



City of San Mateo 2023-27 Consolidated Plan and 2023-24 Annual Action Plan — Public Review Draft

PREPARED FOR:

City of San Mateo
Community Development Department
Housing Division
330 W. 20th Avenue
San Mateo, CA 94403
www.cityofsanmateo.org/housing

CREATED

3/31/2023

2023-27 CONSOLIDATED PLAN.

EXECUTIVE SUMMARY

Executive Summary

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

1. Introduction

The City of San Mateo is required by the U.S. Department of Housing and Urban Development (HUD) to develop and prepare a five-year Consolidated Plan and one-year Annual Action Plan to receive its Community Development Block Grant (CDBG) entitlement funding. The City's updated FY2023-27 Consolidated Plan and FY2023-24 Annual Action Plan were developed using a variety of data sources and input received by residents and stakeholders through a robust community engagement process.

The City utilizes its CDBG resources to provide decent and affordable housing, provide a suitable living environment, and expand economic opportunities for low- and moderate-income households in San Mateo. The 2023-27 Consolidated Plan articulates a more specific set of goals and priorities to address identified housing and community development needs and describes how the City's CDBG funds will be utilized to address those needs. The City of San Mateo 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 following section summarizes the needs, goals, and activities as articulated in the City's 2023-27 Consolidated Plan.

Affordable Housing. The city of San Mateo, along with San Mateo County and the greater Bay Area region, continue to have a significant need for more affordable housing. To address this need, the City will continue to make efforts to increase, maintain, and improve the supply of affordable housing for low- and moderate-income families.

The City will use CDBG and other local funding sources for new construction, acquisition, and/or rehabilitation of affordable housing units throughout the city. Additionally, the City will use its resources to preserve, repair, and maintain its existing housing stock to address health and safety issues, as well as make units more accessible, weatherized, sustainable, and energy efficient. The City will also continue to administer its First Time Homebuyer program and existing below-market housing rental and ownership units.

Public Facilities improvements. Through the community engagement process, San Mateo residents and stakeholders articulated a continued need for improvements to public facilities in the city, primarily those located in areas with a high percentage of low- and moderate-income families. Residents and stakeholders also spoke to the need for public facilities improvements to better serve the needs of

special needs populations, such as youth and seniors. To address this need, the City will use its CDBG funds, when feasible, to preserve, improve, and/or rehabilitate facilities used by non-profit agencies for the provision of public services, as well as City-owned community facilities, such as parks and recreation centers.

Public Services. The continued provision of public services was identified through the community engagement process as a critical need in San Mateo and throughout the county. As such, the City will continue providing services to improve the quality of life for low- and moderate-income families and individuals, including those at risk of experiencing homelessness and special needs populations. The City will continue allocating 15% of its entitlement and up to 15% of its previous year's program income from the City's Community funding program, as allowed by CDBG regulations. Collectively, these funds will be granted to non-profit organizations for the provision of public services to low- and moderate-income city residents.

Community Development. Residents and stakeholders through the community engagement process articulated a significant need for infrastructure improvements in areas with high concentrations of low- and moderate-income households. As such, the City will direct infrastructure improvements to its CDBG Priority Neighborhood. The City will utilize its CDBG funding for capital projects that include, but are not limited to, repairing deteriorating streets, improving accessibility and safety of streets and sidewalks, constructing accessible curb ramps, and other general public safety improvements.

Affirmatively Further Fair Housing. As part of its 2023-31 Housing Element update, the City conducted an assessment of fair housing to understand fair housing issues and contributing factors that inhibit housing choice and access to opportunity in San Mateo. The City has incorporated its Affirmatively Furthering Fair Housing (AFFH) goals into its 2023-27 Consolidated Plan to ensure a holistic approach to achieving goals in both plans. As such, the City will allocate funds to non-profit organizations that provide fair housing services to city residents.

3. Evaluation of past performance

With rising housing costs and increasing job growth, significant social service needs, and lingering impacts from the COVID-19 pandemic, the City has made meaningful strides in achieving its goals articulated in the City's last Consolidated Plan. Overall, the City has targeted its CDBG, HOME, and other local resources at supporting the construction of new affordable housing units while continuing to preserve and maintain existing affordable housing stock in the city. Additionally, the City continues to fund non-profit organizations through its Community Funding Program, which provide a range of services to low- and moderate-income households in San Mateo. The City has also funded improvements to public facilities and improved infrastructure in its CDBG priority neighborhoods. Specifically, over the last five years, the City has:

- Seen the completion of a 68-unit affordable family rental housing project called Montara, which was completed in August 2020. Sixteen units are being made available to people experiencing homelessness.
- Seen the approval and beginning stages of construction for a 225-unit affordable housing project, which will provide eight units for individuals with intellectual and developmental disabilities, 22 units for formerly homeless households, and 57 units for public employees. The project, Kiku Crossing, is slated to open in spring 2024;
- Seen over 75 affordable rental units and eight affordable units for purchase be completed by market rate developers in accordance with the City's Below Market Rate (Inclusionary) Program;
- Seen nearly 20 homes purchased through its First Time homebuyer program;
- Assisted nearly 100 households with minor home repairs, home accessibility modifications, and energy efficiency upgrades through the City's Minor Home Repair programs;
- Served over 11,550 individuals through its Community Funding Program, which provides funding to non-profit organizations that offer access to basic need services, legal assistance for homelessness prevention, case management for self-sufficiency, assistance to stay in or acquire housing and prevent homelessness, assistance for victims of sexual assault, community engagement, conflict resolution, home sharing, and legal assistance for victims of domestic violence;
- Served over 180 people and 110 San Mateo business through the City's microenterprise assistance program;
- Served over 170 individuals with fair housing services;
- Completed accessibility upgrades for a safe house ran by Community Overcoming Relationship Abuse (CORA); and
- Completed a two-year community development project that saw the installation of bike lanes and other pedestrian infrastructure within the CDBG priority neighborhoods of North Central and North Shoreview.

During the 2016-17 program year, the City joined the San Mateo County HOME Consortium, along with the City of South San Francisco, in order to leverage HOME funds more efficiently. The City continues to make efforts to increase coordination with other county jurisdictions and 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 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), particularly residents of predominantly low- and moderate-income neighborhoods. In accordance with the CPP, the City undertook the following efforts to encourage engagement throughout the development of the Consolidated Plan:

- In collaboration with San Mateo County and the other entitlement cities in the county, the City developed a resident and stakeholder survey to help identify housing, community development, and economic development needs in San Mateo County. Nearly 500 county respondents participated, with 80 residents from San Mateo participating in the survey.
- In coordination with San Mateo County and the other entitlement cities in the county, the City consulted with over 40 stakeholders to identify housing, community development, and economic development needs and which populations have the most significant needs.
- Two Community Relations Commission meetings in September 2022 and December 2022 where representatives of the public, non-profit organizations, and other stakeholders were given the opportunity to articulate housing, community development, and economic development needs in San Mateo.
- A public hearing was held in March 2023 to hear initial findings from the Consolidated Plan process and for representatives of the public, non-profit organizations, and other stakeholders were given the opportunity to articulate housing, community development, and economic development needs in San Mateo.
- One Community Relations Commission meeting on April 19th where representatives of the public, non-profit organizations, and other stakeholders were given the opportunity to review and comment on proposed projects and programs.
- A public hearing will be held on May 1st, 2023, for public feedback on the City's 2023-27 Consolidated Plan and 2023-24 Annual Action Plan.
- Notifications were sent to the listserv maintained by the City for those interested in the Community Relations Commission meetings and public hearings
- Three public notices were published in the local newspaper
- Social media posts were made regarding the workshops and public hearings
- Information on all meetings and workshops was posted on the City's website

5. Summary of public comments

Throughout the community engagement process, the greatest needs articulated by San Mateo residents and stakeholders included the development of more affordable rental housing, particularly for low-income and other vulnerable populations. Additionally, more availability of affordable homes for first-time homebuyers, young adults, low-income households, and large households, as well as more permanent housing options for people experiencing homelessness and households experiencing housing instability, were commonly articulated needs. Residents and stakeholders also wanted to see additional and/or higher quality childcare centers, increased access to mental health care services, street and sidewalk improvements, particularly in areas with concentrations of low- and moderate-income populations, improvements to parks and recreation centers, and more recreational opportunities for youth and other special populations.

This section will be further updated after the public comment period.

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

This section will be updated after the public comment period.

7. Summary

Over the next five years, the City of San Mateo will utilize the goals articulated in this Consolidated Plan and Action Plan to continue investing its financial resources, including CDBG, HOME, and other federal, state, and local funds, to support the development of new affordable housing, preserve and maintain the city's existing housing stock, improve public facilities and neighborhood infrastructure, and provide a wide range of services to support low- and moderate-income households in San Mateo.

2023-27 CONSOLIDATED PLAN.

CITIZEN PARTICIPATION AND STAKEHOLDER
CONSULTATION

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 take the lead role in project management for the construction of capital projects funded with CDBG funds.

Consolidated Plan Public Contact Information

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

1. Introduction

The City of San Mateo used a comprehensive community engagement strategy to gather input from local residents and stakeholders to inform and develop its Consolidated Plan and Annual Action Plan. In coordination with San Mateo County and other entitlement jurisdictions in the county, the City coordinated over 40+ consultations with a variety of stakeholders, including but not limited to, homeless service providers, affordable housing developers, domestic violence services providers, organizations who support and advocate for people living with disabilities, and organizations that provide services to low- and moderate-income families. The City also coordinated with the County and other entitlement jurisdictions in the county to develop a resident and stakeholder survey that gathered feedback on housing, community development, and economic development needs in San Mateo. The City also hosted community meetings held on September 14, 2022 and December 1, 2022, Community Relations Committee meetings to collect feedback on community needs, and held another public hearing on March 15, 2023, to present initial findings from the development of the Consolidated Plan and give the public another opportunity to provide feedback on both the Consolidated Plan and Action Plan.

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

The City of San Mateo will look to continue strengthening its relationships with organizations that serve San Mateo County residents, especially low- and moderate-income residents. These efforts will include:

- Working with the County and other entitlement districts in San Mateo County to coordinate and streamline CDBG processes;
- Working with non-profit social service providers, the County of San Mateo, other entitlement jurisdictions, and other stakeholders to coordinate the provision of services to high-need communities;
- Allocating funds through the community funding program to non-profit service providers that primarily serve low-income residents;
- Working with non-profit organizations, private developers, and the County of San Mateo to build and maintain affordable housing; and
- 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, plush 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	Agency/Group/Organization	SAMARITAN HOUSE
	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Samaritan House provided input during a stakeholder interview on November 3 rd , 2022.
2	Agency/Group/Organization	CENTER FOR INDEPENDENCE OF INDIVIDUALS WITH DISABILITIES
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Center for Independence of Individuals with Disabilities provided input during a stakeholder interview on November 3 rd , 2022, and November 9 th , 2022.
3	Agency/Group/Organization	SAN MATEO COUNTY DISTRICT ATTORNEY'S OFFICE — VICTIM SERVICES DIVISION
	Agency/Group/Organization Type	Other government – County Services – Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from San Mateo County's District Attorney's Office provided input during a stakeholder interview on November 4, 2022.
4	Agency/Group/Organization	SAN MATEO COUNTY ISD

	Agency/Group/Organization Type	Other government – County Services – Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Digital Divide
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from San Mateo County’s Digital Equity Portal provided input during a stakeholder interview on November 9, 2022.
5	Agency/Group/Organization	RENAISSANCE ENTREPRENEURSHIP CENTER
	Agency/Group/Organization Type	Services – Employment Business Leaders
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the Renaissance Entrepreneurship Center provided input during a stakeholder interview on November 10, 2022.
6	Agency/Group/Organization	EL CONCILIO OF SAN MATEO COUNTY
	Agency/Group/Organization Type	Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from El Concilio of San Mateo County provided input during a stakeholder interview on December 8, 2022.
7	Agency/Group/Organization	PROJECT SENTINEL
	Agency/Group/Organization Type	Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Two representatives from Project Sentinel provided input during a stakeholder interview on November 16, 2022.

8	Agency/Group/Organization	HOUSING CHOICES
	Agency/Group/Organization Type	Housing Services – Housing Services of Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from Housing Choices provided input during a stakeholder interview on November 17, 2022 and submitted a comment letter to the City dated September 14, 2022.
9	Agency/Group/Organization	CONGREGATIONAL CHURCH OF SAN MATEO
	Agency/Group/Organization Type	Other
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the Congregational Church of San Mateo provided input during a stakeholder interview on November 14, 2022.
10	Agency/Group/Organization	LEGAL AID SOCIETY OF SAN MATEO COUNTY
	Agency/Group/Organization Type	Services – Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the Legal Aid Society of San Mateo County provided input during a stakeholder interview on November 30, 2022.
11	Agency/Group/Organization	CORA
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from CORA provided input during a stakeholder interview on December 5, 2022.
12	Agency/Group/Organization	HIP HOUSING
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Several representatives from HIP Housing provided input during a stakeholder interview on December 6, 2022.
13	Agency/Group/Organization	SAN MATEO COUNTY FAMILY AND CHILDREN SERVICES
	Agency/Group/Organization Type	Services – Children Child Welfare Agency Other government - County
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives from the San Mateo County Family and Children Services Department provided input during stakeholder interviews on December 6, 2022 and December 12, 2022.
14	Agency/Group/Organization	MENTAL HEALTH ASSOCIATION OF SAN MATEO COUNTY
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Veterans Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the Mental Health Association of San Mateo County provided input during a stakeholder interview on December 12, 2022.
15	Agency/Group/Organization	ALTA HOUSING
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from Alta Housing provided input during a stakeholder interview on December 13, 2022.
16	Agency/Group/Organization	LIFEMOVES
	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homeless Needs - Veterans Homeless Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from LifeMoves provided input during a stakeholder interview on December 14, 2022.
17	Agency/Group/Organization	HOUSING AUTHORITY OF SAN MATEO COUNTY
	Agency/Group/Organization Type	PHA Other government - County
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment (Public Housing Needs) Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the Housing Authority of San Mateo County provided input during a stakeholder interview on December 15, 2022.
18	Agency/Group/Organization	REBUILDING TOGETHER PENINSULA
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from Rebuilding Together Peninsula provided input during a stakeholder interview on December 16, 2022.
19	Agency/Group/Organization	BAY AREA LEGAL AID
	Agency/Group/Organization Type	Housing Services – Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from Bay Area Legal Aid provided input during a stakeholder interview on December 19, 2022.
20	Agency/Group/Organization	ABODE SERVICES
	Agency/Group/Organization Type	Housing Services – homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homeless Needs - Veterans Homeless Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from Abode Services provided input during a stakeholder interview on December 20, 2022.

