



San Mateo County HOME Consortium HOME-ARP Allocation Plan

PREPARED FOR:

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CREATED

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**SAN MATEO COUNTY HOME CONSORTIUM
HOME-ARP ALLOCATION PLAN**

Introduction

The HOME Consortium of San Mateo County (the “County”) received a one-time allocation of HOME Investment Partnerships Program-American Rescue Plan (HOME-ARP) funding, in the amount of \$5,180,249. These funds are intended to address the housing and supportive service needs of specific Qualifying Populations through one or more identified Eligible Activities, as proposed in an Allocation Plan to be submitted by the County for approval by the U.S. Department of Housing and Urban Development (HUD). HUD issued guidance for the development of an Allocation Plan in CPD-Notice 21-10 on September 13, 2021. The following allocation plan follows the guidance provided by HUD in that notice.

Consultation

Describe the consultation process including methods used and dates of consultation:

The County began the consultation process by convening **four community meetings** during the week of November 14, 2022, to describe HOME-ARP, the funding provided, and the range of eligible activities and qualifying populations. The community meetings provided a forum for more than twenty members of the public to provide feedback on the needs that should be addressed by the County’s Allocation Plan.

November 15, 2022 afternoon meeting summary

- One of the greatest needs identified was the construction of more affordable rental housing for low-income renters in the County, specifically affordable, permanent supportive rental housing.
- Transitional housing was also identified as a need in the county.
- More supportive services for vulnerable populations (e.g. lower-income populations, LGBTQ+ populations), as well as affordable child care and mental health services, were identified as needs in San Mateo County.
- Residents experiencing or fleeing from domestic violence should be assisted, specifically to help them find housing and resources “as fast as possible” to get them out of their current situation.
- Other stakeholders wanted HOME-ARP funds to benefit senior populations and people experiencing disabilities who because of their fixed incomes are often “priced out” of housing that is deemed affordable.

November 15, 2022 evening meeting summary

- Housing affordability is the greatest need so the County needs more rental subsidies for low-income renters and the construction of more affordable rental housing.
- There is a need for new construction of affordable housing that better accommodates working families with 3- and 4-bedroom units.
- HOME-ARP resources should be prioritized for people at-risk of experiencing homelessness and other populations that are at the greatest risk of housing instability.

November 17, 2022 afternoon meeting summary

- The County needs to support the construction of more affordable rental housing for low-income renters in the County, including transitional housing.

- Other needs identified were tenant-based rental assistance and funds for affordable housing preservation.
- HOME-ARP resources should be prioritized for people at-risk of experiencing homelessness, people experiencing or fleeing from domestic violence, and other populations that are at the greatest risk of housing instability.

November 17, 2022 evening meeting summary

- Meeting participants wanted to see HOME-ARP funds prioritized for tenant-based rental assistance, homeless prevention services, and affordable housing preservation and production.
- People who spoke in favor of affordable housing production advocated for the production of permanent supportive housing and manufactured homes.
- HOME-ARP resources should be prioritized for people experiencing homelessness, populations at risk of homelessness, and other populations with the greatest risk of housing instability.

Between November 2022 and January 2023, **San Mateo County’s Department of Housing spoke with 30+ representatives** from the County’s Continuum of Care, homeless and domestic violence service providers, representatives of veterans’ groups, public housing agencies, public agencies that address the needs of qualifying populations, and public or private organizations that address fair housing, civil rights, and the needs of persons with disabilities, as well as other relevant organizations/agencies/commissions. Table 1 summarizes the interviews showing that all of the required categories of consultation were addressed and additional interview summaries are found in Appendix A.

Table 1. List of Organizations Consulted

Agency/Org Consulted	Type of Agency/Org	Method of Consultation	Feedback
<p>San Mateo County Continuum of Care Steering Committee</p>	<p>Continuum of Care (CofC) serving the geographic area.</p> <p>Qualifying populations served: People experiencing homelessness and people fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking, or human trafficking.</p>	<p>Virtual meeting</p>	<ul style="list-style-type: none"> • Need for more affordable rental housing, supportive services, and non-congregate shelter. • Populations that are at-risk of experiencing homelessness/ displacement include: families with children, people experiencing disabilities, and immigrant populations. • Would like HOME-ARP funds for people at-risk of experiencing homelessness, other populations vulnerable to experiencing homelessness, and populations experiencing or fleeing domestic violence.
<p>Housing Authority of San Mateo County</p>	<p>Public Housing Authority (Continuum of Care Steering Committee Member)</p> <p>Qualifying populations served: All QPs</p>	<p>Virtual interview</p>	<ul style="list-style-type: none"> • Would like to see HOME-ARP resources go towards the development of affordable housing. • Would like to see new affordable rental housing paired with project-based vouchers. • Would like to see resources be prioritized for tenant-based rental assistance and supportive services, specifically services related to self-sufficiency. • Felt that populations experiencing homelessness and those at-risk of homelessness were in the

			<p>greatest need of HOME-ARP resources.</p> <ul style="list-style-type: none"> • Added that all renters living in the county making less than 80% AMI are at-risk of becoming homeless.
<p>Housing Authority of the City of South San Francisco</p>	<p>Public Housing Authority</p> <p>Qualifying populations served: All QPs</p>	<p>Virtual interview</p>	<ul style="list-style-type: none"> • Wanted to see resources targeted at constructing new affordable housing and expanding housing opportunities for residents. • Would like to see more resources targeted at augmenting supportive services, namely employment opportunities, mental health services, and broadening educational opportunities.
<p>San Mateo District Attorney’s Office — Victim Services Program</p>	<p>Public agency that addresses the needs of qualifying populations (Public agency serving people experiencing domestic violence/human trafficking)</p> <p>Qualifying populations served: people fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking, or human trafficking.</p>	<p>Virtual interview</p>	<ul style="list-style-type: none"> • Stakeholder wanted to see HOME-ARP resources prioritized for people experiencing or fleeing domestic violence, and that affordable housing is one way to support this population. • Advocated for supportive services, specifically finding ways to make wraparound services more available and easier to access. • Noted that more capacity is needed for non-profit organizations to offer wraparound services. • Would like more construction of affordable rental housing (long-term solution) but noted that many people need housing now are resorting to living in unsafe situations. • Not having safe housing situations available for

			people experiencing/ fleeing domestic violence increases their chances of being victimized again.
San Mateo County Sheriff's Office — Human Trafficking Program	<p>Public agency that addresses the needs of qualifying populations (Public agency serving people experiencing human trafficking); Continuum of Care Steering Committee Member).</p> <p>Qualifying populations served: people fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking, or human trafficking.</p>	Virtual interview	<ul style="list-style-type: none"> Stakeholder shared that there are no housing developments specifically for victims of human trafficking. They felt that transitional housing and permanent housing for these populations was greatly needed. Stakeholder shared that due to a variety of reasons, current shelter settings are not ideal for recovering from trauma of trafficking.
San Mateo County Veterans Commission	<p>Public agency that addresses the needs of qualifying populations (County commission that serves veterans in all four qualifying populations).</p> <p>Qualifying populations served: Veterans in all QPs</p>	Virtual interview	<ul style="list-style-type: none"> Stakeholders articulated a need for more long-term affordable housing, specifically transitional housing and long-term permanent housing. Noted transitional housing is so important for veterans (and their families) readjusting to civilian life because it helps to stabilize them and give them time to get connected with resources and services. Stakeholders said that the number of veterans living in poverty is relatively small

			<p>and the county’s homeless veteran population is much smaller compared with neighboring counties.</p> <ul style="list-style-type: none"> • Felt HOME-ARP resources should be targeted to veterans that are at-risk of homelessness or fall into other populations who might fall back into homelessness.
<p>San Mateo County Human Services Agency, Family and Children Services (2 interviews)</p>	<p>Public agency that addresses the needs of qualifying populations (Public agency that assists and advocates for children and families in San Mateo County).</p> <p>Qualifying populations served: All QPs</p>	Virtual interview	<ul style="list-style-type: none"> • Wanted to see more resources for foster youth transitioning out of the system in helping find housing situations that meet their unique needs. • Noted that the lack of affordable housing in the county hinders efforts to meet needs. • Stakeholders wanted to see supportive services prioritized, particularly for providing life skills training, mental health support, and financial literacy training and counseling. • All stakeholders felt that housing and supportive services needed to be bundled together to really help this population (foster youth). • One stakeholder advocated for a funding stream that offered guaranteed income to this population but felt that rental assistance in the short term would be helpful.
<p>San Mateo County LGBTQ Commission</p>	<p>Public agency that addresses the needs</p>	Virtual interview	<ul style="list-style-type: none"> • This stakeholder advocated for more services and resources that specifically target the LGBTQ+

	<p>of qualifying populations (County commission that advocates for residents who identify as LGBTQ+).</p> <p>Qualifying populations served: Subpopulation of all QPs</p>		<p>population in San Mateo County.</p> <ul style="list-style-type: none"> • They noted that there are only two locations (Half Moon Bay and Daly City) for LGBTQ+ people to visit in San Mateo County if they need to access health care and mental health support. • Noted that if county residents don't have resources to travel to these locations, they are not able to get the help they need.
<p>San Mateo County Health Department, Aging and Adult Services (Area Agency on Aging)</p>	<p>Public agency that addresses the needs of qualifying populations (Public agency that serves older adults).</p> <p>Qualifying Populations served: Subpopulation of all QPs</p>	<p>Virtual interview</p>	<ul style="list-style-type: none"> • Stakeholder felt that seniors and those with disabilities not only needed more supportive services but needed an overhaul of the support and development services structure to ensure that all residents are receiving services that meet their unique set of circumstances. • Noted that seniors who own their home and have been living there for years are often at increased risk of homelessness, housing instability, and/or displacement due to fixed incomes and rising housing costs. • Reported losing housing and affordability concerns are prevalent throughout the county. • Noted that addressing these needs now is very important to combat long-term challenges—older adults comprise a large portion of the county's

			<p>population and it is projected to increase.</p> <ul style="list-style-type: none"> • By 2030, the largest age group in San Mateo County will be seniors who need access to resources and housing and financial support/assistance.
<p>San Mateo County Human Services Agency, Center on Homelessness</p>	<p>Public agency that addresses the needs of qualifying populations (Public agency that coordinates homeless services throughout the county).</p> <p>Qualifying populations served: People experiencing homelessness and people fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking, or human trafficking.</p>	<p>Virtual interview</p>	<ul style="list-style-type: none"> • HOME-ARP resources would make the greatest impact as housing prevention assistance. • High need of rental assistance for county residents — some in need of a shallow subsidy while others in need of much greater help. • One stakeholder felt, “Rent in the community is very high...it doesn’t take a lot to happen to lose your housing.” • Shortage of permanent supportive housing. • 12-24 month wait for permanent housing for people receiving rapid rehousing assistance. • HOME-ARP resources would make the greatest impact for people who are at-risk of experiencing homelessness.
<p>Project Sentinel</p>	<p>Public or private organization that address fair housing, civil rights, and/or the needs of persons with disabilities (Organization that assists individuals with fair housing issues, such as discrimination,</p>	<p>Virtual interview</p>	<ul style="list-style-type: none"> • Stakeholder advocated to see HOME-ARP resources targeted at people at-risk of experiencing homelessness, which they felt also covered people experiencing or fleeing domestic violence. • Added that people experiencing disabilities are particularly vulnerable to

	<p>rental issues, and education).</p> <p>Qualifying populations served: People at-risk of experiencing homelessness and other populations.</p>		<p>homelessness and/or housing instability.</p> <ul style="list-style-type: none"> • Would like to see HOME-ARP resources targeted at the construction of affordable housing, emphasizing that “permanent housing is the ideal.” • Felt supportive housing is really important, especially with wraparound, trauma-informed services. • Added that transitional housing should be a short-term goal, but the focus and resources should be prioritized to create permanent housing situations.
<p>Bay Area Legal Aid</p>	<p>Public or private organization that address fair housing, civil rights, and/or the needs of persons with disabilities (Organization that provides civil legal assistance and advocacy for low-income populations).</p> <p>Qualifying populations served: All four QPs</p>	<p>Virtual interview</p>	<ul style="list-style-type: none"> • This stakeholder wanted to see HOME-ARP resources allocated to the construction of affordable rental housing as well as supportive services and building up capacity to provide services. • Felt that the County needs to focus on addressing limited capacity that is leaving many people without help. For example, there needs to be more social workers to help victims with issues unrelated to legal help such as follow-up services and assistance for school children. • Noted many victims suffer from disabling conditions due to the violence they have experienced and need

			<p>supportive services specific to those challenges.</p> <ul style="list-style-type: none"> • Added that more affordable housing for low-income individuals and families is desperately needed throughout the county to help people become self-sufficient. • Noted people fleeing domestic violence have very immediate needs including custody orders to keep their children safe from abusers, restraining orders, immediate physical safety, and finding housing away from abusers.
Legal Aid of San Mateo County	<p>Public or private organization that address fair housing, civil rights, and/or the needs of persons with disabilities (Organization that provides civil legal advocacy for low-income populations).</p> <p>Qualifying populations served: all four QPs</p>	Virtual interview	<ul style="list-style-type: none"> • This stakeholder shared that HOME-ARP resources should be focused on people who are at-risk of experiencing homelessness and then people who are experiencing homelessness. • Wanted to see other populations benefit from HOME-ARP resources, adding that “once your homeless, the trauma of being homeless again is really bad.” • Shared that they would prioritize HOME-ARP funds to first preserve existing affordable rental housing and then would prioritize tenant-based rental assistance. • Noted that 90% of the clients they see need rental assistance to continue staying housed.
Housing Choices	Public or private organization that	Virtual interview	<ul style="list-style-type: none"> • Fixed income used by individuals by disabilities

	<p>address fair housing, civil rights, and/or the needs of persons with disabilities (Organization that provides housing/homeless services for people with disabilities).</p> <p>Qualifying populations served: people experiencing homelessness, people at-risk of experiencing homelessness, and other populations.</p>		<p>can be a barrier to finding housing.</p> <ul style="list-style-type: none"> • Barriers to finding housing makes people experiencing disabilities at severe risk of homelessness or housing instability. • Risk of homelessness is exacerbated when family situations change (e.g., family member moves or passes away) • Significant need for more affordable and accessible apartments/housing for people experiencing disabilities. • Need for additional supportive services that can help people experiencing disabilities live more self-sufficient and independent lifestyles.
<p>Center for Independence of Individuals with Disabilities (2 interviews)</p>	<p>Public or private organization that address fair housing, civil rights, and/or the needs of persons with disabilities (Organization that serves people experiencing disabilities).</p> <p>Qualifying populations served: People at-risk of experiencing homelessness and other populations.</p>	<p>Virtual interview</p>	<ul style="list-style-type: none"> • Felt people who are at-risk of experiencing homelessness should be prioritized in the plan. • Felt people experiencing disabilities should also be called out in the plan. • Need construction of affordable and accessible rental housing, tenant-based assistance, and supportive services, specifically assistance for helping people experiencing disabilities find employment, should be prioritized with HOME-ARP resources.

<p>Abode Services</p>	<p>Homeless service provider (Organization that provides housing and support services to people experiencing homelessness, including families, veterans, single parents, seniors, and chronically homeless individuals; Continuum of Care Steering Committee Member).</p> <p>Qualifying populations served: people experiencing homelessness.</p>	<p>Virtual interview</p>	<ul style="list-style-type: none"> • Felt HOME-ARP resources would have the greatest impact constructing new affordable rental housing in the county. • Emphasized that the County needs to collaborate and partner with qualified developers to build supportive housing and prevent homelessness. • Noted “homeless prevention is something [the county] really needs to take seriously.” • Resources should be prioritized for residents experiencing homelessness and residents at-risk of experiencing homelessness. • Shared that it’s important to invest in the unhoused but also on the “pipeline,” too.
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<p>LifeMoves</p>	<p>Homeless service provider (Organization that provides housing and support services to people experiencing homelessness, including families, veterans, single adults, the LGBTQ+ community, aging seniors, and others; Continuum of Care Steering Committee Member).</p> <p>Qualifying populations served: people experiencing homelessness.</p>	<p>Virtual interview</p>	<ul style="list-style-type: none"> • Affordable housing production is greatly needed. • Affordable units for homeless persons or persons who were previously homeless are greatly needed Affordable housing production is greatly needed. • Noted populations most vulnerable to experiencing homelessness or housing instability include seniors, persons with developmental disabilities, persons with a mental illness or drug/gambling addictions, and families with children (especially single parents). • Noted homelessness rates are rising in the county. • Homelessness rising for single person households and young adults. • Activities helpful for meeting the needs of homeless people include more outreach programs to unsheltered residents, more services addressing mental health, and more financial assistance.
<p>Community Overcoming Relationship Abuse (CORA)</p>	<p>Domestic violence service provider (Organization serving people experiencing domestic violence; Continuum of Care Steering Committee Member).</p>	<p>Virtual interview</p>	<ul style="list-style-type: none"> • Stakeholder noted that affordable housing is a significant need of people experiencing or fleeing domestic violence. • Working with landlords to help create a pipeline of housing opportunities that help get people out of

	<p>Qualifying populations served: people fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking, or human trafficking.</p>		<p>unsafe situations quickly is necessary.</p> <ul style="list-style-type: none"> • Felt HOME-ARP resources would have greater impact going towards rental assistance vs. building housing unless the housing is actually affordable. • Noted that supportive services are greatly needed, particularly mental health services to help people with their trauma. • Added that HOME-ARP resources should also be focused on other populations who have been previously homeless and are at-risk of becoming homeless again.
<p>Justice at Last</p>	<p>Human trafficking service provider Organization that serves people experiencing/fleeing from human trafficking.</p> <p>Qualifying populations served: people fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking, or human trafficking.</p>	<p>Virtual interview</p>	<ul style="list-style-type: none"> • Stakeholder noted that affordable housing is a significant need of people who have experienced human trafficking. • Shared that one of the greatest needs for populations who are victims of human trafficking are more short- and long-term housing options. • Shared that not having housing choices could further put them in vulnerable situations. • Added that they are not advocates of hotel vouchers because that's where a lot of trafficking occurs, and it can be triggering and traumatizing. • Wanted to see HOME-ARP resources be prioritized for short- and long-term housing situations that

			could accommodate this population's diversity of needs.
Mental Health Association of San Mateo County	<p>Nonprofit service provider for homeless and other qualifying populations (non-profit organization that provides stable housing and supportive services, including for those experiencing mental illness, HIV/AIDS or a co-occurring disorder; Continuum of Care Steering Committee Member).</p> <p>Qualifying populations served: people experiencing homelessness, people at-risk of homelessness and other populations.</p>	Virtual interview	<ul style="list-style-type: none"> • Noted significant need for supportive services. • Noted that because there is a major shortage of affordable housing in the county, it's difficult to retain quality personnel. • Capacity limited by lack of housing options. More county residents could be served by supportive services if more housing was available. • Added that because supportive services aren't being provided, people experiencing homelessness don't have the support to keep them out of homelessness. • Added that the system is designed to incentivize homelessness, noting their clients choose to remain homeless so they can qualify for a rental subsidy. • Wanted to see more affordable rental housing, particularly both permanent supportive housing and transitional housing.
Daly City Partnership	<p>Nonprofit service provider for homeless and other qualifying populations (County-funded non-profit that provides housing and other community services</p>	Virtual interview	<ul style="list-style-type: none"> • Shared there is a significant need for deeply affordable housing. • Felt that if more housing stock could be made available, it would help

	<p>to northern San Mateo County; Continuum of Care Steering Committee member).</p> <p>Qualifying populations served: All QPs</p>		<p>increase affordability throughout the county.</p> <ul style="list-style-type: none"> • Advocated for new, innovative ways to develop affordable housing. • Emphasized a great need for supportive services, particularly mental health services. • Indicated significant need for tenant-based rental assistance and case managers to support that work. • Stakeholder specifically called out seniors who are at-risk of falling into homelessness (due to a number of factors) that should be prioritized with HOME-ARP resources.
<p>Samaritan House</p>	<p>Nonprofit service provider for homeless and other qualifying populations (Organization that provides housing/homeless services and other services and serves families, people experiencing disabilities, veterans, and seniors; Continuum of Care Steering Committee Member).</p> <p>Qualifying populations served: All QPs</p>	<p>Virtual interview</p>	<ul style="list-style-type: none"> • Housing services are most needed for people with special needs (e.g., diabetic needs or oxygen machine accommodations). • Need more transitional housing to support people after they leave shelters (e.g., tiny homes), and more medical rescue beds. • Reported a gap in supportive housing and encouraged the building of new affordable rental housing be combined with other policies such as encouraging the use of vouchers. • Noted more detoxification programs (persons with addictions are hardest to house), more case management, and

			behavioral support to help unsheltered people adapt to living with others/alternative living situations needed.
El Concilio of San Mateo County	<p>Nonprofit service provider for homeless and other qualifying populations (Non-profit organization that provides programs and social services to underserved communities in San Mateo County).</p> <p>Qualifying populations served: All QPs</p>	Virtual interview	<ul style="list-style-type: none"> • Wanted to see resources allocated to the construction of affordable rental housing and supportive services. • Noted that there are still gaps in accessing resources/services in the county—for example, outreach on available resources is lacking. • Organizations can refer residents to other agencies, but referrals don't always help—there needs to be a stronger referral process within the county's services. • Observed there is not enough housing, especially for undocumented immigrants (applications often require documentation). • Emphasized that as the County builds more housing units and offices, officials and developers need to find ways to designate units at different affordability levels. • Noted that seniors and immigrants have a difficult time navigating housing applications because most applications are online. This is a barrier to housing choice.

Summarize feedback received and results of upfront consultation with these entities:

The consulted stakeholders identified needs among all of the HOME-ARP Qualifying Populations for all of the HOME-ARP Eligible Activities. In the words of one stakeholder: “All of the populations have all of these needs.” Many also acknowledged gains made by the County creating a number of new Homekey-funded Non-congregate Shelters; expanding legal services and short-term rental assistance for people at risk of homelessness following expiration of COVID-tenant protections; expanding funding for housing navigation services offered at the county-funded homeless shelters including the new Non-Congregate Shelters and among the Core Service Agencies; and by leveraging new COVID-related funding sources to increase supportive services for people in the Qualifying Populations. Many stakeholders identified a need for tenant-based rental assistance but thought it should not be time-limited because “many people we serve have conditions that are ongoing and they won’t be able to increase their income in two years.” Although many stakeholders spoke to the need for more supportive services and more tenant-based rental assistance, this was often accompanied by the recognition that the County needs to increase the number of permanent affordable housing destinations for people benefiting from non-congregate and congregate shelters, time-limited rental assistance, housing navigation and other supportive services.

Public Participation

In the Consortium’s current Community Participation Plan (CPP), substantial amendments to its Annual Action Plan (increase in funding by more than \$100,000) require a public notice with a 30-day review period. The Consortium’s CPP states that “notification of the public hearing shall be made at least (10) days prior to the hearings through one or more of the following methods: posting on the DOH website; electronic notification to applicants and other interested parties who have expressed interest...At DOH’s discretion, additional public notification will be undertaken via publication in a newspaper of general interest...” As described below, the Consortium’s public participation process for the HOME-ARP allocation plan exceeded the HOME-ARP minimum requirements, and also exceeded the minimum requirements of its CPP.

Describe the public participation process, including information about and the dates of the public comment period and public hearing(s) held during the development of the plan:

- ***Date(s) of public notice: 1/24/2023***
- ***Public comment period: start date – 2/9/2023 end date - 3/10/2023***
- ***Date(s) of public hearing: 2/22/2023 (Housing and Community Development Commission) and 2/28/2023 (Board of Supervisors)***

Describe the public participation process:

The County’s HOME-ARP allocation plan was available on DOH’s website for public comment beginning February 9, 2023, through March 10, 2023, as well as at a Housing and Community Development Commission (HCDC) committee public hearing on February 22, 2023, and a public hearing at the County Board of Supervisors’ meeting on February 28th, 2023. While the public notice language articulated that the public comment period ended March 9, 2023, the County accepted public comments through March 10, 2023.

A public notice was published on DOH’s website on January 24, 2023 in four languages (English, Spanish, Tagalog, and Chinese), informing the public that the draft plan would be posted on the DOH website on February 9, promoting the public comment period and the two public hearings, and providing direction on how to submit written comments, how to provide comments at the two public hearings, and how to request language assistance or reasonable accommodations for a disability.

On the same day, the notice in four languages (English, Spanish, Tagalog, and Chinese) was submitted for publication to a newspaper of general circulation, *The San Mateo County Times*. Because of difficulties implementing the printing of the notice in Chinese, the notice did not appear in the San Mateo County times until February 1, 2023. However, the newspaper notice was a supplementary outreach activity intended to broaden public participation in the public comment on the draft HOME ARP plan, and was not required by the CPP.

Upon posting the draft plan on the Department of Housing website on February 9, 2023 (as had been stated in the published notices), DOH sent a second email to its email distribution list (over 400 stakeholders) reminding the community stakeholders that the draft plan had been posted for comment and also how to request assistance.

Over the course of the public comment period, two comments related to the plan were received. Those comments, along with responses to those comments, are described below.

Describe efforts to broaden public participation:

To broaden public participation in development of the HOME-ARP allocation plan, meetings were held both virtually and in-person at different times of the day to accommodate those working and those who have children and are unavailable during school hours. The in-person meetings were held in accessible spaces for persons with disabilities. One meeting was held for the Spanish language community in a school in a community with a high percentage of native Spanish speakers. An additional meeting offered Chinese (Mandarin/Cantonese) interpretation.

Additionally, the public notices included direction for individuals who required a reasonable accommodation and/or interpretation services on how to obtain assistance in participating in making comments on the draft plan. DOH has staff that speak Spanish, Tagalog, and Chinese who were available to provide interpretation services, if requested. No requests for reasonable accommodations or interpretation services were received for the community meetings, to comment on the plan, or to participate in the public hearings.

However, if a request had been made for interpretation services or disability support, the County would have arranged for an interpreter to be present at the public hearings and would also have offered to meet in advance with the individual to go over the content of the plan in their preferred language. If a request was made, for example to review the HOME-ARP Allocation Plan in another language other than English, the County would have arranged for an interpreter to participate with DOH staff in a meeting with the member of the public who submitted the request to review the plan. Because it is cost prohibitive to translate the entire Plan into three other languages, this approach would ensure that members of the public who do not speak English were still able to be informed of the content of the draft plan and provide input. This is the practice of the County to meet the needs of people who need language services to access and comment on the draft plan. Similarly, the County has access to ASL and other disability-supportive services upon which it would call when it is needed to ensure full participation in commenting on the plan or participating in the public meetings.

Flyers promoting the meetings were available in English, Spanish, Chinese, and Tagalog. Similar language about the availability of reasonable accommodations and interpretation services was

included in these flyers. These flyers were posted on the Department of Housing's website, as well as distributed to the following locations:

- Belmont City Hall (English)
- Belmont Library (English/Spanish)
- Belmont Community Center and Senior Center (English)
- Coyote Café, Belmont (English)
- Ace Hardware, Belmont (English)
- East Palo Alto Library (10 Spanish, 1 English)
- East Palo Alto City Hall (10 Spanish)
- East Palo Alto Senior Center (20 Spanish, 10 English)
- Redwood City Library (15 English, 5 Spanish)
- Half Moon Bay Library (English/Spanish)
- New Leaf Community Markets, Half Moon Bay (English/Spanish)
- Palo Alto Medical Center, Belmont (English/Spanish)
- Millbrae Library (All languages)
- San Mateo Library (All languages)
- North Fair Oaks Library (English/Spanish)
- Fair Oaks Community Center (English/Spanish)
- El Concilio of San Mateo County (English/Spanish)
- Sequoia Adult School (English/Spanish)
- Laundromat in Daly City (All languages)

Additional efforts to broaden public participation in the community meetings include:

- The County Office of Community Affairs sent three emails to 400 stakeholders in the County (English/Spanish and links to the community meeting flyers in all languages) with invitations to attend the community meetings.
- Posted flyers on the front door and inside the lobby of the Department of Housing offices (all languages).
- Announcements on San Mateo County's employee Yammer page (reaching 5,000 County employees).
- Outreach through ERIN — San Mateo County intranet.
- Email to the San Mateo County Commission on Aging.
- Posts about the community meetings on NextDoor (Central County).
- Email sent to approximately 500 members of the Sterling Downs Neighborhood Association (located in Belmont) in both English and Spanish.
- Synapse School (located in Menlo Park) posted the announcement of the Spanish-language community meeting on its events calendar.
- The members of the Housing and Community Development Commission received materials (all languages) and were solicited to help engage their community networks.

- Notices of the community meetings were sent to the Human Services Agency's homelessness outreach team (materials shared in English and Spanish).
- Announcements were sent to the San Mateo County Housing Leadership Council to publicize in Spanish and English.
- Meeting dates and materials (in English/Spanish) were shared with HIP Housing to share with their networks. Additionally, HIP Housing included the flyers in their monthly email distribution list and circulated it to all of their Home Sharing and Self-Sufficiency Program clients (a few hundred households across the County, primarily very low to low-income households). The Spanish and English flyers were also posted on their LinkedIn page.
- Meeting dates and materials (in English/Spanish) were shared with Abode Services to share with their networks.
- Meeting dates and materials were shared with the Mental Health Association of San Mateo County to share with their networks.
- Meetings dates and materials (English/Spanish) were shared with the City of Foster City to include in their newsletter (reaches thousands of residents).
- Meeting dates and materials (English/Spanish) were shared with the Pescadero Municipal Advisory Council to share with their networks.
- Meeting dates and materials shared with the Villages of San Mateo County, which shared the information through their member communications.
- Meeting dates and materials were shared with Aging and Adult Services of San Mateo County. They sent an email to their list of service providers (100+) that serve older adults and individuals with disabilities in San Mateo County.
- Meeting dates and materials (all languages) were shared with the Commission on Aging in San Mateo County. This information was shared at one of their general meetings (33 participants at the meeting).
- Meeting dates and materials were shared with Self Help for the Elderly, an organization that provides assistance and support to seniors in the Bay Area.
- Meeting dates and materials were shared with the Age Forward Coalition, a list of organizations active in providing aging services in the county (60+ person mailing list).
- Emails/meetings with individual activists (non-affiliated): one in San Bruno, two in San Mateo, two in Redwood City (sent materials in one or more languages depending on their language preferences).

As noted, notices of the public hearings were published in multiple languages and information was provided on how to seek assistance to submit comments and participate in the public hearings and the availability of assistance for those who needed a reasonable accommodation for a disability to participate. The public notice for the public comment period, as well as both public hearings, was published on the DOH website on January 24, 2023 and can be found at

<https://www.smcgov.org/housing/home-arp-allocation-plan>. The public notice was made available in English, Spanish, Chinese and Tagalog.

Summarize the comments and recommendations received through the public participation process either in writing, or orally at a public hearing:

DOH received positive comments from the Board of Supervisors and the members of the Housing and Community Development Commission on the desirability of targeting HOME-ARP funds to contribute to the development and financing of affordable housing with deeply affordable rent for the qualifying populations.

DOH received two specific comments on the draft plan during the public comment period — both at the February 22nd HCDC public hearing. One person expressed concern about the County's ability to spend all of the HOME-ARP funds by September 30, 2030, which is the HUD-designated date that HOME-ARP funds can no longer be expended. A DOH representative responded that among other eligible uses, the HOME-ARP funds are eligible to be used for a capitalized operating subsidy reserve (COSR). A COSR makes it more feasible for a project to charge rent for HOME-ARP units based on 30% of adjusted household income, rather than the rent level for a 30% AMI affordable housing unit. HOME-ARP funds must be used for the development of the selected affordable rental housing project or project(s) within four years of the loan agreement and not later than September 30, 2030. If HOME-ARP funds were used for a capitalized operating subsidy reserve (COSR) with a balance remaining after September 30, 2030, the County is responsible to monitor the use of the COSR to ensure compliance after September 30, 2030, as well as continue to monitor HOME-ARP compliance of the project for the period of the HOME-ARP restrictive covenant.

Another person expressed concern as to whether property management companies were prepared to implement the referral process for all four Qualifying Populations. Department of Housing staff responded that this was an important issue that would be addressed during the implementation phase to ensure that all four Qualifying Populations have the opportunity to apply for any HOME-ARP restricted units.

During review of the plan submitted to HUD on March 15, 2023, before the March 31, 2023 deadline, HUD staff noted that the reference to the community's desire for HOME-ARP rental housing with rents based on 30% of the tenant's actual household income was confusing because HOME-ARP rent limits published in the HUD Notice are based on a percentage of Area Median Income. In implementing its HOME-ARP allocation plan, the Consortium will fully comply with the HOME-ARP rent limits published in the HUD Notice. The reference to the tenant's share of rent being based on actual household income was intended to highlight that the HOME-ARP funds can be used with other affordable housing funds to create a capitalized operating subsidy reserve so that deeper levels of affordability can be targeted. This language

has been clarified throughout to distinguish that the community reported a need for a tenant's share of rent to be based on the tenant's "actual household income" when that is lower than the HOME-ARP rent limits. This clarification does not represent a policy change from the draft that was submitted for public comment but adheres to the community feedback on the need for rent that is truly affordable to people in the Qualifying Populations, many of whom are unable to afford the restricted rent charged in affordable housing units with rent based on 30% or 50% of San Mateo County's high Area Median Income.

