

# CITY OF SAN MATEO



## 2018-2022 CONSOLIDATED PLAN

*For Fiscal Years  
2018-19 to 2022-23*



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# Executive Summary

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

### 1. Introduction

The U.S. Dept. of Housing and Urban Development (HUD) requires the City of San Mateo to prepare a three or five year Consolidated Plan and subsequent one year Annual Action Plans in order to receive federal Community Development Block Grant (CDBG) funds. The City's previous Consolidated Plan was a three year plan from 2015-17, so this plan will cover five years from 2018-22. The Annual Action Plan for the 2018-19 fiscal year is incorporated into the Consolidated Plan. HUD funds are used to assist low- and moderate-income persons by:

1. Providing decent and affordable housing;
2. Providing a suitable living environment; and
3. Expanding economic opportunities

The City's Consolidated Plan outlines more specific goals by assessing the housing and community development needs of the community and prioritizing the use of resources towards addressing those needs. The City is a participating jurisdiction in the San Mateo County HOME Consortium.

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

The City's Consolidated Plan identifies the following needs and has developed goals and activities that further HUD's program goals.

#### **Need:** Affordable Housing

**Goal:** Increase, maintain, and improve the supply of affordable housing for low- and moderate-income families and individuals.

**Activities:** The City will use CDBG and local funds for development of housing, acquisition and/or rehabilitation of housing, minor home repairs, weatherization, and accessibility modifications. Additionally, the City will continue to administer its existing below-market rate housing rental and ownership units.

#### **Need:** Public Facilities Improvements

**Goal:** Preserve and improve public facilities that serve a high percentage of low- and moderate-income families as well as those with special needs.

**Activities:** The City will use CDBG funds, when feasible, to make accessibility modification to public facilities and to provide funds for rehabilitation of facilities with urgent needs.

**Need:** Public Services

**Goal:** Provide services to improve quality of life for low- and moderate-income families and individuals, including those at risk of becoming homeless and special needs populations.

**Activities:** The City will allocated the 15% of its entitlement and 15% of the previous year's program income, as allowed by CDBG regulation, for the Community Funding Program. These funds will be granted to non-profit agencies for provision of public services.

**Need:** Community Development

**Goal:** Infrastructure improvements in the CDBG Priority Neighborhood.

**Activities:** The City will use CDBG funds for capital projects such as replacement of failed streets and sidewalks, accessible curb ramps, traffic calming, etc. The Department of Public Works will manage projects.

**Need:** Affirmatively Further Fair Housing

**Goal:** Address fair housing issues and contributing factors as determined by the Assessment of Fair Housing, which was approved by HUD in January 2018.

**Activities:** The City will allocate funds from administration for provision of fair housing services to be granted to a non-profit partner. The City will also work towards the goals from the Assessment of Fair Housing and recommendations made by the Housing Task Force in 2016.

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

During the City's prior Three Year Consolidated Plan (2015-2017), the City carried out a strategic plan which sought to increase and maintain the amount of affordable housing and to improve the community. The stated goals and activities were generally met over the three year period.

Over the three-year period, the City used CDBG, HOME and RDA funds to increase and maintain the City's affordable housing stock. The City utilized former RDA and HOME funds for the acquisition of 16 rental units by a nonprofit housing organization in order to prevent the property being sold on the open market, which would have resulted in high rent increases for the existing lower income residents. The City also provided former RDA and HOME funds for the completion of 63 new affordable rental units. Additionally, 54 new affordable rental units and 33 new affordable ownership units were completed by market rate developers in accordance with the City's Below Market Rate (Inclusionary) Program.

During the 2016-17 program year, the City joined the San Mateo County HOME Consortium along with the County and City of South San Francisco in order to leverage HOME funds more efficiently.

The City also made efforts to improve the community by funding numerous non-profit organizations that provided a wide variety of public services which included: Child care, senior services, victims of domestic violence services, youth services, tenant legal services, general social services, and disabled services. CDBG funds were also dedicated to various nonprofit agencies to provide minor home repairs, energy and accessibility improvements to low income homeowners who were mostly senior citizens.

Additionally, CDBG funds were used to improve accessibility and/or rehabilitate various public facilities. For example, ADA modification projects were undertaken in low income areas as part of its streets improvement projects, as well as entire street replacement in several locations in the CDBG target area in North Shoreview and North Central neighborhoods. Funding was also provided to nonprofit agencies to make capital improvements to their facilities.

Beyond funding programs, the City also made efforts to increase coordination with other jurisdictions and to streamline processes.

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

Pursuant to 24 CFR, part 91.105, the City of San Mateo adopted a Citizen Participation Plan (CPP). The purpose of the CPP is to encourage citizen participation, particularly residents of predominantly low- and moderate-income neighborhoods, in the development of the City's Consolidated and Annual Action Plans, substantial amendments to the plans, and the Consolidated Annual Performance and Evaluation Report (CAPER). In accordance with the CPP, The City made the following efforts to promote citizen participation:

- Online community needs survey
- Two Community Needs Assessment workshops
- Public hearing and comment period for the draft plans
- Three Community Relations Commission meetings were held where representatives of the public, non-profit service agencies, and other stakeholders were given opportunity to speak on the programs and projects included in the plans
- Notifications were sent to the listserv maintained by the City for those interested in the Community Relations Commission
- Two public notices were published in the local newspaper
- Social media postings regarding the workshops and public hearings
- Information on all meetings and workshops was posted on the City's website

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

Public comment was received through many different means and on a variety of issues. After hearing all comment the Community Relations Commission prioritized the following needs:

- Basic human needs (including, but not limited to, access to food, shelter, clothing, legal services, workforce development, etc.)
- Senior services
- Youth services
- Affordable housing services (preserving and/or providing affordable housing)

Also receiving a lot of discussion was prioritizing public safety for community development projects and continuing to provide funds for fair housing services.

For more detailed representation of the comments received please see section PR 15.

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

None

## 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
CDBG Administrator	SAN MATEO	Community Development Department
HOME Administrator	SAN MATEO	Community Development Department

Table 1– Responsible Agencies

#### Narrative

The City of San Mateo's Neighborhood Improvement and Housing Division (NIH), a division of the Community Development Department, is the lead agency responsible for developing and implementing the City's Consolidated Plan. NIH administers the City's CDBG administrative funds, and is responsible for many of the activities and programs identified in the Consolidated Plan including the City's Minor Home Repair Program, Community Funding Program, and the City's community development and public facility improvement projects. NIH works with staff from the Departments of Public Works and Parks and Recreation take the lead role in project management for the construction of capital projects funded with CDBG funds.

#### Consolidated Plan Public Contact Information

Sandra Council  
Neighborhood Improvement and Housing Manager  
City of San Mateo  
Community Development Department  
330 W. 20th Ave.  
San Mateo, CA 94403  
(650) 522-7220

## **PR-10 Consultation - 91.100, 91.200(b), 91.215(l)**

### **1. Introduction**

The City consulted with many different stakeholders in developing this five-year Consolidated Plan. Meetings were held internally with the Department of Public Works and the Department of Parks and Recreation. Non-profit partners from the area were invited to Community Needs Assessment workshops and Community Relations Commission meetings. The Community Participation Plan is detailed further in section PR-15.

**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)).**

In the Consolidated Plan period, the City will maintain its relationships with organizations that serve the public, especially low- and moderate-income residents. Efforts will include:

- Working with other entitlement districts in San Mateo County to coordinate and streamline the CDBG process
- Working with non-profit social service providers, the County of San Mateo, other entitlement jurisdictions, and other stakeholders to coordinate the provision of needed services in the community
- Providing funds through the community funding program to non-profit service providers
- Working with non-profit organizations, private developers, and the County of San Mateo to build and maintain affordable housing
- Working with the Continuum of Care, Homeless Outreach Team, and non-profit service providers to coordinate homeless services

**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 Continuum of Care (COC) guides the implementation of the county's housing and service system to meet the needs of homeless individuals and families. The City of San Mateo participates in COC meetings and monitors decision-making to better understand latest trends in homeless outreach. The COC coordinates the following activities:

- System planning (identifying gaps, developing strategies to fill gaps, responding to emerging best practices, etc.)
- Setting funding priorities for Emergency Solutions Grant and COC funds
- Assessing system performance and making system redesigns as needed

- Coordinating with other planning entities such as the Community Action Agency
- Undertakes a wide range of efforts to meet the needs of homeless individuals and families

Chronically Homeless: COC has created a multi-disciplinary, bilingual, Homeless Outreach Team (HOT) to conduct intensive outreach and engagement with unsheltered and chronically homeless individuals and families located throughout the County, with specialized HOT teams in the cities of San Mateo, Redwood City, South San Francisco, Half Moon Bay, Pacifica, and East Palo Alto.

Families with children: To reduce the number of unsheltered families, the COC has developed a rapid re-housing program. The San Mateo County Human Services Agency has provided funding for a motel voucher program to assist families with children that are waiting to access shelter.

Veterans: Needs include housing and assistance for homeless, employment and education services, and improved and increased liaisons with the Veterans Benefits Administration.

Youth: Currently, HUD COC funds are provided to the San Mateo County Mental Health Association to operate its Support and Advocacy for Young Adults in Transition Program, which provides case management and housing search/stabilization services to homeless youth. The San Mateo County Housing Authority administers the Family Unification Program vouchers.

**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**

The City of San Mateo does not receive Emergency Solutions Grant (ESG) funding, as the San Mateo County Department of Housing (DOH) is the sole recipient in the county. However, the City does participate in COC meetings as part of its ongoing responsibility in receiving HUD funding. DOH coordinates closely with the COC in regards to the County's ESG, COC, and CDBG funding and is represented on the COC Steering Committee. DOH has also delegated responsibility for management of all ESG funds, plus the portion of the County CDBG funds used for homeless activities, to the COC Lead Agency, and the San Mateo County Human Services Agency (HSA). Management responsibilities include issuing requests for proposals for ESG funding, awarding contracts, gathering community input, data analysis, and contract monitoring. The COC Lead Agency is also the Homeless Management Information System (HMIS) Lead Agency and develops the policies and procedures for operation and administration of HMIS for ESG funded projects.

**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**

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

1	<b>Agency/Group/Organization</b>	City of San Mateo
	<b>Agency/Group/Organization Type</b>	Other government - Local Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis Emergency Management
	<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 City of San Mateo Police Department attended the February 21, 2018 meeting of the Community Relations Commission to speak regarding conflict resolution, primarily in the CDBG Priority Neighborhood. Many layers of complication arise with having residents work with police, including immigration concerns and prior negative experiences. Conflict resolution efforts have shown to help neighborhoods in that area. The Departments of Public Works and Parks and Recreation were consulted as well for prioritization of funds for community development projects. Each department was able to give some priorities in the CDBG Priority Neighborhood along with an approximate budget for different projects. Public Works was also contacted about a project that will affect the CDBG Priority Neighborhood. The project will improve the Coyote Point PS/North Levee near the San Mateo and Burlingame border. The area is prone to flooding from the San Francisco Bay at its north and east borders. The project is funded through a special assessment district and will cost approximately \$23.5 million. It will begin in 2019 and should be complete within the Consolidated Plan period. The Fire Department worked with staff in 2017 on demographic and vulnerability information for its Hazard Mitigation Plan. The CDBG Priority Neighborhood is particularly vulnerable to disaster. The Hazard Mitigation Plan involves a yearly follow-up with the Fire Department.
2	<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 Homelessness Strategy 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 HIP Housing attended the Community Relations Commission regular meeting on February 21, 2018 to provide input on housing needs within the community and to give information on home sharing. The Home Sharing program matches those in need of affordable housing with members of the community that have extra space and are willing to share. One of the community members that shares her home gave her story on the benefits of home sharing as well. The need for affordable housing is well documented in San Mateo, and HIP Housing gives a different approach to helping those in need.
3	<b>Agency/Group/Organization</b>	CALL Primrose
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless 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 CALL Primrose spoke at the February 21, 2018 Community Relations Commission regular meeting about the need for food services for low-income and homeless individuals and families. CALL Primrose is a partner of the Second Harvest Food Bank and provides groceries to people in San Mateo County.
4	<b>Agency/Group/Organization</b>	Peninsula Conflict Resolution Center
	<b>Agency/Group/Organization Type</b>	Services-Children Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	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 PCRC spoke at the February 21, 2018 Community Relations Commission regular meeting on the need for programs to address youth gang and drug prevention, as well as outreach to neighborhoods for increased communication between community members and police. PCRC works with San Mateo Police to target outreach to neighborhoods in the most need.
5	<b>Agency/Group/Organization</b>	Rape Trauma Services
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Victims of Domestic Violence Services - Victims
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs 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 Rape Trauma Services spoke at the February 21, 2018 Community Relations Commission regular meeting about the effect of the lack of affordable housing on victims of domestic violence. The organization has pivoted to more of a case management approach to helping victims. They gave input on the need for these types of services in the community.
6	<b>Agency/Group/Organization</b>	CORA - COMMUNITY OVERCOMING RELATIONSHIP ABUSE
	<b>Agency/Group/Organization Type</b>	Services-Victims of Domestic Violence
	<b>What section of the Plan was addressed by Consultation?</b>	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 spoke at the February 21, 2018 Community Relations Commission regular meeting about the effect of the lack of affordable housing on victims of domestic violence. The need is great in San Mateo, as CORA is the only organization of its kind serving women and their children through services and housing in the County.
7	<b>Agency/Group/Organization</b>	Renaissance Entrepreneurship Center
	<b>Agency/Group/Organization Type</b>	Regional organization

	<b>What section of the Plan was addressed by Consultation?</b>	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 Renaissance Entrepreneurship Center spoke at the February 21, 2018 Community Relations Commission regular meeting about the need for assistance to micro-enterprises. Specifically targeted to low-income clients, the organization specializes in providing assistance to English and Spanish speaking clients.
8	<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>	Public Housing 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 Legal Aid Society of San Mateo County spoke at the February 21, 2018 Community Relations Commission regular meeting about the need for tenant protections, specifically from displacement. Their program called Home Savers represents low-income individuals and families facing eviction and on other matters related to housing.
9	<b>Agency/Group/Organization</b>	PROJECT SENTINEL
	<b>Agency/Group/Organization Type</b>	Service-Fair Housing Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing 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 Project Sentinel spoke at the February 21, 2018 Community Relations Commission regular meeting about the need for fair housing services, specifically targeted to preventing discrimination.
10	<b>Agency/Group/Organization</b>	Central Neighborhood Association
	<b>Agency/Group/Organization Type</b>	Neighborhood Association Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Community 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 Central Neighborhood Association provided written comments via email on December 1, 2017 regarding the need for sidewalk repairs, traffic calming, and neighborhood beautification measures in the neighborhood, which is part of the CDBG Priority Neighborhood.
11	<b>Agency/Group/Organization</b>	St. James Community Foundation
	<b>Agency/Group/Organization Type</b>	Services-Children
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment 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 St. James spoke at the May 16, 2018 Community Relations Commission regular meeting about the need for youth services in the community, specifically after school programs and tutoring.
12	<b>Agency/Group/Organization</b>	StarVista
	<b>Agency/Group/Organization Type</b>	Services-Children
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs Non-Homeless Special Needs 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 StarVista spoke at the May 16, 2018 Community Relations Commission regular meeting about the need for youth services in the community, specifically funding for shelter/services for runaways.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	San Mateo County Human Services Agency	Several homeless service providers receive ESG funding from the County. The may also assist these agencies with its Community Funding Program. Even if financial assistance is not provided by the City, staff coordinates closely with these agencies with information and referral to clients.

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))**

The City has joined the San Mateo County Consortia for the HOME program and has coordinated with the County of San Mateo, as the lead jurisdiction, to ensure timely filing of necessary documentation and inclusion of same in our Consolidated Plan. The City also coordinates with other local entitlement jurisdictions including Daly City, Redwood City, and South San Francisco and has developed a "CDBG Cohort Group" that meets quarterly to enhance and streamline the CDBG process for jurisdictions and sub-recipients, many of whom receive grants from more than one jurisdiction within the County. The group collectively organizes community forums, requests for proposals, and joint monitoring of sub-recipients. The cohort group has also implemented the use of standardized applications, reporting, and reimbursement forms for sub-recipients.

## **PR-15 Citizen Participation - 91.401, 91.105, 91.200(c)**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation**

#### **Summarize citizen participation process and how it impacted goal-setting**

The City of San Mateo followed guidelines specified in its Community Participation Plan, engaging as many stakeholders as possible in setting goals and prioritizing the community's needs for the Consolidated Plan. The following actions were taken:

- October 2017 - Updated City of San Mateo website with information regarding the two Community Needs Assessment workshops. Placed flyers in English and Spanish at City Hall counter, city libraries, and recreation centers around the City
- October 20, 2017 - Sent "notify me" about the Community Needs Assessment workshops via email to the Community Relations Commission listserv
- October 23, 2017 - Posted Community Needs Assessment workshop information on NextDoor
- October 24, 2017 - Placed a calendar listing for the Community Needs Assessment workshops on the Daily Journal's website
- October 24, 2017 - Sent email with information about the Community Needs Assessment workshops to list of non-profit partners
- October 27, 2017 - Sent email with information about the Community Needs Assessment workshops to list of neighborhood associations in located in or near the CDBG Priority Neighborhood
- October 27 and November 13, 2017 - Legal notice in the Examiner announcing the Community Needs Assessment workshops
- November 1, 2017 - Community Needs Assessment workshop held at Central Park Recreation Room
- November 1, 2017 - Advertisement announcing the Community Needs Assessment workshop on November 18, 2017 ran in the local Chinese newspaper, News for Chinese
- November 2, 2017 - Sent link to online survey to email list of non-profit partners
- November 2-15, 2017 - Online survey conducted through Peak Democracy
- November 18, 2017 - Community Needs Assessment workshop held at Kings Center Assembly Room
- November 18, 2017 - Community Relations Commission Special Meeting held after workshop at the Kings Center Assembly Room
- January 17, 2018 - Community Relations Commission Regular Meeting held at City Hall
- February 21, 2018 - Community Relations Commission Regular Meeting held at City Hall
- April 29, 2018 - Legal notice in the Examiner-San Mateo announcing the public hearing on the Consolidated Plan and Annual Action Plan to be held at the Community Relations Commission Regular Meeting on May 16, 2018.

