



COUNTY OF SAN MATEO

FY 2026-27 Action Plans for the
San Mateo County HOME Consortium:

- **County of San Mateo Urban County**

Approved by County Board of Supervisors
Resolution No. [TBD], adopted April 21, 2026

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 Redwood City
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

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

The County's Program Year 2026 (PY 2026) Annual Action Plan is the fourth 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 has applied for a Section 108 loan to create a loan pool to support the Consolidated Plan goals related to public facilities and affordable housing. While a decision has not been communicated to the County of San Mateo, HUD has recently informed the County that an information embargo has been lifted and things should soon be moving forward.

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 with prior program years, the PY 2026 Annual Action Plan addresses the 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 County's PY 2023-2027 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 Consolidated Plan and the PY 2026 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.

Through its established history of allocating federal funds to programs that exhibit effective, efficient use of CDBG, HOME and ESG resources, San Mateo County has supported critical safety net service delivery in the areas of emergency shelter operations, grocery and meal services, emergency financial assistance through rapid rehousing, and supportive services such as legal advocacy for needful members of the community.

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 October 29, 2025, to solicit public comment regarding funding priorities for the Winter Program Year 2026 Notice of Funding Availability (PY 2026 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 12, 2026, 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.

On March 25, 2026, a draft of the PY 2026 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 21, 2026.

Proof of public hearing notices and public comments [will be] are 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 October 29, 2025 public hearing in person. No comments were made.

A public hearing was held on March 12, 2026. Fourteen (14) representatives from applicant organizations or interested parties attended in person; eight (8) applicant representatives

attended virtually. At the March 12, 2026 public hearing, public testimony was provided in support of the programs and projects that applied for PY 2026 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

Not applicable – No comments were received.

7. Summary

For its long-term strategic planning, the County solicited input from local service providers and other concerned stakeholders to identify the most pressing needs within its jurisdiction to steer the development of County’s yearly action plan. This Annual Action Plan for Program Year 2026 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.

DRAFT

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 (ConPlan), 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 first year of a two-year funding cycle for public service, minor home repair, micro-enterprise and fair housing activities in addition to one-time funding for public facilities, housing development, 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 October 29, 2025 to set the funding priorities for Program Year 2026. A second public meeting, which was an official public hearing, was held on March 12, 2026 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 support or concerns about the applications under consideration. The HCDC asked agencies and developers questions to gather information that influenced the committee's final funding recommendations. The third public meeting was conducted during the San Mateo County Board of Supervisors meeting on April 21, 2026.

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)).

Through its Housing Authority, the County of San Mateo uses 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 maintains its connections with homeless shelters, supportive services providers, and mental health suppliers in addition to other government 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.

Housing Our Clients is a quarterly, interdepartmental working group meeting comprised of representatives from the County Executive's Office, County Attorney's Office, the San Mateo County Sheriff's Office, Human Services Agency, Department of Housing, and the Department of Health. During these meetings, each department provides insights and updates on housing issues and homelessness initiatives.

The San Mateo County Human Services Agency (HSA) leads the County's Continuum of Care (CoC) and convenes the CoC Steering Committee, which is comprised of stakeholders who promote

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. 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. A member of the CoC is on the HCDC.

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

Through continuous collaborative meetings involving Continuum of Care (CoC) service providers and San Mateo County staff, the needs of individuals and families within the county are addressed. The San Mateo County Department of Housing (DOH) issues a Notice of Funding Availability (NOFA) for the County’s ESG allocation from HUD. DOH compiles the applications and consults with the County’s Human Services Agency (HSA) regarding recommended allocations of ESG funding. HSA, as the CoC’s lead agency, is also responsible for setting the Guiding Principles, CoC Governance, and HMIS standards.

2. Agencies, groups, organizations and others who participated in the process and consultations [PIVOT TABLE ENTRIES: Table 2 – Agencies, groups, organizations who participated]

- **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 about immediate and long-term remediation plans.

- **Agency/Group/Organization: COUNTY OF SAN MATEO HUMAN SERVICES AGENCY**
- **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?

The department was consulted about the number of unhoused individuals and families in the County as well as trends seen in the field. The Human Services Agency was also included in the ESG program proposals review process.

- **Agency/Group/Organization: HOUSING AUTHORITY OF SAN MATEO COUNTY**
- **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 regarding issues with housing subsidies, rising rent and utility costs, client feedback from previously and currently funded programs, and continuing, increasing needs in housing services for families who are, or are at risk of, experiencing homelessness.

- **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?

Having a direct impact on funding application review, the consultant provided information about construction costs associated with and financial feasibility of construction projects under consideration.

- **Agency/Group/Organization: SAN MATEO COUNTY CENTER ON HOMELESSNESS**
- **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?

Addressed barriers to homelessness prevention and the most effective reduction programs, funding issues, current demographics for the county’s homeless population, the supportive services available to the homeless, and recommendations for improved coordination between the agencies tasked with addressing homelessness.

- **Agency/Group/Organization: ONE SHORELINE**
- **Agency/Group/Organization Type: OTHER GOVERNMENT - LOCAL**
- What section of the Plan was addressed by Consultation? **OTHER – HAZARD MITIGATION**
- 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 susceptibility of residential areas with high-poverty concentration to natural hazard risks and the efforts that will be taken to address climate-based vulnerabilities.