Summarize any comments or recommendations not accepted and state the reasons why:

No comments received during the comment period were not accepted.

Needs Assessment and Gaps Analysis

Overview of San Mateo County housing market

Median rents in San Mateo County increased by 42% between 2016 (\$1,830) and 2021 (\$2,599), making it among the highest-priced rental markets in the nation. Additionally, 2021 American Community Survey (ACS) five-year estimates show the vacancy rate in San Mateo County for rental properties is 2.4%.

San Mateo County's 2023-2031 Housing Element reports that population growth, coupled with increases in jobs and incomes in San Mateo County, has continued to outpace housing production, **exacerbating housing shortages and increasing affordability challenges across all areas of the County**. Housing challenges are particularly severe for lower-income groups and special needs populations. According to the 2023-2031 Housing Element, these trends point to the need for:

- More housing production overall, and **more dedicated housing for lower-income housing;**
- **Greater production of rental housing;**
- Additional farm labor housing; and
- Additional **housing for special needs groups.**

Qualifying populations as defined under the HOME-ARP regulations are especially affected by the critical shortage of affordable housing in San Mateo County. Even housing that is deemed by federal, state and local housing finance programs to be "affordable" to an Extremely Low Income household (with an income up to 30% of Area Median Income) is completely out of reach for many of the those in the qualifying populations. For example, in San Mateo County, 30% of Area Median Income (Extremely Low Income or ELI) equals an annual income of \$39,150. Thus, the rent for an "affordable" one-bedroom apartment for an Extremely Low Income household in San Mateo County is \$1,048/month. This means that the annual rent for a one-bedroom apartment deemed to be "affordable" to a one-person ELI household is \$12,576, which is greater than the typical annual income of \$10,698 for an individual receiving SSI or

SSDI. Even an individual able to work half-time in a job that pays \$17/hour would not be able to afford this “affordable” one-bedroom apartment priced to be affordable to Extremely Low Income households.

As discussed below, HOME-ARP is an important resource for addressing this challenge because it can be used with other affordable housing financing sources to create affordable housing with a capitalized operating subsidy reserve that allows rent to be based on the household’s actual ability to pay at the 30% or 50% AMI level. This is the level of affordability that is in critically short supply in San Mateo County, except for affordable housing that has received an award of Project-Based Vouchers (discussed below). This is a need that HOME-ARP funds could be used to address, while still abiding by the HOME-ARP rent limits.

Table 2: Homeless Needs Inventory and Gap Analysis

Homeless													
	Current Inventory					Homeless Population				Gap Analysis			
	Family		Adults Only		Vets	Family HH (at least 1 child)	Adult HH (w/o child)	Vets	Victims of DV	Family		Adults Only	
	# of Beds	# of Units	# of Beds	# of Units	# of Beds					# of Beds	# of Units	# of Beds	# of Units
Emergency Shelter	183	49	339	N/A*	60								
Transitional Housing	160	39	13	N/A*	0								
Permanent Supportive Housing	138	N/A*	859	N/A*	342								
Rapid Re-Housing	329	N/A*	58	N/A*	24								
Other Permanent Housing	351	N/A*	52	N/A*	45								
Sheltered Homeless						88	388	30	27				
Unsheltered Homeless						21	750	55	94				
Current Gap										70	21	1,022	750

Suggested Data Sources: 1. Point in Time Count (PIT); 2. Continuum of Care Housing Inventory Count (HIC); 3. Consultation

Table 2 shows the current inventory of beds and units for emergency shelter, transitional housing, permanent supportive housing, rapid re-housing, and other permanent housing options in San Mateo County. In addition to the inventory listed, the County has 16 emergency shelter beds, 22 rapid-rehousing beds, and 45 other permanent housing beds designated for people experiencing or fleeing domestic violence. Additionally, information on the number of

family and adult-only households, both sheltered and unsheltered, are also included in the table. Overall, 1,092 people were identified during the 2022 PIT Count as experiencing unsheltered homelessness. Existing permanent supportive housing and transitional housing units are unavailable to this population because they do not turn over. **As such, this table indicates that the county has a shortage of at least 771 permanent supportive housing units.**

Table 3: Housing Needs Inventory and Gap Analysis Table

Non-Homeless			
	Current Inventory	Level of Need	Gap Analysis
	# of Units	# of Households	# of Households
Total Rental Units	106,611		
Rental Units Affordable to HH at 30% AMI (At-Risk of Homelessness)	6,415		
Rental Units Affordable to HH at 50% AMI (Other Populations)	20,805		
0%-30% AMI Renter HH w/ 1 or more severe housing problems (At-Risk of Homelessness)		18,155	
30%-50% AMI Renter HH w/ 1 or more severe housing problems (Other Populations)		8,745	
Current Gaps			26,900

Suggested Data Sources: 1. American Community Survey (ACS); 2. Comprehensive Housing Affordability Strategy (CHAS)

Additionally, Table 3 shows the total rental housing inventory in San Mateo County, as well as the number of housing units affordable to populations making less than or equal to 50% AMI and the number of renter households making less than or equal to 50% AMI experiencing severe cost burden. **As shown in the table, San Mateo County has a gap of approximately 27,000 rental units that are affordable to populations making less than or equal to 50% AMI. The shortage is particularly acute for households with incomes up to 30% of Area Median Income.** As explained above, because of the high area median income in San Mateo County, units that are affordable to households making up to 50% AMI, or even 30% AMI, are actually unaffordable to many in the qualifying populations.

Further analysis of Tables 2 and 3 is provided in a later section of the plan titled ***Identify any gaps within the current shelter and housing inventory as well as the service delivery system.***

Describe the size and demographic composition of qualifying populations within the PJ's boundaries:

Homeless as defined in 24 CFR 91.5

The San Mateo County Human Services Agency (HSA) is the home of the County’s Center on Homelessness and, in close collaboration with community partners, conducted the bi-annual One-Day Homeless Count and Survey (Point in Time Count or PIT) on February 24, 2022. In addition to the 2022 Point in Time Count, additional data from the County’s Homeless Management Information System (HMIS) from July 2021 – June 2022 yields information for planning housing and services for people experiencing homelessness.

Size

The 2022 San Mateo County Point-in-Time Count identified 1,808 persons experiencing homelessness; 716 people (40%) experienced sheltered homelessness while 1,092 (60%) experienced unsheltered homelessness. This represents a 20% increase in county residents experiencing homelessness compared to 2019. Consistent with previous years, a large proportion of people experiencing homelessness were living in Redwood City, East Palo Alto, and Pacifica.

The 1,808 people experiencing both unsheltered and sheltered homelessness made up 1,248 households. A breakdown of those household types is below:

- 1,138 adult-only households — households with adults ages 18 and older without dependents **(91.2%)**;
- 109 family households — households with dependent children **(8.7%)**; and
- 1 child household — households with only children **(0.1%)**.

For the 1,092 people experiencing unsheltered homelessness:

- 616 people (56%) were living in a car/van/RV;
- 177 people (16%) were living in a tent or other encampment;
- 175 people (16%) were living on the street;
- 102 people (9%) in a Safe Parking program situation; and
- 22 people (2%) in another situation.

For the 716 people experiencing sheltered homelessness:

- 582 people (81%) were living in emergency shelters; and
- 134 people (19%) were living in transitional housing.

Per the 2022 Point-in-Time Count report:

“The overall finding from the 2022 One Day Homeless Count is that the number of people experiencing homelessness on the day of the count increased by 296 people (20%) from 2019 to 2022. This total is higher than the previous three counts from 2015 through 2019, but lower than the counts in 2011 and 2013. **In 2022, more people were living in cars and tents, and fewer people were living in RVs compared to 2019.**”

HMIS data suggest that the number of people experiencing homelessness in San Mateo County is much higher than the Point in Time Count. Between July 2021 – June 2022, 3,765 people were identified as experiencing homelessness through the Coordinated Entry System. Of those individuals, 2,316 (62%) experienced a disability. Additionally, 1,066 individuals utilized rapid rehousing programs during this timeframe.

Comparing data from July 2018 – July 2019 and above, the number of people experiencing homelessness in San Mateo County tracked through the Coordinated Entry system increased by 2% (69 people).

Demographics of People Experiencing Homelessness

Age

Of the 1,808 homeless individuals who reported their age during the 2022 PIT Count:

- 84% were individuals over the age of 25;
- 12% were individuals under the age of 18; and
- 4% were between the ages of 18 and 24.

Of individuals identified during the PIT count residing in emergency shelters, over three-quarters (77%) were over the age of 25. Conversely, the majority of individuals (51%) residing in transitional housing were under the age of 18. Adults over the age of 25 made up 35% of the population in transitional housing while 13% of individuals were between the ages of 18-24.

Almost all individuals experiencing unsheltered homelessness were over the age of 25 (94%). Those between the ages of 18-24 and younger than 18 each made up 3% of individuals experiencing unsheltered homelessness, respectively.

Data captured in HMIS differs in age distribution. Of the 3,759 individuals identified as homeless in all programs tracked by HMIS, 24% were under the age of 25, 67% were between the ages of 25-64, and 9% were over the age of 65. HMIS data suggests that a greater proportion of those experiencing homelessness are younger than 25 (24% of population captured in HMIS, 16% of population captured in the PIT Count).

Gender

Of the 1,808 homeless individuals who reported their gender during the 2022 PIT Count:

- 67% identified as male;
- 32% identified as female; and
- 1% identified as not singularly female or male.

Male individuals (59%) were more likely to be sheltered than both female individuals (41%) and those who did not identify as not singularly female or male (<1%). Individuals who identified as female (52%) were more likely to be in transitional housing than male individuals (47%) and transgender individuals (1%). Nearly three quarters of individuals experiencing unsheltered homelessness were male (74%), followed by those who identify as female (25%), not singularly female or male (1%), and transgender (1%).

Race/Ethnicity

Of the 1,808 homeless individuals who reported their gender during the 2022 PIT Count:

- 61% identified as White;
- 19% identified as Black, African American, or African;
- 6% identified as Asian or Asian American;
- 5% identified as American Indian, Alaska Native, or Indigenous;
- 5% identified as Multiple Races; and
- 3% identified as Native Hawaiian or Pacific Islander.

Additionally:

- 53% identified as non-Hispanic or non-Latino/a; and
- 47% identified as Hispanic or Latino/a.

The 2022 PIT Count also compared the race/ethnicity of people experiencing homelessness compared and the general population:

- White residents (61% experience homelessness, 54% of the general population);
- Black, African American, or African residents (19% experience homelessness, 3% of the general population);
- Asian or Asian American residents (6% experience homelessness, 33% of the general population);
- American Indian, Alaska Native, or Indigenous residents (5% experience homelessness, 1% of the general population);
- Multiple Race residents (5% experience homelessness, 8% of the general population);
- Hispanic or Latino/a residents (47% experience homelessness, 25% of the general population); and
- Non-Hispanic or Non-Latino/a residents (53% experience homelessness, 75% of the general population).

According to the PIT Count, Hispanic and Black, African American, or African residents experience homelessness at a disproportionate rate compared to other racial and ethnic groups in San Mateo County (22 percentage points and 16 percentage points, respectively). American

Indian, Alaska Native, or Indigenous residents also make up five times as much of the homeless population compared to their proportion of the general population.

Compared to their overall proportion of residents experiencing homelessness (61%), White residents represented similar proportions when broken down by sleeping location (59% of Emergency Shelter population, 60% of Transitional Housing population, and 62% of Unsheltered population). This was a similar trend for those who identified as multiple races (5% overall, 6% in emergency shelter, 7% in transitional housing, and 5% unsheltered) and American Indian, Alaska Native, or Indigenous (5% overall, 4% in emergency shelter, 4% in transitional housing, and 6% unsheltered).

Residents who identified as Black, African American, or African and Asian/Asian American made up larger proportions of unsheltered residents (20% and 7%, respectively) or those sleeping in emergency shelters (19% and 5%, respectively) compared to those residing in transitional housing (12% and 1%, respectively). While those who identified as Native Hawaiian or Pacific Islander accounted for 3% of the total count, they represented 16% of those residing in transitional housing and 7% of those in emergency shelter. No unsheltered residents identified as Native Hawaiian or Pacific Islander.

For those residing in emergency shelters, 67% identified as non-Hispanic or non-Latino while 33% identified as Hispanic/Latino. For those residing in transitional housing, 63% identified as Hispanic/Latino while 37% did not. Fifty three percent of people experiencing unsheltered homelessness identified as Hispanic or Latino while 47% identified as non-Hispanic or non-Latino.

Data captured in HMIS slightly differs in racial/ethnic distribution (race and ethnicity data categories for HMIS and the PIT Count differ). Between July 2021 – June 2022, the Coordinated Entry system reported:

- 28% of individuals identified as non-Hispanic White;
- 33% of individuals identified as Hispanic White;
- 20% of individuals identified as Black/African American;
- 10% of individuals identified as Asian and Pacific Islander; and
- 9% of individuals identified as multiple races, other race, or unknown race and ethnicity.

Chronically Homeless

Of the 1,808 homeless individuals identified during the 2022 PIT Count, 39% identified as chronically homeless. Of those individuals identified as experiencing chronic homelessness, 43% were residing in emergency shelter while 42% were unsheltered. Since 2019, adults experiencing chronic homelessness in San Mateo County has increased by 18 percentage

points. The 2022 PIT Count also identified a greater proportion of adults experiencing chronic homelessness than in the 2015 and 2017 PIT Counts.

Homeless Veterans

The 2022 PIT Count found that 85 adults (5%) experiencing homelessness identified as veterans, which is a significant decrease since 2011. Veterans accounted for 6% of the population residing in emergency shelters, 2% in transitional housing, and 5% in unsheltered situations. Data captured in HMIS shows a similar proportion of veterans (5.4%) identified as experiencing homelessness in San Mateo County as the 2022 PIT Count.

Summary:

- The Coordinated Entry System **identified 3,765 individuals experiencing homelessness between July 2021-June 2022**. The 2022 PIT Count **identified 1,808 individuals experiencing homelessness at a single point in time**.
- The majority (60%) of individuals experiencing homelessness identified during the 2022 PIT Count were unsheltered. Of those experiencing unsheltered homelessness, more than half (56%) were living in a car/van/RV.
- Of those identified during the 2022 PIT Count as experiencing sheltered homelessness, over 80% were residing in emergency shelters.
- In 2022, more people were living in cars and tents, while fewer people were living in RVs compared to the 2019 PIT Count.
- HMIS data suggests that a greater number of individuals under the age of 25 are experiencing homelessness compared to the PIT Count (24% of overall population compared to 16% of overall population).
- Hispanic and Black, African American, or African, and AIAN residents experience homelessness at a disproportionate rate compared to other racial and ethnic groups in San Mateo County.
- Black, African American, or African residents were more likely to be unsheltered or residing in emergency shelters compared to transitional housing.
- Hispanic residents were also more likely to be unsheltered compared to residing in emergency shelter or transitional housing.
- Thirty-nine percent of the individuals identified during the PIT Count were designated as experiencing chronic homelessness. Adults experiencing chronic homelessness in the county has increased by 18 percentage points since 2019.
- Five percent of the individuals counted during the 2022 PIT Count identified as veterans, which is a significant decrease since 2011.

At Risk of Homelessness as defined in 24 CFR 91.5

San Mateo County does not have data that fully capture the number of households “at risk of homelessness” who have incomes up to 30% of AMI, lack sufficient resources or support networks to prevent them from moving into homelessness, and have one or more specific conditions, as defined by 24 CFR 91.5. The data that is most helpful to approximating this category is the most recent (2015-2019) Comprehensive Housing Affordability Strategy (CHAS) data produced by HUD, as well as data pulled from the County’s 2018-2022 Consolidated Plan (also CHAS data).

Size

According to 2015-2019 CHAS data, there are 105,000 renter households in San Mateo County, making up 40% of total households. Of renter-occupied households, **23,715 (23% of renter households) make less than or equal to 30% of the HUD-defined median income in the county.**

As noted above, data are lacking on the number of renter-occupied households making less than or equal to 30% AMI who do not have sufficient resources or support networks to prevent them from moving into homelessness and have one or more of the specific conditions, as defined in 24 CFR 91.5. Cost burden can be used as a proxy indicator. Similarly, data on the number of residents who are facing displacement or precarious housing conditions are lacking, but data on overcrowding are available.

According to 2015-19 CHAS data, **19,790 renter households experience cost burden and make less than or equal to 30% AMI.** Additionally, 20,125 renter households who make less than or equal to 30% AMI experience one of four housing problems, 2,370 households experience overcrowding, and 2,140 households experience severe overcrowding.

Demographics

While CHAS data is not available by household income, race and ethnicity, and cost burden, CHAS data by race and ethnicity is available for renter households who make less than or equal to 30% and experience one of four housing problems as defined by HUD. Cost burden greater than 30% is one of the four housing problems and is the most likely problem to be experienced by households. As such, this data can be used as an approximation of the racial and ethnic makeup of this qualifying population.

Overall, there are 20,125 renter households that experience one of four housing problems and make less than or equal to 30% AMI. The following is a breakdown of those total households by race and ethnicity (data was not reported for 765 households):

- Hispanic (8,825 households, 44% of total households)
- Non-Hispanic White (6,055 households, 30% of total households);

- Asian (3,200 households, 16% of total households);
- Black or African American (825 households, 4% of total households);
- Pacific Islander (385 households, 2% of total households); and
- American Indian or Alaska Native (70 households, <1% of total households).

Based on their proportions of the general population, Hispanic (25% of the general population) and Black or African American (3% of the general population) make up a disproportionate share of households making less than or equal to 30% AMI and experiencing one of four housing problems. San Mateo County's 2017 Fair Housing Assessment also found that African American and Latino/a households have the highest rates of housing problems, such as high housing costs. The report also found that monolingual Spanish speakers and large households are disproportionately likely to be displaced from their housing situations, and African American and Latino/a residents are disproportionately likely to be impacted by evictions.

Summary:

23,715 renter-occupied households have incomes less than or equal to 30% AMI, nearly a quarter of all renter households in San Mateo County. This is an upper estimate of the number of people at-risk of homelessness. According to 2015-19 CHAS data, there are **19,790 renter households that experience cost burden and make less than or equal to 30% AMI**. Hispanic and Black/African American households make up a disproportionate share of renter households that make less than or equal to 30% AMI and experience one of four housing problems. San Mateo County's 2017 Assessment of Fair Housing found that African American and Latino/a households have the highest rates of housing problems, such as high housing costs and disproportionate impacts from eviction.

Fleeing, or Attempting to Flee, Domestic Violence, Dating Violence, Sexual Assault, Stalking, or Human Trafficking, as defined by HUD in the Notice

The 2022 PIT Count collected data on subpopulations, including those experiencing homelessness due to fleeing domestic violence, dating violence, sexual assault, or stalking. The One Day Homeless Count identified 121 individuals (7% of all individuals counted during the 2022 One Day Homeless Count) who indicated they were currently experiencing homelessness because they were fleeing domestic violence, dating violence, sexual assault, or stalking. Of individuals in all programs tracked by HMIS between July 2021 – June 2022, 158 individuals were either fleeing/attempting to flee domestic violence, sexual assault, dating violence, stalking, and/or human trafficking (4% of all individuals who came through HMIS for all programs during the last year).

However, the 2022 PIT Count and HMIS data do not capture people not yet homeless who are fleeing or attempting to flee domestic violence, dating violence, sexual assault, or stalking. Nor does this data include people fleeing human trafficking, as defined by HUD in CPD-Notice-21-

10. To compensate for the lack of comprehensive data on this Qualifying Population, the County consulted with CORA, San Mateo County's only agency dedicated to serving households affected by intimate partner abuse and the only agency that can provide data about victims of domestic violence.

Victims of domestic violence may contact any provider within the Coordinated Entry system or CORA directly to access housing and supportive services. Apart from referrals received through Coordinated Entry, CORA estimates that the organization receives between 8,000-10,000 hotline calls for assistance annually. This is consistent with the estimate published by the San Mateo County Domestic Violence Council that 10,000 San Mateo County residents are affected by domestic violence annually.

A stakeholder consulted during the consultation process reported that in 2020 the San Mateo County's District Attorney Victim Service Program served 2,100 victims (number includes their children) of domestic violence in the county. The stakeholder also estimated that approximately 33% of their case load are residents who have experienced domestic violence, adding that "this is the highest need population [in the county] for sure."

One stakeholder who works with victims of human trafficking in San Mateo County reported that over the last year, 300 people had been trafficked in the county. They observed that this was most likely an undercount. The age range of those who had been trafficked in San Mateo County over the last year ranged from 16 to 77.

Demographics

To provide an approximation of demographics of people experiencing or fleeing domestic violence situations in San Mateo County, data from CORA is presented below. For clients served through housing, community advocacy, mental health and legal teams (beyond just calling the crisis hotline or through law enforcement referrals) and that reported their race/ethnicity:

- 62% identified as Hispanic/Latino;
- 18% identified as White, Non-Hispanic;
- 13% identified as Asian;
- 4% identified as African American or Black, Non-Hispanic;
- 2% identified as Multi-Racial
- 1% identified as Native Hawaiian or Other Pacific Islander; and
- Less than 1% identified as American Indian or Alaska Native.

Clients with missing data was removed from the dataset (data was missing for about 18% of clients served)

In terms of age:

- 70% identified as between the ages of 25-59;
- 15% identified as between the ages of 0-12;
- 7% identified as between the ages of 18-24;
- 5% identified as between the ages of 13-17; and
- 3% identified as older than 60+.

The average age of adults served in this capacity by CORA is 39 years old, while the average age of children served is 9 years old. Clients with missing data was removed from the dataset (data was missing for about 10% of clients).

In terms of gender, of all clients that engaged beyond the hotline or law enforcement referrals:

- 85% identified as female;
- 14% identified as male; and
- 1% identified as transgender, non-binary, or other.

In terms of gender, of all adult clients that engaged beyond the hotline or law enforcement referrals:

- 92% identified as female;
- 7% identified as male; and
- 1% identified as transgender, non-binary, or other.

CORA noted that gender of their clients varies widely by program. They shared that programs serving children will have a higher percentage of male clients, while heads of households/adults typically identify as female.

Summary

CORA estimates that it receives 8,000 to 10,000 inquiries about housing and other services from people experiencing domestic violence in San Mateo County. This is consistent with the published estimate of the San Mateo County Domestic Violence Council that 10,000 San Mateo County residents are affected by domestic violence annually. Data from CORA show that clients that utilize services beyond just calling the hotline or through law enforcement referrals are more likely to be Hispanic/Latino/a, identify as female, and be between the ages of 25-59. In 2020, the San Mateo County's District Attorney Victim Service Program served 2,100 victims of domestic violence. Additionally, approximately 300 people were identified as victims of human trafficking in San Mateo County in 2022.

Other populations requiring services or housing assistance to prevent homelessness and other populations at greatest risk of housing instability, as defined by HUD in the Notice

CPD 21-10 defines "other populations" as populations who do not qualify under any of the populations above but who meet one of two criteria: (1) previously homeless and requiring services or housing assistance to prevent a return to homelessness; or (2) at greatest risk of housing instability because (a) the household has an income up to 30% of AMI and is severely cost burdened or (b) the household has an income up to 50% of AMI and one or more of the conditions recognized as creating a risk of homelessness.

Previously homeless requiring services or housing assistance to prevent homelessness

The fourth category of qualifying populations includes **households who have previously qualified as homeless as defined in 24 CFR 91.5**, are currently housed due to temporary or emergency assistance, including financial assistance, services, temporary rental assistance or some type of other assistance to allow the household to be housed, and who need additional housing assistance or supportive services to avoid a return to homelessness.

One way to estimate this population is the number of people who were assisted to exit homelessness through rapid re-housing, a tailored package of time-limited rental assistance and supportive services. Because rapid re-housing is time-limited rental assistance, it creates a risk of a return to homelessness unless the targeted supportive services enable the participant to improve their income or secure a permanently affordable rental unit. **Between July 2021 – June 2022, 1,066 persons experiencing homelessness utilized rapid rehousing services in San Mateo County.**

This number should also take account of people who were homeless and successfully transitioned to permanently affordable rental housing but may now face housing instability because of inadequate supportive services. 144 individuals returned to homelessness after exiting a permanent housing situation between July 2021 and June 2022, which may indicate a need for different supportive services at the permanent housing sites.

At greatest risk of housing instability

The other group in the other qualifying populations are those **at greatest risk of housing instability**, defined as a household that has an annual income that is less than or equal to 30% of the area median income and is experiencing severe cost burden **or** has an annual income

that is less than or equal to 50% of the area median income and meets at least one of the conditions as articulated in the “At risk of homelessness” definition established at 24 CFR 91.5.

According to 2015-2019 CHAS data, San Mateo County has **16,855 renter households with incomes up to 30% AMI who are severely cost-burdened.**

There are several proxy sources of data for estimating households with incomes between 31% and 50% of Area Median Income who have one or more of the qualifying conditions for being at risk of homelessness:

- There are **5,860 renter households** in San Mateo County with incomes between 31 to 50% of AMI and experiencing **severe cost burden.**
- There are **1,590 renter occupied households with incomes between 31 to 50% AMI and experiencing severe overcrowding.**

Difficulty paying rent is another data point for understanding the housing needs of the group with income up to 50% of Area Median Income. In a countywide resident survey conducted to inform the county’s recent Affirmatively Furthering Fair Housing (AFFH) section of the Housing Element, respondents were asked about their greatest housing challenges. Eight percent of all renters in the county reported that they were “often late on their rent payments”; 4% said they cannot find a place to rent because of their past histories with credit and eviction; and another 4% said they are worried that they may not be able to continue to utilize their Section 8 voucher because their landlord may raise their rent.

Another strategy to estimate the number with a household income up to 50% AMI and experiencing at least one condition that places them at risk of homelessness is by considering the number of households that needed rental assistance to remain housed during the pandemic. According to the State of California’s Housing is Key Program (COVID-19 Rent Relief Program), **San Mateo County served 7,367 households**, providing an average of \$14,764 of rental assistance. Approximately **6,557 (89%) of those households had incomes that were less than or equal to 50% AMI.** More specifically:

- 68% of households who received assistance made less than or equal to 30% of AMI;
- 21% of households who received assistance made between 30-50% AMI;

Stakeholders interviewed in the consultation process report that many of the households assisted through Housing is Key faced an ongoing threat of eviction after the program ended because of the continuing gap between market rent and income.

Additionally, between April 2020 and July 2022, **the County’s Core Service Agencies received 11,341 applications for emergency financial assistance, with 7,475 applications approved or**

paid out. As of July 2022, the County has paid out \$17,408,988, for an average of \$2,329 per household. While this time-limited financial assistance was not limited to rental assistance, rent and utilities were by far the greatest area of need. According to data collected from the County’s HMIS, between July 2021 – June 2022, **10,603 households** requested rental or utility assistance from the County.

Demographics of the other populations

Of formerly homeless people served through Rapid Re-housing who may be at risk of losing housing because of the time-limited assistance:

- 34% identified as Hispanic;
- 20% identified as White;
- 19% identified as Black or African American;
- 18% identified as Asian and Pacific Islander; and
- 8% identified as Multiple, Other, or Unknown Races and Ethnicities

90 residents of San Mateo County who utilized rapid re-housing services (8%) also identified as veterans.

For San Mateo County households that received assistance from the Housing is Key pandemic-related housing assistance program:

- 36% identified as White;
- 20% identified as Other/Multi-Racial;
- 15% identified as Asian;
- 8% identified as Black or African American;
- 3% identified as Native Hawaiian or Other Pacific Islander;
- 1% identified as American Indian or Alaska Native; and
- 17% refused to answer.

Additionally,

- 47% identified as non-Hispanic or Latino;
- 44% identified as Hispanic or Latino; and
- 9% refused to answer.

Summary

Without accounting for duplication, a conservative range of the “other qualifying populations” in San Mateo County is between approximately 16,900 – 24,500 households. This range includes rapid re-housing households who were formerly homeless and at risk of returning to

homelessness (utilizing rapid re-housing services) and people exiting permanent supportive housing to homelessness, in addition to severely cost-burdened households making less than or equal to 30% AMI and households making less than or equal to 50% AMI and likely to be experiencing one or more conditions of at risk of homelessness. This number is necessarily uncertain because of the difficulty of estimating the number of households with incomes up to 50% of Area Median Income who are experiencing one or more of the conditions that make them at risk of homelessness.

Identify and consider the current resources available to assist qualifying populations, including congregate and non-congregate shelter units, supportive services, TBRA, and affordable and permanent supportive rental housing (Optional):

Congregate and noncongregate shelter units

San Mateo County's Strategic Plan to End Homelessness has guided multiple County agencies and collaborating community partners to make significant strides toward the goal of offering emergency housing (both congregate and noncongregate shelters) for all unsheltered people experiencing homelessness.

Capacity of the County's congregate emergency shelters will increase when the County relaxes the COVID-related occupancy limits of existing **congregate shelters**, which remain capped at 50% of pre-COVID capacity.

Capacity of noncongregate shelter units is increasing because of the opening of several new noncongregate shelters. In the past two years, San Mateo County has made significant investments of local funds, federal CARES, ARPA and CDBG-CV funds, and state Homekey funds to develop four **new noncongregate shelters**, as well as two hotel conversions to permanent supportive housing. The County is currently operating three new noncongregate shelters developed since the COVID-19 pandemic, which provide private rooms/baths or studios to a total of 170 formerly homeless residents:

- Pacific House (formerly Pacific Inn motel) – 74 units of noncongregate shelter
- Coast House (formerly Coastside Motel) – 52 units of noncongregate shelter
- El Camino House (formerly Stone Villa Motel) – 44 units of noncongregate shelter

The March 2023 opening of a fourth noncongregate shelter, the San Mateo County Navigation Center, will **triple the number of noncongregate shelter units by adding 240 noncongregate shelter spaces** to the County's inventory, **bringing the total noncongregate shelter inventory in March 2023 to 410 units.**

San Mateo County is actively screening additional hotel conversion and other sites in anticipation of applying for Round 3 of the state's Homekey funding to be released for applications in March 2023.

These non-congregate shelter investments coupled with the eventual relaxing of COVID-related occupancy restrictions at congregate shelters will significantly increase congregate and non-congregate shelter capacity in the county (even after accounting for the planned closure of the Maple Street Shelter which will be replaced by the Navigation Center noncongregate shelter).

Furthermore, the continued availability of state Homekey funding, including a new Homekey 3.0 NOFA which California's Department of Housing and Community Development will release in March 2023, means that Non-Congregate Shelters are not a priority for the use of HOME-ARP funding.

Supportive Services

The San Mateo County Human Services Agency (HSA) oversees the Center on Homelessness, the Continuum of Care agency leading the coordination of supportive services to address homelessness. In addition, the Human Services Agency coordinates and funds social services for all of the qualifying populations, including essential safety-net services provided at the community level by a network of seven geographically distributed Core Service Agencies, several of whom were consulted through stakeholder interviews. In addition to funding supportive services at shelters, non-congregate shelters, transitional housing, and permanent supportive housing, HSA invests in the network of Core Service Agencies that serve as a front door for a range of safety net services for all people, not just those already experiencing homelessness, including information and referral, emergency services (food, clothing, hotel vouchers) and other assistance. The Core Service Agencies provide referrals to public benefit programs, food resources and legal services, including resources for landlord-tenant disputes. The Core Service Agencies also administer a county-funded program of Emergency Financial Assistance which provides smaller one-time financial assistance to help families pay the rent and meet expenses when an emergency disrupts the family budget.

In addition to funding for supportive services overseen by the Human Services Agency, the San Mateo County Department of Housing provides CDBG public service funding, Emergency Solutions Grant funding, and state Permanent Local Housing Allocation funding for many of the housing-related and safety net services offered by the Core Service Agencies and other community-based service providers, such as CORA, the domestic violence service provider. DOH supports shelter operations, housing location services, Fair Housing, eviction prevention, landlord-tenant dispute resolution services, rapid re-housing and other services for the four qualifying populations. DOH works in close collaboration with HSA to ensure the effective leveraging of multiple funding streams for the coordinated system of supportive services necessary to achieve the County's Strategic Plan to End Homelessness.

Since COVID and the adoption of its Strategic Plan to End Homelessness, the County has made significant new investments in developing a supportive services system designed to make homelessness an experience that is rare, brief, and one-time. It has used local funding for Equity and Innovation grants funded by local Measure K resources to invest in local capacity to

overcome racial disparities in access to housing. It has leveraged ARPA, CDBG-CV, CARES Act and Homekey operating subsidies to expand and sustain comprehensive services for formerly homeless people. The Navigation Center, which will open in March 2023, will provide a comprehensive on-site model offering medical, behavioral health, dental, substance abuse, employment, and case management services for its 240 non-congregate shelter residents.

