

CITY OF SAN MATEO

2025-2026

ANNUAL ACTION PLAN



PREPARED BY:

COMMUNITY DEVELOPMENT DEPARTMENT
HOUSING AND NEIGHBORHOOD SERVICES DIVISION

333 W 20TH AVENUE
SAN MATEO, CA 94403
650-522-7220

Executive Summary

AP-05 Executive Summary - 91.200(c), 91.220(b)

1. Introduction

The U.S. Department of Housing and Urban Development (HUD) designated the City of San Mateo as an Entitlement community. HUD awards Community Development Block Grant (CDBG) funds to Entitlements across the United States based on formula calculations, including factors such as the community's population, pre-1940s housing stock, growth, and decline. San Mateo receives an annual Community Development Block Grant (CDBG) allocation. In Program Year (PY) 2025, the City will receive \$766,315.00 in CDBG funding.

To receive these funds, the City must complete a Five-Year Consolidated Plan in conjunction with the San Mateo Housing Consortium to assess community needs relating to housing, public services, public facilities, and infrastructure. The analysis looks at populations most affected by the current housing stock, the state of the economy, and the ability to meet daily living needs. The Consolidated Plan outlines priorities and goals to address those needs. The San Mateo County Consolidated Plan contains the full data analysis for the area and the City of San Mateo Consolidated Plan contains an abbreviated data analysis. The two documents work together to complete the full analysis and strategies for the area.

Once a year, the City of San Mateo drafts an Action Plan. The City's Annual Plan for program year 2025 is the third year of the multi-year 2023-28 Consolidated Plan. The Annual Plan outlines needs and develops strategies to address priority needs of low- and moderate-income populations in San Mateo. At the conclusion of each program year, the City of San Mateo drafts a final report, called the Consolidated Annual Performance and Evaluation Report (CAPER), to report on the City's progress in meeting the Consolidated Plan goals.

This document will serve as the Program Year (PY) 2025 Action Plan for the City of San Mateo, with a program year from July 1, 2025, to June 30, 2026.

2. Summarize the objectives and outcomes identified in the Plan

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

Need: Affordable Housing

Goal: The city of San Mateo continues 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/mod-income families.

Activities: 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 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 units.

Need: Public Facilities Improvements

Goal: 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/mod-income families. They also spoke to the need for public facilities improvements to better serve the needs of special needs populations, such as youth and seniors.

Activities: 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.

Need: Public Services

Goal: The continued provision of public services was identified through the community engagement process as a critical need in San Mateo. As such, the City will continue providing services to improve the quality of life for low/mod-income families and individuals, including those at risk of experiencing homelessness and special needs populations.

Activities: The City will continue allocating 15% of its entitlement and previous year's program income from the City's Community funding program. Collectively, these funds will be granted to non-profit organizations for the provision of public services to low/mod-income city residents. Additional funding will also be provided to assist microbusinesses. These funds will be granted to non-profit agencies for provision of public services to individuals and businesses.

Need: Community Development

Goal: Residents and stakeholders through the community engagement process articulated a significant need for infrastructure improvements in areas with high concentrations of low/mod-income households

Activities: 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. The Department of Public Works will manage projects.

Need: Affirmatively Further Fair Housing

Goal: 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.

Activities: The City will allocate funds to non-profit organizations that provide fair housing services to city residents. The City will also work towards the goals from the Assessment of Fair Housing.

3. Evaluation of past performance

The City recognizes the ongoing needs of the San Mateo community and continues to fund core service needs. All of the Community Funding programs have met or exceeded their goals for service, showing an ongoing need for the services they are providing the community. The cost of housing continues to be extremely high in San Mateo and as a result many of the activities focus on services related to housing.

The City's Minor Home Repair programs have been slower to meet their goals, but all organizations and City staff agree that there is a great need for their services. One concern from the sub grantees is that the rising costs of doing projects have made it difficult to find and complete enough home repairs to stay on track of meeting goals.

The outcomes for the goals identified in the 2023-2027 Consolidated Plan and reported in the 2023-2024 CAPER are as follows:

- Affordable Housing - 225 rental units constructed
- Community Funding- Public service activities other than low/moderate income housing benefit - 4024 persons assisted
- Maintain & Preserve Existing Housing - 11 homeowner housing units repaired
- Microbusiness Assistance – 33 businesses assisted
- Street and Sidewalk improvements - 31,530 persons assisted

The progress made on tasks and projects reported in the 2023-2024 CAPER is summarized below:

- Call Community Pantry (Call Primrose): Served 1,547 low- and moderate-income residents with healthy and nutritious food through a community food pantry.
- Legal Services (Community Overcoming Relationship Abuse - CORA): Legal assistance was provided for victims of domestic abuse and their families. 128 families received services
- Mentoring Services (Friends for Youth): This activity provided school-based mentoring and other wrap-around services for 361 low- and moderate-income youth
- HomeSavers (Legal Aid of San Mateo County): Legal assistance was provided to 218 San Mateo residents.
- Shelter Operations (LifeMoves): Provided support for supportive services and interim housing programs for individuals experiencing homelessness. 112 people were provided services.
- Ombudsman (Ombudsman Services of San Mateo County): Assisted 395 seniors living in long-

term care facilities.