- **Agency/Group/Organization: SAN MATEO COUNTY TECHNICAL SERVICES DEPARTMENT**
- **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.

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

- Agency – Management of Public Land or Water Resources
- Agency – Emergency Management
- Agency – Health

Although the agencies listed above did not directly contribute to the development of the Program Year 2026 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

[PIVOT TABLE ENTRIES: Table 3 – Other local / regional / federal planning efforts]

- **Name of Plan: Continuum of Care**
- **Lead Organization: San Mateo County Human Services Agency**
- **How do the goals of your Strategic Plan overlap with the goals of each plan?**
 - 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.

Narrative

Because the County is still working within the direction of its 2023 – 2027 Consolidated Plan, no additional planning efforts were conducted 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 was held on October 29, 2025, inviting public comment regarding funding priorities for the PY 2026 NOFA for CDBG, HOME and ESG funded programs. The meeting was held in person for Housing and Community Development Committee; a Zoom link was provided as an option for the public.

The second public hearing was held on March 12, 2026. Public comment was received regarding the funding recommendations for the PY 2026 NOFA. This meeting was also held in person with a Zoom link provided for virtual attendees. 27 applications were submitted for housing development projects, housing rehabilitation programs, public facilities maintenance, micro-enterprise and economic development, public services, and fair housing programs. The hearing was an opportunity for applicant organizations and the public to speak in support of, or against, projects submitted for PY 2026.

On March 25, 2026, the Department of Housing published a notice for the 30-day comment period to solicit feedback from the public regarding the PY 2026 Annual Action Plan draft, which concluded on April 27 2026.

On April 21, 2026, the third public hearing was held during the San Mateo County Board of Supervisors meeting, which was in person with a Zoom-link option. This was an opportunity for applicant agencies and the public to comment on the PY 2026 Annual Action Plan draft.

Proof of the public hearing notices and public comments **[will be]** are 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	Email Marketing	<p>Non-English Speaking - Specify other language: Spanish</p> <p>Non-targeted/broad community</p>	<p>On September 26, 2025, the Notice of Funding Availability and its public hearing schedule was emailed to 669 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 public notice was printed in two languages: English and Spanish.</p>	None received.	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Internet Outreach	<p>Non-English Speaking - Specify other language: Spanish</p> <p>Non-targeted/broad community</p>	<p>On September 26, 2025, notice of the October 29, 2025 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.</p>	None received.	N/A	https://www.smcgov.org/housing
3	Newspaper Ad	<p>Non-English Speaking - Specify other language: Spanish</p> <p>Non-targeted/broad community</p>	<p>On September 26, 2025, notice of the October 29, 2025 public hearing was published in the San Mateo County Times newspaper (Legal No. 0006922710). The public notice was printed in two languages: English and Spanish.</p>	None received.	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Printed Material	<p>Non-English Speaking - Specify other language: Spanish</p> <p>Non-targeted/broad community</p>	<p>On September 26, 2025, a hard copy of the notice of the public hearing on October 29, 2025 was posted in the County of San Mateo Department of Housing lobby. The public notice was printed in two languages: English and Spanish.</p>	None received.	N/A	
5	Public Hearing	Non-targeted/broad community	<p>A public hearing was held by the Housing and Community Development Committee on October 29, 2025. 10 members of the public were in attendance, and no members provided comment.</p>	None received.	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Email Marketing	<p>Non-English Speaking - Specify other language: Spanish</p> <p>Non-targeted/broad community</p>	<p>On February 9, 2026, for the public hearing (March 12, 2026 - Funding Recommendations), emails were sent to 674 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.</p>	<p>A member of the community inquired if the FY25 Annual Action Plan draft had been released.</p>	<p>The community member was informed that the FY26 Annual Action Plan draft would be published on the County of San Mateo's Department of Housing webpage on March 12, 2026.</p>	

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-English Speaking - Specify other language: Spanish Non-targeted/broad community	On February 9, 2026, notice of the March 12, 2026 public hearing was posted on the County of San Mateo's Department of Housing webpage. The public notice was printed in two languages: English and Spanish.	None received.	N/A	https://www.smcgov.org/housing
8	Newspaper Ad	Non-English Speaking - Specify other language: Spanish Non-targeted/broad community	On February 9, 2026, notice of the March 12, 2026 public hearing was published in the San Mateo County Times newspaper (Legal No. 0006948275). The public notice was printed in two languages: English and Spanish.	None received.	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
9	Printed Material	<p>Non-English Speaking - Specify other language: Spanish</p> <p>Non-targeted/broad community</p>	<p>On February 9, 2026, a hard copy of the notice of the public hearing on March 12, 2026 was posted in the County of San Mateo Department of Housing lobby. The public notice was printed in two languages: English and Spanish.</p>	None received.	N/A	
10	Public Hearing	Non-targeted/broad community	<p>A public hearing was held by the Housing and Community Development Committee on March 12, 2026. 26 members of the public were in attendance, and 18 members provided comment.</p>	<p>Comments were received by 18 speakers from agencies seeking or supporting funding from the CDBG, HOME, and ESG programs. All comments received were supporting programs and projects under consideration.</p>	<p>All comments were taken into consideration by staff and the HCDC while making funding recommendations.</p>	

