



San Mateo County 2023-24 Annual Action Plan

PREPARED FOR:

San Mateo County, Department of Housing
264 Harbor Boulevard, Bldg. A
Belmont, CA 94002
smcgov.org/housing
650-802-5050

CREATED

3/24/2023

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. Together, these programs will bring an expected \$4.176 million in new funding to the County each of the next five years in support of affordable housing, homeless, and community development programs and projects. Additional funding, estimated to be nearly \$1.7M in FY2023-2024 alone, will come from program income for both the CDBG and HOME

programs.

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	Acquisition; Admin and Planning; Economic Development; Housing; Public Improvements; Public Services	\$2,449,879	\$838,578	\$0	\$3,288,457	\$9,799,516	Expected amount for remainder of Con Plan equals the Year 1 Annual Allocation plus program income times four.
HOME	Public — federal	Acquisition; homebuyer assistance; homeowner rehab; multifamily new construction; multifamily rental rehab; new construction for ownership; TBRA	\$1,497,141	\$841,979	\$487,001	\$2,826,121	\$5,988,564	Expected amount for remainder of Con Plan equals the Year 1 Annual Allocation plus program income times four.

ESG	Public — federal	Conversion and rehab for transitional housing; financial assistance; overnight shelter; rapid re-housing (rental assistance); rental assistance services, transitional housing.	\$228,547	\$0	\$0	\$228,547	\$914,188	Expected amount for remainder of Con Plan equals the Year 1 Annual Allocation times four.
------------	---------------------------------	---	-----------	-----	-----	-----------	-----------	---

Table 8 - 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

Federal funds will be leveraged by local funding from the County's Measure K 1/2 cent sales tax discretionary fund (about \$20 million in FY 23-24), through the ability of service organizations to raise program funds through outside sources, and other loan sources needed for housing development activities. The County will also utilize approximately \$850,000 in Permanent Local Housing Allocation (PLHA) and State Emergency Solutions Grant (ESG) funding for rapid re-housing and emergency shelter services.

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

San Mateo County has surveyed and continues to survey County-owned land, with the goal of making appropriate sites available for development of affordable rental housing. Under HCD's oversight, several county-owned parcels by qualified affordable housing developers will add to the supply of affordable rental housing:

- Midway Village Redevelopment, a four-phase 555-unit 100% affordable housing development on a Housing-Authority-owned site which will be developed by Mid-Pen Housing.
- Middlefield Junction, a 179-unit 100% affordable project on county-owned land which will be developed by Mercy Housing.
- The "F" Street parcel in the City of San Carlos purchased by the County from the Mid-Peninsula Water District, which will provide an estimated 30 units serving extremely low-income households with disabilities.
- Beech Street, a 1.85-acre County-owned parcel in East Palo Alto, which is subject to pending negotiations for a land swap with the City of East Palo Alto, resulting in the County owning a parcel that would be more appropriate for affordable rental housing.
- 1580 Maple, the site of a congregate shelter owned by Redwood City which will be demolished to make way for the new Navigation Center non-congregate shelter in March 2023. When transferred to the County, this parcel is expected to create 108 units of permanent supportive housing for the homeless.

Discussion

The County has \$6,343,124 available for the 2023-2024 CDBG/HOME/ESG program year. This amount includes \$487,001 from FY22-23 entitlement funds and \$1,680,557 in estimated program income. In addition to other federal, state, and local resources, these funds will be used to operate a range of private and public services as described later in the Annual Action Plan.

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Provide services to stabilize low- to moderate-income and Special Needs households.	2023	2024	Homeless Non-Homeless Special Needs	Countywide	Public Services	CDBG: \$282,379	5,500 households served
2	Preserve existing affordable housing stock and protect existing affordable housing.	2023	2024	Affordable Housing Non-Homeless Special Needs	Countywide	Affordable housing	CDBG: \$454,863	80 households assisted with home repair, acquisition and rehabilitation, safety upgrades, and/or accessibility modifications.
3	Support new housing for extremely low- to moderate-income and Special Needs households	2023	2024	Affordable Housing Non-Homeless Special Needs	Countywide	Affordable housing	CDBG:\$1,544,421 HOME: \$2,592,209	Rental units constructed:10 households housing units
4	Assist persons experiencing and at-risk of homelessness access shelter and move into stable housing.	2023	2024	Homeless Non-Homeless Special Needs	Countywide	Public Services	CDBG: \$190,102 ESG: \$211,406	Number of households served: 130
5	Improve and construct public facilities that serve low- to moderate-income populations and Special Needs households.	2023	2024	Non-Housing Community Development	Countywide	Public Facilities	CDBG: \$125,000	Public Facilities improved: 2
6	Micro-enterprise and job creation/retention	2023	2024	Non-Housing Community Development	Countywide	Economic Development	CDBG: \$45,000	Businesses assisted: 70 businesses assisted
7	Planning and Administration	2023	2024	Planning and Administration	Countywide	Planning and Administration	CDBG: \$646,692 HOME: \$233,912 ESG: \$17,141	n/a

Table 9 – Goals Summary

Goal Descriptions

1	Goal Name	Provide services to stabilize LMI and Special Needs households.
	Goal Description	By utilizing the maximum public services allowance (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: 5,500 households served.
2	Goal Name	Preserve existing affordable housing stock and 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: 80 households assisted with home repair, acquisition and rehabilitation, safety upgrades, and/or accessibility modifications.
3	Goal Name	Support New Housing for Extremely Low- to Moderate-income and Special Needs households.
	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. Metrics and Milestones: 10 rental housing units constructed.
4	Goal Name	Assist persons experiencing and at-risk of homelessness access shelter and move into 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: 130 households served.
5	Goal Name	Improve and construct public facilities that serve LMI and Special Needs households.
	Goal Description	Provide funding for needed improvements and to build new public facilities. Metrics and Milestones: Improvements to 2 public facilities.
6	Goal Name	Micro-Enterprise and Job Creation/Retention
	Goal Description	Providing funding to support job creation and retention programs. Metrics and Milestones: 70 businesses assisted.

7	Goal Name	Planning and Administration
	Goal Description	Planning and Administration. Metrics and Milestones: Supporting administration of CDBG, HOME, and ESG programs.

AP-35 Projects - 91.420, 91.220(d)

Introduction

These projects have been approved by the Housing and Community Development Committee and will be considered for approval by the Board of Supervisors on April 25, 2023 for PY2023 funding.

#	Project Name
1	Bay Area Legal Aid – Domestic Violence Legal Safety Net Project
2	Call Primrose – CALL Community Pantry
3	Center for Independence of Individuals with Disabilities – Housing Accessibility Modifications
4	Coastside Adult Day Health Center – Aging in Place
5	Community Legal Services (East Palo Alto) – Legal Services for Tenants
6	Community Overcoming Relationship Abuse (CORA) – CORA Safe House Facilities
7	El Concilio of San Mateo County – Peninsula Minor Home Repair Program
8	El Concilio of San Mateo County – Emergency Services Partnership (ESP)
9	Legal Aid Society of San Mateo County – HomeSavers Preserving Affordable Housing
10	LifeMoves – Rapid Re-housing
11	LifeMoves – Housing Locator (Maple Street Shelter) Navigation Center
12	LifeMoves – Shelter Operations
13	Pacifica Resource Center – Safety Net of Pacifica
14	Peninsula Volunteers, Inc. (PVI) – Meals on Wheels
15	Project Sentinel – Fair Housing enforcement services
16	Rebuilding Together Peninsula – Safe at Home
17	Rebuilding Together Peninsula – National Rebuilding Day Home Rehab
18	Rebuilding Together Peninsula – National Rebuilding Day Community Facilities Rehab
19	Renaissance Entrepreneurship Center – Creating Economic Opportunity for Low-Income Women and Men
20	Samaritan House – Housing Location Services
21	Samaritan House – Core Services Program
22	Senior Coastsiders – Minor Home Repair
23	StarVista - Daybreak
24	CDBG Administration
25	CDBG Rehab Administration
26	HOME Administration
27	Federal ESG Administration

Table 10 – Project Information

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

Through the community engagement process for the Consolidated Plan, residents and stakeholders prioritized affordable rental housing, permanent supportive housing, special needs housing, and homeownership opportunities.