- Sexual Abuse Services for Children and Youth (Rape Trauma Services): This activity provides essential services for children and youth survivors of sexual trauma. 94 children and youth were served.
- Core Services Program (Samaritan House): This activity provided low- and moderate-income families with case management and emergency assistance for food, clothing, and shelter. Services were provided to 648 residents of the City.
- Adopt a School: Lead Elementary (St. James AME Zion Church): This activity provided breakfasts and school uniforms to low- and moderate-income children. A total of 521 students at Lead Elementary were assisted.
- Safe at Home (Rebuilding Together Peninsula): This activity provided minor home repairs to address health and safety issues. Three low- and moderate-income households were served.
- Fair Housing Services (Project Sentinel): 11 persons were provided fair housing services.
- 2022 Street and Sidewalk Reconstruction (City): This project improved the street and path of travel on sidewalks in a community with 62.32 percent low- and moderate-income households. A total of 31,530 households will benefit.
- Creating Economic Opportunity for Low-Income Men and Women (Renaissance): This activity provided customized small business assistance training. 33 residents were assisted.

4. Summary of Citizen Participation Process and consultation process

A Community Needs Assessment meeting was held in November 2024 by the Community Relations Commission (CRC), Outreach included notices to both social service providers and resident, inclusion in City E-newsletter, and posted on the City website. Feedback from this meeting was used to guide the development of the draft 2025-2026 Annual Action Plan, which was presented to the CRC once again in April 2025 for review and later to the City Council in May 2025 for final approval.

5. Summary of public comments

The public comment period was open from April 15, 2025, through May 19, 2025. The City accepted public comments prior and during public meetings for the Community Relations Commission (CRC). Only one comment was received from a resident who expressed the need for sidewalk repairs and green pedestrian streetlights on the north side of 5th Avenue and the south side of 4th Avenue and cross streets from South Amphlett to South Delaware.

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

There weren't any community comments or views that were not considered for this year.

7. Summary

The City's 2025 Annual Plan has been developed based on the City's service priority needs as well as the goals set forth in the 2023-27 Consolidated Plan.

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

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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 receives its own allocation of CDBG funds. The City is a member of the San Mateo County Housing Consortium to share the HOME allocation. San Mateo County administers the HOME funding source, utilizing their experience successfully implementing other HUD-funded programs, working with low- and moderate-income beneficiaries and community service providers.

Consolidated Plan Public Contact Information

City of San Mateo
Neighborhood Improvement and Housing Division
330 W. 20th Ave
San Mateo, CA 94403
Phone: (650) 522-7223
Email: housing@cityofsanmateo.org

AP-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

The City consulted with many different stakeholders in developing this Annual Action Plan. Meetings were held internally with the Department of Public Works regarding prioritizing street reconstruction and pedestrian safety projects. Non-profit partners from the area were invited to a Community Needs Assessment workshop and Community Relations Commission meetings.

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)).

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

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

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

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

- System planning (identifying gaps, developing strategies to fill gaps, responding to emerging best practices, etc.)
- Setting funding priorities for Emergency Solutions Grant and COC funds
- Assessing system performance and making system redesigns as needed
- Coordinating with other planning entities such as the Community Action Agency
- Undertakes a wide range of efforts to meet the needs of homeless individuals and families

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

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

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

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

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

The City of San Mateo does not receive Emergency Solutions Grant (ESG) funding. 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 regard to the County's ESG, COC, and CDBG funding and is represented on the COC Steering Committee. DOH has also delegated responsibility for management of all ESG funds, plus the portion of the County CDBG funds used for homeless activities, to the COC Lead Agency, and the San Mateo County Human Services Agency (HSA). Management responsibilities include issuing requests for proposals for ESG funding, awarding contracts, gathering community input, data analysis, and contract monitoring. The COC Lead Agency is also the Homeless Management Information System (HMIS) Lead Agency and develops the policies and procedures for operation and administration of HMIS for ESG funded projects.

2. Agencies, groups, organizations and others who participated in the process and consultations

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	City of San Mateo
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Infrastructure
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City consults with other departments on a regular basis to understand the needs of the community that may not be directly under the grantee department's responsibility.
2	Agency/Group/Organization	Center for Independence of Individuals with Disabilities
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City consults with the organization regularly on the needs of the community throughout the program year.
3	Agency/Group/Organization	Friends for Youth
	Agency/Group/Organization Type	Services-Children Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City consults with the organization regularly on the needs of the community throughout the program year.

4	Agency/Group/Organization	HIP Housing
	Agency/Group/Organization Type	Housing Services - Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City consults with the organization regularly on the needs of the community throughout the program year.
5	Agency/Group/Organization	PROJECT SENTINEL
	Agency/Group/Organization Type	Services - Housing Service-Fair Housing Regional organization Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City consults with the organization regularly on the needs of the community throughout the program year.
6	Agency/Group/Organization	Rape Trauma Services
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services-homeless Services – Victims Services - Children Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City consults with the organization regularly on the needs of the community throughout the program year.
7	Agency/Group/Organization	Legal Aid Society of San Mateo County
	Agency/Group/Organization Type	Services - Housing Service-Fair Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City consults with the organization regularly on the needs of the community throughout the program year. Most recently, the organization provided data and input on evictions in San Mateo in preparation for a City Council study session on tenant protections/anti-displacement (in spring 2025).
8	Agency/Group/Organization	CALL Primrose
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Basic human needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City consults with the organization regularly on the needs of the community throughout the program year.
9	Agency/Group/Organization	LifeMoves
	Agency/Group/Organization Type	Housing Services-homeless Regional organization