21	Agency/Group/Organization	AREA AGENCY ON AGING
	Agency/Group/Organization Type	Services – Elderly Persons
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Homeless Needs Assessment - Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the Area Agency on Aging provided input during a stakeholder interview on December 20, 2022.
22	Agency/Group/Organization	SAN MATEO COUNTY HEALTH
	Agency/Group/Organization Type	Services-Health Health Agency Other government - County Services - Mental Health
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Two representatives from San Mateo County Health provided input during a stakeholder interview on December 20, 2022.
23	Agency/Group/Organization	SAN MATEO COUNTY CHAMBER OF COMMERCE
	Agency/Group/Organization Type	Business Leaders Services – Employment
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the San Mateo County Chamber of Commerce provided input during a stakeholder interview on December 21, 2022.
24	Agency/Group/Organization	SILICON VALLEY COMMUNITY FOUNDATION

	Agency/Group/Organization Type	Regional organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the Silicon Valley Community Foundation provided input during a stakeholder interview on December 21, 2022.
25	Agency/Group/Organization	HABITAT FOR HUMANITY, GREATER SAN FRANCISCO
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the San Mateo County Chamber of Commerce provided input during a stakeholder interview on January 6, 2023.
26	Agency/Group/Organization	ASSOCIATION OF BAY AREA GOVERNMENTS
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the Association of Bay Area Governments provided input during a stakeholder interview on December 22, 2022.
27	Agency/Group/Organization	SAN MATEO COUNTY LGBTQ COMMISSION
	Agency/Group/Organization Type	Other government – County

	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homeless Needs - Veterans Homeless Needs - Unaccompanied youth Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from San Mateo County's LGBTQ Commission provided input during a stakeholder interview on December 23, 2022.
28	Agency/Group/Organization	SAN MATEO COUNTY HUMAN SERVICES AGENCY
	Agency/Group/Organization Type	Services-Children Services-Victims of Domestic Violence Services-homeless Services-Employment Child Welfare Agency Other government - County
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from San Mateo County's Human Service Agency provided input during a stakeholder interview on January 4, 2023.
29	Agency/Group/Organization	SAN MATEO COUNTY FLOOD AND SEA LEVEL RISE RESILIENCY DISTRICT (ONE SHORELINE)
	Agency/Group/Organization Type	Agency – Managing Flood Prone Areas Other government – County
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from San Mateo County's Human Service Agency provided input during a stakeholder interview on January 6, 2023.

30	Agency/Group/Organization	SERVICE LEAGUE OF SAN MATEO COUNTY
	Agency/Group/Organization Type	Housing Services - Housing Other
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the Service League of San Mateo County provided input during a stakeholder interview on January 10, 2023.
31	Agency/Group/Organization	SAN MATEO COUNTY VETERANS COMMISSION
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Homelessness Strategy Homeless Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Three representatives from San Mateo County's Veterans Commission provided input during a stakeholder interview on January 11, 2023.
32	Agency/Group/Organization	SAN FRANCISCO FOUNDATION
	Agency/Group/Organization Type	Regional organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Two representatives from the San Francisco Foundation provided input during a stakeholder interview on January 13, 2023.
33	Agency/Group/Organization	FRESH LIFELINES FOR YOUTH
	Agency/Group/Organization Type	Regional organization Services - Children
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from Fresh Lifelines for Youth provided input during a stakeholder interview on January 17, 2023.
34	Agency/Group/Organization	HEART OF SAN MATEO COUNTY
	Agency/Group/Organization Type	Housing Services – Housing
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Two representatives from HEART of San Mateo County provided input during a stakeholder interview on January 24, 2023.

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

Multiple efforts were made to contact all required organizations for consultation to inform the development of the City's Consolidated Plan. However, despite multiple attempts, not all of the agencies/organizations/groups that were contacted responded to the request for consultation.

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?
CoC Strategic Plan to End Homelessness (2022-2025)	San Mateo County Human Services Agency	Several homeless service providers receive ESG funding from the County. The City 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.
City of San Mateo Housing Element	City of San Mateo	California State Law requires all jurisdictions to prepare Housing Elements for their General Plans. The Housing Element is a document intended to help jurisdictions identify and plan for housing needs in their community, including affordable and special needs housing. Housing Elements are required to obtain state approval...

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.

Narrative

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

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

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:

- **August 18, 2022** – Email blast sent and flyer distributed to City of San Mateo non-profits to advertise the upcoming Community Relations Commission (CRC) meeting where public comment on community needs would be taken in development of the 2023-2024 Annual Plan in English and Spanish.
- **August 19, 2022** – Newspaper posting in San Mateo Daily Journal advertising the upcoming CRC meeting.
- **August 22, 2022** - Electronic message distributed to interested parties subscribed to the City's listserv to advertise the upcoming CRC meeting.
- **September 14, 2022** – Community Relations Commission meeting to provide the public an opportunity to comment on community needs within the City of San Mateo in relation to the development of the 2023-2024 Annual Plan.
- **November 7, 2022 – January 15, 2023** – Countywide housing and community development needs survey available.
- **November 11, 2022** - Email blast sent and flyer distributed to City of San Mateo non-profits to advertise the Consolidated Plan engagement survey and the upcoming Community Relations Commission meeting where public comment on community needs would be taken in development of the 2023-2027 Consolidated Plan in English and Spanish.
- **November 17, 2022** - Newspaper posting in San Mateo Daily Journal advertising the survey and upcoming CRC meeting.
- **November 22, 2022** – Electronic newsletter distributed to interested parties subscribed to the City's listserv to advertise the Con Plan engagement survey and the upcoming CRC meeting.
- **December 1, 2022** – Community Relations Commission meeting to provide an opportunity to San Mateo residents and stakeholders to identify housing, community development, and economic development needs in San Mateo.
- **March 1, 2023** - Newspaper posting in San Mateo Daily Journal advertising the upcoming public hearing for reporting the initial findings of the Con Plan engagement process.
- **March 15, 2023** – Public hearing to report on initial findings of the Consolidated Plan development process, as well as a public hearing held for residents and stakeholders to provide further input and feedback on the City's Consolidated Plan.
- **March 21, 2023** - Newspaper posting in San Mateo Daily Journal advertising the Con Plan and Annual Plan posting, 30-day comment period, and upcoming CRC meeting.

- **March 30, 2023** – Revised newspaper posting in San Mateo Daily Journal advertising the Con Plan and Annual Plan posting, revised 30-day comment period, and upcoming CRC meeting.
- **March 30, 2023** – Electronic message distributed to interested parties subscribed to the City’s listserv and email blast to advertise the posting of the 2023-2027 Consolidated Plan, the 2023-2024 Annual Plan, and corresponding 30-day comment period in English and in Spanish.
- **March 31, 2023 – May 1, 2023** – Public comment period for the 2023-27 Consolidated Plan and 2023-24 Annual Action Plan
- **April 19, 2023** – Community Relations Commission meeting to recommend draft Consolidated Plan and Annual Action Plan for approval.
- **May 1, 2023** – City Council Regular Meeting held at City Hall to approve the draft Consolidated Plan and Annual Action Plan.

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	Internet Outreach	<p>Minorities</p> <p>Non-English Speaking – Specify other language: Spanish, Chinese, and Tagalog</p> <p>Non-targeted/broad community</p>	There were 80 City of San Mateo residents who participated in the housing and community needs survey.	<p>Survey respondents identified low- to moderate-income families as having the greatest housing challenges in San Mateo. Prioritized outcomes included more affordable rental housing for vulnerable populations and more affordable homes made available for first-time homebuyers, young adults, low-income residents, and large households. Respondents also wanted to see more affordable childcare options, mental health services, and supportive services.</p>	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)
2	Email	Non-targeted/broad community Non-English Speaking – Specify other language: Spanish	On August 18, 2022 an email blast was sent and flyer disturbed to advertise the September 14 CRC meeting in English and Spanish.	On September 14, 2022 a comment letter from Housing Choices was received via email describing the need for additional affordable housing options for persons with disabilities.	n/a	n/a
3	Newspaper Ad	Non-targeted/broad community	Published notice for the September 14 CRC meeting was posted in the San Mateo Daily Journal on August 19, 2022.	n/a	n/a	n/a
4	Public Meeting	Non-targeted/broad community	On September 14, the Community Relations Commission held a meeting for residents and stakeholders to identify the housing, community development, and economic development needs of San Mateo residents.	One community organization, Project Sentinel, participated in the meeting. They spoke about the challenge of being able to afford housing while also facing discrimination from landlords.	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)
5	Email	Non-targeted/broad community Specify other language: Spanish	On November 11, an email blast was sent and flyers distributed to advertise the Consolidated Plan engagement survey and the December meeting in English and Spanish.	n/a	n/a	n/a
6	Newspaper Ad	Non-targeted/broad community	Published notice for the December 1 CRC meeting was posted in the San Mateo Daily Journal on November 17, 2022.			
7	Newsletter	Non-targeted/broad community	On November 22, 2022 an electronic newsletter distributed to interested parties subscribed to the City's listserv to advertise the Con Plan engagement survey and the upcoming CRC meeting.	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)
8	Public Meeting	Minorities Non-English Speaking – Specify other language: Spanish, Chinese, and Tagalog Non-targeted/broad community	On December 1, 2022, the Community Relations Commission held a meeting for residents and stakeholders to identify the housing, community development, and economic development needs of San Mateo residents. Five residents participated in the meeting.	Overall, meeting participants wanted to see more affordable housing opportunities for a variety of populations, including workforce, people with developmental disabilities, and those transferring out of the foster care system. Participants also wanted to see more support for mental health services and job opportunities for people with disabilities.	n/a	n/a
9	Newspaper Ad	Non-targeted/broad community	Published notice for the March 15 public hearing was posted in the San Mateo Daily Journal on March 1, 2023.	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)
10	Public Hearing	Non-targeted/broad community	A public hearing was held at the March 15, 2023, Community Relations Committee meeting to provide an opportunity for San Mateo residents and stakeholders to provide further feedback on the development of the Consolidated Plan.	No comments received.	n/a	n/a
11	Newspaper Ad	Non-targeted/broad community	Published notices for the Con Plan and Annual Plan posting, 30-day comment period, and April 19, 2023, CRC meeting was posted in the San Mateo Daily Journal on March 21, 2023. A revised notice with an extended public comment period was published on March 30, 2023.	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)
12	Email	Non-targeted/broad community	An email was sent to the City's Community Relations Commission's NotifyMe email list and other identified interested parties promoting the April 19, 2023, CRC public hearing on March 30, 2023.	n/a	n/a	n/a
13	Public Meeting	Non-targeted/broad community	Community Relations Commission Regular Meeting was held on April 19, 2023, to recommend approval of the City's 2023-27 Consolidated Plan and 2023-24 Annual Action Plan.	TBD	TBD	n/a
14	Public Meeting	Non-targeted/broad community	City Council Regular Meeting was held on May 1, 2023, to consider approval of the City's 2023-27 Consolidated Plan and 2023-24 Annual Action Plan.	TBD	TBD	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)
15	Newspaper Ad	Non-targeted/broad community	Published notices for public comment period and May 1, 2023, City Council meeting and public hearing were posted in the San Mateo Daily Journal on March 30, 2023.	n/a	n/a	n/a
16	Email	Non-targeted/broad community	An email was sent to the City's Community Relations Commission's NotifyMe email list and other identified interested parties promoting the public comment period and May 1, 2023, City Council meeting.	n/a	n/a	n/a
17	Website	Non-targeted/broad community	A public notice for the public comment period and May 1, 2023, City Council meeting and public hearing was posted on the City's website.	n/a	n/a	https://www.cityofsanmateo.org/3971/Agendas-Minutes-Public-Meeting-Portal

Table 4– Citizen Participation Outreach

2023-27 CONSOLIDATED PLAN.

NEEDS ASSESSMENT AND MARKET ANALYSIS

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Through data analysis, stakeholder consultation, and resident engagement, several housing needs have been identified in San Mateo. This section provides an overview of the city of San Mateo's housing and homelessness needs. The following section will describe public service and facility needs.

Housing needs. The City of San Mateo is part of the San Mateo County HOME Consortium and therefore submits its Consolidated Plan alongside the County. The County also provides housing and homeless needs as detailed in previous sections of this report. The City of San Mateo acknowledges that homelessness is a countywide problem that requires countywide coordination and action.

According to 2021 American Community Survey (ACS) data, there are 5,228 renter households (27%) in the city experiencing severe cost burden, meaning these households spend more than 50% of their income on rent. These households are at risk of experiencing homelessness, as severe cost burden means households are unable to save money long-term without sacrificing short-term necessities such as food and shelter. According to ACS data, median rent prices have increased by 81% from 2010 to 2020 (\$1,472 to \$2,658). Over this same time period, median income has increased by just 58%. Low-income households are more likely to face cost burden and severe cost burden as the area median income increases and affluent households enter the rental market.

Through the community engagement process, stakeholders identified the lack of affordable housing as the greatest housing need in the city of San Mateo. Other housing needs identified by stakeholders included more housing options for people experiencing domestic violence, emergency shelters, transitional housing, and housing rehabilitation for low-income homeowners. Stakeholders wanted to see federal funding prioritized for more affordable rental housing and more Section 8 housing choice vouchers or other rental subsidies. Other identified priorities included more resources for seniors/persons with disabilities to live independently, increased shelter capacity for people experiencing homelessness, and more accessible housing for people experiencing disabilities. Stakeholders also wanted to see a better distribution of affordable housing throughout the city.

Some households in the city of San Mateo are also faced with substandard housing conditions. Overcrowding may make living conditions more difficult, as measured by more than one person per bedroom. There are several reasons a household might be overcrowded, including to split housing costs among more people or because smaller apartments are the only affordable option for the household. Data from 2021 American Community Survey estimates reveal that 6.6% of renters experience overcrowding compared to just 1.4% of owners. Additionally, 6.3% of renter households are severely overcrowded (1.5 occupants per bedroom) compared to 0.1% of owner households. According to 2020 ACS data, there are 29,244 housing units (75%) in San Mateo that were built before 1980. Occupants of these housing units may have greater risk of exposure to lead paint.

Homeless needs. The City of San Mateo recognizes that there is need for more emergency and transitional housing coupled with case management and services. See Sections NA-40 and MA-30 of the County's Consolidated Plan.

