

ATTACHMENT B:

FISCAL YEAR 2025-2026 ANNUAL ACTION PLAN

DRAFT



COUNTY OF SAN MATEO

FY 2025-26 Action Plans for San Mateo County HOME Consortium:

- **County of San Mateo Urban County**

Approved by County Board of Supervisors
Resolution No. 000000, adopted April 22, 2025

San Mateo Urban County

County of San Mateo
City of Atherton
City of Belmont
City of Brisbane
City of Burlingame
City of Colma
City of East Palo Alto
City of Foster City
City of Half Moon Bay
Town of Hillsborough
City of Menlo Park
City of Millbrae
City of Pacifica
Town of Portola Valley
City of San Bruno
City of San Carlos
Town of Woodside

HOME Consortium Members:

San Mateo Urban County
City of San Mateo
City of South San Francisco

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Executive Summary

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

1. Introduction

The County of San Mateo is comprised of 455 square miles of land and 292 square miles of water, including 57.7 miles of coastline. Within its borders are 20 cities and towns, 16 of which are members of its Urban County Consortium. Of the 58 counties in the State of California, San Mateo County has the 15th largest population. It is a business center for innovative industries such as bioscience, computer software, green technology, hospitality, financial management, health care, education, and transportation. San Mateo County is also among the three most expensive counties in which to live in the state. Still, the County maintains a commitment to all who live and work within its borders.

The County's Program Year 2025 (PY 2025) Annual Action Plan is the third year of its Program Years 2023-2027 Consolidated Plan, which is utilized as the County's planning and guidance document. All goals and objectives of this Annual Action Plan are based on those established for the five-year period. The Consolidated Plan meets the federal government's statutory requirement (24 CFR 91.200—91.230) and determines how federal funding will be used based on applications to the United States Department of Housing and Urban Development (HUD). The associated funding sources are the Community Development Block Grant (CDBG), the Home Investment Partnerships Program (HOME), and the Emergency Solutions Grant (ESG). The County is planning to apply for a Section 108 loan to create a loan pool to support the Consolidated Plan goals related to public facilities and affordable housing.

The Consolidated Plan includes the following sections: a Housing Market Analysis, a Housing and Homeless Needs Assessment, a 5-Year Strategic Plan, a 1-Year Action Plan, and Consultation and Citizen Participation information, including public comment records. As part of the development process, data analysis revealed specific needs within the County, which the Strategic Plan aims to address. The Annual Action Plan, which is based on the Strategic Plan, explains the funding projections for the upcoming fiscal year. With the San Mateo County Consolidated Plan as a guide, community organizations can identify the housing and community development goals with which they can assist.

The Housing Market Analysis component of the Consolidated Plan determined the housing and homeless needs within the County in which federal funds would be utilized at the time the analysis was conducted. Data was drawn from the 2009-2013 American Community Survey, 2010 U.S. Census information, Comprehensive Housing Affordability Strategy (CHAS) data provided by HUD, and locally gathered information from invested organizations (e.g., Home for the Homeless and the Continuum of Care).

The Consolidated Plan is also a basis for assessing the effective use of funding allocations from HUD, to which the County mandatorily reports every fiscal year through its Consolidated Annual Performance and Evaluation Report (CAPER).

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

As in the previous fiscal year, the PY 2025 Annual Action Plan addresses needs identified for affordable housing, barriers to affordable housing, lead-based paint hazards, non-housing community development, homelessness, other special needs populations, institutional structure, and coordination.

Per the Consolidated Plan's stipulations, the Annual Action Plan's objectives are:

- Support the acquisition, creation, rehabilitation, and preservation of affordable housing units, including the adaptive re-use of non-housing structures for use as affordable housing;
- Support emergency shelters, transitional housing, agencies that provide safety net services, and agencies that provide housing related supportive services aimed at keeping people in their homes; and
- Support community and economic development programs and projects, including emergency shelters and supportive housing projects, community facilities, and job creation/retention programs.

Established strategies and performance goals will support these objectives targeting the County's need for additional affordable housing, rehabilitation activities to preserve existing affordable housing, public services, preservation of public facilities and infrastructure improvements. Details are located in sections SP-25 (Priority Needs) and SP-45 (Goals) of the County's PY 2023-2027 Consolidated Plan and the PY 2025 Annual Action Plan.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

San Mateo County has an established history of allocating federal funds to programs exhibiting effective, efficient use of CDBG, HOME, and ESG resources. The County has supported delivery of crucial safety net services such as emergency shelter operations and services, grocery and meal services for needful community members, and emergency financial assistance. The County has also supported programs that provide essential home accessibility modifications and repairs for seniors and adults with disabilities. Development of affordable housing is a continual countywide priority; accordingly, a significant portion of federal funding received by the County is allotted to residential development and/or rehabilitation of existing affordable housing.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

Per the County's Community Participation Plan (CPP) requirements, an in-person public hearing with the

Housing and Community Development Committee (HCDC) was held on November 13, 2024, to solicit public comment regarding funding priorities for the Winter Program Year 2025 Notice of Funding Availability (PY 2025 NOFA). The meeting was held in person for HCDC members, and a Zoom link was provided as an option for members of the public.

On March 6, 2025, an in-person public hearing with the HCDC and applicant agencies was held, with a Zoom link provided for public access and comment. During this hearing, agencies were able to speak in support of – or potentially against – projects and programs being recommended for funding. The HCDC also reviewed and voted to approval a minor update to the CPP, which is attached to this Annual Action Plan, On March 28, 2025, a draft of the PY 2025 Annual Action Plan was published and posted for a 30-day public comment period. A public hearing will be held at the San Mateo County Board of Supervisors meeting on April 22, 2025.

Proof of public hearing notices and public comments and the updated CPP [will be] included as an attachment.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

Ten (10) members of the public attended the November 13, 2024 public hearing virtually. A comment was made regarding the funding needs for eviction prevention through legal representation and rental assistance. Also, an inquiry was made about housing priority being given to individuals who work in San Mateo County.

A public hearing was held on March 6, 2025. Nine (9) representatives from applicant organizations attended in person; Fourteen (14) applicant representatives attended virtually. Two (2) members of the public were present virtually. At the March 6, 2025, public hearing, applicants thanked the County for continued support, public testimony was provided in support of the programs and projects that applied for PY 2025 funding and were under consideration by the Housing and Community Development Committee.

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

N/A – All comments received were accepted.

7. Summary

This Annual Action Plan provides the outline San Mateo County will use to distribute and manage its federal entitlement to programs that directly impact community development, homelessness prevention, and

homelessness assistance. For long-term strategic planning, the County requested input from local service providers and other concerned citizens to identify the most pressing needs within its jurisdiction. Their input impacts the development of each annual action plan. Using American Community Survey data and other sources, data were provided through HUD's eCon software system to construct the needs assessment and market analysis.

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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
Lead Agency		SAN MATEO COUNTY
CDBG Administrator	SAN MATEO COUNTY	Department of Housing
HOPWA Administrator		
HOME Administrator	SAN MATEO COUNTY	Department of Housing
ESG Administrator	SAN MATEO COUNTY	Department of Housing
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative

The County of San Mateo Department of Housing is the lead agency for the administration of the CDBG, HOME, and ESG funding. It is also responsible for preparation of the Consolidated Plan, the Annual Action Plan, and the Consolidated Annual Performance and Evaluation Report (CAPER).

Consolidated Plan Public Contact Information

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San Mateo County, Department of Housing
650-561-5069

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

1. Introduction

This Annual Action Plan includes funding for the second year of a two-year funding cycle for public service, micro-enterprise and fair housing activities in addition to one-year funding for public facilities, housing development, minor home repair, and housing rehabilitation programs. The Department of Housing held three public meetings, including two public hearings, with the Housing and Community Development Committee (HCDC) to review funding priorities and allocations. The first public hearing was held on November 13, 2024. In this public hearing, priorities were set for the FY2023 funding. A second public meeting, which was an official public hearing, was held on March 6, 2025 to provide agencies and developers with an opportunity to provide additional information about their respective programs and developments and allow an opportunity for members of the public to voice any support or concerns about the applications under consideration. Through questioning, the HCDC solicited information from agencies and developers which informed their final funding recommendations.

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

The County of San Mateo works with many of the affordable housing providers and housing-based supportive services throughout the county. Through its Housing Authority, the County utilizes the Section 8 vouchers issued by the federal government through the Moving to Work Program to meet the housing needs of households with the lowest incomes within the county. Through the Continuum of Care (CoC), San Mateo County continues to maintain relationships with homeless shelters, supportive services providers, and mental health suppliers in addition to other governmental agencies that assist with low-income, homeless, and formerly individuals and families.

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.

As in years past, the County conducts quarterly interdepartmental working group meetings called Housing Our Clients during which the County Executive's Office, County Attorney's Office, Human Services Agency, Department of Housing, Department of Health, and the San Mateo County Sheriff's Office share updates on housing and homelessness initiatives.

As the lead agency for the San Mateo County Continuum of Care (CoC), the San Mateo County Human Services Agency (HSA) convenes the CoC Steering Committee, which is comprised of stakeholders promoting CoC-wide commitments to addressing the needs of homeless persons and persons at risk of homelessness. The CoC Steering Committee recommends and promotes funding strategies, including

strategies for use of ESG funds, that align with the Continuum of Care Strategic Plan (for period July 1, 2022, through June 30, 2025). In addition to representatives from the San Mateo County Department of Housing, CoC Steering Committee members include homeless service providers, mainstream service providers, individuals with lived experience, and other community partners.

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

San Mateo County staff continuously participate in collaborative meetings with the county's Continuum of Care (CoC) service providers to assist with addressing the needs of individuals and families within its jurisdiction. Decisions about County's ESG funding allocations are made with assistance from the County's Human Services Agency (HSA), which is the lead agency for the CoC. The San Mateo County Department of Housing (DOH) issues a Notice of Funding Availability (NOFA) for the County's ESG Allocation from HUD. DOH then gathers the responses and works with the CoC through HSA to determine funding recipients and funding levels. HSA also sets the Guiding Principles, CoC Governance, and HMIS standards.

