

COUNTY OF SAN MATEO
HUMAN SERVICES AGENCY

ANNUAL REPORT FISCAL YEAR 24-25

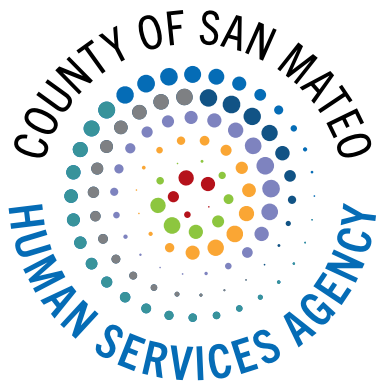


TABLE OF CONTENTS

02 Director's Message

03 Vision, Mission, Values & Goals

05 Branches & Financials

06 Demographics

07 Annual Review

11 Economic Self Sufficiency

12 Employment Services

13 Children & Family Services

14 Center on Homelessness

15 Program Integrity & Community Services

16 Staff Development & Technology Services

17 Agency Administration

18 Community Stories

24 Contacts & Resources



SERVICES

PUBLIC
ASSISTANCE
PROGRAMS

CHILDREN
AND FAMILY
SERVICES

EMPLOYMENT
SERVICES

COMMUNITY
SERVICES

DIRECTOR'S MESSAGE

The Human Services Agency (HSA) is the cornerstone of San Mateo County's social safety net, delivering a broad range of critical services and benefits that help combat poverty, strengthen communities and keep children safe. This fiscal year, we expanded access to essential programs and adapted to evolving needs—always with the goal of helping our community thrive.

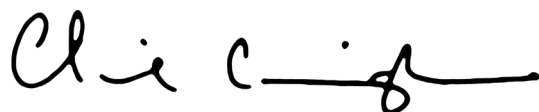
I'm incredibly proud of the many accomplishments reflected throughout these pages, but I know the most significant challenges to HSA's work lay ahead. We are facing substantial pressures from new federal legislation reshaping the social safety net and a challenging state budget. To prepare for these challenges, HSA has engaged in careful, proactive planning—including staying closely attuned to policy developments, conducting multi-year scenario planning and making thoughtful decisions about how to maximize funding streams.

We advanced health coverage and food security through targeted outreach, and our teams connected directly with residents—whether at community events, by phone or through in-home visits. We also elevated our Center on Homelessness to a branch of the Agency, recognizing that the intertwined issues of homelessness, insufficient affordable housing and the high cost of living must be met with increasing urgency.

This was also a year of internal growth. We increased recruitment of critical positions, implemented new quality assurance systems, and invested in professional development for our workforce. The opening of our new San Mateo office marked a major facilities milestone—demonstrating our commitment to creating spaces where staff can deliver exceptional client service.

Our accomplishments this year are the product of collaboration—within our agency, across sectors and with the residents we serve. Together, we are building a San Mateo County where everyone has the support and opportunity to live a safe, healthy, and prosperous life.

Thank you to our staff, partners and County leadership for your trust, dedication, and shared vision. The work ahead is significant, but so is our resolve.



Claire A. Cunningham
Agency Director



VISION, MISSION, VALUES & GOALS

Vision

A thriving San Mateo County community where everyone has the opportunity and support they need to live safe, healthy and prosperous lives.

Mission

Promote the well-being of children, adults and families by providing effective services with compassion.

Values

Service
Collaboration
Making a Difference
Accountability

Strategic Goals

Access: Ensure community members are aware of available resources and have equitable access to them.

Stability: Meet people where they are and help them move along a sustainable path.

Operations: Work in a unified and strategic manner, committed to continuous improvement.

Staff: Equip staff with clear expectations, resources and feedback to support growth.

VALUES

Service

We support each other to support others by:

- Providing time, attention, and resources to staff, partners, and people who need our help
- Delivering services in a timely, effective, welcoming and caring way
- Making our services accessible and equitable for everyone, regardless of their background, race, ethnicity, gender, sexual orientation or ability

Collaboration

We work together with compassion and commitment, by:

- Stepping up and empowering each other to tackle difficult challenges
- Cultivating shared purpose and a sense of belonging
- Recognizing our work as interconnected and working closely across branches and with partners
- Listening deeply to the people who need our help and working with them in a spirit of partnership
- Communicating and partnering closely with San Mateo County's varied and diverse array of communities

Making a Difference

We uplift people, by:

- Innovating and adapting to meet the changing needs of our community
- Helping people experiencing trauma and poverty break generational cycles
- Empowering clients and staff to reach their full potential
- Supporting staff in their daily work and careers
- Supporting partners in their work on HSA's behalf
- Honoring each person's authentic self and inherent value