Some of the more significant new investments in supportive services that directly benefit the qualifying populations are described below:

- The County has received two direct allocations of CDBG-CV funds in the total amount of \$4,476,413 and received two direct allocations of ESG-CV funds in the total amount of \$5,944,187. The Department of Housing (DOH) has also received pass-through ESG-CV funds from the State of California in the total amount of \$13,206,564. DOH, in collaboration the Human Services Agency Center on Homelessness, County leadership, and local community-based partners, has allocated these new funds to housing-related activities that address needs of the qualifying populations, including legal services for people at risk of eviction; start-up costs and supportive services at new Homekey funded non-congregate shelters; increases in Rapid Re-housing funding; and street outreach to people experiencing unsheltered homelessness.
- The County received a total of \$148,050,000 in federal ARPA funding. The first tranche of ARPA funds, \$74,0235,000, was received in May of 2021. Approximately \$22.4 million in ARPA Tranche 1 funds has been allocated to housing and housing-related services and \$20 million was budgeted to address homelessness by providing matching funds for the new Navigation Center non-congregate shelter and other hotel purchases with Homekey funds.

A number of stakeholders identified the need for more or specialized supportive services for the qualifying populations but many noted that the supportive services had the most effect when the person receiving the services had stable housing that they could truly afford. It was noted that people living in service-enriched interim or transitional housing or receiving services as part of a program of time-limited rental assistance ultimately needed a permanently affordable home to achieve stability. For this reason, supportive services alone are not prioritized for HOME-ARP funds.

Tenant-Based Rental Assistance

This review of Tenant-Based Rental Assistance resources describes the County's programs of tenant-based rental assistance, most of which are time-limited, as would be the case for any new program of Tenant-Based Rental Assistance that might be created with one-time HOME-ARP funds. Programs that provide rental assistance that is attached to specific housing units and are not time-limited are described under Affordable Housing Resources.

San Mateo County has not historically used HOME funds for Tenant-Based Rental Assistance (TBRA) limited to two years because significant other resources have addressed the need for time limited, tenant-based rental assistance:

- The Housing Authority of San Mateo County is one of 68 jurisdictions nationally who are Moving to Work jurisdictions. A primary component of San Mateo County’s Moving to Work plan is a five-year time limit on Housing Choice Vouchers and a tiered subsidy table with decreasing amounts of rental subsidy as households improve their income. This program assists approximately 4,350 voucher-holders. There is an extensive waiting list for the County’s Moving to Work Housing Choice Vouchers
- The Housing Authority also administers a number of specialized tenant-based vouchers without time limits including:
 - Family Unification Program 40
 - Foster Youth to Independence 15
 - HUD-VASH for veterans 436
 - Mainstream Vouchers 281
 - RAD Vouchers 30
 - Emergency Housing Vouchers 222
 - Permanent supportive housing 321
- The Housing Authority has been proactive in applying to new voucher streams as they become available. Under the most recent Continuum of Care program competition which closed in November 2021, HACSM received a renewal award of 410 rental assistance for homeless/disabled households with a total annual value of \$11,158,986.
- HACSM has been successful in fully utilizing 222 new Emergency Housing Vouchers awarded in July 2021 by the deadline of June 2022. This program provides a voucher that is not time-limited to homeless and at risk of homelessness households and links voucher-holders to a housing location specialist to assist in the search for housing.
- San Mateo County operates the Rapid Re-housing program, which between July 2021 – June 2022, enabled 1,066 households experiencing homelessness for the first time to regain housing without experiencing an extended period of homelessness. The primary critique of this program is that when the time-limited rental assistance ends, families are at risk of becoming homeless again because of the ongoing mismatch between their household income and the high cost of housing in San Mateo County. This program works best for families who can improve their financial situation in a time-limited program of coordinated social services and is less useful for people who face chronic barriers to being able to afford stable housing.
- Following the expiration of the state’s Housing is Key program, San Mateo County also dedicated \$2 million of ARPA funding to provide a program of rental assistance coordinated with landlord-tenant legal assistance and dispute resolution for three legal

services and fair housing organizations. This investment enabled the County to sustain some of the community capacity developed before the expiration of the state's expired Housing is Key program to provide time-limited rental assistance to prevent homelessness. Because this initiative provides targeted time-limited rental assistance coordinated with legal services and landlord-tenant dispute resolution tools it will provide valuable insight on how and when to use time-limited rental assistance to prevent homelessness during a period of disruption in housing stability.

- As of July 2022, San Mateo County offered \$4.36 million in emergency (time-limited) financial assistance for renter-occupied households using local and federal funding sources delivered at the community level through the county's network of Core Service Agencies. Although this resource is not limited to rental assistance, rent and utilities are the number one financial assistance requests received by the Core Services Agencies.

Because of the high cost of housing in San Mateo County, tenant-based rental assistance is a need identified by many stakeholders for all the Qualifying Populations. But rental assistance that is not time-limited is a higher priority for the Qualifying Populations than the time-limited rental assistance which the one-time allocation of time-limited HOME-ARP funds would allow. As one stakeholder noted: "Time-limited rental assistance works best for people who have a challenge that can be addressed in a specific timeframe with specific support and doesn't work as well for people who will likely continue to need rental assistance after the time limit has ended."

Apart from the difficulty of time limits, another challenge with Tenant-Based Rental Assistance in San Mateo County is the difficulty in using these vouchers in the private rental market. Although California has adopted a law banning landlords from discriminating against an applicant based solely on use of housing vouchers, portable voucher holders continue to face significant barriers to the use of their vouchers in the private rental market. Accordingly, the Housing Authority of San Mateo County has been approved through its Moving to Work plan to shift a higher percentage of its voucher allocation to Project-Based Vouchers than most Housing Authorities are allowed (as described below).

For all these reasons, Tenant-Based Rental Assistance is not a priority for HOME-ARP funds.

Affordable Rental Housing

The 2021 Regional Housing Needs Assessment for San Mateo County shows that the county needs to develop 12,196 extremely low income and very low income units in the Housing Element Cycle from 2023 to 2031. This section describes the resources and programs available to the County to increase the critically low supply of affordable rental housing, especially rental housing that is truly affordable for people experiencing homelessness and other vulnerable households included in the Qualifying Populations who need rent that is based on 30% of

household income, when it is lower than the rent that would be fixed based on 30% of Area Median Income or 50% of Area Median Income.

The County's Department of Housing (DOH) is the lead in managing local resources to develop affordable housing. DOH is made up of two units that work in close collaboration to build the supply of affordable housing in San Mateo County: Housing and Community Development (HCD) and the Housing Authority of the County of San Mateo (HACSM).

HACSM Affordable Rental Housing Resources

- **HOME/CDBG.** The County is the recipient of \$2,723,206 in federal CDBG funding and \$2,254,630 in federal HOME funding which can be used to produce affordable housing. Approximately 15% of CDBG funding is dedicated to public services, including housing-related supportive services. Some CDBG funding is dedicated to shelter operations, minor home repair, and community facilities, leaving approximately \$1.8 million of CDBG funding for housing development. In recent years, CDBG funding has been decreasing, while the HOME program has had modest increases. Given the limited amount of CDBG and HOME funding, the County targets these funds primarily to housing for very low-income, extremely low-income and special needs households.
- **Measure K and other Local Funds.** HCD is responsible for administering the award of approximately \$25 million annually in Measure K funds to the development of new affordable housing through the Affordable Housing Fund (AHF). These funds are derived from a countywide half-cent sales tax extension approved by voters in November 2016 and are supplemented by developer fees from the county's Inclusionary Housing Ordinance. AHF awards are made to new construction and rehabilitation/preservation projects pursuant to an annual competitive request for proposals. In the 2022 competition for AHF funding, HCD received 15 applications for more than \$100 million in funding and was able to fund 11 projects in the total amount of more than \$54 million (as a result of the addition of ARPA and Mental Health Services Act to the allocation of Measure K funds). The units produced with this funding target affordable housing at different levels of affordability and must include at least 20% of the units for Extremely Low-Income households. However, the rent based on affordability at 30% of Area Median Income is not affordable for many households, such as those in the qualifying populations whose income is well below 30% of San Mateo County's high Area Median Income.
- **County-Owned Land.** The 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 of 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.
- **Measure K Funds for Additional Project-Based Rental Subsidy.** In March of 2022, the Board of Supervisors allocated \$15 million in local Measure K funds to implement HCD’s recommendation for a pilot program that would provide rental subsidy that will attach to 100 units of rental housing targeted to formerly homeless households. This program is intended to supplement the limited supply of Project-Based Vouchers in recognition of the need for affordable housing with rent based on 30% of actual household income.
 - **Local Housing Trust Fund.** HCD receives approximately \$5 million in Local Housing Trust Fund resources administered by the state with funding from the National Housing Trust Fund. In 2021, the County used its award of \$5 million to support two new construction affordable housing projects.
 - **PLHA.** The County receives an annual allocation of \$1,488,636 in state Permanent Local Housing Allocation funds, which are available to produce affordable housing and address homelessness. The PLHA funding is allocated between production of affordable rental housing and supportive services.
 - **Housing for Healthy California.** The County has received almost \$16 million in funds from the state Housing for Health California for the production of new construction housing development for the targeted populations.
 - **Homekey.** Supplemented with other County funding, the County has applied for and received more than \$34 million in California Homekey funding to create 150 units of permanent supportive rental housing for formerly homeless households at two former hotels. (This is in addition to Homekey funding of approximately \$68 million received to develop non-congregate shelters).

HACSM Affordable Rental Housing Resources

Project-Based Vouchers. In addition to its programs of tenant-based rental assistance (described above), HACSM also administers Project-Based Vouchers which attach to specific rental units in affordable housing projects. HACSM is allowed to allocate a higher percentage of its HUD rental subsidy funding to Project-Based Vouchers because it is a Moving to Work jurisdiction. Project-based vouchers are a critical resource for the qualifying populations because they enable rent to be set at 30% of actual household income and they facilitate the planning and delivery of deeply affordable housing with coordinated onsite supportive services that contribute to housing stability.

- HACSM currently administers 1,272 regular Project-Based Voucher units and 115 VASH Project-Based Voucher units at 29 affordable housing properties.
- In addition, HACSM has awarded 212 Project-Based Vouchers at three new affordable housing properties still in construction or lease-up.

HACSM recently applied for and received an award of additional HUD-VASH Project-Based Vouchers.

In February 2023, HACSM awarded a total of 200 Project-Based Vouchers and 25 HUD-VASH Project-Based Vouchers following a competitive Request for Proposals to seven new affordable housing properties which will begin construction not later than February 2025. This RFP required that at least 25% of the Project-Based Vouchers be targeted to special needs populations who need coordinated onsite services, overlapping in some respects with the qualifying populations. Applications were received for more than twice the number of available Project-Based Vouchers including for more than 200 Project-Based Voucher units for special needs populations, demonstrating the importance of Project-Based Vouchers to the effort to create rental housing that integrates affordability based on 30% of actual household income with coordinated supportive services.

Describe the unmet housing and service needs of qualifying populations:

Homeless as defined in 24 CFR 91.5

Per 2022 PIT Count and HMIS data, the estimated population of people experiencing homelessness in San Mateo County ranges from approximately 1,800 to 3,800 people. Despite increases in the number of non-congregate shelter beds and increases in permanent supportive housing, an estimated 1,092 people experiencing homelessness are unsheltered and need access to congregate or noncongregate shelters or affordable rental housing.

One stakeholder felt tenant-based rental assistance was an impactful way to serve this population with the caveat that time limits on rental assistance can re-traumatize people, noting that “once you’re homeless, the trauma of being homeless again is really bad.”

Several stakeholders spoke to the gaps in permanent supportive housing for populations experiencing homelessness in San Mateo County. One stakeholder noted that a significant number of people experiencing homelessness need specialized housing situations with rent based on 30% of the individual household’s income and with coordinated supportive services (referred to as “permanent supportive housing”). This stakeholder felt the county has a gap in permanent supportive housing and wanted to see HOME-ARP resources prioritized for affordable rental housing development. Similarly, another stakeholder emphasized this prioritization of resources for affordable rental housing. In the context of eliminating homelessness, this stakeholder said that “first and foremost, let’s build housing.” One stakeholder voiced a need for permanent supportive housing, emphasizing the length of time (12-24 months) it can take people who receive rapid re-housing assistance to find more permanent housing situations. Another stakeholder felt that while transitional housing was important (and needed in the county), HOME-ARP resources should be prioritized to create permanent housing.

For those stakeholders who prioritized HOME-ARP funding for supportive services, mental health services were identified as the number one service needed by all four qualifying populations, particularly among people experiencing homelessness.

Overall, many stakeholders highlighted a great need for supportive services but emphasized that to be effective, the people receiving services needed to be in stable housing situations, which remains out of reach for many in the homeless population. **Accordingly, for the population experiencing homelessness, HOME-ARP funds should be prioritized for the construction of new affordable rental housing, specifically permanent supportive housing where affordable rental units would be coordinated with onsite supportive services.**

At Risk of Homelessness as defined in 24 CFR 91.5

As described above, the number of households at risk of experiencing homelessness in San Mateo County may be as high as 23,700. Stakeholders described the challenges in measuring the population at-risk of experiencing homelessness because their needs are not known until they seek assistance.

Because this population is currently housed but at risk of falling into homelessness, stakeholders felt that this population would significantly benefit from homeless prevention assistance. One stakeholder noted that because rent is so high in the county, “it [wouldn’t] take a lot to happen to lose your housing.”

Stakeholders also described specific subpopulations, including people with disabilities, that are at special risk of experiencing homelessness. One stakeholder felt this population was at great risk of homelessness and housing instability, primarily because of being on fixed incomes and dependent on housing provided by an aging parent, which can disappear when the parent passes away. The stakeholder wanted to see HOME-ARP resources prioritized for affordable and accessible rental housing, as well as supportive services to help this population live more self-sufficient and independent lifestyles.

Another stakeholder emphasized that seniors are at high risk of becoming homeless because they must cope with rising housing costs while living on fixed incomes. Several stakeholders shared the sentiment that while emergency rental assistance is needed now to help people stay in their homes, the ultimate solution is to create more permanently affordable rental housing for this population.

Stakeholders generally felt that tenant-based rental assistance would help this population in the short term, while the most effective long-term solution would be to build more affordable rental housing.

Fleeing, or Attempting to Flee, Domestic Violence, Dating Violence, Sexual Assault, Stalking, or Human Trafficking, as defined by HUD in the Notice

As described above, the number of San Mateo County residents fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking or human trafficking may be as high as 10,000 annually. Many are unable to escape a high-risk situation because they cannot afford to move to housing without the income of their abuser, pointing to the need for affordable housing as a strategy for this population.

Data from the CDC, specifically the National Intimate Partner and Sexual Violence Survey, were utilized to provide an estimate of needs for this population. To arrive at an estimate for needed affordable rental housing for populations experiencing or fleeing domestic violence in San Mateo County, the *lifetime* incidence rate of women who experience sexual violence, physical violence or stalking with intimate partner violence-related impact in California (34.9%) was multiplied by the number of renter-occupied housing units in San Mateo County (106,611) for a total of 37,208 units that should be available at some point in time to residents fleeing domestic violence. For transitional housing, the total number of renter-occupied housing units in the county (106,611) was multiplied by the *annual* incidence rate of women in California who experience sexual violence, physical violence, or stalking with intimate partner violence-related impact (5.1%) for a total of 5,438 households needing housing annually.

The National Intimate Partner and Sexual Violence Survey measures the impact of intimate partner violence (IPV) by asking victims of IPV about whether they had experienced a need for legal services, medical care, and housing services, among other things, as a consequence of their experience. Overall, the survey found that of women in California who had experienced IPV-related impacts, 16.7% needed medical services, 7.5% needed housing services, and 15.2% needed legal services. For an estimate of the need for supportive services, the total number of rental housing units in San Mateo County (106,611) was multiplied by the percentages noted above, resulting in an estimated 17,804 renter households needing medical services, 7,996 renter households needing housing services, and 16,205 renter households needing legal services.

One stakeholder shared that the most immediate need of this qualifying population was to get them out of their current situation quickly and place them in a different, safer housing situation. While this stakeholder wanted to see HOME-ARP resources prioritized for affordable rental housing development, they also underscored that part of the issue is working with landlords to help create a pipeline of housing opportunities that help get people of unsafe situations quickly. Another stakeholder shared that “a lot of people in the county struggle with finding affordable housing and organizations struggle with how to best support marginalized/victimized populations.” This stakeholder also wanted to see HOME-ARP resources prioritized for affordable rental housing development but emphasized that many people need housing now, which is forcing them to resort to living in unsafe situations. They also shared that “not having safe housing situations available for people experiencing or fleeing domestic violence increases their chances of being victimized again.”

Stakeholders also emphasized the need for supportive services for this Qualifying Population, particularly mental health services to help people process their trauma. One stakeholder advocated for making wraparound services for this Qualifying Population more available and easier to access, as well as building more capacity for nonprofit organizations to offer these services. Another stakeholder stressed building out the capacity of nonprofit organizations that provide services as a priority. On top of finding housing, this Qualified Population needs legal support to help keep their children safe from abusers (e.g., custody orders), get restraining orders, and ensure their immediate physical safety.

Overall, stakeholders felt that populations fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking were in **great need of affordable permanent rental housing with coordinated supportive services.**

Other populations requiring services or housing assistance to prevent homelessness and other populations at greatest risk of housing instability as defined by HUD in the Notice

As described above, the estimated range of county residents falling into all three categories, the “Other Population” category may be as high as 24,500 households.

Stakeholders felt that **this population needed tenant-based rental assistance but the comments also indicated that because of San Mateo County’s high housing costs, time-limited tenant-based rental assistance can be problematic. Many stakeholders felt that the HOME-ARP funds should be prioritized for permanent housing solutions, specifically affordable rental housing development.** One stakeholder noted that people who fall into the fourth category of “other populations” are often seniors, persons with developmental and other kinds of disabilities, people experiencing mental illness and/or drug/gambling addictions, and families with children. This stakeholder emphasized that these populations need supportive services but first have to be in stable housing situations for the services to be effective. They added that this is difficult to do when there are so few affordable housing options in the area.

Veterans

Stakeholders felt that transitional and permanent rental housing was one of the greater needs for Veterans who experience homelessness or are at-risk of experiencing homelessness. One stakeholder emphasized that Veterans who have recently been housed want to avoid going back to emergency shelters. This stakeholder also felt that funds should be prioritized for longer term permanent housing solutions. Stakeholders also spoke to the specific needs of younger Veterans coming back to San Mateo County, noting that affordable rental housing is a major need. They said that once their monthly stipend from the government goes away, they need to be in stable housing situations to continue receiving appropriate services, as well as helping with the transition back into civilian life. Stakeholders felt that the current support service system, particularly for veterans experiencing homelessness, was robust and HOME-ARP resources should be prioritized elsewhere.

Identify any gaps within the current shelter and housing inventory as well as the service delivery system:

The data presented earlier indicates that there are unmet needs for shelter and short-term housing for people experiencing homelessness, as well as a severe and persistent shortage of deeply affordable rental units for households making below 30% of Area Median Income.

Assuming that those sleeping on the street, in a tent/encampment, or other situation are in need of emergency shelter, San Mateo County has an estimated gap of 374 emergency shelter beds. This data may not reflect the impact of the new noncongregate shelters that have opened since February 2022, including the new Homekey-funded Navigation Center which will open in March 2023 and provide 240 new units of noncongregate shelter.

As previously noted in Table 2, there is an estimated shortage of 1,092 permanent supportive housing or other permanent housing beds for those already experiencing homelessness. In addition, across all qualifying populations the lack of affordable rental housing is the greatest gap in San Mateo County's housing inventory, particularly the lack of deeply affordable housing for those whose income is below 30% of Area Median Income.

As previously described in relation to Table 3, San Mateo County has a need for approximately **27,000 affordable rental units in San Mateo County for households making less than or equal to 50% AMI and experiencing severe cost burden**. In addition, American Community Survey data indicates that there are approximately 22,000 renters with incomes of less than 30% AMI in the county while only 6,415 rental units are currently affordable to them. Additionally, there are 14,500 renters with incomes between 31-50% AMI while only 14,390 units are affordable to them. **This leaves a shortage of 15,500 affordable rental units for renters making less than or equal to 30% AMI.**

The need for more deeply affordable permanently affordable housing is also demonstrated by the number of people on waitlists for affordable properties with Project-Based Vouchers, which enable the tenant's share of the rent to be limited to 30% of the actual household income. **As of late 2022, the Housing Authority of San Mateo County has 12,030 people on its waitlist for affordable housing with project-based vouchers.**

Although the need for deeply affordable permanent rental housing was the need most consistently identified by stakeholders, stakeholders also reported a need for supportive services. Those who have experienced homelessness may face substance abuse, addiction, and behavioral health challenges. Many stakeholders identified a need for more mental health services in San Mateo County for all qualifying populations.

Even stakeholders who reported the need for more supportive services reported that supportive services are less effective when provided to a person who is experiencing homelessness or housing instability. Thus, the plan will prioritize Home-ARP funding for the development of deeply affordable permanent rental housing units with coordinated resident support services, rather than prioritizing supportive services alone.

Under Section IV.4.2.ii.G of the HOME-ARP Notice, a PJ may provide additional characteristics associated with instability and increased risk of homelessness in their HOME-ARP allocation plan. These characteristics will further refine the definition of "other populations" that are "At Greatest Risk of Housing Instability," as established in the HOME-ARP Notice. If including these characteristics, identify them here:

The County will rely on the HUD definition of "other populations" without adding additional conditions.

Identify priority needs for qualifying populations:

The needs assessment and gap analysis point to deeply affordable rental housing with coordinated resident support services as a priority need among all four qualifying populations.

As previously stated, San Mateo County has a high area median income, which means that the rent charged at affordable housing units required to be “affordable” to households at 30% of area median income or 50% of area median income significantly exceeds the income of people who rely on public benefits or who have a fixed income. Additionally, many people in the four qualifying populations are limited in their ability to work, due to their lack of a permanent home, disability, or the need to care for children. As such, for many in the four qualifying populations, housing affordable to those with incomes at 50% AMI, or even 30% AMI, is simply unaffordable. Those fortunate enough to have a time-limited tenant-based voucher have difficulty finding a landlord who accepts the voucher and even when they have housing, their housing stability is at risk of the next rent increase and the expiration date of the rental assistance. Transitional housing, as well as noncongregate shelters, are an important part of the Continuum of Care, but their success ultimately depends on having enough deeply affordable rental housing so that residents have a permanent home.

HOME-ARP resources provide a specific opportunity to create permanent affordable housing with the tenant’s share of the rent based on 30% of the household’s income subject to compliance with HOME-ARP income and rent limits. HOME-ARP funds, when used in conjunction with other federal, state, and local housing finance programs, will make it more financially feasible for the affordable rental housing to offer HOME-ARP units with the tenant’s share of the rent based on 30% of the household’s income and include resident support services in the operating budget.

As a result, **85% of the County’s HOME-ARP allocation will be used for the development of affordable rental housing, with a preference for populations experiencing homelessness.** The remaining 15% will be used for administrative and planning expenses.

Explain how the PJ determined the level of need and gaps in the PJ’s shelter and housing inventory and service delivery systems based on the data presented in the plan:

To best inform the level of need and gaps in the County’s shelter and housing inventory, as well as its service delivery systems, the following data sources were utilized:

- Four community meetings and over 30 stakeholder interviews provided nuance and detail related to the most significant needs of qualifying populations not available in quantitative data.
- To assess housing needs of the homeless population and existing shelter and service capacity, the County relied on information from the 2022 Point-in-Time Count, HUD

2021 Continuum of Care Homeless Assistance Programs Housing Inventory Count Report, the State of California’s Homeless Housing, Assistance and Prevention (HHAP) report, and 2021-22 HMIS data provided by the San Mateo County CoC and its Homelessness Data Exchange (HDX) reports.

- Domestic violence data was limited. Apart from the homeless data sources described above, the other data sources included local data on crisis calls generated by CORA, data from the County’s District Attorney’s Office, and extrapolated County data from the National Domestic Violence Service Hotline and CDC.
- For estimates of housing and service needs for populations experiencing or fleeing domestic violence, the report uses 2010-2012 data (the most recent available data) from The National Intimate Partner and Sexual Violence Survey State Report (published in 2017).
- Income and housing demand/supply data to assess the unmet housing needs of those at risk of homelessness, as well as the “other populations” were generated from various sources, including:
 - 2015-2019 CHAS data
 - 2021 5-Year American Community Survey (ACS) estimates

HOME-ARP Activities

Describe the method(s) that will be used for soliciting applications for funding and/or selecting developers, service providers, subrecipients and/or contractors:

The County will issue a competitive request for proposals (RFP) for qualified affordable housing developers to incorporate HOME-ARP rental units for the qualifying populations in a proposed new affordable housing development.

In the RFP, the County will explain the HOME-ARP guidelines, the definitions of the HOME-ARP qualifying populations, the eligible uses of the HOME-ARP funds, and the need to work with the County to develop project-specific marketing, referral and waitlist policies to ensure that all of the qualifying populations will have access to the HOME-ARP units in the selected projects.

Among those affordable rental projects that apply for HOME-ARP funding, the County will select one or more affordable rental housing projects to receive HOME-ARP funding, using selection criteria published in the RFP that address (1) demonstrated the need for the HOME-ARP funding to serve the HOME-ARP qualifying populations; (2) ability to implement marketing, referral and waitlist policies that comply with HOME-ARP guidelines; (3) a plan for coordinated onsite and offsite supportive services for the qualifying populations; (4) financial feasibility of charging rent in which the tenant’s share of the rent is limited to 30% of actual household income for the households occupying HOME-ARP funded units (when lower than the rents established for units based on Extremely Low-Income or Very Low Income levels of

affordability); (5) ability to complete the project and expend HOME-ARP funds within the deadlines required by HOME-ARP.

The RFP for the use of HOME-ARP funds for affordable housing development will leverage available federal, state and local housing funds for affordable housing development while ensuring that the HOME-ARP units charge rents that are deeply affordable because the tenant’s share is limited to 30% of actual household income for the four HOME-ARP qualifying populations (when this is lower than HOME-ARP rents based on 50% of Area Median Income)

Describe whether the PJ will administer eligible activities directly:

The County will administer 100% of its HOME-ARP funds directly.

If any portion of the PJ’s HOME-ARP administrative funds are provided to a subrecipient or contractor prior to HUD’s acceptance of the HOME-ARP allocation plan because the subrecipient or contractor is responsible for the administration of the PJ’s entire HOME-ARP grant, identify the subrecipient or contractor and describe its role and responsibilities in administering all of the PJ’s HOME-ARP program:

Not Applicable.

Use of HOME-ARP Funding

	Funding Amount	Percent of the Grant	Statutory Limit
Supportive Services	\$ 0		
Acquisition and Development of Non-Congregate Shelters	\$ 0		
Tenant Based Rental Assistance (TBRA)	\$ 0		
Development of Affordable Rental Housing	\$ 4,403,212	85%	
Non-Profit Operating	\$ 0		5%
Non-Profit Capacity Building	\$ 0		5%
Administration and Planning	\$ 777,037	15 %	15%
Total HOME ARP Allocation	\$ 5,180,249	100%	

Describe how the PJ will distribute HOME-ARP funds in accordance with its priority needs identified in its needs assessment and gap analysis:

As described above, HOME-ARP funds will be awarded to one or more affordable rental projects selected by means of a competitive request for proposals because the County’s priority need is for deeply affordable rental housing with coordinated resident services. HOME-ARP assisted units will be subject to HOME-ARP income and rent limits but, when financially feasible, will prioritize projects that limit the tenant’s share of rent to 30% of household

income. HOME-ARP funds will be loaned to the developer for the development of the project and evidenced by a note, deed of trust and restrictive covenant that comply with HOME-ARP guidelines. Funds may be used for HOME-ARP eligible development costs, including a capitalized operating subsidy reserve (COSR) which will make it more feasible for the project to charge rent for HOME-ARP units with the tenant's share of rent based on 30% of actual household income, subject to HOME-ARP income and rent limits. HOME-ARP funds must be used for the development of the selected affordable rental housing project or project(s) within four years of the loan agreement and not later than September 30, 2030. For example, if HOME-ARP funds were used for a capitalized operating subsidy reserve (COSR) with a balance remaining after September 30, 2030, the County will monitor the use of the COSR to ensure compliance after September 30, 2030. The County will continue to monitor HOME-ARP compliance of the project for the period of the HOME-ARP restrictive covenant.

Describe how the characteristics of the shelter and housing inventory, service delivery system, and the needs identified in the gap analysis provided a rationale for the plan to fund eligible activities:

The needs assessment and gap analysis show that the four qualifying populations have unmet needs across all of the eligible activities. In prioritizing affordable rental housing for the use of HOME-ARP funds, the County is giving consideration to the available quantitative data, the qualitative feedback from the stakeholder community and the one-time and time-limited nature of the HOME-ARP funding. In contrast with new supportive services contracts or a new tenant-based rental assistance program—both of which would be time-limited and depleted in a few years--the cost of developing HOME-ARP rental units in new affordable housing will create a permanent housing benefit for the qualifying populations. Development of new non-congregate shelters would have a similar lasting benefit, but the County expects to continue to look to the state's Homekey Program to address this need, and thus has not prioritized non-congregate shelters for HOME-ARP funds.

Secondly, the County is focusing on using HOME-ARP funds for affordable rental housing because the qualifying populations especially need housing with the tenant's share of rent that is based on 30% of the tenant's household income when this is feasible (and consistent with HOME-ARP income and rent maximums), and there are few federal, state, and local housing financing resources that reach this level of affordability. HOME-ARP funds enable San Mateo County to work with the developer community to leverage all available local, state, and federal housing finance programs to increase its supply of affordable rental housing, while ensuring that HOME-ARP units will be created that are deeply affordable to many in the qualifying population, many of whom cannot afford rent that is tied to 50% or even 30% of San Mateo County's high Area Median Income

Absent the availability of new federal funding for Project-Based Vouchers, HOME-ARP funds represent a critical resource for increasing the number of affordable rental units offered to the qualifying populations with the tenant's share of the rent based on 30% of tenant's household income. Considering all of the needs and the availability of more sustainable resources and investments for the other HOME-ARP eligible activities, the opportunity to utilize HOME-ARP funds to build deeply affordable rental housing was determined to have the greatest impact for the qualifying populations in San Mateo County.

HOME-ARP Production Housing Goals

Estimate the number of affordable rental housing units for qualifying populations that the PJ will produce or support with its HOME-ARP allocation:

It is estimated that the one-time award of HOME-ARP funds to the San Mateo County HOME Consortium will produce between 22 and 29 affordable rental housing units with rent based on 30% of actual household income. This is a range reflecting that the investment of \$150,000/unit would create 29 HOME-ARP units, while an investment of \$200,000/unit would create 22 HOME-ARP units. A range is estimated for two reasons: (1) New construction costs for affordable housing have been increasing consistently in San Mateo County, and (2) larger sized units may have a need for more HOME-ARP assistance than studio apartments or one-bedroom apartments.

The HOME-ARP rental units are expected to be part of one or more competitively selected affordable housing projects that will leverage other funding to produce affordable units in addition to the HOME-ARP funded units for the qualifying populations. As the total development cost of new affordable rental units in San Mateo County approaches \$900,000 to \$1 million/unit, it is expected that HOME-ARP funds will leverage at least \$750,000/unit in other financing, including other local investments made by the County from its Affordable Housing Fund (AHF) and other state and federal housing finance sources.

Describe the specific affordable rental housing production goal that the PJ hopes to achieve and describe how the production goal will address the PJ's priority needs:

HOME-ARP funds will support the development of between 22 and 29 units of affordable rental housing for people in the Qualifying Populations. This investment will contribute to meeting the County's priority needs as identified in the Consolidated Plan, the County's Strategic Plan to End Homelessness, and the County's 2023-2031 Housing Element, as well as the priorities identified in the stakeholder consultations and the quantitative analysis.

The County's 2018-2022 Consolidated Plan evaluated data from prior to the pandemic and outlined strategies to address the affordable housing and supportive service needs in the community. A priority of the 2018-2022 Consolidated Plan was to create more permanently

affordable rental housing that would address the most common housing problem facing lower income households—the severe housing cost burden created by the County’s high housing costs. A second priority was to create Permanent Supportive Housing for homeless households, households at risk of homelessness, and for non-homeless special needs populations who will benefit from coordinated onsite supportive services to maintain housing stability.

Similarly, the most important goal of the County’s Strategic Plan to End Homelessness is to create more affordable housing for people who need rent based on 30% of their actual household income, coordinated with voluntary on-site supportive services that enable vulnerable households to maintain housing stability. This priority also surfaced repeatedly in community meetings and stakeholder interviews because the County’s recent expansion of non-congregate shelters and supportive services has brought increased awareness of the need for more permanent affordable rental housing so that people who have transitioned from unsheltered to sheltered are able to take the next step to a permanent housing solution. When rent is based on 30% or 50% of Area Median Income, it is often unaffordable to the populations targeted by HOME-ARP.

HOME-ARP is consistent with these County goals because it includes Capitalized Operating Subsidy Reserves as an eligible use, enabling rent for the qualifying populations to be limited to 30% of the actual household income—a challenging goal in a County where the tax credit rent for a 30% ELI rental unit often exceeds the typical SSI or SSDI public benefit. This need would be addressed, if financially feasible, within the income and rent limits imposed by HOME-ARP.

