



COUNTY OF SAN MATEO

- **FY 2013-14 - FY 2017-18 Consolidated Plan**
- **FY 2013-14 Action Plans:**
County of San Mateo Urban County

San Mateo Urban County

County of San Mateo
City of Atherton
City of Belmont
City of Brisbane
City of Burlingame
City of Colma
City of East Palo Alto
City of Foster City
City of Half Moon Bay
Town of Hillsborough
City of Menlo Park
City of Millbrae
City of Pacifica
Town of Portola Valley
City of San Bruno
City of San Carlos
Town of Woodside

HOME Consortium Members:

San Mateo Urban County
City of South San Francisco

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Executive Summary

ES-05 Executive Summary

1. Introduction

In accordance with HUD regulations, the Consolidated Plan (ConPlan) for the County of San Mateo HOME Consortium is both an application to HUD for certain federal funds and a local planning document. For the County HOME Consortium, it is an application for the following funding programs: Community Development Block Grant (CDBG); HOME Investment Partnerships Act (HOME); and Emergency Solutions Grant (ESG). As a planning document, the Consolidated Plan evaluates local housing and community development needs with an emphasis on lower income residents, and as such, provides strategies for addressing the identified needs. In reality, the County's Consolidated Plan is a supplementary planning document to other existing planning documents, including the County's Housing Element.

This Consolidated Plan covers the five-year period, **July 2008 through June 2013**. The Plan covers the County Consortium jurisdiction, which comprises 17 of the 20 cities in the County plus the unincorporated areas. (The three cities not belonging to the Consortium – the Cities of Daly City, San Mateo, and Redwood City-had participated in the County Consortium at the inception of the Consortium in the early 90s, but have since elected to submit their own Consolidated Plans to HUD.) HUD requires that the Consolidated Plan address the three goals for lower income residents by providing:

- Decent and affordable housing;
- A suitable living environment; and
- Expanded economic opportunities.

Within the above framework, three overarching priorities govern the County's Consolidated Plan:

1. Housing Development/Housing Repair and Modification Programs
2. Public Services Programs (including Shelter Operations & Fair Housing Enforcement)
3. Community & Economic Development (including Public Facilities & Micro-Enterprise Assistance)

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

Within the above framework, three overarching priorities govern the County's Consolidated Plan:

1. Housing Development/Housing Repair and Modification Programs
2. Public Services Programs (including Shelter Operations & Fair Housing Enforcement)
3. Community & Economic Development (including Public Facilities & Micro-Enterprise Assistance)

3. Evaluation of past performance

The above-delineated goals have illuminated the County's Consolidated Planning process for several five-year periods, and only required minor tweaks over time. Increasing the supply of decent affordable has always been the County's goal since the inception of the CDBG Program in 1974 and of the HOME Program in 1990. This goal has evolved to include the identification of specific low income special needs groups for targeted funding, including extremely low income persons and families and homeless households. The non-housing goals have always included an element of housing as part of their purview. In recent years, these goals brought into their embrace the need to prevent homelessness through providing assistance to safety-net service agencies or the eight core service agencies strategically located throughout the County, and supporting activities that keep people in their homes.

4. Summary of citizen participation process and consultation process

The ConPlan and Annual Action Plan were developed in accordance with HUD public participation process requirements and the Citizens Participation Plan. The Housing and Community Development Committee (HCDC), a citizen advisory body appointed by the Board to formulate recommendations on CDBG, HOME, and ESG, meets publicly each fall to determine funding priorities for the three federal funding programs. On December, 7 2012, the HCDC presided over a public session to review and confirm both five-year and annual housing and community development goals and objectives. As a precursor, on November 29, housing program staff from the County, South San Francisco and Daly City held a joint community input meeting. During December and January, the County solicited funding applications from nonprofits, city and County agencies. During February and March, the proposals were reviewed and evaluated by staff and the HCDC in order to development the specific funding recommendations to be included in the Annual Action Plan. The final piece of the County's public process is a public hearing before the Board of Supervisors, after which the ConPlan and Action Plan will be finalized for submission to HUD, due no later than May 15 of each year.

See Appendix for break-out notes of the November 29, 2013 community input meeting.

The Process

PR-05 Lead & Responsible Agencies

1. Agency/entity responsible for preparing/administering the Consolidated Plan

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	SAN MATEO COUNTY	

Table 1 – Responsible Agencies

Narrative

The County of San Mateo Department of Housing (DOH) is the lead agency responsible for overall coordination of the Consolidated Plan and coordination with relevant public and private agencies. DOH comprises two units - Housing and Community Development (HCD) and Housing Authority (HA) - both of which report to the Housing Director. DOH was established in 2005 as a separate agency or department within the County governmental structure. This catapulted the importance of providing decent and more affordable housing as an essential County governmental function. DOH's mission is to serve as a catalyst for increasing access to affordable rental housing, increasing the supply of workforce housing, and supporting related community development in order that that housing exists for people of all income levels in San Mateo County. Before 2005, HCD, which administered HUD entitlement programs, was ensconced within the County Human Services Agency.

Consolidated Plan Public Contact Information

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PR-10 Consultation

1. Introduction.

The Consolidated Plan represents both an application to HUD for entitlement funds under three entitlement programs, and a housing and community development policy and planning document. The three HUD entitlement programs are: Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and Emergency Solutions Grant [formerly the Emergency Shelter Grant] (ESG).

The County's Consolidated Plan covers the geographic area of the San Mateo County HOME Consortium. This consists of (1) the Urban County, more specifically the 16 small cities in the County; (2) the unincorporated County; and (3) City of South San Francisco. The South San Francisco portion of the Consolidated Plan will be limited to community development and appended to the County's Consolidated Plan.

The remainder of the County – the Cities of Daly City, San Mateo, and Redwood City, each is responsible for preparing their own Consolidated Plan– and hence is not included in this ConPlan. However, some data in this Plan will be countywide rather than HOME Consortium-wide when it is deemed that countywide data presents a fuller picture of the relevant issues. When countywide data is presented, this will be indicated.

The Department of Housing (DOH) is the lead agency responsible for overall coordination of the County's Consolidated Plan and coordination with relevant public and private agencies. DOH consists of two units - Housing and Community Development, which is taking undertaking the ConPlan, and Housing Authority - both of which report to the Housing Director.

Summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies

The very fact that the Housing Authority makes up a large part of DOH operations facilitates an easy communication between HCD and HA. Any barriers between HCD and HA become permeable. This symbiotic relationship along with the fact that the County partners and collaborates with numerous agencies and entities contributes to a healthy working relationship in which information is exchanged readily.

Having played a role in birthing the two organizations, the County is an important player in both the Housing Leadership Council, a housing advocacy group, and HEART, or the Housing Endowment and Regional Trust of San Mateo County, the county's housing trust fund. Both organizations boast of representatives from a robust spectrum of public, private for-profit and non-profit entities interested in promoting affordable housing. They all understand that housing is often all-encompassing, that stabilized housing often requires ancillary support services to render occupants a sense of independence and a modicum of self-sufficiency.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The County's HCDC is a 15-member advisory body responsible for making funding recommendations on CDBG, HOME, and ESG activities to the County Board of Supervisors. All 15 members are confirmed and appointed by the County Board of Supervisors. All 15 members must meet one of the qualifications that speak to the diversity of the County, either geographically, represent a low income jurisdiction, and/or represent certain housing and community development interest groups, including the County's Commissions on Aging, Disability and the Continuum of Care.

For the past two years, to streamline work and to improve coordination of County-administered funds, DOH has block-granted a certain sum of CDBG funds and all of the ESG program funds to the County Human Services Agency to administer as part of its various contracts with shelters and core service agencies (the latter which provide safety net services, including information and referrals, to at-risk and homeless persons). The DOH block-grant includes ESG rapid re-housing funds granted to the County's largest shelter provider, Shelter Network (now known as InnVision Shelter Network [ISN]). Even as such, these rapid re-housing funds are being distributed as part of a collaborative effort.

DOH is a member of the Continuum of Care Steering Committee, a collaborative whose role is to coordinate homeless efforts in the County and to develop policy and procedures for such. It provides updates on the HEARTH Act and coordinates the County's CoC applications to HUD. Members include all shelter providers in the County - service providers catering to veterans, and health providers, and housing staff from the various cities.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS.

As noted above, DOH is a member of the Continuum of Care Steering Committee, a collaborative whose role is to coordinate homeless efforts in the County and to develop policy and procedures for such. It provides updates on the HEARTH Act and coordinates the County's CoC applications to HUD. Members include all shelter providers in the County, service providers catering to veterans, and health providers, and housing staff from the various cities.

Developing Performance Standards: In 2011-2012, the San Mateo County CoC began the process of developing performance standards for recipients of CoC and ESG funding. A performance standards and system re-design working group has been convened, which includes representation from the CoC lead agency, providers, and other stakeholders. DOH is represented on this group. As a first step towards developing the standards, the CoC lead agency is working on extracting data from the HMIS to determine how the system as a whole as well as

individual providers are performing on three key indicators: (1) exits to permanent housing; (2) length of stay in emergency shelter and/or transitional housing; and (3) returns to homelessness from permanent housing. Once the baseline has been established, the working group will set benchmarks that the system and providers will work to meet to improve performance on these indicators.

HMIS. The San Mateo County Human Services Agency (HSA) is the CoC lead agency as well as the lead agency for the HMIS, which is known as the HOPE system. HMIS policies and procedures are developed by HSA in consultation with the HOPE Users Group, a working group that includes representation from providers and other stakeholders, including the Department of Housing. All CoC and ESG recipients in San Mateo County are entering data into the HMIS

2. Agencies, groups, organizations and others who participated in the process and consultations.

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
Boys and Girls Club North San Mateo County	Services-Children Services-Elderly Persons	Non-Homeless Special Needs	Consultation was done through two public participation meetings held November 29, 2012 and a follow up meeting on December 7, 2013. Agency participated in one or both meetings. Latter meeting confirmed NOFA funding priorities for FY 2013-14.
Coastside Children's Programs	Housing Services-Children	Housing Need Assessment	Consultation was done through two public participation meetings held November 29, 2012 and a follow up meeting on December 7, 2013. Agency participated in one or both meetings. Latter meeting confirmed NOFA funding priorities for FY 2013-14.
FRIENDS FOR YOUTH, INC.	Housing Services-Children	Housing Need Assessment Homelessness Needs - Unaccompanied youth	Consultation was done through two public participation meetings held November 29, 2012 and a follow up meeting on December 7, 2013. Agency participated in one or both meetings. Latter meeting confirmed NOFA funding priorities for FY 2013-14.
HIP Housing	Housing	Housing Need	Consultation was done through two public

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
		Assessment Non-Homeless Special Needs	participation meetings held November 29, 2012 and a follow up meeting on December 7, 2013. Agency participated in one or both meetings. Latter meeting confirmed NOFA funding priorities for FY 2013-14.
Home & Hope	Housing Services-homeless	Housing Need Assessment Homeless Needs - Families with children	Consultation was done through two public participation meetings held November 29, 2012 and a follow up meeting on December 7, 2013. Agency participated in one or both meetings. Latter meeting confirmed NOFA funding priorities for FY 2013-14.
Housing Leadership Council of San Mateo County	Housing Regional organization Planning organization	Housing Need Assessment Market Analysis	Consultation was done through two public participation meetings held November 29, 2012 and a follow up meeting on December 7, 2013. Agency participated in one or both meetings. Latter meeting confirmed NOFA funding priorities for FY 2013-14. Also one of four presenters at the 12/7 input meeting. Spoke of the new normal for housing issues and trends.
LEGAL AID SOCIETY OF SAN MATEO COUNTY	Housing Service-Fair Housing Services to prevent homelessness through eviction	Housing Need Assessment Market Analysis	Consultation was done through two public participation meetings held November 29, 2012 and a follow up meeting on December 7, 2013. Agency participated in one or both meetings. Latter meeting confirmed NOFA funding priorities for FY 2013-14.
Mental Health Association of San Mateo County	Housing Services-Persons with Disabilities Services for mentally ill persons	Housing Need Assessment Homelessness Strategy	Consultation was done through two public participation meetings held November 29, 2012 and a follow up meeting on December 7, 2013. Agency participated in one or both meetings. Latter meeting confirmed NOFA funding priorities for FY 2013-14.

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
Midpen Housing Corporation	Housing	Housing Need Assessment Market Analysis	Consultation was done through two public participation meetings held November 29, 2012 and a follow up meeting on December 7, 2013. Agency participated in one or both meetings. Latter meeting confirmed NOFA funding priorities for FY 2013-14.
OMBUSMAN SERVICES OF SAN MATEO COUNTY	Housing Services-Elderly Persons Services-Persons with Disabilities	Housing Need Assessment	Consultation was done through two public participation meetings held November 29, 2012 and a follow up meeting on December 7, 2013. Agency participated in one or both meetings. Latter meeting confirmed NOFA funding priorities for FY 2013-14.
PARCA	Housing Services-Persons with Disabilities	Housing Need Assessment Non-Homeless Special Needs	Consultation was done through two public participation meetings held November 29, 2012 and a follow up meeting on December 7, 2013. Agency participated in one or both meetings. Latter meeting confirmed NOFA funding priorities for FY 2013-14.
Rebuilding Together Peninsula	Housing Housing rehab services and rehab of communit facilities	Housing Need Assessment Non-Homeless Special Needs	Consultation was done through two public participation meetings held November 29, 2012 and a follow up meeting on December 7, 2013. Agency participated in one or both meetings. Latter meeting confirmed NOFA funding priorities for FY 2013-14.
Renaissance Entrepreneurship Training Program	Services-Employment Microenterprise assistance	Economic Development	Consultation was done through two public participation meetings held November 29, 2012 and a follow up meeting on December 7, 2013. Agency participated in one or both meetings. Latter meeting confirmed NOFA funding priorities for FY 2013-14.
Samaritan House	Housing Services-Children	Housing Need Assessment	Consultation was done through two public participation meetings held November 29, 2012 and a

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
	Services-homeless	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans	follow up meeting on December 7, 2013. Agency participated in one or both meetings. Latter meeting confirmed NOFA funding priorities for FY 2013-14.
Star Vista	Housing Services-Children	Housing Need Assessment Homelessness Needs - Unaccompanied youth	Consultation was done through two public participation meetings held November 29, 2012 and a follow up meeting on December 7, 2013. Agency participated in one or both meetings. Latter meeting confirmed NOFA funding priorities for FY 2013-14.
Latino Commission	Services-Education Drug treatment services	Housing Need Assessment	Consultation was done through two public participation meetings held November 29, 2012 and a follow up meeting on December 7, 2013. Agency participated in one or both meetings. Latter meeting confirmed NOFA funding priorities for FY 2013-14.
United Way of the Bay Area	Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs	Consultation was done through two public participation meetings held November 29, 2012 and a follow up meeting on December 7, 2013. Agency participated in one or both meetings. Latter meeting confirmed NOFA funding priorities for FY 2013-14.

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
	Services-homeless Services-Health Services-Education Services-Employment Foundation Grantee Department	- Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs	
VA Palo Alto Health Care System	Housing Services-homeless Services-Health	Housing Need Assessment Homelessness Needs - Veterans	Consultation was done through two public participation meetings held November 29, 2012 and a follow up meeting on December 7, 2013. Agency participated in one or both meetings. Latter meeting confirmed NOFA funding priorities for FY 2013-14.
SERVICE LEAGUE OF SAN MATEO COUNTY	Housing Services for ex-convicts & parolees	Housing Need Assessment Homelessness Strategy	Consultation was done through two public participation meetings held November 29, 2012 and a follow up meeting on December 7, 2013. Agency participated in one or both meetings. Latter meeting confirmed NOFA funding priorities for FY 2013-14.
Housing Equity Law Project	Housing Service-Fair Housing	Housing Need Assessment Market Analysis	Consultation was done through two public participation meetings held November 29, 2012 and a follow up meeting on December 7, 2013. Agency participated in one or both meetings. Latter meeting confirmed NOFA funding priorities for FY 2013-14.
St. Francis Center	Housing	Housing Need Assessment Market Analysis	Consultation was done through two public participation meetings held November 29, 2012 and a follow up meeting on December 7, 2013. Agency participated in one or both meetings. Latter meeting confirmed NOFA funding priorities for FY 2013-14.
Free At Last	Housing	Housing Need	Consultation was done through two public

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
	Services for persons with substance abuse	Assessment Homelessness Strategy	participation meetings held November 29, 2012 and a follow up meeting on December 7, 2013. Agency participated in one or both meetings. Latter meeting confirmed NOFA funding priorities for FY 2013-14.
CENTER FOR INDEPENDENCE OF THE DISABLED	Housing Services-Persons with Disabilities Minor home repair services	Housing Need Assessment Non-Homeless Special Needs	Consultation was done through two public participation meetings held November 29, 2012 and a follow up meeting on December 7, 2013. Agency participated in one or both meetings. Latter meeting confirmed NOFA funding priorities for FY 2013-14.
COMMUNITY OVERCOMING RELATIONSHIP ABUSE (CORA)	Housing Services-Children Services-Victims of Domestic Violence	Housing Need Assessment Homeless Needs - Families with children Non-Homeless Special Needs transitional and permanent housing for DV survivors & their families	Consultation was done through two public participation meetings held November 29, 2012 and a follow up meeting on December 7, 2013. Agency participated in one or both meetings. Latter meeting confirmed NOFA funding priorities for FY 2013-14.
InnVision Shelter Network	Housing Services-Children Services-homeless	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children	Consultation was done through two public participation meetings held November 29, 2012 and a follow up meeting on December 7, 2013. Agency participated in one or both meetings. Latter meeting confirmed NOFA funding priorities for FY 2013-14.

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
		Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth	
CITY OF SOUTH SAN FRANCISCO	Housing Other government - Local Grantee Department	Housing Need Assessment community development	City is part of San Mateo HOME Consortium and assisted in sponsoring November 29, 2013 community input meeting.
HABITAT FOR HUMANITY GREATER SAN FRANCISCO	Housing	Housing Need Assessment Market Analysis	Consultation was done through two public participation meetings held November 29, 2012 and a follow up meeting on December 7, 2013. Agency participated in one or both meetings. Latter meeting confirmed NOFA funding priorities for FY 2013-14.
Housing Authority of the County of San Mateo	PHA	Public Housing Needs	HA is part of the County Department of Housing and was consulted for information on public housing matters and HA housing development initiatives.
County of San Mateo Health Department	Services-Persons with HIV/AIDS Services-Health Other government - County	Lead-based Paint Strategy	County Health Department was consulted for information on lead-based paint efforts and HIV services.
The Core Companies	Housing	Housing Need Assessment Economic Development	Consultation was done through two public participation meetings held November 29, 2012 and a follow up meeting on December 7, 2013. Agency participated in one or both meetings. Latter meeting confirmed NOFA funding priorities for FY 2013-14.
Palm Communities	Housing	Housing Need	Participated in 12/7 priorities-setting meeting.

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
		Assessment Market Analysis	
County of San Mateo Human Services Agency	Housing Services-Children Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs	HSA is a partner agency with the Department of Housing, and coordinates the Continuum of Care. Also attended the County's 12/7 priorities-setting meeting.
Sustainable San Mateo County	Regional organization	Housing Need Assessment Market Analysis	Participated in 12/7 priorities-setting meeting.
CITY OF BELMONT	Services-Children Services-Elderly Persons Recreational Svs for Seniors	Non-Homeless Special Needs	Participated in 12/7 priorities-setting meeting.

Table 2 – Agencies, groups, organizations who participated

Identify any Agency Types not consulted and provide rationale for not consulting. None.

Other local/regional/state/federal planning efforts considered when preparing the Plan;

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	County Human Services Agency	HSA coordinates the work of the County Continuum of Care, which developed the County's HOPE Plan, Housing Our People Everywhere. This is the County's ten-year strategy to end homelessness. For five year period, Plan recommends 1200 units of supportive housing, 2350 units of new construction/acq.-rehab.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The County and the four entitlement cities (Daly City, South San Francisco, San Mateo, and Redwood City) meet on a quarterly basis to discuss common issues and to coordinate activities associated with the Consolidated Plan, most notably releasing of their respective Notices of Funding Availability, and undertaking joint subrecipient site monitoring, etc. They recently cooperated in the preparation of a joint Analysis of Impediments to Fair Housing Choice (AI). The five entities joined together to fund and issue a joint Request for Proposal to secure a consultant to prepare the AI. Three of the five CDBG jurisdictions are synchronized on the same five-year ConPlan cycle. These are the County, South San Francisco (also a partner in the County HOME Consortium) and Daly City. San Mateo and Redwood City are on different cycles.

Preparation of the Consolidated Plan has been informed to some degree by several regional and sub-regional planning activities in which the San Mateo County Department of Housing has been an active participant, most notably the North Fair Oaks Community Plan, the countywide 21 Element Project, the Bay Area Sustainable Communities Strategy, and the HUD-funded Bay Area Regional Prosperity Plan.

Narrative:

Because the scale and focus of each of the above-referenced planning activities is different, and distinct from the Consolidated Plan itself, it is difficult to identify particular findings or recommendations that are directly applicable. Nonetheless, these activities lend perspective and strengthen certain applicable themes which are recapped below:

- The North Fair Oaks Community Plan, completed in 2012, was the first comprehensive study in the last 20 years of the land use, housing, circulation open-space and infrastructure needs for the largest population concentration in unincorporated county area, which also happens to be predominantly low-income.