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

1	Agency/Group/Organization	County of San Mateo
	Agency/Group/Organization Type	Other Government – Local
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	An interdepartmental San Mateo County working group that provides information regarding issues surrounding the unsheltered population and newly unsheltered persons and families. The group is also consulted for immediate and long-term remediation plans.
2	Agency/Group/Organization	County of San Mateo Human Services Agency (HSA)

	Agency/Group/Organization Type	Other Government – Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided information about the increasing number of unhoused families and reviewed ESG proposals.
3	Agency/Group/Organization	Housing Authority of the County of San Mateo (HACSM)
	Agency/Group/Organization Type	Other Government – Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided information about housing subsidy issues, client feedback from previously funded programs, and gaps in housing services for families who are, or are at risk of, experiencing homelessness.
4	Agency/Group/Organization	County of San Mateo Information Services Department (ISD)
	Agency/Group/Organization Type	Services – Broadband Internet Service Providers Services – Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided information about the availability of broadband access in the county, including services providers and coverage percentages.

5	Agency/Group/Organization	Keyser Marston Associates
	Agency/Group/Organization Type	Due Diligence Consultants
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided an overview of changing market dynamics impacting construction costs and feasibility of new affordable multi-family projects under consideration, which directly impacted funding application reviews.
6	Agency/Group/Organization	San Mateo County Planning and Building Department
	Agency/Group/Organization Type	Other Government – Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	As part of the San Mateo County Housing Element’s finalization, provided information on housing needs and market dynamics.

Table 2 – Agencies, groups, organizations who participated

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

- Agency – Management of Public Land or Water Resources
- Agency – Emergency Management
- Agency – Managing Flood Prone Areas
- Agency – Health

Although the agencies listed above did not directly contribute to the development of the Program Year 2025 Annual Action Plan, the Department of Housing routinely consults with the County Department of Public Works (DPW), which manages public land and water resources; the County Office of Sustainability, which has oversight of flood zones; San Mateo County Behavioral Health & Recovery Services (BHRS), which has been consulted regarding homelessness and housing services challenges for persons with severe mental illness. The County also coordinates with County Real Property Services to assess the best use of County-owned land to address affordable housing and homelessness needs.

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 Strategic Plan establishes a single set of priorities for the County's homelessness response. Goal 4 of the Consolidated Plan addresses the needs of people experiencing homelessness.

Table 3 – Other local / regional / federal planning efforts

Narrative

Because this is primarily a renewal year for public service programs awarded in Program Year 2024, no additional planning efforts were considered for the preparation of this Annual Action Plan.

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 first public hearing, held on November 13, 2024, invited public comment regarding funding priorities for the PY 2025 NOFA for the CDBG, HOME and ESG programs in addition to a review of proposed updates to the County's Community Participation Plan (CPP). The meeting was held in person for HCDC members, and a Zoom link was provided as an option for members of the public.

The second public hearing, held on March 6, 2025, invited public comment regarding the funding decisions under consideration for the PY 2025 NOFA. Again, the hearing was held in person with a Zoom-link option for virtual attendance. 42 applications were submitted for housing development projects, housing rehabilitation programs, public facilities maintenance, micro-enterprise and economic development, public services, and fair housing programs. This hearing provided an opportunity for applicant agencies and the public to speak in support of, or against, projects submitted for PY 2025. The hearing was also a final opportunity for feedback on the proposed changes to the CPP, which were approved by the HCDC. An updated CPP is attached to this Plan.

On March 28, 2025, the Department of Housing published a notice for the 30-day comment period to solicit feedback from the public regarding the PY 2025 Annual Action Plan (AAP) draft, which concluded on April 29, 2025.

A third public hearing will be held in conjunction with the San Mateo County Board of Supervisors meeting on April 22, 2025, in person and with a Zoom-link option, to allow for applicant agencies and the public to comment on the draft Annual Action Plan.

Proof of the public hearing notices, public comments, and the revised CPP [will be] included as an attachment.

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	Other: Email Marketing	Non-targeted/Broad Community	On October 29, 2024, for the public hearing (November 13, 2024 – Funding Priorities), emails were sent to 614 contacts in the County’s mailing list of developers, local government staff, elected officials, community-based organizations and the Housing and Community Development Committee. The notification was printed in two languages: English and Spanish.	None received	N/A	N/A
2	Internet: Website Posting	Non-targeted/Broad Community	On October 29, 2024, notice of the public hearing was posted on the County of San Mateo’s Department of Housing’s webpage. The public notice was printed in two languages: English and Spanish.	None received	N/A	https://www.smcgov.org/housing

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	Newspaper	Non-targeted/Broad Community	On October 29, 2024, notice of the November 13, 2024 public hearing was published in the San Mateo County Times newspaper (Legal No. 0006860418). The public notice was printed in two languages: English and Spanish.	None received	N/A	N/A
4	Other: Printed Material	Non-targeted/Broad Community	On October 29, 2024, a hard copy of the notice of the public hearing on November 13, 2024 was posted in the County of San Mateo Department of Housing lobby. The public notice was printed in two languages: English and Spanish.	None received	N/A	N/A

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Public Hearing	Non-targeted/Broad Community	A public hearing was held by the Housing and Community Development Committee on November 13, 2024. 10 members of the public were in attendance, and 2 members provided comment.	A legal services representative relayed the need for funding to support legal representation and rental assistance for eviction prevention. A representative from an affordable housing developer asked if a housing priority would be considered for persons who work in San Mateo County.	All comments were taken under consideration by staff and the Housing and Community Development Committee while making funding priority decisions.	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	Email Marketing	Non-targeted/Broad Community	On January 31, 2025, for the public hearing (March 6, 2025 – Funding Recommendations), emails were sent to 607 contacts in the County’s mailing list of developers, local government staff, elected officials, community-based organizations and the Housing and Community Development Committee. A link to the finalized revisions to the San Mateo County Community Participation Plan was included in the correspondence. The notification was printed in two languages: English and Spanish.	None received	N/A	N/A

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Internet Outreach	Non-targeted/Broad Community	On January 31, 2025, notice of the March 6, 2025 public hearing was posted on the County of San Mateo's Department of Housing webpage along with a copy of the updated Community Participation Plan. The public notice was printed in two languages: English and Spanish.	None received	N/A	https://www.smcgov.org/housing
8	Newspaper	Non-targeted/Broad Community	On January 31, 2025, notice of the March 6, 2025 public hearing was published in the San Mateo County Times newspaper (Legal No. 0006875716). The public notice was printed in two languages: English and Spanish.	None received	N/A	N/A

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
9	Other: Printed Material	Non-targeted/Broad Community	On January 31, 2025, a hard copy of the notice of the public hearing on March 6, 2025, along with a copy of the updated Community Participation Plan was posted in the County of San Mateo Department of Housing lobby. The public notice was printed in two languages: English and Spanish.	None received	N/A	N/A
10	Public Hearing	Non-targeted/Broad Community	A public hearing was held by the Housing and Community Development Committee on March 6, 2025. 25 members of the public were in attendance, and 23 members provided comment.	Comments were received by 23 speakers from agencies seeking or supporting funding from the CDBG, HOME, and ESG programs. All comments received were supporting programs and projects under consideration.	All comments were taken under consideration by staff and the HCDC while making funding recommendations.	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)
11	Email Marketing	Non-targeted/Broad Community	On March 20, 2025, for the public hearing on April 22, 2025 and availability of the FY25-26 Annual Action Plan draft to be on March 28, 2025, emails were sent to 594 contacts in the County's mailing list of developers, local government staff, elected officials, community-based organizations and the Housing and Community Development Committee. The notification was printed in two languages: English and Spanish.	TBD	TBD	
12	Internet Outreach	Non-targeted/Broad Community	On March 20, 2025, the notice of the April 22, 2025 public hearing and availability of the FY25-26 Annual Action Plan draft to be on March 28, 2025 was posted on the County of San Mateo's Department of Housing webpage. The public notice was printed in two languages: English and Spanish.	TBD	TBD	https://www.smcgov.org/housing

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)
13	Newspaper	Non-targeted/Broad Community	On March 20, 2025, the notice of the April 22, 2025 public hearing and availability of the FY25-26 Annual Action Plan draft to be on March 28, 2025 was published in the San Mateo County Times newspaper (Legal No. 0006885463). The public notice was printed in two languages: English and Spanish.	TBD	TBD	
14	Other: Printed Material	Non-targeted/Broad Community	On March 20, 2025, a hard copy of the notice of the public hearing on April 22, 2025 and availability of the FY25-26 Annual Action Plan draft to be on March 28, 2025, was posted in the County of San Mateo Department of Housing lobby. The public notice was printed in two languages: English and Spanish.	TBD	TBD	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
15	Email Marketing	Non-targeted/Broad Community	On March 20, 2025, for the notice regarding the opportunity to provide input into the potential uses of the Section 108 Loan, emails were sent to 594 contacts in the County's mailing list of developers, local government staff, elected officials, community-based organizations and the Housing and Community Development Committee. The notification was printed in two languages: English and Spanish.	TBD	TBD	
16	Internet Outreach	Non-targeted/Broad Community	On March 20, 2025, the notice regarding the opportunity to provide input into the potential uses of the Section 108 Loan was posted on the County of San Mateo's Department of Housing webpage. The public notice was printed in two languages: English and Spanish.	TBD	TBD	https://www.smcgov.org/housing

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)
17	Newspaper	Non-targeted/Broad Community	Newspaper advertisement was published in the San Mateo County Times (Legal No. 0006885463) on March 20, 2025 announcing the opportunity to provide input into the potential uses of the Section 108 Loan. The public notice was printed in two languages: English and Spanish.	TBD	TBD	N/A
18	Other: Printed Material	Non-targeted/Broad Community	A hard copy of the notice regarding the opportunity to provide input into the potential uses of the Section 108 Loan was posted in the County of San Mateo Department of Housing lobby on March 20, 2025. The public notice was printed in two languages: English and Spanish.	TBD	TBD	N/A