- April 30-May 30, 2018 - Public comment period for the Consolidated and Annual Action Plans
- April 30, 2018 - Publish draft Consolidated and Annual Action Plans on the City's website
- April 30, 2018 - Send email to the Community Relations Commission "notify me" listserv announcing the public meeting and comment period
- May 16, 2018 - Community Relations Commission Regular Meeting held at City Hall, draft Consolidated Plan recommended for approval
- June 18, 2018 - City Council Regular Meeting held at City Hall, Consolidated Plan approval

### 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	Newspaper Ad	Non-English Speaking - Specify other language: Chinese	n/a	n/a	n/a	
2	Newspaper Ad	Non-targeted/broad community	n/a	n/a	n/a	

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	Community Needs Assessment held 11/1/2017 at the Central Park Recreation Room. 11 members of the community, including some representatives from local non-profit organizations attended the meeting. Three members of the Community Relations Commission and two City staff persons were also in attendance.	Community members split into three groups, each with a member of the Community Relations Commission, to talk about the community's needs in the areas of housing, community development, and public services. The most frequent responses for the community's needs were rental assistance, land to build housing, basic human needs, public safety measures, youth and senior services, and employment training.	none	

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-targeted/broad community	Community Needs Assessment held 11/18/2017 at the King Center Assembly Room. Seven members of the community, including some representatives from local non-profit organizations attended the meeting. Four members of the Community Relations Commission and two City staff persons were also in attendance.	Community members split into two groups, each with two members of the Community Relations Commission, to talk about the community's needs in the areas of housing, community development, and public services. The most frequent responses were rental assistance, fair housing, basic human needs, public safety measures, youth/senior services, and employment training. A gentleman from the community brought a hand written letter to the meeting that talked about the need for senior services and rental assistance. His concern was that rising rents combined with lack of a safety net will cause his family and others to not be able to support themselves.	none	

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	Internet Outreach	Non-targeted/broad community	NextDoor post	Community member made a statement about the road conditions in their neighborhood.	n/a	
6	Internet Outreach	Non-targeted/broad community	Ran a survey on Peak Democracy for a two-week period from November 2 to 15. The end date was chosen so that feedback would be available for the November 18 Community Relations Commission meeting. A link to the survey was added to the City's website and included with the email to our list of non-profit partners. We also made sure to inform attendees of the first Community Needs Assessment workshop on November 1 about the survey.	Received 27 responses. Respondents most often chose fair housing, senior services, transportation services, and youth services/tutoring as service programs on which they would allocate CDBG funds. On Capital projects, the list included traffic/street improvements, public facilities improvements, and water/sewer improvements. On affordable housing, the list included homeownership assistance, construction of affordable rental housing, and rehab of existing affordable housing.	n/a	

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	Internet Outreach	Neighborhood Associations	Email to neighborhood associations in or near the CDBG Priority Neighborhood	Received email back from a neighborhood association detailing some needs for community development projects including sidewalk repairs, traffic calming and pedestrian safety, and neighborhood beautification.	n/a	
8	Public Meeting	Non-targeted/broad community	City Council Regular Meeting was held on June 18, 2018. Council voted to approve the 2018-22 Consolidated Plan and 2018-19 Annual Action Plan.	Representatives from a housing advocacy group called One San Mateo spoke about being pleased to see the AFH objectives were incorporated into the Consolidated Plan. They also praised the Community Relations Commission for its decision to call for expansion of the toolkit by adding the AFH goals to the overall strategy mix.	n/a	

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	Public Hearing	Non-targeted/broad community	Community Relations Commission Regular Meeting on May 16, 2018. Public Hearing was noticed as part of the Community Participation Plan.	One resident spoke about homelessness, the need for affordable housing, and asked to focus on renter protections. A representative from a local non-profit spoke about the need for repairing older homes and revitalizing neighborhoods. The Commission expressed a desire to write a letter of support for the AFH and Housing Task Force goals to City Council.	n/a	

**Table 4– Citizen Participation Outreach**

## Needs Assessment

### NA-05 Overview

#### Needs Assessment Overview

The City of San Mateo is centrally located on the San Francisco Peninsula just 22 miles south of San Francisco and 30 miles north of San Jose. The City encompasses approximately 13.5 square miles and includes special geographic features including the San Francisco Bay and shoreline to the east, and the western hills and California Coast to the west.

The City was incorporated on September 4, 1894 and remained a relatively small community with a very suburban character until the 1940's. World War II and the following years were a period of significant growth and development, especially in the housing stock. By 1960 the population had reached 73,558 persons and the economic base was shifting to office and retail sectors. During the 1970's and 1980's, population growth slowed, increasing by 7,800 persons while both retail and office space increased significantly to 5.6 million square feet. These changes have altered both the physical shape and the image of San Mateo from a "bedroom community" to a place where people live and work, as well as having become an important subregional office and retail center. With limiting geography and the boom of post-war and subsequent development, the City of San Mateo has become primarily "built out." With a very limited supply of vacant land, new development primarily occurs through the redevelopment of underutilized properties.

Since 2010 the number of jobs created in the county has increased at a much greater rate than housing units built, which has contributed to unprecedented increase in housing costs for both rentals and units for sale in a short amount of time. This has placed economic stressors on all income groups. Families are faced with overpayment of their incomes on housing, diminishing their ability to pay for other needs, or being forced to move. Service agencies across the board have seen an increase in households needing basic human services. They've also noted an increase in household instability impacting school performance and family health.

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

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

San Mateo has a number of parks and community centers located in its CDBG Priority Neighborhood. For this planning period City staff is in the process of evaluating improvements to Martin Luther King Jr. Park to include features such as installation of synthetic turf playing field, replacement of field lighting to reduce spillover to adjacent neighbors and save energy, and the addition of parking for the park. In addition, non-profit owned facilities need various capital improvements.

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

These needs were determined by consulting with City Department of Parks and Recreation in conjunction with the 2018-2023 Capital Improvement Plan. Community feedback on King Park improvements was obtained through a Steering Committee and community meetings in 2017-18. Community members also provided suggestions for King Park and Recreation Center improvements, and non-profit organizations identified facility needs during CDBG Community Needs hearings and the online survey.

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

The City has identified a variety of Public Works projects mostly related to street improvements and pedestrian safety including street and sidewalk reconstruction, accessibility ramps, street lighting, crossing improvements and signalization in the CDBG Priority Neighborhood.

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

In 2016 the Public Works Department conducted traffic forums so that neighborhoods could prioritize improvements and develop Traffic Action Plans (TAPS) for each neighborhood. The TAPS for North Central and North Shoreview neighborhoods include pedestrian lighting, crossing improvements, and signalization improvements at various locations, especially in proximity to schools. A number of these improvements are unfunded and can utilize CDBG funds.

In addition, community members requested similar projects at the CDBG Community Needs Assessment workshops.

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

The City has a broad list of needs for Public Services including:

- Employment Training/Workforce Development
- Legal Aid, especially for Tenants
- Fair Housing
- Services for Day Workers

- Youth Services/Tutoring
- Day Care/After School Care
- Food Services/Meals on Wheels
- Senior Transportation Services
- Basic Human Needs-food, clothing, etc.
- Services for Disabled

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

These needs were identified through the community outreach process, overseen by the Community Relations Commission, including the CDBG Community Needs Assessment workshops, online survey, and consultations with non-profit service providers.

## Housing Market Analysis

### MA-05 Overview

#### Housing Market Analysis Overview:

The City of San Mateo's housing stock has been increasing, but at a declining rate since the 1960s due to the lack of vacant land, economics, and political will. Construction of housing units has not kept pace with the increase in population and creation of new jobs. The population of San Mateo has increased 12% since 2000, yet construction of new housing units has only increased 7%. Assuming that the average household size is 2.6 persons, the need for housing based on population compared with the housing built, indicates a shortage of about 1500 units during that time period.

Despite significant job losses in the dot.com bust and the following recession, overall San Mateo County job growth has far outpaced housing permits over the past decades. Most recently, San Mateo County reports that from 2010 to 2015, 72,800 new jobs were created, while only 3844 housing units were built countywide.

The slow growth of housing production compared to the increases in population and jobs has created housing shortages, resulting in extreme increases in both rental and ownership housing costs. The City of San Mateo created a Housing Task Force in 2016 to study the issues and review strategies to address the impacts on residents. According to the report, the asking rent for a 2 bedroom apartment rose 73% from \$1,708 in 2010 to \$2,909 in 2015. Similarly, the average sales price for a condominium rose 72% from \$424,000 in 2010 to \$730,000 in 2015.

These increases in housing costs are particularly difficult for lower income households causing an increase in households doubling up in crowded living conditions, falling behind in rent payments, and leaving the area. Also, as a result of the job housing gap and high cost of housing, San Mateo has high rates of in and out commuting, producing long commutes and traffic congestion for residents and workers.

Single-family dwellings have historically dominated San Mateo's housing stock, but that has changed over the past couple of decades. Vacant land for new single-family development has become very limited, and redevelopment of sites for multi-family housing at higher densities has increased. The proportion of single-family versus multi-family housing has decreased from 78% in 1960 to about 55% in 2017.

San Mateo changed from an owner-dominated housing market in the 1960s (two-thirds owner occupied) to a renter-dominated market in the 1970s due to increases in apartment construction. During the 1980s, condominiums reversed this trend, with the proportion of homeowners and renters now at approximately 53% and 47%, respectively.

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

### Introduction

### 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	346	15	1	0	-1
Arts, Entertainment, Accommodations	5,314	5,786	12	13	1
Construction	2,008	2,539	5	6	1
Education and Health Care Services	7,185	5,973	17	14	-3
Finance, Insurance, and Real Estate	3,207	4,823	8	11	3
Information	2,922	3,129	7	7	0
Manufacturing	3,181	305	7	1	-6
Other Services	2,039	2,515	5	6	1
Professional, Scientific, Management Services	8,133	11,211	19	26	7
Public Administration	0	0	0	0	0
Retail Trade	4,613	6,042	11	14	3
Transportation and Warehousing	1,814	560	4	1	-3
Wholesale Trade	1,912	993	4	2	-2
Total	42,674	43,891	--	--	--

**Table 5 - Business Activity**

Data Source: 2009-2013 ACS (Workers), 2013 Longitudinal Employer-Household Dynamics (Jobs)

## **Labor Force**

Total Population in the Civilian Labor Force	56,885
Civilian Employed Population 16 years and over	52,443
Unemployment Rate	7.81
Unemployment Rate for Ages 16-24	26.38
Unemployment Rate for Ages 25-65	5.73

**Table 6 - Labor Force**

**Data Source:** 2009-2013 ACS

<b>Occupations by Sector</b>	<b>Number of People</b>
Management, business and financial	16,675
Farming, fisheries and forestry occupations	2,002
Service	5,510
Sales and office	12,132
Construction, extraction, maintenance and repair	3,172
Production, transportation and material moving	1,635

**Table 7 – Occupations by Sector**

**Data Source:** 2009-2013 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	30,862	63%
30-59 Minutes	14,481	30%
60 or More Minutes	3,626	7%
<b>Total</b>	<b>48,969</b>	<b>100%</b>

Table 8 - Travel Time

Data Source: 2009-2013 ACS

## Education:

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

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	4,533	331	1,130
High school graduate (includes equivalency)	5,931	526	1,588
Some college or Associate's degree	11,837	1,173	2,736
Bachelor's degree or higher	22,637	1,216	3,036

Table 9 - Educational Attainment by Employment Status

Data Source: 2009-2013 ACS

## Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	495	1,242	1,282	1,058	1,447
9th to 12th grade, no diploma	749	910	540	962	823
High school graduate, GED, or alternative	1,967	1,661	2,363	4,021	3,476
Some college, no degree	2,762	2,815	2,711	5,685	3,091
Associate's degree	289	824	1,156	2,562	985
Bachelor's degree	1,162	4,977	4,609	6,552	3,034
Graduate or professional degree	95	2,599	3,468	4,684	1,705

**Table 10 - Educational Attainment by Age**

**Data Source:** 2009-2013 ACS

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

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	19,927
High school graduate (includes equivalency)	32,015
Some college or Associate's degree	42,726
Bachelor's degree	66,008
Graduate or professional degree	97,090

**Table 11 – Median Earnings in the Past 12 Months**

**Data Source:** 2009-2013 ACS

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

With 67 percent of the total jobs, Professional, Scientific, Management Services, Retail Trade, Education and Health Care Services, and Arts, Entertainment, Accommodations are the fastest growing business sectors in San Mateo County and the City of San Mateo. These sectors provide a vibrant and diversified economic base.

With almost 7,000 companies, the City of San Mateo has similar business profile to the County. The City has a healthy mix of businesses across industry sectors, maturity, and employee size. As the headquarters for marquee firms such as Franklin Templeton Financial Services, Survey Monkey, Snowflake, GoPro, Roblox, and others, the City is contributing to the growth of technology jobs in Silicon Valley. The strength of the technology sector also has a spillover effect to the retail sector. This is a contributing factor for Hillsdale Mall grossing twelve million dollars in annual revenues, and its ranking as the 6th largest mall in the Bay Area by revenue by the San Francisco Business Times.

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

According to “Economic Update for The Peninsula Economy, November 2016”, the Peninsula continues to have a jobs and housing imbalance with more jobs than housing. The report states that the “Peninsula is 60,000 housing units short of those needed to accommodate population growth over the past nine years.” Since the report was published, housing production has continued to lag behind while demand and the housing gap continues to widen. Additionally, with a historic low of 2.4% of unemployment rate down to levels not seen since the dot-com peak in 2000, employers are attracting new employees into the area to fill their workforce needs. These new employees will need places to live. And, if these employees can’t find residential homes close to work, they will commute from outside the region. This creates more traffic to existing highways and roads, and increases the need for public and private investment in workforce housing, mass transit, and highways.

Over the next decade, there will be a large cohort of baby boomers retiring, making occupation changes, and migrating out of the region. Identifying and preparing a local workforce to replace them will be necessary for continued business success and reduces the need to attract employees from outside the area to fill the jobs.

The NOVA Workforce Development Board (WDB) is the local workforce development area. NOVA provides services dedicated to providing a needed workforce to our local business by offering professional services that include staffing and business development assistance. With these services, the WDB is addressing the need to find qualified workers for businesses in San Mateo County.

**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.**

The City has a variety of local initiatives to promote business attraction and retention in San Mateo including ongoing partnerships with San Mateo Chamber of Commerce, Downtown Association, and Small Business Development Center. Additionally, Draper University and Hero City are private institutions that are cultivating the next generation of entrepreneurs and accelerating the growth of technology startups in San Mateo.

There are two major public infrastructure projects during the planning period that will have a major economic impact to the City of San Mateo.

- Caltrain's Peninsula Corridor Electrification Project – The project will electrify and upgrade the performance, operating efficiency, capacity, safety and reliability of Caltrain from San Francisco to San Jose and increase service up to six Caltrain trains per peak hour per direction. San Mateo has three Caltrain Stations. The increased service will provide better access for workers close to the Downtown, Hayward Park, and Hillsdale stations.
- 25th Ave Grade Separation - The City of San Mateo is collaborating with Caltrain as part of the electrification project to raise the train tracks and slightly lower the road (grade separation) at E. 25th Avenue. The project will improve safety for both motorists and pedestrians, and greatly reduce east-west traffic congestion in San Mateo at the Caltrain crossing. This will be especially helpful with the increase number of trains.

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

Located in the epicenter of Silicon Valley, the City of San Mateo along with the greater San Francisco/San Jose/Oakland Bay Area are leading the nation in job growth and new business creation. Many of these jobs and companies are in the information, professional, scientific, technical services sectors. Additionally, there is an economic boom experienced in the fields of predictive technologies (AI), autonomous vehicles, media, cloud-based network storage, and mobile technologies.

All of these sectors need highly educated workforce with at least some college education. There are 34,000 people in the current work force with such degrees.

**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 residents have access to employment and training services provided by NOVA (North Valley Job Training Consortium), the local workforce development board. NOVA serves all of San Mateo County and northern Santa Clara County.

NOVA collaborates with regional agencies, including community colleges and adult education providers, and convenes a quarterly meeting of these stakeholders to learn about access points, discuss service coordination, and elicit input for programs, such as training needed by local businesses. NOVA also outreaches to specialized service providers including the County Probation Department and HIP Housing, which enables people with special needs to access low-cost housing. Interaction with partners on a regular basis creates relationships that can then be tapped for specific initiatives.

These efforts support the Consolidated Plan by helping to create a sustainable living environment with expanded economic opportunities for all. The WDB serves all categories of job seekers including low income households, long-term unemployed individuals, the formally incarcerated, individuals with mental health issues, veterans, and the homeless.

The WDB plays a vital role in contributing to the health of the area's economy by readying job seekers for employment, which helps business grow and successfully compete in the global economy.

**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 nine county Association of Bay Area Governments (ABAG) has released its draft Comprehensive Development Strategy for the San Francisco Bay Area as part of the process to establish a regional Economic Development District. The strategy includes Four Goals to expand benefits to workers and residents in the following categories: Business Climate, Workforce, Housing and Work Places, and Infrastructure.

Specifically, the following goals are incorporated into the City of San Mateo's Consolidated Plan, General Plan and Climate Action Plan. *Examples of complimentary City actions and programs are described in italics.*

Goal 3. Housing and Workforce: 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. *City has 3 priority development areas as identified in PBA that focus residential and commercial development close to key transit centers.*

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 populations. *As discussed elsewhere in this plan, the City has numerous housing programs and funding sources to provide affordable housing for residents of all income levels.*

Goal 4 Infrastructure: Prioritize investments to address the growing strains on public services, transportation, water, energy, and communications.

Objective 4.1 Improve Regional Mobility through transportation system enhancements and investments. *See discussion above regarding Caltrain improvements.*

Objective 4.2 Increase access to jobs and economic opportunity for all workers, particularly low income workers, by expanding access to transportation. *City adopted a Sustainable Streets Plan to guide street improvements to address the needs of all transportation modes as well as incorporate environmental features to reduce water runoff and beautify the street systems.*

Objective 4.4 Reduce the impacts of natural hazards on community infrastructure, particularly in distressed or disadvantaged communities that are more at risk. *Part of the CDBG program area in North Shoreview is located on the bay shore and requires a new levy system to address its current status as a flood zone. City is working with neighborhood to form an assessment district to provide needed funding.*

## **Discussion**

San Mateo has a long history of working with numerous regional groups in the areas of planning, housing, transportation, and economic development to expand opportunities and resolve the economic related challenges in the Bay Area.