<http://www.co.sanmateo.ca.us/portal/site/planning/menuitem.2ca7e1985b6c8f5565d293e5d17332a0/?vgnnextoid=fce20549b39b1310VgnVCM1000001937230aRCRD>

- The 21 Element Project is a multi-year, multi-phase collaboration of all twenty-one San Mateo County jurisdictions, along with partner agencies and stakeholder organizations, to adopt and implement local housing policies and programs codified in the State-mandated Housing Element (binding statements of local housing policy) of each jurisdiction's General Plan. It is a forum for sharing resources, successful strategies and best practices. <http://www.21elements.org>
- Green House Gas Emission Control. In 2011 the State of California adopted legislation to reduce green housing gas emissions. Some climate change mitigation measures were adopted at the state level, such as increasing fuel mileage requirements for automobiles. In addition, each of California's 15 planning regions was required to adopt a Sustainable Communities Strategy (SCS) in order to reduce emissions through adjustments to land use, housing and transportation infrastructure and policy. In the San Francisco Bay Area this led to the development of PlanBayArea, a growth pattern that will concentrate development of jobs and housing in locally-supported priority development areas that fit a preferred regional pattern by the Metropolitan Transportation Commission and the Association of Bay Area Governments. <http://onebayarea.org/regional-initiatives/plan-bay-area.html><http://onebayarea.org/regional-initiatives/plan-bay-area.html>
- HUD Regional Prosperity. An important aspect of PlanBayArea is the level of attention being paid to issues of opportunity and social equity. For example, a set of indicators has been adopted to measure whether planned changes, and predicted side-effects, will have differentially negative consequences for lower-income residents. A consortium of local and regional governmental and advocacy organizations successfully competed for a HUD Regional Prosperity Planning Grant. The grant will fund local pilot adaptations of best-practice strategies that have promise for replication around the region. San Mateo County(a) is an active consortium member, (b) has provided technical assistance to several local governmental units and advocacy organizations to develop sub-grant applications for local pilots, and (c) will promote and facilitate local adaptation of strategies that have been tested and refined through the Regional Prosperity Planning Grant program. <http://onebayarea.org/regional-initiatives/Bay-Area-Prosperity-Plan.html>

PR-15 Citizen Participation

1. Summary of citizen participation process/Efforts made to broaden citizen participation. Summarize citizen participation process and how it impacted goal-setting.

The County’s public process is guided by the County’s Citizen Participation Plan (CPP). Last updated in 2003, it has undergone revisions emphasizing public communication through more electronic paperless means versus publication in a journal of mass distribution. Another change involves more nuanced public communication tied to the dollar amount involved in a funded activity. The County’s public process starts out with one or more community-wide meetings in the Fall of each year to gather and confirm funding priorities. This is followed by more public meetings presided by the Housing and Community Development Committee (HCDC) over specific funding allocations in response to an annually-issued Notice of Funding Availability (NOFA). The public process is concluded in the Spring at a County Board of Supervisors’ meeting.

For this Consolidated Plan, the County “kicked off” the process with two public meetings. The first, on November 29, 2012, was held in conjunction with the Cities of South San Francisco and Daly City, two other CDBG Entitlement Jurisdictions in the County and both on the same five-year time ConPlan time frame as the County’s. This meeting was attended primarily by service providers. The County’s on-going priorities were discussed and re-confirmed with the addition that financial literacy programs was called out as an important example of a public service. A week later on December 7, 2012, the County held a follow-up public meeting to review specific priorities for FY 2013-14, the first year of the new ConPlan term. The HCDC approved the funding priorities. The HCDC also reviewed and conditionally approved the draft CPP subject to wider public comment. As noted earlier, no comments were received by the due date, January 25, 2013. The CPP will be presented to the Board of Supervisors when the entire ConPlan is presented for review and approval in the May 2013.

On-line Survey. The County also undertook an on-line survey asking for respondents’ views on housing and community development needs and priorities. The survey was open from November 29, 2012 through January 31, 2013. The County received 17 responses from all parts of the County: North, Central, South, and the Coastside. Ten of the 17 respondents represented service providers. The table below summarizes the top three ranked high priority needs in the three categories:

Community	Housing	Economic Devt
Substance abuse svcs (75%)	Develop more affordable rental housing (92.9%)	Technical assist. to new & existing businesses (30.8%)
Legal svcs (66.7%)	Senior housing (71.4%)	Loan programs for small businesses (28.6%)
Dom. Violence Svcs (62.5%)	Special needs housing 61.5%	Physical improvements/ beautification to commercial areas (15.4%)

% notation next to each need indicates proportion of respondents indicating that need as “High Priority.”

Citizen Participation Outreach.

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
Internet Outreach	Non-targeted/broad community	See attached for attendance of Community Input Meeting on 11/29/2012.	See attached summary of comments at the 11/29/2012 meeting. 12/7/2013 meeting to review/confirm funding priorities.	NA	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

This section presents contextual information on the County's housing needs, including that of homeless persons. Housing data included here are taken primarily from Census data provided by HUD along with statistical and anecdotal data provided by relevant social service agencies in the County. HUD-provided Census data focus on the Urban County landscape, more limited than for the entire County overall. County-wide data are presented as companion data when it is felt a fuller picture of the County's housing situation can tell the better story.

DRAFT

NA-10 Housing Needs Assessment

Summary of Housing Needs.

Data on the tables below are based on the more limited Urban County jurisdiction, comprising the 16 small cities, the unincorporated areas, and the City of South San Francisco. To provide a deeper sense of the ten-year trend, the companion table below provides the data on a countywide level for the years 2000 and 2010 and estimates from the 2006-2010 American Communities Survey (ACS).

Much of the data below are HUD-provided CHAS (Comprehensive Housing Affordability Strategy) data. The primary purpose of the CHAS data is to demonstrate the number of households in need of housing assistance. This is estimated by the number of households that experience certain housing problems and have incomes low enough to qualify for HUD's programs (primarily 30, 50, and 80 percent of median income). Housing need can further be understood by looking at the overlay of housing problems among different types of households, such as the elderly, disabled, minorities, and different household types. While the CHAS data include households in the 80-100% AMI, HUD entitlement funding typically does serve this group, so much of the discussion below is focused on persons and households with incomes of to 80% AMI. But the County does provide first-time homebuyer assistance for households with incomes up to 120%, with funding from other than HUD entitlement resources.

In addition to estimating low-income housing needs, the CHAS data suggest market analysis trends and patterns by providing information on lead paint risks, "affordability mismatch," and the interaction of affordability with variables like age of homes, number of bedrooms, and type of building. Not surprising, lower income renters generally fare worse than lower income owners, notwithstanding some anomalies in which low-income owners do worse and in other cases where the numbers are almost equal. Extremely low-income (incomes up to 30% AMI) owners who are also large family owners and elderly homeowners face a slightly greater cost burden than their renter counterparts. Lower income owners are slightly higher in number than lower income renters. But then again, owners comprise about 60% of the occupied housing stock (countywide).

[Please note HUD Area Median Family Income (HAMFI) is not the same as Census-defined median income. HAMFI is computed on a HUD formula and the Census-defined median income is the midpoint of all family incomes ranked from the lowest to the highest at a certain point in time.]

Demographics	2000 Census (Base Year)	2005-2009 ACS (Most Recent Year)	% Change
Population	435,646	437,541	0%
Households	162,090	158,930	-2%
Median Income	\$0.00	\$0.00	

Table 5 - Housing Needs Assessment Demographics

Data

Source: 2005-2009 ACS Data
 2000 Census (Base Year)
 2005-2009 ACS (Most Recent Year)

San Mateo County Selected Indicators	Census 2000	Census 2010	2006-2010 ACS
Total Population	707,161	718,451	704,327
Total Households	254,103	257,837	NA
Median Income (1999 & 2006-10)	\$70,819	NA	\$85,648

San Mateo County Selected Indicators

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	16,730	15,565	22,654	14,740	
Small Family Households *	4,155	5,475	8,238	55,739	
Large Family Households *	1,663	1,563	2,603	9,075	
Household contains at least one person 62-74 years of age	3,509	2,788	4,627	2,549	13,968
Household contains at least one person age 75 or older	4,209	3,682	3,462	2,028	7,025
Households with one or more children 6 years old or younger *	2,831	2,807	4,158	17,729	
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data

Source: 2005-2009 CHAS

Housing Needs Summary Tables for several types of Housing Problems

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Substandard Housing - Lacking complete plumbing or kitchen facilities	489	190	140	15	834	30	90	64	30	214
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	699	638	600	194	2,131	54	95	145	120	414
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	980	805	939	280	3,004	149	155	558	242	1,104
Housing cost burden greater than 50% of income (and none of the above problems)	5,500	2,904	975	90	9,469	3,999	3,114	3,844	2,080	13,037
Housing cost burden greater than 30% of income (and none of the above problems)	658	2,359	4,274	1,459	8,750	1,184	1,004	2,569	2,380	7,137
Zero/negative Income (and none of the above problems)	445	0	0	0	445	460	0	0	0	460

Table 7 – Housing Problems Table

Data

Source: 2005-2009 CHAS

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Having 1 or more of four housing problems	7,675	4,535	2,649	579	15,438	4,239	3,459	4,614	2,475	14,787
Having none of four housing problems	1,404	3,330	7,795	5,115	17,644	2,510	4,299	7,600	6,560	20,969
Household has negative income, but none of the other housing problems	445	0	0	0	445	460	0	0	0	460

Table 8 – Housing Problems 2

Data

Source: 2005-2009 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	2,920	2,774	2,284	7,978	874	1,365	2,938	5,177
Large Related	1,074	473	475	2,022	489	600	1,175	2,264
Elderly	2,330	1,013	894	4,237	3,136	1,856	1,751	6,743
Other	1,741	1,869	2,190	5,800	925	547	1,104	2,576
Total need by income	8,065	6,129	5,843	20,037	5,424	4,368	6,968	16,760

Table 9 – Cost Burden > 30%

Data

Source: 2005-2009 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	2,615	1,424	435	4,474	840	1,225	1,864	3,929
Large Related	854	224	65	1,143	479	550	765	1,794
Elderly	1,890	690	225	2,805	2,132	1,179	868	4,179
Other	1,679	864	295	2,838	750	347	680	1,777
Total need by income	7,038	3,202	1,020	11,260	4,201	3,301	4,177	11,679

Table 10 – Cost Burden > 50%

Data

Source: 2005-2009 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Single family households	1,704	1,338	1,263	429	4,734	203	100	575	317	1,195
Multiple, unrelated family households	35	90	245	44	414	0	150	93	39	282
Other, non-family households	30	60	30	15	135	0	0	40	0	40
Total need by income	1,769	1,488	1,538	488	5,283	203	250	708	356	1,517

Table 11 – Crowding Information

Data

Source: 2005-2009 CHAS

DRAFT

What are the most common housing problems?

See above Summary of Housing Needs.

Are any populations/household types more affected than others by these problems?

See above Summary of Housing Needs.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance.

CoC/

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

CoC/

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness.

CoC/

Discussion

CoC/

NA-15 Disproportionately Greater Need: Housing Problems

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section assesses the CHAS-defined housing problems of lower income and racial/ethnic groups within the Urban County. Housing problems are defined by one or more of the following four measures: 1) Lacks complete kitchen facilities; 2) Lacks complete plumbing facilities; 3) More than one person per room; 4) Cost Burden greater than 30%. Housing problems are distinguished from severe housing problems, in that the latter is measured by housing which meets the first two criteria of housing problems but with greater overcrowding and cost burden: More than 1.5 persons per room; and Cost Burden over 50%. (Severe housing problems are discussed in the next section NA 20.)

Countywide racial/ethnic breakdowns of population are also provided in the tables below. Incidences of housing need may be more pronounced either in the Urban County or Countywide, and as such the Countywide contextual data is provided as backdrop. In 2010, the County's three largest racial and ethnic groups were: non-Hispanic Whites (42.3%); Latinos (25.4%); and Asians (24.5%). African Americans made up only 2.6% of the population, having dropped in absolute numbers and percentage from a decade earlier. Since 2000, whites no longer comprise the long-held majority.

A summary of the three lower income categories from 0 to 80% AMI is attached as a companion table. This shows the relative impact of housing problems reported by these respective households, and provides an interesting comparison to the Countywide population distribution. This table indicates that of the three largest racial/ethnic groups, lower income whites and Asians report a lower rate of CHAS-defined housing problems in relation to its population percentage while African-Americans and Hispanics report a higher incidence. But nowhere is the incidence at least 10 percentage points above their proportion of the total population. Nevertheless a note of concern is that lower income minorities traditionally seen as disfranchised from American society, do tend to experience slightly higher incidences of housing problems.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	24,890	3,930	1,660
White	10,440	2,420	680
Black / African American	1,755	155	140
Asian	4,200	660	535
American Indian, Alaska Native	140	15	0
Pacific Islander	615	10	20
Hispanic	7,315	610	245

Table 12 - Disproportionally Greater Need 0 - 30% AMI

Data

Source: 2005-2009 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

San Mateo County - Population by Race/Ethnic Group for 2000 & 2010				
Race	Census 2000	Percent	Census 2010	Percent
White	420,683	59.5%	383,535	53.4%
Black or African American	24,840	3.5%	20,436	2.8%
Amer. Indian & Alaska Native	3,140	0.4%	3,306	0.5%
Asian	141,680	20.0%	178,118	24.8%
Native Hawaiian & Other Pacific Islander	9,403	1.3%	10,317	1.4%
Some other race	71,910	10.2%	84,529	11.8%
Two or more races	35,501	5.0%	38,210	5.3%
TOTAL	707,157	100.0%	718,451	100.0%
Hispanic or Latino & Race	Census 2000	% of Total	Census 2010	% of Total
Hispanic or Latino (of any race)	154,708	21.9%	182,502	25.4%
<u>Not Hispanic or Latino</u>	552,453	78.1%	535,949	74.6%
White	352,355	49.8%	303,609	42.3%
Black or African American	23,778	3.4%	18,763	2.6%
American Indian & Alaskan Native	1,546	0.2%	1,125	0.2%
Asian	140,313	19.8%	175,934	24.5%
Native Hawaiian & Other Pacific Islander	9,112	1.3%	9,884	1.4%
<u>Pacific Islander</u>				
Some other race	2,217	0.3%	2,709	0.4%
Two or more races	23,132	3.3%	23,925	3.3%

San Mateo County Population by Race/Ethnic Group for 2000 & 2010

Housing Problems	Has one or more of four housing problems	Relative % of HHs with 1+ Housing Problems
Jurisdiction as a whole	72,980	100.0%
White	29,770	40.8%
Black / African American	4,010	5.5%
Asian	13,065	17.9%
American Indian, Alaska Native	385	0.5%
Pacific Islander	1,415	1.9%
Hispanic	23,240	31.8%

Summary of Lower Income Persons with Housing Problems by Race

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	21,625	7,225	0
White	8,340	4,490	0
Black / African American	1,115	245	0
Asian	3,440	1,030	0
American Indian, Alaska Native	155	15	0
Pacific Islander	470	70	0
Hispanic	7,880	1,270	0

Table 13 - Disproportionally Greater Need 30 - 50% AMI

Data

Source: 2005-2009 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	26,465	16,380	0
White	10,990	8,810	0
Black / African American	1,140	535	0
Asian	5,425	2,950	0
American Indian, Alaska Native	90	95	0
Pacific Islander	330	180	0
Hispanic	8,045	3,455	0

Table 14 - Disproportionally Greater Need 50 - 80% AMI

Data

Source: 2005-2009 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	13,055	14,735	0
White	5,745	8,300	0
Black / African American	415	430	0
Asian	3,490	2,950	0
American Indian, Alaska Native	15	75	0
Pacific Islander	95	130	0
Hispanic	2,990	2,575	0

Table 15 - Disproportionally Greater Need 80 - 100% AMI

Data

Source: 2005-2009 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Discussion

Discussion included in Introduction above.

DRAFT

NA-20 Disproportionately Greater Need: Severe Housing Problems

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section examines severe housing problems, defined as housing with the following four characteristics: 1) Lacks complete kitchen facilities; 2) Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%. As noted earlier, the severity lies in the greater overcrowding and cost burden of lower income residents. No lower income racial group exceeds 10% percentage points of their relative proportion in the County, but lower income Latinos come very close at just under the 10% threshold.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	21,650	7,175	1,660
White	8,545	4,315	680
Black / African American	1,520	385	140
Asian	3,810	1,055	535
American Indian, Alaska Native	114	40	0
Pacific Islander	615	10	20
Hispanic	6,675	1,250	245

Table 16 – Severe Housing Problems 0 - 30% AMI

Data

Source: 2005-2009 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

Housing Problems	Has one or more of four housing problems	Relative % of HHs with 1+ Severe Housing Problems
Jurisdiction as a whole	50,375	100.0%
White	18,780	37.3%
Black / African American	2,430	4.8%
Asian	9,260	18.4%
American Indian, Alaska Native	264	0.5%
Pacific Islander	1,190	2.4%
Hispanic	17,690	35.1%

Summary of Severe Housing Problems for Lower Income Groups by Race

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	15,420	13,430	0
White	5,440	7,385	0
Black / African American	655	700	0
Asian	2,595	1,870	0
American Indian, Alaska Native	125	40	0
Pacific Islander	315	225	0
Hispanic	6,095	3,060	0

Table 17 – Severe Housing Problems 30 - 50% AMI

Data

Source: 2005-2009 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	13,305	29,540	0
White	4,795	15,005	0
Black / African American	255	1,430	0
Asian	2,855	5,515	0
American Indian, Alaska Native	25	165	0
Pacific Islander	260	255	0
Hispanic	4,920	6,585	0

Table 18 – Severe Housing Problems 50 - 80% AMI

Data

Source: 2005-2009 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,965	21,820	0
White	2,210	11,830	0
Black / African American	105	735	0
Asian	1,850	4,595	0
American Indian, Alaska Native	15	75	0
Pacific Islander	90	135	0
Hispanic	1,575	3,990	0

Table 19 – Severe Housing Problems 80 - 100% AMI

Data

Source: 2005-2009 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion. See Introduction above.

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NA-25 Disproportionately Greater Need: Housing Cost Burdens

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section examines the housing cost burden on various lower income persons categorized by race. The HUD table is enhanced by an additional table that appends data on the relative distribution of the racial groups and compares the data with the 2010 countywide racial percentages. (It is unclear if the HUD data separates out Hispanics as a discrete group or presents them as an overlay number, but this analysis will assume the former). The percentage of lower income cost-burdened Whites (53.8%) exceeded its countywide proportion (42.3%) by more than 10 percentage points. Lower income Hispanics showed an under-representation (22.5% versus 24.5%). In San Mateo County, the need for affordable housing appears more an income issue than race-related issue.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	158,550	60,525	52,585	1,790
White	93,070	29,740	23,535	680
Black / African American	3,945	2,405	2,320	220
Asian	35,710	14,440	10,960	550
American Indian, Alaska Native	560	180	150	0
Pacific Islander	1,075	445	1,105	20
Hispanic	21,710	12,350	13,670	285

Table 20 – Greater Need: Housing Cost Burdens AMI

Data

Source: 2005-2009 CHAS

Housing Burden of Lower Income Persons by Race							
Housing Cost Burden	<=30% AMI	30-50% AMI	>50% AMI	No / negative income (not computed)	Totals	Relative % Lower Income Distribution by Race	Relative % of 2010 Countywide Population by Race
Jurisdiction as a whole	158,550	60,525	52,585	1,790	273,450	100.0%	
White	93,070	29,740	23,535	680	147,025	53.8%	42.3%
Black / African American	3,945	2,405	2,320	220	8,890	3.3%	2.6%
Asian	35,710	14,440	10,960	550	61,660	22.5%	24.5%
Amer. Indian, Alaska Native	560	180	150	0	890	0.3%	NA
Pacific Islander	1,075	445	1,105	20	2,645	1.0%	1.4%
Hispanic	21,710	12,350	13,670	285	48,015	17.6%	25.4%
Total	156,070	59,560	51,740	1,755	269,125	98.4%	

Housing Burden of Lower Income Persons by Race

NA25 Housing Burden of Lower Income Persons by Race							
Housing Cost Burden	<=30% AMI	30-50% AMI	>50% AMI	No / negative income (not computed)	Totals	Relative % Lower Income Distribution by Race	Relative % of 2010 Countywide Population by Race
Jurisdiction as a whole	158,550	60,525	52,585	1,790	273,450	100.0%	
White	93,070	29,740	23,535	680	147,025	53.8%	42.3%
Black / African American	3,945	2,405	2,320	220	8,890	3.3%	2.6%
Asian	35,710	14,440	10,960	550	61,660	22.5%	24.5%
Amer. Indian, Alaska Native	560	180	150	0	890	0.3%	NA
Pacific Islander	1,075	445	1,105	20	2,645	1.0%	1.4%
Hispanic	21,710	12,350	13,670	285	48,015	17.6%	25.4%
Total	156,070	59,560	51,740	1,755	269,125	98.4%	
Total Urban County Pop. (ACS)					437,541		

Discussion. See Introduction above.