As explained above, many of the households in the four qualifying populations are unable to meet minimum income requirements for Extremely Low-Income tax credit financed rental units—because the rent is tied to the County’s extremely high Area Median Income, rather than the household’s actual income. Households who depend on SSI, SSDI and other public benefits or who work only limited hours because of a disability or caregiving responsibilities are unable to meet minimum income requirements for tax credit housing, even when the rental units have rents designed to be affordable for Extremely Low-Income households with incomes up to 30% of Area Median Income. Thus, prioritizing HOME-ARP funding for the development of deeply affordable rental units helps to solve a critical gap in County resources for addressing the needs of the qualifying populations, while still complying with HOME-ARP income and rent limits.

Preferences

Identify whether the PJ intends to give preference to one or more qualifying populations or a subpopulation within one or more qualifying populations for any eligible activity or project:

All four qualifying populations will be eligible for the County's HOME-ARP-funded rental units, but the selected project or projects will give a preference for HOME-ARP units to persons and households (including families) experiencing homelessness who meet the HUD definition of homeless (as defined in 24 CFR 91.5). This homelessness preference will not require referral from the Coordinated Entry System and will not rely on any CES prioritization of homeless applicants.

If a preference was identified, explain how the use of a preference or method of prioritization will address the unmet need or gap in benefits and services received by individuals and families in the qualifying population or subpopulation of qualifying population, consistent with the PJ's needs assessment and gap analysis:

A HOME-ARP preference for those who are homeless as defined in 24 CFR 91.5 enables the County to address the need for permanent affordable rental housing for all of the qualifying populations while addressing the traumatizing impact of actual homelessness and advancing the goals of the County's Strategic Plan to End Homelessness. Supportive service providers and the County Continuum of Care report that many residents of congregate and noncongregate shelters, people with time-limited rental assistance, or people living in time-limited transitional housing units find it difficult to move to an affordable rental unit because of the significant County deficit in supply of deeply affordable rental units with the tenant's share of rent based on 30% of the tenant's income. This deficit prolongs the period of residence in congregate and noncongregate shelters, limiting the pace at which the unsheltered can be offered immediate alternatives to vehicles, the street, and encampments.

Referral Methods

Identify the referral methods that the PJ intends to use for its HOME-ARP projects and activities. PJ's may use multiple referral methods in its HOME-ARP program. (Optional):

Because the County's Coordinated Entry System is not designed to implement referrals of people not yet homeless, the selected affordable housing project or projects will **not** rely on direct referrals from the Coordinated Entry System. Rather, the County will support the projects receiving HOME-ARP awards to develop a site-based waiting list for the HOME-ARP units that accepts indirect referrals of homeless people from the Coordinated Entry system, as well as applicant self-referrals and indirect referrals from a variety of County agencies and community organizations assisting all of the four qualifying populations. A Marketing Plan will be required that targets likely sources of referrals of the other three qualifying populations. For example, it is expected that the Core Service Agencies will be a valuable source of referrals from

the non-homeless population, as will CORA, the County's only provider of domestic violence services, and the County's disability-serving organizations already providing Fair Housing counseling and housing navigation services to people with disabilities.

Implementation details of the referral methods for HOME-ARP units will be developed with each developer after further consultation with the community partners who serve the four qualifying populations. Guidelines will be developed for use by the property manager in verifying whether an applicant falls within one of the four qualifying populations and is thus eligible for a HOME-ARP unit and to develop a project waiting list in date/time order, with applications that meet the definition of homelessness moved to the top of the waiting list (also in chronological order and not based on acuity).

After the initial lease-up, members of the qualifying populations may continue to be added to the HOME-ARP site specific wait list in date/time order unless the wait list is closed because of the number of applications already on the wait list.

If the PJ intends to use the coordinated entry (CE) process established by the CoC, describe whether all qualifying populations eligible for a project or activity will be included in the CE process, or the method by which all qualifying populations eligible for the project or activity will be covered. (Optional):

Not applicable.

If the PJ intends to use the CE process established by the CoC, describe the method of prioritization to be used by the CE. (Optional):

Not applicable.

If the PJ intends to use both a CE process established by the CoC and another referral method for a project or activity, describe any method of prioritization between the two referral methods, if any. (Optional):

Not applicable.

Limitations in a HOME-ARP rental housing or NCS project

Describe whether the PJ intends to limit eligibility for a HOME-ARP rental housing or NCS project to a particular qualifying population or specific subpopulation of a qualifying population identified in section IV.A of the Notice:

Eligibility for HOME-ARP units will *not* be limited to a specific qualifying population or subpopulation.

If a PJ intends to implement a limitation, explain why the use of a limitation is necessary to address the unmet need or gap in benefits and services received by individuals and families in the qualifying population or subpopulation of qualifying population, consistent with the PJ's needs assessment and gap analysis:

Not applicable.

If a limitation was identified, describe how the PJ will address the unmet needs or gaps in benefits and services of the other qualifying populations that are not included in the limitation through the use of HOME-ARP funds (i.e., through another of the PJ's HOME-ARP projects or activities):

Not applicable.

HOME-ARP Refinancing Guidelines

- ***Establish a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing to demonstrate that rehabilitation of HOME-ARP rental housing is the primary eligible activity***
Not applicable.
- ***Require a review of management practices to demonstrate that disinvestment in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving qualified populations for the minimum compliance period can be demonstrated.***
Not applicable.
- ***State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.***
Not applicable.
- ***Specify the required compliance period, whether it is the minimum 15 years or longer.***
Not applicable.
- ***State that HOME-ARP funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.***
Not applicable.
- ***Other requirements in the PJ's guidelines, if applicable:***
Not applicable.

APPENDIX A.

ADDITIONAL CONSULTATION

Appendix A

Agency/Org Consulted	Type of Agency/Org	Method of Consultation	Feedback
Alta Housing	<p>Affordable housing developer and other housing support services.</p> <p>Qualified populations served: people at-risk of experiencing homelessness and other populations.</p>	Virtual interview	<ul style="list-style-type: none"> • Significant need for more affordable housing projects. • Would like to see more supportive housing projects, as well as multi-family projects with more than six units. • Great need for more financial assistance (tenant-based rental assistance) for populations at risk of homelessness, such as, particularly for low-income families with children.
HIP Housing	<p>Organization that provides housing and homesharing services.</p> <p>Qualified populations served: people experiencing homelessness; people at-risk of homelessness, and other populations.</p>	Virtual interview	<ul style="list-style-type: none"> • Reported large gap between what people can afford and the cost of housing. • Gaps in affordability make it extremely challenging for clients to find and access housing. • Significant need for construction of affordable rental housing. • Great need for ongoing rental subsidies (tenant-based rental assistance), particularly for older adults. • Supportive services, specifically preventative services to avoid complications finding housing, case management, housing readiness workshops, and financial counseling, are greatly needed.
Congregational Church of San Mateo	<p>Faith-based organization</p> <p>Qualified populations served:</p>	Virtual interview	<ul style="list-style-type: none"> • Stakeholder articulated the need to see barriers removed in building affordable housing for low and very low-income households. • Wanted to see more

Appendix A

	<p>All four QPs</p>		<p>affordable housing built to not only ensure more people were able to live in safe and affordable homes but to also reduce racial gaps in homeownership and wealth creation.</p> <ul style="list-style-type: none"> • Felt that San Mateo County does a great job of focusing on helping homeless populations throughout the county but felt these populations struggle the most in accessing housing and supportive services. • Wanted to see populations experiencing homelessness prioritized, as well as seeing resources targeted at providing more supportive services, particularly mental health services. • Noted that residents most at-risk of experiencing homelessness include people experiencing medical problems, immigrants, foster youth (especially those aging out of the system), and seniors on fixed incomes
<p>Service League of San Mateo County</p>	<p>Organization that provides housing and supportive services to previously incarcerated individuals.</p> <p>Qualified populations served: People experiencing homelessness, people at-risk of experiencing homelessness and other populations.</p>	<p>Virtual interview</p>	<ul style="list-style-type: none"> • Stakeholder shared that previously incarcerated individuals struggle to meet their housing needs because rent is so high throughout the county. • Noted those previously incarcerated has an even more difficult time finding housing because it is harder to find employment. • Felt that the production of more affordable rental housing would help this population. • Highlighted there is not a need for more supportive

Appendix A

			services, but a better way to connect populations to existing services.
Fresh Lifelines for Youth	<p>Organization that provides support and services to youth impacted by the juvenile justice system.</p> <p>Qualified populations served: People at-risk of homelessness and other populations.</p>	Virtual interview	<ul style="list-style-type: none"> • Stakeholder shared that youth at-risk of engagement with the criminal justice system have a significant need for more supportive services. • Noted that the older cohort (ages 18-25) of youth at-risk of engagement with the criminal justice system need more affordable housing options that aren't at home.

APPENDIX B.

PUBLIC NOTICE AND MEDIA RELEASES

PUBLIC NOTICE LANGUAGE

HOME-ARP Allocation Plan



Posted on 1-24-23: San Mateo County is seeking public comment regarding amendments to the 2021 Annual Action Plan for San Mateo County's federally funded affordable housing programs to create an allocation plan for the HOME Investment Partnerships American Rescue Plan (HOME-ARP) funding.

A 30-day comment period will run from February 9, 2023, through March 9, 2023. The comment period is required prior to submitting the amended plan to HUD. Written comments can be submitted by mail or email.

Submit written comments to:

Root Policy Research
Attn: Frankie Lewington
6740 E Colfax Avenue
Denver, CO 80220

Submit comments via email to: frankie@rootpolicy.com.

Two public hearings will be held on this. See details in the document below.

Related Documents

PDF

FINAL_Public Notice_all 4 languages_HOME-ARP public comment period and hearing_012423.pdf

199.98 KB

NOTICE of PUBLIC HEARING AND COMMENT PERIOD
Amendment to 2021 Action Plan for San Mateo County's Federal Affordable Housing and
Community Development Programs to Create a HOME-ARP Allocation Plan

La versión en español de este aviso se puede encontrar en el sitio web del DOH en:
<https://www.smcgov.org/housing/doh-public-notice>

中版本可在住房局网站上找到，网址为：<https://www.smcgov.org/housing/doh-public-notice>

Ang Tagalog na bersyon ng paunawang ito ay matatagpuan sa website ng DOH sa:
<https://www.smcgov.org/housing/doh-public-notice>

San Mateo County is seeking public comment regarding amendments to the 2021 Annual Action Plan for San Mateo County's federally funded affordable housing programs to create an allocation plan for the HOME Investment Partnerships American Rescue Plan (HOME-ARP) funding. A draft of the HOME-ARP allocation plan will be available during the comment period at DOH's website at <https://www.smcgov.org/housing/policy-planning-documents>.

A 30-day comment period will run from February 9, 2023, through March 9, 2023. The comment period is required prior to submitting the amended plan to HUD. Written comments can be submitted by mail or email.

Submit written comments to:
Root Policy Research
Attn: Frankie Lewington
6740 E Colfax Avenue
Denver, CO 80220

Submit comments via email to: frankie@rootpolicy.com.

Two Public Hearings will be held. Details of each hearing are noted below.

**Housing and Community Development Committee (HCDC) Meeting
Wednesday, February 22, 2023, starting at 2:00 p.m. PST.**

Members of the public can participate in-person or virtually. The meeting will be held at:

San Mateo County Department of Housing
Jupiter Room
264 Harbor Blvd, Building A
Belmont, CA 94002

To join the meeting from your computer, tablet, or smartphone, please use the following link:
<https://smcgov.zoom.us/j/92766220770?pwd=bHFPTU5kNWZhE0RFpMaWZrRHhyUT09>

Meeting ID: 927 6622 0770
Passcode: 891820

Dial by your location
+1 669 444 9171 US
+1 669 900 6833 US (San Jose)

**Board of Supervisors Meeting
Tuesday, February 28th, 2023, between 9 a.m. – 1 p.m. PST.**

A specific time for the HOME-ARP allocation plan public hearing should be available not later than Friday, February 24th at <https://www.smcgov.org/bos/meeting/february-28-2023-board-supervisors-regular-meeting>.

Members of the public can participate in-person or virtually. The meeting will be held at:

San Mateo County Government Center
400 County Center
Redwood City, CA 94063

Virtual meeting participation details will be available on Friday, February 24th at
<https://www.smcgov.org/bos/meeting/february-28-2023-board-supervisors-regular-meeting>.

If a reasonable accommodation and/or interpretation services, including American Sign Language, are needed to participate in the public hearings, please contact Frankie Lewington at frankie@rootpolicy.com or 970-880-1415 x104.

AVISO DE AUDIENCIA PÚBLICA Y PERÍODO DE COMENTARIOS
Enmienda al Plan de Acción 2021 para los Programas Federales de Vivienda Asequible y Desarrollo Comunitario del Condado de San Mateo para crear un plan HOME-ARP

El condado de San Mateo está buscando comentarios públicos sobre las enmiendas al Plan de acción anual de 2021 para los programas de vivienda asequible financiados con fondos federales del condado de San Mateo para la financiación del Plan de rescate estadounidense de HOME Investment Partnerships (HOME-ARP). Un borrador estará disponible durante el período de comentarios en el sitio web del DOH en <https://www.smcgov.org/housing/policy-planning-documents>.

Habrà un período de comentarios de 30 días desde el 9 de febrero de 2023 hasta el 9 de marzo de 2023. El período de comentarios se requiere antes de enviar el plan modificado a HUD. Los comentarios escritos se pueden enviar por correo o correo electrónico. Envíe comentarios por escrito a:

Root Policy Research
Attn: Frankie Lewington
6740 E Colfax Avenue
Denver, CO 80220

Envíe comentarios por correo electrónico a: frankie@rootpolicy.com

Se realizarán dos audiencias públicas. Los detalles de cada audiencia se describen a continuación.

Reunión del Comité de Vivienda y Desarrollo Comunitario

Miércoles, 22 de febrero de 2023 a las 14:00 Hora del Pacífico.

Los miembros del público pueden participar en persona o virtualmente. La reunión se llevará a cabo en:

San Mateo County Department of Housing
Jupiter Room
264 Harbor Blvd, Building A
Belmont, CA 94002

Para unirse a la reunión desde su computadora, tableta o teléfono inteligente, utilice el siguiente enlace:
<https://smcgov.zoom.us/j/92766220770?pwd=bHFPTU5kNWZhaEt0RFpMaWZrRHhyUT09>

Identificación de la reunión: 927 6622 0770
Contraseña: 891820

Marque según su ubicación
+1 669 444 9171 US
+1 669 900 6833 US (San Jose)

Reunión de la junta de supervisores

Martes, 28 de febrero de 2023, entre las 9 a. m. y la 1 p. m. PST.

Un horario específico para la Audiencia Pública del Plan de Asignación de HOME-ARP estará disponible a más tardar el viernes 24 de febrero a las <https://www.smcgov.org/bos/meeting/february-28-2023-board-supervisors-regular-meeting>.

Los miembros del público pueden participar en persona o virtualmente. La reunión se llevará a cabo en:

San Mateo County Government Center
400 County Center
Redwood City, CA 94063

Los detalles de participación en la reunión virtual estarán disponibles el viernes 24 de febrero en <https://www.smcgov.org/bos/meeting/february-28-2023-board-supervisors-regular-meeting>.

Si necesita una adaptación razonable o servicios de traducción, incluido el lenguaje de señas estadounidense, para participar en la audiencia pública, comuníquese con Avilia Bueno en avilia@rootpolicy.com o 970-880-1415 x104.

公开听证会通知和意见征询期
圣马特奥县联邦经济适用房和社区发展项目 2021 财年年度行动计划修正案

圣马特奥县正就修订联邦资助的圣马特奥县经济适用房项目 2021 年行动计划，以申请家庭投资合伙人项目 (HOME) 美国救援计划 (HOME-ARP) 征求公众意见。草案将在意见征询期内发布在住房局网站上，网址为：
<https://www.smcgov.org/housing/policy-planning-documents>。

30 天的评论期将从 2023 年 2 月 9 日持续到 2023 年 3 月 9 日。在将修订后的计划提交给 HUD 之前需要一段评论期。书面意见可以通过信件或电子邮件提交。请将书面意见提交至：

Root Policy Research
收件人：Frankie Lewington
6740 E Colfax Avenue
Denver, CO 80220

通过电子邮件提交意见的，请发送至：frankie@rootpolicy.com

将举行两次公开听证会。每次听证会的详细信息如下。

住房和社区发展委员会会议
公开听证会将于太平洋标准时间 2023 年 2 月 22 日下午 2:00
公众可以亲自或虚拟参与。会议地点：

圣马特奥县住房局 (San Mateo County Department of Housing)
Jupiter Room, 264 Harbor Blvd, Building A, Belmont, CA 94002

欲使用计算机、平板电脑或智能手机参加会议，请使用以下链接：
<https://smcgov.zoom.us/j/92766220770?pwd=bHFPTU5kNWFihaEtORFpMaWZrRHhyUT09>

会议 ID: 927 6622 0770
密码: 891820

请按您所在位置拨打
+1 669 444 9171 美国
+1 669 900 6833 美国 (圣何塞)

监事会会议
太平洋标准时间 2023 年 2 月 28 日星期二上午 9:00 至下午 1:00。
会议的确切时间可以在这里找到 <https://www.smcgov.org/bos/meeting/february-28-2023-board-supervisors-regular-meeting>。

公众可以亲自或虚拟参与。会议地点：

San Mateo County Government Center, 400 County Center, Redwood City, CA 94063

虚拟会议参与详情将于 2 月 24 日星期五发布在 <https://www.smcgov.org/bos/meeting/february-28-2023-board-supervisors-regular-meeting>。

如果您需要合理的住宿或翻译服务 (包括美国手语翻译) 参加公开听证会，请通过 frankie@rootpolicy.com 或拨打 970-880-1415 x104 联系 Frankie Lewington。

**PAUNAWA SA PANAHOON NG PAMPUBLIKONG PAGDINIG AT PAGBIBIGAY NG KOMENTO
Pag-amyenda sa Plano ng Aksyon sa 2021 para sa mga programa sa Pederal at Abot-kayang
Pabahay at Pagpapaunlad ng Komunidad sa County ng San Mateo**

Nais ng County ng San Mateo County na makuha ang komento ng publiko tungkol sa mga pag-amyenda sa Taunang Plano ng Aksyon sa 2021 para sa pederal na pinopondohan at abot-kayang mga programa sa pabahay sa County ng San Mateo para sa pagpopondo ng HOME Investment Partnerships American Rescue Plan (HOME-ARP). Makikita ang balangkas sa panahon ng pagbibigay ng komento sa website ng DOH sa <https://www.smcgov.org/housing/policy-planning-documents>.

Magaganap ang 30 araw na pagbibigay ng komento mula Pebrero 9, 2023 hanggang Marso 9, 2023. Kinakailangan ito bago isumite ang naamyendahang plano sa HUD. Maaaring isumite nakasulat na mga komento sa pamamagitan ng koreo o email. Magsumite ng nakasulat na mga komento sa:

Root Policy Research
Attn: Frankie Lewington
6740 E Colfax Avenue
Denver, CO 80220

Magsumite ng mga komento sa pamamagitan ng email sa: frankie@rootpolicy.com

Dalawang Public Hearing ang gaganapin. Ang mga detalye ng bawat pagdinig ay nakalagay sa ibaba.

**Pagpupulong ng komite sa pagpapaunlad ng pabahay at Komunidad
Gaganapin ang Pampublikong Pagdinig sa Pebrero 22, 2023 sa 2:00 ng hapon (PST).**

Maaaring lumahok nang personal o virtual ang mga miyembro ng publiko. Gaganapin ang pagpupulong sa:

Kagawaran ng Pabahay sa County ng San Mateo
Jupiter Room
264 Harbor Blvd, #A
Belmont, CA 94002

Upang sumali sa pagpupulong gamit ang iyong computer, tablet, o smartphone, mangyaring gamitin ang sumusunod na link:

<https://smcgov.zoom.us/j/92766220770?pwd=bHFPTU5kNWFihaEt0RFpMaWZrRHhyUT09>

ID ng Pagpupulong: 927 6622 0770
Passcode: 891820

Mag-dial batay sa iyong lokasyon
+1 669 444 9171 US
+1 669 900 6833 US (San Jose)

Pagpupulong ng Lupon ng mga Superbisor

Martes, ika-28 ng Pebrero, 2023, sa pagitan ng 9 a.m. – 1 p.m. PST.

Ang isang partikular na oras para sa pampublikong pagdinig sa plano ng paglalaan ng HOME-ARP ay magiging available sa Biyernes, ika-24 ng Pebrero sa <https://www.smcgov.org/bos/meeting/february-28-2023-board-supervisors-regular-meeting>.

Maaaring lumahok nang personal o virtual ang mga miyembro ng publiko. Gaganapin ang pagpupulong sa:

San Mateo County Government Center
400 County Center
Redwood City, CA 94063

Ang mga detalye sa paglahok sa virtual na pagpupulong ay magiging available sa Biyernes, ika-24 ng Pebrero sa <https://www.smcgov.org/bos/meeting/february-28-2023-board-supervisors-regular-meeting>. Kung kailangan ng makatwirang mga serbisyo sa akomodasyon o pagsasaling-wika, kabilang ang American Sign Language, para makilahok sa pampublikong pagdinig, mangyaring makipag-ugnayan kay Frankie Lewington sa frankie@rootpolicy.com o 970-880-1415 x104.

PROOF OF PUBLICATION IN SAN MATEO COUNTY TIMES

San Mateo County Times

c/o Bay Area News Group

75 E. Santa Clara St., Ste. 1100

San Jose, CA 95113

(510) 403-4483

Legal Nos. 6729219 & 6729220

2055766

SAN MATEO COUNTY
DEPT. OF HOUSING/ACCOUNTS PAYABLE
264 HARBOR BLVD., BLDG. A
BELMONT, CA 94002

PROOF OF PUBLICATION

FILE: 2021 AP HOME-ARP Allocation Plan

San Mateo County Times

The undersigned deposes that he/she is the Public Notice Advertising Clerk of the SAN MATEO COUNTY TIMES, a newspaper of general circulation as defined by Government Code Section 6000, adjudicated as such by the Superior Court of the State of California, County of San Mateo (Order Nos. 55795 on September 21, 1951), which is published and circulated in said county and state daily (Sunday excepted).

The PUBLIC NOTICE
was published in every issue of the SAN MATEO COUNTY TIMES
on the following date(s):

February 1, 2023

I certify (or declare) under the penalty of perjury that the foregoing is true and correct.

Executed at Rio Vista, California.

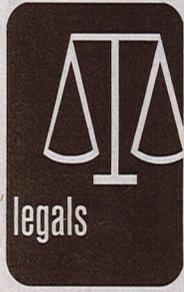
Dated: February 1, 2023



Public Notice Advertising Clerk

Legal Advertising & Public Notices

San Jose Mercury News: legals@bayareanewsgroup.com
San Mateo County Times: legals@bayareanewsgroup.com



Legal Notice

NOTICE OF TRUSTEE'S SALE T.S. No. 22-01952-US-CA Title No. DEF-487880 A.P.N. 249-03-053 ATTENTION RECORDED: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY IS APPLICABLE TO THE NOTICE PROVIDED TO THE TRUSTOR ONLY PURSUANT TO CIVIL CODE SECTION 2923.3 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 12/22/2016. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash, (cashier's check(s) made payable to National Default Servicing Corporation), drawn on a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state; will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made in an "as is" condition, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the Note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. Trustor: Emily K Wahlstrand and Dietrich Wahlstrand, wife and husband Duly Appointed Trustee: National Default Servicing Corporation Recorded 12/29/2016 as Instrument No. 23546450 (or Book Page) of the Official Records of Santa Clara County, California. Date of Sale: 03/15/2023 at 9:00 AM Place of Sale: At the Gated North Market Street Entrance to Santa Clara County Superior Courthouse, 191 N. First Street, San Jose, CA 95113 Estimated amount of unpaid balance and other charges: \$623,702.77 Street Address or other common designation of real property: 702-704 N Third St, San Jose, CA 95112 A.P.N.: 249-03-053 The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. If the Trustee is unable

Legal Notice

NOTICE of PUBLIC HEARING AND COMMENT PERIOD Amendment to 2021 Action Plan for San Mateo County's Federal Affordable Housing and Community Development Programs to Create a HOME-ARP Allocation Plan

La versión en español de este aviso se puede encontrar en el sitio web del DOH en: <https://www.smcgov.org/housing/doh-public-notices>

Ang Tagalog na bersyon ng paunawang ito ay matatagpuan sa website ng DOH sa: <https://www.smcgov.org/housing/doh-public-notices>

San Mateo County is seeking public comment regarding amendments to the 2021 Annual Action Plan for San Mateo County's federally funded affordable housing programs to create an allocation plan for the HOME Investment Partnerships American Rescue Plan (HOME-ARP) funding. A draft of the HOME-ARP allocation plan will be available during the comment period at DOH's website at <https://www.smcgov.org/housing/policy-planning-documents>.

A 30-day comment period will run from February 9, 2023, through March 9, 2023. The comment period is required prior to submitting the amended plan to HUD. Written comments can be submitted by mail or email.

Submit written comments to:
Root Policy Research
Attn: Frankie Lewington
6740 E Colfax Avenue
Denver, CO 80220

Submit comments via email to: frankie@rootpolicy.com.

Two Public Hearings will be held. Details of each hearing are noted below.

Housing and Community Development Committee (HCDC) Meeting Wednesday, February 22, 2023, starting at 2:00 p.m. PST. Members of the public can participate in-person or virtually. The meeting will be held at:

San Mateo County Department of Housing
Jupiter Room
264 Harbor Blvd, Building A
Belmont, CA 94002

To join the meeting from your computer, tablet, or smartphone, please use the following link:
<https://smcgov.zoom.us/j/92766220770?pwd=bHFPTU5kNWFAeT0RFpMaWZrRHhyUT09>

Meeting ID: 927 6622 0770
Passcode: 891820

Dial by your location
+1 669 444 9171 US
+1 669 900 6833 US (San Jose)

Board of Supervisors Meeting Tuesday, February 28th, 2023, between 9 a.m. - 1 p.m. PST. A specific time for the HOME-ARP allocation plan public hearing should be available not later than Friday, February 24th at <https://www.smcgov.org/bos/meeting/february-28-2023-board-supervisors-regular-meeting>.

Members of the public can participate in-person or virtually. The meeting will be held at:

San Mateo County Government Center
400 County Center
Redwood City, CA 94063

Virtual meeting participation details will be available on Friday, February 24th at <https://www.smcgov.org/bos/meeting/february-28-2023-board-supervisors-regular-meeting>.

If a reasonable accommodation and/or interpretation services, including American Sign Language, are needed to participate in the public hearings, please contact Frankie Lewington at frankie@rootpolicy.com or 970-880-1415 x104.

AVISO DE AUDIENCIA PÚBLICA Y PERÍODO DE COMENTARIOS Enmienda al Plan de Acción 2021 para los Programas Federales de Vivienda Asequible y Desarrollo Comunitario del Condado de San Mateo para crear un plan HOME-ARP

El condado de San Mateo está buscando comentarios públicos sobre las enmiendas al Plan de acción anual de 2021 para los programas de vivienda asequible financiados con fondos federales del condado de San Mateo para la financiación del Plan de rescate estadounidense de HOME Investment Partnerships (HOME-ARP). Un borrador estará disponible durante el período de comentarios en el sitio web del DOH en <https://www.smcgov.org/housing/policy-planning-documents>.

Habrá un período de comentarios de 30 días desde el 9 de febrero de 2023 hasta el 9 de marzo de 2023. El período de comentarios se requiere antes de enviar el plan modificado a HUD. Los comentarios escritos se pueden enviar por correo o correo electrónico. Envíe comentarios por escrito a:

Root Policy Research
Attn: Frankie Lewington
6740 E Colfax Avenue
Denver, CO 80220

Envíe comentarios por correo electrónico a: frankie@rootpolicy.com

Se realizarán dos audiencias públicas. Los detalles de cada audiencia se describen a continuación.

Reunión del Comité de Vivienda y Desarrollo Comunitario Miércoles, 22 de febrero de 2023 a las 14:00 Hora del Pacífico. Los miembros del público pueden participar en persona o virtualmente. La reunión se llevará a cabo en:

San Mateo County Department of Housing
Jupiter Room
264 Harbor Blvd, Building A
Belmont, CA 94002

Para unirse a la reunión desde su computadora, tableta o teléfono inteligente, utilice el siguiente enlace: <https://smcgov.zoom.us/j/92766220770?pwd=bHFPTU5kNWFAeT0RFpMaWZrRHhyUT09>

Identificación de la reunión: 927 6622 0770
Contraseña: 891820

Marque según su ubicación
+1 669 444 9171 US
+1 669 900 6833 US (San Jose)

Reunión de la junta de supervisores Martes, 28 de febrero de 2023, entre las 9 a. m. y la 1 p. m. PST. Un horario específico para la Audiencia Pública del Plan de Asignación de HOME-ARP estará disponible a más tardar el viernes 24 de febrero a las <https://www.smcgov.org/bos/meeting/february-28-2023-board-supervisors-regular-meeting>.

Los miembros del público pueden participar en persona o virtualmente. La reunión se llevará a cabo en:

San Mateo County Government Center
400 County Center
Redwood City, CA 94063

Los detalles de participación en la reunión virtual estarán disponibles el viernes 24 de febrero en <https://www.smcgov.org/bos/meeting/february-28-2023-board-supervisors-regular-meeting>.

Si necesita una adaptación razonable o servicios de traducción, incluido el lenguaje de señas estadounidense, para participar en la audiencia pública, comuníquese con Avilia Bueno en avilia@rootpolicy.com o 970-880-1415 x104.

Legal Notice

中版本可在住房局网站上找到, 网址为:
<https://www.smcgov.org/housing/doh-public-notices>

公开听证会通知和意见征询期

圣马特奥县联邦经济适用房和社区发展项目 2021 财年年度行动计划修正案

圣马特奥县正就修订联邦资助的圣马特奥县经济适用房项目 2021 年行动计划, 以申请家庭投资合伙人项目 (HOME) 美国救援计划 (HOME-ARP) 征求公众意见。草案将在意见征询期内发布在住房局网站上, 网址为:
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Root Policy Research
收件人: Frankie Lewington
6740 E Colfax Avenue
Denver, CO 80220

通过电子邮件提交意见的, 请发送至: frankie@rootpolicy.com

将举行两次公开听证会。每次听证会的详细信息如下。

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公开听证会将于太平洋标准时间 2023 年 2 月 22 日下午 2:00
公众可以亲自或虚拟参与。会议地点:

圣马特奥县住房局 (San Mateo County Department of Housing)
Jupiter Room
264 Harbor Blvd, Building A
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欲使用计算机、平板电脑或智能手机参加会议, 请使用以下链接:
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会议 ID: 927 6622 0770
密码: 891820

请按您所在位置拨打
+1 669 444 9171 美国
+1 669 900 6833 美国 (圣何塞)

监事会会议
太平洋标准时间 2023 年 2 月 28 日星期二上午 9:00 至下午 1:00。
会议的确切时间可以在这里找到 <https://www.smcgov.org/bos/meeting/february-28-2023-boardsupervisors-regular-meeting>.

公众可以亲自或虚拟参与。会议地点:

San Mateo County Government Center
400 County Center
Redwood City, CA 94063

虚拟会议参与详情将于 2 月 24 日星期五发布在 <https://www.smcgov.org/bos/meeting/february-28-2023-board-supervisors-regular-meeting>.

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SMCT 6729219 & 6729220; Feb. 1, 2023

Legal Notice

PETITIONER: Divya Nahes and Niruban Nahes
Filed in County Clerk's Office
Regina Alcomendras
Santa Clara County - Clerk Recorder
FBN691091
Filed: 12/27/2022 - FBNW
By: schanthasy, Deputy

Superior Court of California County of Santa Clara 191 North First Street San Jose, CA 95113 Downtown Superior Court

PETITION OF: Divya Nahes and Niruban Nahes

ORDER TO SHOW CAUSE FOR CHANGE OF NAME CASE #23CV409609

TO ALL INTERESTED PERSONS:
1. Petitioner: Divya Nahes and Niruban Nahes filed a petition with this court for a decree changing names as follows:

Present Name	Proposed Name
Divya Nahes	Divya Nahesh
Niruban Nahes	Niru Nahesh

2. THE COURT ORDERS that all persons interested in this matter appear before this court at the hearing indicated below to show cause, if any, why the petition for change of name should not be granted. Any person objecting to the name changes described above must file a written objection that includes the reasons for the objection at least two court days before the matter is scheduled to be heard and must appear at the hearing to show cause why the petition should not be granted. If no written objection is timely filed, the court may grant the petition without a hearing.