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

Describe the jurisdiction's need for Public Facilities:

Through the community engagement process for the development of the City's Consolidated Plan, residents and stakeholders identified that emergency shelters and homeless shelters for those experiencing homelessness or housing instability was a top need in the city. Other identified needs related to public facilities in the city included new community centers and/or improvements to existing community centers, new senior centers and/or improvements to existing senior centers, and more space for nonprofit organizations and service providers.

How were these needs determined?

These needs were determined through the community engagement process for the development of the City's Consolidated Plan, which included stakeholder consultations (in coordination with San Mateo County), public meetings, and a resident and stakeholder survey that asked respondents to identify housing and community development needs in the city of San Mateo.

Describe the jurisdiction's need for Public Improvements:

Through the community engagement process for the development of the City's Consolidated Plan, residents and stakeholders identified a need for sidewalk repairs, more streetlights, and other neighborhood infrastructure improvements. Stakeholders and survey respondents also pointed to a need for more trashcans and consistent beautification in low-income areas of the city, as some parks and sidewalks frequently have trash on the ground that can be hazards for people with disabilities or children. Other identified needs included improved bicycle and pedestrian infrastructure and improvements to the city's parks and recreation centers.

How were these needs determined?

These needs were determined through the community engagement process for the development of the City's Consolidated Plan, which included stakeholder consultations (in coordination with San Mateo County), public meetings, and a resident and stakeholder survey that asked respondents to identify housing and community development needs in the city of San Mateo.

Describe the jurisdiction's need for Public Services:

Through the community engagement process for the development of the City's Consolidated Plan, residents and stakeholders identified several needs related to public services in the city. The greatest articulated need heard throughout the engagement process was the need for

more affordable childcare options, particularly in low-income neighborhoods. Residents and stakeholders frequently mentioned that unaffordable childcare coupled with unaffordable housing increased the risk of families with children falling into homelessness. Another major need identified was more access to supportive services for vulnerable populations. Participants tied the lack of affordable and stable housing available in the city to an increased need for supportive services, particularly for lower-income parents that have children with mental and/or health challenges.

Other public service needs identified include better access to reliable public transportation, mental health services, job training programs, youth services, increased access to internet or other broadband services, and more recreational opportunities for youth and other special populations.

How were these needs determined?

These needs were determined through the community engagement process for the development of the City's Consolidated Plan, which included stakeholder consultations (in coordination with San Mateo County), public meetings, and a resident and stakeholder survey that asked respondents to identify housing and community development needs in the city of San Mateo.

Based on the needs analysis above, describe the State's needs in Colonias

N/A.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The City of San Mateo faces similar housing challenges as the County and Bay Area: The booming tech, pharma, and research industries have accelerated job growth, but the housing supply has not kept pace. The mismatch between the number of jobs and housing units available has squeezed supply and the cost of housing has climbed higher in response. According to the City of San Mateo's Housing Element, the number of housing units grew by 3.6% from 2010 to 2020. This is far below the region's 33% growth in jobs in the same time period. And, during this time period, home prices grew 115% and rent grew 74%. The incomes of low wage services workers, single parents with children in the household, and those living on fixed income, particularly people with disabilities and elderly people, cannot keep up with skyrocketing housing costs.

To avoid displacement, low-income households in the City of San Mateo are more likely to face housing problems, such as cost burden and overcrowding. According to the City of San Mateo Housing Element, half of all renters are cost burdened and spend over 30% of their income on housing. One in four are severely cost burdened and spend over 50% of income on housing. Low-income and populations of color are more likely to face cost burden and overcrowding. Overcrowding can be a result of households splitting the cost of housing at the expense of comfortability or the inability to find housing units that meet the needs of a household. Escalating home values have benefitted existing homeowners; however, the market has effectively excluded even moderate-to-high income households from homeownership. Thus, there are more moderate-to-high income renter households that are driving demand away from more affordable options for lower-income renter households. As a result, families seek more affordable housing opportunities further away from their job in the city of San Mateo, causing more traffic congestion throughout the region. In an effort to re-balance jobs and housing, the City maintains the goal of developing more units and preserving affordability.

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	242	2	0%	0%	0%
Arts, Entertainment, Accommodations	5,055	5,193	10%	9%	0%
Construction	2,242	4,017	4%	7%	3%
Education and Health Care Services	10,002	9,486	19%	17%	-2%
Finance, Insurance, and Real Estate	3,420	7,946	6%	14%	8%
Information	4,870	4,242	9%	8%	-2%
Manufacturing	3,305	419	6%	1%	-6%
Other Services	4,649	5,570	9%	10%	1%
Professional, Scientific, Management Services	9,503	11,381	18%	20%	2%
Public Administration	1,564	313	3%	1%	-2%
Retail Trade	3,977	5,464	8%	10%	2%
Transportation & Warehousing	2,363	813	4%	1%	-3%
Wholesale Trade	1,611	1,115	3%	2%	-1%
Grand Total	52,803	55,961	100.00%	100.00%	

Table 1 - Business Activity

Data Source: 2015-2019 ACS (Workers), 2019 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	60,215
Civilian Employed Population 16 years and over	57,959
Unemployment Rate	3.70%
Unemployment Rate for Ages 16-24	10.37%
Unemployment Rate for Ages 25-65	3.15%

Table 2 - Labor Force

Data Source: 2015-2019 ACS

Occupations by Sector	Number of People
Management, business and financial	30,527
Farming, fisheries and forestry occupations	235
Service	8,968
Sales and office	10,596
Construction, extraction, maintenance and repair	3,346
Production, transportation and material moving	4,287

Table 3 – Occupations by Sector

Data Source: 2015-2019 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	28,676	54%
30-59 Minutes	18,480	35%
60 or More Minutes	6,268	12%
Total	53,424	100%

Table 4 - Travel Time

Data Source: 2015-2019 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	4,035	212	1,283
High school graduate (includes equivalency)	5,371	247	1,484
Some college or Associate's degree	10,385	277	1,607
Bachelor's degree or higher	29,477	880	3,752

Table 5 - Educational Attainment by Employment Status

Data Source: 2015-2019 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	263	963	1,306	1,274	1,504
9th to 12th grade, no diploma	520	525	676	787	697
High school graduate, GED, or alternative	2,081	1,687	1,712	3,703	2,973
Some college, no degree	2,542	2,324	2,085	4,439	3,059
Associate's degree	343	664	680	2,077	1,262
Bachelor's degree	1,495	6,205	5,700	7,255	3,730
Graduate or professional degree	158	4,858	4,869	5,222	2,868

Table 6 - Educational Attainment by Age

Data Source: 2015-2019 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	25,519
High school graduate (includes equivalency)	32,454
Some college or Associate's degree	51,781
Bachelor's degree	90,703
Graduate or professional degree	120,305

Table 7 – Median Earnings in the Past 12 Months

Data Source: 2015-2019 ACS

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

The top five industries in the City of San Mateo are:

1. Professional, Scientific, Management Services (19% of workers, 17% of jobs). Includes accountants, interior designers, engineers, environmental consultants;
2. Education and Health Care Services (18% of workers, 20% of jobs). Includes nursing home workers, doctors, medical assistants, social workers, and teachers;
3. Finance, Insurance, and Real Estate (6% of workers, 14% of jobs). Includes real estate and insurance agents, accountants, and finance managers;
4. Arts, Entertainment, Accommodations (10% of workers, 9% of jobs). Includes hotels and motels, non-profit organizations, artists;
5. Retail Trade (8% of workers, 10% of workers). Includes store clerks, cashiers, wholesale and supply chain management.

Describe the workforce and infrastructure needs of the business community:

San Mateo's location within Silicon Valley and between San Francisco and San Jose has given it a healthy mix of businesses across industry sectors, maturity, and employee size, particularly technology start-ups, other technology companies, and financial institutions. According to the City of San Mateo's 2023 Housing Element, the number of jobs has grown by 42% from 2010 to 2021 while the number of homes increased by just 4% over the same time period. Housing stock has not managed to keep up with the influx of workers. The low housing vacancy rates have caused prices to skyrocket, forcing out low-wage workers and causing in-commuting to the city.

Given the wage variation by industry, employees within some occupations are not able to afford a home within the City of San Mateo even if their job is in the city. The gaps between jobs in San Mateo and employees who live in the city illustrate the shortage. For example, 14% of jobs in San Mateo are in the finance, insurance, and real estate, but only 6% of the workers in this industry live in the city. This means that the majority of workers in this industry must commute into the city, likely because of the lack of housing options that align with their wage. Conversely, those in professional, scientific, and management services work outside of the City of San Mateo, indicating that more facilities in this sector are in areas that are unaffordable to those in the profession, or that there is little housing surrounding them. The arts, entertainment, and accommodation industries are balanced, with 10% of workers and 9% of jobs, indicating that there are sufficient housing options in the City of San Mateo for this group of workers.

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 the 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.

Caltrain recently completed the 25th Avenue grade separation project in San Mateo, as part of its Peninsula Corridor Electrification Project, which will electrify and upgrade the performance, operating efficiency, safety, and reliability of Caltrain between San Jose

and San Francisco. Additionally, due to the construction of Kiku Crossing, a new affordable housing development, the Worker Resource Center was moved a few blocks away. The Worker Resource Center is an instrumental resource for the day laborer population in the city where workers can access resources and look for employment.

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

As Table 15 shows, the majority of residents in the labor force have at least a Bachelor's degree. This aligns with predominant industries in the area that likely require at least some higher education. The San Mateo-Foster City School District partners with LEGO education, where students explore Science, Technology, Engineering, Arts, and Math (STEAM) subject through hands on learning. Middle school and high school students have access to the Paxton/ Peterson College and Career Ready Labs, where students explore interests through interactive projects. The emphasis on STEAM-related skills in the school district aligns with the careers available in the surrounding region.

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.

There are several employment and job services organizations in the City of San Mateo, including:

- California Employment Development Department: Connects residents with job search tools, offices in the area that provide job training, online resources for job seekers, and information for employers about tax accounts, hiring, and reporting requirements.
- NOVAworks: facilitates job trainings, skills development, resume building, career advising, and professional development programs. NOVAworks operates throughout San Mateo County.

The city of San Mateo is in proximity to many higher education institutions to build skills and credentials to enter the job market:

Public Universities

- San Francisco State University
- University of California, Berkeley

- University of California, San Francisco

Community Colleges

- Skyline College
- City College of San Francisco
- College of San Mateo

Private Institutions

- Stanford University
- University of San Francisco
- Golden Gate University
- At least half a dozen fine art schools

The above mix of job training and educational opportunities helps support the Consolidated Plan by expanding economic opportunities for all residents. While many of the social service job training providers help older or low-income persons develop new or core job skills, the community college and local universities provide opportunities for higher education, particularly in the math and sciences. This range of opportunity aligns with many of the larger employment sectors in the city.

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) released its Comprehensive Economic Development Strategy for the San Francisco Bay Area as part of the process to establish a regional Economic Development District in January 2018. 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.

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

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. *The City has three 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. *The 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.*

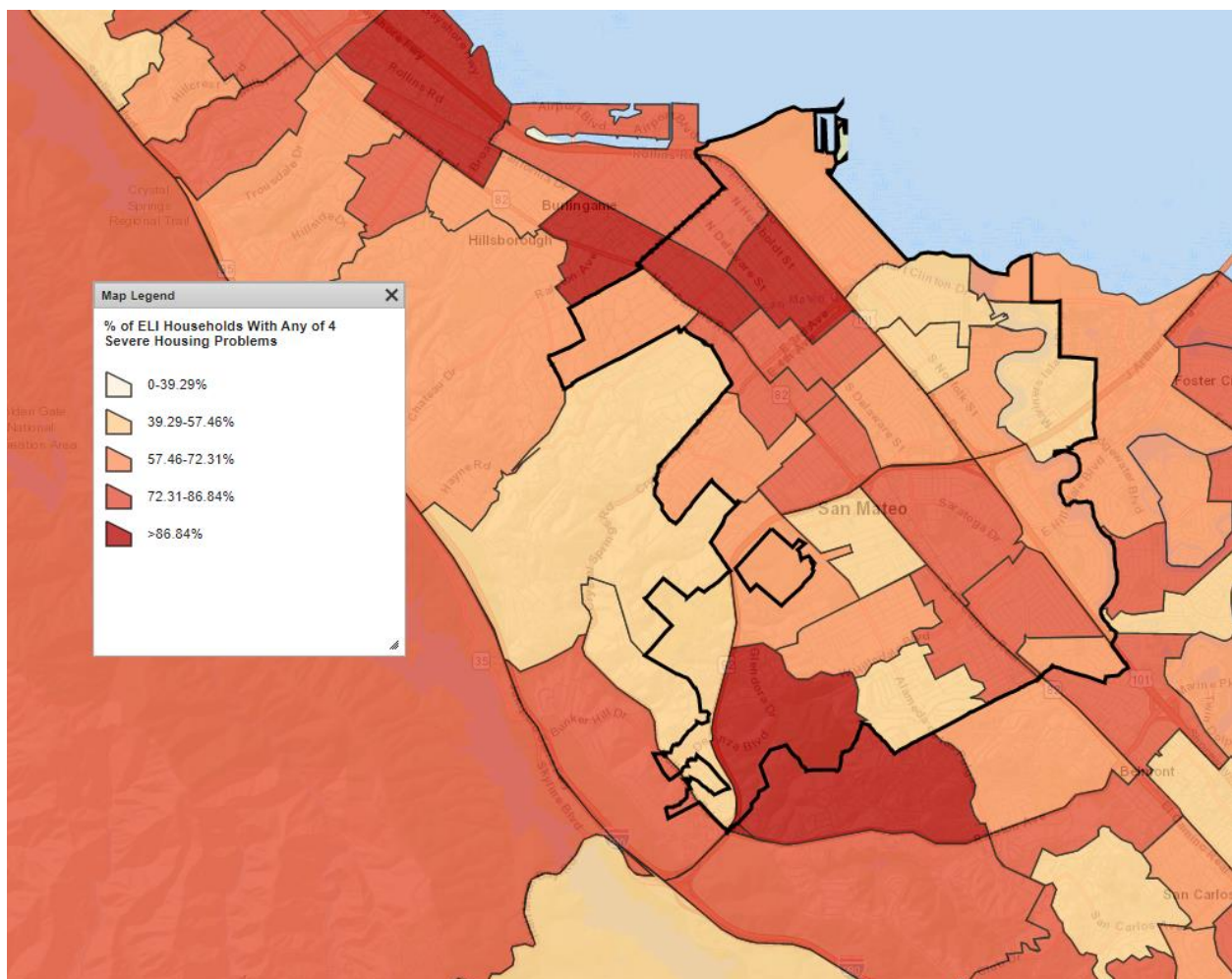
Discussion

A shortage of housing, particularly affordable housing, is one of the most significant challenges facing the workforce in the Bay Area, including the city of San Mateo. The lack of workforce housing means that employees are increasingly facing longer commutes to work. As such, nearly half of San Mateo residents (47%) commute more than 30 minutes to work. The rapid job growth in the region has put a strain on the housing supply in the city, which has not kept pace with population growth. This has priced out many low-income residents and constrained their housing choices to areas farther away from the city center or other areas they may work.