DRAFT

NA-30 Disproportionately Greater Need: Discussion

Income categories in which a racial or ethnic group has disproportionately greater need

As noted in the earlier NA 15 through NA 25 sections, no one racial or ethnic group stands out as having a disproportionate need, defined as 10%+ over their relative proportion in the population. That said, Latinos and African Americans do exhibit a slightly higher (though less than 10% differential) proportion of need.

Needs not previously identified

If housing problems are disclosed through Census reporting and surveys, then an issue may be under-reporting, especially in lower income immigrant households and communities that do not necessarily claim a fluent command of English and a trust of government. The true incidence of housing problems may be higher, but this is difficult to ascertain other than through anecdotal information provided by service providers.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Two communities or geographic areas stand out as distinctly low-income minority areas: the City of East Palo Alto and the North Fair Oaks community, the latter located in the Unincorporated County in the Redwood City sphere of influence. A third low income minority community would be in Pescadero, a rural expanse marked by farming activities and predominantly Latino farmworkers and their families. Also while technically not part of the Urban County, the City of Daly City in the northern county houses a significant Asian working class population.

NA-35 Public Housing

Introduction

The Housing Authority of the County of San Mateo owns and operates three housing developments totaling 240 units: (1) Midway Village: 150 units of family housing in Daly City; (2) El Camino Village: 30 units of family housing in Colma; and (3) Half Moon Village: 60 units of senior housing in Half Moon Bay.

Two of the three projects – Midway Village and Half Moon Village - currently receive 100% project-based Section 8 vouchers. This arrangement essentially guarantees a predictable revenue stream that will financially sustain operations over the long-term, versus receiving public housing operating funds, which can be erratic at best and more recently have been drastically dwindling. The Housing Authority had applied for and received permission from HUD to transfer Midway Village to a newly-formed HA-owned nonprofit, SAMCHAI. This transfer is expected to be consummated in Spring 2013, thus legitimizing its project-based vouchering, which has already occurred in accordance with HUD public housing disposition regulations.

In an effort to leverage its assets, the Housing Authority is implementing an audacious plan to redevelop the Half Moon Village site. The Half Moon Bay Senior Campus Plan calls for the creation of 200 new units, resulting in a net increase of 140 units, as this plan also requires the eventual demolition of the 60 units. (Existing tenants will be offered new units in the plan site.) Discussed in more detail in a later section, this plan involves partnerships with two nonprofit housing developers, responsible for the actual redevelopment.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	97	27	3,474	1	3,470	0	2	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five_year, and Nursing Home Transition									

Table 21 - Public Housing by Program Type

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Average Annual Income	0	15,991	33,726	19,085	16,236	19,082	0	21,515	0
Average length of stay	0	8	7	7	0	7	0	0	0
Average Household size	0	2	3	2	6	2	0	4	0
# Homeless at admission	0	1	1	1	0	1	0	0	0
# of Elderly Program Participants (>62)	0	34	5	839	0	839	0	0	0
# of Disabled Families	0	12	4	628	0	628	0	0	0
# of Families requesting accessibility features	0	97	27	3,474	1	3,470	0	2	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five_year, and Nursing Home Transition									

Table 22 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	56	14	1,836	1	1,834	0	1	0
Black/African American	0	39	5	1,110	0	1,108	0	1	0
Asian	0	1	8	380	0	380	0	0	0
American Indian/Alaska Native	0	0	0	37	0	37	0	0	0
Pacific Islander	0	1	0	109	0	109	0	0	0
Other	0	0	0	2	0	2	0	0	0

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five_year, and Nursing Home Transition**

Table 23 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	45	9	957	1	955	0	1	0
Not Hispanic	0	52	18	2,516	0	2,514	0	1	0

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five_year, and Nursing Home Transition**

Table 24 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

DRAFT

Section 504 Needs Assessment

Needs of public housing tenants and applicants on the waiting list for accessible units

According to the Housing Authority, the most commonly accessible features requested by applicants are ground floor units and grab bar in bathrooms. The needs of current public housing tenants are being met through the 10% of units that are fully accessible.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

As of January 15, 2013, 1,209 families were on the waiting list for public housing, and other 511 for Housing Choice Vouchers, the latter also known as Section 8 tenant-based rental assistance. The Housing Choice Voucher wait list appears relatively low because the Housing Authority's current policy is creating a wait list that can be exhausted in three years' time. The Housing Authority opened its application period for Section 8 Housing Choice Vouchers for one week in July 2008, and received about 23,000 applications. HA developed a lottery in September 2008 to establish a new wait list of 3,600 applicants (for an estimated 3-year turnover period).

The January 2013 statistics above indicate that those on the waiting list for public housing represent about 50% elderly/disabled, and 50% either families or unknown. In terms of the Section 8 wait list, about 27% are seniors/disabled, and the rest, or 73%, families or unknown.

Given the hot rental market of late, Section 8 voucher holders are experiencing difficulty in both finding landlords willing to accept Section 8 participants and securing affordably priced units. Rather than calculating rental subsidies based on the difference between a qualified family's income and the rent of the qualified unit, HA uses a tiered subsidy table (TST) to determine subsidy amount. The TST works much like an income tax table and results in the family knowing exactly how much subsidy they will get as they search for a unit that meets both HA housing quality standards and rent reasonableness criteria. Regardless, the current market conditions preclude easy access to desirable and affordable housing.

How do these needs compare to the housing needs of the population at large

The most immediate needs are safety, security, and good educational opportunities for residents' children, and availability of transportation to enable residents to travel to/from work and school. These needs are the same as the needs of any other population group whether in subsidized housing or not. The HA complexes provide adequate security for all residents (restricted access, good lighting, and security cameras). Neighborhood-serving amenities exist nearby all three complexes, including elementary, middle, and high schools, and supermarkets. El Camino Village in particular is centrally located on El Camino Real, a major north-south thoroughfare providing public transit accessibility such as buses, BART, and easy freeway access.

Discussion

The Housing Authority is proud of its accomplishments, partially owing its success to its Moving to Work (MTW) status which allows certain operational latitudes not afforded a conventional housing authority without the MTW status. The following is excerpted from the HA's draft MTW Annual Plan for FY 2014:

The Housing Authority of the County of San Mateo (HACSM) is committed to increasing affordable housing choices for families, promoting the self-sufficiency of program participants, and developing administrative efficiencies. The flexibilities of the MTW program have allowed HACSM to collaborate with many community stakeholders to further support the residents of San Mateo County through program re-design and innovation.

Increasing Affordable Housing Choices – In 2011 HACSM received approval to remove Midway Village from Public Housing status. At the same time, replacement vouchers were issued to all residents so that they could choose to remain in their current unit at Midway or they could choose to move elsewhere using their voucher. This transition to project-based vouchers has now been successfully completed. Also, HACSM used its “block-grant” funding status to create two new rental subsidy programs, Provider-Based Assistance or PBA, for victims of domestic violence (15 units) and for persons re-entering society after a period of incarceration and who are receiving addiction treatment and other supportive services (16 units). Both programs are well on their way to full utilization and an expansion of the program is under development. Finally, HACSM has implemented a number of rent reform initiatives that enable families to look for a broader range of rental units located over a wider geographic area.

Promoting Self-Sufficiency – Implementing this goal has resulted in families utilizing the program for homeownership, increasing their income potential through education and employment advancement, and personal growth and increased financial understanding. HACSM has expanded the self-sufficiency program to include a provision of monetary rewards for participants who complete educational goals as well as increase their credit scores and savings, all of which are acknowledged to be challenging areas for someone striving to be self-sufficient.

Increasing self-sufficiency was also a main goal in the creation of HACSM's Housing Readiness Program. In collaboration with stakeholders from the County's “Ten-Year Plan to End Homelessness,” HACSM entered into contracts with homeless advocates and shelter providers to complement their case management services with housing assistance for a period of three years.

Developing Administrative Efficiencies – HACSM has re-designed the processes for both initial and on-going eligibility determinations, easing the burden on both participants and Housing Authority staff and increasing the timeliness of the process. Re-certifications for households that are elderly or disabled have been changed to biennial schedules. HACSM has also moved to a biennial schedule for inspections of all subsidized units, with the provision that all units at all times must continue to meet HUD Housing Quality Standards. HACSM is in the fourth year of a major rent-reform program known as TST (Tiered Subsidy Table) which greatly simplifies the calculation of rental subsidies and gives participants immediate knowledge of the amount of subsidy for which they are eligible.

NA-40 Homeless Needs Assessment

Introduction

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	368	133	1,568	0	0	0
Persons in Households with Only Children	7	2	28	0	0	0
Persons in Households with Only Adults	389	1,207	4,995	0	0	0
Chronically Homeless Individuals	10	476	1,521	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	177	147	1,024	0	0	0
Unaccompanied Child	7	2	28	0	0	0
Persons with HIV	3	51	169	0	0	0

Table 25 - Homeless Needs Assessment

Data Source

Comments:

Jurisdiction’s Rural Homeless Population

San Mateo County has a relatively small rural population, mostly located in the “Coastside” area (the sparsely populated area of the County along the San Mateo County coast). In the most recent completed point-in-time (PIT) count in January 2011, there were 47 unsheltered

homeless people counted in the Unincorporated areas of the County (mostly rural coastal areas) and another 41 unsheltered people in the coastal community of Half Moon Bay. There were no sheltered individuals counted in these areas, since there are no shelters located there.

For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction.

Unsheltered Homeless People. As part of the homeless count conducted in January 2011, the San Mateo County CoC included a Homeless Survey. The survey consisting of interviews with a representative sample of 177 unsheltered homeless people conducted over a two-week period, February 3 and February 17, 2011. Homeless people who were interviewed were asked to respond to a one-page questionnaire on demographic information, as well as information about how long and how many times they have been homeless, and their use of benefits and services. As part of this survey, respondents were asked to identify their racial and ethnic group. The responses are provided in the chart below.

Question: Which racial/ethnic group do you identify with the most?

All Homeless People. The racial/ ethnic make-up of the homeless population (sheltered and unsheltered combined) was 40% White, 22% Black or African-American, 21% Latino, 5% Hawaiian or Pacific Islander, 3% Asian, 3% American Indian or Alaska Native, 5% multiple races, and 1% other or declined to state. This data reveals that several racial groups are over-represented among homeless people in San Mateo County. African Americans represent only 3% of the total County population, yet are 22% of the homeless population. Many of the African Americans in the County live in the south county communities of East Palo Alto and Redwood City, which have a disproportional number of homeless people.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

San Mateo County's CoC does not currently track data on the number of people entering and exiting homelessness each year, or the total number of days people experience homelessness. In 2012 the CoC worked with the HMIS Lead Agency to set up a set of reports that calculate the average length of program stay by different program component (i.e. shelter for singles, shelter for families, transitional housing for singles, transitional housing for families, etc.), broken down by into those who exited to permanent housing versus those who did not. While this does data not capture the entire length of time a person is homeless, it has provided the CoC with a baseline from which to begin assessing the amount of time it takes for a homeless person to become housed. In 2013, the CoC's Performance Measures Subcommittee will begin

researching possible methodologies for tracking total length of homelessness. This work will incorporate any further HUD guidance that is issued as a result of the forthcoming HMIS regulations.

People become homeless primarily because they are poor. There is a continuing shortage of affordable and supportive housing, including health, mental health, substance-abuse, housing, vocational and social services programs that can effectively serve vulnerable individuals and families. Housing is the single most expensive item in most household budgets. People with limited incomes, including many people who work full-time, struggle to afford housing, food, clothing, child care, health care, and other basic necessities. In addition to limited incomes, a high proportion of people who become homeless also face challenges such as mental illness, alcohol and drug use problems, physical health problems, family separation, and limited social support systems. Some have been victims of physical or sexual abuse. A disproportionate number of people without homes are racial and ethnic minorities, veterans, foster youth, and people with criminal justice involvement.

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Families With Children. The January 2011 homeless count found a total of 149 families with children:

Location	People in Households With Children			Households With Children
	Adults (18 and above)	Children (under 18)	Total	
Unsheltered	85	48	133	37
Sheltered	165	204	369	112
Total	250	252	502	149

The majority of homeless families in the county are sheltered. Of the 149 family households counted, 112 (75%) were living in shelters. While there were 37 unsheltered families, only 2 of these were observed on street. The remaining 35 were in cars, RVs or encampments.

The low numbers of unsheltered homeless families reflects the County's ongoing commitment to preventing family homelessness and its investment in programs targeting families with children, such as the Motel Voucher Program, Inclement Weather Voucher Program, and the Rapid Re-Housing Program formerly funded with HUD HPRP funds and now continuing using ESG.

The 2011 data on homeless families is consistent with the experience of San Mateo County service providers who observe that homeless families with children rarely live on the streets and are much more likely to reside in shelters or cars. Many families with children also live in places that do not meet the HUD standard of homelessness (i.e. they are living temporarily with friends or families) yet they are very precariously housed.

Veteran Families. The 2011 homeless count estimated that 12% of homeless people in San Mateo County were Veterans. The unsheltered homeless people were more likely to be Veterans than those who were sheltered. Among the unsheltered homeless people surveyed, 13% were Veterans, including those who served in the U.S. Armed Forces and/or in the National Guard or as Reservists. Among the sheltered people counted, 10% were veterans.

No data is available on the number of homeless veterans who have families or the number of homeless families who have at least one adult that is a veteran. Two providers in San Mateo County have recently received SSVF grants from the Veterans Administration to provide rapid re-housing and homelessness prevention assistance to veterans and veteran families.

Nature and Extent of Homelessness by Racial and Ethnic Group

Unsheltered Homeless People. As part of the homeless count conducted in January 2011, the San Mateo County CoC included a Homeless Survey. The survey consisting of interviews with a representative sample of 177 unsheltered homeless people conducted over a two-week period, February 3 and February 17, 2011. Homeless people who were interviewed were asked to respond to a one-page questionnaire on demographic information, as well as information about how long and how many times they have been homeless, and their use of benefits and services. As part of this survey, respondents were asked to identify their racial and ethnic group. The responses are provided in the chart below.

Which racial/ethnic group do you identify with the most?

Response	Frequency	Percent
White/Caucasian	79	44.6%
Black/African American	48	27.1%
Hispanic/Latino	27	15.3%
American Indian/Alaskan Native	7	4.0%
Asian	2	1.1%
Pacific Islander	2	1.1%
Multi-ethnic	10	5.6%
Other	2	1.1%
Total	177	100.0%

All Homeless People. The racial/ ethnic make-up of the homeless population (sheltered and unsheltered combined) was 40% White, 22% Black or African-American, 21% Latino, 5% Hawaiian or Pacific Islander, 3% Asian, 3% American Indian or Alaska Native, 5% multiple races, and 1% other or declined to state. This data reveals that several racial groups are over-represented among homeless people in San Mateo County. African Americans represent only 3% of the total County population, yet are 22% of the homeless population. Many of the African Americans in the County live in the south county communities of East Palo Alto and Redwood City, which have a disproportional number of homeless people.

The 2011 point-in-time homeless census determined that there were 2,149 homeless people in San Mateo County on the night of January 26, 2011 comprised of:

- 1,162 unsheltered homeless people (living on streets, in vehicles, in homeless encampments) and,
- 987 sheltered homeless people (in emergency shelters, transitional housing, motel voucher programs, residential treatment, jails, and hospitals).

The results of the 2011 unsheltered homeless survey indicated that the typical unsheltered homeless person in San Mateo County is a single man with at least one disability. At least 97% of the unsheltered homeless adults surveyed were single individuals or couples who are not living with children, 67% were men, and 79% had at least one disability. The most commonly cited disabilities were alcohol or drug problems (56%), chronic health problems (43%), physical disability (32%), mental illness (28%) and post-traumatic stress disorder (21%). [Multiple responses allowed.]

The population of sheltered homeless people looks somewhat different than the unsheltered population. While this population is still predominantly single and male, there is a greater representation of families. Of the homeless adults living in shelters, transitional housing and institutional settings, 21% are in families with children, compared to only 3% of the unsheltered adults. Sheltered adults were 63% male and 37% female. Levels of disability are also somewhat lower among the sheltered population compared to the unsheltered population: only 15% reported having a mental illness, 12% chronic substance use, 7% chronic health conditions, and 3% physical disabilities.

Nature and Extent of Unsheltered and Sheltered Homelessness, including Rural Homelessness

San Mateo County's CoC does not currently track data on the number of people entering and exiting homelessness each year, or the total number of days people experience homelessness. In 2012 the CoC worked with the Homeless Management Information System (HMIS) Lead Agency to set up a set of reports that calculate the average length of program stay by different program component (i.e. shelter for singles, shelter for families, transitional housing for singles, transitional housing for families, etc.), broken down by into those who exited to permanent housing versus those who did not. While this does data not capture the entire length of time a person is homeless, it has provided the CoC with a baseline from which to begin assessing the amount of time it takes for a homeless person to become housed. In 2013, the CoC's Performance Measures Subcommittee will begin researching possible methodologies for tracking total length of homelessness. This work will incorporate any further HUD guidance that is issued as a result of the forthcoming HMIS regulations.

Discussion

As noted earlier, people become homeless primarily because they are poor and lack a sustainable support system. There is a continuing shortage of affordable and supportive housing, including health, mental health, substance-abuse, housing, vocational and social services programs that can effectively serve vulnerable individuals and families. Housing is the single most expensive item in most household budgets. People with limited incomes, including many people who work full-time, struggle to afford housing, food, clothing, child care, health care, and other basic necessities. In addition to limited incomes, a high proportion of people who become homeless also face challenges such as mental illness, alcohol and drug use problems, physical health problems, family separation, and limited social support systems. Some have been victims of physical or sexual abuse. A disproportionate number of people without homes are racial and ethnic minorities, veterans, foster youth, and people with criminal justice involvement.

Homelessness can be divided into three types:

- 1) **Situational or transitional homelessness:** This results because of uncontrollable circumstances such as losing a job, loss of a bread-winner with no effective safety net support system.
- 2) **Episodic homelessness** is often the result of patterns of behavior and of relationships, and may be the result of domestic violence and other life trauma events, including severe episodes of depression.
- 3) **Chronic homelessness** is defined as either living in shelters or public places for at least the past year, or having had at least four episodes of homelessness in the past three years. For many persons caught in this cycle of despair and hopelessness, addiction becomes ever more severe.

Though not classified as homeless, at-risk of homelessness is a critical component of the larger homeless spectrum. This refers a situation in which persons are in imminent danger of losing their present housing due to a sudden change in their housing ownership or their life situation. Factors contributing to their at-risk status include: the household receiving an eviction notice; pending foreclosure proceedings on the household's rental housing; sudden and significant loss of income for the household; the person living in an environment that may jeopardize their recovery (i.e., active substance use; drug sales) and has no financial means of immediately securing alternative permanent housing, etc.

NA-45 Non-Homeless Special Needs Assessment

Introduction

Certain population groups are especially vulnerable to the vagaries and vicissitudes of the economy. The double whammy of social and economic factors conspires to compromise their ability to sustain stabilized living situations. Stable housing requires the availability of decent affordable housing tailored to their needs, including service-enriched housing in which the services are offered as a condition to reside in the transitional facility or services that residents can voluntarily participate in as part of living in some type of transitional or permanent housing.

Characteristics of Special Needs Populations

These at-risk groups comprise seniors/frail elderly, persons with disabilities (mental, physical, developmentally), persons with HIV/AIDS and their families, unaccompanied or emancipated youth, victims/survivors of domestic violence, and the re-entry population/parolees.

San Mateo's population is aging. Between 2000 and 2010, according to the Census the overall median age increased from 36.8 to 39.3 years, and the absolute number of persons 65+ years increased from 88,085 to 96,262 persons, a 9.3% increase. In this older group, the age strata that showed the largest increases over the decade were those at the youngest (65 - 66 years) and oldest (85+years) sides of the spectrum, at respectively 32% and almost 35% growth. Aging in place, an important component to maintaining housing stability, needs to be accompanied by an array supportive services along a continuum associated with independent living, assisted living and licensed skilled nursing.

The Census defines disability as a lasting physical, mental, or emotional condition that makes it difficult for a person to conduct daily activities of living or impedes him or her from being able to go outside the home alone or to work. The 2010 3-Year American Communities Survey indicated that some 56,146 persons fit this definition, representing 7.9% of the population. Needs of other special needs are enumerated in the next section.

Housing and Supportive Service Needs and Determination

Public Size and Characteristics of Population with HIV / AIDS

The County does not receive funds directly from HUD under the Housing for Persons with AIDS (HOPWA). The County receives these funds through its participation in the San Francisco Eligible Metropolitan Statistical Area (EMSA). Information on the size and characteristics of persons with HIV/AIDS will be reported by San Francisco. County historical information dating to 2000 noted: For the year 2000, there are projected to be only 18 new AIDS diagnoses and 627 persons living with AIDS in San Mateo County. There are an estimated 2,500 to 3,500 people infected with HIV in the county.

Discussion

While social services exist that specifically target special needs groups, their various needs far exceed resources to address them adequately. Providers must be continually vigilant in seeking resourceful and creative strategies as traditional resources dwindle.