It is important to note that housing development activities were not funded in the first year (FY2023/24) application cycle because no applications were received for HOME funding. (This is

likely due to the devastating storms and associated flooding occurring in the County during the application cycle, which diverted the attention of entities that have traditionally submitted funding applications. In addition, the availability of significant other state, federal, and local programs that provide less restrictive funding options). Due to the significant lack of affordable housing in the County, San Mateo County intends to keep housing development as a priority activity. HOME funding and the remaining CDBG funding from FY2023/24 will be added to a local funding Request for Proposals in the summer of 2023 and/or via over-the-counter applications and the Annual Action Plan will be modified.

Additionally, residents and stakeholders identified several barriers to affordable housing development in San Mateo County. In addition to increasing construction costs, stakeholders identified the lack of developable land in the county. Others described the lack of sites available where developers can build large enough at scale to include affordable units and still make the project profitable. Several stakeholders also pointed to current zoning and community opposition (e.g., NIMBYism) as other major impediments to the development of affordable housing in San Mateo County.

The County's recent Affirmative Furthering Fair Housing (AFFH) assessment in its 2023-31 Housing Element (covering unincorporated San Mateo County) revealed certain populations in the county have disproportionate housing needs, live in low resource areas, and have less access to opportunity and fewer housing choices. The analysis found that racial and ethnic minority populations in the county are disproportionately impacted by poverty, low household income, overcrowding, and homelessness compared to the non-Hispanic White population. Additionally, racial and ethnic minorities are more likely to live in low resources areas and be denied for a home mortgage.

In addition to considering the findings in the AFFH analysis, the County's funding priorities were crafted and refined annually as part of the public process described in the County's Community Participation Plan. As such, San Mateo County continues to expand local support for affordable housing and community development funded by the local Measure K funding, a ½ cent sales tax dedicated to, among other things, affordable housing and community development activities.

AP-38 Project Summary

Project Summary Information

1	Project Name	Bay Area Legal Aid – Domestic Violence Legal Safety Net Project
	Target Area	
	Goals Supported	Provide services to stabilize low- to moderate-income and Special Needs households.
	Needs Addressed	Public Services
	Funding	CDBG: \$36,320.05
	Description	The Domestic Violence Legal Safety Net project provides free, multi-lingual legal assistance to low-income survivors of domestic violence, sexual assault, and trafficking, helping them to escape and recover from abuse, and establish long-term safety and stability for themselves and their children.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 90 low-income individuals will benefit during FY23-24.
	Location Description	1048 El Camino Real, Redwood City, CA
Planned Activities	The Domestic Violence Legal Safety Net project provides free, multi-lingual legal assistance to low-income survivors of domestic violence, sexual assault, and trafficking, helping them to escape and recover from abuse, and establish long-term safety and stability for themselves and their children.	
2	Project Name	CALL Primrose — CALL Community Pantry
	Target Area	Mid-Peninsula Area

	Goals Supported	Provide services to stabilize low- to moderate-income and Special Needs households.
	Needs Addressed	Public Services
	Funding	CDBG: \$23,859.89
	Description	CALL Primrose operates a drop-in food pantry program, providing free grocery services to low-income individuals, families and seniors along the mid-peninsula cities of Brisbane, South San Francisco, San Bruno, Millbrae, Burlingame, Foster City, Hillsborough, San Mateo, Belmont and San Carlos.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 2,401 households will benefit from these services during FY23-24.
	Location Description	139 Primrose Road, Burlingame, CA
	Planned Activities	CALL Primrose operates a drop-in food pantry program, providing free grocery services to low-income individuals, families and seniors along the mid-peninsula cities of Brisbane, South San Francisco, San Bruno, Millbrae, Burlingame, Foster City, Hillsborough, San Mateo, Belmont and San Carlos.
3	Project Name	Center for Independence of Individuals with Disabilities — Housing Accessibility Modifications
	Target Area	Countywide
	Goals Supported	Preserve existing affordable housing stock and protect existing affordable housing.
	Needs Addressed	Minor Home Repairs and Modifications

	Funding	CDBG: \$55,000
	Description	The Housing Accessibility Modification (HAM) program will provide modifications to homes of persons with disabilities to improve accessibility and increase safety.
	Target Date	6/30/24
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 20 persons will benefit from this program during FY23-24.
	Location Description	2001 Winward Way, Suite 103, San Mateo, CA (projects will be at various locations throughout the County)
	Planned Activities	The Housing Accessibility Modification (HAM) program will provide modifications to homes of persons with disabilities to improve accessibility and increase safety.
4	Project Name	Coastside Adult Day Health Center – Aging in Place
	Target Area	Half Moon Bay/Coastside
	Goals Supported	Provide services to stabilize low- to moderate-income and Special Needs households.
	Needs Addressed	Public Services
	Funding	CDBG: \$23,859.89
	Description	The Aging in Place program provides health care to frail, elderly, and disabled people in a day care environment, helping them remain as healthy, active, and independent as possible so they can age in place, in their own homes, near family and friends.
	Target Date	6/30/24

	Estimate the number and type of families that will benefit from the proposed activities	An estimated 70 beneficiaries will receive services from Coastside Adult Day Health Center during FY23-24.
	Location Description	925 Main Street, Half Moon Bay, CA
	Planned Activities	The Aging in Place program provides health care to frail, elderly, and disabled people in a day care environment, helping them remain as healthy, active, and independent as possible so they can age in place, in their own homes, near family and friends.
5	Project Name	Community Legal Services (East Palo Alto) – Legal Services for Tenants
	Target Area	Countywide
	Goals Supported	Provide services to stabilize low- to moderate-income and Special Needs households.
	Needs Addressed	Public Services
	Funding	CDBG: \$23,859.89
	Description	Community Legal Services' housing program provides legal services and advice to residents facing displacement and unsafe housing conditions in order to prevent homelessness and maintain the economic and racial diversity of San Mateo County.
	Target Date	6/30/24
	Estimate the number and type of families that will benefit from the proposed activities	Community Legal Services of East Palo Alto will support an estimated 87 individuals by providing direct legal services to low income and minority families at risk of displacement and homelessness in the county during FY23-24.
	Location Description	1861 Bay Road, East Palo Alto, CA 94303