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
19	Internet Outreach	Non-targeted/Broad Community	On March 28, 2025, the draft of the FY25-26 Annual Action Plan was posted on the Department of Housing website for a 30-day public comment/review period concluding on April 29, 2025.	TBD	TBD	https://www.smcgov.org/housing

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)
20	Other: Printed Material	Non-targeted/Broad Community	On March 28, 2025, a hard copy of the draft of the FY25-26 Annual Action Plan was posted in the County of San Mateo Department of Housing lobby.	TBD	TBD	N/A
21	Public Hearing	Non-targeted/Broad Community	On April 22, 2025, the San Mateo County Board of Supervisors held a public hearing during their normally scheduled meeting. The 2025 Annual and Plan and Projects was Item No. TBD on the consent agenda. Simultaneous Spanish interpretation occurred during the entire meeting and was available both in person and online via Zoom.	TBD	TBD	N/A

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
22	Public Hearing	Non-targeted/Broad Community	On April 22, 2025, the San Mateo County Board of Supervisors held a public hearing during their normally scheduled meeting. The Section 108 Loan was Agenda Item No. TBD. Simultaneous Spanish interpretation occurred during the entire meeting and was available both in person and online via Zoom.	TBD	TBD	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

San Mateo County receives funding from the Community Development Block Grant (CDBG), the Home Investment Partnerships Program (HOME), and the Emergency Solutions Grant (ESG) program. In total, the County anticipates these programs will provide an expected **\$4,931,616.34** million in new funding to the County in PY 2025 to support affordable housing, community development programs and projects, and homelessness prevention. The **\$4.9 million** estimate is based on the County's PY 2024 allocation, as HUD has yet to release PY 2025 allocation amounts.

If the final HUD allocations are lower or higher than the PY 2025 estimates used in this section, and with the County striving to make awarded organizations whole, the funding allocation contingency plan is as follows:

1. Fully fund the County's Section 108 Loan repayment (CDBG) and Program Administration and Delivery allowances
2. Fully allocate the 15% of CDBG funding cap for recommended Public Services applications
3. Fully fund the Micro-Enterprise / Economic Development applications (CDBG)
4. Fully fund the Minor Home Repair applications (CDBG)
5. Partially fund the Public Facilities applications (CDBG)
6. Using a combination of the remaining CDBG funds and all of the HOME funds to fund to recommended Housing Preservation Applications with a priority for the Shores Landing application.
7. Federal ESG: Fund the required 40% minimum of the allocation to the sole Rapid Rehousing applicant and the balance of the allocation will be directed toward funding the one Shelter Operations application.

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	2,371,550	644,730.97	88,607.67	3,104,888.64	3,661,011.94	This Action Plan is the third year of the ConPlan and the expected amount available for the remainder of the ConPlan is equal to the Year 3 annual allocation plus two times Year 3 program income. This annual allocation amount is an estimate based on the PY 2024 allocation since HUD has not released the PY 2025 allocation amount. If necessary, these amounts will be adjusted to reflect actual funding levels once they are released by HUD.
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HOME	Public – Federal	Acquisition; Homebuyer Assistance; Homeowner Rehab; Multifamily; Rental New Construction; Multifamily Rental Rehab; New Construction for Ownership; TBRA	1,257,542.08	353,866.62	0	1,611,408.70	1,965,275.32	This Action Plan is the third year of the ConPlan and the expected amount available for the remainder of the ConPlan is equal to the Year 3 annual allocation plus two times Year 3 program income. This annual allocation amount is an estimate based on the PY 2024 allocation since HUD has not released the PY 2025 allocation amount. If necessary, these amounts will be adjusted to reflect actual funding levels once they are released by HUD.
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ESG	Public – Federal	Conversion and rehab for Transitional Housing; Financial Assistance; Overnight Shelter; Rapid Re-housing (including rental assistance); Rental Assistance Services; Transitional Housing	215,319	0	0	215,319	430,638	This Action Plan is the third year of the ConPlan and the expected amount available for the remainder of the ConPlan is equal to the Year 3 annual allocation times two. The annual allocation amount is an estimate based on the PY 2024 allocation since HUD has not released the PY 2025 allocation amount. These amounts may be adjusted to reflect actual funding levels once they are released by HUD.
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Table 2 - 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 County's Measure K ½-cent sales tax discretionary fund (approximately \$20 million in FY 2025-2026) will be utilized as leverage with

federal funds. Service organizations can garner additional financial support through other funding sources such as private donors and other municipal jurisdictions to assist with their public services programs, housing development, or housing rehabilitation activities. Measure K funds are allocated and spent alongside HOME and ESG funding. Measure K funding is sufficient investment leverage for all federal funding sources. Additionally, all ESG funding recipients must provide evidence of sufficient matching funds to comply with the federal match requirement. As noted in the Consolidated Plan, San Mateo County will also utilize approximately half of its projected PLHA funding allocation (approximately \$243,469 in FY 2025-2026) and State Emergency Solution Grant (CA ESG) funding (anticipated at \$160,000 in FY 2025-2026) for services supporting persons at risk of or experiencing homelessness. As in preceding years, the County will use the State-issued Local Housing Trust Fund (LHTF), which are funds secured through a competitive RFP process and distributed through the AHF NOFA. The LHTF program provides matching funds to local and regional housing trust funds dedicated to the development, rehabilitation, and/or preservation of affordable housing, transitional housing, and emergency shelters.

Furthermore, the County plans to apply for the Section 108 Loan Guarantee Program (Section 108) offered by HUD. A Section 108 loan would provide the County the ability to leverage up to \$10,000,000 of its annual grant allocation to access low-cost, flexible financing which it would use to create a loan pool to fund strategic developments. The Section 108 loan is included in the FY 2025-26 Annual Action Plan and if the County does apply for and receive this loan, the County will also amend its 2023 – 2027 Consolidated Plan to include these additional funds. The This new Section 108 loan application was presented to the San Mateo County Board of Supervisors at their regularly scheduled meeting on March 25, 2025. During a public hearing at the San Mateo County Board of Supervisors meeting on April 22, 2025, public input will be requested concerning the potential use of these funds for public facilities and/or for the repair of affordable rental housing complexes.

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

Stone Pine Cove, a farmworker homeownership project in Half Moon Bay, on publicly owned land, will be a manufactured home community featuring 46 units being sold at price levels affordable to low-income farmworker families who live and work in San Mateo County. The project is scheduled to complete construction in the summer of 2025, and it directly addresses the County's need to support new housing for extremely low to moderate income families.

The North County Courthouse, mentioned in the Program Year 2024 Annual Action Plan, is still planned for development of new affordable housing units. It has been designated by the San Mateo County Board of Supervisors as one of the priorities to explore further in PY 2025. This redevelopment activity will take years until construction would be ready to commence. The former Maple Street Shelter location is still under consideration for redevelopment and will not likely progress for several years, if at all.

Discussion

The county has allocated \$4,931,616.34 for the PY 2025 CDBG/HOME/ESG program year. This amount includes \$88,607.67 in currently estimated unallocated funds from prior years, \$700,000 in new program income, and \$298,597.59 in program income received above initial projections from PY 2024. These funds will be used to support a variety of public services and housing development detailed in the next section of the Annual Action Plan.

Annual Goals and Objectives

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Provide services to stabilize low- to moderate-income and Special Needs households	2025	2026	<i>Homeless Non-Homeless Special Needs</i>	Countywide	Public Services	CDBG: \$260,940	Persons served: 2492
2	Preserve existing affordable housing stock and protect existing affordable housing	2025	2026	<i>Affordable Housing Non-Homeless Special Needs</i>	Countywide	Home Repairs and Modifications (HRM)	CDBG: \$632,339.10 HOME: \$1,450,267.83	233 households assisted with home repair, acquisition and rehabilitation, safety upgrades and/or accessibility modifications
3	Support new housing for extremely low to moderate income and Special Needs households	2025	2026	<i>Non-Homeless Special Needs</i>	Countywide	Housing Development	CDBG: \$493,736.26 HOME: \$0	Other: 0 Rental units constructed: 0 housing units
4	Assist persons experiencing and at-risk of homelessness with access to shelter and stable housing	2025	2026	<i>Homeless & Non-Homeless Special Needs</i>	Countywide	Public Services	CDBG: \$80,000 ESG: \$199,170.07	Persons served: 100
5	Improve and construct public facilities that serve low to moderate income populations and Special Needs households	2025	2026	<i>Non-Housing Community Development</i>	Countywide	Public Facilities MHR HRM	CDBG: \$914,668.08	Public facilities improved: 6

6	Support Micro-Enterprise businesses and job creation and retention	2025	2026	<i>Non-Housing Community Development</i>	Countywide	Micro-enterprise and Job Creation/Retention	CDBG: \$45,000	Business assisted: 35
7	Planning and Administration	2025	2026	<i>Planning and Administration</i>	Countywide	N/A	CDBG: \$603,256.20 HOME: \$161,140.87 ESG: \$16,148.93	N/A

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Table 3 – Goals Summary

Goal Descriptions

Goal Name	Goal Description
Provide Services to LMI & Special Needs Households	By utilizing the <u>maximum public services allowance</u> (no more than 15% of CDBG), provide funds to area <u>nonprofits</u> to provide needed services to low- to moderate-income (LMI) and special needs households. Metrics and Milestones: 2492 persons served
Preserve & Protect Existing Affordable Housing	Preserve, <u>conserve</u> , and <u>improve</u> the <u>existing</u> affordable housing stock in order to minimize displacement of current residents and to keep such housing part of the overall housing stock in the County. Metrics and Milestones: 233 households assisted with home repair, acquisition and rehabilitation, safety upgrades, and/or accessibility modifications
Support New Housing for LMI & Special Needs	Provide funding to create below market rent, deed-restricted housing units, accessory dwelling units, publicly supported housing units, and other innovative housing models. Service Section 108 debt repayment used to fund Trestle Glen multifamily housing
Assist Access to Shelter and Stable Housing	Provide operating support to emergency shelters, transitional housing providers, and service providers who assist persons experiencing and at-risk of homelessness with emergency beds, transitional housing, permanent supportive housing, rapid rehousing, and housing location services. Metrics and Milestones: 100 persons

Improve and Construct Public Facilities	Provide funding for needed improvements and to build new public facilities. Metrics and Milestones: Improvements to 6 public facilities
Support Micro-Enterprise & Job Creation/Retention	Providing funding to support job creation and retention programs. Metrics and Milestones: 35 businesses assisted
Planning and Administration	Planning for and administration of allocated federal funds

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b)

In its preservation of existing affordable housing, San Mateo is providing funds to two projects benefitting a total of 148 extremely low-income and low-income families. Shores Landing benefits 93 residents; St. Matthew Apartments benefits 55 residents.