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	<p>Non-English Speaking - Specify other language: Spanish</p> <p>Non-targeted/broad community</p>	<p>On March 19, 2026, for the public hearing on April 21, 2026 and availability of the FY26-27 Annual Action Plan draft to be on March 25, 2026, emails were sent to 684 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.</p>	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)
12	Internet Outreach	<p>Non-English Speaking - Specify other language: Spanish</p> <p>Non-targeted/broad community</p>	<p>On March 19, 2026, the notice of the April 21, 2026 public hearing and availability of the FY26-27 Annual Action Plan draft to be on March 25, 2026 was posted on the County of San Mateo's Department of Housing webpage. The public notice was printed in two languages: English and Spanish.</p>	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 Ad	<p>Non-English Speaking - Specify other language: Spanish</p> <p>Non-targeted/broad community</p>	<p>On March 19, 2026, the notice of the April 21, 2026 public hearing and availability of the FY26-27 Annual Action Plan draft to be on March 25, 2026 was published in the San Mateo County Times newspaper (Legal No. 0006955730). The public notice was printed in two languages: English and Spanish.</p>	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)
14	Printed Material	<p>Non-English Speaking - Specify other language: Spanish</p> <p>Non-targeted/broad community</p>	<p>On March 19, 2026, a hard copy of the notice of the public hearing on April 21, 2026 and availability of the FY26-27 Annual Action Plan draft to be on March 25, 2026, was posted in the County of San Mateo Department of Housing lobby. The public notice was printed in two languages: English and Spanish.</p>	TBD	TBD	
15	Internet Outreach	<p>Non-targeted/broad community</p>	<p>On March 25, 2026, the draft of the FY26-27 Annual Action Plan was posted on the Department of Housing website for a 30-day public comment/review period concluding on April 27, 2026.</p>	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)
16	Printed Material	Non-targeted/broad community	On March 25, 2026, a hard copy of the draft of the FY26-27 Annual Action Plan was posted in the County of San Mateo Department of Housing lobby.	TBD	TBD	

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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	Public Hearing	<p>Non-English Speaking - Specify other language: Spanish</p> <p>Non-targeted/broad community</p>	<p>On April 21, 2026, the San Mateo County Board of Supervisors held a public hearing during their normally scheduled meeting. The 2026 Annual Action Plan and Projects was Item No. TBD on the agenda, and it was approved by the Board via Resolution No. TBD. Simultaneous Spanish interpretation occurred during the entire meeting and was available both in person and online via Zoom.</p>	TBD	<p>TBD</p> <p>[<i>Placeholder</i> - All comments were taken under consideration by the Board of Supervisors before making final Annual Action Plan funding recommendations.]</p>	

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 \$5,785,940.79 million in funding to the County in PY 2026 to support affordable housing, community development programs and projects, and homelessness prevention. The \$5.7 million is based on the County's anticipated PY 2026 allocation.

HUD has not released the final Program Year 2026 allocation amounts. If the final HUD allocations are higher or lower than the estimates used in this Annual Action Plan, the federal funding will be allocated as follows:

1. Fully fund the Section 108 Loan repayment (CDBG)
2. Fully allocate Program Administration & Delivery allowances (CDBG, HOME, and ESG)
2. Fully allocate the maximum (15%) of CDBG funds available for Public Services applications and equally adjust the per-award amounts, if needed, to remain under the maximum allowed
3. Fully fund the Micro-Enterprise / Economic Development application (CDBG)
4. Partially fund the Minor Home Repair program applications up to the amounts recommended by staff and the HCDC Committee (CDBG)
5. Use any remaining CDBG funds and/or any returned or unspent CDBG funds to fund the Public Facilities application, Mercy Middlefield Childcare Center, even if the amount remaining exceeds the initial funding request (CDBG)
6. Fund the New Housing Development application, with conditions (HOME)
7. For Federal ESG, allocate the 40% minimum to the sole Rapid Rehousing applicant (LifeMoves) and fully fund the Samaritan House request for Safe Harbor shelter operations support. Direct the balance of the funding toward the LifeMoves First Step Shelter.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan: \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public - Federal	Administration & Planning, Economic Development, Housing, Public Facility Improvement, Public Service	2,315,528.00	347,643.63	0.00	2,663,171.63	2,663,171.63	<p>This Action Plan is the fourth year of the ConPlan and the expected amount available for the remainder of the ConPlan is equal to the Year 4 allocation plus the Year 4 program income.</p> <p>This annual allocation amount is an estimate based on the PY 2025 allocation since HUD has not released the PY 2026 allocation amount.</p>
HOME	Public - Federal	Multifamily Rental; New Construction	1,485,482.15	487,558.31	941,298.70	2,914,339.16	1,973,040.46	<p>This Action Plan is the fourth year of the ConPlan and the expected amount available for the remainder of the ConPlan is equal to the Year 4 annual allocation plus the Year 4 program income.</p>
ESG	Public - Federal	Overnight Shelter; RRH, Rental Assistance Services, Transitional Housing	208,430.00	0.00	0.00	208,430.00	208,430.00	<p>This Action Plan is the fourth year of the ConPlan and the expected amount available for the remainder of the ConPlan is equal to the Year 4 annual allocation.</p>

