

City of San Mateo 2024 Consolidated Annual Performance and Evaluation Report (CAPER)



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CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This Consolidated Annual Evaluation and Report (CAPER) is for Fiscal Year (FY) 2024, the second year of the San Mateo County Consortia 2023-2027 Consolidated Plan (Con Plan). The San Mateo community is diverse in its income demographics. The City's economy continues to grow, reflected in part through sustained high housing prices. Job growth also continues, though its benefits are not evenly shared among all income levels. Many residents still face housing and food security issues. In particular, the skyrocketing rental market continues to create undue hardships for many senior and low- and moderate-income families. While the immediate COVID-19 pandemic is over, its impacts continue to reverberate throughout the community and affect residents' lives, especially the lives of low- and moderate-income residents. The City of San Mateo did not receive any new CARES Act funding in FY 2024, and all previously funds have been expended.

Through the allocation of CDBG funds, the City of San Mateo continues to support and strengthen neighborhoods. Funding has been directed toward public service, economic development, minor home repair, and public facility upgrades. Funding projects in these areas, community members are supported as these funded areas addresses necessities that vary by community member.

The City continues to use CDBG funds efficiently and effectively, as shown by the accomplishments in an attachment to this screen.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Affordable Housing	Affordable Housing	CDBG: \$	Rental units constructed	Household Housing Unit	300	0	0.00%	225	0	0.00%
Community Funding	Non-Housing Community Development	CDBG: \$70,407.63	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	20,000	17,572	87.86%	4,162	17,341	416.65 %
Community Funding	Non-Housing Community Development	CDBG: \$14,100.00	Homeless Person Overnight Shelter	Persons Assisted	0	54	0.00%	0	54	0.00%
Community Funding	Non-Housing Community Development	CDBG: \$14,100.00	Homelessness Prevention	Persons Assisted	0	177	0.00%	0	177	0.00%
First Time Homebuyer	Affordable Housing	CDBG: \$	Direct Financial Assistance to Homebuyers	Households Assisted	25	0	0.00%	5	0	0.00%
Maintain & Preserve Existing Housing	Affordable Housing	CDBG: \$5,014.33	Homeowner Housing Rehabilitated	Household Housing Unit	150	4	2.67%	24	4	16.67%

Microbusiness Assistance	Economic Development	CDBG:	Facade treatment/business building rehabilitation	Business	0	0	0.00%	0	0	0.00%
Microbusiness Assistance	Economic Development	CDBG: \$80,000	Businesses assisted	Businesses Assisted	150	5	3.33%	73	64	87.67%
Public Facilities	Non-Housing Community Development	CDBG: \$	Other	Other	10	0	0.00%	2	0	0.00%
Street and Sidewalk Improvements	Non-Housing Community Development	CDBG: \$478,786.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	20,000	0	0.00%	20,000	0	0.00%

Assess how the jurisdiction's use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

The construction contract for the 2023-2025 Traffic Signal and Pedestrian Improvement Project was awarded on January 13, 2025. The project is currently in progress. The first phase (civil improvements) and second phase (median wall modification, paving and striping) of construction have been completed as of July 8, 2025. The last phase of construction is scheduled for the end of 2025 and will include installation of new poles and signal heads, new signal cabinet, and new signal operations. Even before full completion, the community is already making use of the enhanced facilities. The City has received feedback from

pedestrians and bicyclists who are benefiting from improved safety and accessibility.

In an effort to boost the local economy and encourage small business growth, the City expanded its partnership with Upwards' Boost Program. This organization provides technical assistance to low-income individuals to initiate or improve their childcare business. As a result of the City's investment, Upwards assisted five existing businesses that created a total of five jobs.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted). 91.520(a)

Table 2 – Table of assistance to racial and ethnic populations by source of funds

	CDBG
White	13,693
Black or African American	861
Asian	815
American Indian or American Native	213
Native Hawaiian or Other Pacific Islander	452
Total	16,034
Hispanic	10,987
Not Hispanic	5,047

Table 3 – Revised Table of assistance to racial and ethnic populations by source of funds