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

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

Concentration is defined here as adjacent parcels falling in the higher intervals as shown in the map legends. Maps are included to show the location of households with high cost burden and percentage of extremely low, low, and moderate income households with overcrowding and/or substandard housing. The housing cost burden maps shows that housing costs in San Mateo are particularly high compared to incomes and, moreover, neighborhoods in the northern part of the city (North Shoreview and North Central in particular) have been much more impacted. The housing stock and livability of these areas has suffered as well. These neighborhoods are part of the CDBG Priority Neighborhood in San Mateo.

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

Concentration is defined here as adjacent parcels falling in the higher intervals as shown in the map legends. Maps are included to show the location of households with Hispanic, low-income, and non-English speaking families. As the maps show, many of the same parcels and neighborhoods affected by housing problems described above have concentrated areas of low-income and minority populations. The cluster of four light green parcels in the median income map has income ranging from \$49,779 - 78,241. By comparison, the recently released 2018 Median Family Income from HUD for San Francisco Metro (where San Mateo is located) is \$118,400.

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

Rental housing makes up a majority of these neighborhoods, and although rents are slightly lower they are rising at a similar rate to other neighborhoods in San Mateo. Rental housing stock in this area is typically older as well, adding to the need for improvements as stated above.

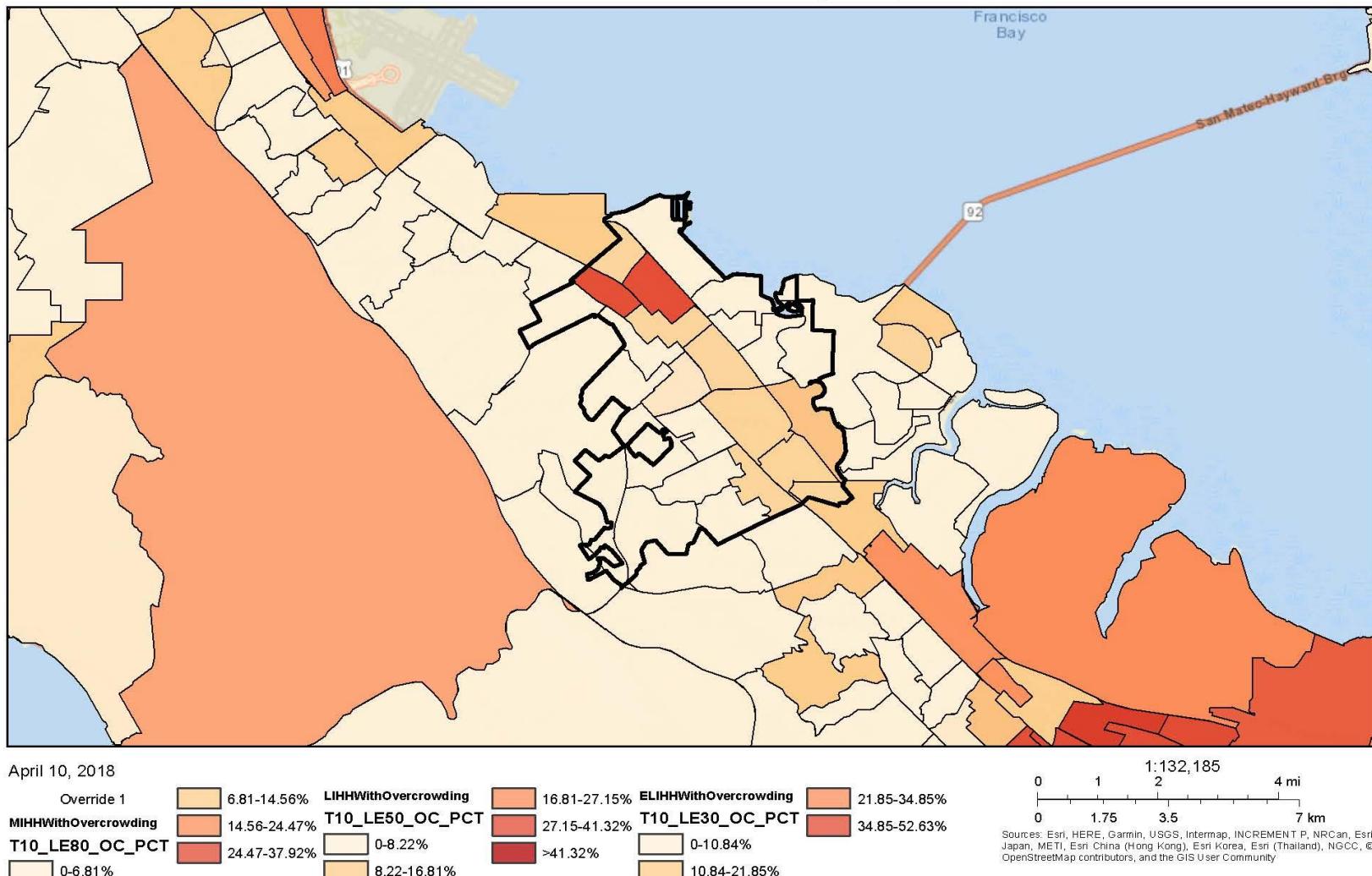
### **Are there any community assets in these areas/neighborhoods?**

There are many assets in these neighborhoods including Martin Luther King, Jr. Park and Community Center, the Mid-Peninsula Boys and Girls Club center, and local schools and churches. There are Caltrain stations located on either side of North Central neighborhood in Burlingame and Downtown San Mateo. There are also bus lines, specifically the ECR that runs along El Camino Real. Highway 101 is easily accessible as well. These neighborhoods are adjacent to downtown San Mateo's business district with restaurants, shopping, and entertainment.

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

The neighborhoods described above make up the CDBG Priority Neighborhood, and are targeted for community development projects from street improvements to pedestrian safety. The Neighborhood Improvement and Housing division works closely with the community as well as the Public Works and Parks and Recreation Departments for prioritizing CDBG projects in this area. One of the sub-recipients of community funding for public services is the Peninsula Conflict Resolution Center, a non-profit agency, that works with San Mateo Police using violence prevention techniques and engaging community members.

## ELI/LI/MI Households with Overcrowding - City of San Mateo



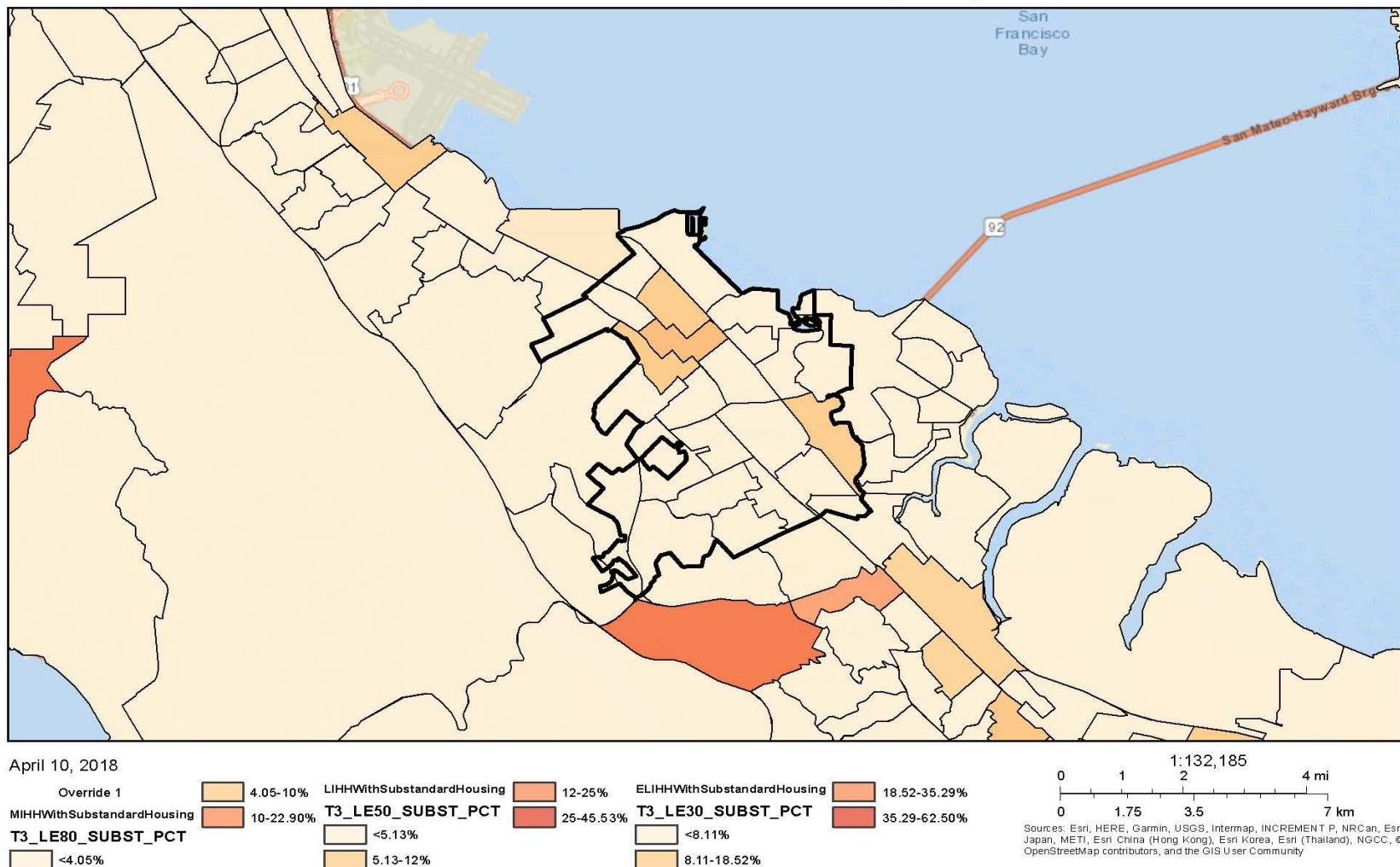
### All LMI Households with Overcrowding

Consolidated Plan

SAN MATEO

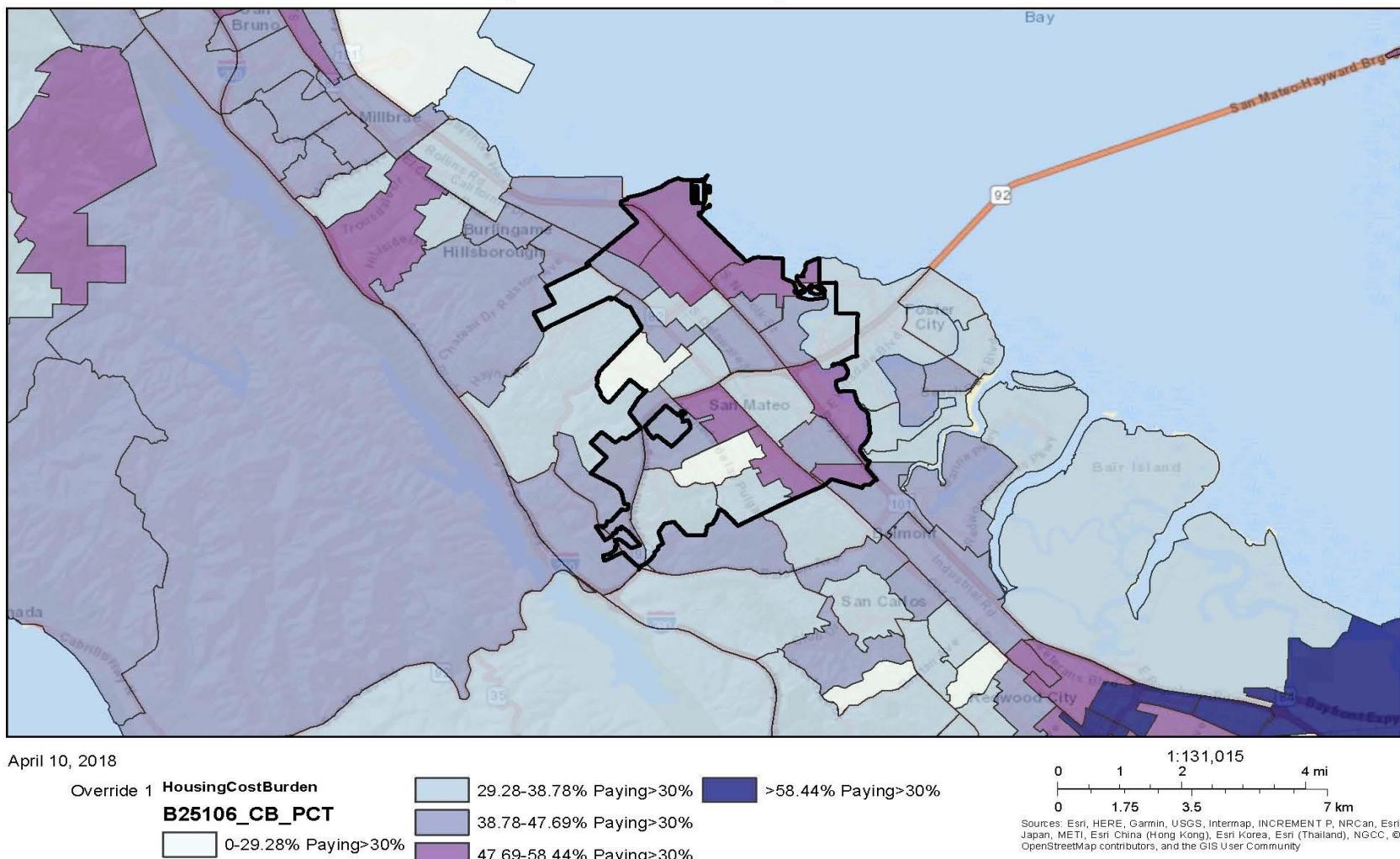
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## ELI/LI/MI Households with Substandard Housing - City of San Mateo