	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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City consults with the organization regularly on the needs of the community throughout the program year.
10	Agency/Group/Organization	Samaritan House
	Agency/Group/Organization Type	Services - Housing Services-homeless Services-Health Regional organization Food, clothing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Basic human needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City consults with the organization regularly on the needs of the community throughout the program year. Most recently, the City engaged with this organization on the topic of tenant protections/anti-displacement in preparation for a City Council study session on tenant protections/anti-displacement (in spring 2025).
11	Agency/Group/Organization	Renaissance Entrepreneurship Training Program
	Agency/Group/Organization Type	Services-Employment Regional organization

	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City consults with the organization regularly on the needs of the community throughout the program year.
12	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 Need 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 assisted the City with the public housing response/narrative of the Action Plan. Additionally, the Housing Authority provided information on voucher-based programs in preparation for a City Council study session on tenant protections/anti-displacement (in spring 2025).
13	Agency/Group/Organization	Bay Area Legal Aid
	Agency/Group/Organization Type	Housing Services - Housing Service-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?	The City consults with the organization regularly on the needs of the community throughout the program year. Most recently, the City engaged with this organization on the topic of tenant protections/anti-displacement in preparation for a City Council study session on tenant protections/anti-displacement (in spring 2025).
14	Agency/Group/Organization	Community Overcoming Relationship Abuse (Cora)

	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services-homeless Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City consults with the organization regularly on the needs of the community throughout the program year.
15	Agency/Group/Organization	Rebuilding Together Peninsula
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City consults with the organization regularly on the needs of the community throughout the program year.
16	Agency/Group/Organization	Association Of Bay Area Governments
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need 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?	The City consults with the organization regularly on the needs of the community throughout the program year.
17	Agency/Group/Organization	San Mateo County Health Department

	Agency/Group/Organization Type	Services-Health Health Agency Publicly Funded Institution/System of Care Other government - County Services - Mental Health Services – Persons with HIV/AIDS
	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?	. The City consults with the organization regularly on the needs of the community throughout the program year through the City’s participation in the Continuum of Care.
18	Agency/Group/Organization	City of Daly City
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City consults with the organization regularly on the needs of the community throughout the program year as well as coordinating efforts to fund community based organizations.
19	Agency/Group/Organization	San Mateo County – Department of Housing
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City consults with the organization regularly on the needs of the community throughout the program year as well as coordinating efforts to fund community based organizations.

20	Agency/Group/Organization	US Department of Housing and Urban Development
	Agency/Group/Organization Type	Other government - Federal
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City consults with the department on various compliance issues and strategies for spend-down of funding, meeting on a monthly basis-
21	Agency/Group/Organization	City of Redwood City
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City consults with the organization regularly on the needs of the community throughout the program year as well as coordinating efforts to fund community based organizations.

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

The City strived to include as broad a group of community stakeholders as possible.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	San Mateo County Human Services Agency	The City has identified the core service needs of Basic Human Needs and Preserving or Providing Affordable Housing, both of which support homelessness programming.
Housing Element	City of San Mateo	The Housing Element documents the housing needs in San Mateo and includes the programs and policies to address its Four Goals: Maintain the quality and character of residential neighborhoods; Provide a diversity of housing types, responsive to household size, income and age needs; Ensure that all new housing is developed or remodeled in a sustainable manner; Encourage conservation improvements and measures to the existing housing stock.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Local Hazard Mitigation Plan	City of San Mateo - Fire	The plan focuses on the protection of the community from risks associated with disaster. Included are goals to protect community, housing stock, and economic resources. This plan overlaps with the Consolidated Plan as it identifies social vulnerability of low-income households to disasters.

Table 3 - Other local / regional / federal planning efforts

Narrative

In recent years, the City has participated in many conversations about community needs such as affordable housing. Fortunately, the City has been collaborating with other San Mateo County jurisdictions through a regional group called 21 Elements. This partnership brings valuable information of current policies and programs to address the needs of the community through monthly meetings with city and county governments, along with partner agencies and organizations. Additionally, the City has had the opportunity to collaborate with nearby jurisdictions such as Santa Clara County through 21 Elements to discuss the disparities that impact a community member's access to affordable housing.

AP-12 Participation - 91.401, 91.105, 91.200(c)

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

Summarize citizen participation process and how it impacted goal-setting

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

- November 12, 2024 - Sent notification via email to the listserv of community members signed up for Community Relations Commission events.
- November 13, 2024 - Email to non-profit partners and community stakeholders on event information.
- November 20, 2024 – Regular Meeting of the Community Relations Commission. Community Needs Assessment on the significance for the public to determine community priorities for CDBG-funded activities.
- February 19, 2025 - Regular meeting of the Community Relations Commission for the Needs Assessment. Staff gave brief presentation on the applications received and discussed the funding recommendations.
- April 1, 2025 – Newspaper Ad.
- April 11, 2025 - Email to non-profit partners, neighborhood associations, and other community stakeholders with event information, sent notification via email to the listserv of community members signed up for Community Relations Commission events.
- April 11, 2025 - City web posting, and email notification of the Annual Plan draft.
- April 16, 2025 - Regular meeting of Community Relations Commission, hearing for the draft Annual Plan.
- May 15, 2025 – Email notification of the Annual Plan draft.
- May 19, 2025 - Regular meeting of the City Council, approval of Annual Plan for submission to HUD.
- 30-Day Comment period – April 15th – May 19th.