	Planned Activities	Community Legal Services' housing program provides legal services and advice to residents facing displacement and unsafe housing conditions in order to prevent homelessness and maintain the economic and racial diversity of San Mateo County.
6	Project Name	Community Overcoming Relationship Abuse (CORA) – CORA Safe House Facilities
	Target Area	Countywide
	Goals Supported	Improve and construct public facilities that serve low- to moderate-income populations and Special Needs households.
	Needs Addressed	Public Facilities
	Funding	CDBG: \$96,500
	Description	This project requests support for repairs and greening CORA's Safe Houses, including roof replacement, painting, solar safety lighting, repair of rafters and repair of cracks.
	Target Date	6/30/24
	Estimate the number and type of families that will benefit from the proposed activities	1 facility will benefit from these repairs during FY23-24.
	Location Description	CORA safe houses located in the county
	Planned Activities	This project requests support for repairs and greening CORA's Safe Houses, including roof replacement, painting, solar safety lighting, repair of rafters and repair of cracks.
7	Project Name	El Concilio of San Mateo County – Peninsula Minor Home Repair Program

	Target Area	Countywide
	Goals Supported	Preserve existing affordable housing stock and protect existing affordable housing.
	Needs Addressed	Rental Housing Repairs
	Funding	CDBG: \$55,000
	Description	Minor home repair services enabling extremely low-, very low-, low- and fixed-income residents who do not initially qualify for all of the Energy Savings Assistance and electrification benefits and receive more energy and water conservation solutions, as well as address de-carbonation and climate change.
	Target Date	6/30/24
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 15 extremely low-, very low-, and low-income households will benefit from this program in FY23-24.
	Location Description	3180 Middlefield Road, Redwood City, CA (projects will be at various locations around the country)
	Planned Activities	Minor home repair services enabling extremely low-, very low-, low- and fixed-income residents who do not initially qualify for all of the Energy Savings Assistance and electrification benefits and receive more energy and water conservation solutions, as well as address de-carbonation and climate change.
8	Project Name	El Concilio of San Mateo County – Emergency Services Partnership (ESP)
	Target Area	Countywide
	Goals Supported	Provide services to stabilize low- to moderate-income and Special Needs households.

	Needs Addressed	Public Services
	Funding	CDBG: \$23,859.89
	Description	El Concilio will provide emergency services and access to food, homeless prevention, to include a drop-in-center tied to resources and other critical family needs to residents of East Palo Alto and Menlo Park.
	Target Date	6/30/24
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 1,215 individuals will benefit from these services during FY23-24.
	Location Description	2396 University Avenue, East Palo Alto, CA
	Planned Activities	El Concilio will provide emergency services and access to food, homeless prevention, to include a drop-in-center tied to resources and other critical family needs to residents of East Palo Alto and Menlo Park.
9	Project Name	Legal Aid Society of San Mateo County – HomeSavers Preserving Affordable Housing
	Target Area	Countywide
	Goals Supported	Provide services to stabilize low- to moderate-income and Special Needs households.
	Needs Addressed	Public Services
	Funding	CDBG: \$23,859.89

	Description	Provide legal assistance to people threatened with losing their homes or living in substandard conditions with the goals of keeping people in their homes; preventing homelessness through the enforcement of legal rights, in and out of court; and remedying substandard living conditions through advocacy.
	Target Date	6/30/24
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 316 households will benefit from services during FY23-24.
	Location Description	330 Twin Dolphin Drive, Redwood City, CA 94065
	Planned Activities	Provide legal assistance to people threatened with losing their homes or living in substandard conditions with the goals of keeping people in their homes; preventing homelessness through the enforcement of legal rights, in and out of court; and remedying substandard living conditions through advocacy.
10	Project Name	LifeMoves – Housing Locator (Maple Street Shelter) Navigation Center
	Target Area	Countywide
	Goals Supported	Assist persons experiencing and at-risk of homelessness access shelter and move into stable housing.
	Needs Addressed	Public Services
	Funding	CBDG: \$114,342.33
	Description	LifeMoves will provide housing locator services assistance to clients may have long histories of homelessness, disabilities, little to no income, history of evictions, criminal convictions, alcohol and/or other substance use, mental and physical health challenges, and/or other barriers to housing.

	Target Date	6/30/24
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 29 households will benefit from services during FY23-24.
	Location Description	1580 Maple Street, Redwood City, CA 94063
	Planned Activities	LifeMoves will provide housing locator services assistance to clients may have long histories of homelessness, disabilities, little to no income, history of evictions, criminal convictions, alcohol and/or other substance use, mental and physical health challenges, and/or other barriers to housing.
11	Project Name	Pacifica Resource Center – Safety Net of Pacifica
	Target Area	Pacifica
	Goals Supported	Provide services to stabilize low- to moderate-income and Special Needs households.
	Needs Addressed	Public Services
	Funding	CBDG: \$23,859.89
	Description	Pacifica Resource Center will provide safety net services to low-income Pacifica households. Services include case management; advocacy with and referrals to other agencies; emergency groceries and groceries to maintain their household; showers for unhoused individuals and families; coordination of and referral to the diversion and coordinated entry homeless services; financial assistance for delinquent rent, moving costs, and transportation; budgeting and financial coaching; and other critical family needs.
	Target Date	6/30/24

	Estimate the number and type of families that will benefit from the proposed activities	An estimated 300 households will benefit from services during FY23-24.
	Location Description	1809 Palmetto Avenue, Pacifica 94044
	Planned Activities	Pacifica Resource Center will provide safety net services to low-income Pacifica households. Services include case management; advocacy with and referrals to other agencies; emergency groceries and groceries to maintain their household; showers for unhoused individuals and families; coordination of and referral to the diversion and coordinated entry homeless services; financial assistance for delinquent rent, moving costs, and transportation; budgeting and financial coaching; and other critical family needs.
12	Project Name	Peninsula Volunteers, Inc. (PVI) – Meals on Wheels
	Target Area	Countywide
	Goals Supported	Provide services to stabilize low- to moderate-income and Special Needs households.
	Needs Addressed	Public Services
	Funding	CBDG: \$23,859.89
	Description	PVI Meals on Wheels is a vital safety net service: providing hot, nutritious home delivered meals to qualified, homebound older adults and to adults less than 60 years old with disabilities, residing in San Mateo County.
	Target Date	6/30/24
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 750 households will benefit for these services during FY23-24.

	Location Description	800 Middle Avenue, Menlo Park, CA 94024
	Planned Activities	PVI Meals on Wheels is a vital safety net service: providing hot, nutritious home delivered meals to qualified, homebound older adults and to adults less than 60 years old with disabilities, residing in San Mateo County.
13	Project Name	Project Sentinel – Fair Housing enforcement services
	Target Area	Countywide
	Goals Supported	Provide services to stabilize low- to moderate-income and Special Needs households.
	Needs Addressed	Public Services
	Funding	CBDG: \$32,974.55
	Description	Throughout San Mateo County Project Sentinel provides comprehensive fair housing services of proactive community outreach and education to home seekers, in place residents and housing providers as well as reactive complaint investigations seeking remedies for victims of housing discrimination.
	Target Date	6/30/24
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 23 households will benefit from services during FY23-24.
	Location Description	1615 Hudson St., Suite A, Redwood City, CA
Planned Activities	Throughout San Mateo County Project Sentinel provides comprehensive fair housing services of proactive community outreach and education to home seekers, in place residents and housing providers as well as reactive complaint investigations seeking remedies for victims of housing discrimination.	