	CDBG
White	13,693
Black or African American	861
Black/White	36
Asian	815
Asian/White	844
American Indian or American Native	213
American Indian or American Native/Black	3
American Indian or American Native/White	17
Native Hawaiian or Other Pacific Islander	452
Other Multi Racial	706
Total	17,640
Hispanic	11,206
Not Hispanic	6,434

Narrative

Of the residents assisted using CDBG funds, 77.6 percent were White, 4.9 percent were Black or African American, 4.6 percent were Asian, Native Hawaiian or Other Pacific Islander represented 1.6 percent and American Indian/American Native were 1.2 percent. Of all those assisted, 63.5 percent reported as Hispanic, and 36.5 percent reported as Not Hispanic.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Table 4 - Resources Made Available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	903,586	1,300,962
Other	public - federal	4,100,000	
Other	public - local	4,100,000	

Narrative

The City of San Mateo expended \$1,300,962 of CDBG funding during FY 2024.

Identify the geographic distribution and location of investments

Table 5 – Geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
CDBG Priority Neighborhood	55	66	Street and sidewalk projects were done in a CDBG Priority Neighborhood.
Citywide	45	34	All public service, minor home repair, and economic development programs were available Citywide.

Narrative

The City of San Mateo identifies its CDBG Program Area by utilizing the low-income definitions provided by HUD. During FY2024, a portion of CDBG funds supported citywide activities such as public services, minor home repair, and economic development programs, ensuring that resources were available to benefit residents throughout the community. The largest share of funds were directed to CDBG priority neighborhoods and focused on street and sidewalk replacement projects.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

The City has a variety of funds, such as federal, state, and local funds to provide leverage for CDBG fund for housing and public service projects. For local funds, the City acts as the Housing Successor to the former Redevelopment Agency, which grants the City Low and Moderate Income Housing Asset Fund. This funding source can be utilized for services that address homelessness such as emergency rental assistance. Since its adoption in 2016, the City has initiated a new local funding source, the Affordable Housing Commercial Linkage Fee. This fee is assessed to new non-residential construction projects that will increase the number of workers, which impacts the demand for housing. The Affordable Housing Commercial Linkage Fee provides the City with funds for the Below Market Rate Housing program for development and preservation of affordable units.

The City receives the state's Permanent Local Housing Allocation (PLHA) fund for projects that provide housing services.

The City continues to be a HOME Participating jurisdiction and receives program income from activities accomplished, at the time it received HOME funds directly from HUD. In 2024, the City continued to maintain a large balance of HOME match funds from past projects for the usage of affordable housing projects.

As the City receives CDBG funds, the City is committed to combine local and start funds with CDBG funds to support projects for housing and public services. In FY2024, the City maintained its commitment to the full allowable 15% of funding to be used for public service activities to ease the social needs of the community. Utilizing that 15% of public service funds, the City funded seven agencies with \$14,100 each, a total of \$98,700 combined to support the provision of public services. These seven agencies leveraged received CDBG funds with additional federal, local and state grants, as well as donations and foundation funds. A combined total of \$234,000 in CDBG, \$356,635 in other federal funds, \$108,876 in state funds, \$1,799,499 in local funds, \$1,392,070 in private funds, and \$111,000 in other funds were leveraged to operate each of the seven public service agencies.

In 2024, the City continued making progress in the 2023-2025 Traffic Signal and Pedestrian

Improvement Project utilizing CDBG and local funds, which the project initiated its work in 2024. Although the project is still in progress, this will benefit North Central, North Shoreview, and North Norfolk communities. Another project where the City leverages CDBG funds is for or Rebuilding Together Peninsula's National Rebuilding Day program. CDBG funds are leveraged in conjunction with local funds and local volunteer efforts to complete the program's activities. Rebuilding Together Peninsula leveraged \$168,575 in local funds, \$3,000 in private funds, and \$19,324 in additional funds for the entire National Rebuilding Day program.