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	Mail	Non-targeted/broad community	November 12, 2024. Sent notification via email to the listserv of community members signed up for Community Relations Commission events	No comments were received.	N/A	
2	Mail	Non-targeted/broad community	November 13, 2024. Email to non-profit partners and community stakeholders on event information	No comments were received.	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Meeting	Non-targeted/broad community	November 20, 2024. Several members of the community, representatives from local non-profits, and other stakeholders were in attendance for the special meeting of the Community Relations Commission.	Four comments received during the Community Needs Assessment.	All comments have been accepted	Link
4	Public Meeting	Non-targeted/broad community	February 19, 2025. Several members of the community, representatives from local non-profits, and other stakeholders were in attendance for the special meeting of the Community Relations Commission.	Comments received to address the needs of public service organizations.	All comments have been accepted	Link
5	Newspaper Ad	Non-targeted/broad community	April 1, 2025. Newspaper Ad	No comments were received.	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)
6	Mail	Non-targeted/broad community	April 11, 2025. Email to non-profit partners, neighborhood associations, and other community stakeholders with event information, sent notification via email to the listserv of community members signed up for Community Relations Commission events.	No comments were received.	N/A	
7	Internet	Non-targeted/broad community	April 11, 2025. City web posting, and email notification of the Annual Plan draft	No comments were received.	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 Hearing	Non-targeted/broad community	April 16, 2025. Regular meeting of Community Relations Commission, hearing for the draft Annual Plan. Three people attended the public hearing, with one person utilizing the virtual option.	One resident expressed the need for sidewalk repairs and green pedestrian streetlights on the north side of 5th Avenue and the south side of 4th Avenue and cross streets from South Amphlett to South Delaware.	All comments have been accepted.	
9	Internet	Non-targeted/broad community	May 15, 2025. Email notification of the Annual Plan draft	No comments were received.	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	May 19, 2025. Regular meeting of the City Council, public hearing and approval of Annual Plan for submission to HUD. One representative from an agency was in attendance.	One representative from a recipient-organization expressed the success their program has had in providing technical assistance to childcare providers in the City of San Mateo using CDBG-funds.	All comments have been accepted.	Link
11	Comment Period	Non-targeted/broad community	30-day comment period April 15, 2025 to May 19, 2025.	No comments were received.	N/A	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

Anticipated resources from CDBG include the City's 2025 entitlement grant of \$766,315.00. At the time of the publication of this document for a 30-day comment period, the City did not know the exact amount of funding it would receive in 2025. Following the guidance from HUD notices, the City is publishing this document with estimates and a contingency plan.

CDBG CONTINGENCY LANGUAGE

If the City receives more than what is estimated above:

- Increase the amount awarded to public service applications equally while remaining under the 15% public service cap.
- Maintain the same award amount for minor home repair, economic development, and fair housing programs.
- Increase CDBG administration while remaining under the regulatory cap of 20%.
- Any remaining additional funds will be used for Public Facilities Improvements and the City-led Street and Sidewalk Improvements Program.

If the City receives less than what is estimated above:

- Reduce the amount awarded for all public service applications equally to remain under the 15% cap. If the amount awarded per application is below \$10,000, award fewer public service programs. Consult with applicants first if the equal distribution is below

\$10,000.

- Retain the amounts for minor home repair, economic development, and fair housing awards.
- Reduce the amount allocated to the City-led public facilities Street & Sidewalk Improvements project.
- Reduce CDBG administration to remain under the regulatory cap of 20%.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 3				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	766,315	8,000.00	271,266	1,045,581	1,519,901	Annual Allocation includes CDBG 2025 entitlement of \$766,315 Prior Year Resources includes unspent CDBG funds from prior entitlement years (2022, 2023, 2024) totaling to \$271,266.

Table 5 - 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.

San Mateo is an entitlement jurisdiction that receives an annual CDBG allocation and is also part of a cohort with other entitlement jurisdictions to streamline the accessibility of resources to the public. The City will use its entitlement to fund non-profit agencies that provide public services, economic development, minor home repair, and capital improvements to public facilities. This year, the City is allocating CDBG funds for non-profit agencies to make capital improvements to their public facilities located in San Mateo. A Notice of Funding Availability was released for agencies to submit their proposals. In case the allocated funds may not cover the full cost of an awarded improvement project, applicants are expected to present additional funding sources that will help cover the full cost of the project. Depending on the organization, this includes CDBG funds from other jurisdictions in the County, County local funds, City General Funds, and private donations.

While the City does not receive HOME funds directly, the City is part of a HOME consortium with the County of San Mateo, City of Redwood City, and City of South San Francisco. Jurisdictions in the consortium combined their HOME entitlements to create a larger impact on the community. Besides the consortium, the City receives HOME loan-repayments from funded projects prior to the development of the consortium. Any repayments received are added to the City's available program income for CDBG-funded projects.

Through the State, the City receives an annual allocation of the Permanent Local Housing Allocation (PLHA) to support the City's goal to increase affordable housing availability. This allocation has supported affordable housing projects since 2019. In 2024, the City received \$278,448 in PLHA funds, and in 2025, the City anticipates receiving an additional \$224,653. There is a continuous effort to address housing concerns, such as the limited amount of affordable housing, throughout the City.