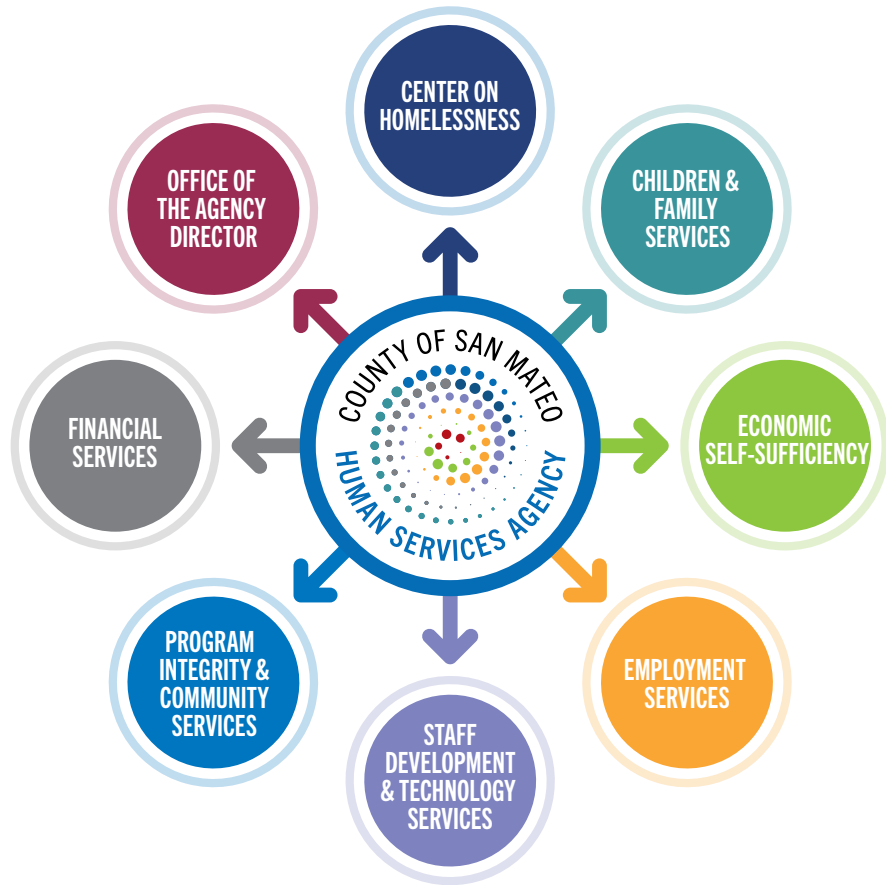
Accountability

We honor the trust placed in us by the people of San Mateo, by:

- Being responsible stewards of public funds
- Operating with integrity and transparency
- Following through on our commitments