Seniors and Persons with Disabilities. County Aging and Adult Services provides a range of services designed to keep seniors and people with disabilities living safely and as independently as possible in the community. The Area Agency on Aging contracts for services with other County agencies, cities and community-based organizations to provide needed services to approximately 14,000 people, who are at least 60 years of age. These services comprise: Adult Day/Adult Day Health Care; Congregate Nutrition; Home Delivered Meals; Transportation; Caregiver support and respite; Alzheimer's Day Care Resource Centers; Legal assistance ; HICAP (Health Insurance Counseling and Advocacy Project); Case management programs (underserved populations e.g., monolingual and geographically isolated); Ombudsman; Health promotion/disease prevention; Senior employment.

Two county commissions, the San Mateo County Commission on Aging and the County Commission on Disabilities, each a 21-member group of volunteers appointed by the Board of Supervisors, function as advisors to Aging and Adult Services and the Board of Supervisors to determine the need and improve the quality of life for seniors and/or persons with disabilities.

Persons with HIV/AIDS. The County's STD/HIV Program through the County's Health Department provides an array of services for residents with HIV+. Three clinics, located in north, central, and south County, provide the following services: primary medical care, psychiatric care, medical case management, partner services, benefits counseling, medication adherence/nutritional counseling, drug and alcohol treatment, syringe exchange, dental services, good services, harm reduction counseling, and emergency financial assistance and housing assistance through the Mental Health Association.

Unaccompanied Youth. A 2007 study, "The Educational Success of Youth in California: Challenges and Solutions," found that schools are central to providing housing stability for homeless youth. The Study noted "school can be an oasis for homeless youth, where they can find security and support and obtain the skills they need to survive safely on their own. Yet, three-fourths of California homeless youth surveyed for the California Research Bureau were not in school." The Study presented the following potential policy options in regards to housing homeless youth:

- Create more emergency and transitional shelters, independent living programs, and affordable permanent housing programs for homeless youth, and ensure access to existing programs.
- Adopt policies to ensure that shelter and housing providers support the educational success of youth in their care, such as:
 - Require that shelter and housing providers that receive state funding, or are subject to state licensing, post notice of students' rights under the *McKinney- Vento Act* and California's AB 490, explain those rights to young people upon intake, and assist students in exercising those rights.
 - Require that shelter and housing providers that receive state funding or are subject to state licensing engage in ongoing coordination with schools in their area.

- Enact some basic requirements to support youth in reaching their educational goals, including some measure of accountability for that support for shelter and housing providers.

Within the context of the above, the County Health Department is supportive of pending State Assembly Bill 346 which would include emergency youth shelter facilities within the definition of a community care facility. The bill would require the State to license emergency youth shelter facilities that meet specified requirements, including the requirement that facility staff shall offer short-term, 24-hour nonmedical care and supervision and personal services to up to 25 youths who voluntarily enter the facility. Youth ranging in age from 12 to 17 years old may stay up to 21 days.

The County Human Services Agency and Health Department has identified another unaccompanied “youth” group - the transition-age youth (18 – 24 years old). They are often caught between two systems - their age category marks them as legal adults, yet their personal history of unstable living situations inadequately prepares them for responsible independent living. This group is often in need of affordable housing linked age-appropriate services to help them transition more effectively.

DV Victims/Survivors. The County estimates that domestic violence affects more than 10,000 individuals in San Mateo County each year. This figure includes both abused persons and their family members. Toward ending domestic violence, the County has formed a standing committee, the Domestic Violence Council, whose 22 members representing a cross-section of services that support victims and survivors, are appointed by the Board of Supervisors. The Council’s role is to evaluate, make recommendations and initiate activities regarding: current responses of law enforcement, the judicial system, health care services and community resources; local government efforts to reduce domestic and family violence; public awareness and public education necessary to effect prevention activities; the collection of statistics and data; the adequacy of federal, state and local laws; and the need for services for those who are victims of domestic and family violence. This need often includes safe houses – shelters, transitional housing, and even permanent housing linked with counseling services, access to legal services, and education about legal rights.

Parolees/Ex-Offenders. In response to a US Supreme Court order in 2011, the State developed the public safety realignment policy with express purpose of relieving inmate overcrowding in the state prison system. Most people convicted of low-level, non-violent offenses are to be directed to the county judicial and correctional system to handle. In addition to building a new County jail, the County has been supportive of after-release programs that offer service-enriched transitional housing for men and women. These programs help to reduce recidivism and the incidence of homelessness among this population group. Realignment will make these programs that much more significant especially if they expand to become diversion-oriented alternatives to incarceration, encouraged by advocates of alternative-sentencing programs.

NA-50 Non-Housing Community Development Needs

Public Facilities

The CDBG definition of Public Facilities covers both publicly-owned facilities that serve the public, and facilities that house nonprofit community-based organizations, provided these facilities primarily benefit low and very-low income beneficiaries. Publicly-owned facilities include improvements to public infrastructure like the installation of gutters and sidewalks. Facilities for community-based organizations include renovation of a domestic violence shelter, the construction of a health clinic, and the development of a senior center.

The latter facility type comprises the County's overwhelming need for CDBG funding assistance for Public Facilities. Capital needs of nonprofit service agencies often focus on rehabilitation, but the County is seeing an uptick from agencies requesting funds for property acquisition and new construction, plus related soft costs.

The County's Urban County CDBG Program includes the 16 small cities, as none of them qualify to receive their own individual CDBG allocations, as do the four largest cities. The membership of the 16 small cities helps garner CDBG funding to the County. Given that these cities may often be financially strapped yet need to make accessibility upgrades to their various municipal facilities, the County gives consideration to these partners and their important public facility needs.

Need Determination

The needs are determined through the annual community input meetings to review and determine annual funding objectives for the County's CDBG, HOME, and ESG Notice of Funding Availability (NOFA). These meetings are held in the fall of each year in preparation for the NOFA issuance in early December.

Public Improvements

For public improvements to qualify under the CDBG Program, they need to demonstrate primary benefit to low and very-low income persons or low- and very-low income geographic areas. Normally at least 51% of residents in a geographic service area of the facility must be low income by CDBG definition for the activity to qualify for area benefit. But because the County is considered a relatively high income county, the County qualifies under the "exception criteria" to use a lower than 51% low income threshold to determine low-income area benefit. This "exception criteria" is computed by ranking all its census tract block groups from the highest percentage of low income persons to the lowest. If the last block group in the "upper quartile" (top 25% of ranked block groups) is less than 51%, then that percentage is used to qualify activities under area benefit. For San Mateo County, that percentage is 44.85% (versus 51%). A safe harbor indicator would be 45% low income for area benefit. HUD provides local jurisdictions with this data.

Even so, the County must also be cognizant that at least 70% of CDBG dollars must benefit qualified low-income persons. Very few geographic areas qualify for low income area benefit. Concentrations of low income areas include the City of East Palo Alto, the Belle Haven section of Menlo Park, and the

unincorporated area of North Fair Oaks. As such, publicly-owned public improvements don't generally qualify for CDBG assistance unless they are located in the afore-mentioned geographic areas.

Need Determination

See above.

Public Services

The category of Public Services is the County's most competitive for CDBG funds. The County's needs for Public Services span the entire gamut of need for low income persons. In accordance with CDBG regulations, only up to 15% of its annual grant plus 15% of program income (CDBG loan repayments) can be used to assist in the operations of public service programs. The cap on CDBG for public services plus dwindling annual HUD allocations have made decision-making increasingly difficult for the County to distribute its Public Service funds to needy programs. Through a public process, the County has developed Public Service funding objectives with the underlying focus of providing a roof over people's heads and keeping people in their homes.

Need Determination

The process of determining the County's need for Public Services is the same as for determining its other needs under the HUD entitlement programs of CDBG, HOME, and ESG – through the annual community input meeting held in the fall of each year to review annual funding objectives.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

In his January 29, 2013 presentation to the Board of Supervisors on the well-being of County residents, the County Manager asserted that the housing affordability index is the most fundamental measure of housing well-being in the state. As such, San Mateo County continues to be one of the least affordable places to buy a home in California. According to the California Association of Realtors, in the 3rd quarter 2012, the percentage of first-time homebuyers who can afford to purchase a median-priced home was 46%. This compares to the Bay Area average of 57% and the State average of 67%. Only San Francisco's index of 45% was worse than San Mateo County's.

Though mortgage interest rates are currently down, home prices are up again, having dipped and fluctuated in recent years. For the quarter ending December 2012, according to the San Mateo County Association of Realtors, the County's median priced single home sold at \$779,500 and its condos/townhomes sold at a median price of \$464,000. These sales statistics represented a price increase of 15.5% and 32.6% respectively from a year ago. The tighter inventory of homes for sale further contributed to the County's supply and demand dynamics. During this period, 549 single family homes were listed compared to 1,154 a year earlier; also another 125 condos/townhomes were listed in the same period versus 360 a year prior.

More affordable mortgage financing has led to fewer foreclosures by making refinancing an attractive strategy. The County's foreclosure rate dropped as have the Bay Area and the State overall. Notices of default in the County dropped from 908 to 506 between 3rd quarters 2011 and 2012.

A more robust housing market has reverberated to include the rental market. Rents are also up. Interestingly market rents and the HUD Fair Market Rents are at odds with each other. Rental data from RealFacts indicate that for the quarter ending December 2012, a 2-bedroom/1 bath unit is averaging \$2,155 per month, an 11.7% increase from a year ago. Yet the HUD FMR for a 2-bedroom unit is \$1,795 per month, a drop of 5.8% from a year ago.

MA-10 Number of Housing Units

Introduction

Data presented directly below cover only the geographic areas of the HOME Consortium. But according to the 2007-2011 American Community Survey (ACS), San Mateo County in its entirety has 270,614 housing units, of which 256,423 are occupied, a 95% occupancy rate. (See attached table.) The HUD data below also represent a 95% occupancy rate. Notwithstanding the two-year offset of the time periods between the ACS data below and on the attached table, the number of units in the HOME Consortium comprises almost two-thirds (62%) of total units in the County.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	107,285	64%
1-unit, attached structure	11,448	7%
2-4 units	9,392	6%
5-19 units	18,080	11%
20 or more units	19,358	12%
Mobile Home, boat, RV, van, etc	1,863	1%
Total	167,426	100%

Table 28 – Residential Properties by Unit Number

Data 2005-2009 ACS Data

Source:

MA -10		
San Mateo County, 200-2011 ACS 5-Year Estimates		
HOUSING OCCUPANCY		
Total Housing Units	270,614	
Occupied housing units	256,423	0.95
Vacant housing units	14,191	
Homeowner vacancy rate	1.1	
Rental vacancy rate	3.8	
UNITS IN A STRUCTURE		
Total Housing Units	270,614	
1-unit, detached	154,888	
1-unit, attached	24,201	
2 units	6,030	
3 or 4 units	12,015	
5 to 9 units	17,666	
10 to 19 units	15,303	
20 or more units	37,199	
Mobile home	2,797	
Boat, RV, van, etc.	545	

Housing Occupancy - San Mateo County

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	669	1%	3,596	7%
1 bedroom	3,468	3%	19,486	35%
2 bedrooms	17,787	17%	19,192	35%
3 or more bedrooms	81,913	79%	12,819	23%
Total	103,837	100%	55,093	100%

Table 29 – Unit Size by Tenure

Data 2005-2009 ACS Data

Source:



031213_At_Risk_Properties_San_Mateo_County_for_Marina_Yu

3/14/2013

HUD Data Property	Address	City	County	Zip	Sec 8 Cong. District	Assist Units	Total Units	Program Type	Overall Exp. Date	Financing	Loan Maturity Date	Owner	T2/T6	Risk Level
Daly City														
VILLA FONTANA APARTMENTS	50 E Market St Bldg B	Daly City	San Mateo	94014	14	112	120	LMSA	11/30/2014	236(j)(1)	9/1/2016	Limited Dividend		High.
EAST PALO ALTO														
LIGHT TREE APARTMENTS	1805 East Bayshore Rd.	EAST PALO ALTO	San Mateo	94303	14	93	94	PD/B Existing	3/31/2015			Profit Motivated		High.
PACIFICA														
CASA PACIFICA	1060 TERRA NOVA BLVD	PACIFICA	San Mateo	94044	14	101	102	Sec 8 NC	1/31/2015			Profit Motivated		High.
Redwood City														
ALAMEDA HOUSE INC	124 Alameda De Las Pluigas	Redwood City	San Mateo	94062	18	5	5	202/8 NC	7/31/2015	202	2/1/2030	Non-Profit		High.
HERON COURT	350 GUNTER LN	REDWOOD CITY	San Mateo	94065	14	104	104	Sec 8 NC	4/30/2014	223(a)(7)(E)21 (d)(3)M	3/1/2036	Non-Profit		High.
REDWOOD CITY COMMONS	875 WALNUT ST	REDWOOD CITY	San Mateo	94063	14	58	59	Sec 8 NC	5/31/2016			Profit Motivated		High.
South San Francisco														
FAIRWAY APTS.	77 Westborough Blvd	South San Francisco	San Mateo	94080	14	74	74	Sec 8 NC	12/31/2013	223(a)(7)(E)21 (d)(4)M	12/1/2020	Profit Motivated		Very High
ROTARY PLAZA	433 Alida Way	South San Francisco	San Mateo	94080	14	140	181	LMSA	7/31/2013			Non-Profit		Very High

List of At-Risk Properties in San Mateo County

Number and Targeting of Units

The entire County's HOME and about 50% of the CDBG funding are traditionally targeted to housing development and housing rehabilitation to benefit low income households. County HOME and CDBG funds are leveraged with state and other federal programs. As the County does not develop housing directly, the leveraging is undertaken by housing developers, which must apply for the various other resources, often in a competitive environment. In the past, housing developments combined tax credits

with HOME, CDBG, redevelopment setasides, (now eliminated by the State), State Mental Health Services Act (MHSA) funding, project-based vouchers (under Section 8), and Affordable Housing Program (AHP) funds under the Federal Home Loan Bank. Sometimes the housing development benefited from federal funding under Section 202 (for seniors), or Section 811 (for disabled persons).

In the past five years, the County assisted some 790 units of new construction housing serving families, seniors and special needs (seniors, and mentally ill persons); and another 42 units of acquisition-rehab serving families, and special needs. Under Development are another 312=-/ new construction units, of which 60 will be targeted to homeless vets; and another 49 units acquisition/rehab units serving families.

The County's funding HOME/CDBG objectives for housing is as follows:

Housing Development/Housing Repair and Modification Programs

1. Development of new housing, acquisition/rehabilitation of existing housing, and conversion of non-housing structures to provide affordable housing, permanent supportive housing, or transitional housing, for Extremely Low (ELI) and Very Low-Income (VLI) individuals, families, and persons with special needs.* (On-site support amenities are encouraged.) Priority will be given to transit-oriented project applications, which meet the County's *HOPE Plan to Prevent and End Homelessness*. Therefore, two-thirds (2/3) of the Housing Development allocation will be aimed at assisting supportive housing and ELI housing units. A target of at least 50% of the Housing Development allocation will be aimed at assisting permanent supportive housing units for special needs* populations. (*Under CDBG regulations, this category includes: abused children, battered spouses, the elderly, adult persons with serious disabilities, the homeless, illiterate persons, and migrant farm workers For County purposes, this category shall also include, but not be limited to, mentally ill persons, emancipated youth, victims of domestic violence, seniors aging in place, persons recovering from substance abuse, persons recently released from jail or prison.)
2. Conversion or rehabilitation of existing structures for the purpose of providing affordable, supportive or transitional housing.
3. Housing repair and modification programs operated by nonprofit agencies that provide cost-effective improvements focusing on health & safety, housing quality standards, and/or access modifications.
4. Rehabilitation of rent-restricted existing multi-family affordable housing

Units Expected to be lost from Inventory. The California Housing Partnership Corporation (CHPC) is charged with tracking at-risk projects, ie, affordable housing units that may be threatened with market-rate conversion. CHPC specifically tracks the following three types of assisted housing projects, which are structured with one or more of the following financing: (1) a HUD-financed mortgage; (2) a HUD-insured mortgage; and (3) a HUD-executed project based rental assistance. The table, List of At-Risk

Properties in San Mateo County, provided by CHPC, lists 739 units at-risk in 8 developments in the County. All receive Section 6 rental assistance. Six of the developments are located in entitlement cities (120 units in Daly City; 168 units in Redwood City; and 28 units in South San Francisco); and two located in the Urban County jurisdiction (94 units East Palo Alto and 102 units Pacifica). CHPC rated all the projects as having a “high” risk level, except for the South Francisco units, which are rated as “very high” for conversion to market rate.

CHPC does not track data from local housing authorities that may have executed project-based vouchers directly with housing developments. To date, many of the San Mateo County Housing Authority-executed project-based voucher contracts are with nonprofit owners or tax credit partnerships in which a nonprofit is the managing general partner. As such, it is felt that all parties have a great incentive to negotiate extensions or renew the project-based commitments.

Does the availability of housing units meet the needs of the population?

No, based on the long waiting lists for affordable units. Two recently constructed housing developments, Trestle Glen Apartments in Colma Unincorporated (119 units), and Peninsula Station (68 units) in San Mateo, each received 10 to 12 times the available units. The Housing Authority Housing opened its application period for Section 8 Housing Choice Vouchers for one week in July 2008 and received about some 23,000 applications. From that list, the Housing Authority developed a lottery in September 2008 to establish an active wait list of about 3,600 applications from which it would draw over an estimated three-year period to qualify families for vouchers. As of September 30, 2012, there were still 921 applicants on the wait list. As of March 2013, the Housing Authority is still using this original wait list. Moreover, some 4400 families are on wait lists for various project-based housing.

Need for Specific Types of Housing

A spectrum of affordable housing is needed in the County. The County has written its ConPlan CDB/HOME funded-housing goals broadly to be able to capture both current and emerging needs, with an emphasis on housing for ELI and VLI households:

Development of new housing, acquisition/rehabilitation of existing housing, and conversion of non-housing structures to provide affordable housing, permanent supportive housing, or transitional housing, for Extremely Low (ELI) and Very Low-Income (VLI) individuals, families, and persons with special needs.* (On-site support amenities are encouraged.) Priority will be given to transit-oriented project applications, which meet the County’s HOPE Plan to Prevent and End Homelessness. Therefore, two-thirds (2/3) of the Housing Development allocation will be aimed at assisting supportive housing and ELI housing units. A target of at least 50% of the Housing Development allocation will be aimed at assisting permanent supportive housing units for special needs* populations. (** Under CDBG regulations, this category includes: abused children, battered spouses, the elderly, adult persons with serious disabilities, the homeless, illiterate persons, and migrant farm workers For County purposes, this category shall also include, but not be limited to, mentally ill persons, emancipated youth, victims of domestic violence, seniors aging in place, persons recovering from substance abuse, persons recently released from jail or prison.*)

Discussion

The County Department of Housing has been teaming with the City/County Association of Governments to work with all 21 political jurisdictions in the County to coordinate development and updating of each jurisdiction's Housing Element, a requirement under State law to assess and project housing need for all its constituents and to identify housing sites. The collaboration has resulted in the development of the 21Elements website (www.21elements.com), a go-to resource for municipalities and the County to share resources, successful strategies and best practices. This collaboration is presently developing numbers for the period 2014 – 2022 for regional housing needs. The website stores housing elements from many of the jurisdictions.

MA-15 Cost of Housing

Introduction

Section MA 05 indicated that housing costs, especially home purchase prices, are among the highest in the state. The attached *San Mateo County Housing Indicators* for the quarter ending December 2012 provides a snapshot of the housing market conditions in San Mateo County. Housing costs are on the upswing. The median single family home price rose 15.5% from the same period a year ago, while rents increased 11 to 12.4% in the same period. As noted in Section MA 05, San Mateo County continues to be one of the least affordable places to buy a home in California. The California Association of Realtors found the percentage of first-time homebuyers who can afford to purchase a median-priced home was 46% (3rd quarter 2012). This compares to the Bay Area average of 57% and the Statewide average of 67%. Only San Francisco's index of 45% fared below San Mateo County.