14	Project Name	Rebuilding Together Peninsula – Safe at Home
	Target Area	Countywide
	Goals Supported	Preserve existing affordable housing stock and protect existing affordable housing.
	Needs Addressed	Minor Home Repairs and Modifications
	Funding	CBDG: \$125,000
	Description	RTP’s Safe at Home program provides critical health and safety related home repair needs for low-income homeowners, including home safety modifications that allow low-income seniors to safely age in place by eliminating the threat of injury or accident, particularly from falling.
	Target Date	6/30/24
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 30 households will benefit from this program during FY23-24.
	Location Description	841 Kaynyne Street, Redwood City, CA (projects will be at various locations around the county)
	Planned Activities	RTP’s 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.
15	Project Name	Rebuilding Together Peninsula – National Rebuilding Day Home Rehab
	Target Area	Countywide
	Goals Supported	Preserve existing affordable housing stock and protect existing affordable housing.

	Needs Addressed	Minor Home Repairs and Modifications
	Funding	CBDG: \$34,000
	Description	National Rebuilding Day (NRD) - Home Rehabilitation program is a volunteer-driven home repair program, held twice per year, that brings together about 1,000 volunteers together on behalf of dozens of low-income homeowners, ensuring that every neighbor we serve has one of the most critical of human needs met -- a safe and healthy home.
	Target Date	6/30/24
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 8 households will benefit from this program during FY23-24.
	Location Description	841 Kaynyne Street, Redwood City, CA (projects will be at various locations around the county)
	Planned Activities	National Rebuilding Day (NRD) - Home Rehabilitation program is a volunteer-driven home repair program, held twice per year, that brings together about 1,000 volunteers together on behalf of dozens of low-income homeowners, ensuring that every neighbor we serve has one of the most critical of human needs met -- a safe and healthy home.
16	Project Name	Rebuilding Together Peninsula – National Rebuilding Day Community Facilities Rehab
	Target Area	Countywide
	Goals Supported	Improve and construct public facilities that serve low- to moderate-income populations and Special Needs households.
	Needs Addressed	Public Facilities
	Funding	CBDG: \$28,500

	Description	National Rebuilding Day (NRD) Community Facilities Rehabilitation program is a volunteer-driven community facility rehabilitation and repair program that will bring volunteers together on the last Saturday in October 2023 and the last Saturday in April 2024 to provide critical health and safety repairs to about 5 community facilities that serve low-income and presumed benefit populations.
	Target Date	6/30/24
	Estimate the number and type of families that will benefit from the proposed activities	An estimated five community facilities will receive critical health and safety repairs, which serve low-income populations throughout the county.
	Location Description	841 Kaynyne Street, Redwood City, CA (projects will be at various locations around the county)
	Planned Activities	National Rebuilding Day (NRD) Community Facilities Rehabilitation program is a volunteer-driven community facility rehabilitation and repair program that will bring volunteers together on the last Saturday in October 2023 and the last Saturday in April 2024 to provide critical health and safety repairs to about 5 community facilities that serve low-income and presumed benefit populations.
17	Project Name	Renaissance Entrepreneurship Center – Creating Economic Opportunity for Low-Income Women and Men
	Target Area	Countywide
	Goals Supported	Micro-Enterprise and Job Creation/Retention
	Needs Addressed	Micro Enterprise and Job Creation/Retention
	Funding	CBDG: \$45,000

	Description	Support low-income English and Spanish-speaking women and men with customized small business training, one-on-one consulting, and access to capital, resources and networks to assist them in starting and growing their own sustainable small businesses.
	Target Date	6/30/24
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 70 households will benefit from these services during FY23-24.
	Location Description	1848 Bay Road, East Palo Alto, CA
	Planned Activities	Support low-income English and Spanish-speaking women and men with customized small business training, one-on-one consulting, and access to capital, resources and networks to assist them in starting and growing their own sustainable small businesses.
18	Project Name	Samaritan House – Housing Location Services
	Target Area	Countywide
	Goals Supported	Assist persons experiencing and at-risk of homelessness access shelter and move into stable housing.
	Needs Addressed	Public Services
	Funding	CBDG: \$75,760.09
	Description	Safe Harbor Shelter will provide housing location services and individualized assistance to each client to help him/her identify potential housing options and move into permanent housing as quickly as possible.
	Target Date	6/30/24

	Estimate the number and type of families that will benefit from the proposed activities	An estimated 80 households will benefit from these services during FY23-24.
	Location Description	295 N Access Rd, South San Francisco, CA 94080
	Planned Activities	Safe Harbor Shelter will provide housing location services and individualized assistance to each client to help him/her identify potential housing options and move into permanent housing as quickly as possible.
19	Project Name	Samaritan House – Core Services Program
	Target Area	Countywide
	Goals Supported	Assist persons experiencing and at-risk of homelessness access shelter and move into stable housing.
	Needs Addressed	Public Services
	Funding	CBDG: \$46,065.58
	Description	The Core Services Program provides a broad spectrum of assistance, including case management, emergency assistance - food, clothing, shelter, healthcare - as well as financial assistance and empowerment services.
	Target Date	6/30/24
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 500 households will be served during FY23-24.
	Location Description	4031 Pacific Boulevard, 2nd Floor, San Mateo, CA

	Planned Activities	The Core Services Program provides a broad spectrum of assistance, including case management, emergency assistance - food, clothing, shelter, healthcare - as well as financial assistance and empowerment services.
20	Project Name	Senior Coastsiders – Minor Home Repair
	Target Area	Coastside
	Goals Supported	Preserve existing affordable housing stock and protect existing affordable housing.
	Needs Addressed	Minor Home Repairs and Modifications
	Funding	CBDG: \$64,000
	Description	To repair homes of Coastside seniors and adults with disabilities to make them safer and more accessible.
	Target Date	6/30/24
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 30 households will benefit from this program during FY23-24.
	Location Description	925 Main Street, Half Moon Bay, CA (projects will be at various locations around the Coastal area of the County.)
Planned Activities	To repair homes of Coastside seniors and adults with disabilities to make them safer and more accessible.	
21	Project Name	CDBG Administration
	Target Area	Countywide

	Goals Supported	Planning and Administration
	Needs Addressed	Housing Development, Home Repairs and Modifications, Rental Housing Repairs, Public Facilities, Public Services, and Micro-enterprise and Job Creation/Retention
	Funding	CDBG: \$629,975.80
	Description	Administrative expenses related to the use of CDBG program funds.
	Target Date	6/30/24
	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 94002
	Planned Activities	Administrative expenses related to the use of CDBG program funds.
22	Project Name	CDBG Rehab Administration
	Target Area	Countywide
	Goals Supported	Planning and Administration
	Needs Addressed	Home Repairs and Modifications, Rental Housing Repairs
	Funding	CDBG: \$16,715.68
	Description	Administrative expenses related to the use of CDBG rehab program funds.

	Target Date	6/30/24
	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 94002
	Planned Activities	Administrative expenses related to the use of CDBG rehab program funds.
23	Project Name	HOME Administration
	Target Area	Countywide
	Goals Supported	Planning and Administration
	Needs Addressed	Housing Development
	Funding	HOME: \$233,911.96
	Description	Administrative expenses related to the use of HOME program funds.
	Target Date	6/30/24
	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 94002
	Planned Activities	Administrative expenses related to the use of HOME program funds.