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 (up to \$20 million in FY 2026-2027) will be utilized as leverage with federal funds. Measure K funds are allocated and spent alongside HOME, CDBG and ESG funding. Measure K funding is sufficient investment leverage for all federal funding sources. Service organizations can pursue financial support through additional funding sources such as private donors and other municipal jurisdictions to assist with their public services programs, housing development, or housing rehabilitation activities. 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 State Emergency Solution Grant (CA ESG) funding (anticipated at \$165,356 in FY 2026-2027) for public services that support persons and families at risk of or experiencing homelessness. As in years past, 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 has applied for the Section 108 Loan Guarantee Program (Section 108) offered by HUD. A Section 108 loan would provide the County with 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 2026-27 Annual Action Plan. If the County does receive this loan, the County will amend its 2023 – 2027 Consolidated Plan and the 2026-27 Annual Action Plan to include these additional funds. Public input was requested concerning the potential use of these funds for public facilities and/or for the repair of affordable rental housing complexes during a public hearing at the San Mateo County Board of Supervisors meeting on April 22, 2025.

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

The North County Courthouse and the former Maple Street Shelter location remain ideal development sites for new affordable housing units. The Department of Housing created a new sub-division, Real Estate Development and Asset Management, which will focus on County-owned land projects. This new sub-division will accelerate the development of these properties, which were expected not to progress for several years.

Discussion

For PY 2026, the County has allocated \$5,785,940.79 of CDBG, HOME, and ESG funding. This amount includes \$941,298.70 in currently estimated unallocated HOME funds from prior years, \$835,201.94 in new program income. These funds will be used to support a variety of public services and housing development detailed in the next section of this Annual Action Plan.

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Annual Goals and Objectives

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

Goals Summary Information [TABLE HEADER]

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Provide Services to LMI & Special Needs Households	2023	2027	Public Services	Countywide	Public Services	CDBG: \$309,273.50	Persons Assisted: 1063
2	Preserve & Protect Existing Affordable Housing	2023	2027	Home Repairs & Modifications (HRM)	Countywide	Home Repairs & Modifications	CDBG: \$576,732.15 HOME: \$717,035.11	Rental Units Rehab'd: 70
3	Support New Housing for LMI & Special Needs	2023	2027	Housing Development	Countywide	Housing Development	CDBG: \$493,716.26 HOME: \$2,000,000.00	Other: 0 Housing Units: 63
4	Assist Access to Shelter and Stable Housing	2023	2027	Public Services	Countywide	Public Services	CDBG: \$80,000.00 ESG: \$192,797.75	Homelessness Prevention: 564 Persons Assisted
5	Improve/Construct Public Facilities	2023	2027	Home Repairs & Modifications (HRM); Public Facilities	Countywide	HRM; Pub Facilities	CDBG: \$620,815.39	Other: 1
6	Support Micro-Enterprise & Job Creation/Retention	2023	2027	Micro-enterprise and Job Creation/Retention	Countywide	Micro-enterprise and Job Creation/Retention	CDBG: \$50,000.00	Businesses Asst'd: 40
7	Planning and Administration	2023	2027	Housing Development Home Repairs and Modifications Rental Housing Repairs Public Facilities Public Services Micro-enterprise and Job Creation/Retention	Countywide	ALL	CDBG: \$532,634.33 HOME: \$197,304.05 ESG: \$15,632.25	Other: 0

Table 3 – Goals Summary

Goal Descriptions

1	Goal Name	Provide Services to LMI & Special Needs Households
	Goal Description	By utilizing the maximum public services allowance (no more than 15% of CDBG), provide funds to area nonprofits to provide needed services to low- to moderate-income (LMI) and special needs households. Metrics and Milestones: 1063 person assisted
2	Goal Name	Preserve & Protect Existing Affordable Housing
	Goal Description	Preserve, conserve, and improve the existing 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: 70 households assisted with home repair, acquisition and rehabilitation, safety upgrades, and/or accessibility modifications
3	Goal Name	Support New Housing for LMI & Special Needs
	Goal Description	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 Metrics and Milestones: 63 rental housing units constructed
4	Goal Name	Assist Access to Shelter and Stable Housing
	Goal Description	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: 564 persons
5	Goal Name	Improve and Construct Public Facilities
	Goal Description	Provide funding for needed improvements and to build new public facilities. Metrics and Milestones: Continued construction of 1 public facility

6	Goal Name	Support Micro-Enterprise & Job Creation/Retention
	Goal Description	Providing funding to support job creation and retention programs. Metrics and Milestones: 40 businesses assisted
7	Goal Name	Planning and Administration
	Goal Description	Planning for and administration of allocated federal funds

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AP-35 Projects - 91.420, 91.220(d)

Introduction

The Housing and Community Development Committee recommended activities within the following projects, which were subsequently approved by the San Mateo County Board of Supervisors for PY 2026 funding.