Cost of Housing

	2000 Census (Base Year)	2005-2009 ACS (Most Recent Year)	% Change
Median Home Value	0	0	0%
Median Contract Rent	0	0	0%

Table 30 – Cost of Housing

Data 2005-2009 ACS Data

Source:

2000 Census (Base Year)

2005-2009 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	4,142	7.5%
\$500-999	9,648	17.5%
\$1,000-1,499	21,221	38.5%
\$1,500-1,999	11,719	21.3%
\$2,000 or more	8,363	15.2%
Total	55,093	100.0%

Table 31 - Rent Paid

Data 2005-2009 ACS Data

Source:

San Mateo Housing Indicators

INCOME DATA				
2012 Median Family Income				
Family Size	Income	1-Year Change (%)		
1-person	\$72,100	1.4		
2-person	\$82,400	1.35		
3-person	\$92,700	1.37		
4-person	\$103,000	1.38		
RENTAL DATA				
Quarter ending December 2012				
Unit Size (by bedroom count)	HUD Fair Market Rents*	1-Yr. Change	Market Average Rent	1-Year Change
2-BR	\$1,795	-5.8%	\$2,155	11.7%
1-BR	\$1,423	-6.5%	\$1,926	12.4%
*HUD FMR is used as basis for calculating rental subsidy. Rent effective Oct. 2012 - Sept. 2013.				
HUD FMRs for SMC dropped from the previous year due to new calculations for FMRs.				
In March 2010, the Housing Authority changed its method of calculating rent subsidy. Instead of using Payment Standards, the Housing Authority implemented the Tier Subsidy Table, similar to the "tax table" concept, in determining rent subsidy. The subsidy amounts in the Tier Subsidy Table are based on family's income, family size, and the Fair Market Rents published by HUD.				
Average Apt. Vacancy Rate:		4.1%		
Section 8 Waiting List:				
Sec. 8 Housing Choice Vouchers Average Turnover per Year:		The Housing Authority of the County of San Mateo (HACSM) opened its application period for Section 8 Housing Choice Vouchers for 1 week, 7/7 - 7/12/08 and received about 23,000 applications; HACSM developed a lottery in 9/08 to establish a new wait list of 3,600 applicants (for estimated 3-year turnover period).		
		As of 9/30/2012, there were 921 Section 8 waiting list applicants remained on the waiting list. In addition, 4478 families were on various Project-Based waiting lists.		
Section 8 Average Wait List Time:		< 3 years		
HOMES SALES DATA				
Quarter ending December 2012				
	Median Price	1-Yr. Change	Mean (Av.) Price	1-Year Change
Single Family Homes				
2012	\$779,500	15.5%	\$1,023,199	15.5%
2011	\$675,000		\$886,145	
Common Interest Development (e.g., Condos, Townhomes)				
2012	\$464,000	32.6%	\$504,511	26.7%
2011	\$350,000		\$398,173	
<i>Chart prepared by County of San Mateo Dept. of Housing HCD</i>				
Data Sources:				
U.S. Dept. of Housing & Urban Development				
County of San Mateo Housing Authority				
RealFacts, December Quarter 2012 Rental Data				
San Mateo County Association of Realtors, Q4 (Oct-Dec) 2012 Completed Sales data.				
02/11/13				

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,764	No Data
50% HAMFI	4,699	1,612
80% HAMFI	19,907	2,012
100% HAMFI	No Data	2,634
Total	26,370	6,258

Table 32 – Housing Affordability

Data 2005-2009 CHAS

Source:

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,093	1,423	1,795	2,438	2,948
High HOME Rent	1,191	1,282	1,541	1,771	1,956
Low HOME Rent	990	1,060	1,272	1,470	1,640

Table 33 – Monthly Rent

Data HUD FMR and HOME Rents

Source:

Availability of Sufficient Housing

Clearly the answer is no. As noted in the Introduction above, San Mateo County is one of the least affordable counties in California to purchase a home.

Expected Change of Housing Affordability

Both home purchase prices and rental rates in this County are on the rise again after a hiatus in which prices dropped or remained stagnant due to the rash of foreclosures sweeping certain parts of the Bay Area and the nation. During that period, while affected, San Mateo County remained a more resilient than many counties. Now with the uptick in home prices and rents, this phenomenon will exacerbate a household's ability to purchase a home within their affordability range. High home prices and rents will force workers to commute longer distances to jobs located within this County.

Rent Comparison

A rent mismatch exists in the County among HOME rents and FMRs and Market rents. Because of the revised HUD methodology for determining lower incomes, some counties like San Mateo County are showing a decrease in income levels, hence a drop in HOME rent levels and the FMRs, but the actual

market rents have increased. The table below illustrates the counter-intuitive relationship between the 2012 HOME rent and the FMR on the one hand for a two-bedroom unit, and the 2013 market rent on the other.

But given income and rent anomalies in the market, HUD has developed policy that allows for affordable rents in tax credit and tax-exempt bond financed projects not to drop in times when HUD-established lower incomes and FMRs drop. This gives housing operators of such developments a level of assurance in their cash flow expectations to maintain project operations.

Discussion

In acknowledging that the housing affordability index is the most fundamental measure of housing well-being, the County in 2005 established a separate County department focusing on increasing the supply of affordable housing. While the County cannot contain or affect in a significant way the costs of housing, one of the Housing Department's roles is to attempt to broker and facilitate the various interests that come to play in the development of affordable housing toward increasing its overall supply.

MA-20 Condition of Housing

Introduction

The housing existing stock in the County (more specifically HOME Consortium) is old, with 83% of the ownership stock and 81% of the rental stock 33 years or older. In fact, 23% of the ownership stock and 16% of the rental stock were built in 1950 or before (63+years old). Homes built before 1978 more often than not contained lead-based paint. While the correlation between housing age and housing deterioration condition is not a direct one, it can be safely asserted that older assets tend to need upgrading. For both ownership and rental housing, about two-fifths have a physical condition requiring some kind of improvement.

Definitions

A substandard condition is one that affects the health and safety of a resident's habitability. As defined by California Health and Safety Code, a substandard condition exists to the extent that it endangers the health and safety of its occupants or the public. Following is a list of those conditions:

- Inadequate sanitation.
- Structural hazards.
- Any nuisance which endangers the health and safety of the occupants or the public.
- All substandard plumbing, wiring, and/or mechanical equipment, unless it conformed to all applicable laws in effect at the time of installation and has been maintained in a good and safe condition.
- Faulty weather protection.
- The use of construction materials not allowed or approved by the health and safety code.
- Fire, health and safety hazards (as determined by the appropriate fire or health official).
- Lack of, or inadequate fire-resistive construction or fire-extinguishing systems as required by the health and safety code, unless the construction and/or systems conformed to all applicable laws in effect at the time of construction and/or installation and adequately maintained.
- Inadequate structural resistance to horizontal forces.
- Buildings or portions thereof occupied for living, sleeping, cooking, or dining purposes which were not designed or intended to be used for such occupancies.
- Inadequate maintenance which causes a building or any portion thereof to be declared unsafe.

All of the above can be considered "substandard but suitable for rehabilitation." In terms of the County's housing rehab or County-funded minor home repair programs, all occupants must qualify income-wise.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	40,635	39%	23,073	42%

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With two selected Conditions	1,639	2%	3,378	6%
With three selected Conditions	72	0%	77	0%
With four selected Conditions	7	0%	134	0%
No selected Conditions	61,484	59%	28,431	52%
Total	103,837	100%	55,093	100%

Table 34 - Condition of Units

Data 2005-2009 ACS Data
Source:

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	4,239	4%	2,126	4%
1980-1999	13,557	13%	8,498	15%
1950-1979	62,101	60%	35,538	65%
Before 1950	23,940	23%	8,931	16%
Total	103,837	100%	55,093	100%

Table 35 – Year Unit Built

Data 2005-2009 CHAS
Source:

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	86,041	83%	44,469	81%
Housing Units build before 1980 with children present	22,237	21%	12,889	

Table 36 – Risk of Lead-Based Paint

Data 2005-2009 ACS (Total Units) 2005-2009 CHAS (Units with Children present)
Source:

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 37 - Vacant Units

Data 2005-2009 CHAS
Source:

Need for Owner and Rental Rehabilitation

As emphasized earlier, the County’s housing stock is old. Statistics provided herein overlaying the age with condition of the housing suggest the need is great for both owner and rental rehabilitation. Toward this end, the County has both a major housing rehab revolving program for owners and renters. The County also provides CDBG funding to several nonprofit agencies that provide minor home repairs free of charge, including accessibility retrofits, for low income homeowners. All beneficiaries of these County or County-funded programs must be low income.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

The County Department of Health is responsible for responding to LBP cases. It does not maintain data on housing units with LBP hazards occupied by low and moderate income families. But it does maintain a database of LBP assessments of homes resulting from a reported elevated lead blood level in a child living in one the properties or from a complaint. In 2011-2012, the County Health Department assessed 34 homes, of which 24 involved a child with reported elevated lead blood levels.

Discussion

Given shrinking CDBG and HOME resources, the County must be smart in leveraging its resources to maintain an aging housing stock that may have fallen into disrepair due to circumstances of poverty. One such imitative involves the use of settlement funds from a LBP lawsuit. One effort involves better coordination, including marketing, of the various minor home repair programs to ensure that the entire County is adequately covered. Another initiative involves the efficient use of funds from a LBP lawsuit settlement funds; the Departments of Environmental Health and Housing have been working to craft procedures in which the funds may be used in conjunction with the Housing Department's rehab program funds.

MA-25 Public and Assisted Housing

Introduction

The Housing Authority of the County of San Mateo is one of 30 Moving to Work (MTW) public housing agencies in the county authorized by HUD to operate with more flexibility than a standard public housing agency. Moving to Work (MTW) started out as a demonstration program for public housing authorities (PHAs) that provides them the opportunity to design and test innovative, locally-designed strategies that use Federal dollars more efficiently, help residents find employment and become self-sufficient, and increase housing choices for low-income families. MTW gives PHAs exemptions from many existing public housing and voucher rules and more flexibility with how they use their Federal funds.

The County HA currently owns three developments, a 30-unit family public housing project, El Camino Village, in Colma. It owns two other developments which are operated with project-based vouchers. They are 60 units of senior housing at Half Moon Village, and 150 units of family housing at Midway Village in Daly City. According to its Moving to Work Annual Plan for FY 2014, the Housing Authority currently serves over 4,600 households under the Housing Choice Voucher, Moderate Rehabilitation, Family Unification, VASH, Shelter Plus Care, and Supportive Housing Programs. The table below lists the number of allocated units under each program:

In addition to the above County HA-assisted units, the City of South San Francisco Housing Authority owns and operates a single 40 unit development.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	103	179	4,170	0	4,170	6	528	0
# of accessible units									
# of FSS participants									
# of FSS completions									

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five_year, and Nursing Home Transition**

Table 38 – Total Number of Units by Program Type

Data PIC (PIH Information Center)

Source:

Supply of Public Housing Development

See Introduction for description and location of the Housing Authority's three developments totaling 240 units. Technically only one development is classified as public housing, 30 units at El Camino Village. This was built in 2000 and has undergone recent renovation since then to correct for water proofing work. Half Moon Village, 60 units of senior housing will soon be redeveloped as part of a larger senior campus plan in Half Moon Bay. The 60 units will be eventually replaced by 160 units, developed by Mid-Peninsula Housing Coalition, with tax credits and other subsidies. Currently 40 units are under construction and will be used as partial relocation housing for seniors to be displaced by the redevelopment. Midway Village with 150 family units routinely undergo renovation. Recently this project received HUD approval for a "Section 18" (of the Housing Act of 1937) Disposition transfer to SAMCHAI, a nonprofit affiliated with the Housing Authority. To date, this project has been converted to 100% project-based vouchers in preparation for the Section 18 disposition, which would provide a more predictable income stream to ensure long term financial feasibility and physical maintenance.

Public Housing Condition

Public Housing Development	Average Inspection Score
South San Francisco Public Housing Authority - 350 C Street	96

Table 39 - Public Housing Condition

Restoration and Revitalization Needs

See above.

Strategy of Improving the Living Environment of low- and moderate Income Families

The following are focus areas for future initiatives outlined in the HA's current 2013-14 Moving to Work Plan:

Serve More Families - The number of households that qualify for rental assistance in San Mateo County far exceeds the number of vouchers available. In July 2008, when HACSM opened its Housing Choice Voucher program waiting list, over 23,000 families applied. By lottery, 3,600 households were selected for the waiting list, the number that HACSM can reasonably expect to serve over three to four years. Because the vouchers allocated to HACSM are fully utilized, only 16 vouchers (approximately) per month become available, due solely to average turn-over created by families who leave the program.

Over the past year, HACSM researched and developed a strategic plan for using its voucher resources in ways that meet specific goals over the next five years. Three broad goal areas were developed: serving residents most in need, facilitating residents' self-sufficiency, and building sustainable system capacity. Specifically, the plan calls for increased PBA partners, increased creation of new affordable units using project-based vouchers, and expansion of the 5-year self-sufficiency program from its current 300 vouchers to 800 vouchers.

In order to increase the self-sufficiency program and to serve more families in San Mateo County with more services, HACSM is proposing to institute a five-year time-limit to the housing subsidy for all new applicant households that are not designated senior or disabled households up to 800 vouchers. Program participants will participate in a greatly expanded and enriched self-sufficiency program. The proposed initiative includes a comprehensive hardship policy for elderly and/or disabled persons as well as for self-sufficiency participants who need some additional time to achieve their goals.

Expand Community Partnerships and Commitments with Support Service Providers - Prior to the implementation of the initiative (Serve More Families) stated above, HACSM will develop strong program partnerships with a variety of educational institutions, work force development providers, and county and community health and social service providers.

Electronic Content Management - HACSM is converting to an electronic content management system that will not only eliminate most paper from our operation, but will also enable the agency to implement automated work-flow processes that will amplify experiences already achieved through MTW reforms. The technology platform will also enable clients to accomplish many of their housing program needs on-line if they choose.

Expand Affordable Housing Partnerships and Project-Based Programs - HACSM will use its MTW flexibility to assist in the development of new or rehabilitated affordable housing by strategically project-basing HCV vouchers as a key financial component. Project-Based Vouchers' contractual obligation for long-term unit availability is also important in our perennially tight housing market.

Half Moon Village Redevelopment - As a result of MTW single-fund flexibilities, HACSM has been able to begin construction of a new 160-unit affordable senior housing complex in Half Moon Bay. This project replaces 60 units of obsolete senior housing units as part of a major new "senior campus" that will include a senior center and an adult day health center. HACSM has invested \$4million through a long-term loan thereby leveraging an additional \$61 million in funding.

Discussion

The County HA takes prides in its innovation facilitated by its MTW status. Considered a small PHA by HUD standards, the County HA has been able to create efficiencies by being creative and resourceful with its ability to leverage resources.

MA-30 Homeless Facilities

Introduction

Through various nonprofit homeless providers, the County assists in the provision of some 1750 beds for homeless persons, of which 1379 are year-round and another 371 are seasonal or overflow beds, as shown in the table below. In 2011, the County point-in-time survey found 1251 homeless persons. While technically sufficient beds exist to accommodate that need, the number is a moving target and sufficient and adequate wrap-around services are important to stabilize homeless persons in permanent housing. These various facilities are coordinated by the County Office of Homelessness with guidance from the County’s Continuum of Care.

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	79	0	445	482	16
Unaccompanied Youth	42	0	159	81	55
Households with Only Adults	0	50	0	321	0
Chronically Homeless Households	14	0	0	0	0
Veterans	6	0	0	0	0

Table 40 - Facilities Targeted to Homeless Persons

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

San Mateo County's mainstream services are used to complement service targeted to homeless people in a number of ways:

Behavioral Health Services:

- San Mateo County Behavioral Health and Recovery Services (BHRS) has several mobile teams that conduct intensive outreach to homeless people with mental health and substance abuse issues on the street, in the shelters, and at the psychiatric ER. These teams engage with homeless people and help them access treatment and/or housing. The Health Dept. also operates a mobile health van funded by Health Care for the Homeless.
- BHRS staff are represented on the multi-disciplinary, bi-lingual, Homeless Outreach Team (HOT)s, which conduct intensive outreach and engagement with unsheltered homeless people located throughout the County geography, with a particular focus on the cities with large numbers of unsheltered homeless people. The HOT team not only conducts outreach and engagement, but also helps homeless people move as quickly as possible into permanent housing and provides ongoing support to ensure their transition is successful.
- BHRS funds in-patient alcohol and drug treatment programs located throughout the County, which serve a large number of homeless individuals with substance abuse issues.
- BHRS also provides a wide range of permanent supportive housing options for homeless people, particularly chronically homeless single adults. They fund the majority of the case management services for individuals and families living in Shelter Plus Care funded housing units. Mental Health also has contracts in place to pay for short-term stays in shelters for those who are not immediately placed into permanent housing, and is using state Mental Health Services Act funds to provide rental subsidies for mental health clients as well as to develop new permanent supportive housing units. Mental Health also coordinates with the Department of Housing to ensure that clients access mainstream housing resources for which they may be eligible, such as Section 8 or public housing.

Health Services:

Using Health Care for the Homeless funding, San Mateo County Health Services funds a mobile health van that provides primary health care to homeless people living in emergency shelters.

The San Mateo County Medical Center (the county's main public hospital) coordinates with the CoC to link health services to emergency shelter and permanent supportive housing. The Medical Center has purchased beds in emergency shelters and utilizes both private and publicly funded board and care homes and other facilities to ensure that appropriate placement alternatives are available for homeless people. In addition, San Mateo County's Behavioral Health and Recovery Services (a division of Health Services) has funded a rental assistance program that is providing short term rental assistance for 15 to

20 individuals with alcohol and drug addictions who are being released from treatment facilities. The rental assistance is being paid from County General Funds.

Employment Services:

Homeless service providers are coordinating with the County's employment and training system to help homeless people increase their earned income. Providers link homeless people to mainstream employment and training services, such as Peninsula Works (San Mateo County's WIA-funded employment services system). They also provide supplemental resources to help participants overcome barriers to employment, such as financial assistance for job training, classes, license fees (e.g. cab license), car repairs etc. Two programs (Shelter Network's SSVF program and the Next Step Veterans Center) focus in particular on assisting homeless veterans to secure employment.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

As described in the chart above, there are numerous facilities in the County targeted to assist homeless people. Programs targeting specific populations are described below:

- Chronically Homeless People are able to access the single adult shelters (Maple Street, Safe Harbor, Spring Street, WeHOPE). The majority of the community's S+C vouchers, as well as several permanent supportive housing complexes (e.g. Belmont Apartments, Cedar Street) are targeted to this population.
- Families with Children: The San Mateo County Human Services Agency operates a motel voucher program for homeless families. Shelter Network operates a wide range of emergency and transitional housing programs for this population. There are also permanent housing options available through S+C and the Housing Readiness Program.
- Veterans: The County's largest program for veterans, a 100 bed transitional housing program on the VA campus in Menlo Park closed its doors in 2011. However, there are dedicated beds for Veterans at the Maple Street shelter and Haven Family House. The Housing Authority operates the VASH permanent housing voucher program for this population. In addition, Shelter Network is rolling out a new rapid re-housing and homelessness prevention program for veteran households using SSVF funding.
- Youth. Star Vista operates an emergency shelter and a transitional housing program for this population. The Housing Authority's Family Unification Program (FUP) provides time-limited Section 8 vouchers for youth emancipating from foster care who have no housing options.

MA-35 Special Needs Facilities and Services

Introduction

This section describes special needs facilities and services in San Mateo County. The services may be linked to housing or have as their primary objective maintaining or creating housing stability.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

As described in Section NA 45 Non-Homeless Special needs Assessment, the County's supportive housing needs of its special needs groups are reprised below:

Seniors and Persons with Disabilities. County Aging and Adult Services provides a range of services designed to keep seniors and people with disabilities living safely and as independently as possible in the community. The Area Agency on Aging contracts for services with other County agencies, cities and community-based organizations to provide needed services to approximately 14,000 people, who are at least 60 years of age. These services comprise: Adult Day/Adult Day Health Care; Congregate Nutrition; Home Delivered Meals; Transportation; Caregiver support and respite; Alzheimer's Day Care Resource Centers; Legal assistance ; HICAP (Health Insurance Counseling and Advocacy Project); Case management programs (underserved populations e.g., monolingual and geographically isolated); Ombudsman; Health promotion/disease prevention; Senior employment.

Persons with HIV/AIDS. The County's STD/HIV Program through the County's Health Department provides an array of services for residents with HIV+. Three clinics, located in north, central, and south County, provide the following services: primary medical care, psychiatric care, medical case management, partner services, benefits counseling, medication adherence/nutritional counseling, drug and alcohol treatment, syringe exchange, dental services, good services, harm reduction counseling, and emergency financial assistance and housing assistance through the Mental Health Association. An AIDS hospice facility had been developed and since the facility has been transferred to another use, as it became evident persons with HIV/AIDS are surviving and often need services in their homes or associated with other forms of permanent housing.

Unaccompanied Youth. Homeless youth are often in need of more emergency and transitional shelters, independent living programs, and affordable permanent housing programs for homeless youth, and ensure access to existing programs. These needs require policies to ensure that shelter and housing providers support the educational success of youth in their care. The County Human Services Agency and Health Department has identified another unaccompanied youth group - the transition-age youth (18 to 24 years old). They are often caught between two systems - their age category marks them as legal adults, yet their personal history of unstable living situations inadequately prepares them for responsible independent living. This group is often in need of affordable housing linked age-appropriate services to help them transition more effectively.

DV Victims/Survivors. The need for services for those who are victims of domestic and family violence often includes safe houses, shelters, transitional housing, and even permanent housing linked with counseling services, access to legal services, and education about legal rights.

Parolees/Ex-Offenders. Most people convicted of low-level, non-violent offenses will be directed to the county judicial and correctional system to handle. In addition to building a new County jail, the County

has been supportive of after-release programs that offer service-enriched transitional housing for men and women that lack other support networks. These programs help to reduce recidivism and the incidence of homelessness among this population group.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing,

In 2004 California voters passed Proposition 63, the Mental Health Services Act (MHSA), designed to expand and transform California's county mental health service systems. The MHSA is funded by imposing an additional one percent tax on individual taxable income in excess of one million dollars. In becoming law on January 2005, the MHSA attempts to provide better coordinated and more comprehensive care to those with serious mental illness, particularly in underserved populations. Consistent with MHSA, the County has developed a proactive approach to treat persons with mental and physical health conditions. San Mateo County Health System Behavioral Health & Recovery Services (BHRS) is dedicated to promoting wellness, resilience, and recovery so that all San Mateo County residents can live fully as contributing and successful individuals and members of their families and communities. As part of this commitment, BHRS is dedicated not only to treating and serving those in need, but also to reducing the number of people who may need services in the first place. The County is focusing efforts both on prevention as well as early intervention and treatment for individuals with co-occurring mental health and alcohol and other drug disorders.