Notice of Hearing
Date: May 9, 2023 Time: 8:45 am
Room: Prohate

Filed in County Clerk's Office
Regina Alcomendras
Santa Clara County - Clerk Recorder
FBN691053
File Date: 12/23/2022
Expires: 12/23/2022
By: cvasquez, Deputy

FICTITIOUS BUSINESS NAME STATEMENT
The following person is doing business as

BayArea NewsGroup

Sign up for the Coronavirus updates newsletter: bayareane.ws/coronavirusupdates

o date on the COVID-19 outbreak.

to convey title, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The requirements of California Civil Code Section 2923.5(b)/2923.55(c) were fulfilled when the Notice of Default was recorded. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law re-

Bay Area News Group Classifieds Work

PAUNAWA SA PANAHON NG PAMPUBLIKONG PAGDINIG AT PAGBIBIGAY NG KOMENTO

Pag-amyenda sa Plano ng Aksyon sa 2021 para sa mga programa sa Pederal at Abot-kayang Pabahay at Pagpapaunlad ng Komunidad sa County ng San Mateo

Nais ng County ng San Mateo County na makuha ang komento ng publiko tungkol sa mga pag-amyenda sa Taunang Plano ng Aksyon sa 2021 para sa pederal na pinopondohan at abot-kayang mga programa sa pabahay sa County ng San Mateo para sa pagpupulong ng HOME Investment Partnerships American Rescue Plan (HOME-ARP). Makikita ang balangkas sa panahon ng pagbibigay ng komento sa website ng DOH sa <https://www.smcgov.org/housing/policy-planning-documents>.

Magaganap ang 30 araw na pagbibigay ng komento mula Pebrero 9, 2023 hanggang Marso 9, 2023. Kinakailangan ito bago isumite ang naamyendahang plano sa HUD. Maaaring isumite nakasulat na mga komento sa pamamagitan ng koreo o email. Magsumite ng nakasulat na mga komento sa:

Root Policy Research
Attn: Frankie Lewington
6740 E Colfax Avenue
Denver, CO 80220

Magsumite ng mga komento sa pamamagitan ng email sa: frankie@rootpolicy.com

Dalawang Public Hearing ang gaganapin. Ang mga detalye ng bawat pagdinig ay nakalagay sa ibaba.

Pagpupulong ng komite sa pagpapaunlad ng pabahay at Komunidad Gagapin ang Pampublikong Pagdinig sa Pebrero 22, 2023 sa 2:00 ng hapon (PST).

Maaaring lumahok nang personal o virtual ang mga miyembro ng publiko. Gagapanin ang pagpupulong sa:

Kagawaran ng Pabahay sa County ng San Mateo
Jupiter Room
264 Harbor Blvd, #A
Belmont, CA 94002

Upang sumali sa pagpupulong gamit ang iyong computer, tablet, o smartphone, mangyaring gamitin ang sumusunod na link: <https://smcgov.zoom.us/j/927662207?pwd=bHFPU5kNWFAEt0RFpMaWZrRHVlUT09>

ID ng Pagpupulong: 927 6622 0770
Passcode: 891820

Mag-dial batay sa iyong lokasyon
+1 669 444 9171 US
+1 669 900 6833 US (San Jose)

Pagpupulong ng Lupon ng mga Superbisor Martes, Ika-28 ng Pebrero, 2023, sa pagitan ng 9 a.m. - 1 p.m. PST. Ang isang partikular na oras para sa pampublikong pagdinig sa plano ng paglalaan ng HOME-ARP ay magiging available sa Biyernes, Ika-24 ng Pebrero sa <https://www.smcgov.org/bos/meeting/february-28-2023-board-supervisors-regular-meeting>.

Maaaring lumahok nang personal o virtual ang mga miyembro ng publiko. Gagapanin ang pagpupulong sa:

San Mateo County Government Center
400 County Center
Redwood City, CA 94063

Ang mga detalye sa paglahok sa virtual na pagpupulong ay magiging available sa Biyernes, Ika-24 ng Pebrero sa <https://www.smcgov.org/bos/meeting/february-28-2023-board-supervisors-regular-meeting>.

Kung kailangan ng makatwirang mga serbisyo sa akomodasyon o pagasaling-wika, kabilang ang American Sign Language, para makilahok sa pampublikong pagdinig, mangyaring makipag-ugnayan sa Frankie Lewington, frankie@rootpolicy.com o 370-880-1115, v104.

The address of the court is
**Superior Court of California
County of Santa Clara
191 North First Street
San Jose, CA 95113**

3. A copy of this Order to Show Cause must be published at least once each week for four successive weeks before the date set for hearing on the petition in a newspaper of general circulation: printed in the county: San Jose Mercury Newspaper
Date: Jan. 6, 2023

/s/Jacqueline M. Arroyo
JUDGE OF THE SUPERIOR COURT
SJMN #6726814; Jan. 25; Feb. 1, 8, 15, 2023

PETITIONER: Simon Alexander Monichon

**Superior Court of California
County of Santa Clara
191 North First Street
San Jose, CA 95113
Civil Division**

PETITION OF: Simon Alexander Monichon

**ORDER TO SHOW CAUSE
FOR CHANGE OF NAME CASE #23CV409611**

TO ALL INTERESTED PERSONS:

1. Petitioner: Simon Alexander Monichon filed a petition with this court for a decree changing names as follows:

Present Name	to	Proposed Name
Simon Alexander Monichon		Galaxy Monichon

2. THE COURT ORDERS that all persons interested in this matter appear before this court at the hearing indicated below to show cause, if any, why the petition for change of name should not be granted. Any person objecting to the name changes described above must file a written objection that includes the reasons for the objection at least two court days before the matter is scheduled to be heard and must appear at the hearing to show cause why the petition should not be granted. If no written objection is timely filed, the court may grant the petition without a hearing.

Notice of Hearing
**Date: May 2, 2023 Time: 8:45 am
Room: Probate**

The address of the court is
**Superior Court of California
County of Santa Clara
191 North First Street
San Jose, CA 95113**

3. A copy of this Order to Show Cause must be published at least once each week for four successive weeks before the date set for hearing on the petition in a newspaper of general circulation: printed in the county: San Jose Mercury Newspaper
Date: Jan. 6, 2023

/s/Jacqueline M. Arroyo
JUDGE OF THE SUPERIOR COURT

The address of the court is
**Superior Court of California
County of Santa Clara
191 North First Street
San Jose, CA 95113**

1245 S. Winchester Blvd. - Suite 203
San Jose, CA 95128 in Santa Clara County
Business is owned by: a Corporation
Registrant: RehabFocus Home Health, Inc.
120 Vantis Dr. - Suite 200, Aliso Viejo, CA 92656
Registrant began transacting business under the fictitious business name on: 04/06/2009
Type of filing: Refile
Previous file #FBN636933
/s/ **Andrew F. Torok**
I declare that all information in this statement is true and correct.
Entity Name: RehabFocus Home Health, Inc.
Title/Capacity of Signer: Secretary
Article/Reg. #2497422
Entity was formed in the state of: California
SJMN #6725657; Jan. 18, 25; Feb. 1, 8, 2023

PETITIONER: Thi Hong Nhung Nguyen

**Superior Court of California
County of Santa Clara
191 North First Street
San Jose, CA 95113
Civil Division**

PETITION OF: Thi Hong Nhung Nguyen

**ORDER TO SHOW CAUSE
FOR CHANGE OF NAME CASE #23CV409782**

TO ALL INTERESTED PERSONS:

1. Petitioner: Thi Hong Nhung Nguyen filed a petition with this court for a decree changing names as follows:

Present Name	to	Proposed Name
Thi Hong Nhung Nguyen		Gillian Hong-Nhung Sherr-Ziarko

2. THE COURT ORDERS that all persons interested in this matter appear before this court at the hearing indicated below to show cause, if any, why the petition for change of name should not be granted. Any person objecting to the name changes described above must file a written objection that includes the reasons for the objection at least two court days before the matter is scheduled to be heard and must appear at the hearing to show cause why the petition should not be granted. If no written objection is timely filed, the court may grant the petition without a hearing.

Notice of Hearing
**Date: May 9, 2023 Time: 8:45 am
Room: Probate**

The address of the court is
**Superior Court of California
County of Santa Clara
191 North First Street
San Jose, CA 95113**

3. A copy of this Order to Show Cause must be published at least once each week for four successive weeks before the date set for hearing on the petition in a newspaper of general circulation: printed in the county: San Jose Mercury Newspaper
Date: Jan. 11, 2023

/s/Jacqueline M. Arroyo
JUDGE OF THE SUPERIOR COURT

APPENDIX C.

COMMUNITY MEETINGS SUMMARY

11.15.2022 Afternoon Public Hearing/Meeting Summary | HOME-ARP

On Tuesday, November 14th from 3-4:30pm, Root Policy Research led a public hearing/community meeting with San Mateo County's Housing and Community Development Committee (HCDC) to receive feedback on both the County's Consolidated Plan and HOME-ARP Allocation Plan. There were 11 participants in the public hearing/meeting, which was held in a hybrid format (participation was available both in-person and virtually). Additionally, Spanish translation was available at the meeting. A summary of the feedback related to the HOME-ARP Allocation Plan is below.

Root staff provided an overview of the HOME-ARP Allocation Plan, including an overview of the program and summaries of both eligible uses and qualifying populations. Feedback was gathered from participants both verbally, through the chat function on Zoom, and Mentimeter, an online, interactive engagement platform.

Overall, participants articulated that **the greatest need was the construction of more affordable rental housing for low-income renters in the County**. A handful of stakeholders felt that this **funding would best be spent on building affordable, permanent supportive rental housing**. Transitional housing was also identified as a significant need in the county. Participants also **identified a need for more supportive services for vulnerable populations** (e.g. lower-income populations, LGBTQ+ populations). Affordable childcare and mental health services were also identified as high-priority services needed in San Mateo County. Two participants felt that the provision of food, clothing, and healthcare services were also greatly needed.

Several different population groups were noted by participants as greatly in need of HOME-ARP resources. One participant spoke to the **significant housing needs of residents experiencing or fleeing from domestic violence**, specifically the need to find them housing and resources "as fast as possible" get them out of their current situation. Another participant felt that when older adults face eviction in long-term care facilities, there are no resources available to keep them from losing their housing. They added that "they need to be homeless before they qualify for funding." This stakeholder **suggested making tenant-based rental assistance available** to help this population ensure they can remain housed. Another renter added that a lot of older adults, particularly those experiencing a disability and on a fixed income, are all at-risk of falling into homelessness because of the high cost of

housing in the county. Participants also identified populations with disabilities as a key population group that should be prioritized to receive assistance from HOME-ARP funds.

11.15.2022 Evening Meeting Summary | HOME-ARP

On Tuesday, November 15th from 6:30-8pm, Root Policy Research led a community meeting for Spanish-speaking residents at the Synapse School in Menlo Park. Two attendees participated in the public hearing/meeting, which was held in-person. Additionally, Root staff also had the opportunity to speak with seven workers that provide maintenance and housekeeping services for the school property. Spanish translation was available at the meeting. A summary of the feedback related to the HOME-ARP Allocation Plan is below.

Root staff provided an overview of the HOME-ARP Allocation Plan, including an overview of the program and summaries of both eligible uses and qualifying populations. Feedback was gathered from participants both verbally.

Overall, the greatest needs articulated were the need for **more rental subsidies for low-income renters (tenant-based rental assistance)** and the **construction of more affordable rental housing throughout the county**. Related to rental subsidies, participants noted their most pressing concern was rent increases. One participant noted they pay over \$2,000 in rent and their apartments are older and in need of maintenance and repairs. They are hesitant to ask for any repairs because they have seen landlords increase rents after repairs are made, so they opt for making repairs themselves.

Related to the construction of affordable rental housing, participants wanted to see new construction of housing at affordable prices that better accommodates working families with 3- and 4-bedroom units. They feel the current affordable housing stock does not meet the needs of working families and would like to see more resources geared toward working families regardless of their citizenship status.

The workers that gave feedback on the HOME-ARP plan noted that they have been living and working in the community for over 25 years. They shared that attending public meetings is very difficult for the working Hispanic community since they have to have at least 2 jobs to afford living costs. All of the workers who shared their input currently have two jobs and live in Redwood City.

11.17.2022 Afternoon Meeting Summary | HOME-ARP

On Thursday, November 17th from 3-4:30pm, Root Policy Research led a community meeting to receive feedback on both the County's Consolidated Plan and HOME-ARP Allocation Plan. There were 6 participants in the public hearing, which was held in a hybrid format (participation was available both in-person and virtually). Additionally, Spanish translation was available at the meeting. A summary of the feedback related to the HOME-ARP Allocation Plan is below.

Root staff provided an overview of the HOME-ARP Allocation Plan, including an overview of the program and summaries of both eligible uses and qualifying populations. Feedback was gathered from participants both verbally, through the chat function on Zoom, and Mentimeter, an online, interactive engagement platform.

Overall, participants articulated that **the greatest need was the construction of more affordable rental housing for low-income renters in the County.**

Additionally, participants felt the HOME-ARP resources should be prioritized for **tenant-based rental assistance** as well as **affordable housing preservation**. For affordable housing production, participants felt that **transitional housing should be the first priority**, followed by the production of permanent supportive housing and manufactured housing. Several participants also felt that resources should be devoted to supportive services, specifically life skills training, employment assistance and job training, mental health services, childcare, and substance abuse treatment services.

Participants felt that **other populations where providing supportive services or assistance would prevent their homelessness/assist those with the greatest risk of housing instability** have the greatest need for HOME-ARP funded activities. Additionally, participants also wanted to see HOME-ARP resources directed at **residents who are at-risk of experiencing homelessness**. One participant noted that **populations experiencing or fleeing domestic violence should be prioritized** because most end up staying married to their abuser because it's cost prohibitive to get a divorce. The participant noted this population resorts to living in their car.

Participants were asked to respond to the most important factors to consider in prioritizing funds for qualifying populations. Overall, the majority of participants wanted to see HOME-ARP resources prioritized for longer-term solutions (e.g., new affordable rental housing construction). A subset of participants felt that it was

important to direct resources to short-term solutions, too (e.g., homeless prevention assistance and preserving existing affordable rental housing).

11.17.2022 Evening Meeting Summary | HOME-ARP

On Thursday, November 17th from 6:30-8pm, Root Policy Research led a community meeting to receive feedback on both the County's Consolidated Plan and HOME-ARP Allocation Plan. There were 3 participants in the public hearing, which was held in a hybrid format (participation was available both in-person and virtually). Additionally, Spanish and Chinese (both Mandarin and Cantonese) translation was available at the meeting. A summary of the feedback related to the HOME-ARP Allocation Plan is below.

Root staff provided an overview of the HOME-ARP Allocation Plan, including an overview of the program and summaries of both eligible uses and qualifying populations. Feedback was gathered from participants both verbally, through the chat function on Zoom, and Mentimeter, an online, interactive engagement platform.

Overall, participants felt that **tenant-based rental assistance should be prioritized with HOME-ARP resources**, followed by **homeless prevention services** and **affordable housing preservation**. Related to the types of affordable housing production that should be prioritized with HOME-ARP resources, participants felt that **manufactured housing should be prioritized, followed by permanent supportive housing**. For supportive services, participants specifically wanted to see HOME-ARP resources prioritized for childcare, mental health services, housing counseling services, life skills training, and substance abuse treatment services.

Participants felt that **residents currently experiencing homelessness** have the greatest need for HOME-ARP funded activities. Additionally, participants wanted to see HOME-ARP resources directed at **residents who are at-risk of experiencing homelessness** and **other populations where providing supportive services or assistance would prevent their homelessness/assist those with the greatest risk of housing instability**.

Participants were asked to respond to the most important factors to consider in prioritizing funds for qualifying populations. Participants felt that **prioritizing funding for longer-term solutions** (e.g., new affordable rental housing construction) should be the top priority for HOME-ARP resources.

APPENDIX D.

COMMUNITY MEETINGS AND PUBLIC HEARINGS
MATERIALS

NOVEMBER 15, 2022 COMMUNITY MEETING POWERPOINT
(AFTERNOON)

San Mateo County HOME Consortium

2023-27 CONSOLIDATED PLAN AND HOME-ARP KICKOFF

NOVEMBER 15, 2022



Denver, Colorado 80220
970.880.1415 x 102
hello@rootpolicy.com

**HOUSING AND
COMMUNITY
DEVELOPMENT**

**COMMUNITY
ENGAGEMENT**

LANGUAGE ACCESS

**CHILD CARE AND
EDUCATION**

ECONOMIC MOBILITY

FAIR HOUSING

The Root Policy Team has worked on over **300** projects in **35** states.



HEIDI
AGELLER



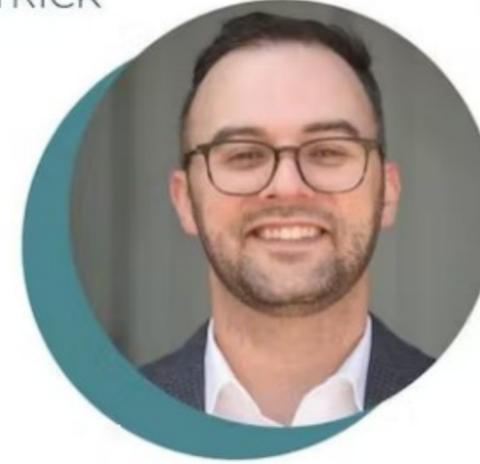
MOLLIE
FITZPATRICK



AVILIA
BUENO



JULIA
JONES



FRANKIE
LEWINGTON



MEETING AGENDA

- Consolidated Plan and HOME-ARP overview
- Community Engagement overview
- Community Participation Plan overview
- Your Input on:
 - Housing and community development needs to inform the Consolidated Plan
 - Feedback on the FY23-24 Notice of Funding Availability (NOFA) funding priorities
 - HOME-ARP Allocation Plan populations and activities

CONSOLIDATED PLAN AND HOME-ARP OVERVIEW

WHAT IS A “CONSOLIDATED PLAN?”

A Consolidated Plan is a planning document required by the U.S. Department of Housing and Urban Development (HUD)

It uses a combination of data and community outreach to determine the top housing needs, community development concerns, and gaps in supportive services for low and moderate income populations in cities and counties

The document is produced every 5 years as a condition of receiving housing and community development funding

We expect to go to public comment in spring 2023

FUNDING SOURCES

CDBG: Community Development Block Grant Program

HOME: HOME Investment Partnerships Program

ESG: Emergency Solutions Grant Program

WHICH COMMUNITIES ARE INVOLVED?

- San Mateo County HOME Consortium (includes 18 of the 20 cities in the county, including the unincorporated areas)
- City of San Mateo (CDBG)
- South San Francisco (CDBG)
- Daly City (CDBG and HOME)
- Redwood City (CDBG and HOME)

HOW MUCH DOES THE CONSORTIUM RECEIVE FROM HUD?

Community Development Block Grant: **\$2.7 million/year**

HOME: **\$1.4 million/year**

Emergency Solutions Grant: **\$227K/year**

HOW IS FEDERAL FUNDING USED?

Community Development: Public services for residents experiencing homelessness; rehabilitation of community facilities

Economic Development: Micro-enterprise support and job creation/retention.

Housing: Construction of new multifamily housing and permanent supportive housing units; rental housing rehabilitation; tenant-based rental assistance; rapid rehousing.

WHAT IS THE HOME-ARP ALLOCATION PLAN?

The American Rescue Plan (ARP) allocated \$5 billion to assist individuals or households who are homeless, at risk of homelessness, and other vulnerable populations to help reduce homelessness and increase housing stability across the country.

These grants funds are administered through HUD's HOME Investment Partnerships Program (HOME).

The San Mateo County HOME Consortium was allocated **\$5,180,249.**

HOME-ARP Eligible Uses

- Production or Preservation of Affordable Rental Housing
- Tenant-Based Rental Assistance (TBRA)
- Supportive Services, Homeless Prevention Services, and Housing Counseling
- Purchase and Development of Non-Congregate Shelter
- Nonprofit Operating and Capacity Building Assistance

Qualifying Populations for HOME-ARP Funding

- Populations experiencing **homelessness**
- **At-risk of homelessness**
- Individual or family who is **fleeing, or attempting to flee, or experiencing domestic violence, dating violence, sexual assault, stalking, or human trafficking.**
- **Other populations** include individuals or families who require services or housing assistance to prevent homelessness or those at greatest risk of housing instability (e.g., annual income below 30% of median family income and experiencing severe cost burden).
- **Veterans** and Families that include a Veteran Family Member that meet the criteria of one of the QPs above.

COMMUNITY ENGAGEMENT OVERVIEW

Stakeholder Consultation/Partner Interviews

4Cs of San Mateo County	Community Legal Services	Habitat for Humanity, Greater SF	OneShoreline	SMC Planning and Building Dept.
Adobe Services	Continuum of Care (CoC)	Health Mobile	Peninsula Family Service	School Force - Redwood Shores
Alta Housing	CORA	HIP Housing	Peninsula Volunteers	Service Connect
Area Agency on Aging (AAA)	Daly City Partnership	Housing Authority of SMC	Project Sentinel	Service League of SMC
Association of Bay Area Governments (ABAG)	Digital Equity Portal	Housing Choices	Rape Trauma Services	SF Foundation/ Partnership for the Bay's Future
Bay Area Legal Aid	Eden Housing	Immigration Institute of the Bay Area	Raw Bandwidth Communications, Inc.	Silicon Valley Community Foundation
BRIDGE Housing	El Concilio of San Mateo County	Legal Aid Society of SMC	Rebuilding Together Peninsula	Society of St. Vincent de Paul of SMC
Brilliant Corners	Emergency Services, SMC	LGBTBQ Commission	Redwood City Human Services interagency meeting participants	St. James AME Zion Church
CALL Primrose	EPA Can Do	LifeMoves	Renaissance Entrepreneurship Center	Star Vista
Center for Independence of Individuals and Disabilities (CID)	Faith in Action	Mental Health Association of SMC	Samaritan House	Veterans Commission
Chamber of Commerce	FEMA Regional Office	MidPen Housing	SMC District Attorney's Office - Victims Services Program	
Child Protective Services (CPS) of SMC	Fresh Lifelines for Youth	Ombudsman	San Mateo County Health	
Commission on Disabilities	Friends for Youth	One Life Counseling	SMC HOPE Interagency Council	

COMMUNITY MEETINGS/FORUMS

Meetings	Meeting Format	Geographic Focus
Tuesday, November 15th from 3-4:30pm	Hybrid	Countywide
Tuesday, November 15th from 6:30-8pm (for Spanish-speaking residents)	In-person only	Countywide
Wednesday, November 16th at 7pm	Hybrid	Redwood City
Thursday, November 17th from 3-4:30pm	Hybrid	Countywide
Thursday, November 17th from 6:30-8pm (with Chinese interpretation)	Hybrid	Countywide
Tuesday, November 29th at 6pm	In-person only	Daly City
Wednesday, November 30th from 5-7pm	In-person only	South San Francisco
Thursday, December 1st at 7pm	Hybrid	San Mateo

<https://www.smcgov.org/housing/san-mateo-county-consolidated-plan>

COMMUNITY AND STAKEHOLDER SURVEY

151 responses as of 11/15/2022.

Survey link:

<https://www.research.net/r/SanMateoConPlanSurvey2023>

Survey available in English, Spanish, Chinese, and Tagalog

COMMUNITY PARTICIPATION PLAN OVERVIEW

COMMUNITY PARTICIPATION PLAN

A Community Participation Plan (CPP) describes the process the County uses to collect public input and involve the public in development of the Five-Year Consolidated Plan.

The CPP also addresses how the County obtains public comments on its Annual Action Plan and Consolidated Annual Performance Evaluation Report (CAPER).

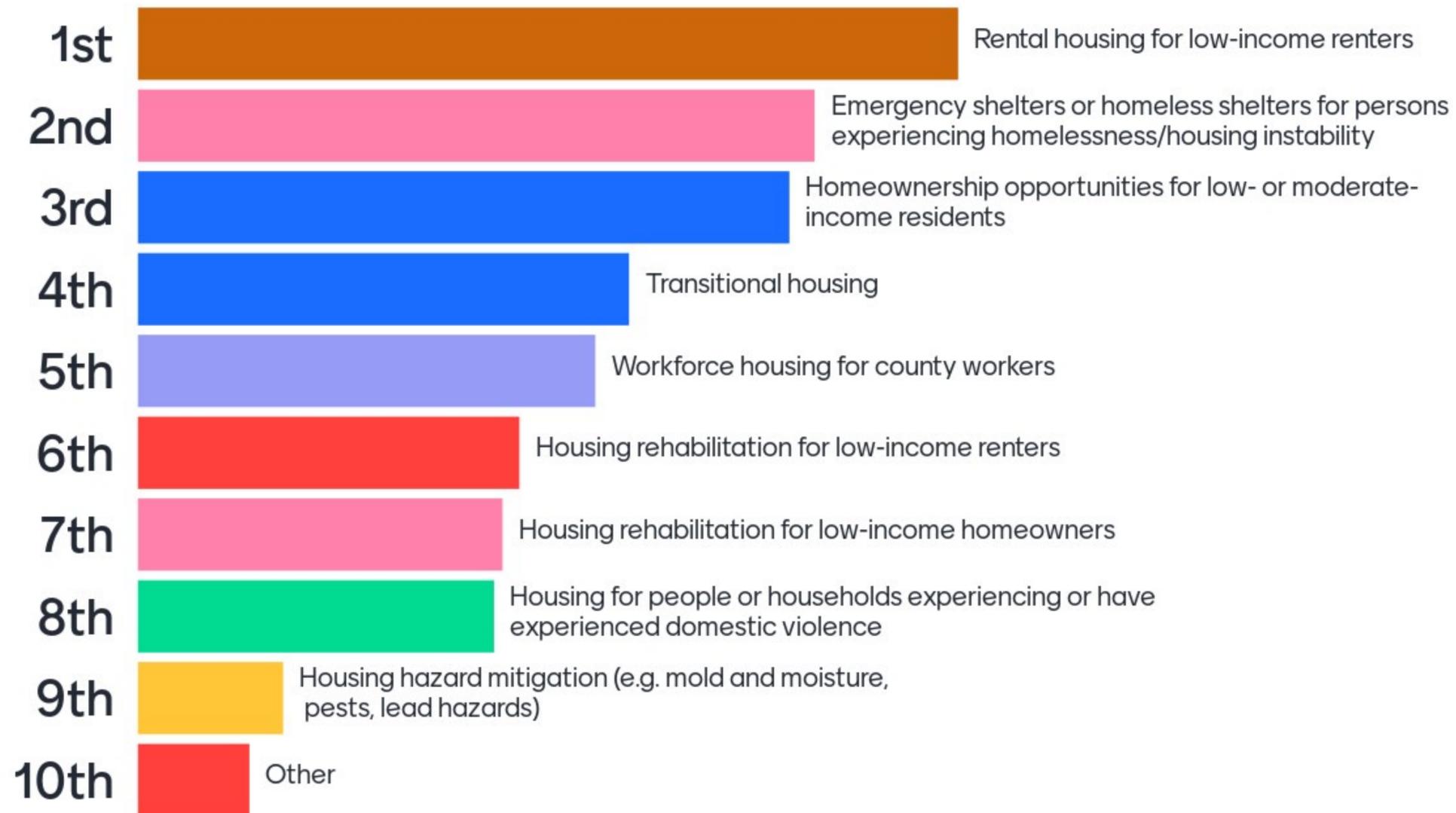
<https://www.smcgov.org/housing/community-development-programs>

YOUR INPUT
TODAY ON HOUSING AND
COMMUNITY
DEVELOPMENT NEEDS

Instructions

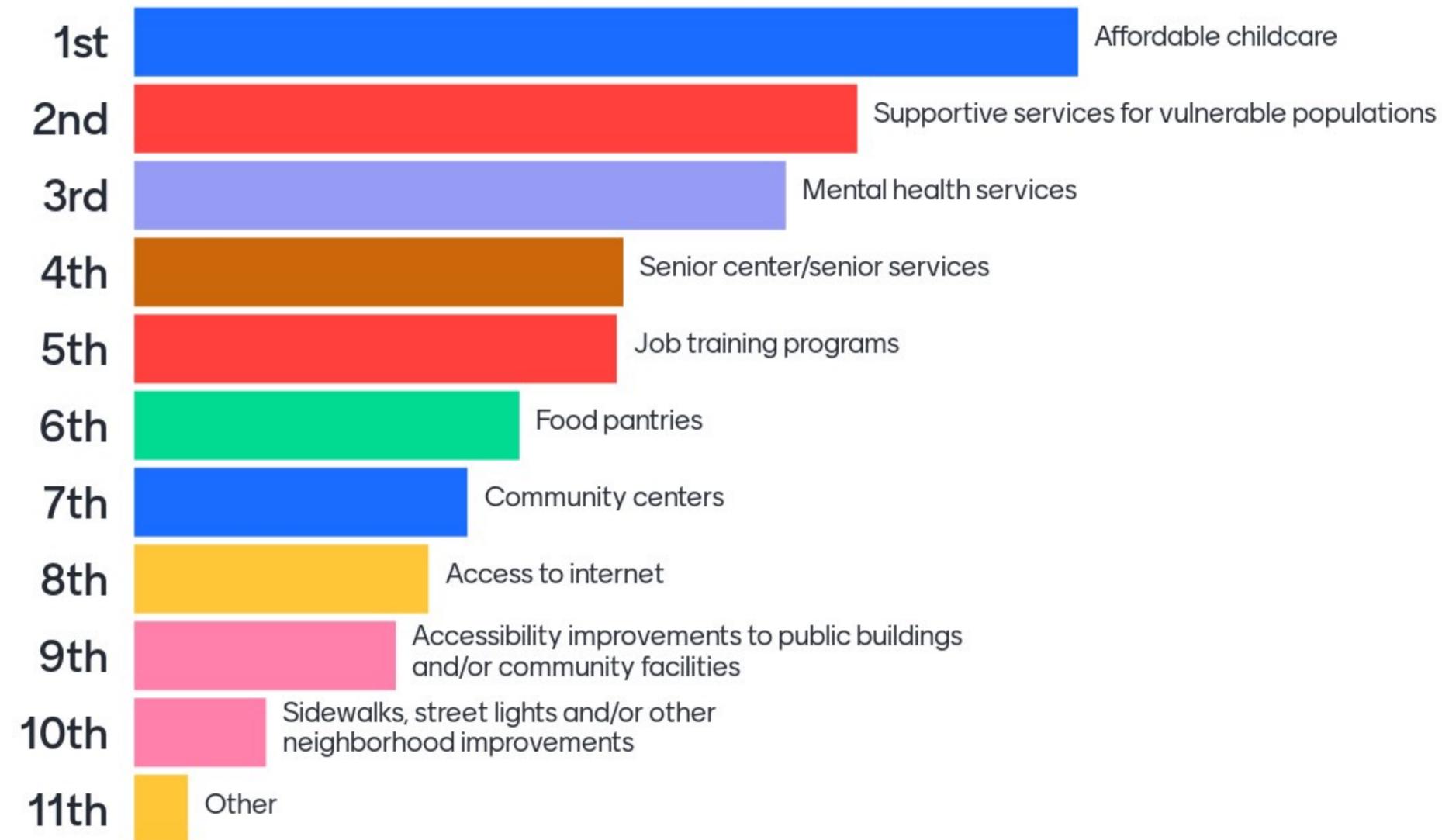
WHICH TYPES OF HOUSING/HOUSING ACTIVITIES
DO YOU FEEL ARE MOST NEEDED IN SAN MATEO
COUNTY?

Which types of housing/housing activities do you feel are most needed in San Mateo County?



WHAT ARE THE GREATEST UNMET COMMUNITY
DEVELOPMENT NEEDS/SERVICES IN SAN MATEO
COUNTY?

What are the greatest unmet community development needs/services in San Mateo County?



IN WHICH AREAS IN THE COUNTY ARE THESE
NEEDS MOST PROMINENT?

In which areas in the county are these needs most prominent?

North Fair Oaks, East Menlo Park.

Redwood City, San Mateo, South San Francisco

Affordable and available housing in ALL areas of the county dedicated specifically for family child care providers. Affordable childcare is 100 reliant on affordable and accessible housing

Coastal North Fair Oaks East Palo Alto Central and North Central San Mateo SSF Ravenswood

Geographically: East Palo Alto/Redwood City/North Fair Oaks. Undocumented populations. Minimum wage earners

Redwood City, San Mateo, individuals with mental/emotional and physical disabilities

Hidden Aging Populations

EPA, Belle Haven, North Fair Oaks in general terms, Countywide for affordable housing development.

East Palo Alto, Redwood City, San Mateo, Coastside, Daly City

In which areas in the county are these needs most prominent?

The foster youth falls under special populations

YOUR INPUT
TODAY ON FY23-24 NOFA
FUNDING PRIORITIES

PAST FUNDING PRIORITIES

HOUSING DEVELOPMENT/HOUSING REPAIR AND MODIFICATION PROGRAMS

Development of new housing, acquisition/rehabilitation of existing housing, conversion of non-housing structures to provide affordable housing, permanent supportive housing, or transitional housing, for Extremely Low- and Very Low-Income individuals, families, and persons with special needs.

- *At least 50% of the Housing Development allocation will be targeted to projects providing permanent supportive housing units for special needs populations.*
- *Priority will be given to projects that incorporate supportive housing services, transit-oriented development, support the County's Strategic Plan on Homelessness 2022-2025, and contain units for larger families (2 and 3 bedrooms).*

Housing repair and modification programs operated by nonprofit agencies

Rehabilitation of rent-restricted, existing multi-family affordable housing.

