including participation in the Continuum of Care meetings, development of the Continuum of Care, and enumeration of point-in-time and homeless surveys. County staff will also continue its participation in other coalitions and study groups, such as the local 21 Elements group and Home for All, as the opportunity arises.

### **Discussion**

These actions are primarily the continuation of what the County is currently doing in the

various areas. No major obstacles in the institutional structure have been identified that need to be addressed. The County is also satisfied with its efforts to coordinate with private housing and social service agencies but continues to work to strengthen those ties.

## **Program Specific Requirements**

### **AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)**

#### **Introduction**

The County leverages its CDBG, HOME, and ESG funds with other resources to augment the impact on housing and community development issues. Applicants requesting funds to support its programs and projects are required to show that they are garnering other funds to meet their needs. Affordable housing developers must compete for other precious available funding and work proactively with affected stakeholders to develop innovative funding sources. These include funds related to transportation, and cap and trade energy trades.

#### **Community Development Block Grant Program (CDBG)**

##### **Reference 24 CFR 91.220(I)(1)**

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$1,136,869.56
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	0
5. The amount of income from float-funded activities	0
Total Program Income	0

#### **Other CDBG Requirements**

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan	80%

#### **HOME Investment Partnership Program (HOME)**

##### **Reference 24 CFR 91.220(I)(2)**

A description of other forms of investment being used beyond those identified in Section 92.205 is

as follows:

HOME funds in a housing development must be leveraged by other financing to render the project financially feasible. The following comprise other potential funding sources to leverage HOME, which are similar to those outlined in the FY18-22 ConPlan.

Housing Endowment and Regional Trust of San Mateo County (HEART). This is the County's housing trust fund, whose mission is to meet critical housing needs in San Mateo County by raising funds from both public and private sources. HEART provides financing in the construction, rehabilitation and purchase of homes affordable to middle- and low-income employees of local businesses, as well as to seniors and other fixed-income residents. HEART is a joint powers authority with membership comprising all 20 cities in San Mateo County plus the County itself. HEART is governed by a public/private board of directors of 11 elected officials and 10 at-large members from the private sector. Most recently, it garnered \$2 million from the State's Proposition 1c funding for local trust funds. \$700,000 is available for rental projects and \$1.3 million for homebuyer housing.

Tax-Exempt Financing. Many affordable developments also take advantage of tax-exempt bond financing provided through the CalHFA and through other municipal bond financing entities. These various entities are able to originate loans with fairly attractive interest rates when compared with conventional financing. Use of tax-exempt dollars is governed by the California Debt Limit Allocation Committee (CDLAC), which also approves MCC allocations to local jurisdictions for first time homebuyers. Tax exempt loans can be combined with 4% tax credits (which are automatically approved if CDLAC approves the tax-exempt financing) for an added boost, but this financing structure tends to work more effectively for projects not in great need of deep subsidies.

Project-Based Vouchers (PBVs). In San Mateo County, the Housing Authority has revived a program for using project-based vouchers and in early 2023, released a request for proposal for 235 new PBVs. By providing a dependable revenue stream indexed to fair market rents, vouchers enable nonprofit developers to obtain a larger conventional loan for the permanent phase of the project. Because the Housing Authority has a limited number of vouchers and must direct them toward multiple priorities, the project-based voucher initiative requires careful targeting to projects serving extremely low-income (ELI) households associated with supportive housing services.

Local Housing Voucher Program: The County's Department of Housing will utilize Measure K funds appropriated by the Board of Supervisors to pilot a new Local Housing Voucher Program that will support the development of affordable services-rich permanent rental

units for extremely low-income (ELI) persons who have experienced homelessness in the County. Due to the inadequate number of federal and state subsidies currently available to meet the goals of the County, the County Housing Voucher Program (CHV Program) is being launched as a supplemental source of funding to expeditiously reach functional zero. The goal is to provide housing stability for at least 100 extremely low income (ELI) households who have experienced homelessness in San Mateo County by subsidizing rents and funding intensive high-quality supportive services.

State funding such as the Permanent Local Housing Allocation (PLHA) and the Joe Serna, Jr. Farmworker Housing Grant Program. The State has committed to providing the County with approximately \$7,000,000 in PLHA funds over a five-year period, approximately half of which the County has planned to use to support affordable housing projects (both new construction and rehabilitation projects). The County continues to seek additional State funding and recently applied for a Joe Serna, Jr. Farmworker Housing Grant Program to support farmworker housing on the coast of San Mateo County.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

HOME Resale Guidelines - Recapture. When using HOME funds for homeownership, the County will use HOME Recapture guidelines as the method for enforcing HOME affordability requirements. No HOME funds are anticipated for homeownership programs in the upcoming program year.