#	Project Name
1	Public Services
2	Minor Home Repair
3	Section 108 Loan Repayment – Trestle Glen
4	ESG Projects and Administration
5	Public Facilities
6	Micro-Enterprise & Job Creation/Retention
7	CDBG Administration
8	CDBG Rehab Administration
9	HOME Administration
10	Program Delivery
11	New Development

Table 3 – Project Information

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

The FY 2023 – 2027 Consolidated Plan, which was developed based on community input and data collection, steers the allocation priorities recommended by San Mateo County Department of Housing staff. The staff recommendations were reviewed, discussed, and affirmed by the Housing and Community Development Committee at the public meeting held on March 12, 2026. San Mateo County’s funding allocations are made in accordance with the Consolidated Plan’s priorities with a focus on addressing the needs of underserved communities, especially individuals and families at risk of or currently experiencing homelessness.

The County noted a decrease in applications for housing development activities, which directed funds toward construction projects currently in progress. The County continues to encounter challenges with increasing construction costs, community opposition to potential affordable housing sites, and the required rezoning of developable land that could have a significant impact on housing needs.

AP-38 Project Summary

Project Summary Information

1	Project Name	Public Services
	Target Area	Countywide
	Goals Supported	Provide Services to LMI & Special Needs Households Assist Access to Shelter and Stable Housing
	Needs Addressed	Public Services
	Funding	CDBG: \$389,273.50
	Description	Legal aid, food pantry, and housing location services
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	1128 Persons
	Location Description	1048 El Camino Real, Suite A, Redwood City, CA 139 Primrose Road, Burlingame, CA 330 Twin Dolphin Drive, Suite 123, Redwood City, CA 800 Middle Avenue, Menlo Park, CA 1615 Hudson Street, Suite A, Redwood City, CA

<p>Planned Activities</p>	<p>Bay Area Legal Aid – Domestic Violence Legal Safety Net (\$56,773.50) 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. (Benefits 68 Persons)</p> <p>CALL Primrose – Community Pantry (\$50,000.00) Daily, this program prepares and distributes to-go food bags to unhoused clients with a focus on providing ready-to-eat food with no cooking or refrigeration required (e.g., pop-top or tear-away packaging, easy-to-chew foods, and lightweight items for easy transport). (Benefits 220 Persons)</p> <p>Legal Aid Society of San Mateo – HomeSavers (\$50,000.00) Provides 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; and remedying substandard living conditions through advocacy. (Benefits 40 Persons)</p> <p>Peninsula Volunteers Inc. – Meals on Wheels (\$52,500.00) Program provides 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. (Benefits 600 Persons)</p> <p>Project Sentinel – Fair Housing (\$50,000.00) 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. (Benefits 25 Persons)</p> <p>Project Sentinel – Tenant-Landlord Counseling (\$50,000.00) Services will focus on eviction prevention, housing stabilization, and homelessness prevention through tenant counseling, landlord-tenant resolution, information and referral, and community-based outreach and education. (Benefits 110 Persons)</p> <p>Samaritan House – Housing Location Services (\$80,000.00) Housing Location Services offers individuals experiencing homelessness with the resources to help prepare, search for 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. (Benefits 65 Persons)</p>
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2	Project Name	Minor Home Repair
	Target Area	Countywide
	Goals Supported	Preserve & Protect Existing Affordable Housing
	Needs Addressed	Home Repairs and Modifications
	Funding	CDBG: \$489,584.00
	Description	Minor home rehabilitation services for low-income homeowners
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	70 Housing Units
	Location Description	<p>All projects will be at various location around San Mateo County. These are the organizations' addresses.</p> <p>3921 East Bayshore Road, Palo Alto, CA</p> <p>841 Kaynyne Street, Redwood City, CA</p> <p>925 Main Street, Half Moon Bay, CA</p>
Planned Activities	<p>Climate Resilient Communities – Resilient Homes (\$150,000.00) Provide a holistic approach to home repair services for extremely low, very low and low- and fixed-income residents 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. (Benefits 16 Housing Units)</p> <p>Rebuilding Together Peninsula – Safe at Home (\$150,000.00) 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. (Benefits 16 Housing Units)</p> <p>Rebuilding Together Peninsula – National Rebuilding Day, Home Rehab (\$118,514.00) 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. (Benefits 8 Housing Units)</p> <p>Senior Coastsiders – Coastside Minor Home Repair (\$71,070.00) Repair the homes of coast-side seniors and adults with disabilities to make them safer and more accessible. (Benefits 30 Housing Units)</p>	

3	Project Name	Section 108 Loan Repayment – Trestle Glen
	Target Area	Countywide
	Goals Supported	Support New Housing for LMI & Special Needs
	Needs Addressed	Housing Development
	Funding	CDBG: \$493,716.26
	Description	Repayment of Section 108 Loan used for the development of the Trestle Glen multi-family housing project
	Target Date	6/30/2027
	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

4	Project Name	ESG Projects and Administration
	Target Area	Countywide
	Goals Supported	Assist Access to Shelter and Stable Housing Planning and Administration
	Needs Addressed	Public Services
	Funding	ESG: \$208,430
	Description	Rapid Rehousing program; Shelter Operations at First Step for Families and the Safe Harbor Shelter; Administrative costs related to the use of Federal Emergency Solutions Grants funds
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	499 Persons
	Location Description	2550 Great America Way, Suite 201, Santa Clara, CA (This is the organization's address. Rapid Rehousing program beneficiaries will be referrals from within San Mateo County.) 325 Villa Terrace, San Mateo, CA 295 N. Access Road, South San Francisco, CA 264 Harbor Boulevard, Belmont, CA