BRANCHES



FINANCIALS

STATE

MISCELLANEOUS REVENUE

0.9%

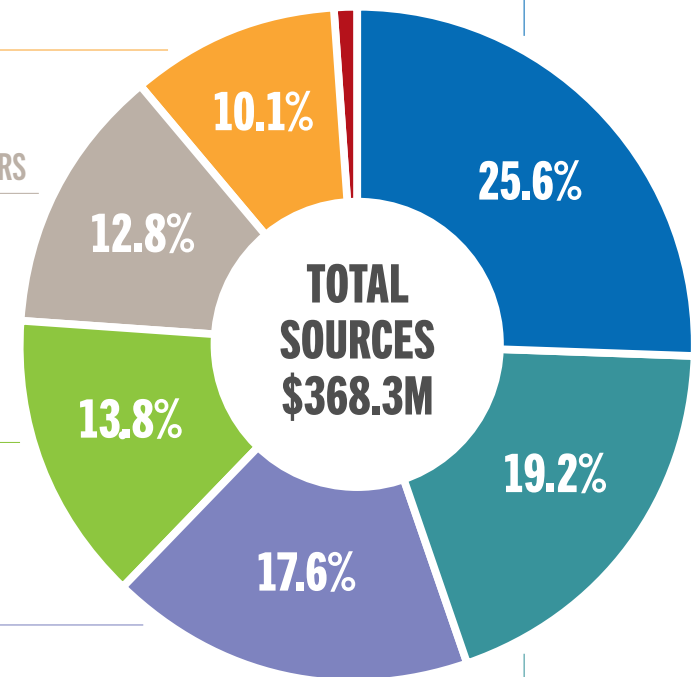
MEASURE K

AGENCY DOLLARS

REALIGNMENT

FEDERAL

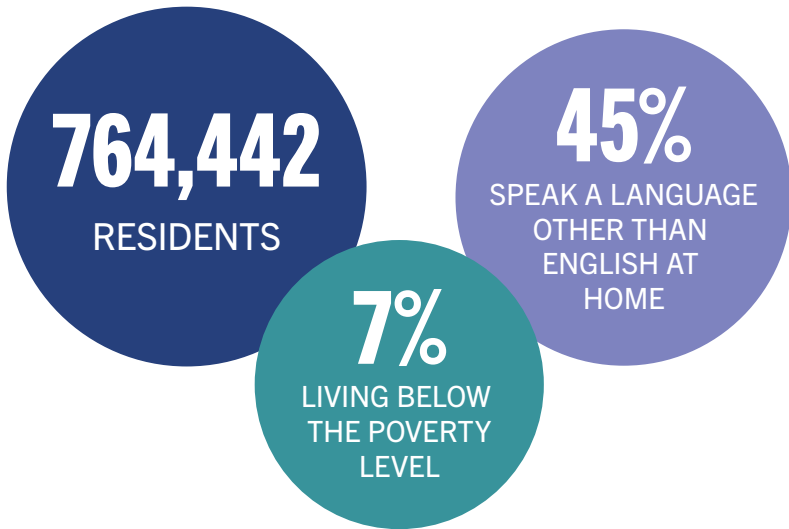
COUNTY CONTRIBUTIONS



DEMOGRAPHICS

COUNTY POPULATION

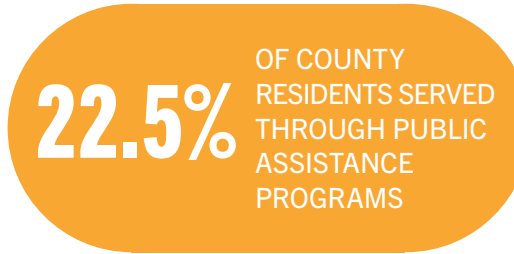
SOURCE: 2020 US CENSUS SURVEY



COUNTY AFFORDABILITY



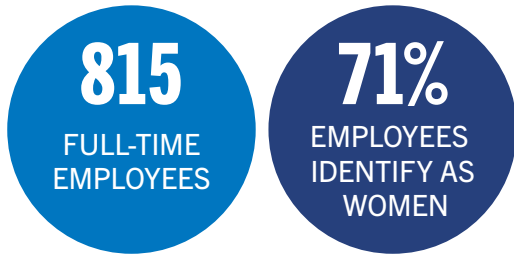
HSA CLIENTS



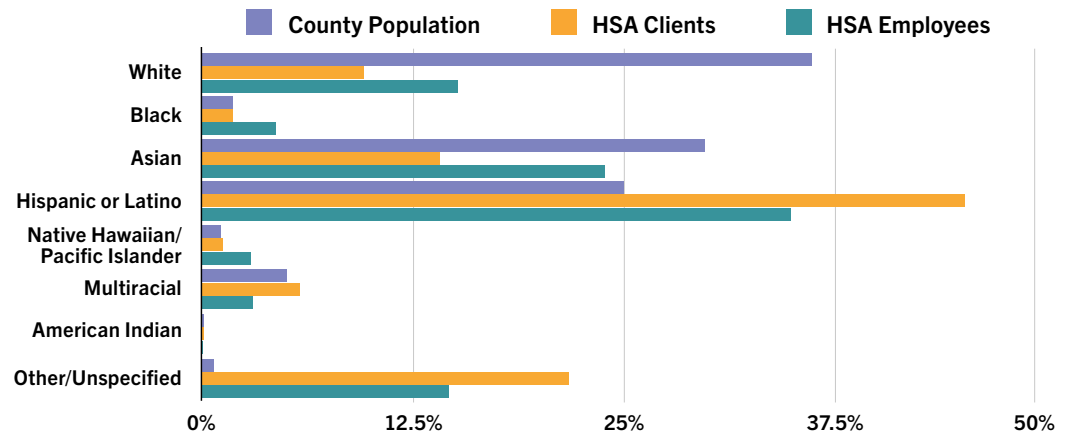
PRIMARY LANGUAGE SPOKEN



HSA EMPLOYEES



RACE & ETHNICITY



OUR COMMUNITY IMPACT

In partnership with residents, community partners, and dedicated staff, the San Mateo County Human Services Agency (HSA) expanded essential programs, deepened outreach, and adapted to evolving needs. From housing and food access to family support and workforce investment, our programs connected residents to resources and opportunities that make a difference.