24	Project Name	ESG Projects and Administration
	Target Area	Countywide
	Goals Supported	Assist persons experiencing and at-risk of homelessness access shelter and move into stable housing.
	Needs Addressed	Public Services
	Funding	ESG: \$228,547
	Description	The following projects will be funded with ESG: -LifeMoves - Rapid Re-housing: provides comprehensive case management, housing readiness counseling, and rental assistance to homeless individuals and families from San Mateo County (\$93,167.14). -LifeMoves - Shelter Operations: supports interim housing programs and comprehensive supportive services for homeless families and individuals at its six shelters within the County (\$86,065.31). -StarVista (DayBreak) - Services include case management; advocacy with and referrals to other agencies; emergency groceries and groceries to maintain their household; showers for unhoused individuals and families; coordination of and referral to the diversion and coordinated entry homeless services; financial assistance for delinquent rent, moving costs, and transportation; budgeting and financial coaching; and other critical family needs (\$32,173.53). -ESG administration (\$17,141.03).
	Target Date	6/30/24

<p>Estimate the number and type of families that will benefit from the proposed activities</p>	<p>-LifeMoves - Rapid Re-housing: An estimated 6 households will benefit from this program during FY23-24.</p> <p>-LifeMoves - Shelter Operations: An estimated 10 households will benefit during FY23-24.</p> <p>-StarVista (DayBreak): An estimated 14 households will benefit from these services during FY23-24.</p> <p>-ESG administration: General administrative costs. No direct benefits.</p>
<p>Location Description</p>	<p>-LifeMoves - Rapid Re-housing: 325 Villa Terrace, San Mateo, CA 94401 (beneficiaries will be at various locations throughout the County).</p> <p>-LifeMoves - Shelter Operations: 325 Villa Terrace, San Mateo, CA 94401 (beneficiaries will be located at six shelters across the county).</p> <p>-StarVista (DayBreak): 610 Elm Street, Suite 212, San Carlos, CA 94070.</p> <p>-ESG administration: 264 Harbor Boulevard, Belmont, CA 94002.</p>

	Planned Activities	<p>The following projects will be funded with ESG:</p> <ul style="list-style-type: none"> -LifeMoves - Rapid Re-housing: provides comprehensive case management, housing readiness counseling, and rental assistance to homeless individuals and families from San Mateo County (\$93,167.14). -LifeMoves - Shelter Operations: supports interim housing programs and comprehensive supportive services for homeless families and individuals at its six shelters within the County (\$86,065.31). -StarVista (DayBreak) - Services include case management; advocacy with and referrals to other agencies; emergency groceries and groceries to maintain their household; showers for unhoused individuals and families; coordination of and referral to the diversion and coordinated entry homeless services; financial assistance for delinquent rent, moving costs, and transportation; budgeting and financial coaching; and other critical family needs (\$32,173.53). -ESG administration (\$17,141.03)
25	Project Name	Section 108 Loan Repayment – Trestle Glen
	Target Area	Countywide
	Goals Supported	Support new housing for extremely low- to moderate- income and Special Needs households
	Needs Addressed	Housing Development
	Funding	CDBG: \$529,414
	Description	Repayment of Section 108 loan that funded Trestle Glen multifamily housing
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	Section 108 loan repayment. No new benefit.
	Location Description	Trestle Glen project.
	Planned Activities	Section 108 loan repayment. No new benefit.
26	Project Name	CDBG Affordable Housing Fund
	Target Area	Countywide
	Goals Supported	Preserve and Protect Existing Affordable Housing, Support new housing for extremely low- to moderate- income and Special Needs households
	Needs Addressed	Home Repairs and Modifications, Rental Housing Repairs
	Funding	CDBG: \$1,136,870

	Description	<p>CDBG funding to be used for acquisition and/or rehabilitation of affordable housing occupied by low and moderate income households. The Affordable Housing Fund 11 NOFA (AHF 11) furthers the six overarching goals of San Mateo County’s 2023-31 Housing Element, including to:</p> <ul style="list-style-type: none"> • Protect Existing Affordable Housing Stock; • Support New Housing for Extremely Low to Moderate-Income Households; • Promote Sustainable Communities through Regional Coordination Efforts and Locating Housing Near Employment, Transportation, and Services; • Promote Equal Housing Opportunities; • Promote Equity through Housing Policy and Investments; and • Require or Encourage Energy Efficiency, Resource Conservation, and Climate Resiliency Design in New and Existing Housing.
	Target Date	07/01/2026
	Estimate the number and type of families that will benefit from the proposed activities	10 units/households are estimated to be supported with these funds.
	Location Description	
	Planned Activities	Actual activities will depend on applications received. Funds are anticipated to be used for multifamily rehabilitation benefitting renters and/or owners and re-syndication of an existing Low-Income Housing Tax Credit (LIHTC) property with rehabilitation for rental (RRR).
27	Project Name	HOME Affordable Housing Fund
	Target Area	Countywide

	Goals Supported	Preserve and Protect Existing Affordable Housing, Support new housing for extremely low- to moderate- income and Special Needs households
	Needs Addressed	Housing Development, Home Repairs and Modifications, Rental Housing Repairs
	Funding	HOME: \$2,592,209

<p>Description</p>	<p>The Affordable Housing Fund 11 NOFA (AHF 11) furthers the six overarching goals of San Mateo County’s 2023-2031 Housing Element available, including to:</p> <ul style="list-style-type: none"> • Protect Existing Affordable Housing Stock; • Support New Housing for Extremely Low to Moderate-Income Households; • Promote Sustainable Communities through Regional Coordination Efforts and Locating Housing Near Employment, Transportation, and Services; • Promote Equal Housing Opportunities; • Promote Equity through Housing Policy and Investments; and • Require or Encourage Energy Efficiency, Resource Conservation, and Climate Resiliency Design in New and Existing Housing. <p>This AHF 11 NOFA solicits proposals only for permanent affordable multi-family housing projects, which includes new manufactured housing projects with at least 20 rental or first-time home ownership units. Applications will not be accepted under this NOFA to develop transitional housing, other time-limited housing, nursing homes or other community care facilities, student housing, shared housing, or congregate or non-congregate shelters. Only the following three types of permanent affordable multi-family housing qualify for funding under the AHF 11 NOFA:</p> <ul style="list-style-type: none"> • New Construction Rental (NCR); • Re-syndication of an Existing Low-Income Housing Tax Credit (LIHTC) Property with Rehabilitation for Rental (RRR); and • New Construction First-Time Home Ownership (FTHO).
<p>Target Date</p>	<p>07/01/2026</p>

Estimate the number and type of families that will benefit from the proposed activities	10 units constructed or rehabilitated.
Location Description	
Planned Activities	<p>This AHF 11 NOFA solicits proposals only for permanent affordable multi-family housing projects, which includes new manufactured housing projects with at least 20 rental or first-time home ownership units. Applications will not be accepted under this NOFA to develop transitional housing, other time-limited housing, nursing homes or other community care facilities, student housing, shared housing, or congregate or non-congregate shelters. Only the following three types of permanent affordable multi-family housing qualify for funding under the AHF 11 NOFA:</p> <ul style="list-style-type: none"> • New Construction Rental (NCR); • Re-syndication of an Existing Low-Income Housing Tax Credit (LIHTC) Property with Rehabilitation for Rental (RRR); and • New Construction First-Time Home Ownership (FTHO).

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 across the entire county. Aside from low-mod census block groups in the County, no geographic priorities have been identified.

Rationale for the priorities for allocating investments geographically

Investments were not allocated geographically.

Discussion

The County distributes funding where it makes the most sense, either from demonstrated need, low-mod area benefit, or as opportunities present. The County does not have target areas where funding is directed.

Affordable Housing

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

Introduction

The County uses CDBG and HOME funding to supplement Measure K ½ cent sales tax funding and other State and local funding for new housing development projects. Those numbers are reflected in the “production of new units” category. The County funds non-profit efforts to provide home repairs to lower income homeowners, reflected in the “rehab of existing units” category. The County does not provide rental assistance with CDBG or HOME funding.