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 legend. Households in the southwest and northwest areas of the City of San Mateo appear to have the highest proportion of extremely low-income (ELI) renters with four or more severe housing problems (severe overcrowding, severe cost burden, incomplete kitchen or incomplete plumbing). In the census tract on the border of Belle Monte (southwest portion of the city), 80% of extremely low- to low-income renters report experiencing at least one of the four severe housing problems. The other two census tracts with concentrations of extremely low- to low-income renters experiencing severe housing problems are located in the northern part of the city, just south of Burlingame and Hillsborough. The ELI renters in these census tracts report experiencing any of the four severe housing problems at a rate of 73% and 51%, respectively.



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

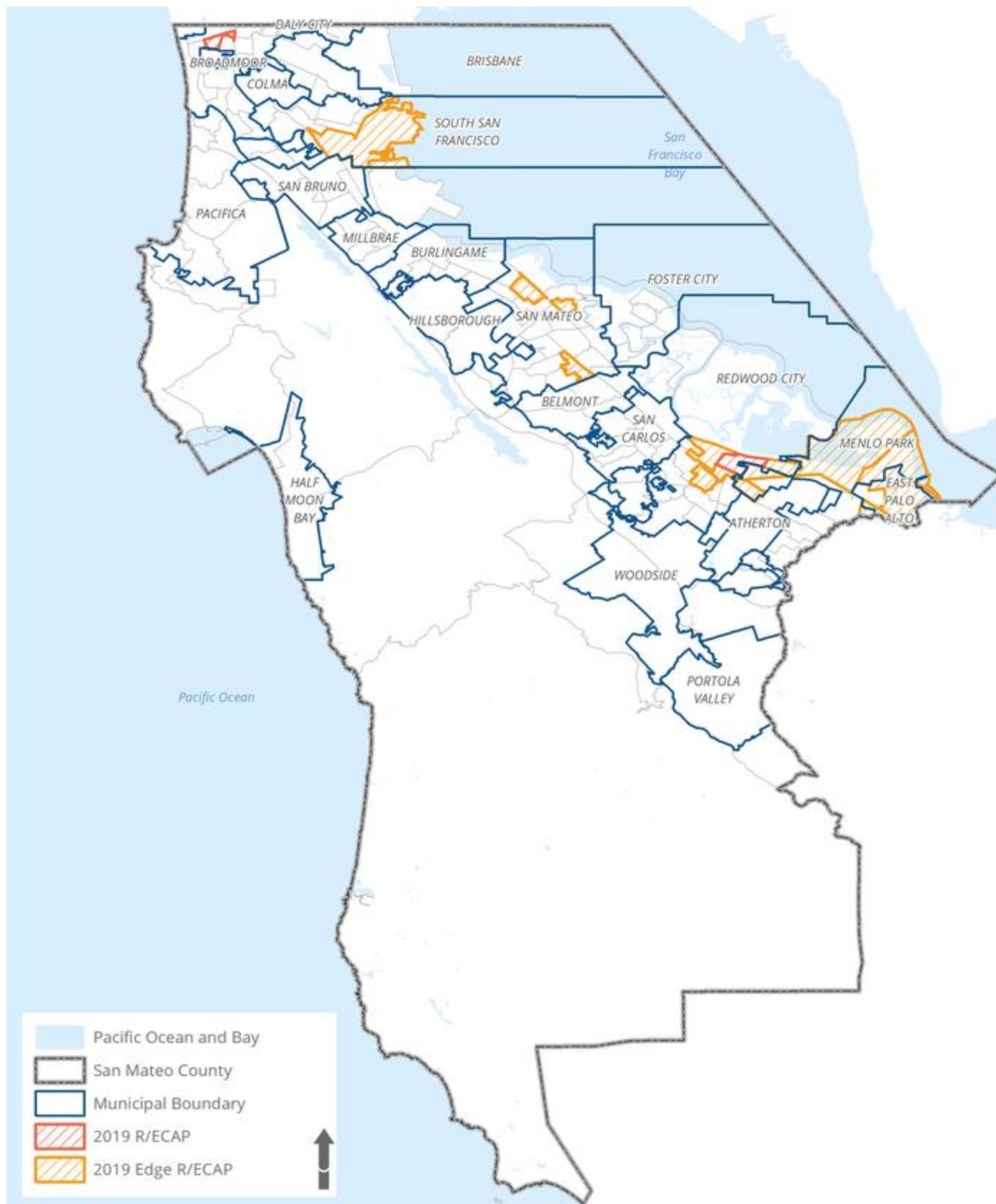
HCD and HUD's definition of a Racially/Ethnically Concentrated Area of Poverty is:

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

In 2019, there were two census tracts identified as R/ECAPs (met minority population threshold and poverty rate of at least 19.1%) in San Mateo County. Neither of the census tracts were located in the City of San Mateo. One census tract was located on the edge of Atherton in Redwood City and the other was located on the northern edge of Broadmoor in Daly City.

There are also 14 tracts that qualify as "edge" R/ECAPs, where the census tract has a non-white population of 50% or more and a poverty rate of at least 12.8% (two times higher than the countywide census tract average, as indicated in the Housing Element).

There are three edge R/ECAPs located on the northwest and southern sides of the City of San Mateo. Other edge R/ECAPs are located in South San Francisco, Redwood City, Menlo Park, and East Palo Alto. The map below shows the location of the edge R/ECAPs in the City of San Mateo.



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

According to HCD maps, R/ECAPs and edge R/ECAPs have more Housing Choice Vouchers by census tract compared to other areas in the region. HCD maps also reveal that renter households in R/ECAPs and edge R/ECAPs are more likely to experience cost burden and severe cost burden compared to owners and other renters in the region. Owner households in R/ECAPs and edge R/ECAPs are also more likely compared to experience cost burden and severe cost burden. Overcrowding is also a concern for these areas, as HCD maps show that over 20% of the population in both R/ECAPs and most edge R/ECAPs experience overcrowding (more than one person per bedroom).

Are there any community assets in these areas/neighborhoods?

Located within the R/ECAP areas are many of the City of San Mateo's most valued community assets. This includes the Worker Resource Center, the Martin Luther King Jr. Community Center, the San Mateo Performing Arts Center, the San Mateo DMV, the San Mateo Medical Center, and other major commercial areas. These assets aim to improve the quality of life for San Mateo residents living within these areas by giving them more convenient access while also serving the entire city as a whole.

Are there other strategic opportunities in any of these areas?

Both of the clusters of R/ECAP areas are within close proximity to the San Mateo and Hillsdale CalTrain transit stations. This creates an opportunity for more transit-oriented development with affordable housing units required by the City's Inclusionary Housing ordinance. This can help alleviate both the disproportionate overcrowding burden experienced in these neighborhoods, as well as cost burden experienced by homeowners and renters in the area.

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

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

According to 2021 5-year ACS estimates, 89% of people in the city of San Mateo have a desktop computer or laptop and 92% have a smartphone. Additionally, 94% of people have broadband internet. However, there are disparities in access to broadband internet in the city. Just over a quarter of San Mateo households (28%) making less than \$20,000 per year do not have internet compared to 11% of those making between \$20,000 to \$74,999 and only 3% of those making \$75,000 or more. This suggests a greater need for internet services that are affordable to low-income families.

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

The City of San Mateo has multiple internet service providers, including AT&T, Xfinity, and HughesNet. Competition ensures there are a variety of options that meet internet and affordability needs. However, subscriptions to broadband internet services can still be unaffordable to lower-income households.

To address this issue, the County of San Mateo launched its SMC Public WiFi program to help buildout this infrastructure to better service unserved and underserved communities throughout the county. There are a handful of public WiFi spots in the northern part of San Mateo, as well as one located in Martin Luther King Jr. park and just east of San Mateo Central Park. The San Mateo Public Library also offers free access to internet at all of their facilities. They also loan WiFi hotspots and Chromebooks.

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

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

According to the 2020 City of San Mateo Climate Action Plan, the city faces an increased risk of extreme flooding, wildfires, drought, intensified heat waves, and sea level rise. Scientists predict that California will become much hotter and drier, which in turn will make flooding and mudslides more intense. The California Natural Resources Agency predicts the San Francisco Bay Area could see sea levels rise 22 inches by 2050. If these predictions hold true, parks along shoreline areas will likely be inundated. and, if trends continue and the Bay Area sea-level rises 82 inches, areas east of Highway 101 will be underwater.

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

According to the ABAG Hazard Viewer Map, the west side of San Mateo sits on the edge of a very high fire hazard severity zone and earthquake fault zone. The east side of the city shows moderate to high earthquake liquefaction susceptibility, where the ground shifts under buildings and causes major damage. With increasingly more intense weather events that damage buildings and homes, thousands of people in the region are at risk of displacement into or out of the city. The massive in or out migration caused by a major natural disaster would cause an enormous strain on the regional economy and existing housing resources.

Cost burden and severe cost burden are the most common housing problems reported by San Mateo residents. For low- to- moderate income households who experience cost burden or severe cost burden, their vulnerability to impacts from natural disasters and risk of displacement is significantly higher compared to other households because they likely are not able to set aside robust emergency funds, more likely to be living in older buildings, and may not be able to find affordable housing in other areas of San Mateo or San Mateo County if their neighborhood sustains damage from wildfire, flooding, mudslides, earthquakes, or other natural disasters.

2023-27 CONSOLIDATED PLAN.

STRATEGIC PLAN AND ACTION PLAN

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City of San Mateo's 2023-27 Consolidated Plan identifies the City's housing needs (NA section), the state of the housing market (MA section), priority housing and community development needs, and a plan for investing HUD block grant dollars to help address these needs (this section).

The housing and community needs and market analysis have been reviewed in two workshops with the City's Community Relations Commission (CRC) to develop a strategic plan and one-year action plan for priority investments.

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.

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

Geographic Area

Table 1 - Geographic Priority Areas

1	Area Name:	CDBG Priority Neighborhoods
	Area Type:	Local Target area
	Other Target Area Description:	N/A
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	N/A
	Identify the neighborhood boundaries for this target area.	The CDBG Priority Neighborhoods primarily includes the North Shoreview and North Central neighborhoods. It includes census tracts 6059, 6060, 6061, 6062 6063, 6064 and the northwest portion 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 5th Ave, 10 th Ave., Newbridge Ave., and Bayside Park to the South and San Francisco Bay to the East.
	Include specific housing and commercial characteristics of this target area.	The area is primarily single-family residential, with a handful of multi-family properties dispersed 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.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	<p>The target area has a number of contributing factors to its designation, especially as compared to other neighborhoods in the City of San Mateo:</p> <ul style="list-style-type: none"> • 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

	<p>Identify the needs in this target area.</p>	<p>Community feedback and consultation with internal departments identified several needs for the community including:</p> <ul style="list-style-type: none"> • Affordable childcare • Accessibility improvements • Street lighting improvements • Improvements for local parks and recreation centers • Housing for people or households that have experienced domestic violence • More recreational opportunities for youth and special populations • Clean streets and dumping • Pothole repairs • Street reconstruction • Sidewalk and curb ramp improvements and bike- and pedestrian-friendly infrastructure • Fair housing services • Rehabilitation of renter and owner-occupied units • Workforce housing for teachers, health care workers and first responders • Entry-level housing for first-time buyers <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"> • Basic human needs - including access to food, shelter, clothing, legal services, workforce development, etc. • Mental health services • Senior services • Youth services, including more recreation opportunities
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	<ul style="list-style-type: none"> • Improvements to parks and recreation centers • Safe, clean, and reliable public transit • Affordable housing services - preserving or providing access to affordable housing
What are the opportunities for improvement in this target area?	<p>Opportunities for this area include continuing to move forward with capital projects to improve the physical condition of streets, sidewalks, and parks. Throughout the community engagement process, residents and stakeholders articulated a need for capital improvements to public safety through accessibility and street lighting improvements, along with traffic calming and multi-modal improvements. Residents and stakeholders also spoke to the ongoing need for public service agency assistance with basic human needs, legal services, and more affordable housing options. Residents also indicated they would like to see more housing vouchers or rental subsidies, an increase in permanent options for persons experiencing homelessness, and more affordable rental housing for vulnerable populations in general. A continued need was also heard for the City's home repair programs and fair housing services to help residents address housing discrimination issues.</p> <p>The City's 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. Community input also pointed to needs in expanding opportunities for job seekers with job training and resource centers, funding opportunities for small businesses, and supporting trade apprenticeship programs that offer avenues to good-paying jobs.</p>

	<p>Are there barriers to improvement in this target area?</p>	<p>High housing costs continue to be prevalent in the Bay Area, San Mateo County, and City of San Mateo. Even with relatively more affordable options compared to the rest of the county, overcrowding is prevalent in this area, 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. Although overcrowding can sometimes be a result of cultural norms, overcrowding can compromise infrastructure and housing stock at a much faster rate, which in turn decreases livability in the neighborhood. Because most of the area is made up of single-family homes, it's more difficult to increase the number of units in this area, too.</p>
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General Allocation Priorities

Describe the basis for allocating investments geographically within the state

Due to the concentration of low-income and minority households, as well as overcrowding and aging housing stock, the City will prioritize funding for capital projects located within the CDBG Priority Neighborhood area.