### All LMI Households with Substandard Housing

## Housing Cost Burden - City of San Mateo



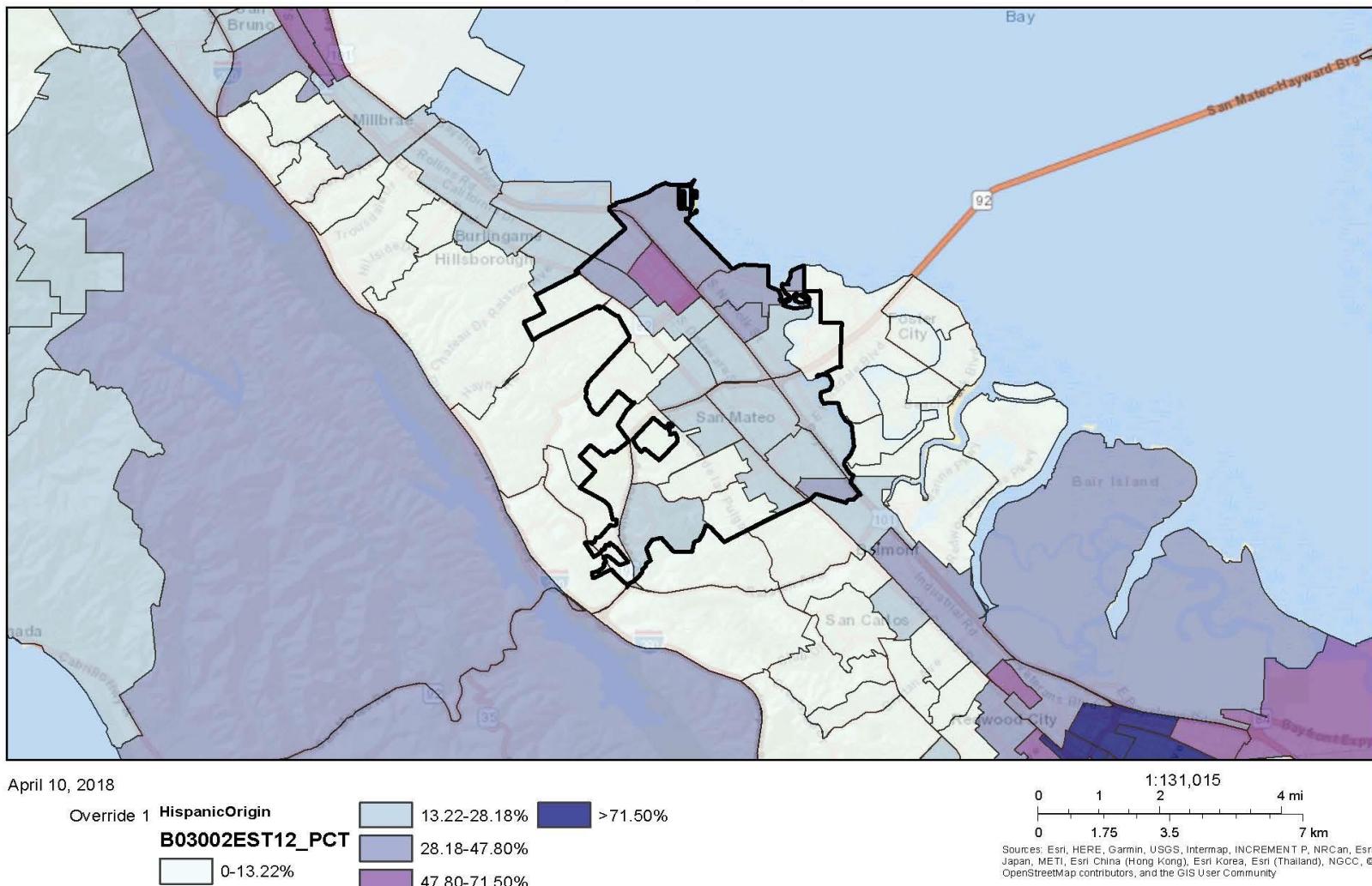
### Housing Cost Burden

Consolidated Plan

SAN MATEO

42

## Persons of Hispanic Origin - City of San Mateo



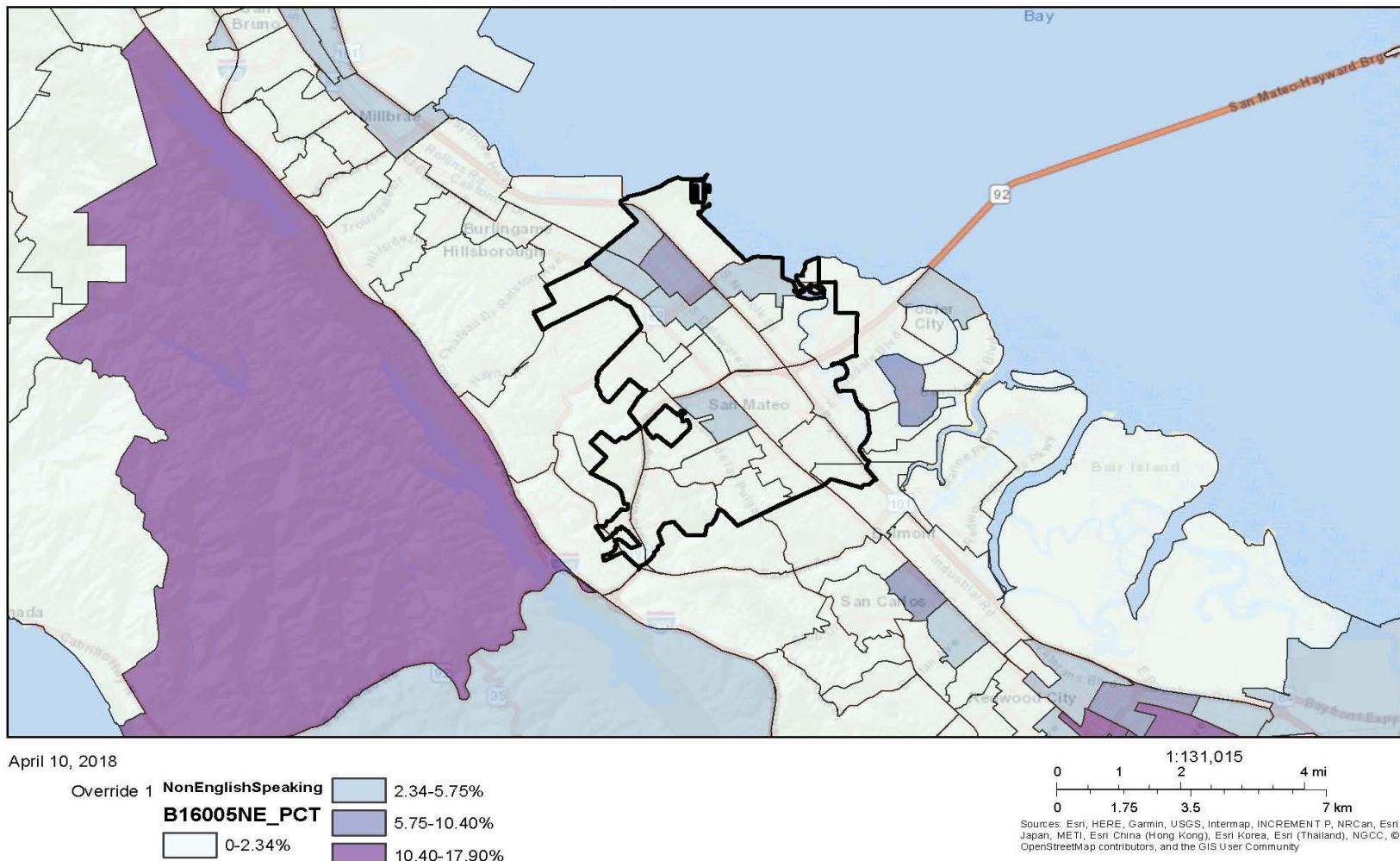
### Hispanic Origin

Consolidated Plan

SAN MATEO

43

## Non-English Speaking Households - City of San Mateo



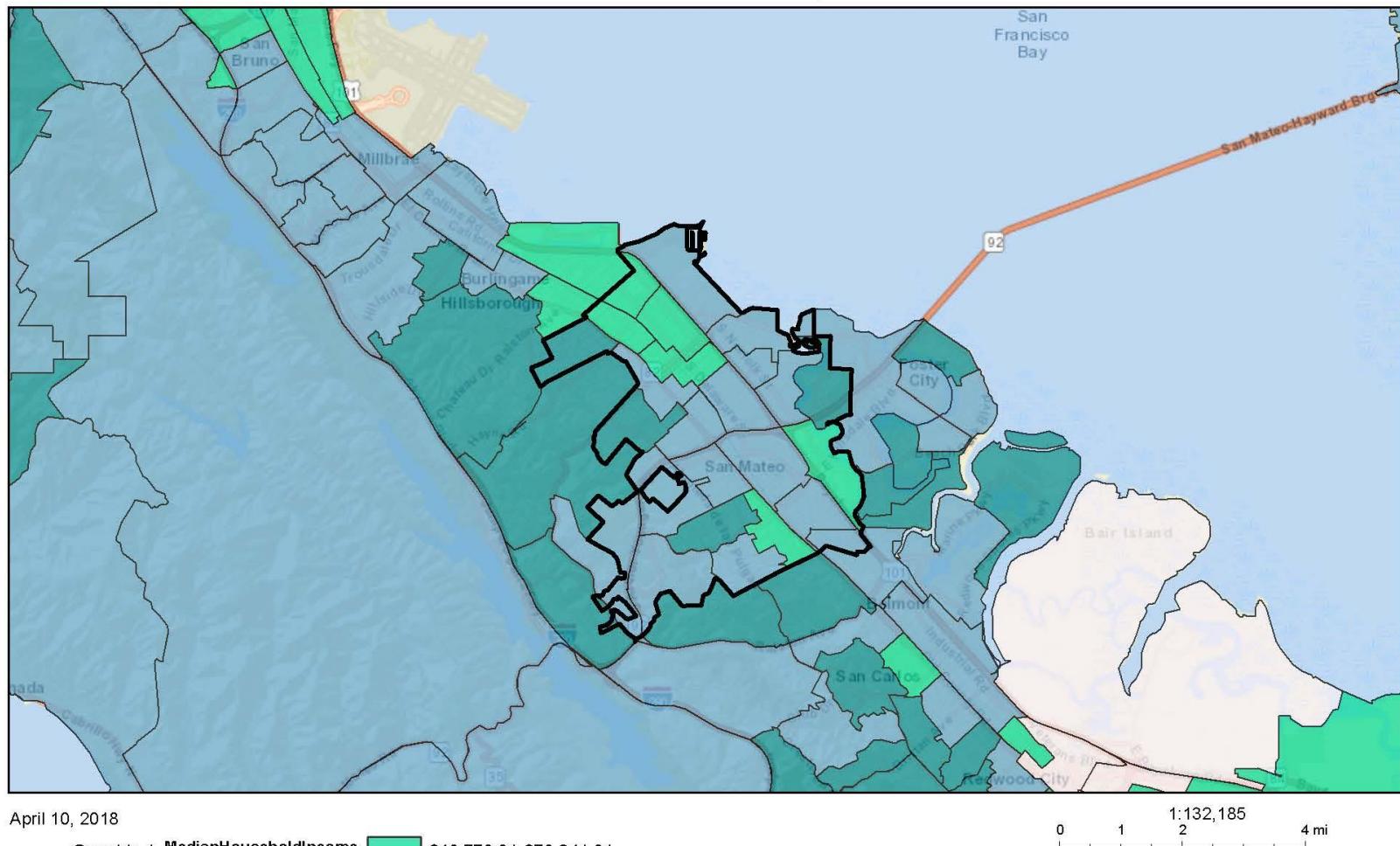
### Non-English Speaking Households

Consolidated Plan

SAN MATEO

44

## Median Household Income - City of San Mateo



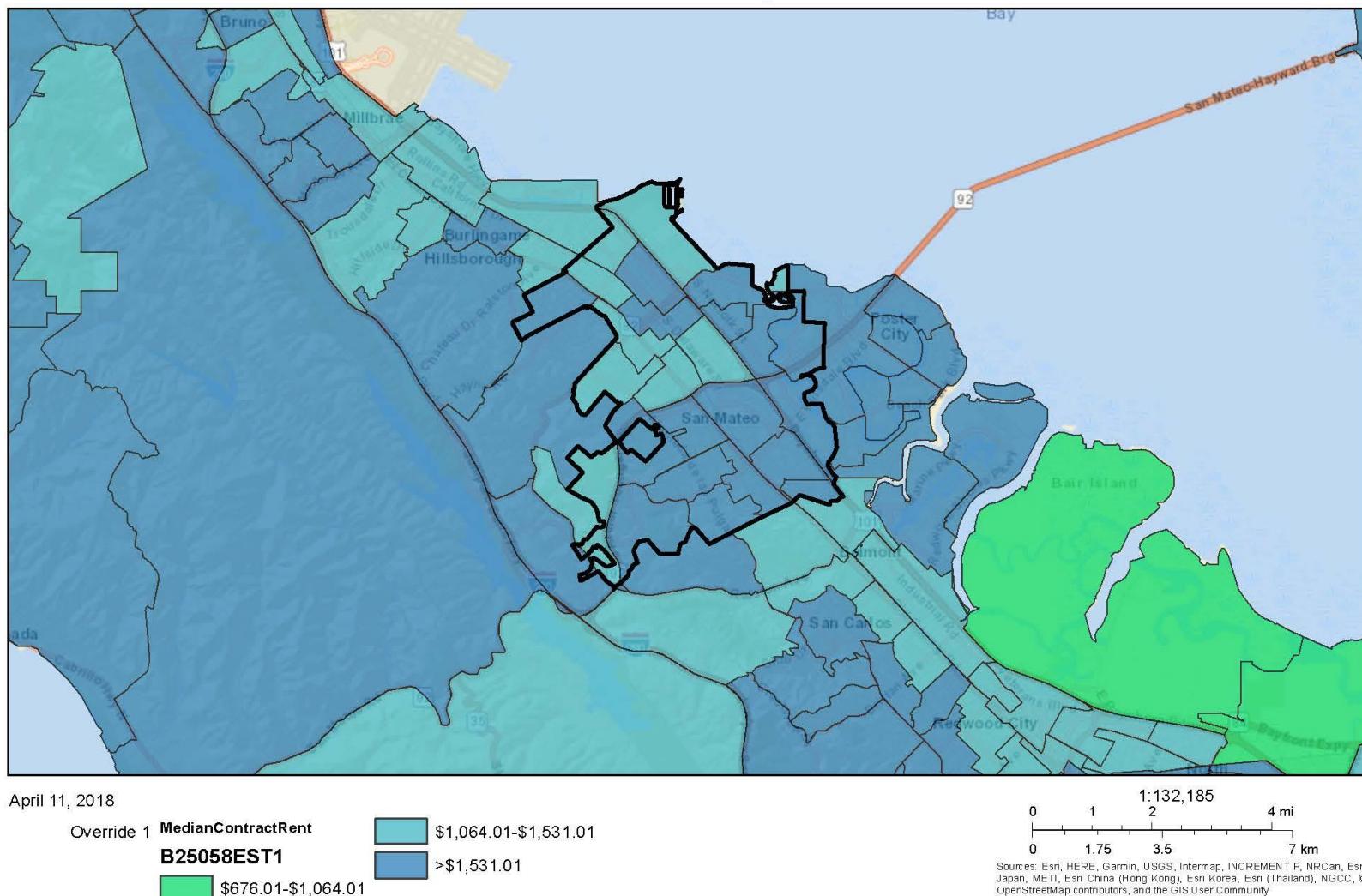
### Median Income

Consolidated Plan

SAN MATEO

45

## Median Contract Rent - City of San Mateo



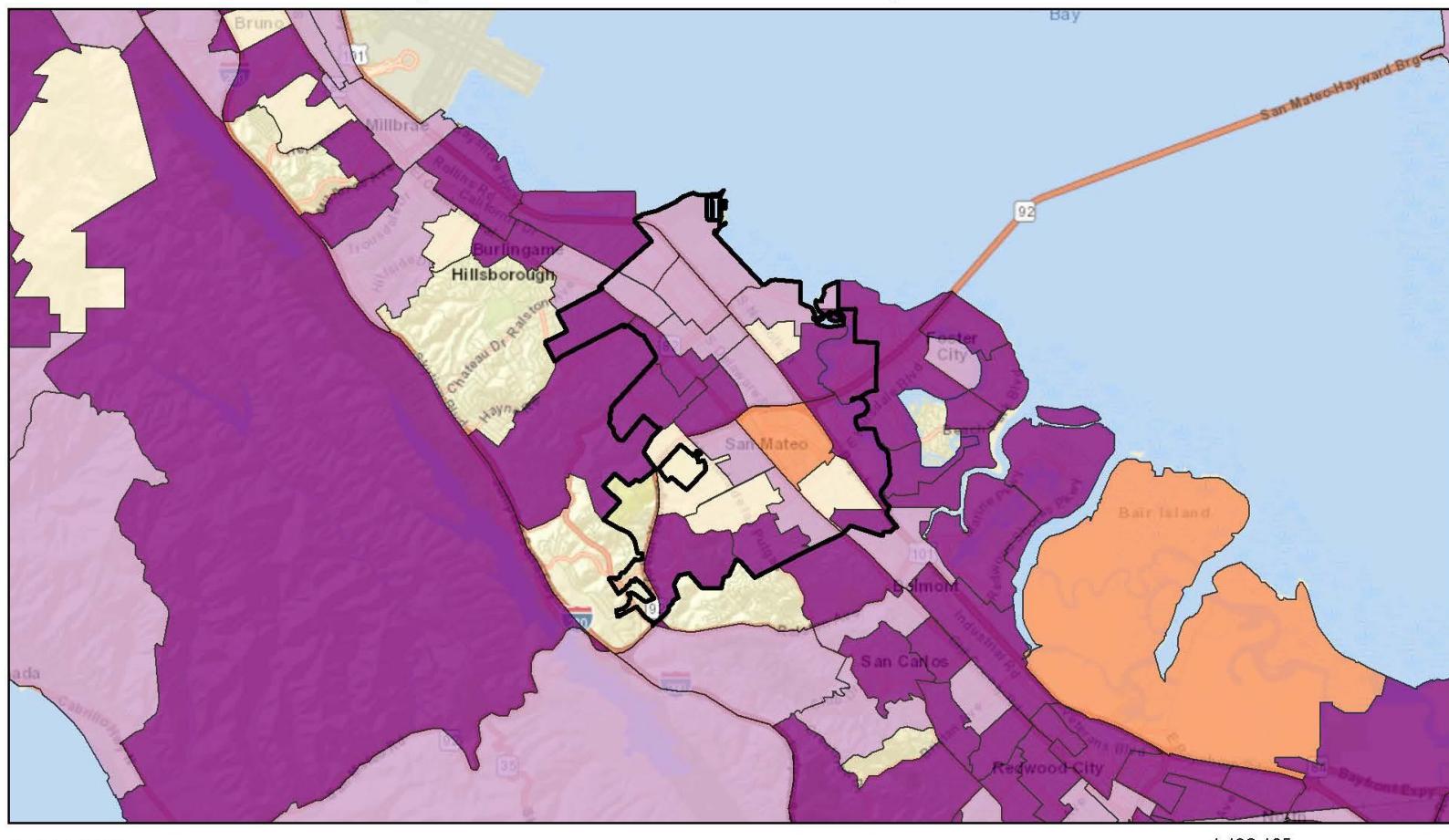
### Median Contract Rent

Consolidated Plan

SAN MATEO

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## Change in Median Contract Rent - City of San Mateo



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, © OpenStreetMap contributors, and the GIS User Community

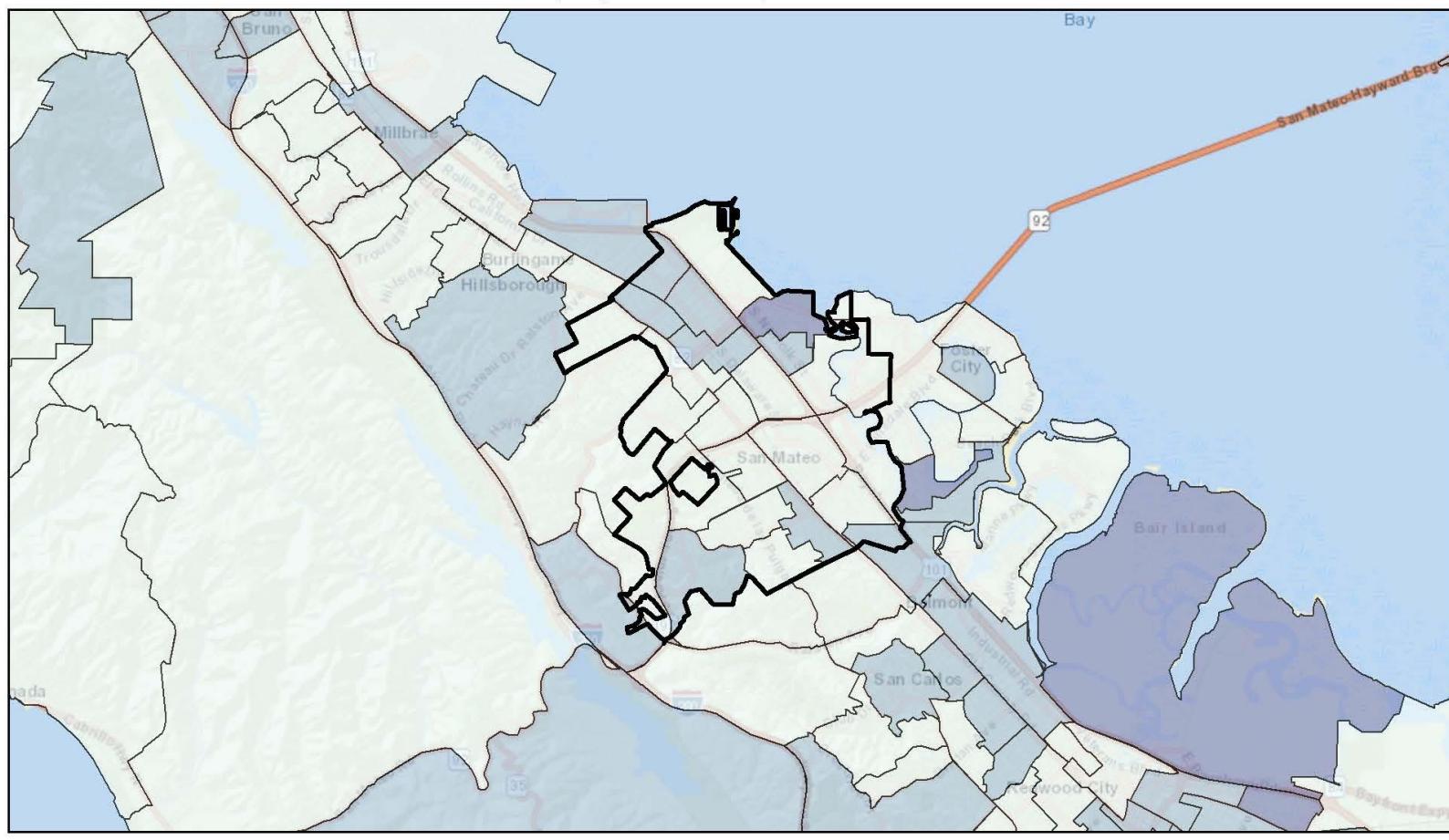
### Change in Median Rent

Consolidated Plan

SAN MATEO

47

## Unemployment - City of San Mateo



April 11, 2018



1:131,015  
0 1 2 4 mi  
0 1.75 3.5 7 km

Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, © OpenStreetMap contributors, and the GIS User Community