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

The City is continuing to increase the availability of affordable housing, a goal described in the 2023-31 Housing Element. There are two publicly owned properties that will offer affordable housing in San Mateo: Kiku Crossing and Bespoke. Kiku Crossing is located on East 4th Avenue, a former public parking lot. This property will offer 225 affordable units for families and individuals. Construction was completed in Winter of 2023 and leasing began in fall 2024; the development was fully occupied as of November 2024. An additional and on-going project is Bespoke, also a former parking lot on South B Street. Bespoke will provide 71 units of affordable housing and a first-floor space for the nonprofit Self-Help for

the Elderly in partnership with an affordable housing developer and a commercial developer.

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 & Preserve Existing Housing	2023	2027	Affordable Housing	Citywide	Affordable Housing	CDBG: \$107,000	Homeowner Housing Rehabilitated: 10 Household Housing Units
2	Community Funding	2023	2027	Non-Housing Community Development	Citywide	Public Services	CDBG: \$114,800	Public service activities other than Low/Moderate Income Housing Benefit: 2,226 Persons Assisted
3	Street and Sidewalk Improvements	2023	2027	Non-Housing Community Development	CDBG Priority Neighborhood	Community Development	CDBG: \$453,315	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 20000 Persons Assisted
4	Public Facilities	2023	2027	Non-Housing Community Development	Citywide	Public Facilities Improvements	CDBG: \$200,000	Other: 2 Other
6	Microbusiness Assistance	2023	2027	Economic Development	Citywide	Economic Development	CDBG: \$80,000.00	Businesses assisted: 61 Businesses Assisted
7	AFFH: Adjust City's BMR Program	2023	2024	Affordable Housing	Citywide	Lack of Affordable Housing in Opportunity Areas		

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	AFFH: Down Payment Assistance Program	2023	2031	Accessible Homeownership	Citywide	Historic Discrimination and Mortgage Denials		
9	AFFH: Forgivable Loans for ADUs	2025	2026	Affordable Housing Increased Housing Supply and Affordable Housing	Citywide	Low-income Rentals in Low Opportunity Tracts		
10	AFFH: Affirmatively Market City Housing	2023	2031	Affordable Housing	Citywide	Lack of Affordable Housing in Opportunity Areas		
11	AFFH: Prioritize Funding for Affordable Housing	2027	2028	Affordable Housing	Citywide	Low-income Rentals in Low Opportunity Tracts		
12	AFFH: Incentivize Developers	2023	2031	Affordable Housing	Citywide	Lack of Affordable Housing in Opportunity Areas		
13	AFFH: Conduct an Area Plan for Neighborhoods	2023	2031	Land Use resources	Citywide	Lack of Affordable Housing in Opportunity Areas Low-income Rentals in Low Opportunity Tracts		

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
14	AFFH: Preference Home Repairs in LMI Census Tracts	2023	2031	Financial resources	Citywide	Disparities in Access to Opportunity		
15	AFFH: Monitor Affordable Housing	2023	2031	Affordable Housing	Citywide	Historic Discrimination and Mortgage Denials Low-income Rentals in Low Opportunity Tracts		
16	AFFH: Expand Tenant Protections	2023	2026	Displacement risk	Citywide	Disparities in Access to Opportunity		
17	AFFH: Fair Housing Training for Landlords/Tenants	2023	2027	Equal opportunity housing	Citywide	Fair Housing Issues		
18	AFFH: Create a Fair Housing Webpage	2024	2031	Equal opportunity housing	Citywide	Low-income Rentals in Low Opportunity Tracts Fair Housing Issues		

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
19	AFFH: Ensure Properties Explain Accommodations	2024	2026	Equal opportunity housing	Citywide	Disparities in Access to Opportunity Fair Housing Issues		
20	AFFH Goal: Prevent Displacement	2023	2031	Affordable Housing	Citywide	Low-income Rentals in Low Opportunity Tracts		

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Maintain & Preserve Existing Housing
	Goal Description	Provide funds to preserve, repair, and maintain existing housing stock. Emphasis on repairs that clear health and safety issues, retrofits to homes for more sustainability and energy efficiency, and make properties more accessible for individuals with special needs.
2	Goal Name	Community Funding
	Goal Description	Provide grants to non-profit organizations for provision of public services to low- and moderate-income individuals, families, and businesses in San Mateo.
3	Goal Name	Street and Sidewalk Improvements
	Goal Description	Repair deteriorated streets, as well as providing accessibility and public safety improvements to streets and sidewalks for pedestrians, bicycles and autos 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	Microbusiness Assistance
	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.
7	Goal Name	AFFH: Adjust City's BMR 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.

8	Goal Name	AFFH: Down Payment 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> <p>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).</p>

9	Goal Name	AFFH: Forgivable Loans for ADUs
	Goal Description	<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> <p>Begin design in summer 2025; complete by winter 2026.</p>

10	Goal Name	AFFH: Affirmatively Market City 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> <p>2031 (annually); as development projects come in for approvals/ financing.</p>

11	Goal Name	AFFH: Prioritize Funding for Affordable Housing
	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. <p>Develop a draft program for City Council adoption.</p>

12	Goal Name	AFFH: Incentivize Developers
	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: Conduct an Area Plan for Neighborhoods
	Goal Description	<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> <p>Create plan through the General Plan Update Implementation process.</p>

14	Goal Name	AFFH: Preference Home Repairs in LMI Census Tracts
	Goal Description	<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> <p>2023-2031.</p>

15	Goal Name	AFFH: Monitor Affordable Housing
	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> <p>2025- 2027: to address Bridgepointe Condominiums; 2030- 2032: to address Belmont Building</p>

16	Goal Name Goal Description	<p>AFFH: 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> 2023-2026.</p>
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17	Goal Name Goal Description	<p>AFFH: Fair Housing Training for Landlords/Tenants</p> <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> <p>Annually as part of CDBG allocation in the spring.</p>
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18	Goal Name	AFFH: Create a 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.