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

Priority Needs

Table 2 – Priority Needs Summary

1	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Citywide
	Associated Goals	Maintain and Preserve Existing Housing Affordable Housing First Time Homebuyer AFFH Goal: Adjust City's Below Market Rate (Inclusionary) program AFFH Goal: Regional Downpayment Assistant Program AFFH Goal: Forgivable loans for ADUs AFFH Goal: Affirmatively market city-supported housing AFFH Goal: Incentivize developers with subsidies, fee waivers, etc. AFFH Goal: Prioritize City funding proposals for City-funded affordable residents AFFH Goal: Conduct an area plan for the North Shoreview and North Central neighborhoods AFFH Goal: Preference home repair projects in low opportunity Census Tracts AFFH Goal: Monitor affordable housing at risk of conversion AFFH Goal: Expand tenant protections AFFH Goal: Prevent displacement

	Description	<p>The City will 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 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.</p> <p><u>Associated Contributing Factors from the City’s Housing Element AFFH</u></p> <ul style="list-style-type: none"> • Lack of affordable housing in high opportunity areas • Hispanic and single female households are concentrated in low opportunity Census Tracts • Lack of accessible and affordable housing units • Concentration of low-income rental options in low opportunity Census Tracts • Disparities in access to opportunity • Historic discrimination and continued mortgage denials
	Basis for Relative Priority	<p>Through the community engagement process, the lack of affordable housing available in San Mateo (and throughout the county) was the greatest need identified by residents and stakeholders. The City of San Mateo, and Bay Area in general, continue to experience high costs for housing. As highlighted in the AFFH goals in the City’s recently updated Housing Element and above, there are several contributing factors associated with this significant priority.</p>
	2	
	Priority Need Name	Public Services
	Priority Level	High

	Population	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
	Geographic Areas Affected	Citywide
	Associated Goals	Community Funding
	Description	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"> • Basic human needs – this can include, but is not limited to, access to food, shelter, clothing, legal services, workforce development, etc. • Senior services • Youth services • Affordable housing services – including fair housing services and those related to the preservation and/or provision of affordable housing
	Basis for Relative Priority	Through the community engagement process, residents and stakeholders identified the need for a variety of public services.
3	Priority Need Name	Community Development
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	CDBG Priority Neighborhood

	Associated Goals	Street and Sidewalk Improvements Public Facilities
	Description	Through the community engagement process, residents and stakeholders spoke to the continued need for street and sidewalk improvements, neighborhood park improvements, pedestrian safety improvements, and other future capital improvements needed, particularly in the CDBG target area.
	Basis for Relative Priority	Through the community engagement process, residents and stakeholders identified the need for improvements to neighborhood infrastructure and public facilities, particularly in the CDBG target area.
4	Priority Need Name	Public Facilities Improvements
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	Citywide
	Associated Goals	Public Facilities
	Description	Throughout the community engagement process, residents and stakeholders shared a need for capital improvements for non-profit agencies so that they can continue to provide needed services to low- and moderate-income families in San Mateo. This priority also includes directing funding towards issues related to deferred maintenance issues and emergency repairs to prevent interruption of services.
	Basis for Relative Priority	Non-profit service agencies are often financially challenged to address urgent repairs or needed improvements to their facilities, which are essential for delivering needed services to low- and moderate-income residents.
5	Priority Need Name	Economic Development
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	Citywide

	Associated Goals	Microbusiness Assistance
	Description	Provide grants to non-profit service providers who assist low- and moderate-income residents who own or are attempting to start a small business.
	Basis for Relative Priority	Through the community engagement process, residents and stakeholders identified the need for assistance to small businesses owned by low-income residents.
6	Priority Need Name	AFFH Factor: Lack of affordable housing in high opportunity areas; lack of affordable and accessible units
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	
	Associated Goals	AFFH Goal: Adjust City's Below Market Rate (inclusionary) program AFFH Goal: Affirmatively market City-supported housing AFFH Goal: Incentivize developers with subsidies, fee waivers, etc. AFFH Goal: Prioritize City-funding proposals for City-funded affordable housing for residents that are hard-to-serve AFFH Goal: Conduct an area plan of North Shoreview and North Central neighborhoods AFFH Goal: Create a fair housing webpage AFFH Goal: Ensure multifamily properties explain reasonable accommodation requests
	Description	The City will address the lack of affordable and accessible housing throughout the City's higher-resourced areas through the associated goals articulated above, including adjusting the City's inclusionary program, affirmative marketing for City-supported housing, developer incentives, and developing a neighborhood-area level plan for more targeted and context specific interventions.

	Basis for Relative Priority	Contributing factor from the City's AFFH analysis in its most updated Housing Element.
7	Priority Need Name	AFFH Factor: Historic discrimination and continued mortgage denials
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Citywide
	Associated Goals	AFFH Goal: Regional downpayment assistance program AFFH Goal: Monitor affordable housing that is at risk of conversion
	Description	The City will address challenges related to historic discrimination and continued mortgage denials by supporting local and regional opportunities for more accessible homeownership.
	Basis for Relative Priority	Contributing factor from the City's AFFH analysis in its most updated Housing Element.
8	Priority Need Name	AFFH Factor: Low-income rental options concentrated in low opportunity census tracts
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents

	Geographic Areas Affected	
	Associated Goals	<p>AFFH Goal: Forgivable loans for ADUs</p> <p>AFFH Goal: Prioritize City-funding proposals for City-funded affordable housing that targets hard-to-serve residents</p> <p>AFFH Goal: Conduct an area plan of North Shoreview and North Central neighborhoods</p> <p>AFFH Goal: Prevent displacement</p>
	Description	The City will address the concentration of more affordable rental options in low opportunity areas through the associated goals articulated above, including working to increase the supply of affordable housing throughout the city while aiming to prevent displacement of lower-income residents.
	Basis for Relative Priority	Contributing factor from the City's AFFH analysis in its most updated Housing Element.
9	Priority Need Name	AFFH Factor: Disparities in access to opportunity
	Priority Level	High
	Population	<p>Extremely Low</p> <p>Low</p> <p>Moderate</p> <p>Middle</p> <p>Large Families</p> <p>Families with Children</p> <p>Elderly</p> <p>Public Housing Residents</p>
	Geographic Areas Affected	
	Associated Goals	<p>AFFH Goal: Preference home repair projects in low opportunity census tracts</p> <p>AFFH Goal: Expand tenant protections</p>
	Description	The City will address disparities in access to opportunity through the associated goals articulated above, including prioritizing home repair projects in the CDBG target area and expanding tenant protections through a variety of strategies.

	Basis for Relative Priority	Contributing factor from the City's AFFH analysis in its most updated Housing Element.
10	Priority Need Name	AFFH Factor: Fair housing issues
	Priority Level	High
	Population	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
	Geographic Areas Affected	Citywide
	Associated Goals	AFFH Goal: Conduct fair housing training for landlords and tenants AFFH Goal: Create fair housing webpage AFFH Goal: Ensure multifamily properties explain reasonable accommodations requests
	Description	The City will address these issues by conducting fair housing training for landlords and tenants, promoting more information about fair housing protections, laws, and resources on its website, and working to ensure multifamily properties in the City explain to their tenants how to request a reasonable accommodation, if needed.
	Basis for Relative Priority	Contributing factor from the City's AFFH analysis in its most updated Housing Element.

Narrative (Optional)

The following priorities were based on an analysis of demographics, market conditions, community input, institutional knowledge, and funding availability. The City will utilize its resources strategically to

ensure that it can address the City's most critical priorities for populations most in need. As such, the needs identified above are all listed as high priority.

Contributing factors from the AFFH analysis of the City's recent Housing Element update are also included as priority needs. 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, as well as inform other community plans for education, transportation, and housing development.

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	778,943	\$4,000	\$25,652	\$808,595	\$3,115,772	Expected amount available for remainder of the Con Plan is the Year 1 Annual Allocation times four.
Other	Public – local	Housing	\$2,000,000	0	0	0	\$8,000,000	Local funds from commercial linkage fee and loan repayments from the former Redevelopment Agency.

Table 3 – 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 of San Mateo receives a direct entitlement grant for CDBG funds that are deployed to address identified needs heard through the community engagement process. The City is also a member of the San Mateo County HOME Consortium, which administers HOME funds on the City's behalf. The City manages a diverse portfolio of housing loans from several programs, including housing rehabilitation for low-income homeowners, First-time Homebuyer loans for those who live or work in San Mateo, and developer loans for new construction or acquisition/rehabilitation projects. Program income from this portfolio augments the City's federal entitlement grant, as well as HUD's Multi-Family Housing Programs that facilitate rehabilitation 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 in the city. The City also collects subordination processing fees and fractional unit fees in its Housing Fund from the City's Below-market Rate program, which are typically used for regional housing initiatives outside of city limits. In addition to boomerang funds and loan payments from the former RDA, the City's commercial linkage fee, which collected its first payments in 2017, continue to provide funds for affordable housing development.

As articulated in the City's last Consolidated Plan, Section 8 funds are provided to San Mateo residents through the Housing Authority of San Mateo County. Additionally, 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. Finally, with the dissolution of Redevelopment Agencies at the State level, the application process for Low-income Housing Tax Credits has become even more competitive. Nonetheless, the City will continue to support developer applications for that program and other State housing programs going forward.

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

As described in the City's 2023 Housing Element, there are two publicly owned properties that will offer affordable housing in San Mateo. The first is Kiku Crossing, located on East 4th Avenue. The property was formerly a public parking lot and will provide 225 affordable homes for families and individuals. Of those units, 57 will be for public employees, 22 will house formerly homeless households, and eight units will be for individuals with intellectual and developmental disabilities. Additionally, Bespoke, also a former parking lot, will be located on South B Street and will provide 60 affordable units to extremely low-income, very low-income and low-income households along with community facilities, commercial space, and office space.

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 4 – Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

As articulated in the City's last Consolidated Plan, the City of San Mateo remains a participant and leader in the development and ongoing support of various programs and initiatives in the community. These programs and initiatives continue to include extensive efforts to involve the community in identifying needs and trends, collaborate with other jurisdictions to address regional issues, and continue to work closely with and support 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 strong relationships and the desire to provide a wide variety of projects and programs that serve the community, several challenges and service gaps continue to exist. Challenges that continue to exist are:

- High costs of housing, land, and development in San Mateo County and the Bay Area, in general;
- Reductions in revenue and resulting budget constraints; and
- 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
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X		
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X		X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
Other			

Table 5 – 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)

Overall, the service delivery system in San Mateo County is well coordinated and spans a range of community needs. In addition to the County's Human Services Agency and Veterans' Affairs Office, a variety of non-profit organization provide a diverse range of services to people experiencing homelessness, persons living with HIV, and the community at-large. 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 best practices and joint administration of services. In 2016, the County published its Strategic Plan to End Homelessness, which set a goal of reaching a functional zero level of homelessness by 2020. The strategy prioritizes efforts to end homelessness for veterans, families with children, youth, and individuals discharged from institutions (foster care, hospitals, jail, etc.). More recently, the County's 2022-25 Continuum of Care (CoC) Strategic Plan on Homelessness builds upon and updates the 2016 plan to set forth a vision and roadmap for the county's response to homelessness over the next three years.

As noted in its previous Consolidated Plan, the City of San Mateo was the first city to establish a Homeless Outreach Team (HOT), which consists of city staff, County staff, and local service organizations who identify homeless individuals, make concerted outreach efforts, and use a holistic approach to evaluate their needs for services. This program continues to be successful and has been duplicated by 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 City's HOT approach continues to be effective in identifying individual needs and locating appropriate services. Although not all people who the HOT connects with take advantage of the services offered, the system to make the services remains in place.

Additionally, the County's Coordinated Entry System prioritizes and streamlines access to housing and services for people experiencing homelessness, as well as those at risk of homelessness. The current system could be improved by implementing a better approach for targeting and prioritizing individuals and families experiencing unsheltered homelessness, streamlining the movement of people experiencing homelessness into stable housing situations, and expanding permanent housing options in the County's 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 services for people experiencing homelessness in the county. The City of San Mateo will continue to provide support for strategic initiatives to help address the challenges faced by people experiencing homelessness in the City, as well as to support the implementation of the County's 2022-2025 CoC Strategic Plan on Homelessness.

The City continues to provide financial support to non-profit organizations providing housing services, including homeless prevention, supportive and emergency housing, and other services identified as priority needs through the community engagement process. The City continues to support The

Vendome, the permanent supportive housing development for chronically homeless in San Mateo. Additionally, 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 utilize 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	2023	2027	Affordable Housing		Affordable Housing	CDBG: \$525,000	Homeowner Housing Rehabilitated: 150 Household Housing Unit
2	Community Funding	2023	2027	Public Services		Public Services	CDBG: \$580,500	Public service activities other than Low/Moderate Income Housing Benefit: 20,000 Persons Assisted
3	Street and Sidewalk Improvements	2023	2027	Non-Housing Community Development	CDBG Priority Neighborhood	Community Development	CDBG: \$2,287,475	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 20,000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Public Facilities	2023	2027	Non-Housing Community Development		Community Development Public Facilities Improvements	CDBG: \$TBD	Other: 10 Other
5	Affordable Housing	2023	2027	Affordable Housing		Affordable Housing	HOME: \$XXX	Rental units constructed: 300 Household Housing Unit Homeowner Housing Added: 50 Household Housing Unit
6	First Time Homebuyer	2023	2027	Affordable Housing		Affordable Housing		Direct Financial Assistance to Homebuyers: 25 Households Assisted
7	Microbusiness Assistance	2023	2027	Economic Development		Economic Development	CDBG: \$125,000	Businesses assisted: 150 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	AFFH Goal: Adjust city's Below market Rate (inclusionary) program	2023	2024	Affordable Housing		AFH factor: Lack of affordable housing in high opportunity areas; Hispanic and single female households are concentrated in low opportunity tracts		Feasibility analysis completed; implementation of redesigned program
9	AFFH Goal: Regional downpayment assistance program	2023	2031	Accessible homeownership		AFH factor: Historic discrimination and continued mortgage denials		Affirmatively market to 20 Hispanic households; Downpayment assistance to 30 households; homebuyer education to 200 households
10	AFFH Goal: Forgivable loans for ADUs	2025	2026	Increased housing supply and affordable housing		AFH factor: Low-income rental options concentrated in low opportunity tracts		Reach 5 households annually

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	AFFH Goal: Affirmatively market city supported housing	2023	2031	Affordable housing		AFH factor: Lack of affordable housing in high opportunity areas; Hispanic and single female households are concentrated in low opportunity tracts		Developers affirmatively market to 1,000 units over eight years
12	AFFH Goal: Incentivize developers with subsidies, fee waiver, density bonuses to increase accessibility requirements	2023	2031	Affordable housing		AFH factor: Lack of affordable housing in high opportunity areas; Lack of accessible affordable units		Update development agreements; update City's Inclusionary Housing Policy
13	AFFH Goal: Prioritize city funding proposals for city funded affordable housing residents that are hard to serve	2027	2028	Affordable housing		AFH factor: Lack of accessible affordable units; concentration of low income and low opportunity census tracts		Conduct a best practices' review and develop program to prioritize City funding for housing projects