Expanding Access to Public Services

HSA made critical strides in expanding community access to public benefits, including extensive outreach to promote program changes. Staff conducted outreach to Medi-Cal recipients to help them complete their annual renewals through community events, mailers, courtesy calls and text messages. CalFresh outreach efforts grew, helping more residents access healthy food and program benefits.

The Service Center offers the Courtesy Call Back (CCB) feature to alleviate the time clients remain on hold while seeking assistance within our Economic Self Sufficiency departments. The feature saves your place in line and calls you back once there is an available agent to assist. The CCB is a customer service tool used to increase client satisfaction and promptly connect the clients to the necessary services.

Responding to Homelessness

HSA restructured and relaunched its Homeless Outreach Teams to ensure dedicated coverage across all four regions of the county. By June 2025, the teams had engaged more than 600 unduplicated individuals. Through funding from the Encampment Resolution Fund to address unsheltered homelessness, 239 people were enrolled in services, 151 received mobile Coordinated Entry System (CES) assessments, 32 were connected to shelter, and 7 individuals were permanently housed. This coordinated effort brings together cities, nonprofit service providers, Caltrans, local law enforcement, Health Plan of San Mateo (HPSM) and San Mateo County Health to deliver cross-sector, person-centered solutions.



“I really appreciate the CalFresh Market Match program which doubles your food dollars so I can get more fruits and vegetables while shopping at the farmers markets,”

– NEAL COOPER, AN EAST PALO ALTO RESIDENT WHO UTILIZES CALFRESH ASSISTANCE FOR HIMSELF AND HIS TWO YOUNG DAUGHTERS.



OUR COMMUNITY IMPACT

Monthly data reporting expanded to include jurisdiction counts of unsheltered individuals, shelter and service utilization, and demographic insights. These reports are now widely used across community partners to inform decision-making and optimize client care.

The Center on Homelessness team also launched a Rapid Rehousing evaluation to strengthen program effectiveness and long-term outcomes.

Centering Youth and Family Well-being

Foster youth and family supports remained a key focus. This year, the Independent Living Program (ILP) celebrated 14 foster youth who successfully completed high school and they were honored at an inspiring ILP graduation ceremony.

“Last year was a trial – I didn’t think I was going to graduate. It was blessing to see people by my side. I don’t want to repeat generational curses. I want to keep going.”

– NAVEAHA, ILP GRADUATE

Children and Family Services (CFS) strengthened family stability, honoring adoptive families during Adoptions Awareness Month and helping families avoid homelessness through the Bringing Families Home (BFH) program.

“BFH made a big difference in our lives. We were living on the streets, my sons were giving up hope, and I was desperate. Thanks to the program, we are growing healthier and happier together as a family in our home.”

– MIGUEL REYES, FATHER OF TWO TEENAGERS SUPPORTED THROUGH THE BFH PROGRAM

Through a new Midway Village housing partnership, 12 young adults ages 20-24, including youth in extended foster care, secured supportive, affordable housing. These efforts provide not just stability, but a sense of belonging and hope as youth and families build towards a brighter future.



OUR COMMUNITY IMPACT

Promoting Stability Through Opportunity

At the San Mateo County Navigation Center dining hall, operated by Vocational Rehabilitation Services (VRS) Catering Connection, over 98,000 meals were served to more than 240 residents formerly experiencing homelessness by the end of the fiscal year. The VRS dining program is staffed by two employees and supported by nine client trainees who gain hands-on culinary experience.

Beyond the kitchen, 17 reentry clients were housed through Service Connect, 76 employment workshops were delivered to community members, and nearly 1,825 children received child care services through CalWORKs Welfare-to-Work. Together, these efforts open doors to greater stability and opportunity.

“I was in a difficult place, ended up homeless but was very fortunate to be referred to the Navigation Center. By working in the kitchen, this program has reinvigorated me. I am inspired by my colleagues and look forward to becoming a chef at a local restaurant in San Mateo County.”

– SHAREESE, CATERING CONNECTION TRAINEE



Expanding Community Connections

HSA deepened its connection to the community through programs that uplift intergenerational stories, early learning and local services access. The San Mateo County Veteran Services Office, in partnership with the San Mateo Elks Lodge, hosted a groundbreaking event called Bridging Generations: Veterans and Students in Conversation. The event brought together 12 veterans representing service from various service eras and 250 high school students for a powerful exchange of stories, experiences, and life lessons.



The Children’s Fund supported 2,509 children through annual backpack and holiday drives before concluding operations. In addition, toys for families in need were distributed at community events across the unincorporated area of the county reaching over 300 children.