AP-35 Projects - 91.420, 91.220(d)

Introduction

These projects were recommended by the Housing and Community Development Committee and are pending for approval by the San Mateo County Board of Supervisors for PY 2025 funding.

DRAFT

#	Project Name
1	Bay Area Legal Aid – Domestic Violence Legal Safety Net Project
2	CALL Primrose – CALL Community Pantry
3	Climate Resilient Communities – Resilient Homes Minor Home Repair Program
4	Coastside Adult Day Health Center - Aging in Place
5	Friends for Youth – Mentoring Services
6	Legal Aid Society of San Mateo County - HomeSavers Preserving Affordable Housing
7	Peninsula Volunteers, Inc. (PVI) - Meals on Wheels
8	Project Sentinel - Fair Housing Enforcement Services
9	Rebuilding Together Peninsula - Safe at Home
10	Rebuilding Together Peninsula - National Rebuilding Day Home Rehab
11	Rebuilding Together Peninsula - National Rebuilding Day Community Facilities Rehab
12	Renaissance Entrepreneurship Center - Creating Economic Opportunity for Low-Income Women and Men
13	Samaritan House – Core Services Program
14	Samaritan House – Housing Location Services
15	Senior Coastsiders – Coastside Minor Home Repair
16	CDBG Administration
17	CDBG Rehab Administration
18	HOME Administration
19	ESG Administration
20	LifeMoves – First Step for Families (Shelter Operations)
21	LifeMoves – Rapid Rehousing
22	Section 108 Loan Repayment - Trestle Glen
23	Housing Rehabilitation Program Delivery
24	MidPen - Shores Landing
25	MidPen - St. Matthew Apartments
26	Mercy Housing – Middlefield Childcare Center
27	Affordable Housing Activities

Table 4 – Project Information

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

The allocation priorities were recommended by staff based on community input and data included in the FY 2023 -2027 Consolidated Plan. These funding priorities were reviewed and affirmed by the Housing and Community Development Committee at the public meeting held on November 13, 2024. San Mateo County's funding allocations are made with those set priorities in mind, focusing on addressing the needs of underserved communities, particularly individuals and families experiencing homelessness.

For the second consecutive program year, applications for housing development activities were received, which will allow the County to continue address its need for affordable housing. However, the County anticipates on-going challenges with increasing construction costs, continuing community opposition to selected affordable housing sites and the overall lack of developable land large enough for a project that would have a substantial impact on housing needs.

AP-38 Project Summary

Project Summary Information

HUD has not yet released the PY 2025 allocation amounts. The estimates in this table will be adjusted to reflect actual funding levels once they are released by HUD.

1	Project Name	Bay Area Legal Aid – Domestic Violence Legal Safety Net Project
	Target Area	Countywide
	Goals Supported	Provide Services to LMI & Special Needs Households
	Needs Addressed	Public Services
	Funding	CDBG: \$36,316
	Description	The Domestic Violence Legal Safety Net project provides free, multilingual legal assistance to low-income survivors of domestic violence, sexual assault, and trafficking, helping them to escape and recover from abuse, and establish long-term safety and stability for themselves and their children.
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	60 Persons
	Location Description	1048 El Camino Real, Suite A, Redwood City, CA

	Planned Activities	The Domestic Violence Legal Safety Net project provides free, multilingual legal assistance to low-income survivors of domestic violence, sexual assault, and trafficking, helping them to escape and recover from abuse, and establish long-term safety and stability for themselves and their children.
2	Project Name	CALL Primrose – CALL Community Pantry
	Target Area	Countywide
	Goals Supported	Provide Services to LMI & Special Needs Households
	Needs Addressed	Public Services
	Funding	CDBG: \$25,000
	Description	CALL Primrose operates a drop-in food pantry program that provides ready-to-eat meals for unhoused individuals, families, and seniors along the mid-peninsula cities of Brisbane, South San Francisco, San Bruno, Millbrae, Burlingame, Foster City, Hillsborough, San Mateo, Belmont, and San Carlos.
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	80 persons
	Location Description	139 Primrose Road, Burlingame, CA
	Planned Activities	CALL Primrose operates a drop-in food pantry program that provides ready-to-eat meals for unhoused individuals, families, and seniors along the mid-peninsula cities of Brisbane, South San Francisco, San Bruno, Millbrae, Burlingame, Foster City,

		Hillsborough, San Mateo, Belmont, and San Carlos.
3	Project Name	Climate Resilient Communities – Resilient Homes Minor Home Repair Program
	Target Area	Countywide
	Goals Supported	Preserve & Protect Existing Affordable Housing
	Needs Addressed	Home Repairs and Modifications
	Funding	CDBG: \$60,000
	Description	Minor Home Repair program that focuses on health and safety and housing quality standards.
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	6 Housing Unit
	Location Description	3921 East Bayshore Road, Palo Alto, CA (Projects will be at various locations in unincorporated San Mateo County.)
	Planned Activities	Provide a holistic approach to home repair services for extremely low, very low and low- and fixed-income residents. The Minor Home Repair program hopes to provide 6 cost-effective minor home repair improvements/repairs in San Mateo County, with focus on: health and safety, housing quality standards, increasing energy/water conservation, making more homes eligible for energy/water weatherization improvements that would otherwise not be completed, and/or access modifications.

4	Project Name	Coastside Adult Day Health Center – Aging in Place
	Target Area	Countywide
	Goals Supported	Provide Services to LMI & Special Needs Households
	Needs Addressed	Public Services
	Funding	CDBG: \$25,000
	Description	The Aging in Place program provides health care to frail, elderly, and disabled people in a day care environment, helping them remain as healthy, active, and independent as possible so they can age in place, in their own homes, near family and friends.
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	325 Persons
	Location Description	925 Main Street, Suite A, Half Moon Bay, CA
5	Planned Activities	The Aging in Place program provides health care to frail, elderly, and disabled people in a day care environment, helping them remain as healthy, active, and independent as possible so they can age in place, in their own homes, near family and friends. This is achieved by providing supportive services that include nursing, medication monitoring, memory care, physical, occupational, and speech therapy, social services, and personal care including bathing and hygiene programs.
	Project Name	Friends For Youth – Mentoring Services

	Target Area	Countywide
	Goals Supported	Provide Services to LMI & Special Needs Households
	Needs Addressed	Public Services
	Funding	CDBG: \$30,000
	Description	Friends for Youth provides quality mentoring relationships and support services to underserved youth through community-based 1-to-1 mentoring and site-based group mentoring programs, along with wraparound holistic services for youth and their families.
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	160 Persons
	Location Description	3460 West Bayshore Road, Suite 203, Palo Alto, CA
	Planned Activities	The Friends for Youth mentoring services addresses adverse childhood experiences and trauma that create additional barriers for youth making it difficult to envision positive futures. Before thinking about college and careers, they assist with help thinking about themselves and their needs holistically.
6	Project Name	Legal Aid Society of San Mateo County – HomeSavers Preserving Affordable Housing
	Target Area	Countywide

	Goals Supported	Provide Services to LMI & Special Needs Households
	Needs Addressed	Public Services
	Funding	CDBG: \$25,000
	Description	Provide legal assistance to people threatened with losing their homes or living in substandard conditions with the goals of keeping people in their homes; preventing homelessness through the enforcement of legal rights, in and out of court; remedying substandard living conditions through advocacy.
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	20 Persons
	Location Description	330 Twin Dolphin Drive, Suite 123, Redwood City, CA
	Planned Activities	This program provides legal representation, advocacy, advice, and other services for San Mateo County residents who are elderly or living with disabilities. This is done with the goal of preserving their affordable housing and preventing them from becoming homeless or being displaced from their community.
7	Project Name	Peninsula Volunteers, Inc. (PVI) – Meals on Wheels
	Target Area	Countywide
	Goals Supported	Provide Services to LMI & Special Needs Households

	Needs Addressed	Public Services
	Funding	CDBG: \$30,000
	Description	PVI Meals on Wheels is a vital safety net service that increases food security, nutrition and personal contact in support of aging in place.
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	835 Persons
	Location Description	800 Middle Avenue, Menlo Park, CA
	Planned Activities	Providing hot, nutritious, home delivered meals to qualified, homebound older adults and to adults less than 60 years old with disabilities, who reside in San Mateo County.
8	Project Name	Project Sentinel – Fair Housing Enforcement Services
	Target Area	Countywide
	Goals Supported	Provide Services to LMI & Special Needs Households
	Needs Addressed	Public Services
	Funding	CDBG: \$34,624
	Description	Comprehensive fair housing services, including complaint investigation and remediation, through proactive community outreach and education to home seekers, housing providers, and residents