In San Mateo County, the Behavioral Health and Recovery Services Division of the Health Department has initiated collaboration with the Department of Housing to plan and carry out the MHSA Housing Program in San Mateo County. Implementation of the program will also be carefully coordinated with the County Human Services Agency, which is leading the County's efforts to end homelessness through its 10 Year Plan, entitled HOPE (Housing Our People Effectively). In the development of any supportive housing subsidized with MHSA development and operating funds, providers must incorporate linking the housing to a service model with the following strategies:

(1) Enhance Place: Enhance the places people live, work, play, go to school, worship, and socialize to support emotional and psychological health, reduce substance abuse, and decrease exposure to violence. (2) Connect People: Strengthen positive social-emotional development, enhance social connections, and reduce isolation to support emotional health, promote psychological well-being, reduce substance abuse, and decrease exposure to violence. (3) Foster Prosperity: Reduce stigma and enhance economic opportunity and self-sufficiency, especially for those most at risk for mental health problems and substance abuse. (4) Expand Partnerships: Engage multiple government sectors, businesses, and community members including people receiving behavioral health services and their families in enhancing places, strengthening connections among people, and fostering prosperity to improve emotional health, promote mental well-being, reduce substance abuse, and decrease exposure to violence, through their actions, decisions, practices, and policies.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

See below.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Through its CDBG Program funds, the County will be supporting the following programs for FY 2013-14, some of which are not directly linked to any housing, but have as their objective to keep people in their homes or to return people to stable housing:

Senior and Frail Elderly Services:

- Lesley Towers, San Mateo- \$215,389 gap financing to convert 20 of a 200 unit development, to 16 affordable assisted living units, plus modernization of common areas of this 40-year old Section HUD 202-funded senior housing complex;
- Runnymede Sr. Housing, East Palo Alto - up to \$340,500 to replace old windows and sliding doors of a 78-unit senior development;
- Coastside Adult Day Health - \$75,000 for construction management/architectural fees to undertake build-out of a new Coastside Adult Day Center in Half Moon Bay.
- Coastside Adult Day Health Center - \$20,000 for adult day care services;
- Rosener House Adult Day Health Services - \$10,000 for adult day care services;
- Meals on Wheels - \$10,000 for meals to seniors;
- Various minor home repair programs (Center for Independence of the Disabled; El Concilio; Rebuilding Together Peninsula - three programs; Sr. Coastsiders) - \$387,500 to nonprofit-administered minor home repair and accessibility retrofit programs serving low income, including seniors and persons with disabilities.
- DV Services: CORA - \$100,000 to assist in roof replacement and parking lot paving of its new service center for domestic violence survivors and their families. CORA DV Shelter - \$21,900 for DV services; Bay Area Legal Aid - \$20,000 for its domestic violence services to train survivors how to file legal papers for sanctions against their abusers.
- Services for Unaccompanied or At-Risk Youth: Friends for Youth Mentoring Services - \$10,000 for youth mentoring services; Star Vista Daybreak Shelter Operations - \$18,155 for shelter services for unaccompanied youth.
- Services for Persons with Substance Abuse and Other Conditions: Women's Recovery Association - \$25,000 to upgrade three of its residential treatment facilities for women and their families; Service League Hope Houses case management - \$10,000 for case management services for persons exiting incarceration and who may have substance abuse.

MA-40 Barriers to Affordable Housing

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The dissolution of redevelopment agencies has fundamentally altered affordable housing financing in all of California. There had been 12 RDAs in the county and many of them provided a fairly predictable source of funds for affordable housing development. Lack of a local dependable funding stream is aggravated by the fact of 21 political jurisdictions, each with its own entitlement processes. In this light, affordable housing developers must become even more strategic in negotiating a successful critical path for increasing the housing supply.

MA-45 Non-Housing Community Development Assets

Introduction

This section describes the County's efforts at promoting economic development through job training initiatives that aim to meet the present and projected workforce demands of employers. Even though the numeric data in the tables below refer only to the more limited geography of the San Mateo County HOME Consortium, the discussion below covers workforce issues for the entire County.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	1,635	305	1	0	-1
Arts, Entertainment, Accommodations	14,362	13,392	8	12	4
Construction	11,546	4,387	6	4	-2
Education and Health Care Services	36,876	12,230	20	11	-9
Finance, Insurance, and Real Estate	16,806	15,042	9	13	4
Information	6,731	6,630	4	6	2
Manufacturing	15,978	7,393	8	7	-1
Other Services	9,450	6,384	5	6	1
Professional, Scientific, Management Services	34,274	12,989	18	11	-7
Public Administration	6,436	11,681	3	10	7
Retail Trade	18,794	12,231	10	11	1
Transportation and Warehousing	9,457	5,150	5	5	0
Wholesale Trade	6,723	5,531	4	5	1
Total	189,068	113,345	--	--	--

Table 42 - Business Activity

Data 2005-2009 ACS (Workers), 2010 ESRI Business Analyst Package (Jobs)

Source:

Labor Force

Total Population in the Civilian Labor Force	200,534
Civilian Employed Population 16 years and over	189,068
Unemployment Rate	5.72
Unemployment Rate for Ages 16-24	16.58
Unemployment Rate for Ages 25-65	3.84

Table 43 - Labor Force

Data 2005-2009 ACS Data

Source:

Occupations by Sector

Management, business and financial	90,595
Farming, fisheries and forestry occupations	1,073
Service	28,000
Sales and office	45,163
Construction, extraction, maintenance and repair	12,655
Production, transportation and material moving	11,582

Table 44 – Occupations by Sector

Data 2005-2009 ACS Data

Source:

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	108,914	63%
30-59 Minutes	51,144	30%
60 or More Minutes	11,919	7%
Total	171,977	100%

Table 45 - Travel Time

Data 2005-2009 ACS Data

Source:

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	12,809	983	5,363
High school graduate (includes equivalency)	21,663	1,616	7,174
Some college or Associate's degree	39,658	2,270	10,769
Bachelor's degree or higher	87,795	3,259	18,526

Table 46 - Educational Attainment by Employment Status

Data 2005-2009 ACS Data

Source:

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	820	2,928	3,366	4,175	3,820
9th to 12th grade, no diploma	3,523	2,703	2,126	3,857	2,994
High school graduate, GED, or alternative	7,817	7,561	8,253	14,639	11,281
Some college, no degree	10,229	7,235	8,544	21,137	9,946
Associate's degree	1,291	3,079	3,756	8,946	2,857
Bachelor's degree	3,512	15,953	17,541	28,981	10,076
Graduate or professional degree	313	7,837	14,965	24,353	8,480

Table 47 - Educational Attainment by Age

Data 2005-2009 ACS Data

Source:

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	0
High school graduate (includes equivalency)	0
Some college or Associate's degree	0
Bachelor's degree	0
Graduate or professional degree	0

Table 48 – Median Earnings in the Past 12 Months

Data 2005-2009 ACS Data

Source:

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

1) Professional and Technical Services

Sub Sector: Arts/Design/New Media

Occupational targets: Multimedia, Graphic Designer, Editor, Photographer, Musician

Sub Sector: Engineering

Occupational targets: Computer Software Engineer (Apps, Systems, and Software)

2) Health Care

Sub Sector: Emerging Specializations

Occupational Targets: Nursing specializations, Peri Operative, ESL, Patient Experience, Career Mobility, Clinical Lab Needs

3) Manufacturing

Sub Sector: Biotech

Occupational targets: Manufacturing Technician

4) Finance and Insurance

Sub Sector: Small business required credentials and certifications

Occupational targets: Accountant, Auditor, Management Analyst, and Personal Financial Advisor

5) Information and Communication Technology

Sub Sector: Digital literacy as a basic skill necessary for all job seekers to achieve economic self sufficiency

Future Sector Focus Areas: Retail Trade (Accommodation & Food), Transportation (Warehousing and Utilities)

Describe the workforce and infrastructure needs of the business community:

San Mateo County has a robust economy. The business community is comprised of mature, start-up and small companies. Business infrastructure needs, including business location, go hand-in-hand with workforce needs. This includes more space and resources for incubation of start-up companies; less operating cost, zoning and site restrictions.

Although the San Mateo County workforce is challenged by many factors, the overall workforce need is strong. Its services are dedicated to providing a needed workforce to our local business by offering professional services that include recruitment and hiring, and business growth assistance and expansion. Below are services offered by the WIB that address key business needs:

Recruitment and hiring assistance to businesses:

- Job posting
- Candidate searches
- Applicant screening
- Recruitment events

- Skills assessment
- Sector-trained candidates

Growth Assistance

- Up-to-date business information related to remaining competitive, up-to-date Labor Market Information and tax credit information
- Small business start-up resources
- Customized training for incumbent and dislocated workers
- On-the-Job Training upgraded skill training

Business Expansion

- Business retention and expansion
- Business forums
- Up-to-date business data
- Layoff aversion/assistance

With the services listed above, Workforce Development is addressing the need to find qualified workers for businesses in San Mateo County.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

One of the major changes that will have an economic impact in San Mateo County is the implementation of an integrated one-stop system, “Virtual One Stop” (VOS). This system will allow Workforce Development (WD) to serve more job-seekers and support business growth by helping qualify the workforce for jobs in the County. Another change which will have a positive economic impact is the San Mateo County’s Workforce Investment Board’s (WIB) strategic plan and regional plan currently being developed. These plans are mandated by SB 734, which require WIBs to allocate 25% of their budget in 2013 for training purposes and 30% in 2016. Through this planning process the WIB will forge collaborative strength-based relationships with its regional partners to increase access to key services for both job seekers and employers. This approach will result in a more skilled and job ready workforce.

The WIB is in the process of creating an integrated, innovative Workforce Development System that will increase the skill level of the workforce to sustain business growth and increase competitiveness in a global economy. The new VOS system will offer job seekers the opportunity to maximize their employment potential through immediate access to an array of services.

The PeninsulaWorks Career Centers, in Daly City and Menlo Park, offer a variety of employment-related resources, training and support services based on job seeker and employers’ expressed needs. The

Centers provide individuals with information necessary to make informed career choices and select training providers that best meet their needs. Services are designed to assist individuals manage their own careers. Individuals with multiple barriers to employment and advancement are provided more intensive services, as resources permit. The WIB adopted sector-based training approach minimizes skills gaps through customizing training aligned to employer needs, and thus contributes to a healthy local and regional economy.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The County has a dialectical workforce - highly skilled at one end and lesser so at the other. The highly skilled force has tended to tilt the various metric scales measuring economic prosperity. The County is considered a high cost high, income area due to the skilled workforce, but there is a segment that needs improved skills for expanded economic opportunity in order to participate more meaningfully in the prosperity that characterizes this County. Although the San Mateo County workforce is challenged by many factors, the overall workforce need is strong.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

To meet the requirements of SB 734, which requires Workforce Investment Boards to spend 25% of their overall budget on training beginning 2013 and 30% in 2016, San Mateo County Workforce Investment Board (WIB) is strengthening its partner relationships with businesses, educational institutions and community based organizations and leveraging mutual resources. Currently, they coordinate with the San Mateo County Community College District (SMCCCD) in convening industry leader forums to better understand business needs and how the WIB can most effectively address them. These efforts support the Consolidated Plan by helping to create a sustainable living environment with expanded economic opportunities for all. The WIB serves all categories of job seekers including low income households, special needs groups; the formally incarcerated, individuals with mental health issues, veterans, and the homeless. Workforce Development (WD) and Housing both serve many of the same demographic subpopulations of the County.

Industry sector forums provide critical information to help the WIB build pathways to careers and assist jobseekers develop general work and specialized job skills. An individual with improved skills has increased potential for permanent employment and the capacity to maintain housing which supports the goals of the Consolidated Plan. Below are examples of career pathway related training and opportunities currently offered by the WIB in coloration with its education partners:

- Career Advancement Academies
- Automotive Tech Training
- Allied Health Training
- Energy Systems Technology Management Department (ESTM) Training

- Home Energy Retrofit Occupations (HERO) DOL Community-Based Job Training Grants
- Bay Area Clean Energy Careers (BayCEC) DOL Community-Based Job Training Grants
- Campus Sustainability Planning Training
- CTE Collaboratives funding for CTE support and bridge building
- Contract education efforts for community partners including SMCWIB and corporate partners
- Creating specialized trainings for employer needs
- International contract education through Bay Area Center for International Trade Development (CITD)
- Youth Entrepreneurship Program

The WIB's new integrated service model is helping meet the skill needs of individuals and hiring needs of employers by:

- Cutting across narrow categorical financing
- Providing comprehensive education services throughout a worker's life
- Providing rapid skill development and job advancement
- Helping workers and employers navigate the complexities of education and training
- Creating customized, highly responsive services
- Creatively blend necessary financing

The WIB plays a vital role in contributing to the health of the area's economy by readying job seekers for employment which helps business grow and successfully compete in the global economy.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes, see below.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

San Mateo Workforce Investment Board (WIB) has identified sectors with high demand and growth. They are pursuing initiatives in each of the sectors listed below to meet the emerging demands for a skilled workforce through quality education and services. These initiatives may be coordinated with the Consolidated Plan by creating a partnership in which we direct opportunities to job seekers who are also housing clients. We currently participate in the Department of Housing's quarterly Program Coordinating Committee (PCC) meetings. We are creating a system to streamline referrals from the Housing Department and other agencies to better serve our clients and facilitate access to workforce opportunities. The following training opportunities are offered through Individual Training Accounts or *Sector cohorts in the following target areas:*

1) Professional and Technical Services

Sub Sector: Arts/Design/New Media

Occupational targets: Multimedia, Graphic Designer, Editor, Photographer, Musician

Sub Sector: Engineering

Occupational targets: Computer Software Engineer (Apps, Systems, and Software)

2) Health Care

Sub Sector: Emerging Specializations

Occupational Targets: Nursing specializations, Peri Operative, ESL, Patient Experience, Career Mobility, Clinical Lab Needs

3) Manufacturing

Sub Sector: Biotech

Occupational targets: Manufacturing Technician

4) Finance and Insurance

Sub Sector: Small business required credentials and certifications

Occupational targets: Accountant, Auditor, Management Analyst, and Personal Financial Advisor

5) Information and Communication Technology

Sub Sector: Digital literacy as a basic skill necessary for all job seekers to achieve economic self sufficiency

Future Sector Focus Areas: Retail Trade (Accommodation & Food), Transportation (Warehousing and Utilities).

These training opportunities may be accessed by job seekers that meet Workforce Investment Act requirements. WIA funds will pay for trainings that meet WIA criteria and are listed on the Employment Development Department eligible training list.

Opportunities for participation in the On-the-Job Training (OJT) program are also offered. The WIB is pursuing OJT as part of our business and employer service strategy, and job seeker skill building activities. For employers and businesses, OJT provides staff with customized skills that meets the need of each employer's specific occupation. For job seekers, OJT provides the opportunity to gain new skills and work experience specific to the occupation they have been hired for, with the goal of long-term employment, which is key in sustaining housing needs.

Discussion

The County recognizes the intersection of housing as economic development more than just seeking strategies to have the workforce live closer to their jobs in order to feel more satisfied and connected to the community. Ensuring that residents are adequately trained and provided opportunities to fill jobs needed by current and future employers are pivotal. Third, providing an inviting physical environment and skilled workforce for employers to locate and remain in this county becomes the linchpin to long-term economic stability and continued prosperity.

MA-50 Needs and Market Analysis Discussion

Are there any populations or households in areas or neighborhoods that are more affected by multiple housing problems?

The 2012 San Mateo County Analysis of Impediments to Fair Housing Choice (AI) examined fair housing issues in the County and looked at gross numbers for a number of indicators for the following jurisdictions: Daly City, South San Francisco, San Mateo (city), Redwood City, East Palo Alto, North Fair Oaks, Pescadero, and the remainder of the County. The three attached MA tables are culled from the AI. The table, *MA-50 (c) Indicators for Potential Housing Problems*, shows that areas experiencing the highest poverty rates, East Palo Alto, North Fair Oaks, and Pescadero, tend to have high incidences of other factors suggestive of housing problems (overcrowding, incomplete plumbing, and incomplete kitchen). Concentration is defined as having 10% or greater incidence of a condition when compared with the countywide incidence of that condition or factor.

Are there areas in the Jurisdiction where these populations are concentrated?

Based on the data in the MA-50 tables and anecdotal information of clients served, minority households located in the areas of East Palo Alto, North Fair Oaks, and Pescadero tend to be more affected by multiple housing problems, though low income households in general tend to have multiple housing problems by mere fact of their lack of resources to address them effectively. Definition of "concentration" is defined in section above.

What are the characteristics of the market in these areas/neighborhoods?

East Palo Alto and North Fair Oaks tend to have lower home prices, and higher concentrations of racial and ethnic minorities. East Palo Alto is a city, while North Fair Oaks is located in unincorporated County in the Redwood City sphere of influence. Both are located near each other. Pescadero is an agricultural community on the coastside, where farmworkers tend to be ill-housed.

Are there any community assets in these areas/neighborhoods?

Located off Interstate 101, East Palo Alto is strategically situated to Silicon Valley high tech firms and as such provides a handful of developable sites for a combination of mixed uses, including housing. Prior to the dissolution of its Redevelopment Agency, the city's vision was to implement a vibrant first source high hiring policy with businesses interested in moving into the City. North Fair Oaks, also located in mid-County, has been the subject of the County Planning Department's initiative, the North Fair Oaks Community Plan update, adopted by the County Board of Supervisors in November 2011. This Community Plan establishes the vision, goals for the development and physical composition of North Fair Oaks for the next 25 to 30 years, and incorporates new policies, programs, regulations and strategies to meet the needs of current and future residents and workers. The updated Community Plan's policies and provisions address land use, circulation and parking, infrastructure, health and wellness, housing, economic development, and design guidelines. The Community Plan Update includes changes to allowed land uses and development types and intensities, including new land use

designations for five identified Opportunity Areas, which due to their location, mix and intensity of existing development, and access to transportation and infrastructure, have the most potential for change.

Are there other strategic opportunities in any of these areas?

East Palo Alto is located next to Menlo Park and Palo Alto, both wealthy communities located in Santa Clara County, and where high tech companies are located. Palo Alto is home to Stanford University. The city's Four Corners Transit Oriented Development master plan provides ambitious goals, and development guidelines for the University Avenue and Bay Road corridors.

The North Fair Oaks Community Plan Update includes changes to allowed land uses and development types and intensities, including new land use designations for five identified Opportunity Areas, which due to their location, mix and intensity of existing development, and access to transportation and infrastructure, have the most potential for change. Economic development goals, policies, and programs developed involve: jobs and workforce training to address the needs of local residents experiencing high rates of unemployment and underemployment; support for small and mid-sized businesses, which form the core of the business community; investment in roads, sidewalks, and physical infrastructure to improve the overall attractiveness of commercial areas; new catalytic real estate development on underutilized and vacant sites to serve local and regional needs and support community economic development; new retail development; supportive land use and zoning policies to preserve production, distribution, and repair uses in designated zones; mixed use residential and commercial development to meet local housing needs and provide for additional demand; new transportation, circulation and parking policies to resolve the scarcity of retail parking and to resolve conflicts between retail and automotive repair uses.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The section covers general issues and needs of the Urban County, comprising the 16 small cities plus the unincorporated areas. The City of South San Francisco is a member of the San Mateo County HOME Consortium, and will submit its own Strategic and Action Plans through this Consolidated Plan. The other three large cities, Daly City, San Mateo, and Redwood City, each prepares and submits their own Consolidated Plan to HUD. In the County, a total of four separate and distinct Consolidated Plans are submitted to HUD.

SP-10 Geographic Priorities

Geographic Area

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction.

The geographic coverage of the County's HOME Consortium covers 18 political jurisdictions - the 16 small cities plus the unincorporated areas plus the CDBG entitlement of South San Francisco. While each political jurisdiction may have identified areas for concentrated attention and possibly public investment, the County will only identify areas in the incorporated areas for targeted consideration. These areas are North Fair Oaks and Pescadero, the former a low income area in mid-County and the latter a large coastal expanse that includes farmlands and agricultural workers.