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
14	AFFH goal: Conduct an area plan of North Shoreview and North Central neighborhoods	2023	2025	Land use resources	North Shoreview and North Central neighborhoods	AFFH Factor: Lack of affordable housing in high opportunity areas; concentration of low income and low opportunity census tracts		Prepared plan
15	AFFH goal: Preference home repair projects in low opportunity census tracts	2023	2031	Financial resources		AFFH factor: Disparities in access to opportunity		Annual goal of 10 minor home repairs; 14 accessibility modifications for low-income residents
16	AFFH goal: Monitor affordable housing that is at risk of conversion	2023	2031	Affordable housing		AFFH factor: Outreach capacity and enforcement; disproportionate housing needs		Coordinate with owners to preserve 24 units at risk of expiring; provide tenant outreach and education; add displacement preference for new affordable housing

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
17	AFFH goal: Expand tenant protections	2023	2026	Displacement risk		AFFH factor: Disparities in access to opportunity		Require tenant relocation payment for no fault evictions; require documentation from landlords when tenants are evicted due to remodels; enforce penalties when units are unsafe/ substandard
18	AFFH goal: Conduct fair housing training for landlords and tenants	2023	2027	Equal opportunity housing		AFFH factor: Persons with disabilities and persons of color are most likely to file fair housing complaints with HUD		Provide annual funding to Project Sentinel to provide training every two years, targeting 200 landlords
19	AFFH goal: Create fair housing webpage	2024	2031	Equal opportunity housing		AFFH factor: Lack of understanding of reasonable accommodation; lack of affordable accessible units		Create City website about housing discrimination, laws, and protections

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
20	AFFH goal: Ensure multifamily properties explain reasonable accommodations requests	2024	2026	Equal opportunity housing		AFFH factor: Lack of accessible affordable units		Create ongoing condition of approval for below market rate and affordable developments; explore enforcement options
21	AFFH goal: Prevent displacement	2023	2031	Affordable housing		AFFH factor: Lack of access to opportunity; concentration of low opportunity census tracts; lack of investment in older housing stock		Study options that support housing stability and long-term affordability; implement findings

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Maintain and Preserve Existing Housing
	Goal Description	<p>Provide funds to preserve, repair, and maintain existing housing stock, with an emphasis on repairs that clear health and safety issues, provide retrofits to homes to make them more sustainable and energy efficient, and to make properties more accessible for individuals with special needs.</p> <p>This goal aligns with findings from the City’s AFFH analysis in its updated Housing Element. Specific factors and issues are noted below.</p> <p><u>Contributing factors to be addressed:</u></p> <ul style="list-style-type: none"> • Lack of affordable housing in high opportunity areas; • Low-income rental options concentrated in low opportunity census tracts; and • Lack of accessible affordable units. <p><u>Fair housing issues/impediments:</u></p> <ul style="list-style-type: none"> • Disproportionate housing needs. • 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. <p><u>Metrics and milestones:</u></p> <ul style="list-style-type: none"> • Annual goal, 10 accessible units and 25 minor home repair units. <p><u>Timeframe for achievement:</u></p> <ul style="list-style-type: none"> • Annual goal completed each year by June 30.

2	Goal Name	Community Funding
	Goal Description	<p>Provide grants to non-profit organizations for provision of public services to low- and moderate-income families in San Mateo.</p> <p>Eligible CDBG activities include, but are not limited to, assisting low- and moderate-income households with basic human needs, fair housing services, and services targeted at special populations (e.g. senior and youth populations).</p> <p><u>Metrics and milestones:</u></p> <ul style="list-style-type: none"> • Annual goal, 4,000 persons assisted. <p><u>Timeframe for achievement:</u></p> <ul style="list-style-type: none"> • Annual goal completed each year by June 30.
3	Goal Name	Street and Sidewalk Improvements
	Goal Description	<p>Repair deteriorated streets, as well as provide accessibility and public safety improvements to streets and sidewalks in the CDBG Priority Neighborhood.</p> <p><u>Metrics and milestones:</u></p> <ul style="list-style-type: none"> • Annual goal, 4,000 persons assisted annually. <p><u>Timeframe for achievement:</u></p> <ul style="list-style-type: none"> • Annual goal completed each year by June 30.
4	Goal Name	Public Facilities
	Goal Description	<p>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.</p> <p><u>Metrics and milestones:</u></p> <ul style="list-style-type: none"> • Annual goal, improvements made to two facilities annually. <p><u>Timeframe for achievement:</u></p> <ul style="list-style-type: none"> • Annual goal completed each year by June 30.

5	Goal Name Goal Description	<p>Affordable Housing</p> <p>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 will be available through City sources.</p> <p>The need for more affordable housing aligns with findings from the City’s AFFH analysis in its updated Housing Element. Specific factors and issues are noted below.</p> <p><u>Contributing factors to be addressed:</u></p> <ul style="list-style-type: none"> • Lack of affordable housing in high opportunity areas; • Low income rental options concentrated in low opportunity census tracts; • Lack of accessible affordable units; • Historic discrimination and continued mortgage denials; • Disparities in access to opportunity; and • Displacement of residents. <p><u>Fair housing issues/impediments:</u></p> <ul style="list-style-type: none"> • Disproportionate housing needs; • Displacement risk; • Lack of accessible housing for persons with disabilities; and • Limited housing for families. <p><u>Metrics and milestones:</u></p> <ul style="list-style-type: none"> • Annual goal, 60 rental units and 10 owner units constructed annually. <p><u>Timeframe for achievement:</u></p> <ul style="list-style-type: none"> • Annual goal completed each year by June 30.
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6	Goal Name	First Time Homebuyer
	Goal Description	<p>Ensure continued affordability for low- and moderate-income homebuyers in the City's First Time Homebuyer program for the purchase of price restricted units at City assisted units.</p> <p><u>Metrics and milestones:</u></p> <ul style="list-style-type: none"> • Annual goal, 5 households assisted. <p><u>Timeframe for achievement:</u></p> <ul style="list-style-type: none"> • Annual goal completed each year by June 30.
7	Goal Name	Microbusiness Assistance
	Goal Description	<p>Provide grants to non-profit service providers who assist low- and moderate-income residents who own or are attempting to start a small business.</p> <p><u>Metrics and milestones:</u></p> <ul style="list-style-type: none"> • Annual goal, 30 businesses assisted. <p><u>Timeframe for achievement:</u></p> <ul style="list-style-type: none"> • Annual goal completed each year by June 30.

8	Goal Name	AFFH Goal: Adjust the city's Below Market Rate (inclusionary) program
	Goal Description	<p>Adjust the city's Below Market Rate (inclusionary) program to provide larger density bonuses, and/or increased city support in exchange for affordable units that address the needs of residents with disproportionate housing needs (e.g., accessible/ visitable units for persons with disabilities, child-friendly developments with day care on site for single parents, and 3-4 bedroom units for larger families.</p> <p><u>Contributing factors to be addressed:</u></p> <ul style="list-style-type: none"> • Accessibility, development of affordable units. <p><u>Fair housing issues/impediments:</u></p> <ul style="list-style-type: none"> • Disproportionate housing needs; • displacement due to rent increases for Spanish speaking and large households; • Lack of accessible housing for persons with disabilities; and • Limited housing for families. <p><u>Metrics and milestones:</u></p> <ul style="list-style-type: none"> • Perform feasibility analysis to redesign the program to allow a menu of options. Ensure analysis includes review of housing for households with disproportionate needs, along with income levels. <p><u>Timeframe for achievement:</u></p> <ul style="list-style-type: none"> • Complete feasibility analysis by Fall 2023. • Implement redesigned program by Spring 2024.

9	Goal Name	AFFH Goal: Regional downpayment assistance program
	Goal Description	<p>Participate in a regional downpayment assistance program with affirmative marketing to households with disproportionate housing needs including disabilities, single parents, and Hispanic households (e.g. Spanish and English, targeted to northeast neighborhoods).</p> <p><u>Contributing factors to be addressed:</u></p> <ul style="list-style-type: none"> • Inaccessible homeownership due to financial barriers. • Lack of support for affordable housing, creating barriers to approval. <p><u>Fair housing issues/impediments:</u></p> <ul style="list-style-type: none"> • Disproportionate housing needs. <p><u>Metrics and milestones:</u></p> <ul style="list-style-type: none"> • Affirmatively market down payment assistance to 20 Hispanic households; • Provide homebuyer education to 200 households; • Work with other jurisdictions to conduct outreach and education; and • Ensure programs affirmatively market to impacted neighborhoods, including North Central and North Shoreview. <p><u>Timeframe for achievement:</u></p> <ul style="list-style-type: none"> • Meet quantified objectives by end of Housing Element period in 2031; Conduct homebuyer/ outreach and education quarterly in partnership with HEART (Housing Endowment and Regional Trust of San Mateo County).

10	Goal Name Goal Description	<p>AFFH Goal: Forgivable loans for ADUs</p> <p>Support the design of a regional forgivable loan program for homeowners to construct an ADU that is held affordable for extremely low income households for 15 years.</p> <p><u>Contributing factors to be addressed:</u></p> <ul style="list-style-type: none"> • Lack of affordable housing in high opportunity areas. • Lack of accessible, affordable units. <p><u>Fair housing issues/impediments:</u></p> <ul style="list-style-type: none"> • Disparities in access to opportunities. <p><u>Metrics and milestones:</u></p> <ul style="list-style-type: none"> • Design regional loan forgiveness program. • Target those with disproportionate housing needs with affirmative marketing with goal to reach five households annually. <p><u>Timeframe for achievement:</u></p> <ul style="list-style-type: none"> • Begin design in summer 2025; complete by winter 2026.
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11	Goal Name	AFFH Goal: Affirmatively market city supported housing
	Goal Description	<p>Add more city supported housing with affordability restrictions in moderate and high resource areas. Affirmatively market the housing to households with disproportionate housing needs including persons with disabilities, single parents, and Hispanic households (e.g., Spanish and English, targeted to northeast neighborhoods).</p> <p><u>Contributing factors to be addressed:</u></p> <ul style="list-style-type: none"> • Lack of affordable housing supply; • Lack of accessible affordable units; and • Concentration of naturally occurring affordable housing in low opportunity census tracts. <p><u>Fair housing issues/impediments:</u></p> <ul style="list-style-type: none"> • Disproportionate housing needs. • Lack of accessible housing for persons with disabilities. <p><u>Metrics and milestones:</u></p> <ul style="list-style-type: none"> • Require developers to affirmatively market 1,000 units to those with disproportionate housing needs over the eight-year period (approximately 125 annually). • Continue to update housing inventory. <p><u>Timeframe for achievement:</u></p> <ul style="list-style-type: none"> • 2031 (annually); as development projects come in for approvals/ financing.

12	Goal Name	AFFH Goal: Incentivize developers through direct subsidies, fee waivers, and density bonuses to increase accessibility requirements
	Goal Description	<p>Incentivize developers through direct subsidies, fee waivers, and/ or density bonuses to increase accessibility requirements beyond the federal requirement of 5% for subsidized developments.</p> <p><u>Contributing factors to be addressed:</u></p> <ul style="list-style-type: none"> • Lack of access to opportunity concentrated in some census tracts. • Lack of accessible housing. <p><u>Fair housing issues/impediments:</u></p> <ul style="list-style-type: none"> • Persons with disabilities have disproportionate housing needs. • Persons with disabilities and persons of color are most likely to file fair housing complains with HUD. <p><u>Metrics and milestones:</u></p> <ul style="list-style-type: none"> • Update development agreements for projects with City subsidies to include additional accessible units. • Update City's Inclusionary Housing Policy to require projects that receive City subsidies to increase the percentage of units that meet accessibility requirements. <p><u>Timeframe for achievement:</u></p> <ul style="list-style-type: none"> • 2023-2031: (ongoing) as development opportunities come available; • 2025-2026: Draft Update Inclusionary Housing Policy; and • Review developer agreements as projects come in annually.

13	Goal Name	AFFH Goal: Prioritize city funding proposals for city funded affordable housing for hard to serve residents
	Goal Description	<p>Prioritize city funding proposals for city funded affordable housing that are committed to serving hard to serve residents (e.g. extremely low income, special needs, on site services).</p> <p><u>Contributing factors to be addressed:</u></p> <ul style="list-style-type: none"> • Lack of accessible affordable housing; • Lack of affordable housing supply; and • High housing costs. <p><u>Fair housing issues/impediments:</u></p> <ul style="list-style-type: none"> • Disproportionate housing needs; • Displacement due to rent increases; and • Disparities in access to opportunity. <p><u>Metrics and milestones:</u></p> <ul style="list-style-type: none"> • Conduct a review of best practices and develop a program to prioritize City funding for housing projects. <p><u>Timeframe for achievement:</u></p> <ul style="list-style-type: none"> • 2027 to 2028: conduct a review of best practices. • Develop a draft program for City Council adoption.