Through The Big Lift (TBL) HSA promoted early learning and family engagement across eight school districts and four preschool providers. Complementing this work, TBL launched Let’s Read San Mateo County, a multilingual website to promote literacy at home. The newly updated Community Information Handbook also provided residents with a comprehensive directory of local community resources in print and online formats.

OUR COMMUNITY IMPACT

Strengthening our Foundation

HSA continued investing in people, systems, and infrastructure to ensure consistent and equitable service delivery. To address staffing shortages, HSA implemented a recruitment strategy that increased child welfare social worker hires by 225% leading into the new fiscal year.

Embedded trainers were outposted in field offices to support Medi-Cal and CalFresh teams in resolving complex and unique cases with trainers aiding workers on 384 cases. In addition, VRS and Services Connect teams implemented new quality assurance measures to improve service reliability and performance to ensure consistent monitoring, evaluation, and improvement of service delivery processes.

A major facilities milestone was the opening of HSA's newly remodeled San Mateo office as part of a phased approach. Spanning 24,000 square feet, all aspects of the floor's design and construction were carefully considered to provide the best and most efficient environment for our employees to serve county residents. In June, 125 staff were successfully relocated to the new location over three days without any disruption to public services, demonstrating strong cross-team coordination and operational planning.



By the end of the fiscal year, HSA successfully completed contract closeout activities and delivered the upcoming budget with timeliness and accuracy. At a critical time, HSA launched a new 5-year Strategic Plan and brand identity to support alignment, flexibility and transparency as we adapt to future needs.

Our impact is made possible by the people and partners of HSA. We move with our community, fueled by our shared values and our collective vision of a thriving San Mateo County where everyone has the support and opportunity to live a safe, healthy and prosperous life.



BRANCH HIGHLIGHTS

ECONOMIC SELF SUFFICIENCY

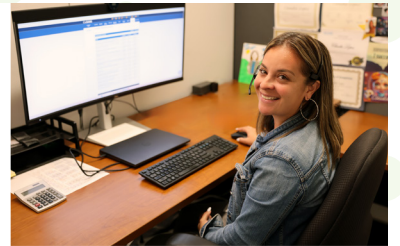
The Economic Self-Sufficiency (ESS) branch ensures that eligible county residents have access to health coverage plans, food and financial support. ESS accomplishes this by administering the public benefits programs Medi-Cal and CalFresh, as well as the temporary cash assistance programs CalWORKs, General Assistance, and Cash Assistance Program for Immigrants (CAPI).

2,894
CalWORKs Clients Assisted

1,075
General Assistance Clients Assisted



219,839
Calls Answered by Service Center



2,460
CAPI Clients Assisted

189,307
Medi-Cal Clients Assisted

85%
Reduction in Application Backlog

101,708
In-person Visits to Regional Lobbies



49,198
CalFresh Clients Assisted

96
Community Outreach Events Completed



EMPLOYMENT SERVICES

Employment Services (ES) is committed to its core mission of job placement, job retention and connection to services. ES offers special programs for people with disabilities or other barriers to work. Resources and programs include CalWORKs Employment Services and Child Care, Resource Centers, Vocational Rehabilitation Services and Service Connect (re-entry services).

CLIENT TRAINING PROGRAMS COMPLETED

119
Participants Completed a Training Program

399
Participants Completed a Paid Training Program



684
Individuals Participated in Employer Recruitment Events



98,025
Meals Served at the Navigation Center



477
Client Job Placements Across All Programs

23,265
Resource Center Visits by Community Members



617
Catering Events Completed by Catering Connection

80
Households Stabilized in Housing

284,615
Units Built by the WorkCenter



236,459
Units Shipped by the WorkCenter

55
Client Forklift Certifications



39
Client Food Handler Certifications



BRANCH HIGHLIGHTS

CHILDREN AND FAMILY SERVICES

Children and Family Services (CFS) is committed to protecting the welfare of children and improving the health and strength of families in San Mateo County. CFS collaborates with community partners to serve the children and youth of San Mateo County within an integrated system of care. Services include Foster Care, Child Protective Services, Adoptions, Family Resource Centers, Youth Services and Safe Surrender.



90%

Foster Youth High School Graduation Rate (compared to statewide average of 75%)



49

New Resource Families Approved

35

Youth Provided Emergency Shelter Care at the San Mateo County Receiving Home

40

Family Reunifications Finalized



38.5%

Foster Children Exited within 1-year to a Permanent Home

43

Child Welfare Involved Families Supported through Homeless Prevention & Rapid Rehousing Services



5,044

Hotline Referrals Received



5

Children Adopted

CENTER ON HOMELESSNESS

The Center on Homelessness (COH) ensures the provision of homeless and safety net services by administering contracts with community-based organizations who maximize county, state and federal funding to ensure that emergency safety net and homeless services are available to address the needs of county residents.