19	Goal Name	AFFH: Ensure Properties Explain Accommodations
	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.

20	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> <p>To be completed as part of the larger General Plan Update, with the expected date of completion by 2027</p>

AP-35 Projects - 91.420, 91.220(d)

Introduction

Activities planned for 2025 are similar to those from recent years. The City will continue to use CDBG administration funds for provision of fair housing activities, public services for grants to non-profit public service agencies, and the remainder of CDBG funds for minor home repair programs, public facilities improvements, microbusiness assistance, and street and sidewalks improvements.

#	Project Name
1	Community Funding Program
2	Minor Home Repair
3	CDBG Admin
4	Public Facilities
5	Microbusiness Assistance
6	Street and Sidewalks Improvements

Table 7 – Project Information

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

The City of San Mateo prioritized projects addressing low- and moderate-income housing and community development needs within targeted areas. The CDBG funding will fund an estimated total of five projects totaling \$766,315.00 and as identified in the Anticipated Resources table. The projects include eligible activities such as housing activities, public services, economic development, minor home repair, and administration, planning and fair housing. The program or project activity has to be eligible under HUD rules and meet the goals of the Consolidated Plan.

An obstacle the City faces in addressing most community needs is available funding. The high cost of housing, limited resources, and an increase demand for social and supportive services are undeserved needs that need to be addressed. The City continues to partner with local nonprofits to coordinate resources to service those most in need.

The City, in partnership with non-profit organizations and county agencies, will undertake numerous programs and activities to meet the five identified priorities of the Consolidated Plan and Annual Action Plan during program year 2025 (2025-2026). The timeline for the completion of most of these projects and programs is June 30, 2026.

AP-38 Project Summary

Project Summary Information

1	Project Name	Community Funding Program
	Target Area	Citywide
	Goals Supported	Community Funding
	Needs Addressed	Public Services
	Funding	CDBG: \$114,800
	Description	Provide \$114,800 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	6/30/2026
	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 2,226 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 eight 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> <p>CALL Primrose: drop-in food pantry program providing free grocery services. Goal is to serve 1,400 individuals.</p> <p>CORA: providing survivors of domestic violence and their children with legal services. Goal is to serve 100 individuals.</p> <p>Friends for Youth: provide mentoring relationships and support services to underserved, vulnerable youth. Goal is to serve 260 individuals.</p> <p>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 113 clients.</p> <p>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 40 clients</p> <p>Rape Trauma Services: provides mental health services to address the multiple healing needs of child survivors of sexual violence. Goal is to serve 85 clients.</p> <p>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.</p>
2	Project Name	Minor Home Repair Program
	Target Area	Citywide
	Goals Supported	Maintain & Preserve Existing Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$107,000.00

	Description	Provides funding to non-profit agencies to provide minor repairs, accessibility modifications, and energy efficiency measures to income eligible homeowners.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Project will assist 10 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. Two grants will be provided 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. • 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.
3	Project Name	CDBG Admin
	Target Area	Citywide

	Goals Supported	Maintain & Preserve Existing Housing Community Funding Street and Sidewalk Improvements Public Facilities Affordable Housing First Time Homebuyer Microbusiness Assistance AFFH: Adjust City's BMR Program AFFH: Down Payment Assistance Program AFFH: Forgivable Loans for ADUs AFFH: Affirmatively Market City Housing AFFH: Prioritize Funding for Affordable Housing AFFH: Incentivize Developers AFFH: Conduct an Area Plan for Neighborhoods AFFH: Preference Home Repairs in LMI Census Tracts AFFH: Monitor Affordable Housing AFFH: Expand Tenant Protections AFFH: Fair Housing Training for Landlords/Tenants AFFH: Create a Fair Housing Webpage AFFH: Ensure Properties Explain Accommodations AFFH Goal: Prevent Displacement
	Needs Addressed	Affordable Housing Public Services Community Development Public Facilities Improvements Economic Development Lack of Affordable Housing in Opportunity Areas Historic Discrimination and Mortgage Denials Low-income Rentals in Low Opportunity Tracts Disparities in Access to Opportunity Fair Housing Issues
	Funding	CDBG: \$90,465
	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	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	The fair housing grant will serve approximately 12 households or 40 people.

	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	Public Facilities Improvements
	Target Area	Citywide
	Goals Supported	Public Facilities
	Needs Addressed	Public Facilities Improvements
	Funding	CDBG: \$200,000.00
	Description	Provide funds for the rehabilitation and/or improvements of community facilities serving lower income individuals and households.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	6,251 individuals will be served through public facilities improvements.
	Location Description	111-115 E. 5 th Avenue, San Mateo 94401 and at a confidential address.
	Planned Activities	Two grants will be provided as follows: <ul style="list-style-type: none"> HIP Housing, Inc.: A one-time grant of \$150,000 will be provided to replace an elevator at their newly acquired administrative and programs office in San Mateo. CORA: A one-time grant of \$50,000 will be provided to make repairs to their community office. The funds will cover repairs to the breezeway leading from the parking lot to the main office and repair and provide maintenance to the HVAC units.
5	Project Name	Microbusiness Assistance
	Target Area	CityWide
	Goals Supported	Microbusiness Assistance
	Needs Addressed	Support Economic Development Opportunities
	Funding	CDBG: \$80,000.00
	Description	Two microbusiness assistance grants of \$40,000 will be provided to Renaissance Entrepreneurship Center and Upwards. The funds under this activity will not be counted under the public service cap as they are a microbusiness assistance program for economic development.
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	The microbusiness assistance program will serve 61 businesses.
	Location Description	Project will serve low-income business owners in the city of San Mateo.