PAST FUNDING PRIORITIES

COMMUNITY & ECONOMIC DEVELOPMENT (INCLUDING PUBLIC FACILITIES & MICRO-ENTERPRISE ASSISTANCE)

Development (acquisition and/or new construction) or rehabilitation of emergency shelters or facilities providing service-enriched supportive housing for persons with special needs to meet the goals of *Our Year of Working Together to End Homelessness* in the County.

Development (acquisition and/or new construction) or rehabilitation of community facilities serving lower income individuals and households, including community and youth centers, childcare facilities.

Activities which result in the creation or retention of permanent employment opportunities for lower income persons.

WHAT FEEDBACK DO YOU HAVE ON PAST
FUNDING PRIORITIES?

YOUR INPUT
TODAY ON HOME-ARP ELIGIBLE
POPULATIONS AND ACTIVITIES

HOME-ARP Eligible Uses

- Production or Preservation of Affordable Rental Housing
- Tenant-Based Rental Assistance (TBRA)
- Supportive Services, Homeless Prevention Services, and Housing Counseling
- Purchase and Development of Non-Congregate Shelter
- Nonprofit Operating and Capacity Building Assistance

Qualifying Populations for HOME-ARP Funding

- Populations experiencing **homelessness**
- **At-risk of homelessness**
- Individual or family who is **fleeing, or attempting to flee, or experiencing domestic violence, dating violence, sexual assault, stalking, or human trafficking.**
- **Other populations** include individuals or families who require services or housing assistance to prevent homelessness or those at greatest risk of housing instability (e.g., annual income below 30% of median family income and experiencing severe cost burden).
- **Veterans** and Families that include a Veteran Family Member that meet the criteria of one of the QPs above.

HOME-ARP Priorities

- What gaps do you see in the activities organizations provide or do not provide for a qualifying population?
 - Are there adequate congregate/non-congregate shelter units/beds?
 - Are there adequate support services?
 - Is there TBRA available for qualifying populations?
 - Is there adequate affordable and permanent supportive rental housing in the county?
- Of the eligible activities, which activities do you believe would have the greatest impact in addressing their needs? How would you prioritize these activities?

THANK YOU!

Email frankie@rootpolicy.com

Call 970-880-1415 and ask for Frankie.

Leave us your email to stay connected to the process!

NOVEMBER 15, 2022 COMMUNITY MEETING POWERPOINT
(EVENING)

San Mateo County

HOUSING AND COMMUNITY DEVELOPMENT NEEDS MEETING

NOVEMBER 15, 2022



Denver, Colorado 80220
970.880.1415 x 102
hello@rootpolicy.com

Condado de San Mateo

REUNIÓN COMUNITARIA SOBRE LAS NECESIDADES DE VIVIENDA Y DESARROLLO COMUNITARIO

15 DE NOVIEMBRE DE 2022



Denver, Colorado 80220
970.880.1415 x 102
hello@rootpolicy.com

MEETING AGENDA

- Consolidated Plan and HOME-ARP overview
- Community Engagement overview
- Activities: Identifying housing and community development needs

AGENDA DE LA REUNIÓN

- Descripción general del Plan consolidado y HOME-ARP
- Descripción general de participación comunitaria
- Actividades: Identificación de las necesidades de vivienda y desarrollo comunitario

CONSOLIDATED PLAN AND HOME-ARP OVERVIEW

DESCRIPCIÓN GENERAL DEL PLAN CONSOLIDADO Y HOME-ARP

WHAT IS A “CONSOLIDATED PLAN?”

A Consolidated Plan is a planning document required by the U.S. Department of Housing and Urban Development (HUD)

It uses a combination of data and community outreach to determine the top housing needs, community development concerns, and gaps in supportive services for low and moderate income populations in cities and counties

The document is produced every 5 years as a condition of receiving housing and community development funding

We expect to go to public comment in spring 2023

¿QUÉ ES UN “PLAN CONSOLIDADO”?

Un Plan Consolidado es un documento de planificación requerido por el Departamento de Vivienda y Desarrollo Urbano de los Estados Unidos (HUD)

Utiliza una combinación de datos y aporte comunitario para determinar las principales necesidades de vivienda, las preocupaciones de desarrollo comunitario y las brechas en los servicios de apoyo para las poblaciones de ingresos bajos y moderados en ciudades y condados.

El documento se produce cada 5 años como condición para recibir fondos de vivienda y desarrollo comunitario.

Esperamos ir a comentario público en la primavera de 2023

FUNDING SOURCES

CDBG: Community Development Block Grant

HOME: HOME Investment Partnerships Program

ESG: Emergency Solutions Grant Program

FUENTES DE FINANCIAMIENTO

CDBG: Subsidios para el desarrollo comunitario

HOME: Programa de asociaciones de inversión
HOME

ESG: Programa de subsidios para soluciones de
emergencia

WHICH COMMUNITIES ARE INVOLVED?

- San Mateo County HOME Consortium (includes 18 of the 20 cities in the county, including the unincorporated areas)
- City of San Mateo (CDBG)
- South San Francisco (CDBG)
- Daly City (CDBG and HOME)
- Redwood City (CDBG and HOME)

¿QUÉ COMUNIDADES ESTÁN INVOLUCRADAS?

- Consorcio HOME del condado de San Mateo (incluye 18 de las 20 ciudades del condado, incluidas las áreas no incorporadas)
- Ciudad de San Mateo (CDBG)
- South San Francisco (CDBG)
- Ciudad de Daly (CDBG y HOME)
- Ciudad de Redwood (CDBG y HOME)

HOW MUCH DOES THE CONSORTIUM RECEIVE FROM HUD?

Community Development Block Grant: **\$2.7 million/year**

HOME: **\$1.4 million/year**

Emergency Solutions Grant: **\$227K/year**

¿CUÁNTO RECIBE EL CONSORCIO DE HUD?

CDBG-Subsidios para el desarrollo comunitario: \$2.7 millones/año

HOME-Programa de asociaciones de inversión HOME: \$1.4 millones/año

ESG-Programa de subsidios para soluciones de emergencia: \$227mil/año

HOW IS HUD FUNDING USED?

Community Development: Public services for residents experiencing homelessness; rehabilitation of community facilities

Economic Development: Micro-enterprise support and job creation/retention.

Housing: Construction of new multifamily housing and permanent supportive housing units; rental housing rehabilitation; tenant-based rental assistance; rapid rehousing.

¿CÓMO SE USA LA FINANCIACIÓN DE HUD?

Desarrollo Comunitario: Servicios públicos para residentes sin hogar; rehabilitación de instalaciones comunitarias

Desarrollo Económico: Apoyo a microempresas y creación/retención de empleo

Vivienda: Construcción de nuevas viviendas multifamiliares y unidades de vivienda de apoyo permanente; rehabilitación de viviendas de alquiler; asistencia de alquiler basada en inquilinos; Realojamiento rápido

WHAT IS THE HOME-ARP ALLOCATION PLAN?

The American Rescue Plan (ARP) allocated \$5 billion to assist individuals or households who are homeless, at risk of homelessness, and other vulnerable populations to help reduce homelessness and increase housing stability across the country.

These grants funds are administered through HUD's HOME Investment Partnerships Program (HOME).

The San Mateo County HOME Consortium was allocated **\$5,180,249**.

¿QUÉ ES EL PLAN DE ASIGNACIÓN DE HOME-ARP?

El American Rescue Plan (ARP) asignó \$5 mil millones para ayudar a las personas o familias sin hogar, en riesgo de quedarse sin hogar y otras poblaciones vulnerables para ayudar a reducir la falta de vivienda y aumentar la estabilidad de la vivienda en todo el país.

Estos fondos de subsidios se administran a través del Programa de asociaciones de inversión HOME (HOME) de HUD.

El Consorcio HOME del Condado de San Mateo recibió **\$5,180,249.**

Eligible Uses

- Production or Preservation of Affordable Rental Housing
- Tenant-Based Rental Assistance (TBRA)
- Supportive Services, Homeless Prevention Services, and Housing Counseling
- Purchase and Development of Non-Congregate Shelter
- Nonprofit Operating and Capacity Building Assistance

Usos Elegibles

- Producción o conservación de viviendas de alquiler económico
- Asistencia de alquiler basada en inquilinos (TBRA)
- Servicios de apoyo, servicios de prevención de personas sin hogar y asesoramiento sobre vivienda
- Compra y desarrollo de refugios no colectivos
- Asistencia operativa y de desarrollo de capacidades sin fines de lucro

Qualifying Populations

-
- Populations experiencing **homelessness**
 - **At-risk of homelessness**
 - Individual or family who is **fleeing, or attempting to flee, or experiencing domestic violence, dating violence, sexual assault, stalking, or human trafficking.**
 - **Other populations** include individuals or families who require services or housing assistance to prevent homelessness or those at greatest risk of housing instability (e.g., annual income below 30% of median family income and experiencing severe cost burden).
 - **Veterans** and Families that include a Veteran Family Member that meet the criteria of one of the QPs above.

Poblaciones Calificadas

- Poblaciones **sin hogar**
- **En riesgo de quedarse sin hogar**
- Individuo o familia que **huye, o intenta huir, o experimenta violencia doméstica, violencia en el noviazgo, agresión sexual, acoso o trata de personas.**
- **Otras poblaciones** incluyen personas o familias que requieren servicios o asistencia de vivienda para evitar la falta de vivienda o aquellos con mayor riesgo de inestabilidad de vivienda (p. ej., ingresos anuales por debajo del 30 % del ingreso familiar medio y que experimentan una carga de costos severa).
- **Veteranos** y familias que incluyen un familiar de veterano que cumple con los criterios de uno de los puntos anteriores.

COMMUNITY ENGAGEMENT

PARTICIPACIÓN DE LA COMUNIDAD

COMMUNITY MEETINGS

Meetings	Meeting Format	Geographic Focus
Tuesday, November 15th from 6:30-8pm (for Spanish-speaking residents)	In-person only	Countywide
Wednesday, November 16th at 7pm	Hybrid	Redwood City
Thursday, November 17th from 3-4:30pm	Hybrid	Countywide
Thursday, November 17th from 6:30-8pm (with Chinese interpretation)	Hybrid	Countywide
Tuesday, November 29th at 6pm	In-person only	Daly City
Wednesday, November 30th from 5-7pm	In-person only	South San Francisco
Thursday, December 1st at 7pm	Hybrid	San Mateo

REUNIONES COMUNITARIAS

Reuniones	Formato de la Reunion	Enfoque Geográfico
Martes 15 de noviembre de 6:30 a 8:00 p. m. (en español)	En persona	Todo el condado
Miércoles 16 de noviembre a las 7pm	Virtual y en persona	Redwood City
Jueves 17 de noviembre de 3-4:30pm	Virtual y en persona	Todo el condado
Jueves 17 de noviembre de 6:30 p. m. a 8:00 p. m. (con interpretación en chino)	Virtual y en persona	Todo el condado
Martes 29 de noviembre a las 6pm	En persona	Daly City
Miércoles 30 de noviembre de 5-7pm	En persona	South San Francisco
Jueves 1 de diciembre a las 7pm	Virtual y en persona	San Mateo

SURVEY

151 responses as of 11/15/22.

Survey link:

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Survey available in English, Spanish, Chinese, and Tagalog.

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SU PARTICIPACIÓN EL DÍA DE HOY

ACTIVITIES

Activity #1: Identifying housing and community development needs

Activity #2: Prioritizing outcomes

Activity #3: Identifying housing and community development solutions

ACTIVIDADES

Actividad #1: Identificación de las necesidades de vivienda y desarrollo comunitario

Actividad #2: Priorización de resultados

Actividad #3: Identificar soluciones de vivienda y desarrollo comunitario

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THANK YOU!

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¡GRACIAS!

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¡Déjanos tu correo electrónico para seguir conectado al proceso!

NOVEMBER 17, 2022 COMMUNITY MEETING POWERPOINT
(AFTERNOON)

San Mateo County HOME Consortium

2023-27 CONSOLIDATED PLAN AND HOME-ARP COMMUNITY MEETING

NOVEMBER 17, 2022



Denver, Colorado 80220
970.880.1415 x 102
hello@rootpolicy.com

MEETING AGENDA

- Consolidated Plan and HOME-ARP overview
- Community Engagement overview
- Community Participation Plan overview
- Your Input on:
 - Housing and community development needs
 - Funding priorities
 - HOME-ARP Allocation Plan populations and activities

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It uses a combination of data and community outreach to determine the top housing needs and community development concerns for low and moderate income populations in cities and counties

The document is produced every 5 years as a condition of receiving housing and community development funding

We expect to go to public comment in spring 2023

FUNDING SOURCES

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(e.g. public infrastructure improvements, building or improving community facilities)

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WHICH COMMUNITIES ARE INVOLVED?

- San Mateo County HOME Consortium (includes 18 of the 20 cities in the county, including the unincorporated areas)
- City of San Mateo (CDBG)
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- Redwood City (CDBG and HOME)

HOW MUCH FEDERAL FUNDING IS RECEIVED?

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HOW IS FEDERAL FUNDING USED?

Community Development: Public services for residents experiencing homelessness; rehabilitation of community facilities

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The American Rescue Plan (ARP) allocated \$5 billion to assist individuals or households who are homeless, at risk of homelessness, and other vulnerable populations to help reduce homelessness and increase housing stability across the country.

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- Supportive Services, Homeless Prevention Services, and Housing Counseling
- Purchase and Development of Non-Congregate Shelter
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Qualifying Populations for HOME-ARP Funding

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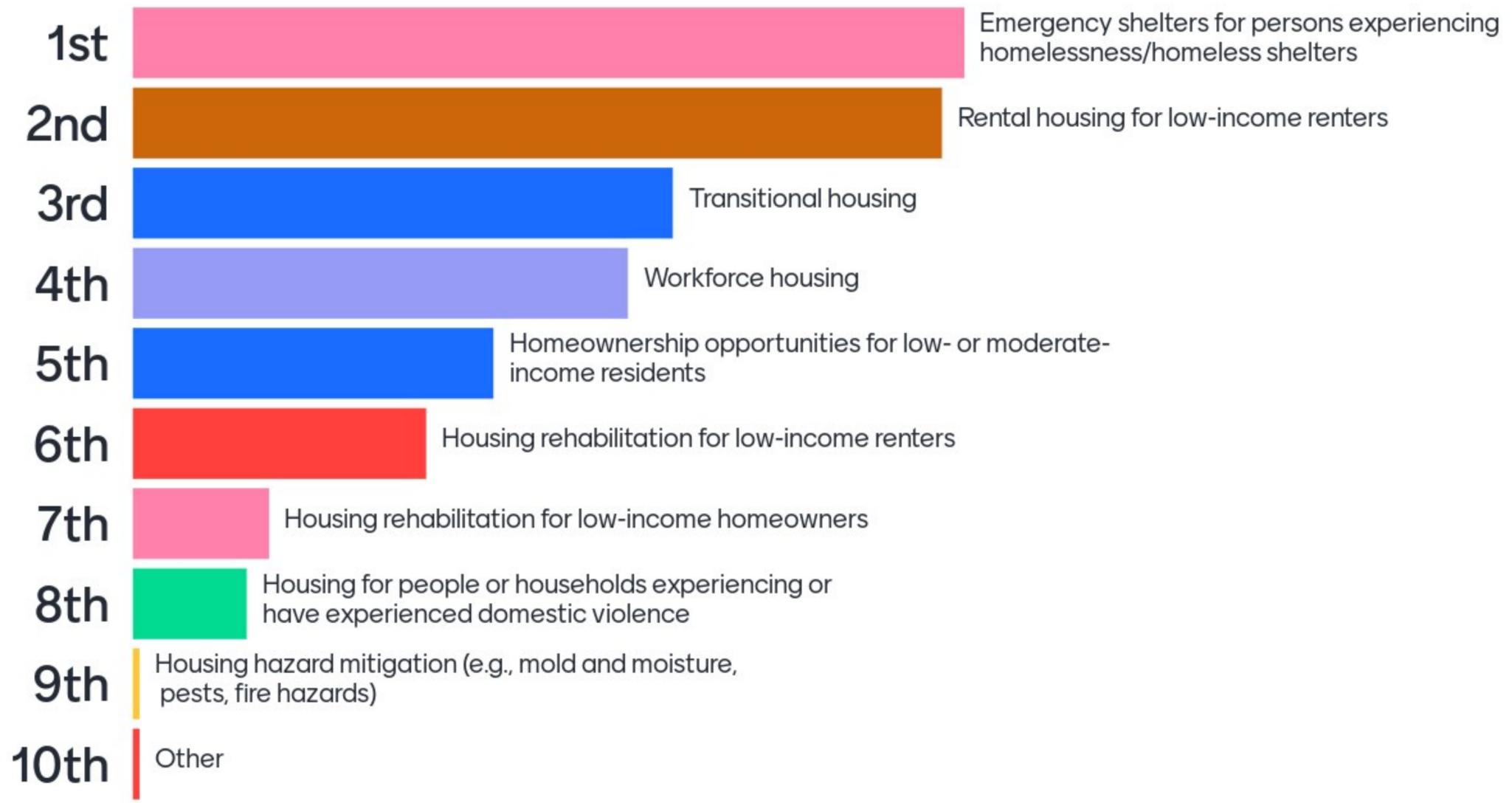
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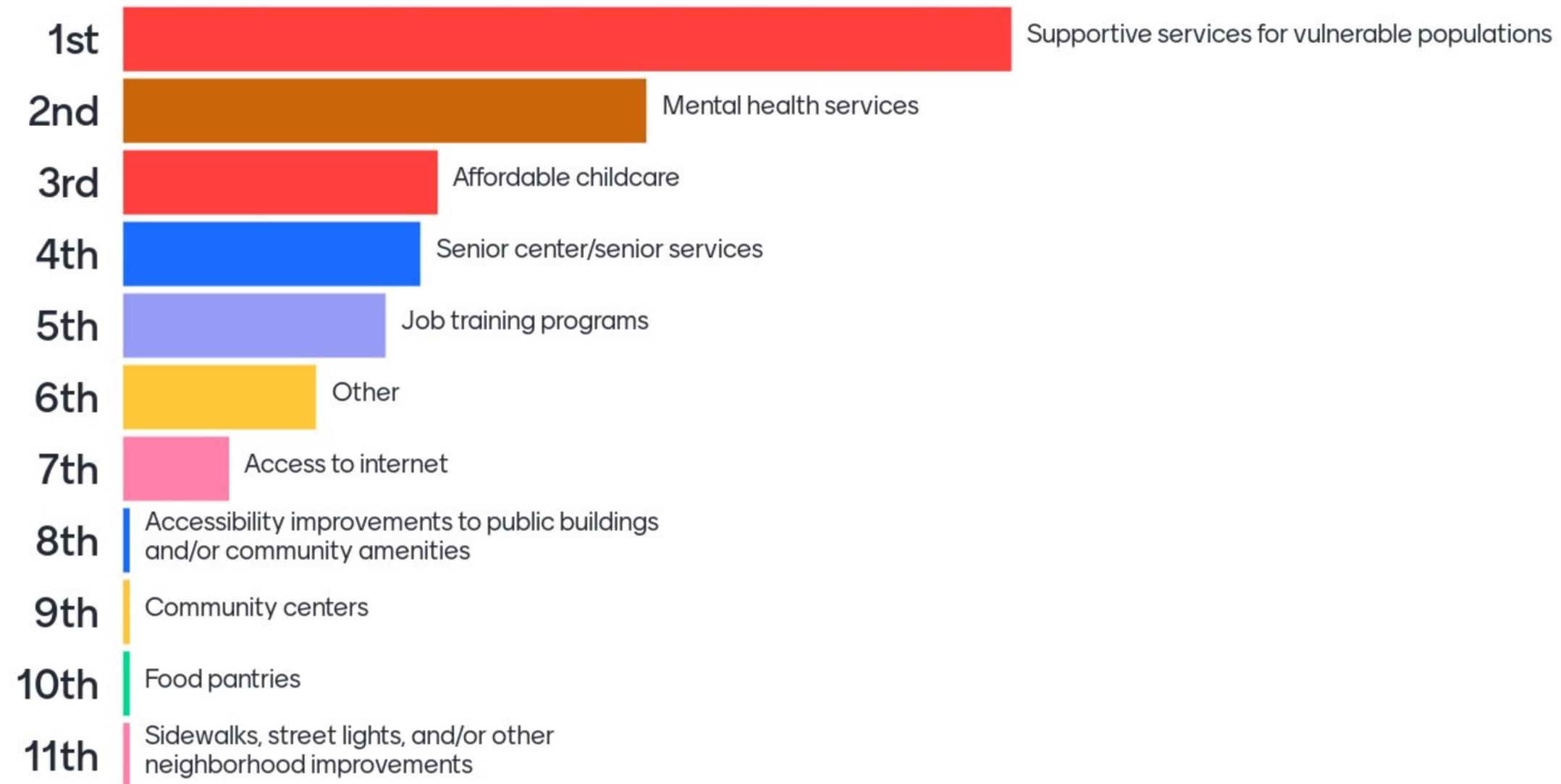
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COMMUNITY
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Instructions

Which types of housing/housing activities do you feel are most needed in San Mateo County?



What are the greatest unmet community development needs/services in San Mateo County?



In which areas in the county are these needs most prominent?

East Palo Alto, North Fair Oaks, coastal areas

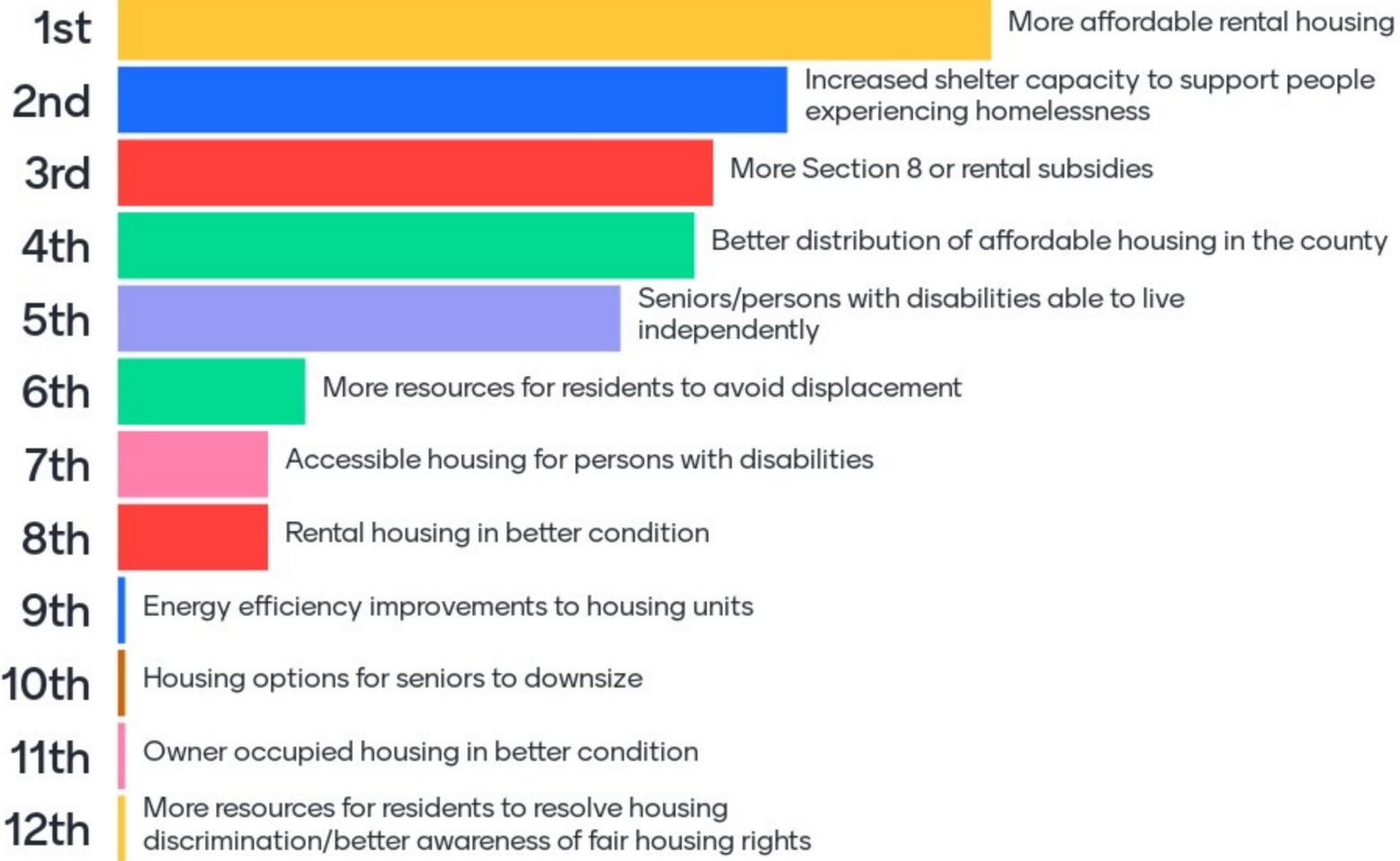
North Fair Oaks, coastal areas, north central san mateo, east palo alto

Mid Peninsula

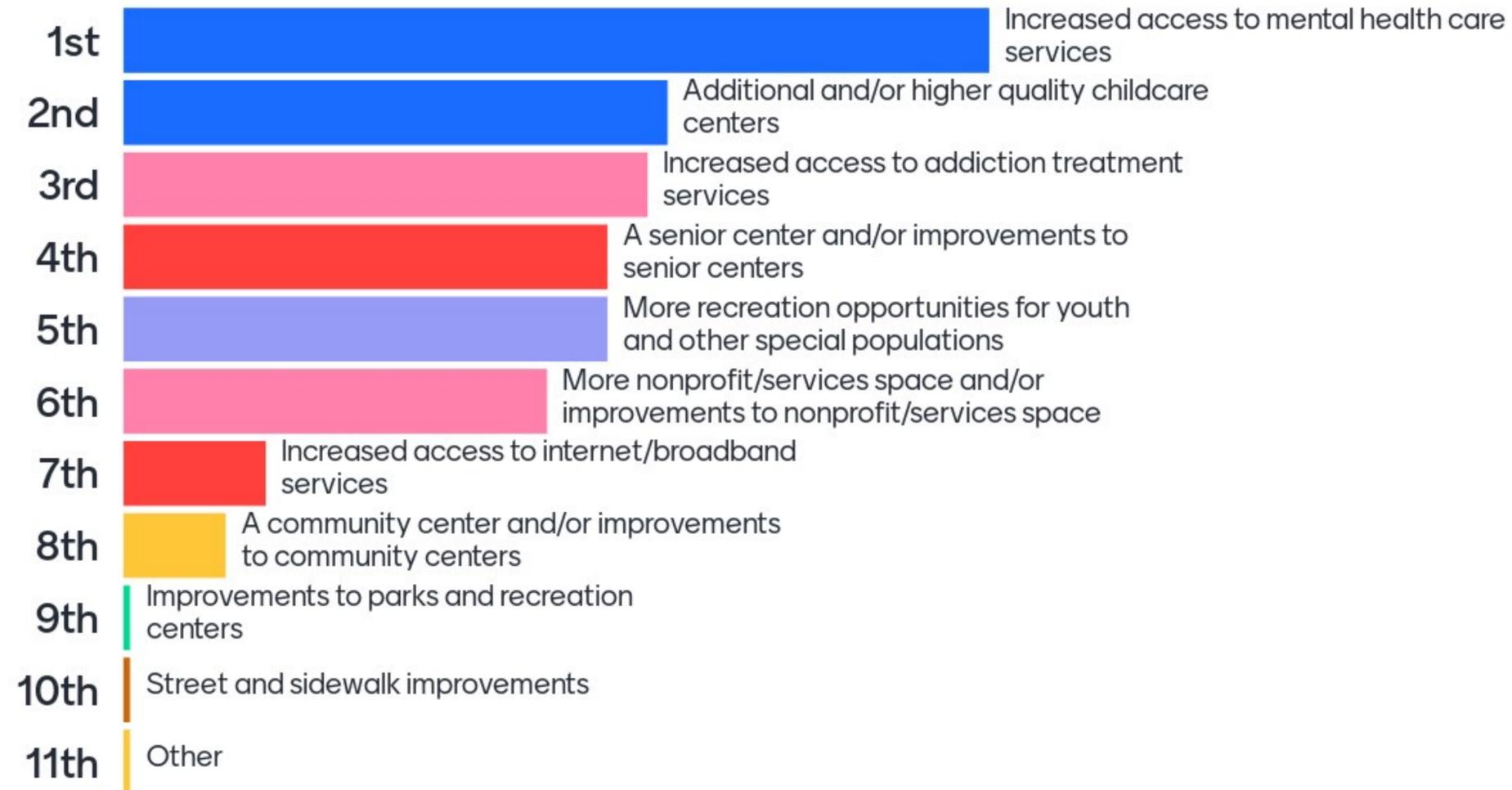
San Mateo and Redwood City, The severely mentally ill individuals that require supported living arrangements

North Fair Oaks.

What housing outcomes would you most like to see as a result of federal funding that San Mateo County will receive in the next 5 years?



What community development outcomes would you most like to see as a result of federal funding that San Mateo County will receive in the next 5 years?



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YOUR INPUT TODAY ON FUNDING PRIORITIES

PAST FUNDING PRIORITIES

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Development of new housing, acquisition/rehabilitation of existing housing, conversion of non-housing structures to provide affordable housing, permanent supportive housing, or transitional housing, for Extremely Low- and Very Low-Income individuals, families, and persons with special needs.