Permanent Housing Destination Outcomes

121

Living with Family

3

Housing Owned by Client

250

Housing Rented by Client, No Subsidy

48

Living with Friends



467

Housing Rented by Client with Subsidy

69

Housing Rented with Veterans Subsidy



1,187

Families Served that Moved into Housing



2,117

Clients Enrolled in Outreach Programs



3,221

Clients Served by Housing Programs



54,666

Clients Served by Core Service Agencies



2,781

Clients Sheltered

PROGRAM INTEGRITY & COMMUNITY SERVICES

Program Integrity and Community Services (PICS) maintains integrity and accountability in the administration of public assistance programs. Program integrity activities include quality assurance, due process hearings, fraud investigations and recovery of overpayments of benefits. Community Services include the Veterans Service Office and Emergency Response which leverage community collaboration to provide service and support to veterans and their families and those impacted by disaster.

Language Access & Interpretative Services



31,816

Verbal Translations

22

Written Translations

59

Auxiliary Aids



1,691

Welfare Fraud Investigations Completed

555

Fair Hearings Processed

2,508

Number of Children Served by Children's Fund

66

Veteran Outreach Events

\$238,892

Overpayments Recouped

91%

Overall Payment Accuracy Rate



3,456

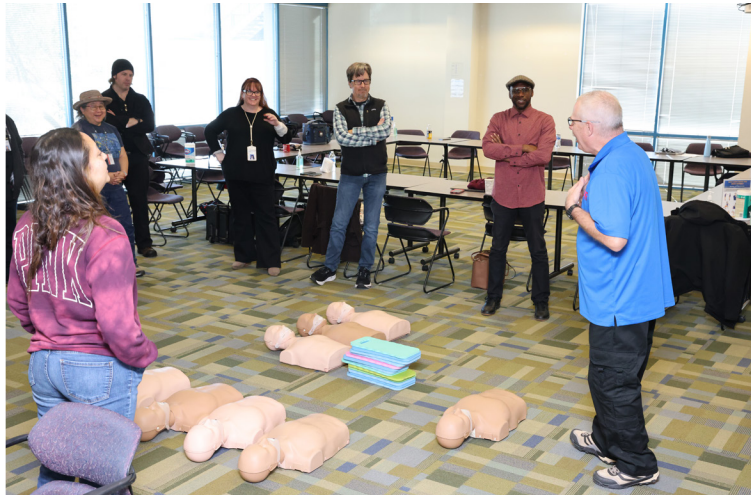
Veterans Served

BRANCH HIGHLIGHTS

STAFF DEVELOPMENT & TECHNOLOGY SERVICES


The Staff Development and Technology Services (SDTS) branch works collaboratively with other agency branches to support professional development and to create a shifting culture towards greater accountability, engagement and learning. The SDTS branch also provides core technology support to staff across the agency by working in coordination with our county technology partners.

34,274
Training Hours
Provided to HSA Staff



81%
Workforce Completing
20 Hours of Training

340
State and Federal
Policies Reviewed,
Added or Revised into
HSA Program Policy
Handbooks



91%
Timeliness Average
of All Program Policies
Updated within
Agency Standards



5,754
Service Desk
Tickets Completed

56%
Service Desk Tickets
Completed on the
Same Day


AGENCY ADMINISTRATION

Agency Administration includes the Office of the Agency Director, which provides leadership, strategic initiatives, communications, human resources and facilities management for HSA; The Big Lift, which promotes third-grade reading proficiency in San Mateo County; and Financial Services, which develops and monitors the budget, all to increase excellence in the delivery of coordinated human services.

282
Contracts Maintained



100%
Successful Completion of 7 Financial Audits (Zero Findings)



Community Information Handbooks Distributed

English	Spanish
35,468	26,911

52,000
Square Feet of Facilities Projects Completed

6,746
Invoices Processed



8
Agencywide Cultural Belonging & Inclusion Events Organized

8,243
Children Served through The Big Lift Initiative

A FAMILY'S JOURNEY TO STABILITY

For more than a year, Angelica Rodriguez, her partner Miguel Mata and their two sons lived in a minivan after losing their housing in Daly City. With housing costs out of reach and Angelica facing health challenges, the family spent nights in the van at parks and parking lots, trying to keep their children fed, safe and in school.