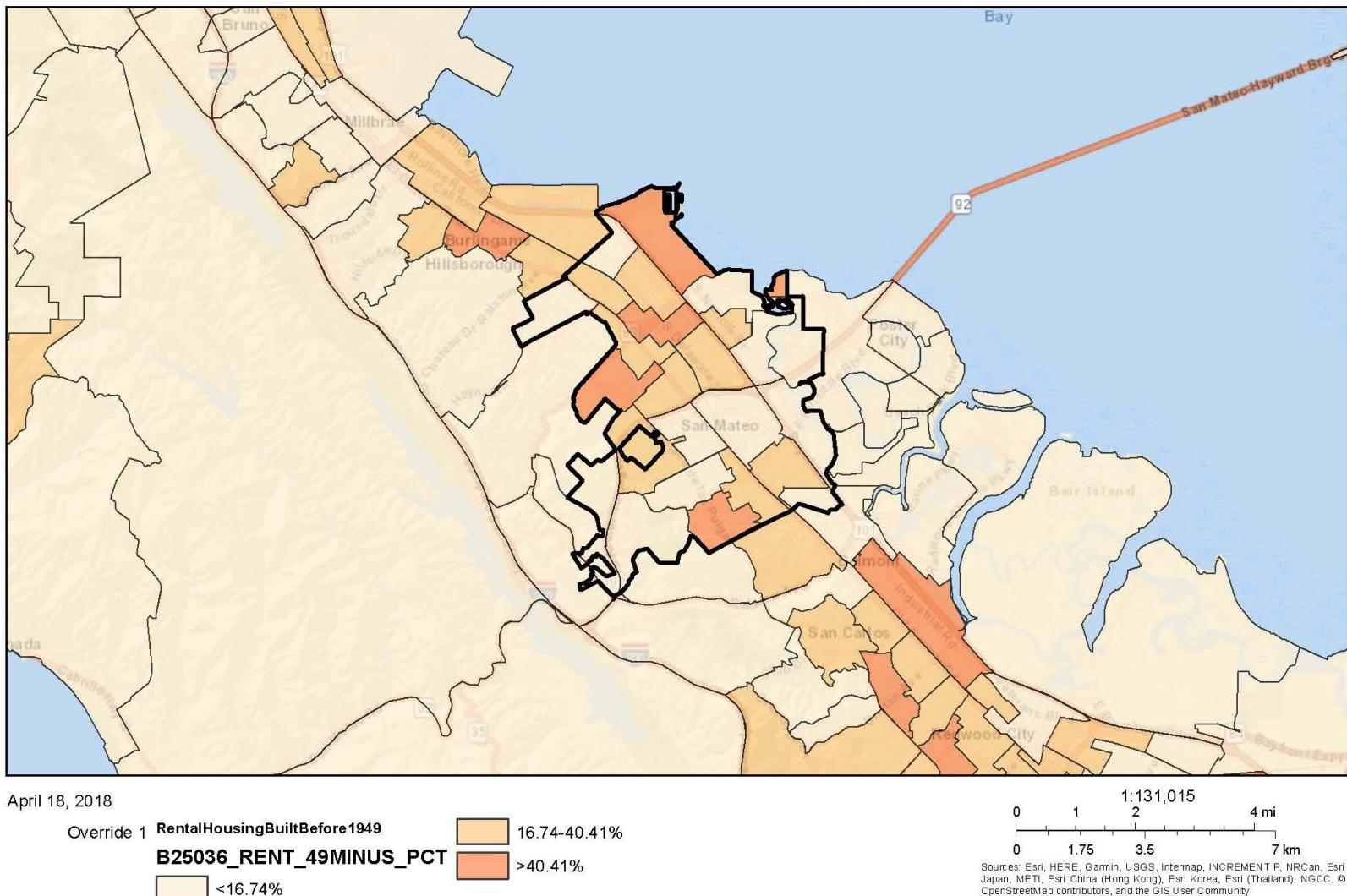
### Unemployment

Consolidated Plan

SAN MATEO

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## % of Rental Housing Built Before 1949 - City of San Mateo



### Rental Housing Built Before 1949

Consolidated Plan

SAN MATEO

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# **Strategic Plan**

## **SP-05 Overview**

### **Strategic Plan Overview**

The City of San Mateo five year Consolidated Plan for 2018-22 identifies the community's affordable housing, community development, public services, and economic development needs; and outlines a coordinated strategy for efficiently addressing those needs with the funding available. The housing and community needs and market analysis have been reviewed in concert with Community Needs Assessment workshops to develop a strategy to prioritize the best use of resources for public services and programs to assist our most vulnerable citizens, as well as capital projects to benefit the CDBG Priority Neighborhood. For purposes of this plan, the financial resources to implement the strategy include CDBG and other funds that become available from federal, state, and local programs. The strategy also identifies local housing policies that are in place or may be added to promote and preserve affordable housing without utilizing federal funding sources.

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

### Geographic Area

Table 12 - Geographic Priority Areas

1	<b>Area Name:</b>	CDBG Priority Neighborhood
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	The CDBG Priority Neighborhood primarily includes the North Shoreview and North Central neighborhoods. It includes census tracts 6059, 6060, 6061, 6062, and a small section of 6077.01. The boundaries include city limits to the North, sections of El Camino Real, Railroad, and N. Fremont to the West, sections of Tilton, 3rd Ave. and 5th Ave. to the South and San Francisco Bay to the East. It also includes a small section south of 3rd Ave. bound by Highway 101, Lodi, and Norfolk.
	<b>Include specific housing and commercial characteristics of this target area.</b>	The area is primarily residential, with single-family residences in the core and a number of multi-family properties around the boundary of the identified areas. There are several neighborhood businesses, motels, and warehouses adjacent to Highway 101. There are also four schools and four parks within the identified area.
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	The target area has a number of contributing factors to its designation, especially as compared to other neighborhoods in the City of San Mateo: <ul style="list-style-type: none"> <li>• Lowest median income and high percentage of families below the poverty level</li> <li>• Deteriorating conditions, including high degree of dumping and graffiti</li> <li>• High percentage of overcrowding, including streets/traffic and housing</li> <li>• Older, deteriorating housing stock</li> </ul>

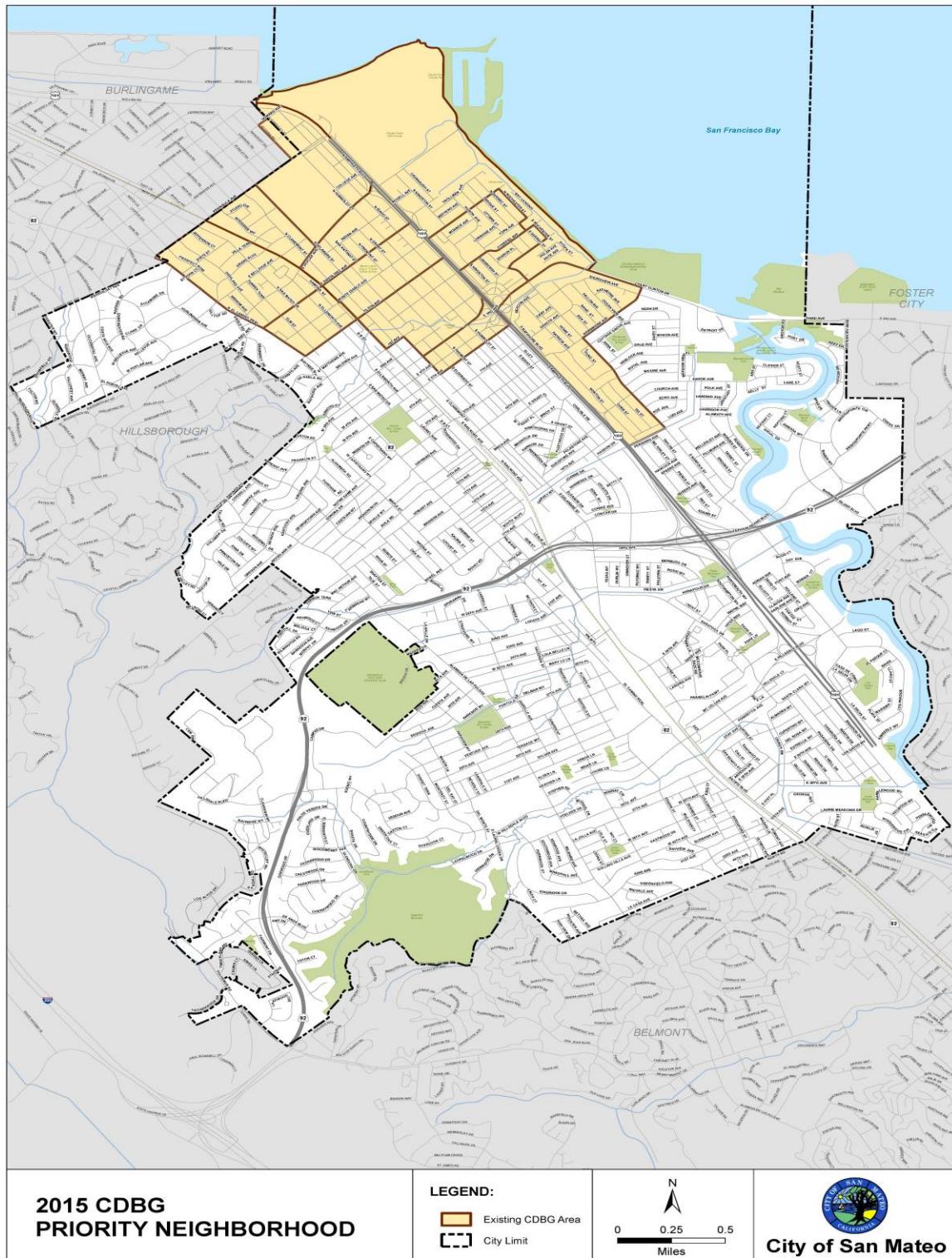
	<b>Identify the needs in this target area.</b>	<p>Community feedback and consultation with internal departments identified several needs for the community including:</p> <ul style="list-style-type: none"> <li>• Accessibility improvements</li> <li>• Traffic calming</li> <li>• Street lighting improvements</li> <li>• Clean streets and dumping</li> <li>• Martin Luther King Jr. Park improvements</li> <li>• Pothole repairs</li> <li>• Street reconstruction</li> <li>• Sidewalk and curb ramp improvements</li> <li>• Fair housing services</li> <li>• Minor home repair</li> </ul> <p>Public service needs for the low- and moderate-income residents of the City of San Mateo at large, and specifically in this target area have been identified as follows:</p> <ul style="list-style-type: none"> <li>• Basic human needs - including access to food, shelter, clothing, legal services, workforce development, etc.</li> <li>• Senior services</li> <li>• Youth services</li> <li>• Affordable housing services - preserving or providing access to affordable housing</li> </ul>
	<b>What are the opportunities for improvement in this target area?</b>	<p>With continued support from CDBG, the City can move forward with capital projects to improve the physical condition of streets, sidewalks, and parks. Capital projects can also improve public safety through accessibility and street lighting improvements, along with traffic calming. Ongoing support of public service agencies assists residents with basic human needs, legal services, and assistance with affordable housing. Home repair programs target the community's aging housing stock. Support for fair housing helps to curb discrimination and provide opportunities for all residents.</p> <p>Community programs continue to have significant impact, especially with collaboration from non-profits, area churches, City and County departments, and the community at large working together. Non-profit service agencies funded with CDBG and others work together to provide programs, specifically for at risk youth, for after school programs, drug and alcohol prevention, sports, etc.</p>

	<b>Are there barriers to improvement in this target area?</b>	<p>High housing costs are prevalent in the City of San Mateo as a whole, and this area has some of the lower costs compared to others. This leads to overcrowding as families move to the area and share expenses to avoid high costs in other parts of the City and the Bay Area in general. Overcrowding compromises infrastructure and housing stock at a much faster rate, which in turn decreases livability in the neighborhood. The majority of the area is zoned for single-family homes as well, which makes it harder to build more dense housing to combat these issues.</p>
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### **General Allocation Priorities**

Describe the basis for allocating investments geographically within the state

The City has identified the CDBG Priority Neighborhood as the priority for receiving funds for capital projects. This neighborhood has been selected due to the concentration of low-income and minority households, as well as overcrowding and deteriorating housing stock which is exacerbated by overcrowding issues. The neighborhood has lower rents and property values as compared to the rest of the neighborhoods in San Mateo, leading to some of the problems listed here.



### CDBG Priority Neighborhood

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

### Priority Needs

Table 13 – Priority Needs Summary

1	<b>Priority Need Name</b>	Affordable Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Maintain and Preserve Existing Housing Affordable Housing First Time Homebuyer AFH Goal: Strengthen Section 8 Program AFH Goal: Retention of Special Needs Housing AFH Goal: Support Displaced Households AFH Goal: Dev. of Accessory Dwelling Units AFH Goal: Minimize Tenant Displacement AFH Goal: Data Collection on Local Rents
	<b>Description</b>	Maintain, preserve, and expand housing opportunities by land acquisition, new construction, acquisition and/or rehabilitation of existing housing utilizing regulatory agreements to preserve long term affordability. This includes housing that the City supports financially with other affordable housing funding sources, as well as oversight of the City's inclusionary program, which requires developers of market rate housing to provide 10-15% of units to be affordable to very low, low, and/or moderate income households. These below-market rate units are deed restricted to remain affordable. The City supports minor home repair, weatherization, and accessibility repair programs with CDBG funds as well.  <u>Associated Contributing Factors from Assessment of Fair Housing</u> <ul style="list-style-type: none"><li>• Loss of affordable housing</li><li>• Lack of affordable housing supply</li><li>• High housing costs</li><li>• Lack of accessible housing</li><li>• Displacement of residents</li></ul>

	<b>Basis for Relative Priority</b>	Affordable housing was among the most mentioned needs of the community in outreach efforts. The City of San Mateo, and Bay Area in general, is experiencing high costs for housing. Several contributing factors included in the Assessment of Fair Housing and the Housing Task Force Summary Report from 2016 are associated with this need as well.
<b>2</b>	<b>Priority Need Name</b>	Public Services
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Community Funding
	<b>Description</b>	Provide grants to non-profit service providers through the Community Funding Program. Grants are targeted to agencies who assist low- and moderate-income residents with a focus on community needs as follows: <ul style="list-style-type: none"> <li>• Basic human needs - this can include, but is not limited to, access to food, shelter, clothing, legal services, workforce development, etc.</li> <li>• Senior services</li> <li>• Youth services</li> <li>• Affordable housing services - preserving or providing affordable housing</li> </ul>
	<b>Basis for Relative Priority</b>	Many of the non-profit agencies that provide needed public services to low- and moderate-income residents use funds to supplement their already thin budgets. The Community Funding Program is essential for those agencies that serve our most vulnerable residents.
<b>3</b>	<b>Priority Need Name</b>	Community Development
	<b>Priority Level</b>	High
	<b>Population</b>	Non-housing Community Development
	<b>Geographic Areas Affected</b>	CDBG Priority Neighborhood
	<b>Associated Goals</b>	Street and Sidewalk Improvements Public Facilities

	<b>Description</b>	Street and sidewalk replacement, neighborhood park improvements, pedestrian safety improvements, and other future capital improvements needed in the CDBG target area.
	<b>Basis for Relative Priority</b>	Public comments from outreach efforts indicated several needs in the CDBG target area, including accessibility, street lighting, and pedestrian improvements. Staff also met with Public Works and Parks and Recreation departments to discuss priority projects including improvements to parks in the area, street reconstruction, traffic calming, and lighting. Meeting these needs improves safety and liveability in the CDBG target area.
<b>4</b>	<b>Priority Need Name</b>	Public Facilities Improvements
	<b>Priority Level</b>	High
	<b>Population</b>	Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Public Facilities
	<b>Description</b>	Capital improvements for non-profit agencies that provide needed services to low- and moderate-income families in San Mateo. Deferred maintenance issues and emergency repairs funded to prevent interruption of services.
	<b>Basis for Relative Priority</b>	Non-profit service agencies are often financially challenged to address urgent repairs or needed improvements to their facilities, which are essential to delivering needed services to low- and moderate-income residents.
<b>5</b>	<b>Priority Need Name</b>	AFH Factor: Lack of Effective Marketing Strategies
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	AFH Goal: Affirmative Marketing of Housing
	<b>Description</b>	Institute proper Marketing Plan with developers of affordable housing projects during final phase of construction. Focus outreach to those least likely to apply based on racial make-up of the neighborhood in which the project is located. Include Spanish marketing materials and ensure bilingual interpretation services are available.