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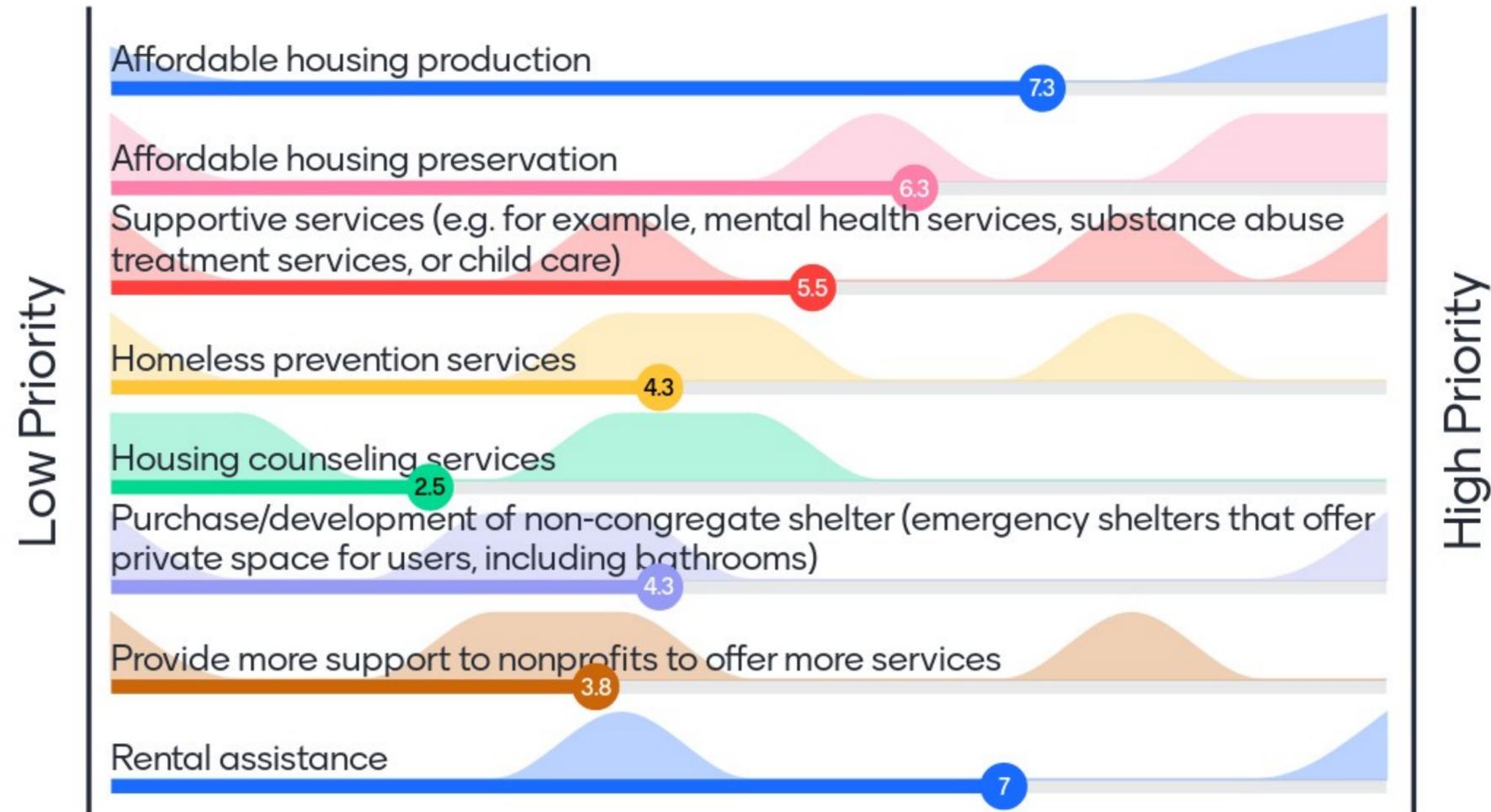
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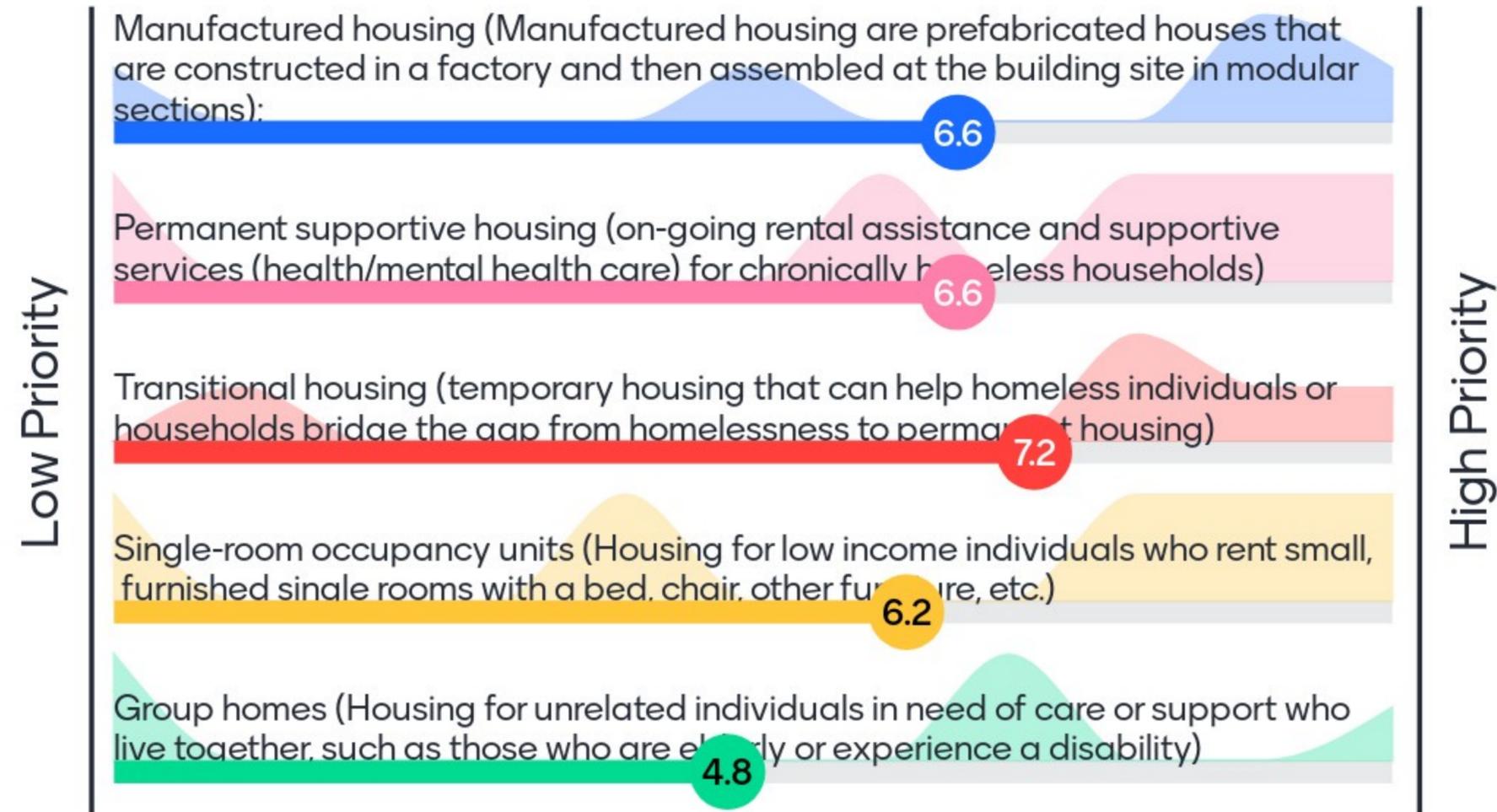
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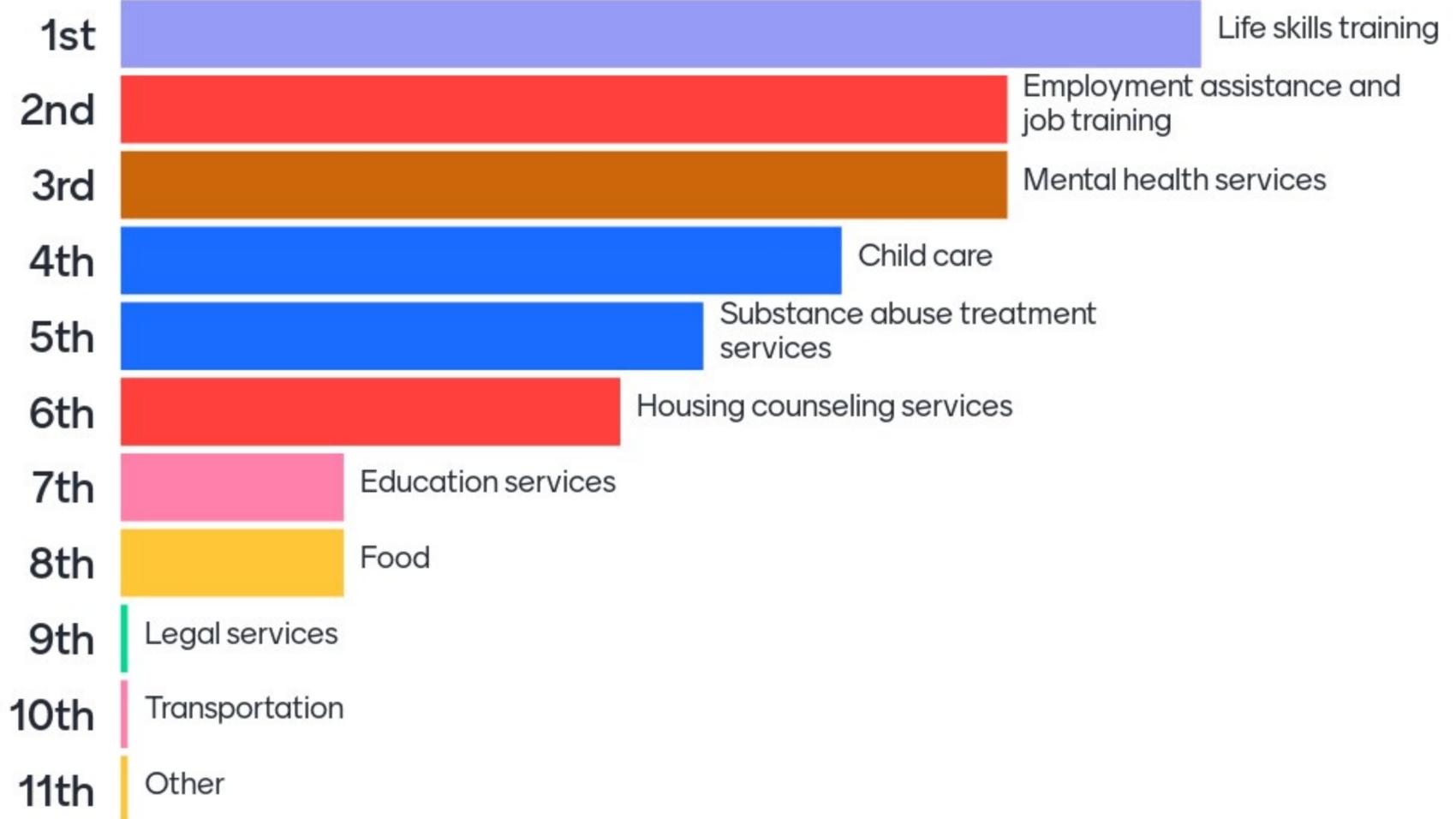
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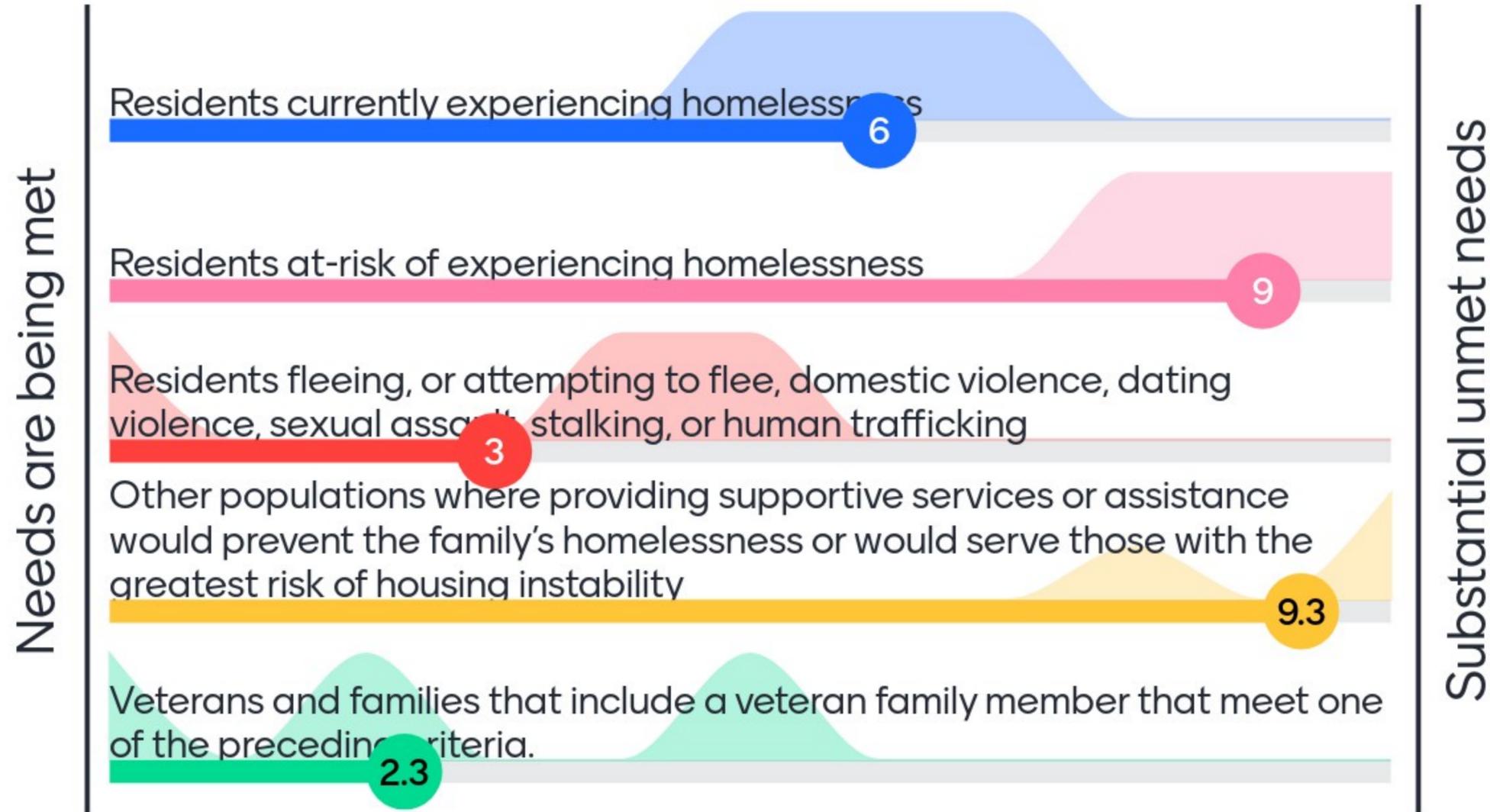
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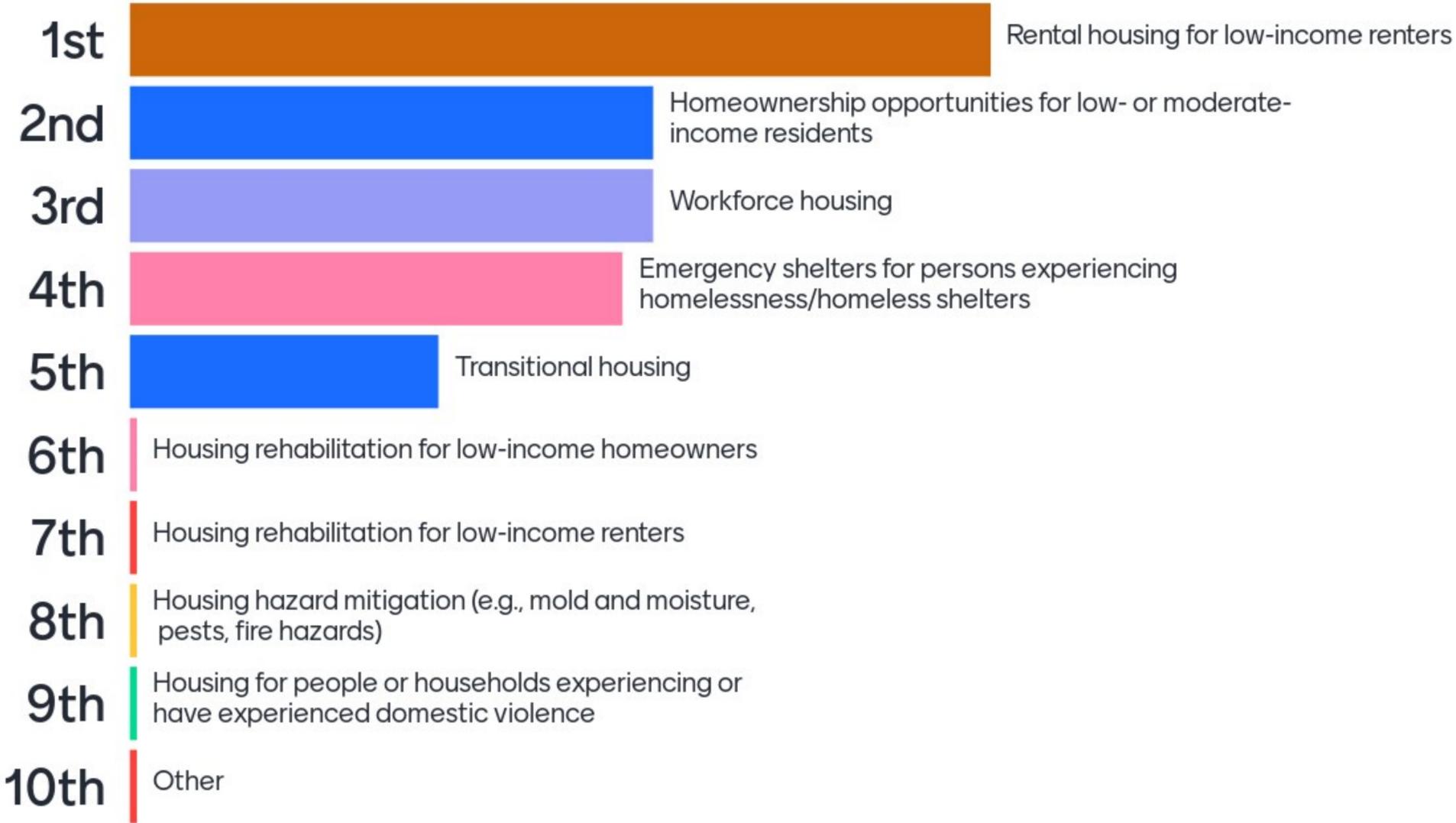
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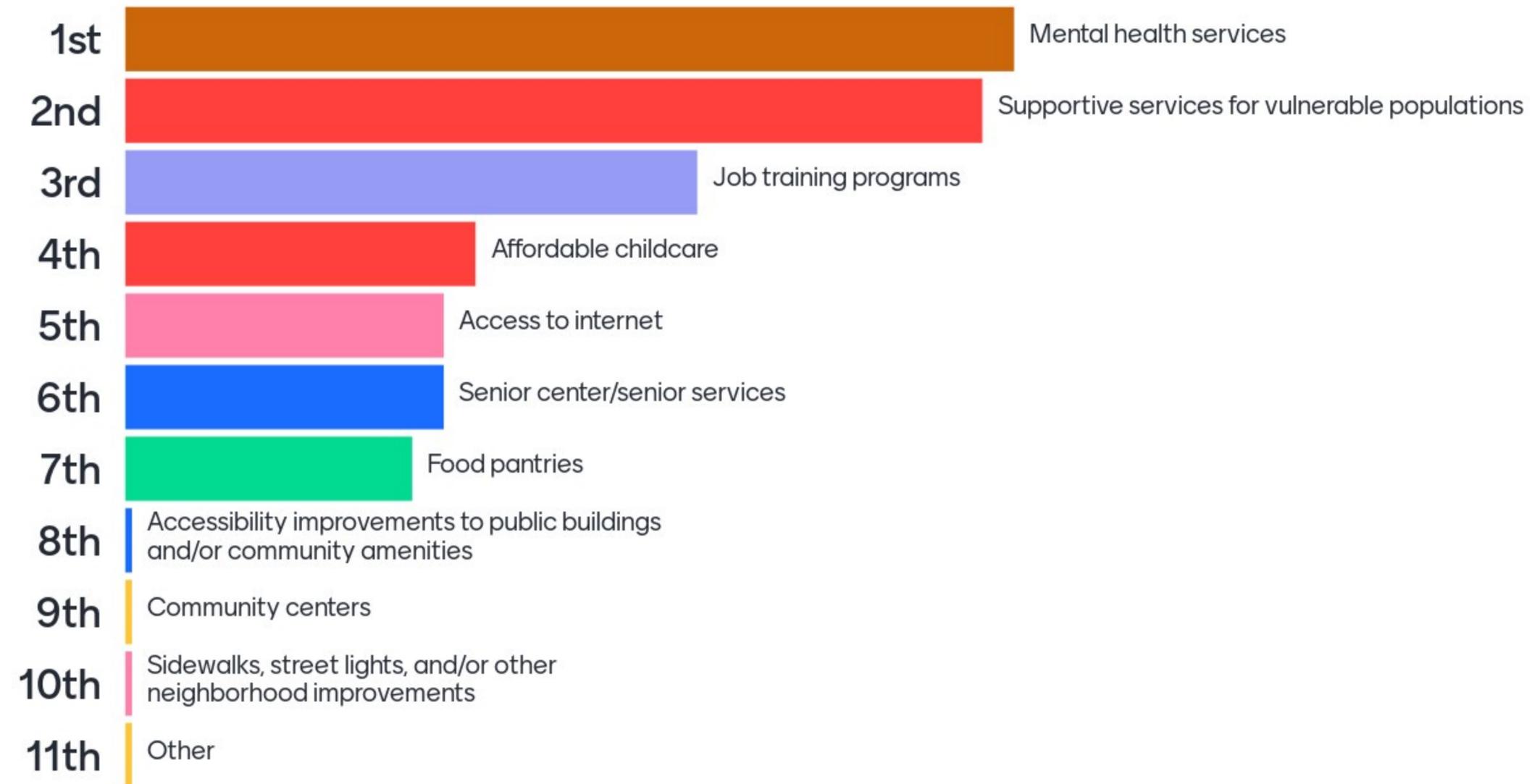
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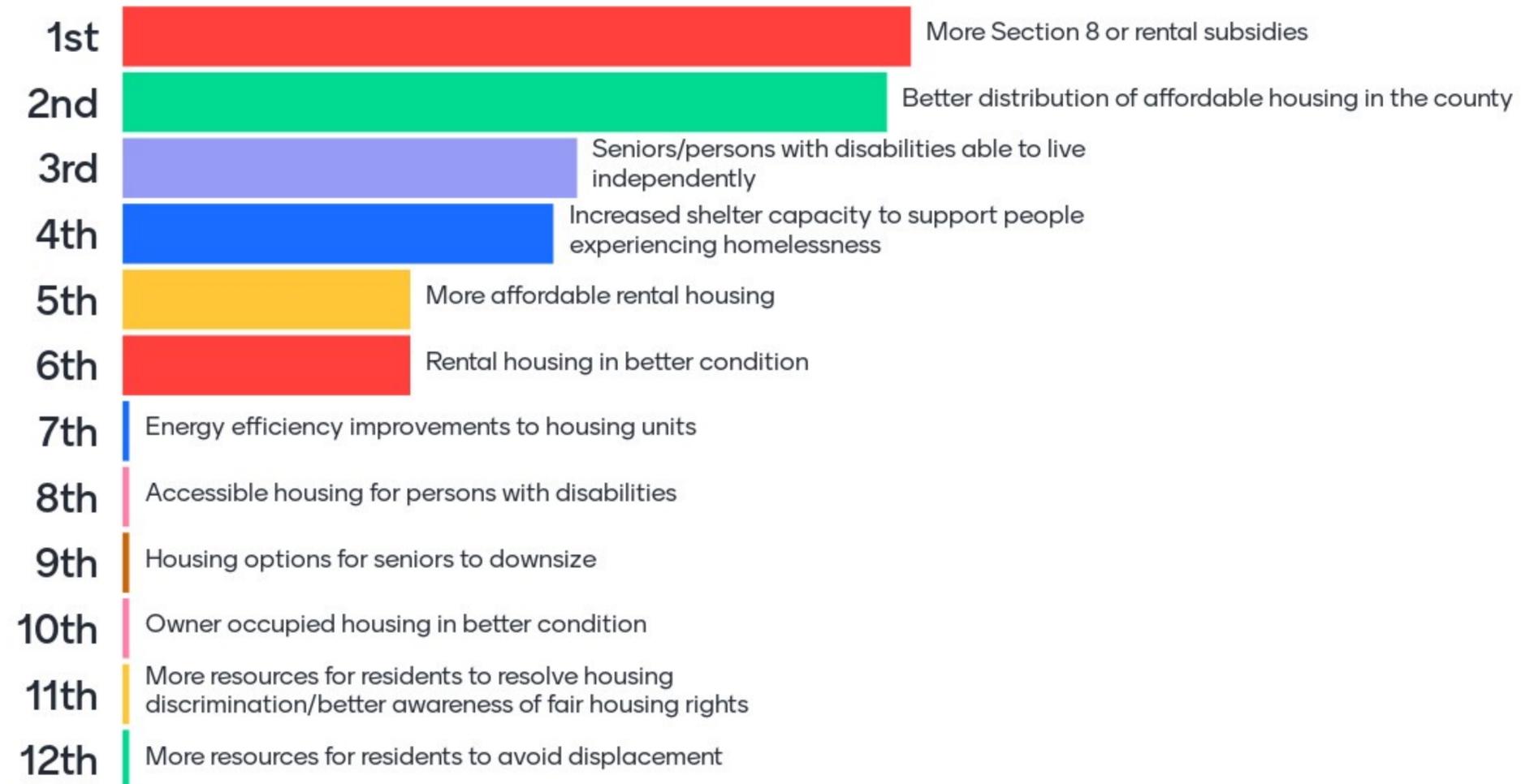
In which areas in the county are these needs most prominent?

Southern county, more rural areas/cosst

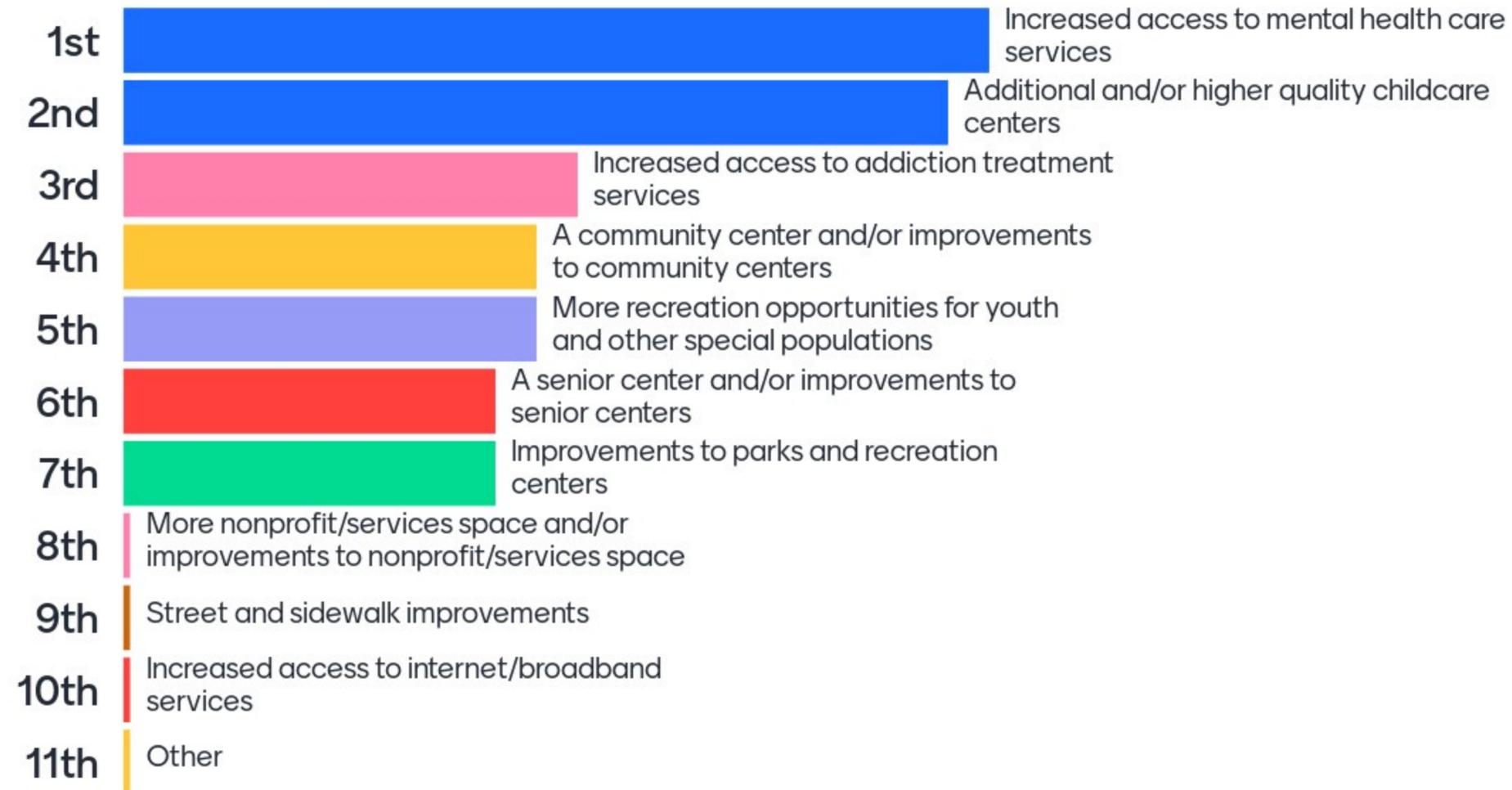
There are folks all over the county who have specific needs