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

Table 6 – Number of Households

	One-Year Goal	Actual
Number of homeless households to be provided affordable housing units	0	0
Number of non-homeless households to be provided affordable housing units	31	4
Number of special-needs households to be provided affordable housing units	0	0
Total	31	4

Table 7 – Number of Households Supported

	One-Year Goal	Actual
Number of households supported through rental assistance	0	0
Number of households supported through the production of new units	0	0
Number of households supported through the rehab of existing units	31	4
Number of households supported through the acquisition of existing units	0	0
Total	31	4

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

The City was unable to meet the affordable housing goals listed in the FY 2024-25 Annual Action Plan. The City originally awarded two subrecipients with funding for minor home repair for FY 2024-25. However, one subrecipient declined their award due to lack of organizational capacity. This resulted in successfully awarding one subrecipient, Rebuilding Together Peninsula. The awarded subrecipient experienced organizational changes that impacted staff and had challenges in completing intake forms with participants; all of which impacted the number of households that

could be served during this program year. Despite these challenges, the City, along with the Cohort, supported Rebuilding Together Peninsula by providing outreach and technical assistance.

Rehab of Existing Units

In FY2024, the City undertook two separate activities that provided assistance to homeowners through minor home repairs, accessibility improvements, and energy efficiency improvements.

- Rebuilding Together Peninsula – National Rehabilitation Day is operated by a coalition of three non-profit service providers and over 1,000 community volunteers. This activity provides minor home repairs to owner-occupied housing.
- Rebuilding Together Peninsula – Safe at Home provides senior residents with accessibility and home safety modifications to allow those seniors to safely age in place.

These programs administrated by Rebuilding Together Peninsula experienced challenges in finding participants due to staff changes, outreach, and the requirements for a potential participant to complete an intake form.

The City used funds from a State CalHome program to create a homeowner rehabilitation program. The City entered into an agreement with Rebuilding Together Peninsula to administer the construction project management of that program and purchased licenses with Neighborly for administration software. Homeowners are able to borrow funds at a low rate of interest for projects ranging from deferred maintenance to roof repair. Homeowners must be at or below 80% Area Median Income to be eligible for the program. To date, two loans have been made, but no rehabilitations fully completed.

Construction of Affordable Housing

The City has completed the construction of a 225-unit (223 affordable units and two housing manager units) affordable housing development in 2024, Kiku Crossing. While construction was completed in 2024 and the Certificate of Occupancy was issued in August 2024, the affordable housing development was fully occupied as of November 2024. To fund the construction of the project, the City issued loans to the program using Low Moderate Housing Asset Fund (\$2,850,000), Commercial Linkage Fee Fund (\$2,000,000), and HOME Program Income (\$650,000). This project was also funded through additional funding sources such as the Low Income Housing Tax Credits, County Funds, CalHFA Bonds, and a CalHFA MIP loan. Community Development Block Grant funds were not used in this project.

Homeless Rehousing Assistance

At the Montara affordable housing project, 16 of 68 total units continue to be made available to individuals experiencing homelessness. The City supports Abode Services, the service provider at Montara, only using the State’s Permanent Local Housing Allocation (PLHA) Fund. The City also used PLHA to fund a tenant-based rental assistance Rapid Rehousing program administered by LifeMoves. Through the Rapid Rehousing Program, ten households at risk of homelessness were stabilized through direct assistance and case management. Only PLHA funds were used to fund both of the homeless rehousing assistance programs.

Discuss how these outcomes will impact future annual action plans.

Future annual action plans will continue to respond to the high cost of housing in San Mateo but will ultimately be impacted by the amount of money available through the CDBG program and local housing resources. Staff continue to work with market rate developers and non-profit developers to provide below market rate (BMR) units through the Commercial Linkage Fee and Below Market Rate Rental Housing Programs. The current housing market is attractive to developers, currently allowing the City to review and approve several projects that are in the pipeline.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Table 8 – Number of Households Served

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	2	0
Low-income	2	0
Moderate-income	0	0
Total	4	0

Narrative Information

The cost of living in San Mateo has been an occurring challenge for many residents. The high housing prices, both rental and ownership, along with the minimum wage makes it difficult for residents to afford housing in San Mateo. Recognizing these challenges, The City of San Mateo continues to partner with non-profit affordable housing organizations

and developers to increase the affordable housing stock in San Mateo.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

The City of San Mateo operates a Homeless Outreach Team (HOT), administrated by the City's Police Department. This team consists of two full-time staff who are specially trained to provide services for persons and families experiencing homelessness. HOT focuses on meeting individuals and families where they are, ensuring that services are accessible. The team works in close coordination with San Mateo County and local partners to develop individualized plans that address both immediate and long-term concerns.