SP-25 Priority Needs

Priority Needs

Priority Need Name	Priority Level	Population	Goals Addressing
Housing Development/Housing Repair & Modification	High	Extremely Low Low Large Families Families with Children Elderly Individuals Families with Children Mentally Ill veterans Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Other	Housing Development/Housing Repair and Modification
Public Services Programs	High	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Chronic Substance Abuse Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth	Public Services Programs (including Shelter Operations)

Priority Need Name	Priority Level	Population	Goals Addressing
		Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development Other	
Community & Economic Devt	High	Extremely Low Low Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical	Public Services Programs (including Shelter Operations) Community & Economic Devt (including Public Facilities)

Priority Need Name	Priority Level	Population	Goals Addressing
		Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development Other	

Table 50 – Priority Needs Summary

SP-30 Influence of Market Conditions

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	This is not a high priority for use of HOME funds. The County Department of Housing includes the Housing Authority, which provides Housing Choice Vouchers (TBRA under Section 8 of the National Housing Act of 1937) for qualified low income households.
TBRA for Non-Homeless Special Needs	This is not a high priority for use of HOME funds. The County Department of Housing includes the Housing Authority, which provides Housing Choice Vouchers (TBRA) for qualified low income households.
New Unit Production	Both land and construction and construction costs are high in San Mateo County. With the recent loss of redevelopment funds, a major local funding source for affordable housing development, housing developers must compete even more so for dwindling federal funds for housing. As such the County, which acknowledges that as a local funder it often provides the initial risk capital, must be especially strategic in awarding funds. Both CDBG funds for acquisition and certain infrastructure and soft costs, and HOME funds for a spectrum of housing predevelopment and construction costs will continue to be used for new unit production.
Rehabilitation	CDBG funds will continue to be used to rehab both single family rehab and nonprofit owned multifamily developments. The County sets aside a reserve for such activities. For single family rehab, the County has established an on-going revolving loan program capitalized by loan repayments (program income.)
Acquisition, including preservation	CDBG will continue to be used for acquisition of non-residential property for service provider needs. CDBG and HOME will continue to be used for acquisition of real property associated with residential rehab or development.

Table 51 – Influence of Market Conditions

San Mateo County Selected Indicators	Census 2000	Census 2010	2006-2010 ACS
Total Population	707,161	718,451	704,327
Total Households	254,103	257,837	NA
Median Income (1999 & 2006-10)	\$70,819	NA	\$85,648

SP-35 Anticipated Resources

Introduction

This section examines the amount of federal funding projected for the next year for housing and community development activities and their financial leveraging impact on other resources. The federal CDBG, HOME, and ESG allocations are estimates based on a 5% reduction, but HUD has not provided the final definitive allocations as of the date of input of this section (March 2013).

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development	2,355,364	385,009	159,582	2,899,955	10,800,000	funded programs (public services, minor home

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
		Housing Public Improvements Public Services						repair, microenterprise) represent 2nd year of two-year funding allocations. Rest for improvements to community facilities.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	898,388	453,539	(381,338)	970,589	3,560,000	Reserve for up to 3 projects. To be reviewed again in June for specific project funding determination for one, two or three of the projects.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental	210,910	0	0	210,910	840,000	Funding represents 2nd year of two-year allocations for Shelter Operations & Rapid Re-Housing.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
		Assistance Services Transitional housing						

Table 52 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

CDBG-, HOME-, and ESG-funded program operations will be leveraged by other federal and/or governmental support for their specific type of services, foundation support and other private fundraising. Housing developments will ultimately be leveraged by low income housing tax credit proceeds, and possibly local funds, including HEART, the County’s trust fund, which may support one or more of the projects. One housing project in Daly City is expected to receive city-owned land to comprise part of the project site (on Mission St). This land donation will fulfill the HOME match requirements. Other HOME match has yet to be determined, but may include supportive housing services, other local funds, Affordable Housing Program (AHP) funds under the Federal Home Loan Bank, etc.

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

Not applicable.

Discussion

As noted throughout this document, the loss of redevelopment funds for housing has been profound. Local funding has become even more critical. While the County has provided the initial risk capital for housing development, it must now be more strategic in determining the level and timing of project support to ensure that all good projects get local support in order to move along their mapped critical paths.

SP-40 Institutional Delivery Structure

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
County of San Mateo	Government	Homelessness Non-homeless special needs Ownership Rental public facilities public services	Region
Housing Authority of the County of San Mateo	PHA	Public Housing Rental	

Table 53 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The County is a strong believer in the importance of collaboration. The County continues to play an important role in both facilitating or directly bringing together disparate interests toward developing new and strengthening existing institutional structures and enhancing coordination between housing and social service agencies. The process is a dynamic one. New and emerging issues, including new HUD rules and requirements, continually test the integrity of the institutional delivery system. So far, the process has been responsive to new and emerging issues, including new HUD rules and requirements, which are continually testing the strengths and gaps of institutional delivery system Since 2005 when the County Department of Housing became its own County department, affordable housing catapulted as dominant issue among residents, service and housing providers, and policy makers. Various organizations have been spearheading initiatives in support of affordable housing development in the County. These policy groups include Peninsula Interfaith Action (PIA), an umbrella association of some two dozen-plus religious organizations; the Housing Leadership Council (HLC), a membership organization that advocates for affordable housing in the County; and C/CAG (City County Association of Governments). Each has been mutually supportive of one another’s efforts.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X		
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X		
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
Other			
	X	X	

Table 54 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The San Mateo County CoC is undertaking a wide range of efforts to meet the needs of homeless persons and those at risk of homelessness:

- Chronically Homeless People: The CoC has created a multi-disciplinary, bi-lingual, Homeless Outreach Team (HOT) to conduct intensive outreach and engagement with unsheltered and chronically homeless people located throughout the County geography, with a particular focus on the cities with large numbers of unsheltered homeless people. The HOT team not only conducts outreach and engagement, but also helps homeless people move as quickly as possible

into permanent housing and provides ongoing support to ensure their transition is successful. Specialized HOT teams focus on the Cities of San Mateo, Redwood City, and East Palo Alto.

The San Mateo County CoC has also been steadily adding new chronically homeless beds to the housing inventory. Over the next ten years, the CoC will pursue the strategies outlined in HOPE, the 10-Year Plan to End Homelessness. Strategies for increasing the supply of permanent supportive housing include: (1) CoC members will pursue education and advocacy with local jurisdictions on removing land-use barriers and creating incentives for development, streamlining permitting and approval processes, and identifying sites appropriate for multi-family rental development; (2) the Housing Authority, County Departments, and non-profit developers will seek out mainstream funding and other local resources to leverage state and federal funding for supportive housing; (3) the County Dept. of Housing and local jurisdictions will adopt ordinances promoting inclusionary zoning for the purpose of adding supportive housing units within larger affordable housing and market-rate housing developments.

- Families with Children

To reduce the number of unsheltered families, the CoC has developed a rapid re-housing program (providing short-term rental assistance plus case management to homeless families). The San Mateo County Human Services Agency (H.S.A.) is also committed to preventing families with children from ending up on the street and has provided funding for a motel voucher program to assist families with children that are waiting to access shelter.

- Veterans

The San Mateo County CoC is very concerned about homelessness among veterans. In 2010, the CoC added the goal of ending veteran homelessness as a top priority in the annual update to HOPE. The CoC is working with the Veterans Task Force, convened in 2012 by the San Mateo County Board of Supervisors, to improve county-wide efforts to outreach to homeless and at-risk veterans, assess their service and housing needs, and help them access needed resources, including VASH vouchers, veterans benefits, etc.

- Youth

Addressing the needs of homeless youth is identified as a top priority in the San Mateo County 10-Year Plan to End Homelessness. Currently, HUD CoC funds are provided to the San Mateo County Mental Health Association (MHA) to operate its SAYAT Program (Support and Advocacy for Youth in Transition), which provides case management and housing search/stabilization services to homeless youth. The San Mateo County Housing Authority (also a CoC Steering Committee member) has a supply of 25 FUP Vouchers for youth leaving the foster care system, to ensure they do not become homeless.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The 2011 homeless survey found high rates of service use among unsheltered homeless people. Of those surveyed, only 16% indicated that they were not accessing some form of social services (e.g. health care, mental health and substance use services, job training, transportation assistance, free meals, emergency shelter etc.).

However, although the survey found a high level of service use, it also documented some major gaps in the service system. There was a substantial mismatch between the types of services and benefits people indicated they needed and the services they received. Of those who had a disability, only 13% were receiving SSI or SSDI benefits, and only 14% were receiving Medi-Cal or Medicare. Only 20% of reported having a mental illness were accessing mental health services. Of those who reported being veterans of the U.S. military, only 32% were receiving any form of veterans benefits. More than 38% of those interviewed reported receiving no government benefits at all.

The 2009[1] homeless survey highlighted the strong barriers that homeless people face in securing employment. When asked what was keeping them from becoming employed, 22% said lack of a permanent address, 22% indicated lack of affordable transportation, 15% cited lack of a phone number, and 14% noted a lack of needed tools and clothing. Notably, only 3% indicated they did not want to work.

Behavioral issues relating to disability were also important causes of homelessness, with 39% of those surveyed indicating that their alcohol or drug use was a main factor leading to their loss of housing and 15% listing mental illness.[2] Many respondents also indicated that disability was a barrier to employment, with 32% citing alcohol or drug use and 22% mental health problems as reasons they were not employed.

The 2009 survey also documented that homeless people tend to be frequent users of emergency services, which are not only very expensive but also are not highly effective in helping them become more stable. Of those surveyed, 37% get their medical care by visiting emergency rooms and 20% indicated they had used the emergency room 3 or more times in past year. Of those who reported having a chronic illness, 34% had used the ER 3 or more times in the past year.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The 2011 Homeless Census and updates to the HOPE Plan identify the following strategies to overcome these gaps:

- Addressing the lack of housing affordability by continuing to create supportive and affordable housing for homeless people and those at-risk of homelessness;
- Developing strategies to connect homeless people to the services and benefits for which they are eligible, particularly mental health services, veterans benefits, food stamps, Medi-Cal,

General Assistance, Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI);

- Addressing the high rate of unemployment among homeless people by exploring strategies to engage and secure employment;
- Working with the systems of care whose clients have very high levels of homelessness, particularly the alcohol and drug treatment system and the criminal justice system, to develop strategies for meeting the housing and service needs of these populations

SP-45 Goals Summary

Goals Summary Information

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Objectives and Indicators
Housing Development/Housing Repair and Modification	2013	2018	Affordable Housing		Housing Development/Housing Repair & Modification	CDBG: \$5,000,000 HOME: \$5,000,000	Rental units constructed: 750 Housing Units Rental units rehabilitated: 400 Housing Units Homeowner units added: 25 Housing Units Homeowner units rehabilitated: 25 Housing Units Housing for homeless added: 150 Housing Units
Public Services Programs (including Shelter Operations)	2013	2018	Homeless Non-Homeless Special Needs Non-Housing Community Development		Public Services Programs Community & Economic Devt	CDBG: \$200,000 ESG: \$750,000	Public Facilities Infrastructure Activities of Low/Moderate Income Homeless Benefit: 50000 Persons Assisted Public services activities for Low/Moderate

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Objectives/Indicators
							Income Ho Benefit: 500 House Assisted Homeless P Overnight S 2000 Perso Assisted Overnight/ Shelter/Tra Housing Be 50 Beds Homelessn Prevention 5000 Perso Assisted
Community & Economic Devt (including Public Facilities)	2013	2018	Non-Housing Community Development		Community & Economic Devt	CDBG: \$250,000	Homelessn Prevention 120 Person Jobs created/ret 50 Jobs

Table 55 – Goals Summary

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2). See above table and below:

Rental units constructed:

750 Household Housing Units

Rental units rehabilitated:

400 Household Housing Units

Homeowner Housing Added:

25 Household Housing Units

Homeowner Housing Rehabilitated:

25 Household Housing Units

Housing for Homeless added:

150 Household Housing Units

SP-50 Public Housing Accessibility and Involvement

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Not Applicable.

Activities to Increase Resident Involvements

Residents are encouraged to actively participate in assisting staff in maintaining the complex in the best condition possible. The HA encourage residents to report maintenance issues inside and outside their apartments. These both provide staff with valuable information, as well as gives the residents a sense of responsibility of their surroundings. Meetings are held with residents on a regular basis to inform them of all upcoming work scheduled to take place, and to gather resident feedback and special requests. A resident site representative is in charge of general cleaning of the entire complex, as well as monitoring safety and resident compliance with House Rules.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled' designation

Not Applicable.

SP-55 Barriers to affordable housing

Barriers to Affordable Housing

The dissolution of redevelopment agencies has fundamentally altered affordable housing financing in all of California. There had been 12 RDAs in the county and many of them provided a fairly predictable source of funds for affordable housing development. Lack of a local dependable funding stream is aggravated by the fact of 21 political jurisdictions, each with its own entitlement processes. In this light, affordable housing developers must become even more strategic in negotiating a successful critical path for increasing the housing supply.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The dissolution of RDAs in San Mateo County will result in the redirection of some of the funds to the County to pay for public services. Housing advocates across the state, including those in this County, are working with their local government partners to dedicate some of the property tax residual distributions generated under the dissolution process ("boomerang funds") for affordable housing. In San Mateo County, the housing advocates are also working to streamline the patchwork of entitlement procedures. Both efforts involve political trade-offs, easing the fear of political trespassing, and re-balancing priorities.

SP-60 Homelessness Strategy

Responses to this section can be found in NA 40 – Homeless Needs Assessment.

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

Responses to this section can be found in NA 40 – Homeless Needs Assessment.

Addressing the emergency and transitional housing needs of homeless persons

Responses to this section can be found in NA 40 – Homeless Needs Assessment.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

Responses to this section can be found in NA 40 – Homeless Needs Assessment.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Responses to this section can be found in NA 40 – Homeless Needs Assessment.

SP-65 Lead based paint Hazards

Actions to address LBP hazards and increase access to housing without LBP hazards

Once environmental assessments are conducted by County Environmental Health and the results verify the presence of lead in a dwelling unit, the property owner is required to do lead hazard reduction/abatement as determined necessary by the County Health Lead Investigator/Assessor. Environmental Health has a Housing Inspection Program that conducts routine inspections at apartment buildings with 4 units or more. A part of the routine inspection involves the observation, documentation and abatement of deteriorated lead-based paint at these buildings. All inspection reports sent to the property owners include the following information:

HEALTH AND SAFETY CODE SECTION 17920.10 (a) any building or portion thereof including any dwelling unit, guestroom, or suite of room, or portion thereof, or the premises on which it is located, is deemed to be in violation of this part as to any portion that contains lead hazards. For purposes of this part "lead hazards" means deteriorated lead-based paint without containment, of one or more of these hazards are present in one or more locations in amounts that are equal to or exceed the amounts of lead established for these terms in Chapter 8 (commencing with Section 35001) of Division 1 of Title 17 of the California Code of Regulations or by this section and that are likely to endanger the health of the public or occupants thereof as a result of their proximity to the public or occupants thereof.

LEAD HAZARD WARNING -Lead-safe work practices are required by State of California Law for all work that disturbs paint in pre-1978 buildings due to the possible presence of lead-based paint. As of April 22, 2010, the US EPA requires all workers (including property owners) who disturb pre-1978 painted surfaces to be trained, and all firms to be EPA certified, in lead safety. For more information, contact EPA at www.epa.gov/lead or San Mateo County Environmental Health 650-372-6200.

Finally, County Environmental Health has developed outreach materials that are given out to the public at large upon request. These materials include:

THE LEAD-SAFE CERTIFIED GUIDE TO RENOVATE RIGHT (EPA)
PROTECT YOUR FAMILY FROM LEAD IN YOUR HOME (EPA)
CONTRACTORS: LEAD SAFE DURING RENOVATION (EPA)
REPORT UNSAFE WORK: WWW.GETLEADOUT.ORG (<http://www.GETLEADOUT.ORG>)

How are the actions listed above related to the extent of lead poisoning and hazards?

As noted elsewhere in the ConPlan, the County's housing stock is old, with 83% of the ownership stock and 81% of the rental stock 33 years or older. As such, it can reasonably be expected that these units have LBP, but the extent of loose paint and disturbed painted surfaces is unclear. The County maintains a list of cases in which it was notified for LBP assessment. It performed 25 lead assessments in 2012.

How are the actions listed above integrated into housing policies and procedures?

The County’s housing rehabilitation programs require that lead assessments be performed for all housing built before 1978 undergoing improvement with County funds. The level of effort for the assessments is in accordance with HUD requirements based on three thresholds of cost of work (excluding the lead reduction): less than/equal to \$5,000; \$5,001 to \$25,000; and above \$25,000. If the improvement work costs less than/is equal to \$5,000, then the approach is “do no harm.” If the work costs \$5,001 to \$25,000, the approach is to identify and control lead hazards. For work exceeding \$25,000, the approach is to identify and stabilize deteriorated paint. Any lead testing and clearances are done by a certified specialist.

SP-70 Anti-Poverty Strategy

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Poverty is a condition with no simple solutions. Poverty is not an episodic descent into a state of low income, but a persistent situation in which low income results from an inability to enter the mainstream. Poverty can be caused by meager job skills, family breakdown, disability, bad luck, and more than likely, a combination of the aforementioned. The County continues to develop creative initiatives to reduce the number of poverty level families. The County Human Services Agency along with the new Economic Development Agency are structured to arrest the impact of poverty in terms of social services and job training opportunities.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

Community Action Agency (CAA) and Community Action Plan (CAP). In response to the recent closure of CAA, the County at the request of various stakeholder agencies, revived it in order to access federal funds available for CAAs under the Community Services Block Grant (CSBG). Formerly an independent nonprofit, the new CAA is affiliated with the County. The mission of the new San Mateo County Community Action Agency (SMC-CAA) is to eliminate the causes and ameliorate the conditions of poverty, by advancing the self-sufficiency of low income families and individuals in San Mateo County. Its Community Action Plan includes an assessment of the community's poverty-related needs and available resources, and articulates feasible goals, and strategies to prioritize services and activities to promote the goal of self-sufficiency for low-income people in San Mateo County. The CAP describes the wide range of programs in place in San Mateo County to address poverty, including information and referral, food programs, employment and training, education, family and youth services, health and behavioral health services, legal service and senior services.

CAA has identified the greatest need to be in Homelessness Prevention. As indicated in the Community Profile, housing costs are extraordinarily high in San Mateo County, making it extremely difficult for low income households to maintain their housing. The CAA has prioritized its allocation of CSBG program funds to provide rapid rehousing that had been earlier provided by HPRP. The CAA is committed to assisting low income households to access the services and financial assistance they need to gain greater stability and independence.

Employment Services - HSA has developed a comprehensive array of employment services available to poverty level families and low-income workers including those formerly incarcerated. First time or re-entry workers are able to participate in job search skills, employability skills and a variety of career oriented activities. Families with multiple employment barriers are offered intensive supports to overcome the barriers. Low income wage earners are offered career enhancement skills and job retention supports. HSA launched a subsidized employment program which presents qualified low-income families more job placement opportunities. HSA has developed partnerships with a range of community stakeholders to increase the opportunities and services for low-income families.

Self Sufficiency Program of HIP Housing

The Family Self-Sufficiency (FSS) Program is a five-year program combining case management with rental assistance to help existing HCV families' transition from public assistance or underemployment to employment at a wage or salary that provides economic independence. FSS staff and the head of household work in partnership to create an individualized self-sufficiency plan and communicate regularly to gauge the participant's progress. A unique feature of the FSS Program is the escrow account. As each participant's earned income increases, so does the amount he/she pays toward rent. When this happens, HACSM places an amount equal to the rent increase due to employment into an escrow account. The escrow account balance continues to build, with interest, as the participant progresses toward self-sufficiency. Once the participant has completed the Contract of Participation and has been independent of public assistance for at least the final year of the contract, he/she is eligible to receive the escrow account.

SP-80 Monitoring

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Organizations funded are regularly monitored by HCD staff through review of quarterly performance reports as well as through on-site monitoring visits in accordance with a risk assessment protocol established in the CDBG/ESG subrecipient monitoring manual jointly developed by the five CDBG entitlement jurisdictions in the County (Daly City, South San Francisco, San Mateo, Redwood City, County). In addition, capital projects funded through federal funding are monitored for compliance with applicable environmental, procurement, financial and labor regulations.

County HCD staff also monitors HOME-funded projects in accordance with HOME requirements. On-site inspections are conducted annually for projects with 25 or more units, every other year for projects with 5 to 24 units and every three years for projects with less than 5 units. HCD conduct the on-site physical inspection of the facilities and review tenant income certification. The County is exploring how to effectively collaborate with other partnering jurisdictions in the monitoring of HOME-funded projects since many projects receive dual HOME funding – from the County plus an HOME entitlement city.

In order to be more vigilant regarding timeliness of expenditures, HCD has developed an excel database to track project activity under the three HUD Grants. All HUD-funded projects are entered into this database. On a monthly basis, and more often if needed, HCD staff meet to review project status, including funding commitments and expenditures, particularly under CDBG and HOME. The information is updated from and compared to recent IDIS set-up and expenditure data. This database also tracks Davis-Bacon and Section 3 compliance projects. At these meetings, Staff will also make quarterly projections of expenditures, including any necessary revisions to reflect recent expenditures not yet drawn down in IDIS or to fine-tune projections.

Expected Resources

AP-15 Expected Resources

Introduction

This section examines the amount of federal funding projected for the next year for housing and community development activities and their financial leveraging impact on other resources. The federal CDBG, HOME, and ESG allocations are estimates based on a 5% reduction, but HUD has not provided the final definitive allocations as of the date of input of this section (March 2013).

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,355,364	385,009	159,582	2,899,955	10,800,000	funded programs (public services, minor home repair, microenterprise) represent 2nd year of two-year funding allocations. Rest for improvements to community facilities.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab	898,388	453,539	(381,338)	970,589	3,560,000	Reserve for up to 3 projects. To be reviewed again in June for specific project funding determination for one, two or three of the projects.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
		Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA						
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	210,910	0	0	210,910	840,000	Funding represents 2nd year of two-year allocations for Shelter Operations & Rapid Re-Housing.