	<b>Basis for Relative Priority</b>	Contributing factor from the Assessment of Fair Housing.
<b>6</b>	<b>Priority Need Name</b>	AFH Factor: Development Approval Challenges
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	AFH Goal: Facilitate Streamlined Review of Housing
	<b>Description</b>	Address challenges with housing developments making their way through the review process with the City in a timely manner.
	<b>Basis for Relative Priority</b>	Contributing factor from the Assessment of Fair Housing.
<b>7</b>	<b>Priority Need Name</b>	AFH Factor: Lack of Support for Affordable Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	AFH Goal: Facilitate Streamlined Review of Housing AFH Goal: Support Education of Stakeholders
	<b>Description</b>	Address the barriers to creation of affordable housing. Extensive public input process in development approvals and lack of support for affordable housing raises costs. There can be community opposition as well to affordable housing in general and increased density more specifically.
	<b>Basis for Relative Priority</b>	Contributing factor from the Assessment of Fair Housing.

<b>8</b>	<b>Priority Need Name</b>	AFH Factor: Resistance to Density and Growth
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	AFH Goal: Support Education of Stakeholders
	<b>Description</b>	Address the barriers to creation of affordable housing. Extensive public input process in development approvals and lack of support for affordable housing raises costs. There can be community opposition as well to affordable housing in general and increased density more specifically. Residents are increasingly frustrated with the stress that growth has had on the City's infrastructure.
	<b>Basis for Relative Priority</b>	Contributing factor from the Assessment of Fair Housing.
<b>9</b>	<b>Priority Need Name</b>	AFH Factor: Lack of Zoning Flexibility
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	AFH Goal: Reasonable Accommodation Policy
	<b>Description</b>	Address the need to review requests for reasonable accommodation for individuals with disabilities, specifically in housing developments.

<b>Basis for Relative Priority</b>	Contributing factor from the Assessment of Fair Housing.
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### **Narrative (Optional)**

The needs identified above are all listed as high priority. These are the focus areas for funding priority using CDBG and other local affordable housing funds. These priorities were based on an analysis of demographics, market conditions, community input, past experience, and the availability of funding. The funding level is not adequate to fully meet all of the listed needs, but the City is committed to focus in these areas in the coming years.

Contributing factors from the Assessment of Fair Housing are also included as priority needs. As part of the consortium of jurisdictions in San Mateo County, an Assessment of Fair Housing was submitted to HUD in October of 2017. That assessment was approved in January of 2018, and this priority need is the result of the findings of that document. There are 14 goals specific to the City of San Mateo that have been included in the Consolidated Plan. These goals will enhance mobility strategies and encourage development of new affordable housing in areas of opportunity. They will also inform other community plans for education, transportation, and development of housing.

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

### Introduction

If necessary, the City will proportionally increase or decrease the budget for all activities included in this plan from the estimated funding levels to match actual allocation amounts.

### 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: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	729,477	30,000	43,523	803,000	2,690,955	For Year 1, the HUD allocation has been included. For Years 2-5 the City has assumed a slight decrease in the annual allocation for each year. The City also anticipates approximately \$30,000 in program income for all years of the plan.
Other	public - local	Housing	2,000,000	0	0	2,000,000	8,000,000	Local funds from commercial linkage fee, and annual 20% of tax increment (boomerang funds) and loan repayments from former Redevelopment Agency.

Table 14 - 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**

The City receives a direct entitlement grant for CDBG funds that are used to address identified needs. The City is also a member of a consortium of jurisdictions in San Mateo County that administer HOME funds. The City manages a varied portfolio of housing loans from several programs including Housing Rehabilitation and First-time Homebuyer as well as developer loans for new construction or acquisition/rehabilitation projects. Program income from this portfolio augments the CDBG grant as well as the now defunct Redevelopment Agency, HUD's Rental Rehabilitation program, and the CalHOME owner rehabilitation loan program. Loan repayments from those programs are now deposited into the Affordable Housing Fund to be used for future affordable housing programs and projects. The City collects subordination processing fees and fractional unit fees associated with its Below-market Rate program in its City Housing Fund, which is typically used to assist regional housing initiatives that are outside of the city limits. The City implemented a commercial linkage fee that collected its first payments in 2017 and will provide funds for development of affordable housing going forward.

Section 8 funds are provided to San Mateo residents through the San Mateo County Housing Authority. McKinney-Vento Homeless Assistance Act funds are managed by the San Mateo County Human Services Agency as part of the Continuum of Care, in which the City participates. The County of San Mateo also supports housing projects through its HOME and CDBG funds, which are often used to leverage City resources. The Housing Endowment and Regional Trust (HEART) of San Mateo County is a public/private partnership whose goal is to raise funds to create affordable housing opportunities in San Mateo County.

The dissolution of Redevelopment Agencies at the State level has caused the application process for Low-income Housing Tax Credits to become even more competitive, and the City will continue to support developer applications for that program and other State Housing programs going forward.

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

The City received a one acre site to be used for affordable housing as part of the development agreement executed for Bay Meadows II Master Plan. The developer has been chosen for the site, and pending receipt of all financing 68 units of affordable housing will be built. The City has also chosen a developer for two sites in downtown San Mateo, and will enter into a development agreement in the near future. The sites together can support up to 164 units of affordable housing.

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

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of San Mateo	Government	Economic Development Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
County of San Mateo Department of Housing	Government	Homelessness Ownership Rental	Region
Housing Authority of the County of San Mateo	PHA	Public Housing	Region

Table 15 - Institutional Delivery Structure

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

The City of San Mateo is a participant and leader in the development and ongoing support of various programs and initiatives in the community. These programs and initiatives include extensive efforts to involve the community in identifying needs and trends, collaborative efforts with other jurisdictions to address regional issues, and the close working relationships with and support of non-profit service agencies that have direct interaction with the most vulnerable populations in the community. The cooperation and similar mission of these groups helps to overcome experience gaps that would otherwise compromise the delivery of services. These partnerships within San Mateo County have worked well to combine experience and resources in order to bring projects and programs to fruition.

Despite the strong stakeholder relationships and desire to provide projects and programs that serve the community, there are several challenges and service gaps that exist. Some of those challenges to meet community needs include, but are not limited to:

- High costs of housing, land, and development in San Mateo County and the Bay Area in general
- Reductions in revenue and resulting budget constraints

- Staff turnover and reductions due to high cost of living and budget reductions.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	
<b>Street Outreach Services</b>			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	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	
HIV/AIDS	X		
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
<b>Other</b>			

**Table 16 - 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)**

The services targeted to homeless persons and persons with HIV and mainstream services are provided by a variety of non-profit organizations as well as San Mateo County Departments of Human Services and Health, as well as the Veterans Affairs office. The various agencies are well coordinated since they participate in both the County Continuum of Care and HOPE Interagency Council, which provide a clearinghouse for the best practices and joint administration of services. The "Ending Homelessness In San Mateo County" Strategy Plan was adopted in 2016. The strategy prioritizes efforts to end

homelessness for veterans, families with children, youth, and individuals discharged from institutions (foster care, hospitals, jail, etc.)

The City of San Mateo was the first city to establish a Homeless Outreach Team (HOT) consisting of city staff, local service organizations and County staff who identify homeless individuals, make concerted outreach efforts, and use a team approach to evaluate their needs for services. This program has been very successful and has been duplicated in recent years in other jurisdictions.

**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**

The HOT approach has been effective in identifying individual needs and locating appropriate services. Although not all of the homeless individuals take advantage of the services offered, the system to make the services available is in place.

The County recently adopted its Coordinated Entry System, which includes all service providers in the homeless Continuum of Care network. The system prioritizes and streamlines access to housing and services for homeless as well as those at risk of homelessness. The Strategic Plan further identifies system challenges as areas for improvement:

- Need for greater targeting and prioritization of unsheltered individuals and families
- Existing system is not right-sized to speed movement from homelessness to housing
- Expanding permanent housing in a high cost rental market

**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**

As previously noted, the County of San Mateo is the primary coordinator of homeless services in the region. Through the HOPE Plan, the City of San Mateo will provide support for strategic initiatives to achieve the plan goals and continue to participate in the County's Continuum of Care.

Through the Community Funding Program, San Mateo provides financial support to non-profit organizations providing housing services, including homeless prevention, supportive and emergency housing as well as other services identified as priority needs by the Community Resources Commission. The City will also continue to support The Vendome, the permanent supportive housing for chronically homeless in San Mateo. The City participates in the San Mateo County CDBG Cohort along with the other jurisdictions in the county to coordinate funding for service agencies. The Cohort meets quarterly and enables jurisdictions to share best practices, identify gaps in service, and utilizes a joint proposal system to streamline funding applications.

## 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	Maintain and Preserve Existing Housing	2018	2022	Affordable Housing		Affordable Housing	CDBG: \$550,000	Homeowner Housing Rehabilitated: 200 Household Housing Unit
2	Community Funding	2018	2022	Public Services		Public Services	CDBG: \$520,000	Public service activities other than Low/Moderate Income Housing Benefit: 15000 Persons Assisted
3	Street and Sidewalk Improvements	2018	2022	Non-Housing Community Development	CDBG Priority Neighborhood	Community Development	CDBG: \$1,725,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 20000 Persons Assisted
4	Public Facilities	2018	2022	Non-Housing Community Development		Community Development Public Facilities Improvements	CDBG: \$40,000	Other: 2 Other
5	Affordable Housing	2018	2022	Affordable Housing		Affordable Housing	City sources: \$6,500,000	Rental units constructed: 390 Household Housing Unit  Homeowner Housing Added: 50 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	First Time Homebuyer	2018	2022	Affordable Housing		Affordable Housing	City sources: \$1,500,000	Direct Financial Assistance to Homebuyers: 30 Households Assisted
8	AFH Goal: Affirmative Marketing of Housing	2018	2021	Affordable Housing		AFH Factor: Lack of Effective Marketing Strategies		Other: 1 Other
10	AFH Goal: Facilitate Streamlined Review of Housing	2018	2019	Affordable Housing		AFH Factor: Development Approval Challenges AFH Factor: Lack of Support for Affordable Housing		Other: 1 Other
11	AFH Goal: Support Education of Stakeholders	2018	2020	Affordable Housing		AFH Factor: Lack of Support for Affordable Housing AFH Factor: Resistance to Density and Growth		Other: 1 Other
12	AFH Goal: Strengthen Section 8 Program	2018	2019	Affordable Housing		Affordable Housing		Other: 1 Other
13	AFH Goal: Retention of Special Needs Housing	2018	2020	Affordable Housing		Affordable Housing		Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
14	AFH Goal: Support Displaced Households	2018	2022	Affordable Housing		Affordable Housing	CDBG: \$125,000	Public service activities other than Low/Moderate Income Housing Benefit: 400 Persons Assisted
15	AFH Goal: Reasonable Accommodation Policy	2018	2022	Affordable Housing		AFH Factor: Lack of Zoning Flexibility		Other: 1 Other
16	AFH Goal: Dev. of Accessory Dwelling Units	2018	2022	Affordable Housing		Affordable Housing		Other: 1 Other
17	AFH Goal: Minimize Tenant Displacement	2018	2020	Affordable Housing		Affordable Housing		Other: 1 Other
18	AFH Goal: Data Collection on Local Rents	2018	2019	Affordable Housing		Affordable Housing		Other: 1 Other

Table 17 – Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	Maintain and Preserve Existing Housing
	<b>Goal Description</b>	<p>Provide funds to preserve, repair, and maintain existing housing stock. Emphasis on repairs that clear health and safety issues, retrofits to homes for more sustainability and energy efficiency, and to make properties more accessible for individuals with special needs.</p> <p>This goal also appears in the Assessment of Fair Housing as follows:</p> <p>Fund minor home repairs and accessibility improvements for low- and moderate-income homeowners. Allow accessibility improvements on rental properties with owner permission. This is part of the broader affordable housing need, and addresses livability/accessibility concerns involved in that as well.</p> <p><u>Contributing factors to be addressed:</u></p> <ul style="list-style-type: none"> <li>• Lack of accessible housing</li> </ul> <p><u>Fair housing issues/impediments:</u></p> <ul style="list-style-type: none"> <li>• Disproportionate housing needs</li> <li>• Percent of residents with a household member with a disability needing accessibility improvements is lowest in City of San Mateo; this goal intends to preserve that fact</li> </ul> <p><u>Metrics and milestones:</u></p> <ul style="list-style-type: none"> <li>• Annual goal, 10 accessible units and 32 minor home repair units</li> </ul> <p><u>Timeframe for achievement:</u></p> <ul style="list-style-type: none"> <li>• Annual goal completed each year by June 30</li> </ul>
2	<b>Goal Name</b>	Community Funding
	<b>Goal Description</b>	Provide grants to non-profit organizations for provision of public services to low- and moderate-income families in San Mateo.
3	<b>Goal Name</b>	Street and Sidewalk Improvements
	<b>Goal Description</b>	Repair deteriorated streets, as well as provide accessibility and public safety improvements to streets and sidewalks in the CDBG Priority Neighborhood.
4	<b>Goal Name</b>	Public Facilities
	<b>Goal Description</b>	Provide funds for repairs and health/safety measures to be completed at buildings used by non-profit agencies for provision of public services, as well as City community facilities such as parks and recreation centers.

5	<b>Goal Name</b> Affordable Housing  <b>Goal Description</b> New construction, acquisition and/or rehabilitation of affordable housing units through City financial assistance and the provisions of the inclusionary below-market rate program. Funds available through City sources. This also appears in the Assessment of Fair Housing as part of three goals: <ul style="list-style-type: none"> <li>• Goal 1: Add more City supported housing with affordability restrictions to the market</li> <li>• Goal 2: Attempt to distribute affordable housing units throughout the City and encourage mixed income developments</li> <li>• Goal 3: Prioritize acquisition and new construction of housing that accommodates families (larger units) when possible</li> </ul> <u>Contributing factors to be addressed:</u> <ul style="list-style-type: none"> <li>• Loss of affordable housing</li> <li>• Lack of affordable housing supply</li> <li>• High housing costs</li> <li>• Lack of accessible housing</li> <li>• Displacement of residents</li> </ul> <u>Fair housing issues/impediments:</u> <ul style="list-style-type: none"> <li>• Disproportionate housing needs</li> <li>• Displacement due to rent increases for Spanish speaking and large households</li> <li>• Lack of accessible housing for persons with disabilities</li> <li>• Limited housing for families</li> </ul> <u>Metrics and milestones:</u> <ul style="list-style-type: none"> <li>• Bay Meadows Project-68 units 30-50% AMI</li> <li>• Bay Meadows Project-requires 25% 3 BR units (17 units)</li> <li>• Select developer to provide a range of affordable housing units as part of mixed use/income project on City owned Downtown former RDA sites</li> <li>• Require all new housing projects in excess of 11 units provide affordable inclusionary units scattered within project</li> <li>• Review City Council Resolution to establish Community Priority for large bedroom units ,which allows developer to provide fewer BMR units in exchange for units with more bedrooms.</li> </ul> <u>Timeframe for achievement:</u> <ul style="list-style-type: none"> <li>• Bay Meadows completion by December 2019 (17 large family units, 12 disabled veterans units)</li> <li>• Downtown site completion by December 2021</li> <li>• Affordability agreements executed as condition of building permit for new developments</li> <li>• Annual Council BMR resolution adopted upon publication of California median incomes</li> </ul>
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6	<b>Goal Name</b>	First Time Homebuyer
	<b>Goal Description</b>	Ensure continued affordability for low and moderate income homebuyers in the City First Time Homebuyer program for the purchase of price restricted units at Meadow Court, Gateway Commons, and other City assisted units.
8	<b>Goal Name</b>	AFH Goal: Affirmative Marketing of Housing
	<b>Goal Description</b>	<p>Ensure affirmative marketing of City assisted affordable housing is targeted to all segments of the community. Develop marketing plan with developers of affordable housing projects during final phase of construction. Focus outreach to those least likely to apply based on racial make-up of neighborhood. Include Spanish marketing materials and ensure bilingual interpretation services are available.</p> <p><u>Contributing factors to be addressed:</u></p> <ul style="list-style-type: none"> <li>• Lack of awareness of effective affirmative marketing strategies</li> </ul> <p><u>Fair housing issues/impediments:</u></p> <ul style="list-style-type: none"> <li>• Disproportionate housing needs</li> <li>• displacement due to rent increases for Spanish speaking and large households</li> <li>• Lack of accessible housing for persons with disabilities</li> <li>• Limited housing for families</li> </ul> <p><u>Metrics and milestones:</u></p> <ul style="list-style-type: none"> <li>• Develop Marketing Plan with developers of affordable housing projects during final phase of construction</li> <li>• Focus outreach to those least likely to apply based on racial make-up of neighborhood</li> <li>• Include Spanish marketing materials and ensure bilingual interpretation services are available</li> </ul> <p><u>Timeframe for achievement:</u></p> <ul style="list-style-type: none"> <li>• Varies, project by project basis</li> </ul>

10	<b>Goal Name</b> AFH Goal: Facilitate Streamlined Review of Housing	<p><b>Goal Description</b> Adopt additional development review practices that facilitate housing creation including streamlining reviews. This has been addressed by State legislation recently as well, and will continue to be part of the conversation around affordable housing developments going forward.</p> <p><u>Contributing factors to be addressed:</u></p> <ul style="list-style-type: none"> <li>• Challenges with development approval process</li> <li>• Lack of support for affordable housing, creating barriers to approval</li> </ul> <p><u>Fair housing issues/impediments:</u></p> <ul style="list-style-type: none"> <li>• Disproportionate housing needs</li> </ul> <p><u>Metrics and milestones:</u></p> <ul style="list-style-type: none"> <li>• Draft guidelines for concurrent Planning Plan Check and Building Permit Check process to speed up approval process to begin construction</li> </ul> <p><u>Timeframe for achievement:</u></p> <ul style="list-style-type: none"> <li>• Ongoing</li> </ul>
11	<b>Goal Name</b> AFH Goal: Support Education of Stakeholders	<p><b>Goal Description</b> As part of a regional goal, support and engage in efforts to educate community stakeholders and residents about housing gaps and the effects of programs and policies on addressing those gaps. Continue to be a part of the process for the General and Downtown Specific Plans, and participate in Home For All programs to learn about best practices from others.</p> <p><u>Contributing factors to be addressed:</u></p> <ul style="list-style-type: none"> <li>• Lack of support for housing</li> <li>• Suburban scale communities resistant to added density</li> <li>• Frustration with recent growth implications</li> </ul> <p><u>Fair housing issues/impediments:</u></p> <ul style="list-style-type: none"> <li>• Lack of support for affordable housing</li> </ul> <p><u>Metrics and milestones:</u></p> <ul style="list-style-type: none"> <li>• Continue community engagement process for Downtown Specific Plan Update</li> <li>• Develop community engagement process for General Plan update</li> <li>• Participate in countywide Home For All "Learning Network" to share best practices</li> </ul> <p><u>Timeframe for achievement:</u></p> <ul style="list-style-type: none"> <li>• Ongoing</li> </ul>