Addressing the emergency shelter and transitional housing needs of homeless persons

Housing challenges in the City and throughout the County continue to increase. While the City does not independently manage homeless prevention or assistance programs, the City maintains valuable partnerships with the County and service agencies such as non-profit organizations who focus on housing. Through these collaborations, the City provides funding for homeless prevention and assistance programs through CDBG and PLHA funds.

In addition to funding grants to non-profit organizations, the City, along with other local jurisdictions, participates in the San Mateo County's Continuum of Care (COC). The COC focuses on strategies to serve homeless individuals and families through building a network of service agencies and local government agencies. The COC also focuses on implementing outreach, needs assessments, and services that are accessible throughout all jurisdictions within the County of San Mateo. This coordination allows for a more effective response to homelessness.

The following list contains emergency shelters and transitional housing services that are available to residents of the City of San Mateo and throughout the County:

- **Safe Harbor Emergency Shelter:** The City contributed Permanent Local Housing Allocation (PLHA) funds to support Safe Harbor, located in South San Francisco. Safe Harbor offers emergency and short-term housing options in a 90-bed and 10- cot shelter. This shelter is operated by Samaritan House and offers a variety of basic life skills and case management services including chemical dependency treatment, mental health referral services, education opportunities, and basic transportation assistance. Partnerships have been established with other organizations to provide additional health and medical services on-site. The Safe Harbor shelter assisted 174 clients in FY2024.
- **LifeMoves First Step for Families:** A 24-hour emergency shelter and transitional housing facility located in the City of San Mateo for families experiencing homelessness. Comprehensive on-site support services are delivered by bilingual Spanish-speaking case managers. Supportive services include workshops and individual counseling to achieve financial self- sufficiency, measured by the goal to assist families to increase their household income at least 20% between program entrance and exit. This program also offers a comprehensive Children's Program including a Therapeutic Child Development Center for preschoolers and after school programs for older children. A customized plan is developed for each family to address any social/emotional issues of the children. The City of San Mateo provided funding to the First Step for Families through \$14,100 of CDBG funds in 2024, and 20 households were assisted in 2024-2025.
- **LifeMoves, The Vendome:** LifeMoves also operates the Vendome, a 16-unit Single Room Occupancy (SRO) development which provides a home for formerly homeless individuals as well as case management to connect individuals to social services. The Vendome encourages residents to both participate in regular community meetings as well as take on chores to keep their home clean and tidy. This development is administered and funded by the County.
- **CORA Emergency Shelter:** CORA provides emergency and transitional housing for families and individuals escaping domestic violence. These domestic violence victims also received a breadth of counseling and case management assistance to help in their progress toward self-sufficiency and finding safe permanent housing.
- **Abode Services, The Montara:** This is a 68-unit affordable housing development, including 16 units for individuals that were formerly experiencing homelessness. 12 of the 16 units are reserved for formally homeless veterans. Abode provides client services to ease the transition from homelessness to long term housing. Case management is provided to the tenants of these units with funding through the City's Permanent Local Housing Allocation (PLHA) in 2024-2025.

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

The City of San Mateo adopted an Emergency Rental Assistance program in July 2025 to prevent households getting evicted and to also prevent homelessness. This program will be funded locally through the City's Low and Moderate Income Asset Fund and Samaritan House will administer the program. This program is projected to assist 37 low-income households with rental and utility assistance.