Prior to County disbursement of HOME funds through an escrow held by a title company, the following documents will be executed: (1) a written agreement between the County and homebuyer memorializing County HOME loan requirements described below; (2) a promissory note in the loan amount in favor of the County; and (3) a deed of trust in the amount of the Note recorded in the County recorder's office.

Purchase price limit. While the County may develop an alternate 95% of purchase price limits based on a survey of recently sold homes, under this Plan, the County will continue to use the HUD-determined 95% limits for 2012 for San Mateo County (effective March 29, 2012). This is the cap for both the HOME maximum purchase price and after rehab value limit. For a single-family home, the HUD 95% of median limit is \$735,300. Notwithstanding the foregoing amount, the County will use whatever is the most recent 95% of median limit in effect.

Recapture provisions. All HOME funds for homeownership are in the form of a loan, which is generally recorded in second or subordinate mortgage lien position. The loan becomes due



upon sale, transfer, or non-compliance with HOME requirements. Repayment may be deferred for an initial period, be interest only, or amortized. In no case will interest exceed 3%.

Net proceeds upon sale. Regardless of whether the home is sold during the affordability period, the amount due at re-sale will be limited to the net proceeds of the sale. Net proceeds are calculated as the sales price less senior debt and closing costs. Should the amount owed the County be calculated at an amount that exceeds the net sales proceeds, the borrower is not be held liable for the difference.

Affordability term. The term of the HOME loan will not be shorter than the HOME affordability term and will be in accordance with County START Program provisions, described later. The HOME affordability period is based on the amount of the HOME investment in the loan.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Annual compliance monitoring: In the situation in which the borrower pays off the HOME loan before the affordability period has lapsed, the County will continue to monitor the unit for primary residency during the course of the affordability period. In the different situation in which the borrower no longer occupies the unit as primary resident during the affordability period while the loan is still in place, upon discovery of noncompliance, the County will require the borrower to cure the deficiency within a 60-day cure period. Should the borrower not comply, the loan will become immediately due and payable. While it may be admittedly difficult to enforce residency in both the above situations, repayment to the County will be treated differently depending on the situation.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

HOME Rehab Refinancing Guidelines. In accordance with County HOME policy, all HOME funds must be invested in housing that is nonprofit-owned or controlled. Should the property ownership be a for-profit entity formed to take advantage of tax credits, the

nonprofit must have a controlling or managing interest.

HOME cannot be used to take out any CDBG loans or loans insured by any federal program.

HOME investment cannot be used directly to take out other pre-existing loans or financing under the same property ownership unless it is to preserve long-term affordability of existing units and/or to create additional affordable units. Regardless of the foregoing, rehab must constitute the primary activity for use of HOME funds. Refinancing with HOME proceeds must meet one of two tests: (a) HOME investment cannot exceed 85% of the rehab costs; or (b) HOME investment must involve a level of rehab costing at least \$20,000 per HOME-assisted unit. The County will review this number from time to time in order to keep pace with the impact of inflation on rehab costs.

Rehab will be to upgrade the units to meet life and safety code requirements and/or to extend the useful life of one or more of the systems of the building or property, including improving the integrity of the structure.

In accordance with HOME requirements, the HOME affordability term will be not less than 15 years from date of completion of the rehab, evidenced by a notice of completion or other document acceptable to DOH.

As with County HOME funds in general, criteria for property location will be the same as the County HOME investment policy. HOME funds may be invested anywhere in the San Mateo County HOME Consortium PJ plus contiguous areas, so long as projects outside the County PJ meet HOME criteria, including that the project will also be funded by the applicable contiguous jurisdiction and will benefit residents from both jurisdictions.

As with other projects requesting HOME funds, DOH underwriting of the project to be refinanced with HOME funds will involve review of the ownership's property management practices and capacity to perform long-term management. A property management plan is requested for review. DOH underwriting will include a HOME subsidy layering analysis, including review of the project's sources and uses and operating budget proformas to ensure that HOME funds are not over-subsidizing the project. This review will further include evaluating the project's replacement reserves to ensure that it is adequate to address certain long term physical needs. On-site monitoring will be undertaken in compliance with HOME requirements and for projects of greater than 25 units, DOH will request annual project operating budgets.

**Emergency Solutions Grant (ESG)**  
**Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment).

Because the County allocation of ESG is small relative to its CDBG or HOME allocations, County policy has been to allocate most of the ESG program funds for shelter services to one or two shelter providers. For FY2023–2024, the County will fund LifeMoves’ shelters and Star Vista’s Daybreak shelter. Collectively, these represent the largest number of shelters in the County.