14	Goal Name Goal Description	<p>AFFH Goal: Conduct an area plan for the North Shoreview and North Central neighborhoods</p> <p>As part of the General Plan, conduct an area plan for the North Shoreview and North Central neighborhoods and prioritize land use and design around Highway 101 to improve access and reduce the division of the urban form produced by the highway.</p> <p><u>Contributing factors to be addressed:</u></p> <ul style="list-style-type: none"> • Lack of affordable housing in high opportunity areas; • Lack of accessible affordable units; and • Concentration of NOAH in low opportunity census tracts. <p><u>Fair housing issues/impediments:</u></p> <ul style="list-style-type: none"> • Segregation and integration patterns among Hispanic and female parent households. • Disparities in access to opportunities. <p><u>Metrics and milestones:</u></p> <ul style="list-style-type: none"> • Prepare an area plan with goal of reducing overcrowding, improving health, safety and mobility and access to services. <p><u>Timeframe for achievement:</u></p> <ul style="list-style-type: none"> • Create plan through the General Plan Update Implementation process.
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15	Goal Name Goal Description	<p>AFFH Goal: Preference minor home repairs in low-income census tracts</p> <p>Continue to fund minor home repairs and implement a preference for projects in low opportunity census tracts identified in the analysis.</p> <p><u>Contributing factors to be addressed:</u></p> <ul style="list-style-type: none"> • Loss of affordable housing in high opportunity areas. • Lack of accessible affordable housing. <p><u>Fair housing issues/impediments:</u></p> <ul style="list-style-type: none"> • Disproportionate housing needs. • Disparities in access to opportunity. <p><u>Metrics and milestones:</u></p> <ul style="list-style-type: none"> • Annual goal of 10 minor home repairs and 14 accessibility modifications through grants for low-income residents. • Allow accessibility improvements on rental properties with owner permission. <p><u>Timeframe for achievement:</u></p> <ul style="list-style-type: none"> • 2023-2031.
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16	Goal Name	AFFH Goal: Monitor affordable housing projects that are at risk of conversion to market rate
	Goal Description	<p>Monitor affordable housing projects that are at risk of conversion to market rate. Support regional and local efforts to examine displacement of affordable housing and lower income households. Assist with the retention of special needs housing that is at risk of expiring affordability requirements.</p> <p><u>Contributing factors to be addressed:</u></p> <ul style="list-style-type: none"> • Historic discrimination and continued mortgage denials. • Concentration in low opportunity census tracts. • High housing costs that outpace wages. <p><u>Fair housing issues/impediments:</u></p> <ul style="list-style-type: none"> • Hispanic households have disproportionate housing needs. • Limited affordable housing for families. <p><u>Metrics and milestones:</u></p> <ul style="list-style-type: none"> • Monitor affordable units whose subsidies are set to expire (ex. Bridgepointe Condominiums affordability requirements for 59 units expire in 2027 and Belmont Building 6 units set to expire); • Coordinate with owners to preserve low-income units as affordable at least two years prior to expiration date; • Provide tenant outreach and education; • Add displacement preference for new affordable housing; and • Provide noticing to tenants and affected public entities regarding expiring affordability. <p><u>Timeframe for achievement:</u></p> <ul style="list-style-type: none"> • 2025- 2027: to address Bridgepointe Condominiums; 2030- 2032: to address Belmont Building

17	Goal Name Goal Description	<p>AFFH Goal: Expand tenant protections</p> <p>Establish tenant protections in local ordinance to extend measure of AB1482 related to relocation, documentation, and right to return policy in eviction cases.</p> <p><u>Contributing factors to be addressed:</u></p> <ul style="list-style-type: none"> • Persons with disabilities have disproportionate housing needs; • Persons with disabilities and persons of color are most likely to file fair housing complaints with HUD; and • Hispanic households have disproportionate housing needs. <p><u>Fair housing issues/impediments:</u></p> <ul style="list-style-type: none"> • Lack of accessible affordable units; • Lack of access to economic opportunity; • Concentration in low income and low opportunity census tracts; • Historic discrimination and continued mortgage denials; and • High housing costs that have outpaced wages. <p><u>Metrics and milestones:</u></p> <ul style="list-style-type: none"> • Extend AB1842 provisions that require tenant relocation payments for No Fault evictions for those with tenure less than one year; • Make recommendations to the City council for establishing tenant protection policies that include the requirement of documentation from landlords who use the substantial remodel exemption to evict tenants and a Right to Return policy for tenants displaced from homes due to demolition or substantial remodels; and • Amend the code to strengthen enforcement penalty structure to aid in protecting tenants from unsafe or substandard units. <p><u>Timeframe for achievement:</u></p> <ul style="list-style-type: none"> • 2023-2026.
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18	Goal Name	AFFH Goal: Expand fair housing training for tenants and landlords
	Goal Description	<p>Partner with Project Sentinel to perform fair housing training for landlords and tenants. Focus on enforcement efforts on race-based discrimination and reasonable accommodations.</p> <p><u>Contributing factors to be addressed:</u></p> <ul style="list-style-type: none"> • Lack of accessible affordable units; • Lack of access to opportunity; • Concentration in low income and low opportunity census tracts; and • Lack of understanding of reasonable accommodation requirements by landlords and property owners. <p><u>Fair housing issues/impediments:</u></p> <ul style="list-style-type: none"> • Persons with disabilities have disproportionate housing needs. • Persons with disabilities and persons of color are most likely to file fair housing complaints with HUD. <p><u>Metrics and milestones:</u></p> <ul style="list-style-type: none"> • Provide annual funding to Project Sentinel to provide training every two years in the Spring, targeting 200 landlords each training. • Outreach programs to landlords <p><u>Timeframe for achievement:</u></p> <ul style="list-style-type: none"> • Annually as part of CDBG allocation in the spring.
19	Goal Name	AFFH Goal: Create fair housing webpage

	Goal Description	<p>Create a webpage specific to fair housing including resources for residents who feel they have experienced discrimination, information about filing fair housing complaints with HCD or HUD, and information about protected classes under the Fair Housing Act.</p> <p><u>Contributing factors to be addressed:</u></p> <ul style="list-style-type: none"> • Lack of accessible affordable units; • Lack of access to economic opportunity; • Concentration of low income and low opportunity tracts; and • Lack of understanding of reasonable accommodation requirements by landlords and property owners. <p><u>Fair Housing Issues/ Impediments</u></p> <ul style="list-style-type: none"> • Persons with disabilities have disproportionate housing needs. • Persons with disabilities and persons of color are most likely to file fair housing complaints with HUD. <p><u>Metrics and Milestones:</u></p> <ul style="list-style-type: none"> • Provide information on City website about housing discrimination, laws, and protections. • Update webpage every two years, along with other transparency updates. <p><u>Timeline</u></p> <ul style="list-style-type: none"> • 2024 and update bi-annually thereafter.
20	Goal Name	AFFH Goal: Ensure multifamily residential properties explain reasonable accommodations for people with disabilities

	Goal Description	<p>Ensure that all multifamily residential developments contain signage to explain the right to request reasonable accommodations for persons with disabilities. Make this information available and clearly transparent on the city's website and fund landlord training and outreach on reasonable accommodations.</p> <p><u>Contributing factors to be addressed:</u></p> <ul style="list-style-type: none"> • Lack of accessible affordable units; • Lack of access to economic opportunity; • Concentration of low income and low opportunity tracts; and • Lack of understanding of reasonable accommodation requirements by landlords and property owners. <p><u>Fair Housing Issues/ Impediments:</u></p> <ul style="list-style-type: none"> • Persons with disabilities have disproportionate housing needs. • Persons with disabilities and persons of color are most likely to file fair housing complaints with HUD. <p><u>Metrics and Milestones:</u></p> <ul style="list-style-type: none"> • Create ongoing condition of approval to ensure both below market rate and all affordable developments contain this information. • Explore options for recording against the property and/ or including in the affordable housing agreement. <p><u>Timeline:</u></p> <ul style="list-style-type: none"> • Create ongoing conditions of approval by fall 2024. • Conduct best practices review on options to record reasonable accommodation language by January 2025, and implement a program by January 2026.
21	Goal Name	AFFH Goal: Prevent displacement

	Goal Description	<p>Ensure that future improvements in disadvantaged communities will not produce a net loss of affordable housing or the displacement of residents and seek to increase the amount of affordable housing in disadvantaged communities.</p> <p><u>Contributing factors to be addressed:</u></p> <ul style="list-style-type: none"> • Lack of accessible affordable units; • Lack of access to economic opportunity; • Concentration of low income and low opportunity tracts; and • Lack of investment in older housing stock. <p><u>Fair Housing Issues/ Impediments:</u></p> <ul style="list-style-type: none"> • Persons with disabilities and persons of color have disproportionate housing needs <p><u>Metrics and Milestones:</u></p> <ul style="list-style-type: none"> • In collaboration with nonprofit and for-profit housing developers, study the feasibility of collaborating with the Northern California Land Trust, or establishing a new community land trust that will support long-term community ownership and housing affordability in disadvantaged communities. Implement findings as part of the General Plan Update <p><u>Timeline:</u></p> <ul style="list-style-type: none"> • To be completed as part of the larger General Plan Update, with the expected date of completion by 2027
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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)

As a member of the County's HOME Consortium, the City of San Mateo does not receive HOME funds directly from HUD. With its HOME allocation from the Consortium, in addition to other local and state resources, the City estimates producing over 900 units of affordable housing over the five-year period of this plan.

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?

The City addresses lead-based paint hazards through interim control methods, rather than abatement, to the extent practical. Although abatement is the most effective strategy for lead-based paint containment, usually by removal of contaminated surfaces, it can be cost prohibitive. With the potential to render a rehabilitation project financially infeasible, especially when the low-income homeowner is unable to assume further debt, the City's policy of interim control allows for projects to move forward while still implementing measures to reduce exposure to lead-based paint hazards. However, full abatement is required when the amount of federal housing funds used for a project exceed \$25,000 per unit. *Interim controls* are 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 by the City 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. In general, the City of San Mateo has determined the ongoing cost associated with interim controls (specifically in terms of ongoing lead-based paint maintenance) far outweighs the cost of abatement. The following categories are used by the City to determine what type lead-based paint mitigation measures will be implemented for each project:

- 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

As articulated in the City's last Consolidated Plan, 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; and
- 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

The City continues to be committed to developing and preserving existing affordable housing and will continue to focus lifting residents out of poverty by providing a safe, attractive, and affordable place to live. While housing alone does not eliminate poverty, access to decent shelter must be provided before people can strive for self-sufficiency.

The City's Neighborhood Improvement and Housing Division takes the lead in improving quality of life in San Mateo, particularly neighborhoods with the highest needs and fewest resources. The Division offers a first-time buyer program, a below market rental program, and other affordable housing programs. By coordinating programs that help address code issues, preserve existing affordable housing, and improve the condition and accessibility of public infrastructure, the City aims to improve the quality of life in target neighborhoods.

Utilizing funds from the CDBG public services cap, the City's Community Funding Program offers grants to local non-profit agencies that provide services to address the core needs of the community. These services also assist clients in developing greater self-sufficiency with the goal of breaking the cycle of poverty. This program allows the City the opportunity to coordinate with service agencies to address community needs in a more holistic 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, amended in April 2020, 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 situation 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-recipients' 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	\$778,943	\$4,000	\$25,652	\$808,595	\$3,115,772	Expected amount available for remainder of the Con Plan is the Year 1 Annual Allocation times four.
Other	public - federal	Acquisition Other	\$0	\$50,000	\$0	\$50,000	\$350,000	Accumulation of HOME Loan payments collected from previous contract agreements.

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: \$		
Other	Public - local	Housing	\$2,000,000	\$0	\$0	\$2,000,000	\$8,000,000	Local funds from commercial linkage fee and loan repayments from former Redevelopment Agency.

Table 7 - 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 of San Mateo receives a direct entitlement grant for CDBG funds that are deployed to address identified needs heard through the community engagement process. The City is also a member of the San Mateo County HOME Consortium, which administers HOME funds on the City's behalf. The City manages a diverse portfolio of housing loans from several programs, including housing rehabilitation for low-income homeowners, First-time Homebuyer loans for those who live or work in San Mateo, and developer loans for new construction or acquisition/rehabilitation projects. Program income from this portfolio augments the City's federal entitlement grant, as well as HUD's Multi-Family Housing Programs that facilitate rehabilitation 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 in the city. The City also collects subordination processing fees and fractional unit fees in its Housing Fund from the City's Below-market Rate program, which are typically used for regional housing initiatives outside of city limits. In addition to boomerang funds and loan payments from the former RDA, the City's commercial linkage fee, which collected its first payments in 2017, continue to provide funds for affordable housing development.

As articulated in the City's last Consolidated Plan, Section 8 funds are provided to San Mateo residents through the Housing Authority of San Mateo County. Additionally, 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. Finally, with the dissolution of Redevelopment Agencies at the State level, the application process for Low-income Housing Tax Credits has become even more competitive. Nonetheless, the City will continue to support developer applications for that program and other State housing programs going forward.

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

As described in the City's 2023 Housing Element, there are two publicly owned properties that will offer affordable housing in San Mateo. The first is Kiku Crossing, located on East 4th Avenue. The property was formerly a public parking lot and will provide 225 affordable homes for families and individuals. Of those units, 57 will be for public employees, 22 will house formerly homeless households, and eight units will be for individuals with intellectual and developmental disabilities. Additionally, Bespoke, also a former parking lot, will be located on South B Street and will provide 60 affordable units to extremely low-income, very low-income and low-income households along with community facilities, commercial space, and office space.

Discussion

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	2023	2024	Affordable Housing		Affordable Housing	CDBG: \$ 105,000	Homeowner Housing Rehabilitated: 30 Household Housing Unit
2	Community Funding	2023	2024	Public Services		Public Services	CDBG: \$116,100	Public service activities other than Low/Moderate Income Housing Benefit: 4,000 Persons Assisted
3	Street and Sidewalk Improvements	2023	2024	Non-Housing Community Development	CDBG Priority Neighborhood	Community Development	CDBG: \$457,495	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 4,000 Persons Assisted
4	Public Facilities	2023	2024	Non-Housing Community Development		Public Facilities Improvements		Other: 2 Other
5	Affordable Housing	2023	2024	Affordable Housing	CDBG Priority Neighborhood	Affordable Housing		Rental units constructed: 60 Household Housing Unit; Owner units constructed: 10

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	First Time Homebuyer	2023	2024	Affordable Housing		Affordable Housing		Direct Financial Assistance to Homebuyers: 5 Households Assisted
7	Microbusiness Assistance	2023	2024	Economic Development		Economic Development	CDBG: \$25,000	Businesses assisted: 30 Businesses Assisted
8	AFFH Goal: Adjust city's Below market Rate (inclusionary) program	2023	2024	Affordable Housing		AFFH factor: Lack of affordable housing in high opportunity areas; Hispanic and single female households are concentrated in low opportunity tracts		Feasibility analysis completed; implementation of redesigned program
9	AFFH Goal: Regional downpayment assistance program	2023	2031	Accessible homeownership		AFFH factor: Historic discrimination and continued mortgage denials		Affirmatively market to 20 Hispanic households; Downpayment assistance to 30 households; homebuyer education to 200 households

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	AFFH Goal: Forgivable loans for ADUs	2025	2026	Increased housing supply and affordable housing		AFFH factor: Low-income rental options concentrated in low opportunity tracts		Reach 5 households annually
11	AFFH Goal: Affirmatively market city supported housing	2023	2031	Affordable housing		AFFH factor: Lack of affordable housing in high opportunity areas; Hispanic and single female households are concentrated in low opportunity tracts		Developers affirmatively market to 1,000 units over eight years
12	AFFH Goal: Incentivize developers with subsidies, fee waiver, density bonuses to increase accessibility requirements	2023	2031	Affordable housing		AFFH factor: Lack of affordable housing in high opportunity areas; Lack of accessible affordable units		Update development agreements; update City's Inclusionary Housing Policy

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
13	AFFH Goal: Prioritize city funding proposals for city funded affordable housing residents that are hard to serve	2027	2028	Affordable housing		AFFH factor: Lack of accessible affordable units; concentration of low income and low opportunity census tracts		Conduct a best practices review and develop program to prioritize City funding for housing projects
14	AFFH goal: Conduct an area plan of North Shoreview and North Central neighborhoods	2023	2025	Land use resources		AFFH Factor: Lack of affordable housing in high opportunity areas; concentration of low income and low opportunity census tracts		Prepared plan
15	AFFH goal: Preference home repair projects in low opportunity census tracts	2023	2031	Financial resources		AFFH factor: Disparities in access to opportunity		Annual goal of 10 minor home repairs; 14 accessibility modifications for low-income residents