	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	25 Persons
	Location Description	1615 Hudson Street, Suite A, Redwood City, CA
	Planned Activities	Project Sentinel provides comprehensive fair housing services through proactive community outreach and education to home seekers, in-place residents and housing providers in addition to providing reactive complaint consultations and investigations to combat housing discrimination and ensure civil rights protection.
9	Project Name	Rebuilding Together Peninsula – Safe at Home
	Target Area	Countywide
	Goals Supported	Preserve & Protect Existing Affordable Housing
	Needs Addressed	Home Repairs and Modifications
	Funding	CDBG: \$348,535.10
	Description	The Safe at Home program provides critical health and safety related home repair needs for low-income homeowners, including home safety modifications that allow low-income seniors to safely age in place by eliminating the threat of injury or accident, particularly from falling.
	Target Date	06/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	30 Housing Units
	Location Description	841 Kaynyne Street, Redwood City, CA (Projects will be at various locations around San Mateo County.)
	Planned Activities	The Safe at Home program provides critical health and safety related home repair needs for low-income homeowners, including home safety modifications that allow low-income seniors to safely age in place by eliminating the threat of injury or accident, particularly from falling.
10	Project Name	Rebuilding Together Peninsula – National Rebuilding Day Home Rehab
	Target Area	Countywide
	Goals Supported	Preserve & Protect Existing Affordable Housing
	Needs Addressed	Home Repairs and Modifications
	Funding	CDBG: \$118,514.00
	Description	The National Rebuilding Day (NRD) Home Rehabilitation program is a volunteer-driven home repair program, held twice per year, comprised of approximately 1,000 volunteers together on behalf of dozens of low-income homeowners.
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from	8 Housing Units

	the proposed activities	
	Location Description	841 Kaynyne Street, Redwood City, CA (Projects will be at various locations around San Mateo County.)
	Planned Activities	The National Rebuilding Day (NRD) Home Rehabilitation program is a volunteer-driven home repair program, held twice per year, comprised of approximately 1,000 volunteers together on behalf of dozens of low-income homeowners.
11	Project Name	Rebuilding Together Peninsula – National Rebuilding Day Community Facilities Rehab
	Target Area	Countywide
	Goals Supported	Improve and Construct Public Facilities
	Needs Addressed	Public Facilities
	Funding	CDBG: \$74,949
	Description	The National Rebuilding Day (NRD) Community Facilities Rehabilitation program is a volunteer-driven community facility rehabilitation and repair program that will bring volunteers together across several days in October 2025 and April 2026 to provide critical health and safety repairs to about 5 community facilities that serve low-income and presumed benefit populations.
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from	5 Other

	the proposed activities	
	Location Description	841 Kaynyne Street, Redwood City, CA (Projects will be at various locations around San Mateo County.)
	Planned Activities	The National Rebuilding Day (NRD) Community Facilities Rehabilitation program is a volunteer-driven community facility rehabilitation and repair program that will bring volunteers together across several days in October 2025 and April 2026 to provide critical health and safety repairs to about 5 community facilities that serve low-income and presumed benefit populations.
12	Project Name	Renaissance Entrepreneurship Center – Creating Economic Opportunity for Low-Income Women and Men
	Target Area	Countywide
	Goals Supported	Support Micro-Enterprise and Job Creation/Retention
	Needs Addressed	Micro-Enterprise and Job Creation/Retention
	Funding	CDBG: \$45,000
	Description	Support low-income English and Spanish-speaking women and men with customized small business training, one-on-one consulting, and access to capital, resources and networks to assist them in starting and growing their own sustainable small businesses.
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from	35 Businesses

	the proposed activities	
	Location Description	1848 Bay Road, East Palo Alto, CA
	Planned Activities	Support low-income English and Spanish-speaking women and men with customized small business training, one-on-one consulting, and access to capital, resources and networks to assist them in starting and growing their own sustainable small businesses.
13	Project Name	Samaritan House – Core Services Program
	Target Area	Countywide
	Goals Supported	Provide Services to LMI & Special Needs Households
	Needs Addressed	Public Services
	Funding	CDBG: \$55,000
	Description	The Core Services Program provides a broad spectrum of assistance, including case management, emergency assistance (e.g., food, clothing, shelter, health care) as well as financial assistance and empowerment services.
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	987 Persons
	Location Description	4031 Pacific Boulevard, 2nd Floor, San Mateo, CA

	Planned Activities	The Core Services Program delivers a comprehensive range of emergency and safety net services including case management, homelessness prevention services, financial assistance, food, shelter, clothing, health care, children's programs, financial empowerment, and worker resource services.
14	Project Name	Samaritan House – Housing Location Services
	Target Area	Countywide
	Goals Supported	Assist Access to Shelter and Stable Housing
	Needs Addressed	Public Services
	Funding	CDBG: \$80,000
	Description	Housing Location Services offers persons experiencing homelessness with the resources to help prepare, search and secure safe, affordable, and stable housing. Some services include conducting a housing assessment, assistance applying for units, and supporting clients through the leasing process.
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	65 Persons
	Location Description	295 N. Access Road, South San Francisco, CA
	Planned Activities	Safe Harbor Shelter will provide housing location services and individualized assistance to each client to help him/her/them identify potential housing options and

		move into permanent housing as quickly as possible.
15	Project Name	Senior Coastsiders – Coastside Minor Home Repair
	Target Area	Countywide
	Goals Supported	Preserve & Protect Existing Affordable Housing
	Needs Addressed	Home Repairs and Modifications
	Funding	CDBG: \$70,290
	Description	Repair the homes of coast-side seniors and adults with disabilities to make them safer and more accessible.
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	40 Housing Units
	Location Description	925 Main Street, Half Moon Bay, CA (Projects will be at various locations along the Coastal areas of San Mateo County.)
	Planned Activities	Repair the homes of coast-side seniors and adults with disabilities to make them safer and more accessible.
16	Project Name	CDBG Administration
	Target Area	Countywide

	Goals Supported	Planning and Administration
	Needs Addressed	Housing Development Home Repairs and Modifications Rental Housing Repairs Public Facilities Public Services Micro-enterprise and Job Creation/Retention
	Funding	CDBG: \$590,285.02
	Description	Administrative expenses related to the use of CDBG Program funds
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	General administrative costs. No direct benefits.
	Location Description	264 Harbor Boulevard, Belmont, CA
	Planned Activities	Administrative expenses related to the use of CDBG Program funds
17	Project Name	CDBG Rehab Administration
	Target Area	Countywide
	Goals Supported	Preserve & Protect Existing Affordable Housing
	Needs Addressed	Home Repairs and Modifications Rental Housing Repairs

		Public Facilities
	Funding	CDBG: \$12,971.18
	Description	Administrative expenses related to the use of CDBG Rehab and Minor Home Repair Program funds
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	General administrative costs. No direct benefits.
	Location Description	264 Harbor Boulevard, Belmont, CA
	Planned Activities	Administrative expenses related to the use of CDBG Rehab and Minor Home Repair Program funds
18	Project Name	HOME Administration
	Target Area	Countywide
	Goals Supported	Planning and Administration
	Needs Addressed	Housing Development
	Funding	HOME: \$161,140.87
	Description	Administrative costs related to the use of HOME program funds
	Target Date	06/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	General administrative costs. No direct benefits.
	Location Description	264 Harbor Boulevard, Belmont, CA
	Planned Activities	Administrative costs related to the use of HOME program funds
19	Project Name	ESG Administration
	Target Area	Countywide
	Goals Supported	Planning and Administration
	Needs Addressed	Assist Access to Shelter and Stable Housing
	Funding	ESG: \$16,148.93
	Description	Administrative costs related to the use of Federal ESG program funds
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	General administrative costs. No direct benefits.
	Location Description	264 Harbor Boulevard, Belmont, CA
	Planned Activities	Administrative costs related to the use of Federal ESG program funds
20	Project Name	LifeMoves – First Step for Families (Shelter Operations)

	Target Area	Countywide
	Goals Supported	Assist Access to Shelter and Stable Housing
	Needs Addressed	Public Services
	Funding	ESG: \$113,042.07
	Description	Interim housing program
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	20 Persons
	Location Description	325 Villa Terrace, San Mateo, CA
	Planned Activities	LifeMoves will operate an interim housing program that includes comprehensive supportive services for families and individuals experiencing homelessness throughout San Mateo County.
21	Project Name	LifeMoves – Rapid Rehousing
	Target Area	Countywide
	Goals Supported	Assist Access to Shelter and Stable Housing
	Needs Addressed	Public Services
	Funding	ESG: \$86,128

	Description	The Rapid Rehousing program provides comprehensive case management, housing readiness counseling, and rental assistance to individuals and families experiencing homelessness.
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	15 Persons
	Location Description	2550 Great America Way, Suite 201, Santa Clara, CA (This is the organization's address. Program beneficiaries will be referrals from within San Mateo County.)
	Planned Activities	The Rapid Rehousing program provides extensive support, encompassing housing location assistance, move-in cost coverage, rental assistance, and adaptable case management. The program integrates tenant, rental, and financial literacy education, empowering clients with the skills needed of sustained permanent housing.
22	Project Name	Section 108 Loan Repayment – Trestle Glen
	Target Area	N/A
	Goals Supported	Support New Housing for LMI & Special Needs
	Needs Addressed	Housing Development
	Funding	CDBG: \$493,736.26
	Description	Repayment of Section 108 Loan used for the development of the Trestle Glen multi-family housing project

	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Section 108 loan repayment. No direct benefits.
	Location Description	264 Harbor Boulevard, Belmont, CA
	Planned Activities	Repayment of Section 108 Loan used for the development of the Trestle Glen multi-family housing project
23	Project Name	Housing Rehabilitation Program Delivery
	Target Area	N/A
	Goals Supported	Preserve & Protect Affordable Housing
	Needs Addressed	Rental Housing Repairs
	Funding	CDBG: \$35,000
	Description	Programmatic activities in support of CDBG-funded housing rehabilitation programs
	Target Date	06/30/2026
		1 Housing Unit
	Location Description	264 Harbor Boulevard, Belmont, CA
	Planned Activities	Programmatic activities in support of CDBG-funded housing rehabilitation programs