	Planned Activities	<p>Rapid Rehousing – LifeMoves (\$83,372.01) Program provides comprehensive case management, housing readiness counseling, and rental assistance to individuals and families experiencing homelessness. (Benefits 13 Persons)</p> <p>Shelter Operations – LifeMoves, First Step for Families (\$49,425.74) An interim housing program that includes comprehensive supportive services for families and individuals experiencing homelessness throughout San Mateo County. (Benefits 110 Persons)</p> <p>Shelter Operations – Samaritan House, Safe Harbor (\$60,000.00) A 105-bed adult, congregate homeless shelter offering short-term, emergency housing with supportive services to transition clients into permanent housing. (Benefits 376 Persons)</p> <p>Planning and Administration (\$15,632.25) General administrative costs. No direct benefits.</p>
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5	Project Name	Public Facilities
	Target Area	Countywide
	Goals Supported	Improve and Construct Public Facilities
	Needs Addressed	Public Facilities
	Funding	CDBG: \$620,815.39
	Description	Middlefield Childcare Center construction
	Target Date	6/30/2027
	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	Mercy Housing California’s public facility project will 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 support continuing construction.	

6	Project Name	Micro-Enterprise and Job Creation/Retention
	Target Area	Countywide
	Goals Supported	Support Micro-Enterprise & Job Creation/Retention

Needs Addressed	Micro-enterprise and Job Creation/Retention
Funding	CDBG: \$50,000
Description	Support low-income entrepreneurs 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	6/30/2027
Estimate the number and type of families that will benefit from the proposed activities	40 Businesses
Location Description	1848 Bay Road, East Palo Alto, CA
Planned Activities	Renaissance Entrepreneurship Center will 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.

7	Project Name	CDBG Administration
	Target Area	Countywide
	Goals Supported	Planning and Administration
	Needs Addressed	Home Repairs and Modifications Rental Housing Repairs Public Facilities Public Services Micro-enterprise and Job Creation/Retention
	Funding	CDBG: \$519,597.29
	Description	Administrative expenses related to the use of CDBG program funds
	Target Date	6/30/2027
	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

8	Project Name	CDBG Rehab Administration
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Target Area	Countywide
Goals Supported	Preserve & Protect Existing Affordable Housing
Needs Addressed	Home Repairs and Modifications Rental Housing Repairs
Funding	CDBG: \$13,037.04
Description	Administrative expenses related to the use of CDBG rehab program funds.
Target Date	6/30/2027
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

9	Project Name	HOME Administration
	Target Area	Countywide
	Goals Supported	Planning and Administration
	Needs Addressed	Housing Development
	Funding	HOME: \$197,304.05
	Description	Administrative costs related to the use of HOME program funds
	Target Date	6/30/2027
	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

10	Project Name	Program Delivery Costs
	Target Area	Countywide
	Goals Supported	Preserve & Protect Existing Affordable Housing

	Needs Addressed	Rental Housing Repairs Home Repairs and Modifications
	Funding	CDBG: \$87,148.15
	Description	Programmatic activities in support of CDBG-funded housing rehabilitation programs and Minor Home Repair programs.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Program delivery costs associated with Goal 2 activities
	Location Description	264 Harbor Boulevard, Belmont, CA
	Planned Activities	Direct program delivery costs in support of CDBG-funded housing rehabilitation and minor home repair activities, including completion of environmental reviews (\$52,148.15 from the CDBG Revolving Loan Fund; \$35,000.00 from CDBG)

11	Project Name	New Development
	Target Area	Countywide
	Goals Supported	Preserve & Protect Existing Affordable Housing Support New Housing for LMI & Special Needs
	Needs Addressed	Housing Development
	Funding	HOME: \$2,717,035.11
	Description	Affordable housing activities
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	63 Housing Units
	Location Description	951 Old County Road, Belmont, CA 264 Harbor Boulevard, Belmont, CA
	Planned Activities	Developer: Community Revitalization & Development Corporation Project: The Ridge on Masonic (\$2,000,000.00) An eight-story multifamily development that will offer 21 one-bedroom units, 21 two-bedroom units, and 21 three-bedroom units that will house approximately 147 low-income individuals and families. CHDO Reserve (\$411,643.43); Unallocated Funds (\$305,391.68) CHDO set-aside and unallocated HOME funds to be allocated via a future Notice of Funding Availability (NOFA) or Over the Counter process.

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

Assistance will be directed to locations across the entire county, as no geographic priorities were identified beyond the low- to moderate-income census block groups in San Mateo County.

Geographic Distribution

Target Area	Percentage of Funds
Countywide	100

Table 4 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Investments were not allocated geographically.

Discussion

While funding is not routinely directed to specific areas in San Mateo County, funding is distributed to projects and programs that demonstrate or have demonstrated their necessity and provision of 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 also funds non-profit efforts to provide home repairs to lower income homeowners. Program Year 2026 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	4
Non-Homeless	59
Special-Needs	70
Total	133

Table 5 - 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	63
Rehab of Existing Units	70
Acquisition of Existing Units	0
Total	133

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

Discussion

In Program Year 2026, San Mateo County will provide CDBG and HOME funding to one new affordable housing development project, one public facilities project, and four minor home repair programs.