The City and COC services for homeless individuals serve those who are being discharged from publicly funded institutions and systems of care and those receiving assistance from public or private agencies as listed below:

- **Abode Services:** Abode provides client services at the 68-unit Montara affordable housing development, which contains 16 units for individuals that were formerly experiencing homelessness, with 12 of the 16 units are specifically reserved for formerly homeless veterans. To ease the transition from homelessness to long term housing, Abode provides case management to the tenants of these units, funded through the City's Permanent Local Housing Allocation (PLHA). In FY2024, households in all 67 units (one unit is a manager's unit) received client services through the program.
- **HIP Housing Home Share Program:** The Home Sharing Program matches homeowners with unused rooms with prospective tenants that need affordable rents. This provides some of the most affordable housing in the community and therefore allows individuals an alternative to homelessness due to rent affordability issues. The Home Share program receives PLHA funds from the City and connected 15 households with a homesharing opportunity in FY2024.
- **Samaritan House:** Samaritan House, as well as other local agencies, provide

services for the extremely low-income residents that include homelessness prevention through a variety of programs funded by others and emergency housing assistance in addition to their counseling and support.

- **LifeMoves Rapid Rehousing:** LifeMoves began operating the City's Rapid Rehousing program began operating in FY2024 and is funded primarily through the PLHA program. Individuals and families which are in danger of experiencing homelessness are given direct financial assistance for long-term rehousing with case management to connect them to the resources necessary to stabilize their housing situation. In FY2024, ten households received a rapid rehousing subsidy.

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

The San Mateo County COC implements its plan to serve homeless persons and families through a collaboration of service providers and local government agencies. Efforts are coordinated for outreach, needs assessment, and provision of services for homeless individuals. The Consortium also determines the priorities and allocation of countywide ESG funds.

City staff sit on the selections committee for entry into the HIP Housing Self Sufficiency Program. This program provides support services and rent assistance for up to two years. Candidates then participate in educational and/or vocational training plans to find employment at a level to maintain self-sufficiency. Using the state's Permanent Local Housing Allocation (PLHA) fund, the City funds client services for formerly homeless individuals at the Montara affordable housing project. Through the Rapid Rehousing program, the City assists households in danger of experiencing homelessness through direct assistance and case management. The Rapid Rehousing program is also funded through PLHA funds.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

The San Mateo County Department of Housing consists of two divisions: Housing & Community Development (HCD) and the Housing Authority of the County of San Mateo (HACSM). Currently, the HACSM does not manage any public housing units. The HACSM offers vouchers to low-income households through various HUD funded programming.

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

N/A

Actions taken to provide assistance to troubled PHAs

HACSM does not have a troubled status. This section is not applicable.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken 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. 91.220 (j); 91.320 (i)

While many state and federal public policies are intended to protect workers and the environment and maintain community standards, they can also have the unintended effect of increasing construction costs. This in return makes it even more challenging to produce affordable housing. The City has no direct authority over these policies but continues to explore local measures that can offset their impacts.

On May 20, 2024, the City adopted its 2023-2031 Housing Element; and on July 23, 2024, it was certified for substantial compliance with state law by the California Department of Housing and Community Development (HCD). The City's Housing Element includes goals and policies that focus on updating policies and codes that created barriers to the development of affordable housing. To support this objective, the Housing Element included revisions to existing housing programs as well as several new programs. This includes an analysis of the Housing Opportunity Sites Inventory for compliance with Affirmatively Further Fair Housing (AFFH) requirements and a comprehensive review of all development-related fees to ensure they do not create an unreasonable barrier to housing production. This fee study will include a focus on assessing potential fee adjustments and reductions for affordable housing.

On March 13, 2024, the City adopted Strive San Mateo General Plan 2040, a comprehensive update to the City's General Plan. To implement General Plan 2040, a Comprehensive Zoning Code Update is underway. The Zoning Code Update effort will include a focus on streamlining the development review process and reducing barriers to housing production. Important strategies include the rezoning of select sites to allow for housing as a permitted use and/or increased residential density. Implementation of General Plan 2040 included bringing a ballot measure (Measure T) for voter approval in order to allow for the increased height and densities in General Plan 2040's Land Use Element. On November 5, 2024, San Mateo voters approved Measure T and the General Plan's Land Use Element became fully effective on December 19, 2024. Since going into effect, the City has seen a significant increase in new housing development proposals, with over 5,000 new housing units in the pipeline, which includes over 700 affordable units.