24	Project Name	MidPen - Shores Landing
	Target Area	Countywide
	Goals Supported	Preserve & Protect Existing Affordable Housing
	Needs Addressed	Home Repairs and Modifications
	Funding	HOME: \$799,760.00
	Description	Modernization of a multi-family housing development dedicated to serving low-income seniors who are formerly homeless, medically frail, or at risk of homelessness.
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	93 Housing Units
	Location Description	1000 Twin Dolphin Drive, Redwood City, CA
25	Planned Activities	Installation of new elevator to significantly improve accessibility for tenants, enhance safety measures, and provide a reliable solution for individuals with ambulatory needs, ensuring the property meets modern accessibility standards and supports a high quality of life for all residents.
	Project Name	MidPen - St. Matthew Apartments
	Target Area	Countywide
	Goals Supported	Preserve & Protect Existing Affordable Housing

	Needs Addressed	Home Repairs and Modifications
	Funding	HOME: \$344,556.18
	Description	Preservative rehabilitation of an affordable housing unit that targets low-income and formerly homeless individuals, and persons with disabilities.
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	55 Housing Units
	Location Description	215 East Second Avenue, San Mateo, CA
	Planned Activities	An elevator system upgrade to enhance accessibility and a roofing overlay (including installation of solar panels) to address moisture infiltration, which will prevent structural deterioration and improve habitability.
26	Project Name	Mercy Housing – Middlefield Childcare Center
	Target Area	Countywide
	Goals Supported	Improve and Construct Public Facilities
	Needs Addressed	Public Facilities
	Funding	CDBG: \$914,668.08
	Description	Childcare center construction
	Target Date	06/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	1 Other
	Location Description	2702 Middlefield Road, Redwood City, CA
	Planned Activities	Provide a safe and healthy childcare center for 36 infants and toddlers with a priority for North Fair Oaks neighborhood residents and for parents living in San Mateo County. Funds are a portion of the first phase of construction.
27	Project Name	Affordable Housing Activities
	Target Area	Countywide
	Goals Supported	Preserve & Protect Existing Affordable Housing Support New Housing for LMI & Special Needs
	Needs Addressed	Housing Development
	Funding	HOME: \$305,951.65
	Description	CHDO set-aside and unallocated HOME funds
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	TBD
	Location Description	264 Harbor Boulevard, Belmont, CA

	Planned Activities	CHDO set-aside and unallocated HOME funds to be allocated via a future Notice of Funding Availability (NOFA) or Over the Counter process.
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DRAFT

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

Beyond the low- to moderate-income census block groups in San Mateo County, no geographic priorities were identified; therefore, assistance will be directed to locations across the entire county.

Geographic Distribution

Target Area	Percentage of Funds
Countywide	100

Table 5 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Investments were not allocated geographically.

Discussion

Because San Mateo County does not have specific areas to which funding should be directed, funding is distributed to projects and programs that prove their absolute necessity and provide the greatest low-to-moderate area benefits.

Affordable Housing

AP-55 Affordable Housing - 91.420, 91.220(g)

Introduction

As a standard, San Mateo County does not provide rental assistance or acquisition of existing units with CDBG or HOME funding. The County uses its CDBG and HOME funding to supplement Measure K ½-cent sales tax funding for new housing development projects and/or rehabilitation of existing affordable housing projects. The County funds non-profit efforts to provide home repairs to lower income homeowners. Program Year 2025 projections for the Production of New Units and Rehab of Existing Units categories are shown below. These figures do not include shelters or transitional housing.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	44
Special-Needs	40
Total	84

Table 6 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	84
Acquisition of Existing Units	0
Total	84

Table 7 - One Year Goals for Affordable Housing by Support Type

Discussion

San Mateo County plans to provide CDBG and HOME funding to two affordable housing preservation projects, six public facilities projects, and four minor home repair programs in Program Year 2025.

- Shores Landing, a rehabilitation project for a 93-unit complex dedicated to low-income seniors.
- St. Matthew Apartments, a rehabilitation project for a 55-unit building that targets low-income and formerly homeless individuals, and persons with disabilities.
- Mercy Childcare Center, a public facilities construction project in the North Fair Oaks community of San Mateo County that will ultimately provide a childcare center for 36 infants and toddlers.
- Rebuilding Together will rehabilitate up to five public facilities, which serve lower income individuals, in the County.

- The minor home repairs programs will rehabilitate approximately 84 existing units of housing, including those inhabited by persons with extremely low, low, moderate and fixed incomes within special needs populations.

In this funding cycle, the rehabilitation project applications had higher completion probability than those submitted for new housing development projects. Therefore, in Program Year 2025, HOME funds will be used for rehabilitation only.

DRAFT

AP-60 Public Housing - 91.420, 91.220(h)

Introduction

The San Mateo County Housing Authority does not have any public housing.

Actions planned during the next year to address the needs to public housing

N/A

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

N/A

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

N/A

Discussion

N/A

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)

Introduction

In 2022, the San Mateo County Board of Supervisors set their “functional zero” homelessness goal and while the total number of people experiencing homelessness has increased since the goal’s inception, the County remains steadfast in their commitment to prevent homelessness and ensure every county resident who is experiencing homelessness can be safely lodged in an emergency shelter, or temporary or permanent housing. As mentioned in the preceding Annual Action Plan, the former motels purchased by the County are still being converted to housing for unsheltered persons, for either temporary or permanent residence.

The County’s Human Services Agency (HSA) is tasked with implementing the Board of Supervisors’ vision. The San Mateo County Continuum of Care Steering Committee (CoC), which HSA leads, is a cross-sectoral body that develops the countywide response to homelessness, an effort also assisted by other local government departments and community partners.

The HSA’s Strategic Plan, which set the primary goals and strategies for the community’s response to homelessness, concludes in June 2025. While the new three- to five-year plan is currently being updated, the preceding Plan outlined the following:

Vision

The high-level goal of this Plan is that every person experiencing homelessness in San Mateo County can be sheltered in an emergency shelter or in permanent housing. This concept of “functional zero” homelessness incorporates the vision that homelessness will be a rare, brief, and one-time occurrence:

Rare: Whenever possible, the system will prevent vulnerable individuals and families from falling into homelessness.

Brief: The system will strive to ensure that any household experiencing a crisis of homelessness returns to housing within 30 days.

One-time: Individuals and families that secure housing through the homeless crisis response system will not return to homelessness.

Goals

The centerpiece of this Plan was the set of six goals that articulated what HSA and the CoC sought to accomplish during the Strategic Plan period (July 2022 to June 2025).

Goal 1. Engage and support people who are unsheltered to transition to interim housing, permanent housing, or other places where they can access needed services and supports.

Goal 2. Permanently house people experiencing homelessness by increasing the capacity of the homeless crisis response system to provide housing solutions.

Goal 3. Prevent people from experiencing homelessness through early intervention, stabilization services, and financial assistance for households with housing instability.

Goal 4. Advance equity by identifying and addressing disparities in who experiences homelessness, who accesses the homeless crisis response system, their experiences with the system, and the outcomes of the system.

Goal 5. Listen and respond to the voices of people with lived experience of homelessness to enhance person-centered approaches in the homelessness response system.

Goal 6. Use data for continuous quality improvement and service coordination.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:

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

As in previous years, the County will continue working toward its “functional zero” homelessness goal through the following activities:

- Street outreach programs throughout the region, with better collaboration with Coordinated Entry access points to improve access to services for unsheltered individuals.
- Offer services after hours and on weekends.
- Strengthen connections and partnership with both physical health and behavioral health services.
- Continued support for newly constructed housing units for people who are either experiencing homelessness or extremely low-income.
- Secure Project Homekey funding for acquisition and rehabilitation of motels for permanent supportive housing
- Explore creation of new Local Operating Subsidy (LOSP) program to provide a local source of subsidy for deeply affordable units.
- Maintain permanent housing voucher programs for experiencing homeless through CoC-funded PSH, EHV, VASH, FUP, and Mainstream Vouchers, with hope for program expansion as needs increase.
- Strategic prevention of institutional discharge directly to homelessness, including diversion services for people exiting hospitals and jail.
- Partnering with school districts to identify families at risk of homelessness and ensuring access to available prevention services.
- Maintain system capacity to provide emergency financial assistance to help household maintain their housing.
- Maintain routine methods of gaining insight from people experiencing homelessness, or those

who have had homelessness experiences, and involving them in the decisions made for the County's homeless crises response (e.g., focus groups, surveys, street outreach).

- Continued use of HMIS/Clarity and other systems to gather analytical data to recognize and address homeless crisis response successes and shortcomings, and to determine funding levels for the various associated programs.
- Offer and support a range of shelter options and model, including both congregate and non-congregate settings.

In PY 2025, the County will again allocate CDBG and ESG funding to housing locator services, rapid rehousing, and shelter operations support. Housing locator services assist client who may have had extended periods of homelessness, a history of evictions, disabilities, mental or physical health challenges, limited or no income, criminal convictions, substance abuse disorders, or other barriers to securing stable and affordable housing. The services aim to secure permanent housing for each client. Rapid rehousing services include comprehensive case management, housing readiness counseling, and rental assistance to homeless individuals and families within San Mateo County. This year, Federal ESG will be applied to rapid rehousing and shelter support only.

***Addressing the emergency shelter and transitional housing needs of homeless persons**

San Mateo County's Strategic Plan identifies a crucial role for emergency shelter and transitional housing in the homeless crisis response system, providing people who are homeless with a safe, interim accommodations while they work toward securing permanent housing. Emergency shelter and transitional housing are intended to be short-term interventions, safety nets for unsheltered persons and households (i.e., those living outdoors, in vehicles or other places not meant for human habitation), or for those who are amid a housing crisis and have no alternative housing options. The goal of shelters in San Mateo County is to move households towards permanent housing as quickly as possible. Individuals and families who enter emergency shelters receive some immediate short-term case management to address and resolve current crises, but the main focus is on developing a housing plan and addressing barriers that prevent households from re-entering housing.