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
16	AFFH goal: Monitor affordable housing that is at risk of conversion	2023	2031	Affordable housing		AFFH factor: Outreach capacity and enforcement; disproportionate housing needs		Coordinate with owners to preserve 24 units at risk of expiring; provide tenant outreach and education; add displacement preference for new affordable housing
17	AFFH goal: Expand tenant protections	2023	2026	Displacement risk		AFFH factor: Disparities in access to opportunity		Require tenant relocation payment for no fault evictions; require documentation from landlords when tenants are evicted due to remodels; enforce penalties when units are unsafe/ substandard
18	AFFH goal: Conduct fair housing training for landlords and tenants	2023	2027	Equal opportunity housing		AFFH factor: Persons with disabilities and persons of color are most likely to file fair housing complaints with HUD		Provide annual funding to Project Sentinel to provide training every two years, targeting 200 landlords

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
19	AFFH goal: Create fair housing webpage	2024	2031	Equal opportunity housing		AFFH factor: Lack of understanding of reasonable accommodation; lack of affordable accessible units		Create City website about housing discrimination, laws, and protections
20	AFFH goal: Ensure multifamily properties explain reasonable accommodations requests	2024	2026	Equal opportunity housing		AFFH factor: Lack of accessible affordable units		Create ongoing condition of approval for below market rate and affordable developments; explore enforcement options
21	AFFH goal: Prevent displacement	2023	2031	Affordable housing		AFFH factor: Lack of access to opportunity; concentration of low opportunity census tracts; lack of investment in older housing stock		Study options that support housing stability and long-term affordability; implement findings

Table 8 – Goals Summary

Goal Descriptions

1	Goal Name	Maintain and Preserve Existing Housing
	Goal Description	Provide funds to preserve, repair, and maintain existing housing stock, with an emphasis on repairs that clear health and safety issues, provide retrofits to homes to make them more sustainable and energy efficient, and to make properties more accessible for individuals with special needs.
2	Goal Name	Community Funding
	Goal Description	Provide grants to non-profit organizations for provision of public services to low- and moderate-income families in San Mateo.
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.
4	Goal Name	Public Facilities
	Goal Description	Provide funds for repairs and health/safety measures to be completed at buildings used by non-profit agencies for provision of public services.
5	Goal Name	Affordable Housing
	Goal Description	Provide funding for new construction, acquisition and/or rehabilitation of affordable units through City financial assistance and the inclusionary Below Market Rate program.
6	Goal Name	First Time Homebuyer
	Goal Description	Ensure continued affordability for low and moderate income homebuyers in the City's First Time Homebuyer program for the purchase of City assisted units.
	Goal Name	Microbusiness Assistance

7	Goal Description	Provide grants to non-profit service providers who assist low- and moderate-income residents who own or are attempting to start a small business.
8	Goal Name	AFFH Goal: Adjust city's Below market Rate (inclusionary) program
	Goal Description	See SP 45, Affirmatively Furthering Fair Housing goals
9	Goal Name	AFFH Goal: Regional downpayment assistance program
	Goal Description	See SP 45, Affirmatively Furthering Fair Housing goals
10	Goal Name	AFFH Goal: Forgivable loans for ADUs
	Goal Description	See SP 45, Affirmatively Furthering Fair Housing goals
11	Goal Name	AFFH Goal: Affirmatively market city supported housing
	Goal Description	See SP 45, Affirmatively Furthering Fair Housing goals
12	Goal Name	AFFH Goal: Incentivize developers with subsidies, fee waiver, density bonuses to increase accessibility requirements
	Goal Description	See SP 45, Affirmatively Furthering Fair Housing goals
13	Goal Name	AFFH Goal: Prioritize city funding proposals for city funded affordable housing residents that are hard to serve
	Goal Description	See SP 45, Affirmatively Furthering Fair Housing goals
14	Goal Name	AFFH goal: Conduct an area plan of North Shoreview and North Central neighborhoods
	Goal Description	See SP 45, Affirmatively Furthering Fair Housing goals

15	Goal Name	AFFH goal: Preference home repair projects in low opportunity census tracts
	Goal Description	See SP 45, Affirmatively Furthering Fair Housing goals
16	Goal Name	AFFH goal: Monitor affordable housing that is at risk of conversion
	Goal Description	See SP 45, Affirmatively Furthering Fair Housing goals
17	Goal Name	AFFH goal: Expand tenant protections
	Goal Description	See SP 45, Affirmatively Furthering Fair Housing goals
18	Goal Name	AFFH goal: Expand tenant protections
	Goal Description	AFFH goal: Conduct fair housing training for landlords and tenants
19	Goal Name	AFFH goal: Create fair housing webpage
	Goal Description	See SP 45, Affirmatively Furthering Fair Housing goals
20	Goal Name	AFFH goal: Ensure multifamily properties explain reasonable accommodations requests
	Goal Description	See SP 45, Affirmatively Furthering Fair Housing goals
21	Goal Name	AFFH goal: Prevent displacement
	Goal Description	See SP 45, Affirmatively Furthering Fair Housing goals

AP-35 Projects - 91.420, 91.220(d)

Introduction

Activities planned for 2023-24 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 that was proposed under the Community Funding Program and will be funded through CDBG as a program to assist microenterprise businesses.

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 based on priority needs heard throughout the community engagement process. 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

1	Project Name	Community Funding Program
	Target Area	
	Goals Supported	Community Funding
	Needs Addressed	Public Services
	Funding	CDBG: \$116,100
	Description	Provide \$116,100 in funds to non-profit agencies to provide public services for the core service priorities including basic human needs, senior services, youth services, and providing affordable housing.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	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 5,054 San Mateo residents.
	Location Description	Project will serve the community members citywide.

	Planned Activities	<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. In addition, the City is funding an economic development program outside of the public services cap. The awards for this year are as follows:</p> <ul style="list-style-type: none"> • CALL Primrose: drop-in food pantry program providing free grocery services. Goal is to serve 1,600 individuals. • CORA: providing survivors of domestic violence and their children with legal services. Goal is to serve 64 individuals. • Friends for Youth: provide mentoring relationships and support services to underserved, vulnerable youth. Goal is to serve 192 individuals. • 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 250 clients. Life Moves: provide shelter and supportive services to assist homeless individuals to return to self-sufficiency at the First Step for Families facility which includes 117 beds. Goal is to serve 210 clients. • Ombudsman: advocate for the dignity and quality of life of people living in licensed long term care facilities. Goal is to serve 1,909 individuals. • Rape Trauma Services: services for abused children from infancy through 17 years of age. Goal is to serve 80 individuals. • Samaritan House: provides a broad spectrum of assistance, including case management, emergency assistance - food, clothing, shelter, healthcare - as well as financial assistance and empowerment services. Goal is to serve 228 individuals. • St James: provides breakfast items for children who come to school hungry as well as uniform items for families that cannot afford to purchase the school uniform. Goal is to serve 521 individuals.
2	Project Name	Home Energy and Repair Program
	Target Area	
	Goals Supported	Maintain and Preserve Existing Housing

	Needs Addressed	Affordable Housing
	Funding	CDBG: \$105,000 City sources: \$500,000
	Description	Provides funding to non-profit agencies to provide minor repairs, accessibility modifications, and energy efficiency measures to income eligible homeowners.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	Project will assist 31 households with repairs and energy improvements.
	Location Description	Project will only apply to homes located in the City of San Mateo.

	Planned Activities	<p>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:</p> <ul style="list-style-type: none"> • Rebuilding Together Peninsula: Safe at Home program provides minor home repairs including health and safety measures, emergency electrical and plumbing, etc. Goal is to serve 4 households. • 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 14 households. • 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 7 households. • 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 6 households. <p>Rebuilding Together: Housing Rehabilitation Loan Program uses funds from the State of California's CalHome program. RTP will provide construction administration for loans up to \$60,000 to low-income households.</p>
3	Project Name	CDBG Admin
	Target Area	

Goals Supported	<p>Maintain and Preserve Existing Housing</p> <p>Community Funding</p> <p>Street and Sidewalk Improvements</p> <p>Public Facilities</p> <p>Microbusiness Assistance</p> <p>AFFH Goal: Adjust city's Below market Rate (inclusionary) program</p> <p>AFFH Goal: Regional downpayment assistance program</p> <p>AFFH Goal: Forgivable loans for ADUs</p> <p>AFFH Goal: Affirmatively market city supported housing</p> <p>AFFH Goal: Incentivize developers with subsidies, fee waiver, density bonuses to increase accessibility requirements</p> <p>AFFH Goal: Prioritize city funding proposals for city funded affordable housing residents that are hard to serve</p> <p>AFFH goal: Conduct an area plan of North Shoreview and North Central neighborhoods</p> <p>AFFH goal: Preference home repair projects in low opportunity census tracts</p> <p>AFFH goal: Monitor affordable housing that is at risk of conversion</p> <p>AFFH goal: Expand tenant protections</p> <p>AFFH goal: Conduct fair housing training for landlords and tenants</p> <p>AFFH goal: Create fair housing webpage</p> <p>AFFH goal: Ensure multifamily properties explain reasonable accommodations requests</p> <p>AFFH goal: Prevent displacement</p>
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	Needs Addressed	Affordable Housing Public Services Community Development Public Facilities Improvements Economic Development AFFH Factor: Lack of affordable housing in high opportunity areas; lack of affordable and accessible units AFFH Factor: Historic discrimination and continued mortgage denials AFFH Factor: Low-income rental options concentrated in low opportunity census tracts AFFH Factor: Disparities in access to opportunity AFFH Factor: Fair housing issues
	Funding	CDBG: \$105,000
	Description	Provide funds for staff and overhead to administer the CDBG grant. The City will also provide a \$25,000 grant to an agency for provision of Fair Housing services to come from admin.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	The fair housing grant will serve approximately 215 households.
	Location Description	Project will take place in City of San Mateo.
	Planned Activities	Administrative costs for management of the CDBG program. In addition, the City will provide funds for the provision of fair housing activities.
4	Project Name	Street and Sidewalk Reconstruction
	Target Area	CDBG Priority Neighborhood
	Goals Supported	Street and Sidewalk Improvements
	Needs Addressed	Community Development
	Funding	CDBG: \$525,697

	Description	Funding to reconstruct failing streets and sidewalks as well as other pedestrian safety improvements.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	Project will be completed in the CDBG Priority Neighborhood, which has approximately 20,000 residents
	Location Description	Project will be completed in the CDBG Priority Neighborhood.
	Planned Activities	Funds will be used for street safety improvements focusing on sidewalk improvements within the CDBG Priority Neighborhood.
5	Project Name	Affordable Housing
	Target Area	
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	City sources: \$6,850,000
	Description	Construction of 225 affordable housing units and public parking garage on two sites in downtown San Mateo. Housing funds will not be used for public parking.
	Target Date	12/23/2023
	Estimate the number and type of families that will benefit from the proposed activities	225 families
	Location Description	480 E. 4th Avenue, San Mateo, CA 94401 and 400 E. 5th Avenue, San Mateo, CA 94401
	Planned Activities	Construction of new housing

6	Project Name	Microbusiness Assistance
	Target Area	
	Goals Supported	Microbusiness Assistance
	Needs Addressed	Economic Development
	Funding	CDBG: \$25,000
	Description	Economic development grant of \$25,000 to Renaissance Entrepreneurship Center for microbusiness assistance activity. The funds for this activity will not be counted under public service cap as they are a microbusiness assistance program for economic development.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	The economic development program will serve 30 businesses.
	Location Description	
	Planned Activities	Renaissance Entrepreneurship Center: provides customized training for English and Spanish speaking business owners to start and grow small businesses. Goal is to serve 30 businesses. The funds for this activity will not be counted under public service cap as they are a microbusiness assistance program for economic development.

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 9 - 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; and
- Older, deteriorating housing stock.

Discussion

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

Introduction

Actions planned to address obstacles to meeting underserved needs

With the continued rising housing costs and lingering effects of the COVID-19 pandemic, the City continues to strategically use its limited resources to address critical needs identified through the community engagement process. The City will continue to focus on opportunities to strengthen and/or support the businesses of San Mateo that provide jobs, income and security to its residents. Additionally, the City continues to look for new ways to streamline procedures and collaborate with other community groups to meet the needs of underserved communities. Through 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. As previously stated, 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 continues to work collaboratively with a variety of non profit organizations and jurisdictions to preserve and develop affordable housing. The City of San Mateo continues to work with the 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. The City also recently updated its Housing Element, which articulates five goals related to fostering and maintaining affordable housing. These goals include:

- Production of new housing at all income levels, with a focus on affordable housing;
- Preservation of existing housing that is affordable to lower- and middle-income residents;
- Protection of current residents to prevent displacement;
- Promotion of community engagement and public outreach; and
- Affirmatively Furthering Fair Housing.

The City also has local funding sources that can support the preservation and development of affordable housing, in addition to HUD resources. The City has continued to pledge "Boomerang" funds for housing from its general fund, which are a proportion of property taxes previously set aside for housing in former Redevelopment Areas. The City continues to collect loan repayments from loans made by the former Redevelopment Agency that are re-used for affordable housing. The City uses all of these local funds to assist with acquisition, rehab or new construction of affordable housing.

The City continues implement its inclusionary Below Market Rate Program that requires developers of new market rate housing to set aside 15% of the units to be affordable. These units account for a quarter 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. Additionally, the City's ADU program has developed xx units over the past five years and continues to market and promote the inclusion of small units into single family properties throughout the community.

Actions planned to reduce lead-based paint hazards

The City continues 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.

Actions planned to reduce the number of poverty-level families

Through its Community Funding Program, the City will continue to utilize its CDBG public services cap funds to provide grants to local non-profit organizations to address critical community needs. Additionally, the City will continue to strategically use its resources to preserve and create affordable housing opportunities, improve quality of life and living environments throughout the city, retain and create employment opportunities, and provide social services to households to help them reach self-sufficiency.

Actions planned to develop institutional structure

The primary gaps in institutional structure included reduction in staffing due to rising housing costs and budget reductions, which continues to impact the City, other jurisdictions, and non-profit agencies. As such, the City and its partners have continued to carefully coordinate services and the administration of programs. As described in the last Consolidated Plan, the Countywide CDBG Cohort group is an example of how staff from several cities coordinate public service agreements and monitoring in order to streamline the process. The group continues to share best practices and find 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.

Discussion

Program Specific Requirements

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

Introduction

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	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
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100%

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.