One Year Goals for the Number of Households to be Supported	
Homeless	22
Non-Homeless	203
n	0
Total	225

Table 11 - 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	225
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	225

Table 12 - One Year Goals for Affordable Housing by Support Type

Discussion

It is important to note that housing development activities were not funded in the first year (FY2023/24) application cycle because no applications were received for HOME funding. (This is likely due to the devastating storms and associated flooding occurring in the County during the application cycle, which diverted the attention of entities that have traditionally submitted funding applications. In addition, the availability of significant other state, federal, and local programs that provide less restrictive funding options). Due to the significant lack of affordable housing in the county, San Mateo County intends to keep housing development as a priority activity. HOME funding and the remaining CDBG funding from FY2023/24 will be added to a local funding Request for Proposals in the summer of 2023 and/or via over-the-counter applications and the Annual Action Plan will be modified.

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

Introduction

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

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

N/A.

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

N/A.

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

N/A.

Discussion

N/A.

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

Introduction

The Annual Action Plan implements the priorities, goals, and objectives outlined in the Strategic Plan. Actions to address specific needs of homeless families and individuals are discussed below.

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

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

County staff will continue its work with the San Mateo County Continuum of Care, the local coalition that organizes the Continuum of Care and submits grant applications for homeless initiatives. The coalition also conducts yearly point-in-time counts of the homeless and conducts a bi-yearly survey of the homeless. County staff participates in the counts and surveys. The point-in-time counts and the surveys work to reach out to homeless persons, including unsheltered persons, and assess individual and family needs, contributing to the consultation brought to the Consolidated Plan forums and survey from which priorities are formed.

The County is allocating CDBG funding to LifeMoves, which has operated the Maple Street Shelter, which will now become the County's Navigation Center. At the Navigation Center, which is anticipated to begin operations in March of 2023, LifeMoves will provide housing locator services assistance to clients that may have long histories of homelessness, disabilities, limited or no income, history of evictions, criminal convictions, substance abuse disorders, mental/physical health challenges, and/or other barriers to housing. The Navigation Center is designed to be a comprehensive on-site model offering medical, behavioral health, dental, substance abuse, employment, and case management services for its 240 non-congregate shelter residents. CDBG funding will also be allocated to the Samaritan House for its Housing Location Services, which are offered at its Safe Harbor Shelter. The Samaritan House will provide individualized assistance to each client to help him/her identify potential housing options and move into permanent housing as quickly as possible.

State and federal ESG resources will also help provide a range of services to people experiencing homelessness, based on their specific situations and needs. These services include, but are not limited to, case management, food, clothing, financial assistance, empowerment services, advocacy and referrals to other agencies, and other critical family needs. Rapid Re-housing services will also be provided, which include comprehensive case

management, housing readiness counseling, and rental assistance to homeless individuals and families from San Mateo County.

Addressing the emergency shelter and transitional housing needs of homeless persons

The Strategic Plan's 4th goal, *assist persons experiencing and at-risk of homelessness access shelter and move into stable housing*, aims to provide operating support to emergency shelters, transitional housing providers, and service providers who assist persons experiencing homelessness. As described above, the County is using its state and federal ESG resources, as well as its permanent local housing allocation resources, to fund organizations that provide emergency services to people experiencing homelessness and assist them with locating housing situations that fit their current needs.

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 County is also directing its federal and state ESG resources to organizations to help fund rapid rehousing programs, which provide comprehensive case management, housing readiness counseling, and rental assistance to homeless individuals and families from San Mateo County. These programs help families secure and retain permanent housing, which can help to shorten the period of time that individuals and families experience homelessness. Stakeholders shared that because of the lack of affordable housing options available, particularly for individuals and families experiencing homelessness, it can take between 12-24 months for these households to find permanent housing situations. In addition to funding rapid rehousing programs and comprehensive services, as mentioned above, the County is taking several actions to simultaneously develop more affordable housing and address current needs of populations experiencing homelessness.

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.

The County is directing a combination of state and federal resources to help stabilize low-income individuals and families' housing situations to ensure they don't experience homelessness. These services include:

- Legal assistance for low-income survivors of domestic violence, sexual assault, and trafficking to help establish their long-term safety and housing stability.
- Legal assistance for low-income households threatened with losing their homes, being displaced, or living in substandard conditions and helping prevent homelessness through the enforcement of their legal rights.
- Food pantry program that provides free groceries services to low-income individuals, families and seniors in the mid-Peninsula area of the county.
- Providing safety net services to low-income households in Pacifica.

Other services include minor home repair programs that provide critical health and safety services for low-income households, as well as low-income seniors to allow them to safely age in place. The Strategic Plan's 3rd goal, *support new housing for extremely low to moderate income and special needs households*, aims to add more affordable and supportive housing units so that more low-income individuals and families have affordable and safe housing options. The County will also look to incentivize the creation of units and supportive housing services targeted to both special needs populations and mentally ill persons, emancipated youth, seniors aging in place, frail seniors, persons recovering from substance abuse; and persons recently released from jail or prison.

Discussion

As discussed above, the County will continue to utilize and leverage its resources and partnerships to reach out to and assess the needs of populations experiencing homelessness, address their emergency shelter and transitional housing needs, assist and support transitions into permanent housing, and work to ensure low-income households and those at risk of experiencing homelessness remain housed.

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

Introduction

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

The County is undertaking several actions to remove and ameliorate affordable housing barriers. After the violence experienced in Half Moon Bay, a coastal community in San Mateo County in early 2023, the substandard housing lived in by farmworker housing was exposed. The County will explore methods of protecting and enhancing San Mateo County's coast and ocean areas, as required by the California Coastal Commission, while simultaneously exploring new opportunities to provide affordable and suitable housing for farmworkers. The first, immediate step was to secure housing for those displaced by the shooting, which has been accomplished. The next steps were to explore additional funding and an application for the Joe Serna, Jr. Farmworker Housing Grant Program, was submitted by the County in mid-February. Future steps will be determined over the next few months.

Additional actions being taken are described below and are a result of the County's AFFH Fair Housing Action Plan.

The County continues to provide technical assistance support to the Housing Endowment And Regional Trust (HEART) for its first-time homebuyer program, which provides a 5% downpayment to qualifying homebuyers. HEART will affirmatively market the downpayment assistance program to households that experience high rates of mortgage loan denials. Additionally, the County has surveyed and will continue to survey County-owned land, with the goal of making appropriate sites available for development of affordable rental housing. As described in SP-35, this strategy will result in over 750 affordable units and over 100 permanent supportive housing units built on County land. The County will also continue dedicating funds to its Affordable Housing Fund (AHF) for the creation and preservation of affordable units. Over the past five years, the County has dedicated \$180 million of local and state dollars to new affordable housing development. Currently, over 2,144 new affordable units are in the development process and are expected to be completed within the next five years. Additionally, the County dedicated \$5.35 million in Measure K funds for the preservation of affordable housing over the past five years, resulting in the preservation of nearly 300 rental units at five sites. The County has and will continue to prioritize housing funds for developments that serve extremely low-income households and/or residents living with a disability and are located near transit and high resource areas. Additionally, the County will affirmatively market county-supported affordable housing units to people with disabilities,

extremely low-income households, and households of color, as well as target and affirmatively market rental assistance programs to households who live in lower-resourced areas and support those households that receive a tenant-based voucher to seek housing in higher-resourced areas.