“Either it was hotels or it was food,” Angelica said. “Our decision was to stop staying at hotels because we weren’t having enough food. That was the main thing, the kids being fed.”

The family’s turning point came when they reached out to the YMCA Community Resource Center in South San Francisco, one of a number of Core Services Agencies under contract with the County’s Center on Homelessness. Staff helped them access shelter through the County’s Coordinated Entry System.

They were soon living in First Step for Families, a transitional shelter in San Mateo run by LifeMoves where they enjoyed stability for the first time in more than a year: beds, privacy, healthy meals and space for the kids to do homework. Angelica was also connected to specialty medical care through County Health and Stanford.

With help from LifeMoves, the County Housing Authority and Abode Services, the family qualified for a housing voucher and moved into a subsidized two-bedroom apartment in San Mateo, allowing them to stay near the community they’ve always called home.

The boys are settling into new schools, Angelica is focusing on her health, and Miguel continues to work. They are grateful for the chance to start over—and for the network of agencies that helped them find a path out of homelessness.



A RECIPE FOR A FRESH START

When Sean McGregor's grandmother suffered a stroke, he moved in to care for her. After she passed away, Sean found himself without housing, struggling to find work, and sleeping outside while trying to survive.

That changed when a local church connected him to San Mateo County's Navigation Center, which referred him to the Vocational Rehabilitation Services (VRS) HOME – Food Services Training Program. The program offers hands-on training in commercial kitchens, helping people with little or no experience gain the skills needed to secure stable employment, along with the opportunity to receive a California Food Handler's Certificate. The trainees prepare meals for the residents at the Navigation Center, their neighbors, while learning how to work in a professional kitchen environment. Sean was eager to learn all the tasks in the kitchen, role modeled a respectful attitude daily, and found appreciation for the effort put into each meal.

Choosing to build on previous work experience, Sean secured employment as a Behavioral Technician. His return to employment allowed him to secure housing and live independently. Sean now works two jobs, often working double shifts as he saves toward greater stability.

"They're the ones that hold your hand and take it to the next step," Sean says, "by doing that, they allowed me to rejoin society. Without the program staff, I don't know where I'd be today."

Sean expressed gratitude for the program and stated he keeps himself a little hungry, so he does not forget his journey and stays humble. From surviving day to day to thriving in work and life, Sean's journey is proof of how opportunity, training and community support can open the door to lasting stability.



COMMUNITY STORIES

A NEW OUTLOOK ON LIFE

Brenda McMillan Spears has a lightness in her steps these days – a reflection of the hope she carries. But her journey hasn't been easy.

Originally from New Mexico, Brenda built her life in California, raising three children and running a small business with her husband in Belmont. Life was stable – until everything changed. Her husband passed away suddenly at age 50. Soon after, Brenda was diagnosed with kidney cancer.

“I felt like I should just die because I couldn't afford the costs,” Brenda recalls. She underwent four major surgeries, losing a kidney and part of her remaining one, as well as parts of her pancreas, stomach and hip. The emotional toll was immense, and without insurance, medical costs soared.

Then she found a path forward: Medi-Cal. “I was at peace knowing I had Medi-Cal – it helped with everything I needed. By the grace of God, I had it and could rest knowing Medi-Cal was helping me.” Medi-Cal became essential to Brenda's recovery and ability to continue working. She has provided contract security services for the County of San Mateo for over 13 years, serving at multiple County sites including the Human Services Agency and the Hall of Justice. Today, she works at the Sheriff's headquarters in Redwood City, where she warmly greets visitors and continues doing what she loves – helping people.

“I can't believe I got through all of it. I am a miracle,” Brenda says.



“I want to live forever now. I have new outlook on life. I walk with my head held high.”

– BRENDA MCMILLAN SPEARS

A LIFETIME OF SERVICE

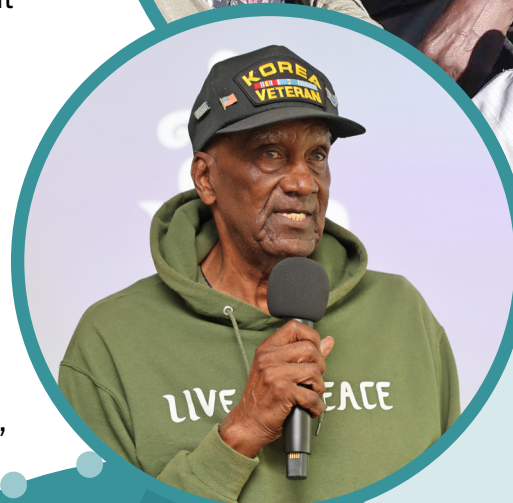
Bob Hoover was honored as the 2024 Veteran of the Year for his decades of service to his country and his community.

