CITY OF SAN MATEO
COMMUNITY DEVELOPMENT DEPARTMENT

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Emergency Rental Assistance Program
2025-2026 Annual Report

Introduction

As the cost of living in the Bay Area continues to rise, housing insecurity remains a prevalent issue among low-income residents in San Mateo. In any given month, many low-income renter families in San Mateo face the risk of being displaced because they are unable to make rent. Nonpayment of rent is the main cause of eviction countywide.

In response, in July 2025, the City created an Emergency Rental Assistance Program (ERAP) with a budget of up to $168,000. Samaritan House, a San Mateo County Core Service Agency and administrator of an existing financial assistance program, was chosen as the administrator. ERAP provides rental, utility, and security deposit assistance to prevent displacement and homelessness for San Mateo residents. Each household served under this program can receive up to $4,000 in financial assistance; a total of 37 households were projected to be served in the first year of the program.

The 2025-26 contract, with $150,000 set aside for emergency rental assistance and $18,000 for administrative costs, served as a pilot year to help identify any areas of improvement and highlight the community impact among local renters.

How the ERAP Works

To apply to the program, residents can call Samaritan House or visit the office at 4031 Pacific Boulevard in San Mateo. The receptionist provides preliminary information on the application process and what documents are required. Applicants are responsible for filling out the application and collecting the required documentation. An appointment with a Case Manager is scheduled once they complete the application.

This meeting with the Case Manager, where the application and documents are reviewed for eligibility and completion, is the first step for a household to receive referrals to other resources that they may be eligible for. If the applicant is considered eligible to receive financial assistance in this meeting, the Case Manager sends the application to the Director of Programs for final approval.

Once the Director approves the application, Samaritan House moves forward with contacting the landlord for payment. This entire process can take an average of 10-14 business days, depending on the urgency of the case.

ERAP Impact

By the end of the contract year, a total of 72 households/185 people were served by the City's Emergency Rental Assistance Program. The program was originally projected to serve 37 households. 92% of households

received rental assistance, 6% received assistance with security deposits, and 6% received utility payment assistance.

The table below shows the breakdown of types of assistance and number of households served. Please note that some households received more than one type of financial assistance:

Financial Assistance Type	Amount Provided	Number of Households Served
Rental Assistance	$137,150	66
Security Deposits	$6,492	4
Utility Payments	$2,358	4
TOTAL	**$146,000**	**74***

**Two households received more than one type of financial assistance.*

A total of 51 landlords/property management companies received payment from Samaritan House through ERAP.

A significant number of households who received ERAP were families with children: 40% of the individuals served under this program were children from the ages of 0-17 years old, while 60% were adults over the age of 18. This is important because access to family shelters is extremely limited.

Leveraging ERAP

Residents who have been experiencing financial hardship and have fallen behind on their rent often face legal challenges with their tenancy. Samaritan House works closely with legal aid organizations such as Community Legal Services in East Palo Alto and Legal Aid Society of San Mateo County (a City of San Mateo CDBG grantee) to assist tenants at risk of eviction. These attorneys provide free legal counseling through negotiating payment plans between the tenant and landlord or full presentation if an eviction goes to the court.

As a Core Service Agency, Samaritan House has access to a network of organizations and resources. When an applicant is approved for financial assistance, they frequently get referred to other resources. Additional resources an applicant may receive aside from ERAP are access to Samaritan House's food pantry and medical and dental clinics, bus/train vouchers, gas cards, career development, and clothing.

Community Feedback on ERAP Year 1

City staff has received some limited feedback from the community about the accessibility of this program. Some community members have shared with staff that the timeline from ERAP application to approval was too long, while others have questioned the decision-making process that determines which applicants receive assistance, or how much they receive.

The length of time needed to complete an application is in part due to the amount of documentation a tenant must provide. At the same time, this documentation is typical of financial assistance programs and is intended to ensure that Samaritan House acts in a fiscally responsible manner and takes appropriate steps to prevent potential misuse of funds.

To sustain the impact of this program, some applicants may not receive ERAP. For example, an applicant who is unable to pay rent for several months after receiving ERAP once, or who cannot demonstrate ability

to pay long-term, may not be eligible. That household is instead referred to other resources, such as a security deposit for a new rental unit that fits into the applicant's budget.

Samaritan House has provided information to the City about recent applications that did not receive ERAP funding in the January-August 2026 timeframe. During this time, a total of 333 residents were served by Samaritan House's Emergency Rental Assistance Program, which includes funds from the City's ERAP and other outside sources. During this timeframe, 32 applications were denied for reasons such as: not providing the requested documents, not demonstrating ability to sustain monthly rental payments, not demonstrating critical need, or suspected fraud. The basis for denial was shared with the applicants when a request was not approved. Overall, the denied applications represented less than nine percent of the total applicants during this period.

Next Steps

Based on the feedback received on ERAP, staff are working to coordinate a meeting with community members from North Central and Samaritan House staff. The objective of this meeting is to provide an in-depth overview of the application process and receive detailed input on specific cases. Staff hopes that this meeting can help identify any program gaps that can be resolved through more education and/or updating the program's guidelines.

Samaritan House staff and City staff will continue to meet quarterly to review the program's progress and discuss issues as they arise.

Success Story

The following narrative is just one success story of several that Samaritan House has shared with the City. Each client story highlights the needs of residents in San Mateo and how this program has helped to prevented homelessness among multiple residents.

Allison and her family, residents of San Mateo, sought financial assistance after falling behind on rent due to a period of unexpected financial hardship. Allison and her partner, who are raising their 3-year-old child in a multi-generational household with her father-in-law, experienced a series of circumstances that impacted the family's income.*

The family's financial challenges began when pregnancy complications forced Allison to temporarily stop working, leaving her partner solely responsible for household income. Although the couple relied on savings to remain stable for a time, those funds were eventually exhausted. Allison later returned to work providing office support for a landscaping company, but the family continued to struggle when her partner's landscaping work hours were reduced due to the winter rainy season. As a result, the family accrued $5,020 in past-due rent for January and February.

Despite these challenges, Allison remained proactive in seeking support and maintaining stability for her family. She increased her work hours, including weekends, while her partner prepared to return to full-time work as weather conditions improved. With their case manager's support, the family also applied for CalFresh benefits and utilized Samaritan House's food pantry, diaper assistance, and holiday program.

With support from the City of San Mateo's Emergency Rental Assistance Program, Allison and her family were able to stay current on their housing and remain safely housed during a difficult transition period. This assistance provided the family with critical relief and the opportunity to regain financial footing while continuing to work toward long-term stability and self-sufficiency.

**Names have been changed for client confidentiality.*