12	<b>Goal Name</b>	AFH Goal: Strengthen Section 8 Program
	<b>Goal Description</b>	<p>As part of the regional goal, strengthen utilization of the Section 8 program. Explore a multi-family rehabilitation and accessibility improvement program to provide an incentive for landlords to remain in the Housing Choice Voucher program and those willing to offer naturally occurring affordable rental housing.</p> <p><u>Contributing factors to be addressed:</u></p> <ul style="list-style-type: none"> <li>• Loss of affordable housing</li> <li>• Lack of affordable housing supply</li> <li>• High housing costs</li> </ul> <p><u>Fair housing issues/impediments:</u></p> <ul style="list-style-type: none"> <li>• Disproportionate housing needs</li> <li>• Displacement due to rent increases for Spanish speaking and large households</li> <li>• Lack of accessible housing for persons with disabilities</li> <li>• Limited housing for families</li> </ul> <p><u>Metrics and milestones:</u></p> <ul style="list-style-type: none"> <li>• Collaborate with County Housing Authority staff to review current practices and potential options</li> <li>• Complete analysis and determine program feasibility</li> <li>• Explore Section 8 nondiscrimination policy</li> </ul> <p><u>Timeframe for achievement:</u></p> <ul style="list-style-type: none"> <li>• Ongoing</li> <li>• Submit findings to City Council by June 2018</li> </ul>

13	<b>Goal Name</b> AFH Goal: Retention of Special Needs Housing	<p><b>Goal Description</b> Assist with the retention of special needs housing that is at risk of expiring affordability requirements. This includes outreach and negotiation of developments that are currently reserved for individuals with special needs, as well as continuing efforts to assist in new developments.</p> <p><u>Contributing factors to be addressed:</u></p> <ul style="list-style-type: none"> <li>• Loss of affordable housing</li> <li>• Displacement of residents</li> <li>• Lack of accessible housing</li> </ul> <p><u>Fair housing issues/impediments:</u></p> <ul style="list-style-type: none"> <li>• Disproportionate housing needs</li> <li>• Lack of support for special needs housing</li> </ul> <p><u>Metrics and milestones:</u></p> <ul style="list-style-type: none"> <li>• Outreach and negotiate with Mateo Lodge for affordability extensions for Humboldt House (9 units)</li> </ul> <p><u>Timeframe for achievement:</u></p> <ul style="list-style-type: none"> <li>• Execute extension by January 2020</li> </ul>
14	<b>Goal Name</b> AFH Goal: Support Displaced Households	<p><b>Goal Description</b> As part of the regional goal, continue funding and support for outreach services for homeowners and renters at risk of being displaced and/or facing fair housing challenges. Provide grants to sub-recipients under the administration cap in CDBG for provision of fair housing services.</p> <p><u>Contributing factors to be addressed:</u></p> <ul style="list-style-type: none"> <li>• Loss of affordable housing</li> <li>• Lack of affordable housing supply</li> <li>• High housing costs</li> </ul> <p><u>Fair housing issues/impediments:</u></p> <ul style="list-style-type: none"> <li>• Disproportionate housing needs</li> <li>• Displacement due to rent increases for Spanish speaking and large households</li> <li>• Limited housing for families</li> </ul> <p><u>Metrics and milestones:</u></p> <ul style="list-style-type: none"> <li>• Annual Fair Housing activity goals: investigate 23 cases, provide R &amp; I to 45 individuals, public education/outreach to 100 individuals</li> <li>• Annual legal assistance to renters: 125 individuals</li> </ul> <p><u>Timeframe for achievement:</u></p> <ul style="list-style-type: none"> <li>• Annual Goal completed each year by June 30</li> </ul>

15	<b>Goal Name</b> AFH Goal: Reasonable Accommodation Policy <b>Goal Description</b> Continue implementation of City Reasonable Accommodation Policy to allow for relaxation of City zoning codes on residential properties used by persons with disabilities. Review requests for Reasonable Accommodation as they are submitted. <u>Contributing factors to be addressed:</u> <ul style="list-style-type: none"> <li>• Lack of flexibility in zoning code</li> </ul> <u>Fair housing issues/impediments:</u> <ul style="list-style-type: none"> <li>• Disproportionate housing needs</li> <li>• Lack of accessible housing for persons with disabilities</li> </ul> <u>Metrics and milestones:</u> <ul style="list-style-type: none"> <li>• Review requests for Reasonable Accommodations as they are submitted</li> </ul> <u>Timeframe for achievement:</u> <ul style="list-style-type: none"> <li>• Ongoing</li> </ul>
16	<b>Goal Name</b> AFH Goal: Dev. of Accessory Dwelling Units <b>Goal Description</b> As part of the regional goal, encourage development of Accessory Dwelling Units (ADU) and Junior Accessory Dwelling Units (JADU) to increase lower cost housing in the community. This includes collaboration with 21 Elements in outreach and education on the development of ADU/JADU. <u>Contributing factors to be addressed:</u> <ul style="list-style-type: none"> <li>• Loss of affordable housing</li> <li>• Lack of affordable housing supply</li> <li>• High housing costs</li> </ul> <u>Fair housing issues/impediments:</u> <ul style="list-style-type: none"> <li>• Disproportionate housing needs</li> <li>• Segregation increases</li> <li>• Decline in access to opportunity (depending on ADU locations)</li> </ul> <u>Metrics and milestones:</u> <ul style="list-style-type: none"> <li>• Review pilot ADU/JADU fee reduction after one year</li> <li>• Continue collaboration with 21 Elements to develop programs to encourage production of ADU's</li> </ul> <u>Timeframe for achievement:</u> <ul style="list-style-type: none"> <li>• Review June 2018</li> <li>• Ongoing</li> </ul>

17	<b>Goal Name</b> AFH Goal: Minimize Tenant Displacement <b>Goal Description</b> In 2016 a Housing Task Force Summary Report outlined several recommendations for the City to work towards addressing housing needs. Of particular concern in the report was tenant displacement and the need for relocation assistance. The goal for the City is to develop a program to minimize displacement and provide a safety net to those who are facing eviction. Action items for this goal are to explore programs to preserve properties with under market rents at risk of redevelopment and rent increases. Collaborate with other jurisdictions and stakeholders in the County. Complete analysis of potential projects and determine feasibility of programs. <u>Contributing factors to be addressed:</u> <ul style="list-style-type: none"> <li>• Loss of affordable housing</li> <li>• Lack of affordable housing supply</li> <li>• High housing costs</li> </ul> <u>Fair housing issues/impediments:</u> <ul style="list-style-type: none"> <li>• Disproportionate housing needs</li> <li>• Displacement due to rent increases for Spanish speaking and large households</li> <li>• Lack of accessible housing for persons with disabilities</li> <li>• Limited housing for families</li> </ul> <u>Metrics and milestones:</u> <ul style="list-style-type: none"> <li>• Collaborate with other countywide jurisdictions</li> <li>• Complete analysis and determine feasibility</li> </ul> <u>Timeframe for achievement:</u> <ul style="list-style-type: none"> <li>• Submit findings to City Council by December 2018</li> </ul>
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18	<b>Goal Name</b> AFH Goal: Data Collection on Local Rents
	<b>Goal Description</b> Gather data regarding local rents and rent increases. <u>Contributing factors to be addressed:</u> <ul style="list-style-type: none"> <li>• Loss of affordable housing</li> <li>• Lack of affordable housing supply</li> <li>• High housing costs</li> </ul> <u>Fair housing issues/impediments:</u> <ul style="list-style-type: none"> <li>• Disproportionate housing needs</li> <li>• Displacement of residents</li> </ul> <u>Metrics and milestones:</u> <ul style="list-style-type: none"> <li>• Evaluate gaps in current rental data and determine approach to collect that data</li> </ul> <u>Timeframe for achievement:</u> <ul style="list-style-type: none"> <li>• Submit findings to City Council by September 2018</li> </ul>

**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)**

Rental units constructed with City financial assistance: The Bay Meadows affordable housing site will include new construction of 67 units at different income levels. The downtown former redevelopment sites together will see the new construction of 162 affordable units at different income levels. It is estimated that the two projects will produce 27 extremely low, 68 very low, 85 low and 49 moderate income family rental units.

Inclusionary units constructed without City assistance: There are several development proposals in different stages of the planning and permitting process that will produce both rental and ownership below-market rate units when built. It is estimated that about 211 affordable units will be constructed during this planning period, including 165 very low, 18 low and 28 moderate income units.

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

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

The City of San Mateo has developed policies and procedures to address lead-based paint hazards in pre-1978 housing, in compliance with regulations regarding the use of federal housing assistance funds. The City incorporates lead testing and clearances for all rehabilitation projects it sponsors in order to ensure that all federal lead safe practices are met. The City also makes lead-based paint information available to local non-profit agencies and to homeowners and renters in the City.

**LEAD HAZARD WARNING** - lead-safe work practices are required by California State Law for all work that disturbs paint in pre-1978 buildings due to possible presence of lead-based paint. As of April 22, 2010, the U.S. Environmental Protection Agency (EPA) requires all workers (including property owners) who disturb surfaces painted prior to 1978 to be trained in lead-safe work practices, and all firms to be EPA certified in those practices as well.

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

It is the City of San Mateo's policy to address lead-based paint hazards through interim control methods, rather than abatement, to the extent practical. Although abatement represents the most permanent method of lead-based paint containment, usually by removal of contaminated surfaces, the cost has the potential to render a rehabilitation project financially infeasible, especially when the low-income homeowner is unable to assume further debt. Full abatement is required when the amount of federal housing funds used for a project exceed \$25,000 per unit.

*Interim controls* is defined as a set of measures designed to reduce temporarily human exposure of likely exposure to lead-based paint hazards. Some of the interim controls used include repairs, painting, temporary containment, specialized cleaning, clearance, ongoing lead-based paint maintenance activities, and the establishment and operation of management and resident education programs. Interim controls (between \$5,000 and \$25,000 of federal assistance per unit) can be an effective method for containing lead-based paint hazards while remaining relatively cost effective. The City of San Mateo has determined that, in general, the ongoing cost associated with interim controls (specifically in terms of ongoing lead-based paint maintenance) far outweighs the cost of abatement.

The City places projects in the following categories for the type of measures to be implemented regarding lead-based paint:

- Exempt - if constructed in 1978 or later, no paint disturbed, zero bedroom or studio units, elderly/disabled resident(s) with no children under six, unit is lead-based paint free, and/or used no more than 100 days in a year
- Lead Safe Work Practice (24 CFR 35.930(b)) - if hard costs are less than \$5,000
- Interim controls or standard practices (24 CFR 35.930(c)) - hard costs of \$5,000 to \$25,000
- Abatement (24 CFR 35.930(d)) - hard costs are greater than \$25,000

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

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

The strategy for eliminating poverty in San Mateo includes four integrated components:

- Strengthen the economic base in order to create and retain job opportunities
- Provide affordable housing
- Create a safe and accessible living environment
- Provide social services to help people reach self-sufficiency

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

As reflected more extensively in the housing section of the plan, the City's commitment to developing and preserving existing affordable housing is strong and will continue to be a focus to help lift residents from poverty by providing a safe, attractive, and affordable place to live. The provision of housing alone does not eliminate poverty, but the basic need of decent shelter must be met before people can strive for self-sufficiency.

The Neighborhood Improvement and Housing Division takes the lead in improving the quality of life in San Mateo, particularly those neighborhoods with the highest needs and fewest resources. By coordinating programs that help address code issues, preserving existing housing, and improving the condition and accessibility of public infrastructure, the City attempts to promote a sense of safety and resident pride in target neighborhoods.

Through the Community Funding Program, using funds from the CDBG public services cap, the City provides grants to local non-profit agencies that provide services to address the core needs of the community and assist clients in developing greater self-sufficiency with the goal of breaking the cycle of poverty. This program affords the City the opportunity to coordinate with service agencies to address the community needs in a more comprehensive manner.

## **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**

The City periodically monitors all program recipients to ensure all HUD requirements for CDBG are met. The City also has a comprehensive Citizen Participation Plan that is followed in order to meet public comment and participation requirements. City Council reviews annual reports to ensure that the City is applying its resources to meet community goals. These reports include the Consolidated Annual Performance and Evaluation Report (CAPER) for CDBG, along with the annual program financial audit.

### Sub-recipient Monitoring

The City has established monitoring procedures and a checklist to ensure that the City's sub-recipients comply with HUD requirements and City policies. These monitoring activities also keep the City informed about the progress sub-recipients are making towards meeting their objectives. Also, the City coordinates its monitoring efforts with other jurisdictions in order to standardize processes and reduce the burden on sub-recipients. The following reviews are part of the monitoring process:

- Quarterly desk review - all sub-recipients are required to submit quarterly progress/accomplishment reports along with requests for reimbursement. The City reviews these reports for all sub-recipient agencies and assesses progress in meeting performance and expenditure goals. Quarterly reports, expense reports, and reimbursement requests are submitted through an online portal. Reimbursements are held until any issues with quarterly reports are resolved. The quarterly review is also used in assessing risk and the potential need for further review.
- On-site review - The City conducts on-site monitoring visits for higher risk situations such as new sub-recipients, those experiencing organizational change, and those with program and/or financial performance concerns. For low risk sub-recipients, the City conducts a site visit in each three year period for non-housing activities. The on-site monitoring visit includes a tour of program facilities, as appropriate, an explanation of the services provided, and interviews with program and administrative staff. During the visit, staff will assess the sub-recipient's board of directors and staff, conflict of interest policies, compliance with non-discrimination policies, adherence to CDBG national objectives, program performance, and maintenance of financial records. This assessment is conducted by reviewing the sub-recipient's financial audit and management letter, financial statements, fiscal policies, client files, and interviewing

staff. After the visit, staff provides the sub-recipient with a monitoring report describing findings, concerns, and/or required corrective actions.

**Public Facility Improvement Projects**

Projects funded through CDBG are monitored by staff before, during, and upon completion for compliance with applicable environmental, procurement, financial, and labor standard regulations.

## Expected Resources

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

#### Introduction

If necessary, the City will proportionally increase or decrease the budget for all activities included in this plan from the estimated funding levels to match actual allocation amounts.

#### 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: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	729,477	30,000	43,523	803,000	2,690,955	For Year 1, the HUD allocation has been included. For Years 2-5 the City has assumed a slight decrease in the annual allocation for each year. The City also anticipates approximately \$30,000 in program income for all years of the plan.
Other	public - local	Housing	2,000,000	0	0	2,000,000	8,000,000	Local funds from commercial linkage fee, and annual 20% of tax increment (boomerang funds) and loan repayments from former Redevelopment Agency.

**Table 18 - 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**

The City receives a direct entitlement grant for CDBG funds that are used to address identified needs. The City is also a member of a consortium of jurisdictions in San Mateo County that administer HOME funds. The City manages a varied portfolio of housing loans from several programs including Housing Rehabilitation and First-time Homebuyer as well as developer loans for new construction or acquisition/rehabilitation projects. Program income from this portfolio augments the CDBG grant as well as the now defunct Redevelopment Agency, HUD's Rental Rehabilitation program, and the CalHOME owner rehabilitation loan program. Loan repayments from those programs are now deposited into the Affordable Housing Fund to be used for future affordable housing programs and projects. The City collects subordination processing fees and fractional unit fees associated with its Below-market Rate program in its City Housing Fund, which is typically used to assist regional housing initiatives that are outside of the city limits. The City implemented a commercial linkage fee that collected its first payments in 2017 and will provide funds for development of affordable housing going forward.

Section 8 funds are provided to San Mateo residents through the San Mateo County Housing Authority. McKinney-Vento Homeless Assistance Act funds are managed by the San Mateo County Human Services Agency as part of the Continuum of Care, in which the City participates. The County of San Mateo also supports housing projects through its HOME and CDBG funds, which are often used to leverage City resources. The Housing Endowment and Regional Trust (HEART) of San Mateo County is a public/private partnership whose goal is to raise funds to create affordable housing opportunities in San Mateo County.

The dissolution of Redevelopment Agencies at the State level has caused the application process for Low-income Housing Tax Credits to become even more competitive, and the City will continue to support developer applications for that program and other State Housing programs going forward.

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

The City received a one acre site to be used for affordable housing as part of the development agreement executed for Bay meadows II Master Plan. The developer has been chosen for the site, and pending receipt of all financing 68 units of affordable housing will be built. The City has also chosen a developer for two sites in downtown San Mateo, and will enter into a development agreement in the near future. The sites together can support up to 164 units of affordable housing.