Born in Dallas in 1932, Bob was raised by his grandfather and drafted into the Air Force after high school. He trained as gunner on a B-29 bomber and played baseball for the Air Force team. After serving in Korea, he returned home in 1955, enrolled at Penn State, and played in the College World Series. He later represented the U.S. in the Pan American Games and was accepted to Stanford's School of Physical Therapy.

Bob's greatest impact began years later in East Palo Alto. At a time when 70% of students were dropping out of high school, Bob launched youth development programs and partnerships with the County to reach young people most at risk. He created space for students to thrive by providing mentorship, structure and opportunity. From academic support to job readiness and a junior golf program that taught life skills through sport, Bob was instrumental in reducing the dropout rate to 15%.

Over the years, hundreds of students who once saw graduation as out of reach earned their diplomas, and many became first-generation college students. Bob's steady presence, belief in their potential and lived example of perseverance helped shift the future for countless youth.

"You can't explain what it's like to watch a kid go from having no clue about what's going to happen in their lives to becoming a great student, great people," Bob says. "It's probably been more valuable to me than it has been for the kids, and that's why I'm still doing it."



"It's probably been more valuable to me than it has been for the kids, and that's why I'm still doing it."

— BOB HOOVER

A FAMILY FOREVER

Larin and Kaloma Smith always knew they wanted to make a difference. After moving to the Bay Area from New York about a decade ago, they began exploring what it would mean to become a resource family for San Mateo County. “We were pretty set that we wanted to be a resource family, and it’s been very rewarding,” Larin says. Kaloma, a local pastor, had seen firsthand the need for foster care and felt called to support underserved children.

Their journey began with Henry who was an infant at the time. “Henry was with us through the entire COVID thing - it was amazing to just watch him grow,” Kaloma recalls. When asked if they’d consider adoption, their answer was immediate: “We couldn’t imagine our home without him.”

Then came Avery, Henry’s younger biological brother. The Smiths welcomed him into their home as a resource family placement and later finalized his adoption as well. “It was so heartwarming and beautiful to know that Avery and Henry will have each other forever,” says Larin.

The Smiths credit HSA social workers for supporting both boy’s adoptions, five years apart. “They became part of our village,” Kaloma shares. Today, Henry is in pre-K and Avery loves daycare. “They just love life,” Larin says. “You can truly make a change in a child’s life. It’s been such a good experience for us.”

“I think as an adoptive parent, it’s not as if you’re doing anyone a favor, but you’re just continuing to be part of an amazing story of amazing children.”

– KALOMA SMITH



APPLY FOR BENEFITS HOTLINE

1 (800) 223-8383

REPORT CHILD ABUSE HOTLINE

1 (800) 632-4615

COMMUNITY SERVICES

smc-connect.org

Community Information Handbook



English



Español

ADMINISTRATIVE OFFICE

500 County Center, 2nd Floor
Redwood City
(650) 802-7500

**HUMAN SERVICES AGENCY
REGIONAL OFFICES**

BELMONT
400 Harbor Blvd, Bldg. B
California 94002
(650) 802-6470

DALY CITY
271 92nd Street
California 94015
(650) 301-8440

EAST PALO ALTO
2415 University Avenue
California 94303
(650) 363-4175

REDWOOD CITY
2500 Middlefield Rd
California 94063
(650) 363-4175

SAN CARLOS
550 Quarry Road
California 94070
(650) 802-6450

**EMERGENCY SAFETY NET ASSISTANCE
CORE SERVICES AGENCIES**

COASTSIDE HOPE
248 Main Street, Suite 200
Half Moon Bay
(650) 726-6414

**DALY CITY COMMUNITY
SERVICES CENTER**
350 90th Street
Daly City
(650) 991-8007

**FAIR OAKS COMMUNITY
CENTER**
2500 Middlefield Road
Redwood City
(650) 780-7500

PACIFICA RESOURCE CENTER
1809 Palmetto Avenue
Pacifica
(650) 738-7470

PUENTE
620 North Street
Pescadero
(650) 879-1691

SAMARITAN HOUSE
4031 Pacific Boulevard
San Mateo
(650) 347-3648

SAMARITAN HOUSE SOUTH
2396 University Avenue
East Palo Alto
(650) 294-4312

**YMCA COMMUNITY
RESOURCE CENTER**
1486 Huntington Avenue
South San Francisco



**COUNTY OF
SAN MATEO**

www.smcgov.org/hsa