In terms of rapid re-housing written standards, the San Mateo County Continuum of Care has begun a process of reviewing its county-wide rapid re-housing program, which was modeled on the Homelessness Prevention and Rapid Re-Housing Program. Rapid re-housing programs will be operated by either LifeMoves or a service provider collaborative, with Life Moves as the lead agency. Partnering agencies in the partner collaborative include Samaritan House, CORA, Project WeHOPE and possibly other nonprofit providers. Eligible households will be referred via San Mateo County’s CES and all participants will be "literally homeless" per the HUD Category 1 definition of homelessness. The program will primarily serve referrals from San Mateo County’s CES system. The program may also consider referrals of homeless people from other partners, provided they are literally homeless and this is approved of by the CES team. Families and individuals served will be those who are most likely to retain permanent housing and those who face primarily economic barriers to self-sufficiency and permanent housing. Priority may be given to those who are currently enrolled in behavioral health and recovery services, including mental health treatment and alcohol and other drug treatment and recovery services. Priority may also be given to those with rental subsidies from a non-ESG source such as Housing Readiness Program. All case managers at each of the four primary partnering agencies, as well as other intake personnel and other staff as appropriate, will be trained in the program's eligibility requirements and will screen all clients for eligibility for participation in the program. The screening, verification and documentation procedures will ensure that all households served meet ESG requirements. The screening and documentation procedures will draw upon the providers' past and current experience with HPRP and SSVF. A detailed intake includes questions regarding housing status, income and available assets, determination of need for financial assistance, potential housing options with friends or family, and more. Life Move's Director of Housing will oversee the initial and ongoing training in this area.

Policies and procedures for coordination among providers: The ESG-funded activities will be a collaboration between Life Moves, Samaritan House, CORA, and Project We Hope. Other

entities may join over time. Life Moves, Samaritan House and CORA have extensive collaborative experience providing emergency shelter, homelessness prevention and rapid re-housing services. As the lead applicant, Life Moves will establish a bi-monthly working group with staff from each of the subcontractors and referring agencies to review progress toward goals and to ensure that services, clients, and outreach efforts are complementary and unduplicated. As needed, staff from the Core Service Agencies, from other service providers, from the community will be engaged to assist with outreach, service provision, and policy development.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

San Mateo County developed a system for coordinated access and assessment near two decades ago, when the CoC Lead Agency (San Mateo County H.S.A.) created a network of eight Core Service Agencies located throughout the county. The Cores all receive County General Funds to serve as the entry point into safety net services, emergency shelter and housing assistance for people who are homeless or at-risk of homelessness. All providers, including the County's "211" phone-in system, direct homeless people to the Cores for a standardized initial assessment to determine the type of assistance that will be offered. In 2018, the CoC began work to further standardize and strengthen the assessment and referral processes conducted at the Cores to ensure there is a fully coordinated system. This work was coordinated with the San Mateo County Homeless Continuum of Care Steering Committee and the County's Community Action Agency, which oversees the use of CSBG funding, one of the community's main sources of funds for homelessness prevention activities.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

In FY 2018-19, the County developed a policy of two-year funding commitments for ESG as well as for CDBG grant-funded programs (i.e., public services, minor home repair programs, microenterprise, fair housing enforcement). This policy continues in this next five-year period: FY23-27. This streamlining effort has both facilitated staff contract administration and assisted with budget planning by affected providers. In response to a Notice of Funding Availability, shelter providers applied for funding for shelter operations. Because of ESG reporting requirements and the relatively small ESG allocation, County policy is to direct ESG program funds to one or two providers under each category, shelter operations and rapid re-housing. In FY 2023 – 2024, Life Moves and Star Vista were the successful recipient

for shelter operations ESG funding and LifeMoves as the sole recipient of Rapid Re-housing ESG funding.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The San Mateo County Board of Supervisors is the recipient of the ESG funds. It is not possible to require inclusion of a homeless or formerly homeless person on this elected body. However, the bylaws of the San Mateo County Continuum of Care Steering Committee require representation of a homeless or formerly homeless individual, and this slot is currently held by a formerly homeless person. The CoC is continually seeking ways of further involving homeless people in policymaking relating to ESG and CoC funding. The County's Housing and Community Development Committee, an advisory body to the County Board of Supervisors on CDBG, HOME, and ESG funding allocations, includes a member from the CoC on its 15-member body.

5. Describe performance standards for evaluating ESG.

The County strives to meet all program specific requirements as detailed in the enabling legislation and program guidelines and is currently updating its ESG (and CDBG/HOME) policies and procedures to further ensure compliance. County staff work with sub-grantees to ensure that these requirements are met and oversees internal operations towards the same goal.