## 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	Maintain and Preserve Existing Housing	2018	2022	Affordable Housing		Affordable Housing	CDBG: \$110,000	Homeowner Housing Rehabilitated: 40 Household Housing Unit
2	Community Funding	2018	2022	Public Services		Public Services	CDBG: \$141,000	Public service activities other than Low/Moderate Income Housing Benefit: 4500 Persons Assisted Businesses assisted: 40 Businesses Assisted
3	Street and Sidewalk Improvements	2018	2022	Non-Housing Community Development	CDBG Priority Neighborhood	Community Development	CDBG: \$425,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 20000 Persons Assisted
4	Public Facilities	2018	2022	Non-Housing Community Development		Public Facilities Improvements	CDBG: \$40,000	Other: 2 Other
5	Affordable Housing	2018	2022	Affordable Housing	CDBG Priority Neighborhood	Affordable Housing	City sources: \$2,000,000	Rental units constructed: 40 Household Housing Unit
6	First Time Homebuyer	2018	2022	Affordable Housing		Affordable Housing	City sources: \$300,000	Direct Financial Assistance to Homebuyers: 6 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	AFH Goal: Affirmative Marketing of Housing	2018	2021	Affordable Housing		AFH Factor: Lack of Effective Marketing Strategies	CDBG: \$0 City sources: \$0	Other: 1 Other
8	AFH Goal: Facilitate Streamlined Review of Housing	2018	2022	Affordable Housing		AFH Factor: Development Approval Challenges AFH Factor: Lack of Support for Affordable Housing	CDBG: \$0 City sources: \$0	Other: 1 Other
9	AFH Goal: Support Education of Stakeholders	2018	2022	Affordable Housing		AFH Factor: Lack of Support for Affordable Housing AFH Factor: Resistance to Density and Growth	CDBG: \$0 City sources: \$0	Other: 1 Other
10	AFH Goal: Strengthen Section 8 Program	2018	2022	Affordable Housing		Affordable Housing AFH Factor: Lack of Support for Affordable Housing	CDBG: \$0 City sources: \$0	Other: 1 Other
11	AFH Goal: Retention of Special Needs Housing	2018	2020	Affordable Housing		Affordable Housing	CDBG: \$0 City sources: \$0	Other: 1 Other
12	AFH Goal: Support Displaced Households	2018	2022	Affordable Housing		Affordable Housing Public Services	CDBG: \$25,000	Public service activities other than Low/Moderate Income Housing Benefit: 136 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
13	AFH Goal: Reasonable Accommodation Policy	2018	2022	Affordable Housing		AFH Factor: Lack of Zoning Flexibility	CDBG: \$0 City sources: \$0	Other: 1 Other
14	AFH Goal: Dev. of Accessory Dwelling Units	2018	2022	Affordable Housing		Affordable Housing	CDBG: \$0 City sources: \$0	Other: 1 Other
15	AFH Goal: Minimize Tenant Displacement	2018	2022	Affordable Housing		Affordable Housing	CDBG: \$0 City sources: \$0	Other: 1 Other
16	AFH Goal: Data Collection on Local Rents	2018	2022	Affordable Housing		Affordable Housing	CDBG: \$0 City sources: \$0	Other: 1 Other

Table 19 – Goals Summary

## Goal Descriptions

1	Goal Name	Maintain and Preserve Existing Housing
	Goal Description	Provide funds to preserve, repair, and maintain existing housing stock. Emphasis on repairs that clear health and safety issues, retrofits to homes for more sustainability and energy efficiency, and make properties more accessible for individuals with special needs.
2	Goal Name	Community Funding
	Goal Description	Provide \$116,000 in grants to non-profit organizations for provision of public services to low- and moderate-income families in San Mateo. Provide \$25,000 grant to agency for provision of assistance to microenterprise businesses, funding will come from CDBG outside of the community funding cap.
3	Goal Name	Street and Sidewalk Improvements
	Goal Description	Repair deteriorated streets, as well as provide accessibility and public safety improvements to streets and sidewalks in the CDBG Priority Neighborhood.

<b>4</b>	<b>Goal Name</b>	Public Facilities
	<b>Goal Description</b>	Provide funds for repairs and health/safety measures to be completed at buildings used by non-profit agencies for provision of public services.
<b>5</b>	<b>Goal Name</b>	Affordable Housing
	<b>Goal Description</b>	Provide funding for new construction, acquisition and/or rehabilitation of affordable units through City financial assistance and the inclusionary Below Market Rate program.
<b>6</b>	<b>Goal Name</b>	First Time Homebuyer
	<b>Goal Description</b>	Ensure continued affordability for low and moderate income homebuyers in the City's First Time Homebuyer program for the purchase of resales of price restricted units at Meadow Court and Gateway Commons or other City assisted units.
<b>7</b>	<b>Goal Name</b>	AFH Goal: Affirmative Marketing of Housing
	<b>Goal Description</b>	See SP 45, Assessment of Fair Housing goals
<b>8</b>	<b>Goal Name</b>	AFH Goal: Facilitate Streamlined Review of Housing
	<b>Goal Description</b>	See SP 45, Assessment of Fair Housing goals
<b>9</b>	<b>Goal Name</b>	AFH Goal: Support Education of Stakeholders
	<b>Goal Description</b>	See SP 45, Assessment of Fair Housing goals
<b>10</b>	<b>Goal Name</b>	AFH Goal: Strengthen Section 8 Program
	<b>Goal Description</b>	See SP 45, Assessment of Fair Housing goals
<b>11</b>	<b>Goal Name</b>	AFH Goal: Retention of Special Needs Housing
	<b>Goal Description</b>	See SP 45, Assessment of Fair Housing goals

12	<b>Goal Name</b>	AFH Goal: Support Displaced Households
	<b>Goal Description</b>	<p>As part of the regional goal, continue funding and support for outreach services for homeowners and renters at risk of being displaced and/or facing fair housing challenges. Provide grant to non-profit organization under the administration cap in CDBG for provision of fair housing services.</p> <p><u>Contributing factors to be addressed:</u></p> <ul style="list-style-type: none"> <li>• Loss of affordable housing</li> <li>• Lack of affordable housing supply</li> <li>• High housing costs</li> </ul> <p><u>Fair housing issues/impediments:</u></p> <ul style="list-style-type: none"> <li>• Disproportionate housing needs</li> <li>• Displacement due to rent increases for Spanish speaking and large households</li> <li>• Limited housing for families</li> </ul>
13	<b>Goal Name</b>	AFH Goal: Reasonable Accommodation Policy
	<b>Goal Description</b>	See SP 45, Assessment of Fair Housing goals
14	<b>Goal Name</b>	AFH Goal: Dev. of Accessory Dwelling Units
	<b>Goal Description</b>	See SP 45, Assessment of Fair Housing goals
15	<b>Goal Name</b>	AFH Goal: Minimize Tenant Displacement
	<b>Goal Description</b>	See SP 45, Assessment of Fair Housing goals
16	<b>Goal Name</b>	AFH Goal: Data Collection on Local Rents
	<b>Goal Description</b>	See SP 45, Assessment of Fair Housing goals

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

### Introduction

Activities planned for 2018-19 are similar to those from recent years. The City will continue to use CDBG administration funds for provision of fair housing activities, the community funding cap for grants to non-profit public service agencies, and the remainder of CDBG funds for minor home repair programs, community development projects, and economic development. Economic development is an additional activity for 2018 that was proposed under the Community Funding Program and will be funded through CDBG as a program to assist microenterprise businesses.

#	Project Name
1	Community Funding Program
2	Home Energy and Repair Program
3	Street and Sidewalk Reconstruction
4	Public Facilities
5	CDBG Admin

**Table 20 – Project Information**

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

The housing, social service, and community development needs of the community are overwhelming when compared to funding available from CDBG and other sources. Allocations of funding were made with careful consideration of the community's needs and input from the citizen participation process and the Community Relations Commission. City staff, along with other jurisdictions and community partners, cooperate in order to streamline processes and avoid duplication of services in an effort to maximize the available resources.

## AP-38 Project Summary

### Project Summary Information

<b>1</b>	<b>Project Name</b>	Community Funding Program
	<b>Target Area</b>	
	<b>Goals Supported</b>	Community Funding
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$141,000
	<b>Description</b>	Provide funds to non profit agencies to provide public services for the core service priorities include Basic Human Needs, Senior Services, Youth Services and Preserving or Providing Affordable Housing.
	<b>Target Date</b>	6/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Project will only serve low- and moderate-income individuals and families, as well as those from presumed benefit groups such as abused children, victims of domestic violence, elderly, and homeless. Based on reports from prior years, the project will serve approximately 4,500 San Mateo residents.
	<b>Location Description</b>	Project will serve the City of San Mateo.

	<b>Planned Activities</b>	<p>Project provides funds to non-profit agency sub-recipients to carry out public service programs. Agencies interface with a variety of departments within the City including Police, Housing, and Code Enforcement on a regular basis to further their efforts in the community. The City anticipates funding seven sub-recipients evenly with available funding. The awards for this year are as follows:</p> <ul style="list-style-type: none"> <li>• CALL Primrose: drop-in food pantry program providing free grocery services. Goal is to serve 11,592 individuals.</li> <li>• CORA: providing survivors of domestic violence and their children with legal services. Goal is to serve 67 individuals.</li> <li>• HIP Housing: home sharing service providing low-income clients with affordable housing. Goal is to serve 18 households.</li> <li>• Legal Aid Society of San Mateo County: legal services to households in danger of eviction and/or living in substandard conditions. Goal is to serve 125 households.</li> <li>• PCRC: collaborative effort that aims to increase neighborhood safety using violence prevention strategies in targeted areas. Goal is to serve 30 individuals.</li> <li>• Samaritan House: Core Services Program provides a broad spectrum of assistance, including case management, emergency assistance and financial empowerment services. Goal is to serve 2,557 individuals.</li> <li>• Rape Trauma Services: services for abused children from infancy through 17 years of age. Goal is to serve 73 individuals.</li> <li>• St. James Community Foundation: services for youth including a math tutoring program. Goal is to serve 150 individuals.</li> <li>• Renaissance Entrepreneurship Center: provides customized training for English and Spanish speaking business owners to start and grow small businesses. Goal is to serve 40 businesses.</li> </ul>
2	<b>Project Name</b>	Home Energy and Repair Program
	<b>Target Area</b>	
	<b>Goals Supported</b>	Maintain and Preserve Existing Housing
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$110,000
	<b>Description</b>	Provides funding to nonprofit agencies to provide minor repairs, exterior paint, accessibility modifications and repairs associated with weatherization upgrades free to income eligible homeowners.
	<b>Target Date</b>	6/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Project will assist 40 households with repairs and energy improvements.
	<b>Location Description</b>	Project will only apply to homes located in the City of San Mateo.

	<b>Planned Activities</b>	Project will provide grants to sub-recipients for programs to complete minor rehabilitation, energy improvements, and accessibility improvements to low- and moderate-income homeowners. Four grants will be provided to three agencies as follows: <ul style="list-style-type: none"> <li>• Rebuilding Together Peninsula: Safe at Home program provides minor home repairs including health and safety measures, emergency electrical and plumbing, exterior painting, etc. Goal is to serve 15 households.</li> <li>• Center for Independence of Individuals with Disabilities: Housing Accessibility Modifications program provides accessibility measures to homes including grab bars, wheelchair ramps, etc. Goal is to serve 10 households.</li> <li>• El Concilio of San Mateo County: Peninsula Minor Home Repair program provides energy efficiency measures including repair of leaking windows/doors, water conservation measures, etc. Goal is to serve 10 households.</li> <li>• Rebuilding Together Peninsula: National Rebuilding Day provides larger scale rehabilitation of homes in conjunction with volunteers and many other funding sources. Goal is to serve five households.</li> </ul>
<b>3</b>	<b>Project Name</b>	Street and Sidewalk Reconstruction
	<b>Target Area</b>	CDBG Priority Neighborhood
	<b>Goals Supported</b>	Street and Sidewalk Improvements
	<b>Needs Addressed</b>	Community Development
	<b>Funding</b>	CDBG: \$425,000
	<b>Description</b>	Funding to reconstruct failing streets and sidewalks as well as other pedestrian and bicycle improvements.
	<b>Target Date</b>	6/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Project will be completed in the CDBG Priority Neighborhood, which has approximately 20,000 residents.
	<b>Location Description</b>	Project will be completed in the CDBG Priority Neighborhood.
	<b>Planned Activities</b>	Work with Public Works department on prioritizing a project for this program year. Public Works will manage project, which will award contract for work to improve streets and improve pedestrian safety in the CDBG Priority Neighborhood. The exact location and type of work to be completed will be determined in conjunction with Public Works department.
<b>4</b>	<b>Project Name</b>	Public Facilities
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Facilities
	<b>Needs Addressed</b>	Public Facilities Improvements
	<b>Funding</b>	CDBG: \$40,000
	<b>Description</b>	Provide funds to non-profit organizations that serve low-income residents to make capital improvements or repairs to their facilities.

	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	Project will serve non-profit organizations that provide services in the City of San Mateo.
	<b>Planned Activities</b>	City will request proposals from non-profit service agencies for needed capital projects at their facilities.
5	<b>Project Name</b>	CDBG Admin
	<b>Target Area</b>	
	<b>Goals Supported</b>	Affordable Housing AFH Goal: Minimize Tenant Displacement
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$87,000
	<b>Description</b>	Provide funds for staff and overhead to administer the CDBG grant including provision of Fair Housing services.
	<b>Target Date</b>	6/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The fair housing grant will serve approximately 136 beneficiaries.
	<b>Location Description</b>	Project will take place in City of San Mateo.
	<b>Planned Activities</b>	Administrative costs for management of the CDBG program. In addition, the City will provide funds for the provision of Fair Housing activities.

## **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**

The City of San Mateo provides a number of programs that assist low-income individuals and households based and therefore may be located anywhere within the city limits of San Mateo. In addition, the City has identified a CDBG Priority Neighborhood by utilizing the low-income definitions provided by HUD. This area includes any census tract or block group with at least 50% of the persons considered low-income as reported in the Census and includes North Central, North Shoreview and South Norfolk neighborhoods.

#### **Geographic Distribution**

Target Area	Percentage of Funds
CDBG Priority Neighborhood	55

**Table 21 - Geographic Distribution**

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

The CDBG Priority Neighborhood has a number of contributing factors to its designation, especially as compared to other neighborhoods in San Mateo:

- Lowest median income and high percentage of families below the poverty level
- Deteriorating conditions, including high degree of dumping and graffiti
- High percentage of overcrowding, including streets/traffic and housing
- Older, deteriorating housing stock

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

### **Introduction**

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

The recent booming economy has placed further stress on low wage earning families and the cost of housing. The City will use its limited resources to address these needs in accordance with the priorities identified by the Community Resources Commission. Federal funding sources are unpredictable, so the City has made financial adjustments and will focus on opportunities to strengthen and/or support the businesses of San Mateo that are the providers of jobs, income and security to its residents. The City continues to look for new ways to streamline procedures and collaborate with other community groups and has especially focused on volunteerism. With the CDBG Public Services grants, the City will continue to partner with its nonprofit business and service providers to provide direct support and basic needs services (food, shelter, clothing, etc.) for residents most in need. The CRC also has prioritized job training/small business support, as well as capital improvements in the CDBG Priority Areas.

Through the Community Resources Commission the remarks received at the community needs workshops and hearings were reviewed and summarized in the Citizen Participation section of this document. Each year the Community Funding grants are selected as a tool to address the underserved needs of the community. The primary obstacle in addressing most community needs is available funding. The Commission has tried to allocate its limited funds in a manner that provides unduplicated services and tries to stretch the funding to be cost effective.

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

The City works collaboratively with numerous non profit organizations and other jurisdictions in the preservation and development of affordable housing. The County of San Mateo and all of the cities and towns in the county formed a workgroup called 21 Elements, which was formed to collaborate and share best practices on housing policies and programs for the adoption of the Housing Elements in the respective General Plans. This group has continued to meet quarterly to share information and share in costs of studies, such as the countywide Nexus Study in order to establish Affordable Housing and Commercial Linkage Fees. Through this workgroup the City of San Mateo adopted a Commercial Linkage Fee in 2016. This fee is charged to new commercial developments to help mitigate the impact on housing demand created by increasing jobs in the community.

The City also has local funding sources that can support the preservation and development of affordable housing besides HUD resources. The City has continued to pledge "Boomerang" funds for housing from its general fund. This is a portion of property taxes that were previously set aside for housing in the former Redevelopment Areas. The City also still collects loan repayments from loans made by the former Redevelopment Agency that are re-used for affordable housing. All of the City's local funds are

targeted to assist acquisition, rehab or new construction of affordable housing.

New housing opportunities include the development of one acre site at Bay Meadows which was provided by the developer as part of a development agreement with the City. Construction of 68 family units utilizing Tax Credits plus local funds pledged by the County and City is expected to start construction in 2019. The City will also enter into a development agreement for two former Redevelopment Agency sites downtown that will include 164 units targeted to mixed incomes. The details of the affordability levels, the funding assistance and other public benefit will be negotiated during the 2018-19 program year.

The City continues to implement its inclusionary Below Market Rate Program that requires developers of new market rate housing to set aside 10-15% of the units to be affordable. These units account for 25% of all the affordable housing units in the City. There continues to be developer interest in utilizing the State Density Bonus program that expands on the City's program and can potentially provide either more or deeper affordability in private developments.

The City updated its Accessory Dwelling Unit program in 2018 and is working with the County and 21 Elements to market and encourage the production of small units incorporated into single family properties citywide.

The City also relies on other adopted plans to guide housing production and policies including its General Plan, including the Housing Element, the 2016 Housing Task Force report, and various specific plans such as Rail Corridor and Downtown Specific Plans.

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

The City will continue to use its adopted procedures and guidelines to evaluate and reduce lead-based paint hazards as required for each eligible project performed using CDBG and HOME funding. This will apply to assisted acquisition, rehabilitation, the Minor Home Repair and Paint programs, and/or rehabilitation projects including Rebuilding Together Peninsula.

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

The actions to work toward eliminating poverty in San Mateo include:

- Strengthen the economic base in order to create and retain job opportunities in San Mateo:
- Provide affordable housing: Complete development of the Bay Meadows one acre site for

- family housing and select developer to provide workforce housing on two Downtown sites.
- Provide social services to help people reach self-sufficiency through public services grants.

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

Gaps previously identified in institutional structure included reduction in staffing due to severe budget reductions, limiting institutional capacity. This will continue to be a reality for San Mateo and other jurisdictions and non profit agencies as well. This requires more careful coordination in services and as well as administration of programs. The Countywide CDBG Cohort group is an example of how staff from several cities coordinates public service agreements and monitoring in order to streamline the process. During the upcoming year the group will continue to share best practices and identify program areas that can be streamlined.

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

The City will continue to collaborate with public and private housing developers as it manages its ongoing BMR program and manages new subsidized housing projects. In City sponsored affordable housing projects, it is expected that services are provided to the occupants such as transportation subsidy and information, after school programs, social activities, information and referral to other services including health, credit and food and clothing. The community is fortunate that these agencies are very well connected already, and the City assists when it can to strengthen the networks.

## Program Specific Requirements

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

#### Introduction

##### Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(l)(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	0
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
<b>Total Program Income:</b>	<b>0</b>

#### 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.	100.00%

#### Discussion

The City utilizes 100% of its CDBG funds for eligible activities that assist low and moderate households through direct services as well as improvements to the CDBG Priority Neighborhoods.

The CDBG grant funds plus annual program income from loan repayments is consistently allocated and spent in a timely manner to maximize assistance to the community.

The three year period for calculating CDBG benefit will be 2018, 2019, and 2020.