

San Mateo County Continuum of Care (CoC) – CA-512
Applicant Information Session Frequently Asked Questions (FAQ)
Issued July 6, 2026

1. Where can I find guidance on eligible and ineligible Continuum of Care (CoC) program expenses?

HUD's CoC Program Interim Rule ([24 CFR Part 578](#), Subpart D—Program Components and Eligible Costs) is the primary source for determining eligible CoC program costs. Applicants are encouraged to review the eligible cost information available on HUD's website together with the applicable sections of the CoC Program Interim Rule.

Other helpful resources available on the Department of Housing and Urban Development (HUD)'s website include: <https://www.hudexchange.info/homelessness-assistance/coc-esg-virtual-binders/coc-eligible-activities/coc-eligible-activities-overview/list-of-coc-eligible-activities/>

If, after reviewing these materials, you are still uncertain whether a specific expense is allowable, applicants are encouraged to first reach out to the Center on Homelessness at HSA_Homeless_Programs@smcgov.org. If additional clarification is needed, applicants may also submit a question directly to HUD at CoCNOFO@hud.gov.

2. Can CoC funding be used for specific program expenses (such as ADA-accessible vehicle, rideshare assistance, training, or other supportive service costs), or must it fund an entire program?

It is allowable for an applicant to apply for CoC funding to fund new or expanding components of an existing program.

Applicants may also apply for CoC funding for an entire program, except for the 25% match (funding from another source). For more information about the match requirement, see <https://www.hudexchange.info/homelessness-assistance/coc-esg-virtual-binders/coc-match/coc-match-overview/>

Whether a specific expense is eligible depends on HUD's CoC Program regulations and how the expense fits within an eligible budget category. HUD's guidance is not intended to be an exhaustive list of every allowable cost, so the absence of a specific example does not necessarily mean that an expense is ineligible.

Applicants should review the applicable eligible cost sections of the CoC Program Interim Rule ([24 CFR Part 578](#)) and the HUD eligible cost guidance. If uncertainty remains about a particular expense, applicants are encouraged to contact the Center on Homelessness at HSA_Homeless_Programs@smcgov.org and, if necessary, seek clarification directly from HUD before submitting their application.

3. May applicants submit additional attachments or supporting materials with their application?

There is no prohibition on submitting supplemental materials with a project application. However, applicants are encouraged to keep submissions focused, concise, and directly relevant to the proposed project.

The Review Panel will evaluate applications using the criteria outlined in the [FY2026 San Mateo County Rank and Review Policy](#). Applicants should therefore prioritize providing complete responses to the required application questions and include supplemental materials only when they meaningfully support the Review Panel's evaluation of the project.

4. Is my project required to be located in an Opportunity Zone to be eligible for funding?

No. Being located in an Opportunity Zone is not an eligibility requirement under either the FY2026 HUD Continuum of Care (CoC) Notice of Funding Opportunity (NOFO) or the San Mateo County FY2026 CoC Local Competition. Applicants may submit a project application regardless of whether the project is located in an Opportunity Zone.

The Opportunity Zone criterion is a **scoring opportunity, not a threshold requirement**. As described in the [FY2026 San Mateo County CoC Rank and Review Policy](#), applicants may receive points if 50% or more of the proposed award will be used in an Opportunity Zone.

For projects that operate across multiple locations (such as mobile or rotating service models), applicants should consider whether 50% or more of the project's operations and associated funding will be used in an Opportunity Zone when determining whether the project is likely to qualify for points under this criterion.

If you are unsure whether your proposed project meets this criterion, please consult HUD's Opportunity Zone tool found here: <https://www.hud.gov/opportunity-zones>