During this reporting cycle, a number of policies and programs were implemented to support achievement of the City's Housing Element goals. For example, the City increased the administrative approval threshold for residential projects up to 99 units (no public hearing required) and amended the Zoning code to allow residential as a permitted use in many office and commercial districts and increase heights and densities to align with the General Plan. These updates will help reduce the barriers new housing development in San Mateo, and will support increased affordable housing production.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

The greatest obstacle to meeting underserved needs is funding. To address this obstacle, the City actively pursues funding opportunities individually and in collaboration with the Consortium. The City also continued to support the regional efforts to develop more affordable housing and address the needs of the City's homeless or those at risk of homelessness through organizations such as San Mateo County Housing Endowment and Regional Trust (HEART), and HOPE San Mateo County.

In 2016, the City implemented an Affordable Housing Commercial Linkage Fee Ordinance, which provides the City with funds to assist in development and preservation of affordable units through the Below Market Rate Rental Housing Program. The fee is assessed to new non-residential construction such as office, hotel, medical, retail, and restaurants. These fees provide much needed revenue which may then be leveraged with CDBG, PLHA, and other federal and State funds for the development of new affordable housing.

The City utilized Permanent Local Housing Allocation (PLHA) funds to fund programs that increase housing affordability and intervene for families in danger of experiencing homelessness. Programs such as case management to help individuals find affordable housing, home sharing, rapid rehousing, and shelter operations have been supported by this fund. The City is continuously seeking grant opportunities at the state and federal levels to leverage local housing funds and support housing services and affordable housing production.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

The City has adopted a lead-based paint policy that is followed by all Minor Home Repair subrecipients as they provide services to low-income homeowners. The City monitors each of the subrecipients through quarterly reports and periodic on-site visits for compliance.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

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

- The HIP Housing Self Sufficiency Program provides support services and rent assistance for a one-to-two-year term for low- and moderate-income families. The program stabilizes families who then participate in educational and/or vocational training. This allows the individual to obtain jobs with sufficient compensation to support the family and reduce the need for public services. This program is funded using the State's Permanent Local Housing Allocation fund.
- The City funds two Minor Home Repair programs to provide residents with repairs to increase energy efficiency, accessibility, and health/safety. These programs not only preserve affordable housing but also allows those households to use those savings to support other needs. In FY2024, these programs benefited four households with CDBG funding.
- The City adopted a new emergency rental assistance program in July 2025 to help alleviate low-income households who are experiencing financial challenges with rental assistance. This program will begin taking in clients on August 1, 2025, to June 30, 2026. Local funding will support the administration of the program using Low and Moderate Income Housing Asset Funds (LMIHAF). This program is administered by a Core Service Agency, Samaritan House, who can provide crisis intervention for households who are extremely low-income by providing case management, financial empowerment services, and referrals to public programs depending on eligibility. 37 households are projected to be served in this program.

The City also worked to improve the availability of affordable housing. Kiku Crossing, a 225-unit affordable housing development by MidPen Housing on City-owned land, completed construction in spring of 2024, began lease-up in the beginning of Summer 2024, and was fully occupied by November of 2024. The City issued loans to the program using Low Moderate Housing Asset Fund (\$2,850,000), Commercial Linkage Fee Fund (\$2,000,000), and HOME Program Income (\$650,000). This project was also funded through additional funding sources such as the Low Income Housing Tax Credits, County Funds, CalHFA Bonds, and a CalHFA MIP

loan. Community Development Block Grant funds were not used in this project.