- The Ridge at Masonic will be a 63-unit multi-family affordable rental housing development located in the City of Belmont. 65% of the units are designed for larger families (two- and three-bedroom units), 16% are designated for persons or families earning 30% of the area median income; four units reserved for individuals or families at risk of or experiencing homelessness.
- 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.
- The minor home repairs programs will rehabilitate approximately 70 existing units of housing inhabited by persons with extremely low, low, moderate and fixed incomes within specialist needs populations (e.g., seniors and persons with physical disabilities).

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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 [of] 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

With an increasing number of individuals and families experiencing homelessness, the San Mateo County Board of Supervisors remains committed to its “functional zero” homelessness prevention initiative to ensure safe lodging for all unhoused county residents. Of the former motels purchased by the County in recent years, one has completed its transition to permanent supportive housing and one property is currently in the transition process.

The County’s Human Services Agency (HSA) is responsible for execution of 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 community partners and other local government departments, including the Department of Housing.

The HSA’s most recent Strategic Plan, which set the primary goals and strategies for the community’s response to homelessness, concluded in June 2025. While the new three- to five-year plan is in development, 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 a set of six goals that articulated what HSA and the CoC sought to accomplish during the Strategic Plan period (July 2022 to June 2025). The six goals revolved around incorporating data and feedback from people with lived experience into program design, preventing homelessness, and supporting people from homelessness to a shelter and ultimately, to permanent housing.

Describe the jurisdiction's one-year goals and actions for reducing and ending homelessness including:

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

San Mateo County maintains its commitment to reaching “functional zero” homelessness. From the initiative’s inception in April 2022, the County has taken actions toward increasing housing options and supply while evaluating effectiveness of past, current and proposed services. The County’s mission included a focus on addressing the root causes of homelessness above simply sheltering the unhoused. The continuing effort toward the goal involves the following activities:

- Regional street outreach programs, with better collaboration with Coordinated Entry access points to improve access to services for unsheltered individuals.
- Access to services after hours and on weekends.
- Strengthen connections and partnerships 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 households maintain their housing.
- Continue established methods of acquiring information from people experiencing homelessness, or those who have had homelessness experiences, and involving them in the decisions made for the County’s homeless crisis 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 models, including both congregate and non-

congregate settings.

In PY 2026, the County Department of Housing will allocate CDBG funding to housing location services and Federal ESG funding to emergency shelter support and one rapid rehousing program. Housing location services assist clients who may have had an extended period of homelessness, disabilities, mental or physical health challenges, substance abuse disorders, limited to no income, a history of evictions, criminal convictions, or other barriers to securing stable 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.

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 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 have encountered a housing crisis and have no alternative housing options. The goal of San Mateo County's shelters is to move households towards permanent housing as quickly as possible. Individuals and families who enter emergency shelters receive 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 2026 Emergency Solutions Grant (ESG) funding to continue its operational support of one LifeMoves rapid rehousing program and one family shelter facility (First Step for Families), which is operated by LifeMoves. In addition, the CoC, HSA and DOH have allotted other resources (including CDBG, State ESG, Measure K, etc.) to support two other organizations providing emergency shelter and transitional housing: Samaritan House (Safe Harbor single adult shelter) and CORA (the County's sole 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 assist 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 striving to attain this goal:

- 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).
- For Rapid Rehousing (RRH), 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).
- Evaluate Coordinated Entry (CE) policies and tools for matching people to permanent supportive housing and RRH to ascertain whether the matching process is functioning as intended; if not, revise as needed.
- 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.
- Identify innovative housing solutions for populations that have the greatest barriers to housing: people with complex health needs, older adults, and people with criminal histories.
- Strengthen partnerships with programs providing employment and training services for experiencing homelessness who have significant employment barriers; connect eligible households to income supports such as SSI.
- 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 is actively working 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: Per San Mateo County Behavioral Health and Recovery Services (BHRS) policy, 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 2026, with its CDBG allocation, San Mateo County will continue supporting Legal Aid Society of San Mateo and Project Sentinel. Through enforcement of tenant rights, both organizations offer 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 and families experiencing homelessness as well as to homebound individuals and seniors within the County.

Discussion

The San Mateo County Human Services Agency's Strategic Plan incorporated the best practices for reducing homelessness and providing short and long-term housing assistance for the unsheltered population and for those at the greatest risk of becoming unsheltered. The County's commitment to its "functional zero" goal is evidenced by the current slate of affordable housing projects in development (eight total) and rezoning considerations to increase housing quantity and address land use concerns.

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AP-75 Barriers to Affordable Housing -91.420, 91.220(j)

Introduction

San Mateo County has relatively high and escalating land and labor costs that negatively impact construction and rehabilitation of affordable housing complexes. Interest rates have either stayed high or risen continuously, directly affecting the costs of new affordable housing projects. The lingering effects of California's Proposition 13 based limitations on fees associated with housing development is another constant barrier to affordable housing creation.