	Planned Activities	<p>Renaissance Entrepreneurship Center: will deliver customized small business training, one-on-one consulting, and access to capital, resources, markets, and networks to assist lower-income and under-resourced residents who are starting and growing sustainable small businesses. All services will be delivered in English and Spanish. Goal is to serve 50 businesses.</p> <p>Upwards: equip LMI microenterprise in-home childcare providers with personalized coaching and digital tools to optimize operations and revenue, enabling them to efficiently manage and grow their business, create local teaching assistant jobs, and expand access to quality affordable care for working families in the community. Goal is to serve 11 childcare providers.</p>
6	Project Name	Street and Sidewalk Improvements
	Target Area	CDBG Priority Neighborhood
	Goals Supported	Street and Sidewalk Improvements
	Needs Addressed	Community Development
	Funding	CDBG: \$453,315
	Description	Funding to make pedestrian-type improvements on damaged streets and sidewalks, and to include safety enhancements (crosswalks, curb ramps, etc.) where feasible.
	Target Date	06/30/2026
	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 to make pedestrian-type improvements within the CDBG Priority Neighborhood near senior facilities and at critical intersections.

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 census tracts or block groups with at least 51% 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	43
Citywide	57

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

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

Discussion

The City will provide programs and services identified in this Plan to households with the greatest need.

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

Introduction

The City is committed to using available tools to increase the availability of affordable housing. Current programs include an inclusionary zoning ordinance, commercial linkage fee, and supporting 100% affordable projects using local funding and land.

The City's 2023-31 Housing Element contains goals, policies, and programs to increase the availability of affordable housing, with the state-mandated goal of 7,015 total new housing units over this time period (of which 3,975 must be affordable to moderate or lower-income households).

Additionally, the City has been working with an affordable housing developer on the "Bespoke" mixed-use development, which includes both a commercial component and standalone, 71-unit affordable housing development on a City-owned parking lot at 4th Avenue and B Street. This project is expected to be entitled in 2025 and will receive \$3M in City housing funds to support construction of the units.

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

The City is committed to using all available tools to increase the availability of affordable housing. In just the last year, the City has undertaken significant policy efforts under the 2023-31 Housing Element to streamline the approval process for residential developments. This includes:

- **Measure T** - The City's General Plan 2040 was adopted in March 2024; voters approved Measure T in November. With the passage of Measure T, approximately 10,000 units of additional capacity was added to Housing Element's Sites Inventory. Since Measure T went into effect on December 19, 2024, the City has received seven new development applications for housing and mixed-use projects that include a total of 2,926 new housing units.
- **Streamlined Housing Application Review Process** - In July 2024, the City Council adopted resolutions to eliminate the City's pre-application requirements for housing projects and third-party design review requirements for housing projects that meet objective design standards. The pre-application process is now voluntary and third-party design review only applies to projects that do not meet the objective design standards and elect a discretionary review process. Third-party design review is at the discretion of the Zoning Administrator.
- **Zoning Code Amendments** -- Staff worked on drafting amendments to the Zoning Code for all policy programs that had prescribed actions in the implementation plan targeted for adoption in 2024 and 2025. For efficiency purposes, these proposed code amendments were aggregated into one ordinance for adoption. The City Council adopted this ordinance in early 2025.

Discussion

Housing Element policies and programs related to removing barriers to affordable housing that the City has committed to in 2025 include:

- Revisions to the City's inclusionary housing/Below Market-Rate program to allow a menu of options, including targeting of units for extremely low-income households and developer incentives for density bonuses, and/or increased City support in exchange for affordable units in high or highest resource areas or in areas of affluence.
- Conducting a study of cumulative permit fee costs for new housing development of various sizes and using this information to identify opportunities to reduce per unit permitting costs, with fee reductions for small multi-family projects being prioritized.
- Identifying ways to create a stand-alone Housing Trust Fund using available local funding sources and utilizing that fund to leverage new regional funding sources for affordable housing

Finally, the City continues to implement effective existing policies such as the inclusionary zoning ordinance, commercial linkage fee, and collaboration with 100% affordable housing developers.

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

Introduction

In effort to reduce obstacles to meet underserved needs, the City commits to various strategies on either a policy-level or working directly with community agencies. Staff collaborates with non-profit service providers to provide underserved communities with direct services using Federal or State funds. Financial resources are limited; however, the City continues to utilize different funding sources to develop or preserve affordable housing. Strategies at a policy-level can include updating City ordinances and implementing programs such as the Below Market Rate Program to set requirements that results in increasing the affordable housing stock.

Actions planned to address obstacles to meeting underserved needs

The primary obstacle in addressing most community needs is available funding. With continued rising housing costs, limited resources, and a changing federal policy landscape, the City continues to strategically address community needs. The community needs assessment conducted yearly as part of the Annual Action Plan process is one of the ways the City identifies new and ongoing unmet needs. Through the City's Community Funding program, which is primarily funded by CDBG, the City directly supports local nonprofit service providers who in turn provide basic needs services (food, shelter, clothing, etc.) for residents most in need, in addition to case management, legal services and advocacy, and small business support, all of which are in high demand and foster community stability. The City's Community Relations Commission, which makes funding recommendations to the City Council on an annual basis, makes efforts to allocate limited funds in a manner that provides unduplicated services and maximizes cost-effectiveness. The City also invests its own General Fund dollars in programs that address additional underserved needs in the community.