In addition, the homeless individual shelter, rapid rehousing, home-sharing, and supportive housing programs served 212 San Mateo residents. The City utilized the state's Permanent Local Housing Allocation (PLHA) fund for the operations of the program.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

No gaps were identified internally or externally that required any specific attention to improve this program year. The entitlement jurisdictions within San Mateo County continue to meet and collaborate in a variety of ways to share innovative ideas and best practices. Most recent efforts include working towards formalizing income verification requirements for subrecipients.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

As a leader in regional housing and other related issues, the City continues with cooperative and collaborative efforts with the County and with other jurisdictions in the County. With good working relationships with San Mateo County Department of Housing and the Human Services Agency, the City continues to address related issues on a regional basis as opportunities arise.

The Continuum of Care committee for San Mateo County implements its plan to serve homeless persons and families through a collaboration of service providers and local government agencies. Efforts are coordinated for outreach, needs assessment, and provision of services for homeless individuals. The consortium also determines the priorities and allocation of countywide Emergency Shelter Grant funds.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

The City of San Mateo, along with three other entitlement cities, (Daly City, South San Francisco and Redwood City) and the County of San Mateo jointly contracted with Project Sentinel to provide services to address items identified in the Assessment of Fair Housing report, which were incorporated into those jurisdictions Annual Action Plans. Project Sentinel was

instrumental in assisting with the community outreach for the new plan, which has goals incorporated into the 2023-2027 Consolidated Plan.

Project Sentinel served 53 people through intake and referral services and opened 12 fair housing cases. It also provided education and outreach services using 564 direct door mailers, and distribution of 250 multilingual fair housing brochures throughout San Mateo.

CR-40 - Monitoring 91.220 and 91.230

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

The City completed remote and on-site monitoring for CDBG-funded programs for public services, economic development, and minor home repair for FY 2024 programs. Since each CDBG-funded program functions on a two-year funding cycle, each subrecipient receives an on-site monitoring visit every three years. Each quarter, staff reviewed quarterly progress reports and reimbursement requests to confirm that each subrecipient is following its designated monitoring requirements. Towards the end of the FY 2024, staff remotely monitored the subrecipient's policies and procedures, which was then followed by an on-site monitoring visit to review client files.

Affordable housing units are also monitored annually for HOME funded properties and Below Market Rate deed-restricted properties. The annual review consists of a desktop review of required documentation and reports. City staff also conduct regular compliance and evaluation checks of the programs. Every two years, staff conducts an on-site visit. On-site visits can be completed more frequently, if needed. In FY 2024, one property was monitored.

For capital projects, staff maintains a monitoring schedule either daily or periodically. Areas that are reviewed and monitored include, but are not limited to, environmental review, contract supervision, prevailing wage compliance, case management, reporting, and reimbursement request review and processing.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

The CAPER will be available for a 15-day public comment period, starting with a public notice posting on August 29, 2025, and ending with a public hearing before the City Council on September 15, 2025. The CAPER will also be brought before the Community Relations Commission at a public meeting on September 11, 2025.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

The City has used CDBG funds exclusively for High Priorities set in the 2023-2027 Consolidated Plan and Projects in the 2024 Annual Action Plan. The activities funded have been effective and served the community as expected. The City does not plan to change its programs in the upcoming year.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

Table 9 – Total Labor Hours

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	0	0	0	0	0
Total Labor Hours					
Total Section 3 Worker Hours					
Total Targeted Section 3 Worker Hours					

Table 10 – Qualitative Efforts - Number of Activities by Program

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers					
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.					
Direct, on-the job training (including apprenticeships).					
Indirect training such as arranging for, contracting for, or paying tuition for off-site training.					
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).					
Outreach efforts to identify and secure bids from Section 3 business concerns.					
Technical assistance to help Section 3 business concerns understand and bid on contracts.					
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.					
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.					
Held one or more job fairs.					
Provided or connected residents with supportive services that can provide direct services or referrals.					
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.					
Assisted residents with finding child care.					
Assisted residents to apply for, or attend community college or a four year educational institution.					
Assisted residents to apply for or attend vocational/technical training.					
Assisted residents to obtain financial literacy training and/or coaching.					
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.					
Provided or connected residents with training on computer use or online technologies.					
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.					

Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.					
Other.					

Narrative

This section is not applicable.