San mateo, coast

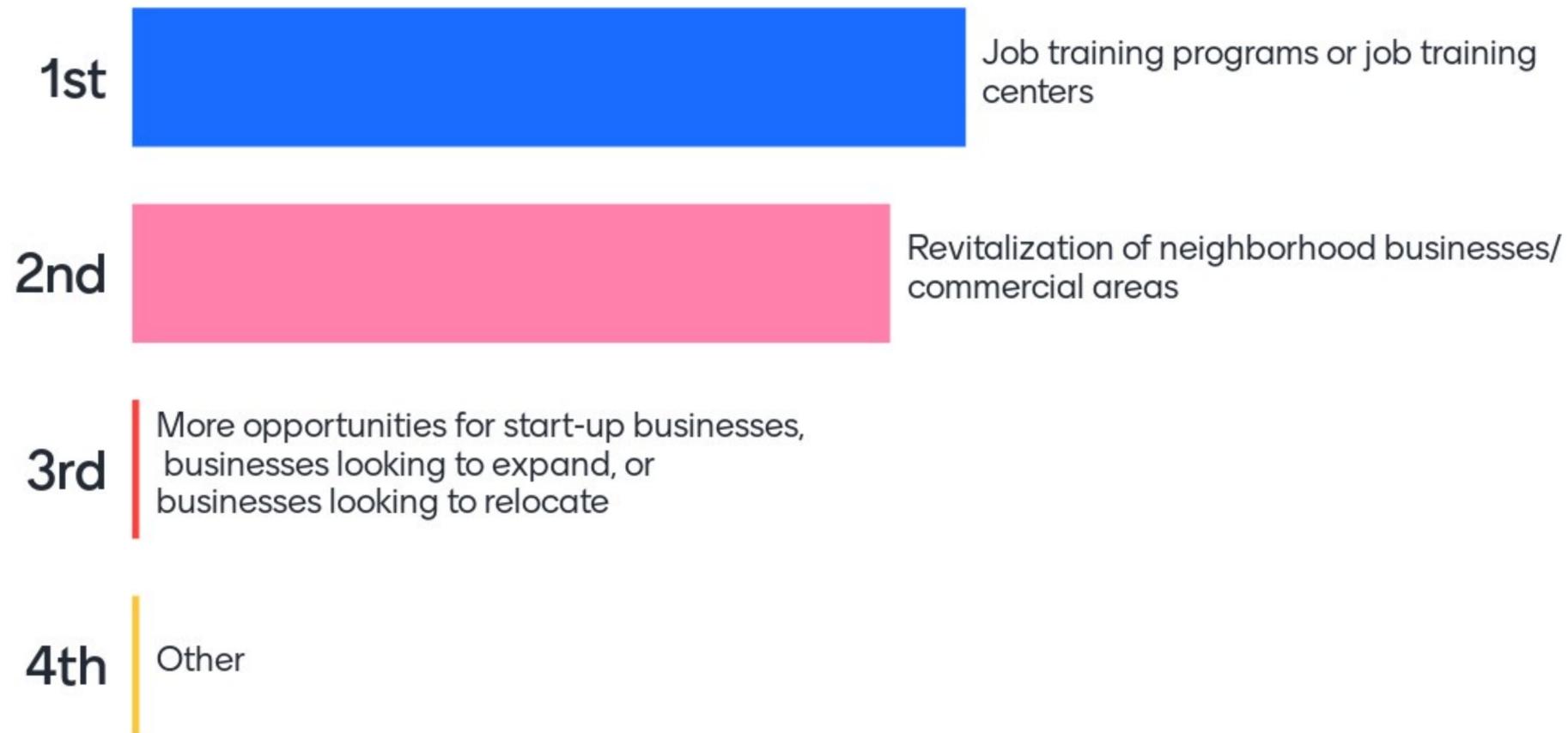
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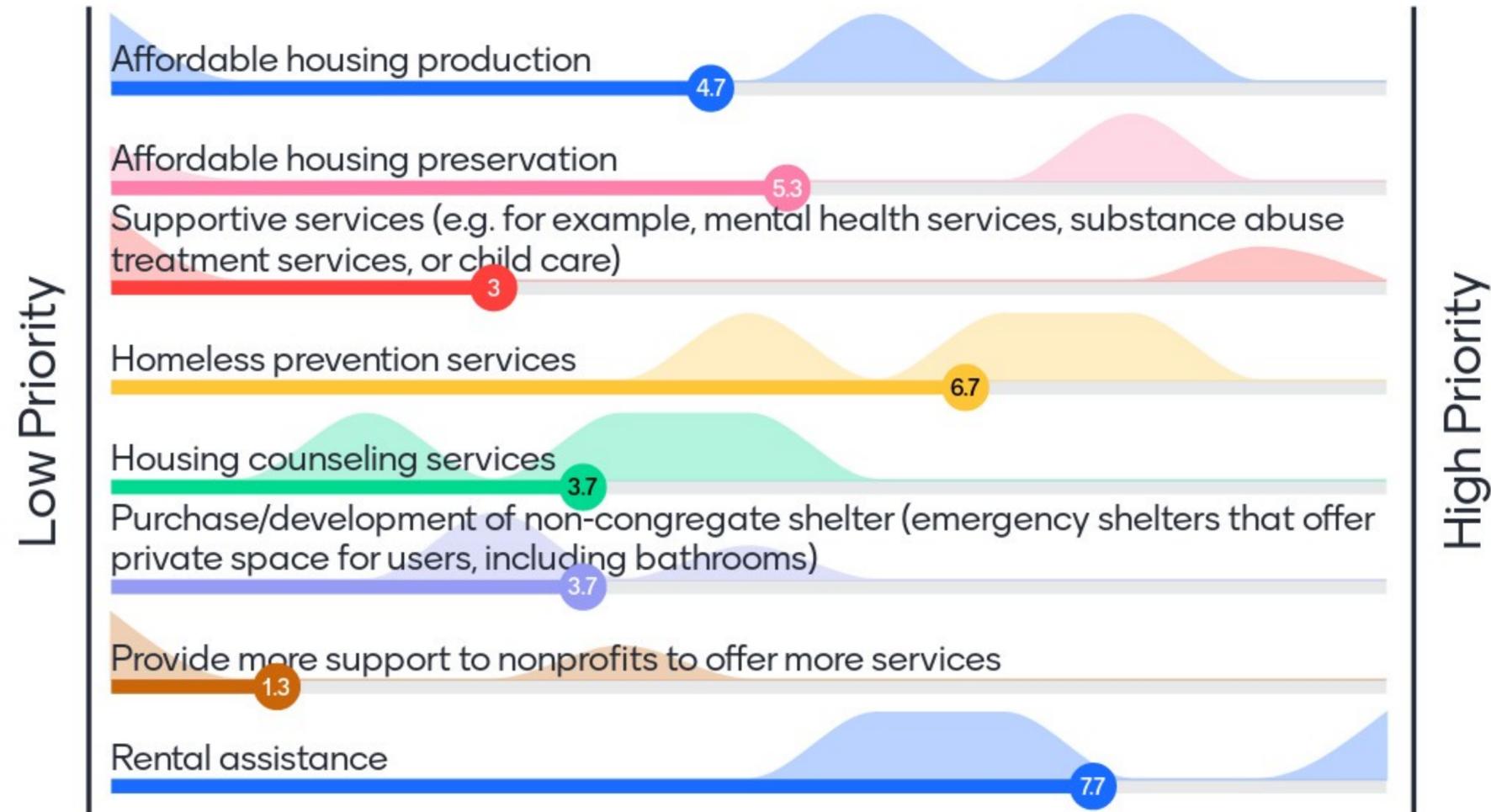
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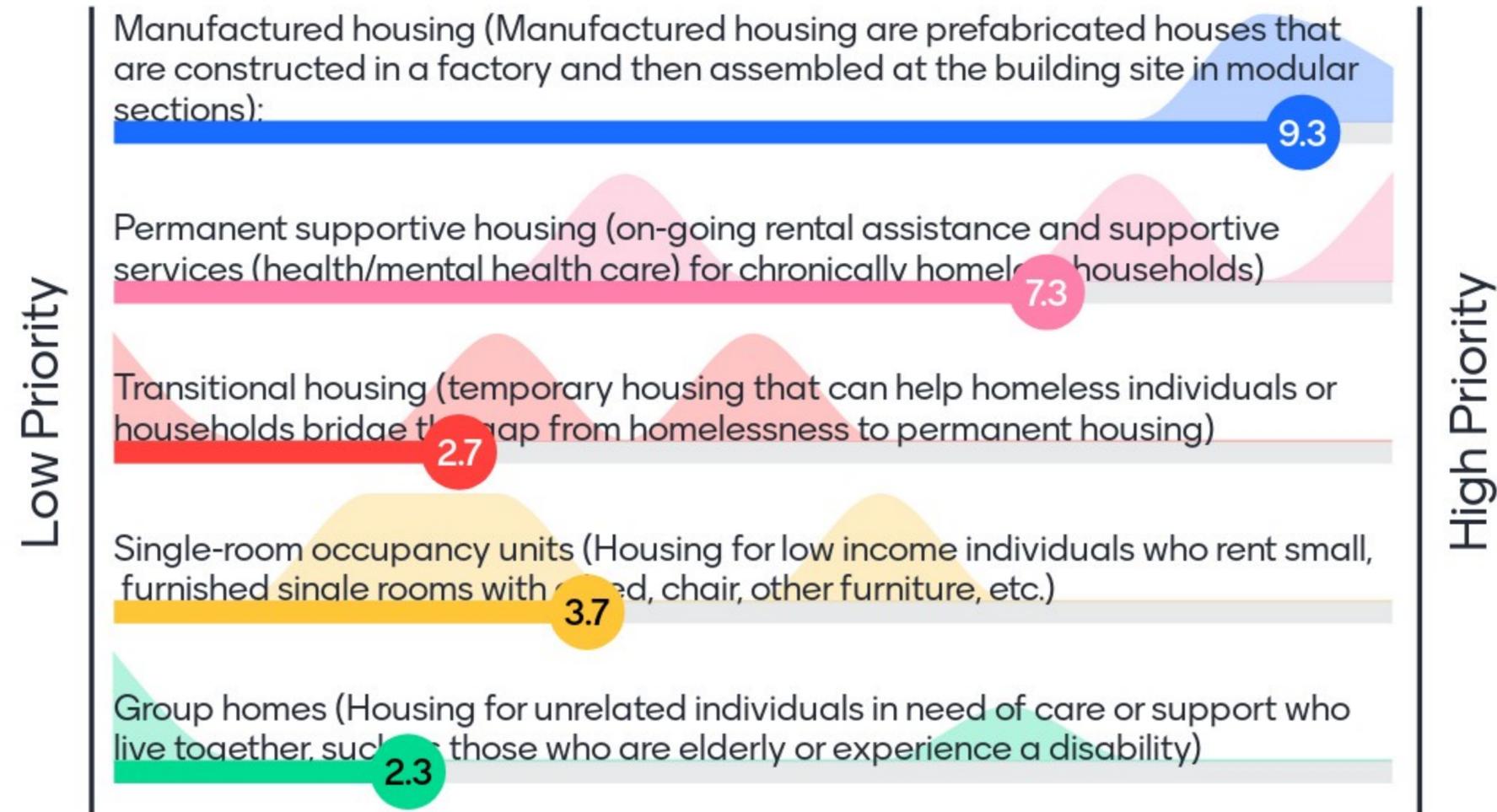
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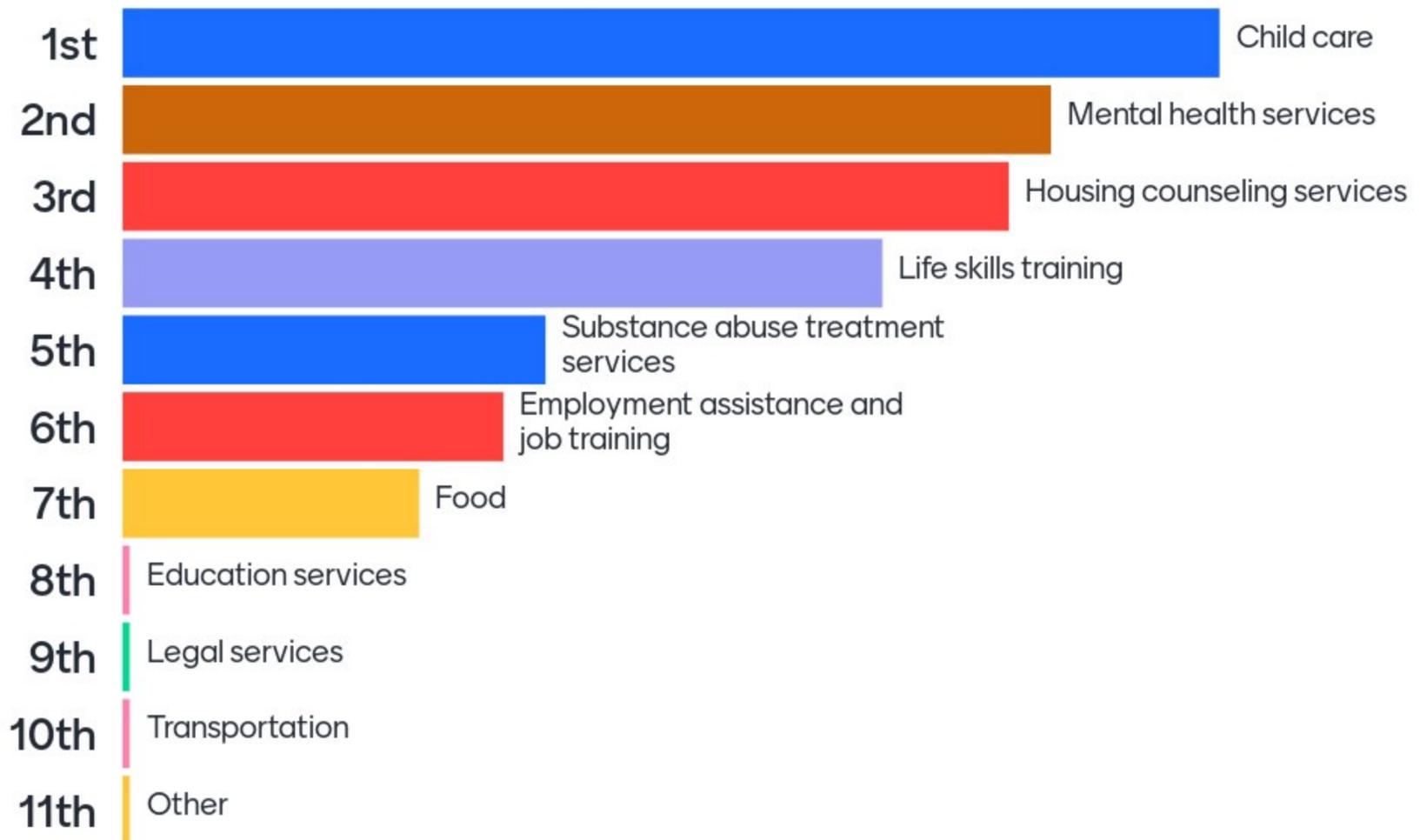
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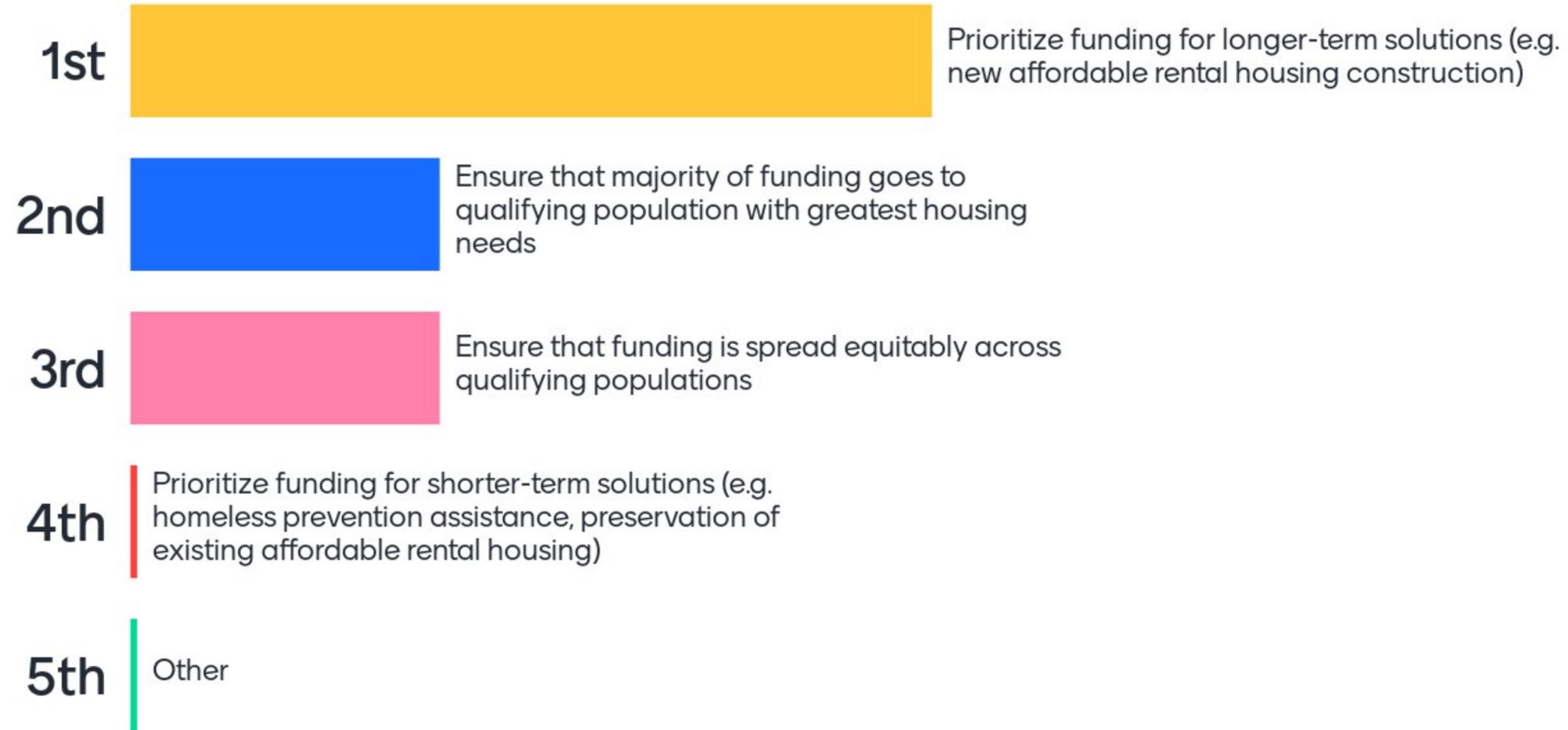
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FEBRUARY 22, 2023 HCDC PUBLIC HEARING POWERPOINT

San Mateo County

Five-Year Consolidated Plan, 2023 Action Plan & HOME-ARP — HCDC Public Hearing

FEBRUARY 22, 2023



6740 East Colfax Ave, Denver, CO 80220
970-880-1415 x102
heidi@rootpolicy.com

Today's agenda

1:00 – 1:05pm | Call to Order/Roll Call/Introductions

1:05 – 1:15pm | 2023-27 Consolidated Plan Preliminary Engagement Findings and Goals

1:15 – 1:50pm | **Public Hearing:** Proposed Projects funded through 2023 Annual Action Plan and via State Permanent Local Housing Allocation (PLHA)

1:50 – 1:55pm | 2023-27 Community Participation Plan updates

2:00pm | **Public Hearing:** HOME-ARP Allocation Plan

Call to Order/Roll Call

Overview of Master Schedule

Consolidated Plan

- **Feb. 22** | HCDC public hearing
- **Mar. 25 – Apr. 25** | Public Comment Period
- **Apr. 25** | BOS public hearing
- **May 15** | Plan submission to HUD

HOME-ARP

- **Feb. 9 – Mar. 9** | Public Comment Period
- **Feb. 22** | HCDC public hearing
- **Feb. 28** | BOS public hearing
- **Mar. 15** | Plan submission to HUD

Community Engagement Findings

Community engagement overview

- 4 county-wide community meetings, including a public hearing to identify needs with HCDC
- City-specific community and committee meetings
- Input received from 40+ stakeholder interviews
- ~500 survey respondents

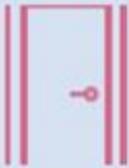
Challenges and Concerns

- The overall greatest housing need identified was **more affordable rental housing for low-income renters**. A particularly acute need for at-risk populations (e.g., seniors, undocumented residents, people experiencing disabilities).
- More affordable homeownership opportunities, transitional and permanent supportive housing for people experiencing homelessness, and workforce housing were also emphasized as significant housing needs.
- Barriers identified: Community opposition, cost of development, lack of developable land (at scale)

Challenges and Concerns, continued

- The greatest community development needs identified are **more affordable childcare options** and **increased mental health services**.
- More supportive services needed. Support service delivery system needs to be more client-focused; need to think of innovative solutions to better connect people and services.
- The greatest economic development need identified was the need for **more job training centers**.

Most Desirable Outcomes from HUD Funding



Housing Outcomes

- Affordable rental housing
- Housing for vulnerable populations
- Rental assistance
- Increased shelter capacity
- Permanent supportive housing (PSH)



Community Development Outcomes

- Non-profit and services space
- Affordable and quality childcare
- Mental health and addiction services
- Senior centers



Economic Development Outcomes

- Job training programs and centers
- Revitalization of neighborhood commercial areas
- Small business support



Prioritized Activities

- Affordable rental housing /PSH
- Homeownership opportunities
- More shelter capacity
- Non-profit support and capacity
- Affordable childcare
- Mental health services

Overview of 2023-27 Con Plan Goals

2023-2027 Goals

Goal 1. Provide services to stabilize low- to moderate-income and Special Needs households.

Goal 2. Preserve existing affordable housing stock and protect existing affordable housing.

Goal 3. Support New Housing for Extremely Low to Moderate income and Special Needs households.

2023-2027 Goals

Goal 4. Assist persons experiencing and at-risk of homelessness access shelter and move into stable housing.

Goal 5. Improve and construct public facilities that serve LMI and Special Needs households.

2023 Action Plan – Recommended Projects for Funding

New projects – Public Facilities

No Housing Development applications Received

Applicant / Project	Project Description	Project Location/Service Area	FY2022/23		FY23/24 \$ Amt Req	Staff Rec Total	HCDC Rec Total
			Previous County Federal Funding				
A. Housing Development							
No applications received for FY23/24					\$ -	\$ -	\$ -
Housing Development Sub-Total					\$ -	\$0.00	\$0.00
C. Public Facilities							
Rebuilding Together Peninsula - Public Facilities	National Rebuilding Day - Community Facilities Rehab Program 2022-23	Countywide		CDBG	\$ 28,500.00	\$ 28,500.00	
CORA	Safe Houses repairs/greening	Countywide	-	CDBG	\$ 96,500.00	\$ 96,500.00	
Public Facilities Sub-Total					\$ 125,000.00	\$ 125,000.00	\$ -

Project renewals – Minor Home Repair, Micro-Enterprise & Economic Development

Applicant / Project	Project Description	Project Location/Service Area	FY2022/23		FY23/24 \$ Amt Req	Staff Rec Total	HCDC Rec Total
			Previous County Federal Funding				
B. Minor Home Repair Programs							
Center for the Independ. of Individ. with Disabilities (CID)	Hsg Accessibility Modifications (HAM) -Minor Home Repair	Countywide service area	\$ 55,000.00	CDBG	\$ 55,000.00	\$ 55,000.00	
El Concilio of SMC	Peninsula Minor Home Repair	Countywide service area	\$ 55,000.00	CDBG	\$ 55,000.00	\$ 55,000.00	
Rebuild'g Together Peninsula	National Rebuilding Day -Home Rehabilitation Prog	Countywide service area	\$ 34,000.00	CDBG	\$ 34,000.00	\$ 34,000.00	
Rebuild'g Together Peninsula	Safe at Home Minor Home Repair Prog.	Countywide service area	\$ 125,000.00	CDBG	\$ 125,000.00	\$ 125,000.00	
Senior Coastsiders	Coastside Minor Home Repair	Coastside	\$ 64,000.00	CDBG	\$ 64,000.00	\$ 64,000.00	
Minor Home Repair Sub-Total					\$ 333,000.00	\$ 333,000.00	\$ -
D. Micro-Enterprise & Economic Development							
Renaissance Entrepreneurship Center	Renaissance Mid-Peninsula Training Program - EPA & mid-peninsula micro-business formation / strengthening	Countywide service area	\$ 45,000.00	CDBG	\$ 45,000.00	\$ 45,000.00	
Micro-Enterprise & Econ Dev Sub-Total					\$ 45,000.00	\$ 45,000.00	\$ -

Project renewals — Public Services (General, Fair Housing, Core Service Agencies)

Applicant / Project	Project Description	Project Location/Service Area	FY2022/23		FY23/24 \$ Amt Req	Staff Rec Total	HCDC Rec Total
			Previous County Federal Funding				
E. Public Service - General							
Legal Aid Society of San Mateo County	HomeSavers Preserving Affordable Housing	Countywide service area	\$ 22,084.69	CDBG	\$ 22,084.69	\$ 25,000.00	
Bay Area Legal Aid	Domestic Violence Legal Safety Net Project	Countywide service area	\$ 31,316.10	CDBG	\$ 31,316.10	\$ 38,055.54	
CALL Primrose	CALL Community Pantry	Mid-Peninsula Area	\$ 22,084.69	CDBG	\$ 22,084.69	\$ 25,000.00	
Coastside Adult Day Health Center	Aging in Place	Half Moon Bay/Coastside	\$ 22,084.69	CDBG	\$ 22,084.69	\$ 25,000.00	
Peninsula Volunteers, Inc. (PVI)	Meals on Wheels	Countywide service area	\$ 22,084.69	CDBG	\$ 22,084.69	\$ 25,000.00	
El Concilio of SMC	Emergency Services Partnership (ESP)	Countywide service area	\$ 22,084.69	CDBG	\$ 22,084.69	\$ 25,000.00	
Free at Last: Community Recovery and Rehabilitation Services	Clean and Sober Supportive Transitional Housing	Countywide service area	\$ 26,756.95	CDBG	did not apply		
Community Legal Services in East Palo Alto	Legal Services for Tenants	Countywide service area	\$ 22,084.69	CDBG	\$ 22,084.69	\$ 25,000.00	
Public Service-General Sub-Total					\$ 163,824.24	\$ 188,055.54	\$ -
F. Public Service - Fair Housing							
Project Sentinel	Fair Housing enforcement	Countywide service area	\$ 28,268.41	CDBG	\$ 28,268.41	\$ 34,550.18	
Public Services - Fair Housing Sub-Total					\$ 28,268.41	\$ 34,550.18	\$ -
G. Public Service - Core Services Agencies							
Samaritan House, Core Services Program	Safety net services for central County	Central County	\$ 40,194.14	CDBG	\$ 40,194.14	\$ 48,266.75	
Pacifica Resource Center	Safety Net of Pacifica	Pacifica	\$ 22,084.69	CDBG	\$ 22,084.69	\$ 25,000.00	
Public Services - Cores Sub-Total					\$ 62,278.83	\$ 73,266.75	\$ -

Project renewals — Public Services (Shelters)

Applicant / Project	Project Description	Project Location/Service Area	FY2022/23		FY23/24 \$ Amt Req	Staff Rec Total	HCDC Rec Total
			Previous County Federal Funding				

H. Public Service - Shelters							
LifeMoves	Housing Locator - Maple Street Shelter	Countywide service area	\$ 96,117.88	CDBG	\$ 108,806.00	\$ 119,806.00	
Samaritan House	Housing Location Services	Countywide service area	\$ 67,245.24	CDBG	\$ 67,245.24	\$ 79,380.17	
Public Service Shelters - CDBG Sub-Total					\$ 176,051.24	\$ 199,186.17	\$ -
Star Vista	Daybreak - ESG	Countywide service area	\$ 31,836.42	Fed ESG	\$ 31,836.42	\$ 31,836.42	
LifeMoves Shelter Operations - ESG	Several shelter sites - ESG	Countywide service area	\$ 85,729.00	Fed ESG	\$ 85,729.00	\$ 85,729.00	
LifeMoves Rapid Rehousing - ESG	Rapid Re-housing services - ESG	Countywide service area	\$ 91,980.38	Fed ESG	\$ 91,980.38	\$ 91,980.38	
All Public Service Shelters - ESG Sub-Total					\$ 209,545.80	\$ 209,545.80	\$ -
CORA	Safe House Emergency Shelter	Countywide service area	\$ 50,000.00	PLHA	\$ 50,000.00	\$ 50,000.00	
LifeMoves	Emergency Shelter Support PLHA	Countywide service area	\$ 450,000.00	PLHA	\$ 450,000.00	\$ 450,000.00	
LifeMoves	Shelter Operations CDBG	Countywide service area	\$ 42,800.00	PLHA	\$ 42,800.00	\$ 42,800.00	
Project WeHope	Shellter	Countywide service area	\$ 75,000.00	PLHA	\$ 75,000.00	\$ 75,000.00	
Samaritan House	Safe Harbor Emergency Shelter	Countywide service area	\$ 30,000.00	PLHA	\$ 30,000.00	\$ 30,000.00	
Public Service Shelters PLHA - Sub-Total					\$ 647,800.00	\$ 647,800.00	\$ -

Public Hearing

- Vice Chair Escobar opens public hearing.
- All public comments are subject to a **2-minute time limit** unless otherwise determined by the Vice Chair Escobar.
- Vice Chair Escobar closes public hearing.

HCDC action requested

- Committee discussion
- HCDC to recommend proposed projects to be funded through the 2023 Annual Action Plan and State Permanent Local Housing Allocation (PLHA) to the Board of Supervisors.

2023-27 Community Participation Plan updates

2023-27 Community Participation Plan updates

- Included language on inclusive engagement practices to encourage broader participation among county residents.
- Made the length of public notices consistent across plans (15-day).
- Removed all references to the Assessment of Fair Housing (AFH).

HCDC action requested

- Committee discussion
- HCDC to consider approval of the updated Community Participation Plan.

HOME-ARP Allocation Plan

HOME-ARP overview

- The San Mateo County HOME Consortium was allocated \$5,180,249 of HOME-ARP funds **on a one-time basis**.
- County must submit a plan for the one-time funds limited to specific Eligible Activities for specific Qualifying Populations.
- Plan must be submitted to HUD by **3/31/23 or funds are forfeited**.
- Contracts for HOME-ARP activities must be spent within 4 years and all funds entirely spent by 9/30/2030.
- Plan should identify needs and gaps and prioritize implementing activities that fit with capacity to implement successfully in a short time frame.

<https://www.smcgov.org/housing/home-arp-allocation-plan>.

HOME-ARP eligible activities

- Production or Preservation of Affordable Rental Housing
- Tenant-Based Rental Assistance (TBRA)
- Supportive Services, Homeless Prevention Services, and Housing Counseling
- Purchase and Development of Non-Congregate Shelter
- Nonprofit Operating and Capacity Building Assistance

HOME-ARP qualifying populations

- People experiencing homelessness (HUD definition)
- At-risk of homelessness (HUD definition)
- Individual or family who is fleeing, or attempting to flee, or experiencing domestic violence, dating violence, sexual assault, stalking, or human trafficking (HUD definition)
- Other populations include formerly homeless individuals or families who require services or housing assistance to prevent recurrence of homelessness or those at greatest risk of housing instability (e.g., annual income below 30% of median family income and experiencing severe cost burden).
- Veterans and Families that include a Veteran Family Member that meet the criteria of one of the QPs above.

Primary findings

- Needs are significant across all qualifying populations—“all the qualifying populations need all the eligible activities”.
- **Permanent affordable rental housing with rent based on 30% of actual household income** was the most consistent need identified by stakeholders serving all qualifying populations.
 - There is an estimated gap of approximately 18,000 affordable rental units to households in San Mateo County making less than or equal to 30% AMI.
 - Because of the county’s high area median income, affordable units targeted at households making 50% AMI, and even 30% AMI, are unaffordable for many in the qualifying populations.

Proposed HOME- ARP Allocation

	Funding Amount	Percent of the Grant	Statutory Limit
Supportive Services	\$ 0		
Acquisition and Development of Non-Congregate Shelters	\$ 0		
Tenant Based Rental Assistance (TBRA)	\$ 0		
Development of Affordable Rental Housing	\$ 4,440,212	85%	
Non-Profit Operating	\$ 0		5%
Non-Profit Capacity Building	\$ 0		5%
Administration and Planning	\$ 777,037	15 %	15%
Total HOME ARP Allocation	\$ 5,180,249	100%	

Community Impact

- Award \$150K to \$200K per HOME-ARP unit—subsidizing between 22 and 29 additional units of affordable rental housing that cost about \$1 million/unit.
- Leverage approximately \$850,000/unit of other state, federal, and local housing funds
- Create 22 to 29 units with rent based on 30% of actual household income—these units are very difficult to create without HOME-ARP funds.
- Leverage existing RFP processes for local housing funds—without the need to develop a new system for a one-time funding allocation.

Public Hearing

- Vice Chair Escobar opens public hearing.
- All public comments are subject to a **2-minute time limit** unless otherwise determined by the Chair.
- If you wish to submit written public comment, please send an email to Frankie Lewington at frankie@rootpolicy.com. Please indicate the corresponding agenda item name in the subject line of your email.
- Vice Chair Escobar closes public hearing.

HCDC action requested

- Committee discussion
- HCDC to recommend approval of the San Mateo County HOME Consortium HOME-ARP Allocation Plan to the Board of Supervisors.

Back up slides

Sources and Uses

SOURCES	CDBG	CDBG REHAB	HOME	PLHA	Fed ESG	State ESG	TOTAL
Projected Entitlement Grant	\$2,600,391.00	-	1,223,721.00	647,800.00	226,536.00	202,778.00	\$4,901,226.00
Projected New Program Income FY22-23	700,000.00	138,578.40	841,978.62				\$1,680,557.02
Other Programmable Funds:							\$0.00
Returned FY22-23 funds							\$0.00
Unallocated funds from FY22-23			487,000.68				\$487,000.68
TOTAL SOURCES	\$3,300,391.00	\$138,578.40	\$2,552,700.30	\$647,800.00	\$226,536.00	\$202,778.00	\$7,068,783.70
Program Administration Cost	660,078.20	16,715.68	206,569.96		16,990.20	5,543.00	\$ 905,897.04
TOTAL SOURCES AFTER ADMIN ALLOCATI	\$ 2,640,312.80	\$ 121,862.72	\$ 2,346,130.34	\$ 647,800.00	\$ 209,545.80	\$ 197,235.00	\$ 6,162,886.66

USES	CDBG	CDBG REHAB	HOME	ESG	TOTAL		
Affordable / Supportive Housing Development	-	-	-		\$ -		
Unallocated FY23-24	1,112,839.64	121,862.72	2,346,130.34				
CHDO Set-Aside			-		\$ -		
Section 108 Loan Payment (2023-24)	529,414.51				\$ 529,414.51		
Public Service - Shelter Services	199,186.17			647,800.00	\$ 1,082,892.59		
Public Service - Core Service Agencies	73,266.75				\$ 73,266.75		
Public Service - Fair Housing	34,550.18				\$ 34,550.18		
Public Service - Other	188,055.54				\$ 188,055.54		
Rapid Rehousing				91,980.38	\$ 91,980.38		
Public Facilities Grants and Loans	125,000.00				\$ 125,000.00		
Micro-Enterprise / Economic Development	45,000.00				\$ 45,000.00		
Minor Home Repair Grants	333,000.00				\$ 333,000.00		
RLP - Single Family / Rental Rehab					\$ -		
RLF Reserved Activity Delivery	-				\$ -		
TOTAL USES	\$ 2,640,312.79	\$ 121,862.72	\$ 2,346,130.34	\$ 647,800.00	\$ 209,545.80	\$ 197,235.00	\$ 6,162,886.65

Preliminary findings: Housing Market Analysis

- Since 2009, San Mateo County's median rent price has grown 66%, from \$1,327 to \$2,208. During this same time period, median income grew by only 50%.
- The median income has also not kept up with home prices. Similarly, San Mateo County has seen a 107% increase in home prices. At the current median home price, homeownership is unaffordable to anyone with extremely low (\$54,800) to moderate income (\$179,500). This leaves renting as the only other housing option and because even moderate incomes cannot afford a home in the area, affordable housing for low-income households is limited.
- According to CHAS data, there are 77,039 households that are 80% AMI or below in San Mateo County. The availability of affordable housing units is far below the amount needed to accommodate this population.

FEBRUARY 28, 2023 BOARD OF SUPERVISORS PUBLIC
HEARING POWERPOINT

San Mateo County Board of Supervisors

San Mateo County HOME Consortium HOME-ARP Allocation Plan — Public Hearing

FEBRUARY 28, 2023



6740 East Colfax Ave, Denver, CO 80220
970-880-1415 x102
heidi@rootpolicy.com

HOME-ARP overview

- HOME-ARP is a HUD program that was part of the American Rescue Plan (but not included in the County's ARPA award).
- The San Mateo County HOME Consortium was allocated \$5,180,249 of HOME-ARP funds **on a one-time basis**.
- County must submit a plan by 3/31/23 for one-time funds limited to specific Eligible Activities for specific Qualifying Populations.
- Contracts for HOME-ARP activities must be spent within 4 years and all HOME-ARP funds entirely spent by 9/30/2030.
- Plan should identify needs and gaps and prioritize activities that fit with capacity to implement by the HOME-ARP deadline.

<https://www.smcgov.org/housing/home-arp-allocation-plan>.

HOME-ARP eligible activities

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- Individual or family who is fleeing, or attempting to flee, or experiencing **domestic violence**, dating violence, sexual assault, stalking, or **human trafficking** (HUD definition)
- Other populations include **formerly homeless** individuals or families who require services or housing assistance to prevent recurrence of homelessness or **those at greatest risk of housing instability** (e.g., annual income below 30% of median family income and severely cost burdened).
- Veterans and Veteran Families that meet the criteria of one of the QPs above.

Key findings

- Needs are significant across all qualifying populations—“all the qualifying populations need all the eligible activities”.
- **Permanent affordable rental housing with rent based on 30% of actual household income** was the most consistent need identified by stakeholders serving all qualifying populations.
 - There is an estimated gap of approximately 18,000 affordable rental units to households in San Mateo County making less than or equal to 30% AMI.
 - Because of the county’s high area median income, units targeted at households making 50% AMI, and even 30% AMI, are unaffordable for many in the qualifying populations unless they have a rental subsidy.

Proposed HOME- ARP Allocation

	Funding Amount	Percent of the Grant	Statutory Limit
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Community Impact

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- Leverage approximately \$850,000/unit of other state, federal, and local housing funds
- Create 22 to 29 units with rent based on 30% of actual household income—these units are very difficult to create without HOME-ARP funds.
- Leverage existing RFP processes for local housing funds—without the need to develop a new system for a one-time funding allocation.

Public Hearing

- HCDC recommended approval of the HOME-ARP Allocation Plan at a public hearing on Wednesday, February 22nd, 2023.
- The public can continue to submit written comments through March 9, 2023 by sending an email to Frankie Lewington at frankie@rootpolicy.com. Please indicate the corresponding agenda item name in the subject line of your email.