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

San Mateo County uses a point system to evaluate applicability to its established priority needs, practicality, and readiness for all notices of funding availability, which include the Affordable Housing Fund, CDBG and HOME grants. An element of the point system is the local jurisdictions' ability to lower fees and support legislation that impacts a development project's financial viability.

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

Introduction

To support the numerous services the County provides for its residents, San Mateo County utilizes local, State and private finances in addition to CDBG and HOME grant funding. The County's continuing initiatives are described in the sections below.

Actions planned to address obstacles to meeting underserved needs

Adequate funding remains a major obstacle in providing services that are responsive to the prevention of homelessness, particularly for families nearing or living in poverty. Funding is also an obstacle to providing the best quality, most affordable housing for the homeless population. 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, addressing 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

The County will continue dedicating the largest portion of its CDBG funding to affordable housing development or preservation activities. During PY 2026, the entire HOME allocation, aside from funds reserved for a Community Housing Development Organization, will be applied to affordable housing development. The County's local Measure K funding for housing development in FY 2026/27 is – for the third consecutive year – budgeted at approximately \$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 are planned to address lead-based paint hazards in PY 2026; however, as is standard for all CDBG funding recipients, housing rehabilitation projects will be required to guarantee that any lead-based paint hazards are identified and, if possible, mitigated. The County has a Lead Prevention Program designed to prevent lead exposure to 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 continuing collaboration with the Continuum of Care, the County works toward reducing the number of families living at poverty level through development of services and referrals to social service agencies within the County that assist those families with life-sustaining educational opportunities, employment growth, physical and 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.
- Identifying opportunities to create private/public partnerships for project finance and development to leverage federal funds.
- Partnering with private industry to address important issues that hamper housing and community development efforts.

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

The County continues to coordinate planning activities with private housing and social services agencies through its participation in monthly meetings with the Continuum of Care and 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 also participates 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 of these agencies share a common, multi-jurisdictional mission of developing, adopting, and implementing the County's local housing policies and programs. In order to gauge whether the County is successfully addressing the most pressing needs, based on the most accurate information, County staff will continue participation in these coalitions and study groups.

Discussion

The aforementioned actions exhibit San Mateo County's continued partnership endeavors aimed at tackling the county's homelessness and supportive services needs.

DRAFT

Program Specific Requirements

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

Introduction

The County leverages its allotted CDBG, HOME, and ESG funds with other resources to increase its impact on housing and community development issues. 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 encouraged to compete for other 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 federal 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(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	347,644
2. The amount of proceeds from Section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	347,644

1. The amount of urgent need activities

0

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

80%

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**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 previous Annual Action Plans, the County also leverages other State, local and federal funding for affordable housing.

Tax-Exempt Financing. Many 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 dollars 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.

San Mateo County's housing trust fund, the Housing Endowment and Regional Trust of San Mateo County (HEART), aims to address 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 for seniors and other fixed-income residents.

During PY 2026, 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 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:

As in previous years, no HOME funds will be allocated to homeownership programs in PY 2026.

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:

As in previous years, no HOME funds will be allocated to homeownership programs in PY 2026.

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:

Since its inception, there have been very few 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 secure 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: (1) HOME investment cannot exceed 85% of the rehab costs; or (2) HOME investment must involve a level of rehab costing at least \$20,000 per HOME-assisted unit. The County reviews this number periodically to factor in 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 not be less than 5 years from the date of rehab completion, 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 consistent with the County HOME investment policy. HOME funds may be invested anywhere in the San Mateo County HOME Consortium PJ plus contiguous areas, provided that 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 involves reviewing the ownership's property management practices and capacity to perform long-term management. Property management experience is requested as a part of the application process. 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 also includes evaluating the project's replacement reserves to ensure sufficiency to address certain long-term physical needs.

In compliance with HOME requirements, onsite monitoring will be conducted at least once every three years.

- 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 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that 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. Accordingly, the County prioritizes funding for affordable housing projects that serve these populations, as well as veterans, extremely low-income households (i.e., those who earn less than or equal to 30% of the County's Area Median Income - AMI) and very low-income households (i.e., those who earn less than or equal to 50% of the County's Area Median Income – AMI).

The County also prioritizes 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 farmworkers; 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.

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 typically steered toward shelter services and rapid rehousing, as they will be in PY 2026. 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, for this program 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 *[is made?]* available to private nonprofit organizations (including community and faith-based organizations).**

As the lead agency for the Continuum of Care (CoC), the San Mateo County Human Services Agency (HSA) participates in the ESG applications review and award process. Partnering with HSA, the County Department of Housing ensures that sub-awards align with the CoC Strategic Plan on Homelessness, which is currently in development for the next three- to five- year cycle (July 2025 through June 2028, or July 2025 through June 2030).

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.

The San Mateo County Board of Supervisors is the recipient of the ESG funds. Therefore, it is not possible to require participation 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.

To ensure subrecipients adhere to applicable legislation and program guidelines and requirements, County staff review program performance and associated document submissions throughout the program year. The San Mateo County Department of Housing also monitors its own operations to guarantee staff compliance with those same requirements. If corrective action is necessary, whether for staff or subrecipients, it is taken expeditiously.

ATTACHMENTS

Citizen Participation Documents **[Will be one (1) PDF packet]**