As the County's population continues to get older, the need for affordable and accessible housing will be in significant demand. As such, the County plans to incentivize developers through direct subsidies, fee waivers, and/or density bonuses, to help increase accessibility requirements beyond the federal requirement of 5% for subsidized developments. DOH will also look to encourage or require developers to use Universal Design elements for appropriate new construction projects by including Universal Design as a funding priority in future NOFAs. The County will also look to pursue and utilize available funding programs for housing and supportive services, including CDBG, HOME, Mental Health Services Act (MHSA), No Place Like Home, Housing for a Healthy California Program, Homekey, and similar programs, and continue to prioritize use of these funds for supportive and extremely low-income housing.

Discussion

All notices of funding availability for the County's Affordable Housing Fund, as well as federally funded CDBG and HOME notices, include a point system in the evaluation process. One factor included in the point system is consideration from local jurisdictions in the reduction of local fees and ordinances on the financial feasibility of the development project.

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

Introduction

The County currently provides a variety of services to the residents of San Mateo County, some funded by CDBG and HOME allocations, with private, State, and County funding bringing additional assets to bear on these problems. Below are some of the actions currently performed by the County or under consideration for the future.

Actions planned to address obstacles to meeting underserved needs

As it did with the Joe Serna, Jr. Farmworker Housing Grant Program, the County will continue to look for new funding sources for programs to address underserved needs and populations. Funding is the major obstacle in providing the services needed to focus on the vast variety of issues that prevent families from breaking out of poverty and from living in the best, most affordable housing possible. Local funding through Measure K, the County's ½ cent sales tax, provides a flexible source of funding for such activities. The fund has contributed to local reading initiatives, home sharing programs, and the development of affordable housing units, along with many other initiatives to address local needs.

The County has applied for, and been granted, HomeKey funding to rapidly expand housing for individuals experiencing homelessness or at risk of homelessness, by converting convert existing infrastructure (e.g., hotels) into interim or permanent housing. Five HomeKey projects are being developed, and the County will likely apply for the third round of HomeKey funding available in early 2023.

Actions planned to foster and maintain affordable housing

The County continues to dedicate a large portion of its CDBG funding to predevelopment activities associated with affordable housing development, along with the entire HOME allocation. In addition, the County has earmarked a total of \$20 million from local Measure K funding for housing development in the County's FY 2023/24 budget. These funds are dedicated to the development of new affordable housing and the preservation of existing affordable housing units, including the rehabilitation of affordable apartments as they go through tax credit resyndication. The County also funds local agencies working with homeowners to effect minor home repairs and accessibility improvements.

Actions planned to reduce lead-based paint hazards

While no specific actions are presented to reduce lead-based paint hazards, partners to the

County's CDBG funded rehab programs will continue to ensure that any lead-based paint hazards in units receiving rehabilitation funding are identified and controlled. As previously discussed, while not a recipient of the County's HUD entitlement funds, the County's Health Department administers the San Mateo County Lead Prevention Program, which aims to prevent lead exposure for young children. The program provides case management support around reducing lead exposure, as well as other preventative services that families may need, such as referrals to community resources.

Actions planned to reduce the number of poverty-level families

The County will continue its efforts in conjunction with the Continuum of Care, as well as with nonprofit organizations that it funds with CDBG funds, to reduce the number of poverty-level families through the development of services needed to assist those families with educational opportunities, job growth, and life skills training through the various social service agencies operating in the county.

Actions planned to develop institutional structure

To continue to build the local institutional structure as was mentioned in the FY18-22 ConPlan, the County will:

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

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

The County will continue to coordinate planning activities with private housing and social service agencies, including participation in the Continuum of Care meetings, development of the Continuum of Care, and enumeration of point-in-time and homeless surveys. County staff will also continue its participation in other coalitions and study groups, such as the local 21 Elements group and Home for All, as the opportunity arises.

Discussion

These actions are primarily the continuation of what the County is currently doing in the

various areas. No major obstacles in the institutional structure have been identified that need to be addressed. The County is also satisfied with its efforts to coordinate with private housing and social service agencies but continues to work to strengthen those ties.

Program Specific Requirements

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

Introduction

The County leverages its CDBG, HOME, and ESG funds with other resources to augment the impact on housing and community development issues. Applicants requesting funds to support its programs and projects are required to show that they are garnering other funds to meet their needs. Affordable housing developers must compete for other precious available funding and work proactively with affected stakeholders to develop innovative funding sources. These include funds related to transportation, and cap and trade energy trades.

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	\$1,136,869.56
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	0

Other CDBG Requirements

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%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

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

as follows:

HOME funds in a housing development must be leveraged by other financing to render the project financially feasible. The following comprise other potential funding sources to leverage HOME, which are similar to those outlined in the FY18-22 ConPlan.

Housing Endowment and Regional Trust of San Mateo County (HEART). This is the County's housing trust fund, whose mission is to meet critical housing needs in San Mateo County by raising funds from both public and private sources. HEART provides financing in the construction, rehabilitation and purchase of homes affordable to middle- and low-income employees of local businesses, as well as to seniors and other fixed-income residents. HEART is a joint powers authority with membership comprising all 20 cities in San Mateo County plus the County itself. HEART is governed by a public/private board of directors of 11 elected officials and 10 at-large members from the private sector. Most recently, it garnered \$2 million from the State's Proposition 1c funding for local trust funds. \$700,000 is available for rental projects and \$1.3 million for homebuyer housing.

Tax-Exempt Financing. Many affordable developments also take advantage of tax-exempt bond financing provided through the CalHFA and through other municipal bond financing entities. These various entities are able to originate loans with fairly attractive interest rates when compared with conventional financing. Use of tax-exempt dollars is governed by the California Debt Limit Allocation Committee (CDLAC), which also approves MCC allocations to local jurisdictions for first time homebuyers. Tax exempt loans can be combined with 4% tax credits (which are automatically approved if CDLAC approves the tax-exempt financing) for an added boost, but this financing structure tends to work more effectively for projects not in great need of deep subsidies.

Project-Based Vouchers (PBVs). In San Mateo County, the Housing Authority has revived a program for using project-based vouchers and in early 2023, released a request for proposal for 235 new PBVs. By providing a dependable revenue stream indexed to fair market rents, vouchers enable nonprofit developers to obtain a larger conventional loan for the permanent phase of the project. Because the Housing Authority has a limited number of vouchers and must direct them toward multiple priorities, the project-based voucher initiative requires careful targeting to projects serving extremely low-income (ELI) households associated with supportive housing services.

Local Housing Voucher Program: The County's Department of Housing will utilize Measure K funds appropriated by the Board of Supervisors to pilot a new Local Housing Voucher Program that will support the development of affordable services-rich permanent rental

units for extremely low-income (ELI) persons who have experienced homelessness in the County. Due to the inadequate number of federal and state subsidies currently available to meet the goals of the County, the County Housing Voucher Program (CHV Program) is being launched as a supplemental source of funding to expeditiously reach functional zero. The goal is to provide housing stability for at least 100 extremely low income (ELI) households who have experienced homelessness in San Mateo County by subsidizing rents and funding intensive high-quality supportive services.

State funding such as the Permanent Local Housing Allocation (PLHA) and the Joe Serna, Jr. Farmworker Housing Grant Program. The State has committed to providing the County with approximately \$7,000,000 in PLHA funds over a five-year period, approximately half of which the County has planned to use to support affordable housing projects (both new construction and rehabilitation projects). The County continues to seek additional State funding and recently applied for a Joe Serna, Jr. Farmworker Housing Grant Program to support farmworker housing on the coast of San Mateo County.