Actions planned to foster and maintain affordable housing

The City continues to work collaboratively with a variety of nonprofit organizations and jurisdictions to preserve and develop affordable housing. The City tracks the status of affordable units in its inventory and takes steps to engage with property owners well in advance of expiring deed restrictions in order to preserve the affordability of the units. Preservation was included in the City's 2023-31 Housing Element

as one of five main goals:

- 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 multiple local funding sources that can support the preservation and development of affordable housing. 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 also collects loan repayments from loans made by the former Redevelopment Agency and by the City that are re-used for affordable housing, and a Below Market-Rate (BMR) in-lieu fee for projects that are between 5-10 units, or that are required to provide a fraction of a BMR unit. In addition, the City collects a Commercial Linkage fee on commercial developments of over 5,000 net new square feet. The City uses these three main sources to assist with new construction of affordable housing, with a small portion of the funds allocated to affordable housing preservation when needed.

Finally, the City continues to 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 to either lower-income or moderate-income households (rental or for-sale). 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 continues to facilitate the development of new units 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 will continue to use its adopted procedures and guidelines to evaluate and reduce lead-based paint hazards as required for each eligible project performed using CDBG and HOME funding. This applies to assisted acquisition, rehabilitation, the Minor Home Repair and Paint programs, and/or rehabilitation projects. Updated guidelines consistent with California Department of Housing and Community Development (HCD) and HUD lead hazard and home safety policies were adopted in September 2024 for Minor Home Repair and Rehabilitation projects. This includes documentation of outreach about lead hazards to homeowners, noticing requirements, testing, and training.

The City continues to enforce adopted procedures and guidelines when using CDBG and HOME funding on eligible activities to comply with reducing lead-based paint hazards. This is completed through the enforcement of adopted procedures and guidelines on the City's subrecipients, who lead the Minor

Home Repair and Paint programs and/or rehabilitation projects. On any assisted acquisition projects through the City, the same procedures and guidelines are enforced.

Actions planned to reduce the number of poverty-level families

Local non-profit organizations receive grants from the City's Community Funding Program, which is funded under the CDBG public services cap. The grants are to be used to address community needs that can support poverty-level families to be self-sufficient. The City will continue to use its resources improve quality of life and the built environment throughout the city, retain and create employment opportunities, and provide social services to households.

Actions planned to develop institutional structure

Over the last year, the City has intentionally invested in its staff, particularly within the Housing Division, which is responsible for administering the CDBG Program. The City also leverages every opportunity to partner with other jurisdictions and local non-profit agencies. This includes a highly coordinated and successful CDBG Cohort group, which consists of San Mateo entitlement jurisdictions, led by the County. This cohort helps to streamline the management of public service agreements, improve the efficiency of monitoring, and drives continuous process improvement.

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

The City is part of a multi-jurisdictional network of housing and community development partners such as the CoC, CDBG Cohort, and 21 Elements in an effort to address community needs listed in the Consolidated Plan. To increase access of housing in San Mateo, the City maintains its collaboration with public and private housing developers to develop new Below Market Rate units and affordable housing units. A main example of the collaboration the City has with public or private housing agencies is the development of Kiku Crossing, which required ongoing coordination with non-profits, public agencies, and other community-development agencies.

Discussion

Housing Preferences and Distribution

Housing has been a point of focus for the City and other nearby jurisdictions. The City performed a fair housing assessment for the development of the 2023-2031 Housing Element, which identified many factors that limit the accessibility of housing for many San Mateo residents. For this reason, Affirmatively Furthering Fair Housing (AFFH) goals were incorporated into the 2023-2027 Consolidated Plan to maintain consistency in the City's goals to address housing issues and discrimination. The City

annually leverages federal funds to provide funding for a fair housing agency, Project Sentinel, to provide education and neutral mediation against housing discrimination, disputes, and eviction threats. Additionally, efforts to provide education to both tenants and housing providers has been facilitated through community workshops and through the City's website. Staff has been researching or adopting multiple tenant protection policies to further the Protection and AFFH goals listed in the Housing Element.

Program Specific Requirements

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

Introduction

For program year 2025-2026, the City of San Mateo will receive an amount of \$766,315 in CDBG funding. These resources will be used to address housing, public service and other priority needs as identified in the Consolidated Plan. Funding will primarily support activities aligned with the City's strategic goals to benefit low-and moderate- income populations including expanding access to affordable housing, which will help reduce housing costs and provide financial assistance. Public service activities will focus on addressing issues such as homelessness, youth services and domestic violence. Funding received will help to sustain and improve existing housing with the Home Repair Program, including minor repairs and accessibility modifications. These program requirements will help to ensure safe and livable communities.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out. The projected program income available for PY 2025-2026 is estimated to be \$8,000.

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
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2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. 100.00%

Discussion

The City utilizes 100% of its CDBG funds for eligible activities that assist low- and moderate-income households through direct services as well as improvements to the CDBG Priority Neighborhoods. The CDBG grant funds plus annual program income from loan repayments are consistently allocated and spent in a timely manner to maximize assistance to the community. The three-year period for calculating CDBG benefit is 2024, 2025, and 2026.