San Mateo County, in collaboration and consultation with the CoC, will use PY 2025 Emergency Solutions Grant (ESG) funding to support the operation of one LifeMoves rapid rehousing program and one family shelter facility operated by LifeMoves, First Step for Families. In addition, the CoC, HSA and DOH have allotted other resources (including CDBG, State ESG, PLHA, Measure K, etc.) to support a number of other organizations providing emergency shelter and transitional housing, including Samaritan House (Safe Harbor single adult shelter); StarVista (home for transitional aged youth); Project WeHOPE (several adult shelters); and CORA (domestic violence shelter).

***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 primary features of San Mateo County's Strategic Plan to End Homelessness were intended to identify people experiencing homelessness and provide them with swift assistance in moving into permanent housing, thereby avoiding a return to homelessness. The plan was also designed to identify individuals or families who are at risk of becoming homeless and assisting them with housing retention.

Among the six goals of the County's Strategic Plan to End Homelessness is permanently housing people experiencing homelessness by increasing the capacity of the homeless crisis response system to provide permanent and stable housing solutions. While this capacity has increased over the years, it remains insufficient to meet continuously growing needs. HSA, in partnership with the Department of Housing, cities, and non-profit partners will continue pursuing resources to expand housing solutions for people experiencing homelessness, both through the development of new units and by identifying funding for more rental subsidies to support access to the existing rental inventory.

Through the following activities, the County will continue its efforts to attain this goal:

- a. Maintain permanent housing voucher programs for people experiencing homelessness (e.g., Continuum of Care-funded PSH, Stability, VASH, FUP, and Mainstream Vouchers) and introduce more flexibility to transition people to different support levels or phase them out of support when appropriate. Also, create voucher programs with simplified eligibility criteria and processes (e.g., Stability).
- b. Analyze the need for Rapid Rehousing (RRH) slots and continue adding to the system inventory as needed. Identify strategies to stabilize RRH households that need additional support (e.g., with longer subsidies, options to transfer to permanent supportive housing).
- c. Evaluate Coordinated Entry (CE) policies and tools for matching people to permanent supportive housing and rapid rehousing to identify whether the matching process is functioning as intended and revise as needed.
- d. Continual assessment and improvement of housing search services to serve more households that need support with identifying units, completing housing applications and negotiating with property owners. Explore dedicated housing search services for special populations such as domestic violence survivors and veterans.
- e. Continue and enhance Housing First approaches in permanent housing programs, including lowering barriers to entry, voluntary service participation, housing-focused services and support.
- f. Identify innovation housing solutions for populations that have the greatest barriers to housing – people with complex health needs, older adults, people with criminal histories, and people who are undocumented.
- g. Strengthen partnerships with programs providing employment and training services for experiencing homelessness who have significant employment barriers, such as NOVA/WIOA programs. Connect eligible households to income supports such as SSI.

h. Deepen connections between health services and homeless crisis response systems to expand housing access and support housing retention.

***Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: 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); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.**

Homelessness Prevention Activities

As mentioned in the County's previous Annual Action Plans and Consolidated Plan, San Mateo County established and continues to utilize the Core Service Agencies to meet the basic needs of low-income community members for safety net services, including prevention of homelessness. "The Cores" are comprised of eight agencies distributed throughout the County and located in communities with the largest levels of need. The Cores provide a range of services and direct financial assistance, including rental and utility assistance and rental deposits. The Cores offer homelessness prevention to eligible households using several different funding sources, including Community Services Block Grant (CSBG) funds as well as local resources. LifeMoves and the Veterans Resource Center also operate specialized prevention programs for veterans funded by Supportive Services for Veteran's Families (SSVF) grants.

Preventing Institutional Discharge into Homelessness

The San Mateo County CoC actively works to prevent homelessness among those being discharged from institutional settings. This includes work with the following publicly funded systems:

- Child Welfare: HSA staff assist emancipated youth with identifying and securing stable housing.
- Health Care: Hospital discharge planners work to ensure a suitable placement is located for all homeless people who are discharged from the hospital. The San Mateo County Medical Center (the County's public hospital) has purchased beds in emergency shelters and utilizes both private and publicly funded board and care homes and other facilities to ensure appropriate placement alternatives are available for homeless people.
- Mental Health: The policy of San Mateo County Behavioral Health and Recovery Services (BHRS) is that case workers make every effort to ensure no clients are discharged into homelessness or into McKinney-Vento funded beds. The Adult Resource Management Team

within Mental Health Services (a division of BHRS) works intensively with each client to assure they have stable and secure permanent housing.

- Corrections: The San Mateo County Sheriff's Department aims to guarantee that no people are discharged into homelessness. HSA's Service Connect program also provides supportive services, including emergency shelter, for people paroled under Assembly Bill 109.

During PY 2025, through various funding sources, San Mateo County will continue supporting Project Sentinel. Through enforcement of tenant rights, Project Sentinel offers legal assistance to low-income households under threat of losing their homes, or living in substandard conditions, or being subjected to illegal housing requirements. Funding will also be provided to food pantry programs that provide ready-to-eat meals to low-income individuals, families, homebound individuals, and seniors within the county.

Discussion

For San Mateo County, homelessness has been a recurrent issue. The Strategic Plan was designed with the best practices for reducing homelessness and providing short and long-term housing assistance for the unsheltered population and for those at greatest risk of becoming unsheltered. Despite current quantity and land use limitations, expansion of the affordable housing supply remains a priority for the County. The focused efforts toward data-informed homeless crisis response and housing solutions will continue through PY 2025, striving to reach the goal of "functional zero" homelessness.

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

Introduction

The State of California's Proposition 13, which limited property taxes, also imposed limitations on the fees associated with affordable housing development and is a continual barrier to the creation of affordable housing. San Mateo County also has relatively high, ever-increasing land and labor costs that have a negative impact on construction and rehabilitation of affordable housing complexes. Moreover, in the recent past, interest rates either stayed high or rose continuously, impacting the costs of new affordable housing projects.

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

While evaluating development applications for funding consideration, San Mateo County staff assign more favorable ratings to projects for which local governments waive costs such as impact fees and design review costs associated with affordable housing construction. On occasion, these waivers are unavailable, and the County contributes funds to cover these fees in addition to a portion of the project's development expenses. With no ability to alter State taxation regulation, the County continues to collaborate with local jurisdictions to improve understanding of the demands for additional housing throughout the county and the financial impact local policies can have on the feasibility of new development projects.

Discussion

For all San Mateo County notices of funding availability, the Affordable Housing Fund and the federally funded CDBG and HOME grants specifically, a point system is utilized to evaluate applicability to priority needs, practicality, and readiness. One component of that point system is the local jurisdictions' consideration of lowering fees and legislation about the development project's financial viability.

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

Introduction

In addition to using private, State and County finances to support the numerous services offered to San Mateo County residents, some are funded by CDBG and HOME grants. The County's ongoing initiatives are described in the sections below.

Actions planned to address obstacles to meeting underserved needs

Amidst a myriad of issues that prevent families from escaping poverty and having access to the best quality, most affordable housing possible, adequate funding remains a major obstacle in providing responsive services. Local funding through Measure K, the County's ½-cent sales tax, provides a flexible funding source for those services and is routinely directed toward housing and homelessness prevention. Measure K funding contributes to the County's response to the development of affordable housing units, emergency shelters support, mental health issues, substance use recovery, and youth mentoring programs while seeking new funding sources for programs that address the County's priority needs. With anticipated funding from the County's new Section 108 loan application, financial support could be loaned to shelter operations and other identified underserved needs, specifically childcare facilities.

Actions planned to foster and maintain affordable housing

As specified in previous Annual Action Plans, the County will continue dedicating the largest portion of its CDBG funding to affordable housing development or preservation activities. The entire HOME allocation will be applied to the same activities. The County's local Measure K funding for housing development in FY 2025/26 is – for the second consecutive year – budgeted at \$20 million. Like CDBG and HOME, these local funds are reserved for development of new affordable housing projects and preservation of existing affordable housing units, which includes rehabilitation of affordable apartments undergoing low-income housing tax credit re-syndication.

Actions planned to reduce lead-based paint hazards

No actions have been planned to address lead-based paint hazards in PY 2025; however, as is standard for all CDBG funding recipients, housing rehabilitation projects will be required to guarantee any lead-based paint hazards are identified and, if possible, mitigated. The County has a Lead Prevention Program designed to prevent lead exposure for young children. As a part of this program, the County provides case management support around reducing lead exposure as well as other preventative services that families may need, such as referrals to community resources. Home visits and services are provided by

Public Health Nurses and Senior Community Workers.

Actions planned to reduce the number of poverty-level families

Through collaboration with the Continuum of Care, the County will continue working toward reducing the number of families living at the poverty level through development of services and referrals to social service agencies within the County to assist those families with life-sustaining educational opportunities, employment growth, mental health care, and skill building.

Actions planned to develop institutional structure

Consistent with the strategy outlined in previous Annual Action Plans, the County plans to continue to build the local institutional structure by:

- Collaborating with non-profit organizations to address community needs and provide support to federal and non-federal funding initiatives.
- Partnering with private industry to address important issues that hamper housing and community development efforts.
- Identifying opportunities to create private/public partnerships for project finance and development to leverage federal funds.

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

The County will continue to coordinate planning activities with private housing and social services agencies through its participation in monthly meetings with the Continuum of Care, or with the County Human Services Agency, which is the CoC's lead agency. Additionally, there are monthly meetings with 21 Elements, the Non-Profit Housing Association of Northern California's Legislative Working Group, and the Encampment Resolution Fund grant coordination group. Routine meetings are also held between the County's Department of Housing and the County's Behavioral Health and Recovery Services (BHRS), specifically to address housing needs for individuals accessing mental health services.

At lesser frequencies, County Department of Housing staff meet and confer with the Regional Impact Council, the HOME Consortium, and the Doorway Core Team (oversight of an affordable housing availability website). The County is also a participant in the new Enterprise Preservation Cohort for the Public Sector, which helps public agencies/jurisdictions develop policy and programs to preserve naturally occurring affordable housing in their regions. The San Mateo County's Executive Office convenes bimonthly HomeStat meetings to coordinate the efforts of the Department of Housing, the Center on Homelessness, Health, BHRS, and operators of permanent supportive housing, shelter

operations, and core services agencies.