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:

HOME Resale Guidelines - Recapture. When using HOME funds for homeownership, the County will use HOME Recapture guidelines as the method for enforcing HOME affordability requirements. No HOME funds are anticipated for homeownership programs in the upcoming program year.

Prior to County disbursement of HOME funds through an escrow held by a title company, the following documents will be executed: (1) a written agreement between the County and homebuyer memorializing County HOME loan requirements described below; (2) a promissory note in the loan amount in favor of the County; and (3) a deed of trust in the amount of the Note recorded in the County recorder's office.

Purchase price limit. While the County may develop an alternate 95% of purchase price limits based on a survey of recently sold homes, under this Plan, the County will continue to use the HUD-determined 95% limits for 2012 for San Mateo County (effective March 29, 2012). This is the cap for both the HOME maximum purchase price and after rehab value limit. For a single-family home, the HUD 95% of median limit is \$735,300. Notwithstanding the foregoing amount, the County will use whatever is the most recent 95% of median limit in effect.

Recapture provisions. All HOME funds for homeownership are in the form of a loan, which is generally recorded in second or subordinate mortgage lien position. The loan becomes due

upon sale, transfer, or non-compliance with HOME requirements. Repayment may be deferred for an initial period, be interest only, or amortized. In no case will interest exceed 3%.

Net proceeds upon sale. Regardless of whether the home is sold during the affordability period, the amount due at re-sale will be limited to the net proceeds of the sale. Net proceeds are calculated as the sales price less senior debt and closing costs. Should the amount owed the County be calculated at an amount that exceeds the net sales proceeds, the borrower is not be held liable for the difference.

Affordability term. The term of the HOME loan will not be shorter than the HOME affordability term and will be in accordance with County START Program provisions, described later. The HOME affordability period is based on the amount of the HOME investment in the loan.

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:

Annual compliance monitoring: In the situation in which the borrower pays off the HOME loan before the affordability period has lapsed, the County will continue to monitor the unit for primary residency during the course of the affordability period. In the different situation in which the borrower no longer occupies the unit as primary resident during the affordability period while the loan is still in place, upon discovery of noncompliance, the County will require the borrower to cure the deficiency within a 60-day cure period. Should the borrower not comply, the loan will become immediately due and payable. While it may be admittedly difficult to enforce residency in both the above situations, repayment to the County will be treated differently depending on the situation.

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:

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

nonprofit must have a controlling or managing interest.

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

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

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

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

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

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

Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)

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

Because the County allocation of ESG is small relative to its CDBG or HOME allocations, County policy has been to allocate most of the ESG program funds for shelter services to one or two shelter providers. For FY2023–2024, the County will fund LifeMoves’ shelters and Star Vista’s Daybreak shelter. Collectively, these represent the largest number of shelters in the County.

In terms of rapid re-housing written standards, the San Mateo County Continuum of Care has begun a process of reviewing its county-wide rapid re-housing program, which was modeled on the Homelessness Prevention and Rapid Re-Housing Program. Rapid re-housing programs will be operated by either LifeMoves or a service provider collaborative, with Life Moves as the lead agency. Partnering agencies in the partner collaborative include Samaritan House, CORA, Project WeHOPE and possibly other nonprofit providers. Eligible households will be referred via San Mateo County’s CES and all participants will be "literally homeless" per the HUD Category 1 definition of homelessness. The program will primarily serve referrals from San Mateo County’s CES system. The program may also consider referrals of homeless people from other partners, provided they are literally homeless and this is approved of by the CES team. Families and individuals served will be those who are most likely to retain permanent housing and those who face primarily economic barriers to self-sufficiency and permanent housing. Priority may be given to those who are currently enrolled in behavioral health and recovery services, including mental health treatment and alcohol and other drug treatment and recovery services. Priority may also be given to those with rental subsidies from a non-ESG source such as Housing Readiness Program. All case managers at each of the four primary partnering agencies, as well as other intake personnel and other staff as appropriate, will be trained in the program's eligibility requirements and will screen all clients for eligibility for participation in the program. The screening, verification and documentation procedures will ensure that all households served meet ESG requirements. The screening and documentation procedures will draw upon the providers' past and current experience with HPRP and SSVF. A detailed intake includes questions regarding housing status, income and available assets, determination of need for financial assistance, potential housing options with friends or family, and more. Life Move’s Director of Housing will oversee the initial and ongoing training in this area.

Policies and procedures for coordination among providers: The ESG-funded activities will be a collaboration between Life Moves, Samaritan House, CORA, and Project We Hope. Other

entities may join over time. Life Moves, Samaritan House and CORA have extensive collaborative experience providing emergency shelter, homelessness prevention and rapid re-housing services. As the lead applicant, Life Moves will establish a bi-monthly working group with staff from each of the subcontractors and referring agencies to review progress toward goals and to ensure that services, clients, and outreach efforts are complementary and unduplicated. As needed, staff from the Core Service Agencies, from other service providers, from the community will be engaged to assist with outreach, service provision, and policy development.

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

San Mateo County developed a system for coordinated access and assessment near two decades ago, when the CoC Lead Agency (San Mateo County H.S.A.) created a network of eight Core Service Agencies located throughout the county. The Cores all receive County General Funds to serve as the entry point into safety net services, emergency shelter and housing assistance for people who are homeless or at-risk of homelessness. All providers, including the County's "211" phone-in system, direct homeless people to the Cores for a standardized initial assessment to determine the type of assistance that will be offered. In 2018, the CoC began work to further standardize and strengthen the assessment and referral processes conducted at the Cores to ensure there is a fully coordinated system. This work was coordinated with the San Mateo County Homeless Continuum of Care Steering Committee and the County's Community Action Agency, which oversees the use of CSBG funding, one of the community's main sources of funds for homelessness prevention activities.

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

In FY 2018-19, the County developed a policy of two-year funding commitments for ESG as well as for CDBG grant-funded programs (i.e., public services, minor home repair programs, microenterprise, fair housing enforcement). This policy continues in this next five-year period: FY23-27. This streamlining effort has both facilitated staff contract administration and assisted with budget planning by affected providers. In response to a Notice of Funding Availability, shelter providers applied for funding for shelter operations. Because of ESG reporting requirements and the relatively small ESG allocation, County policy is to direct ESG program funds to one or two providers under each category, shelter operations and rapid re-housing. In FY 2023 – 2024, Life Moves and Star Vista were the successful recipient

for shelter operations ESG funding and LifeMoves as the sole recipient of Rapid Re-housing ESG funding.

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. It is not possible to require inclusion of a homeless or formerly homeless person on this elected body. However, the bylaws of the San Mateo County Continuum of Care Steering Committee require representation of a homeless or formerly homeless individual, and this slot is currently held by a formerly homeless person. The CoC is continually seeking ways of further involving homeless people in policymaking relating to ESG and CoC funding. The County's Housing and Community Development Committee, an advisory body to the County Board of Supervisors on CDBG, HOME, and ESG funding allocations, includes a member from the CoC on its 15-member body.

5. Describe performance standards for evaluating ESG.

The County strives to meet all program specific requirements as detailed in the enabling legislation and program guidelines and is currently updating its ESG (and CDBG/HOME) policies and procedures to further ensure compliance. County staff work with sub-grantees to ensure that these requirements are met and oversees internal operations towards the same goal.