All these agencies share a common, multi-jurisdictional goal of developing, adopting, and implementing the County's local housing policies and programs. As a method of gauging whether the County is addressing the most pressing needs based on the most accurate information, County staff will continue participation in these coalitions and study groups.

Discussion

These actions are a continuation of what San Mateo County has done across several impactful areas. As previously projected, the County has in fact strengthened ties with private housing and social service agencies through increased communication.

Program Specific Requirements

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

Introduction

To increase its impact on housing and community development issues, the County leverages its allotted CDBG, HOME, and ESG funds with other resources. Applicants requesting these funds from the County must show they have additional funding sources to meet their program or project requirements. Affordable housing developers are impelled to compete for other available, valuable funding opportunities in addition to proactively working toward development of new funding sources with involved stakeholders. All projects that receive HOME funding are required to provide a match of 25% in accordance with HOME program requirements. All programs receiving ESG funding must submit evidence of compliance with ESG match requirements. New, affordable housing projects that receive HOME and CDBG awards from the County typically receive State or local funds that exceed the County's awards. Affordable housing projects routinely secure a significant amount of funding from alternate sources such as local impact and/or linkage fees and California's Affordable Housing and Sustainable Communities (AHSC) program.

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

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	
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	\$644,731
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	\$644,731

Other CDBG Requirements

- | | |
|--|----|
| 1. The amount of urgent need activities | 0 |
| 2. <i>The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income.</i>
<i>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.</i> | 80 |

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

As outlined in the previous Annual Action Plans, the County also leverages other State, local and federal funding for affordable housing:

In accordance with its 5-Year Permanent Local Housing Allocation Program (PLHA) Plan, the County allocates approximately 45% of the total, annual PLHA funding will be utilized to address unmet housing needs within its jurisdiction. During PY 2025, PLHA funds will be allocated to support the development of new affordable rental housing through the County's Affordable Housing Fund Notice of Funding Availability, which will be issued in May 2025.

Tax-Exempt Financing. Many of the affordable developments seek to take advantage of tax-exempt bond financing provided through the California Housing Finance Agency (CalHFA) and through other municipal bond financing entities. These financial resources can create loans with better interest rates compared to conventional financing. Use of tax-exempt dollar is governed by the California Debt Limit Allocation Committee (CDLAC), which also approves Mortgage Credit Certificate (MCC) allocations to local jurisdictions for first-time homebuyers. Tax-exempt loans can be combined with 4% tax credits (automatically approved if CDLAC approves the tax-exempt financing) for an added boost. However, this financing structure works more effectively for projects with lower subsidy needs.

Project-Based Vouchers. The Housing Authority of the County of San Mateo (HACSM) manages the program for using project-based vouchers (PBVs). By providing a dependable revenue stream indexed to fair market rents, these vouchers allow nonprofit developers to obtain a larger conventional loan for the permanent phase of the project. Because HACSM has a limited supply of PBVs that must be distributed over multiple housing priorities, the project-based voucher program requires well-planned targeting to projects serving extremely low-income (ELI) households within supportive housing services.

The Housing Endowment and Regional Trust of San Mateo County (HEART) is the County's housing trust fund, whose mission is to meet critical housing needs in the County by raising funds from both private and public sources. HEART provides financing for the construction, rehabilitation, and purchase of affordable homes for middle- and low-income employees of local businesses, as well as to seniors and other fixed-income residents.

Again this year, the County does not anticipate investing HOME funds for any uses outside of those described as eligible in 24 CFR 92.205. However, if a situation arises when the County seeks to use funds for an activity that is not explicitly deemed eligible in 24 CFR 92.205, the County will seek approval from HUD and submit a substantial amendment to this Annual Action Plan. San Mateo County HOME funding invested in eligible rental housing development will be leveraged with multiple sources including other County funding, City funding, State funding, federal funding, and the Low-Income Housing Tax Credit equity funding, to render the project financially feasible.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

No HOME funds will be allocated to homeownership programs in PY 2025.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds. See 24 CFR 92.254(a)(4) are as follows:

No HOME funds will be allocated to homeownership program in PY 2025.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

There have been no changes to San Mateo County's policy regarding the use of HOME funds for debt refinancing. The policy is as follows:

HOME Rehab Refinancing Guidelines. In accordance with the San Mateo County HOME policy, all HOME funds must be invested in housing that is nonprofit-owned or controlled. Should the property ownership be a for-profit entity formed to take advantage of tax credits, the nonprofit must have a controlling or managing interest.

HOME cannot be used to take out any CDBG loans or loans insured by any federal program.

HOME investment cannot be used directly to take out other pre-existing loans or financing under the same property ownership unless it is to preserve long-term affordability of existing units and/or to create additional affordable units. Regardless of the foregoing, rehab must constitute the primary activity for use of HOME funds. Refinancing with HOME proceeds must meet one of two tests: (a) HOME investment cannot exceed 85% of the rehab costs; or (b) HOME investment must involve a level of rehab costing at least \$20,000 per HOME-assisted unit. The County will review this number periodically to keep pace with the impact of inflation on rehab costs.

Rehab will be to upgrade the units to meet life and safety code requirements and/or to extend the useful life of one or more of the systems of the building or property, including improving the integrity of the structure.

In accordance with HOME requirements, the HOME affordability term will be not less than 15 years from date of completion of the rehab, evidenced by a notice of completion or other document acceptable to

DOH.

As with County HOME funds in general, criteria for property location will be the same as the County HOME investment policy. HOME funds may be invested anywhere in the San Mateo County HOME Consortium PJ plus contiguous areas, so long as projects outside the County PJ meet HOME criteria, including that the project will also be funded by the applicable contiguous jurisdiction and will benefit residents from both jurisdictions.

As with other projects requesting HOME funds, DOH underwriting of the project to be refinanced with HOME funds will involve review of the ownership's property management practices and capacity to perform long-term management. A property management plan is requested for review. DOH underwriting will include a HOME subsidy layering analysis, including review of the project's sources and uses and operating budget proformas to ensure that HOME funds are not over-subsidizing the project. This review will further include evaluating the project's replacement reserves to ensure that it is adequate to address certain long term physical needs. Onsite monitoring will be undertaken in compliance with HOME requirements and for projects of greater than 25 units, DOH will request annual project operating budgets.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

Not applicable, as the County does not participate in HOME TBRA activities.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

N/A – The County does not participate in HOME TBRA activities.

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a)).

Through the Consolidated Planning Community engagement process, County residents and stakeholders identified households experiencing or at-risk of homelessness, persons with mental or physical disabilities, farmworkers, and seniors as having the greatest needs for affordable housing in the County.

The County will prioritize funding for affordable housing projects that serve these populations, along with veterans, extremely low-income households (those who earn less than or equal to 30% of the County's Area Median Income - AMI) and very low-income households (those who earn less than or equal to 50% of the County's Area Median Income – AMI). The County will also prioritize funding for affordable housing projects providing permanent supportive housing services and/or housing for abused

children; veterans at risk of or experiencing homelessness; survivors of domestic violence; seniors (62+); adult persons with serious physical or mental disabilities; homeless persons; illiterate persons; migrant farm workers; emancipated youth; persons recovering from substance abuse; persons recently released from jail or prison) and/or projects that include a wide range of unit sizes.

These preferences will be administered in compliance with applicable state and federal laws.

DRAFT

Emergency Solutions Grant (ESG)

1. Include written standards for providing ESG assistance (may include as attachment)

The written standards for providing ESG assistance are established in partnership with the San Mateo County Continuum of Care and are outlined in the County's ESG Notice of Funding of Availability. Compared to the CDBG and HOME funding received by the County from HUD, the ESG allocation is relatively small and the ESG funds are usually steered toward shelter services and rapid rehousing, as they will be in PY 2025. San Mateo County also received federal ESG funding from the State of California through the State's allocation process. The State ESG funding is awarded through a separate RFP process to compliment the federal ESG entitlement, which is relatively small compared to the County's CDBG and HOME allocations. Again this year, the ESG funds will be directed to shelter services and rapid housing programs.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The Coordinated Entry System (CES) is the community-wide, standardized approach to assessing access to homeless services and housing in San Mateo County. Through use of either a singular entry point or several coordinated entry points, CES provides standardized screening and assessment to all people who contact the system for homelessness assistance. CES is essential in ensuring unsheltered people and those who have the most substantial vulnerabilities receive priority assistance. Additionally, CES has a standardized, community-wide policy that determines how housing program referrals are made. The policy guarantees people are matched with the most applicable interventions based on the severity of their needs.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The San Mateo County Human Services Agency (HSA), which is the lead agency for the Continuum of Care (CoC), participates in the ESG applications review and award process. The County Department of Housing, alongside the HSA, ensures that sub-awards align with CoC Strategic Plan on Homelessness (a three-year plan concluding in June 2025, which is currently being updated for a new three- to five-year cycle). All awards are made through the established competitive NOFA process. The awardees for PY 2025 include private, nonprofit organizations that contribute to the County's public services and zero homelessness goals.

- 4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.**

Because the San Mateo County Board of Supervisors is the recipient of the ESG funds, it is not possible to require inclusion of a homeless or formerly homeless person on this elected body. However, per its bylaws, the San Mateo County Continuum of Care Steering Committee requires representation by a homeless or formerly homeless individual. The Continuum of Care actively pursues involvement of people experiencing homelessness in its ESG-related policymaking. Currently, individuals who have experienced homelessness are fulfilling this role. In turn, the County's Housing and Community Development Committee, which advised the County Board of Supervisors on CDBG, HOME, and ESG funding allocations, includes a Continuum of Care member among its members.

- 5. Describe performance standards for evaluating ESG.**

Throughout the program year, County staff review program performance and associated document submissions with subrecipients to ensure program requirement adherence according to applicable legislation and program guidelines. Additionally, the Department of Housing continually monitors and, when necessary, corrects its own operations to guarantee staff is meeting and complying with the same requirements.