Table 56 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

CDBG-, HOME-, and ESG-funded program operations will be leveraged by other federal and/or governmental support for their specific type of services, foundation support and other private fundraising. Housing developments will ultimately be leveraged by low income housing tax credit proceeds, and possibly local funds, including HEART, the County's trust fund, which may support one or more of the projects. One housing project in Daly City is expected to receive city-owned land to comprise part of the project site (on Mission St). This land donation will fulfill the HOME match requirements. Other HOME match has yet to be determined, but may include supportive housing services, other local funds, Affordable Housing Program (AHP) funds under the Federal Home Loan Bank, etc.

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

Not applicable.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Housing Development/Housing Repair and Modification	2013	2018	Affordable Housing		Housing Development/Housing Repair & Modification	HOME: \$970,589	Rental units constructed: 112 Household Housing Unit
Public Services Programs (including Shelter Operations)	2013	2018	Homeless Non-Homeless Special Needs Non-Housing Community Development		Public Services Programs	CDBG: \$411,055 ESG: \$195,091	Public service activities for Low/Moderate Income Housing Benefit: 2000 Households Assisted Homeless Person Overnight Shelter: 200 Persons Assisted Homelessness Prevention: 500 Persons Assisted
Community & Economic Devt (including Public Facilities)	2013	2018	Non-Housing Community Development		Community & Economic Devt	CDBG: \$372,500	Rental units rehabilitated: 214 Household Housing Unit Homeowner Housing Added: 5 Household Housing Unit Jobs created/retained: 25 Jobs Businesses assisted: 25

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
							Businesses Assisted

Table 57 – Goals Summary

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b)

Projects

AP-38 Project Summary

Project Summary Information

Project Name	Target Area	Goals Supported	Needs Addressed	Funding
Housing Development Reserve		Housing Development/Housing Repair and Modification	Housing Development/Housing Repair & Modification	HOME: \$846,774
Rental Housing Rehabilitation		Housing Development/Housing Repair and Modification	Housing Development/Housing Repair & Modification	CDBG: \$555,889
Minor Home Repair Programs		Housing Development/Housing Repair and Modification	Housing Development/Housing Repair & Modification	CDBG: \$362,500
Public Facilities		Community & Economic Devt (including Public Facilities)	Community & Economic Devt	CDBG: \$225,000
Microenterprise Assistance		Community & Economic Devt (including Public Facilities)	Community & Economic Devt	CDBG: \$70,000
Public Services - General		Public Services Programs (including Shelter Operations)	Public Services Programs	CDBG: \$172,000
Public Service - Fair Housing Enforcement		Community & Economic Devt (including Public Facilities)	Community & Economic Devt	CDBG: \$28,000
Public Services - Shelter Operations		Public Services Programs (including Shelter Operations)	Public Services Programs	CDBG: \$134,755
ESG12 San Mateo County		Public Services Programs (including Shelter Operations)	Public Services Programs	ESG: \$195,091
Public Services - Core Services Program				CDBG: \$76,300

Table 58 – Project Summary

AP-35 Projects

Introduction

FY 2013-14 activities were selected through the County's NOFA process, which involved initial staff reviews and recommendations followed by a public hearing presided by the Housing and Community Development Committee, the County's public advisory body to the Board of Supervisors on CDBG, HOME, and ESG funding matters. The upcoming activities include a Housing Reserve for up to three housing activities, plus improvements to various community facilities. As part of streamlining, Last year the County implemented a two-year funding allocation process for grant-funded programs. These comprise public service programs, including shelter operations and fair housing; minor home repair programs administered by nonprofit agencies; and microenterprise activities.

#	Project Name
1	Housing Development Reserve
2	Rental Housing Rehabilitation
3	Minor Home Repair Programs
4	Public Facilities
5	Microenterprise Assistance
6	Public Services - General
7	Public Service - Fair Housing Enforcement
8	Public Services - Shelter Operations
9	ESG12 San Mateo County
10	Public Services - Core Services Program

Table 59 – Project Information

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

This reserve is for housing development for up to three specific projects that responded to the County's FY 2013-14 NOFA, but which County staff and the HCDC found premature. Each is asked to return in June to provide updates at which time an allocation may be made. The three projects are: (1) Willow Apartments (proposed by Core Affordable Housing Developers), 60 units of studios/1 BR units targeted to ELI client, including homeless and at-risk vets. Project site is located at the Menlo Park VA grounds; (2) Daly City Apartments (proposed by Eden Housing), 75 units of family housing in the Daly City transit corridor; and (3) Mission St. Family Housing (proposed by MP The Farm, a CHDO), 52 units of family housing along the Mission St. Corridor in Daly City.

The overall allocation priorities are based on funding objectives developed and revisited each year through a public participation process. A major obstacle to addressing underserved needs is the obvious continual reduction of CDBG /HOME funds. The County's funding objectives fall under three major categories:

- A. Housing Development/Housing Repair and Modification Programs
- B. Public Services Programs (including Shelter Operations & Fair Housing Enforcement)
- C. Community & Economic Devt (including Public Facilities & Micro-Enterprise Assistance)

The Housing Development reserve is for housing development for up to three specific projects that responded to the County's FY 2013-14 NOFA, but which County staff and the HCDC found premature. Each is asked to return in June to provide updates at which time an allocation may be made. The three projects are: (1) Willow Apartments (proposed by Core Affordable Housing Developers), 60 units of studios/1 BR units targeted to ELI client, including homeless and at-risk vets. Project site is located at

the Menlo Park VA grounds; (2) Daly City Apartments (proposed by Eden Housing), 75 units of family housing in the Daly City transit corridor; and (3) Mission St. Family Housing (proposed by MP The Farm, a CHDO), 52 units of family housing along the Mission St. Corridor in Daly City.

AP-50 Geographic Distribution

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Funding will be directed throughout the County. While there are identified pockets of low income and/or minority concentrations, these areas will not necessarily be identified for concentrated investment. Given the high cost of land, geographic investment of CDBG and HOME funds are often opportunistic, especially for housing development, which is encouraged along major transit lines and nodes.

Geographic Distribution

Target Area	Percentage of Funds

Table 60 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

To maximize the utility and benefits of CDBG, HOME, and ESG, it is felt that these funds should not be targeted to specific geographic areas, except that affordable housing development is encouraged along transit corridors and near transit nodes throughout the County. Housing rehab is seen as countywide, as older units, both homeownership and rental units are located throughout the county. Community-based services and facilities are strategically located throughout the County and generally serve either their specific surrounding areas or the entire county.

Discussion

CDBG, HOME, and ESG funds are being used throughout the County according to funding priorities approved by the Housing and Community Development Committee. While wealthy geographic communities exist in the County, poverty and the phenomenon of low income households are not strictly contained within specific geographic boundaries.

Affordable Housing

AP-65 Homeless and Other Special Needs Activities

Introduction

The County's Continuum of Care was recently notified of its 2012 competitive award under the Continuum of Care Program. It will receive \$5.8 million for various homeless programs, many including transitional housing programs and shelter plus care vouchers for permanent supportive housing. The County's priority for ranking applications put rapid re-housing as its highest priority for funding. The FY 2012 funds were not impacted by the automatic across the board budget cuts under sequestration. These funds will leverage the relatively small, but critical sum of Emergency Solutions Grant (ESG) funding used to support shelter operations and to provide rapid re-housing.

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

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

This discussion encompasses the purviews of several questions in this section AP 65 and has been the response for previous question in this ConPlan as well. The San Mateo County CoC is undertaking a wide range of efforts to meet the needs of homeless persons and those at risk of homelessness:

Chronically Homeless People: The CoC has created a multi-disciplinary, bi-lingual, Homeless Outreach Team (HOT) to conduct intensive outreach and engagement with unsheltered and chronically homeless people located throughout the County geography, with a particular focus on the cities with large numbers of unsheltered homeless people. The HOT team not only conducts outreach and engagement, but also helps homeless people move as quickly as possible into permanent housing and provides ongoing support to ensure their transition is successful. Specialized HOT teams focus on the Cities of San Mateo, Redwood City, and East Palo Alto.

The San Mateo County CoC has also been steadily adding new chronically homeless beds to the housing inventory. Over the next ten years, the CoC will pursue the strategies outlined in HOPE, the 10-Year Plan to End Homelessness. Strategies for increasing the supply of permanent supportive housing include: (1) CoC members will pursue education and advocacy with local jurisdictions on removing land-use barriers and creating incentives for development, streamlining permitting and approval processes, and identifying sites appropriate for multi-family rental development; (2) the Housing Authority, County Departments, and non-profit developers will seek out mainstream funding and other local resources to leverage state and federal funding for supportive housing; (3) the County Dept. of Housing and local jurisdictions will adopt ordinances promoting inclusionary zoning for the purpose of adding supportive housing units within larger affordable housing and market-rate housing developments.

Families with Children: To reduce the number of unsheltered families, the CoC has developed a rapid re-housing program (providing short-term rental assistance plus case management to homeless families). The San Mateo County Human Services Agency (H.S.A.) is also committed to preventing families with children from ending up on the street and has provided funding for a motel voucher program to assist

families with children that are waiting to access shelter.

Veterans: The San Mateo County CoC is very concerned about homelessness among veterans. In 2010, the CoC added the goal of ending veteran homelessness as a top priority in the annual update to HOPE. The CoC is working with the Veterans Task Force, convened in 2012 by the San Mateo County Board of Supervisors, to improve county-wide efforts to outreach to homeless and at-risk veterans, assess their service and housing needs, and help them access needed resources, including VASH vouchers, veterans benefits, etc.

Youth: Addressing the needs of homeless youth is identified as a top priority in the San Mateo County 10-Year Plan to End Homelessness. Currently, HUD CoC funds are provided to the San Mateo County Mental Health Association (MHA) to operate its SAYAT Program (Support and Advocacy for Youth in Transition), which provides case management and housing search/stabilization services to homeless youth. The San Mateo County Housing Authority (also a CoC Steering Committee member) has a supply of 25 FUP Vouchers for youth leaving the foster care system, to ensure they do not become homeless.

Addressing the emergency shelter and transitional housing needs of homeless persons

Discussion has been included above.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Discussion has been included second question above.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Discussion has been included second question above.

Discussion

Helping the County's homeless and assessing their needs through emergency shelter and transitional housing, and helping in particular chronically homeless persons and families, vets and their families, and helping low income households avoid becoming homeless, especially those discharged from publicly funded institutions and systems of care, require constant collaboration among the Human Services Agency, the County's Continuum of Care, the Health Department, and provider agencies. An on-going

challenge, these efforts call for vigilance in promoting new approaches, new partnerships, along with implementation and evaluation.

AP-75 Barriers to affordable housing

Introduction

The dissolution of redevelopment agencies (RDAs) has fundamentally altered affordable housing financing in all of California. There were thirteen RDAs in the county and many of them provided a fairly predictable source of funds for affordable housing development. Lack of a local dependable funding stream is aggravated by the fact of 21 political jurisdictions, each with its own entitlement processes. In this light, affordable housing developers must become even more strategic in negotiating a successful critical path for increasing the housing supply.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Housing advocates are organizing to redirect back to affordable housing some of the lost redevelopment agency funds that will come back to the county to meet other public needs. But housing advocates also understand the county must balance all its priorities, including some newly imposed ones like Public Safety Realignment which directs low-risk offenders from the state prison system to the county jails, and the national Affordable Housing Act. The organizing process is a delicate one. Against this backdrop, on April 9, 2013, the County Board of Supervisors will host a public hearing to consider housing-related options for the use of the portion of the liquidated RDA funds that will return to the County. The County is expecting a one-time redirect of some \$13.4 million of erstwhile RDA-generated tax increments. The County Manager is recommending that all the \$13.4 million be used for housing, with 25% (\$3.35 million) going to shelter construction and improvements and 75% (\$10.05 million) directed to affordable housing projects. On May 9, 2013, the Board of Supervisors is scheduled to review to what extent Measure A sales tax surcharge funds should be invested in affordable housing. Measure A was a ½ cent sales tax measure passed by voters in November 2012 and which will have a ten-year life-span starting April 1, 2013. An estimated \$60 million per year will be generated for various public purpose needs in the County. The housing discussion on May 9 is part of a series of public meetings to be held from April 23 through July 23 to review a range of possible uses.

HEART, the County's trust fund, in which the current membership includes 20 of the 21 political jurisdictions in the County, has developed some preliminary strategies, including advocating for the following: timely, dependable access to entitlements by developers; legislation that will provide permanent sources of funding for housing; and for a cogent and coordinated Housing Element process for local jurisdictions in the county to embrace. (Housing element law is the State's primary market-based strategy to increase housing supply, affordability and choice. The law recognizes that in order for the private sector to adequately address housing needs and demand, local governments must adopt land-use plans and regulatory schemes that provide opportunities for, and do not unduly constrain, housing development. Housing element law requires local governments to adequately plan to meet their existing and projected housing needs, including their share of the regional housing need.)

Discussion

Actions to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing require great delicacy, astuteness, and doggedness, along with a sense of possibility. These challenges have emboldened a cadre of housing advocates to continually seek new and effective ways to work effectively with policy-makers to address these barriers.

AP-85 Other Actions

Introduction

As a collaborative facilitator, the County continues to implement various actions to: (1) address obstacles to meeting underserved needs; (2) foster and maintain decent affordable housing; (3) to reduce lead-based paint hazards; (4) reduce the number of poverty-level families; (5) develop institutional structure; and (6) to enhance coordination between public and private housing and social service agencies.

Affordable housing has catapulted as a dominant issue occupying County policy makers. Various organizations have been spearheading initiatives in support of affordable housing development in the County. These groups include Peninsula Interfaith Action (PIA), an umbrella association of some two dozen-plus religious organizations; the Housing Leadership Council (HLC), a membership organization that advocates for affordable housing in the County; and C/CAG (City County Association of Governments).

Actions planned to address obstacles to meeting underserved needs

Through its annual NOFA priorities for use of CDBG, HOME, and ESG funds, the County places highest priorities on activities that meet underserved needs, with emphasis on providing stable and permanent housing and services for a spectrum of extremely low income households, including homeless and at risk persons. The County Departments of Housing, Health and the Human Services Agency continue to work collaboratively to develop and evaluate protocols and other actions that target underserved groups. These collaborations serve to ensure that their actions are not duplicative, do not work at cross-purposes, and leverage precious resources to maximal utility.

Actions planned to foster and maintain affordable housing

The County either supports or is a member of various housing advocacy groups motivated by the intersection of social justice and housing affordability for all groups. Most notable of these groups include: the Housing Leadership Council of San Mateo County whose mission is to accelerate the production of new homes in San Mateo County at all affordability levels to create opportunities and a viable quality of life; the City/County Association of Governments (C/CAG), whose charge is to work with the County's 21 political jurisdictions to develop timely Housing Elements that respond adequately and sensitively to regional housing need numbers assigned to their respective jurisdictions; the Housing Endowment and Regional Trust of San Mateo County (HEART), a joint powers agency comprising currently 20 of the 21 political jurisdictions, is the County's housing trust fund and responsible for meeting critical housing needs in the County by raising funds from both public and private sources; and Peninsula Interfaith Action (PIA), whose mission is to create justice by forging a common sense of purpose among diverse communities, addressing local problems, putting faith into action, building hope and finding solutions, including in the affordable housing arena.

Actions planned to reduce lead-based paint hazards

Once environmental assessments are conducted and the results verify the presence of lead in a dwelling unit, the property owner is required to do lead hazard reduction/abatement as determined necessary by the County Health Lead Investigator/Assessor. Environmental Health has a Housing Inspection Program

that conducts routine inspections at apartment buildings with 4 units or more. A part of the routine inspection involves the observation, documentation and abatement of deteriorated lead-based paint at these buildings. All inspection reports sent to the property owners include the following information:

HEALTH AND SAFETY CODE SECTION 17920.10 (a) any building or portion thereof including any dwelling unit, guestroom, or suite of room, or portion thereof, or the premises on which it is located, is deemed to be in violation of this part as to any portion that contains lead hazards. For purposes of this part "lead hazards" means deteriorated lead-based paint without containment, of one or more of these hazards are present in one or more locations in amounts that are equal to or exceed the amounts of lead established for these terms in Chapter 8 (commencing with Section 35001) of Division 1 of Title 17 of the California Code of Regulations or by this section and that are likely to endanger the health of the public or occupants thereof as a result of their proximity to the public or occupants thereof.

LEAD HAZARD WARNING

Lead-safe work practices are required by State of California Law for all work that disturbs paint in pre-1978 buildings due to the possible presence of lead-based paint. As of April 22, 2010, the US EPA requires all workers (including property owners) who disturb pre-1978 painted surfaces to be trained, and all firms to be EPA certified, in lead safety. For more information, contact EPA at www.epa.gov/lead or San Mateo County Environmental Health 650-372-6200.

Finally, County Environmental Health has developed outreach materials that are given out to the public at large upon request. These materials include:

THE LEAD-SAFE CERTIFIED GUIDE TO RENOVATE RIGHT (EPA)
PROTECT YOUR FAMILY FROM LEAD IN YOUR HOME (EPA)
CONTRACTORS: LEAD SAFE DURING RENOVATION (EPA)
REPORT UNSAFE WORK: WWW.GETLEADOUT.ORG (<http://www.GETLEADOUT.ORG>)

Actions planned to reduce the number of poverty-level families

As noted elsewhere in the ConPlan, poverty is a condition with no simple solutions. Poverty is not an episodic descent into a state of low income, but a persistent situation in which low income results from an inability to enter the mainstream. Poverty can be caused by meager job skills, family breakdown, disability, bad luck, and more than likely, a combination of the aforementioned. The County continues to develop creative initiatives to reduce the number of poverty level families.

The County designated and supports a network of eight Core Service Agencies in the County. These agencies are located strategically throughout the County and cover specific geographic areas. They often are the first line to intercept clients seeking safety net services, that include information and referral to other agencies that specialize in particular knowledge and skill sets to address their problems directly. The Human Services Agency recently revived the moribund Community Action Agency (CAA),

which receives a direct allocation of Community Services Block Grant funds to serve poverty level households.

The County, through the Human Services Agency, continues to provide a comprehensive array of employment services available to poverty level families and low-income workers including those formerly incarcerated. First time or re-entry workers are able to participate in job search skills, employability skills and a variety of career oriented activities. Families with multiple employment barriers are offered intensive supports to overcome the barriers.

The Housing Authority continues to provide the Family Self-Sufficiency (FSS) Program a five-year program combining case management with rental assistance to help existing families on Housing Choice Vouchers (Section 8 rental assistance) to transition from public assistance or underemployment to employment at a wage or salary that provides economic independence. FSS staff and the head of household work in partnership to create an individualized self-sufficiency plan and communicate regularly to gauge the participant's progress. A unique feature of the FSS Program is the escrow account. As each participant's earned income increases, so does the amount he/she pays toward rent. When this happens, the Housing Authority places an amount equal to the rent increase due to employment into an escrow account. The escrow account balance continues to build, with interest, as the participant progresses toward self-sufficiency. Once the participant has completed the Contract of Participation and has been independent of public assistance for at least the final year of the contract, he/she is eligible to receive the escrow account.

Actions planned to develop institutional structure

This discussion is provided below in the next question.

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

Resonating throughout this ConPlan, the County facilitates numerous collaborations and continues to participate or initiates collaborations to enhance coordination between public and private housing and social service agencies. Stabilized housing is all-encompassing and often requires an array of services to keep vulnerable households in their homes. The very fact that of the 2005 formation of the Department of Housing as its own County department, with the stitching together the Housing Authority and the Housing and Community Unit under the rubric of the County Housing Department, speaks directly to effective County coordination of public and private housing. Also noted throughout this ConPlan, the County is very active in encouraging participation in collaborations involving the Department of Housing, the Human Services Agency, and the Health Department, the latter two which provide a palette of health and social services, many of which are supportive housing services.

One such example of an action to enhance coordination is the Grand Boulevard Initiative (GBI). This has been a multi-year multi-jurisdictional effort involving a collaboration of stakeholders united to achieve

the shared vision of transforming the 43 mile stretch of the El Camino Real, a major north-south transportation arterial, into a grand boulevard. The visioning and design process calls for the integration of greater pedestrianization along with greater intensity of human-scale housing and commercial mixed use development along the street with shares of parks and public open spaces. The housing would be affordable for all income groups. Because El Camino traverses 19 cities within the County and outside the County into Santa Clara County, the GBI, currently led by the San Mateo County Transit District and by the Joint Venture: Silicon Valley Network, has been welcoming of challenge to marshal diverse and negotiate with divergent constituents. The El Camino Real was recognized as a Priority Development Area (PDA) in promoting the State’s Sustainable Communities Strategy. Toward this end, the reduction of greenhouse gas emissions is one of the GBI’s foremost goals.

Discussion

In this climate of diminishing resources, collaboration and coordination have become *de rigueur* to providing affordable and stable housing within the context of a sustainable and healthy community. The County continues to seek innovative ways to create both formal and informal partnerships to enhance the quality of life for current and future generations. The County's participation and collaboration in various initiatives reveal the following themes that weave through at the local, county and regional level, and in turn guide the San Mateo Urban County Consolidated Plan:

- Due to a set of generally positive regional factors—good weather, resilient economy, natural and adopted urban growth boundaries, strong local control over local land use—there is high demand for housing in the Bay Area region.
- An overall shortage of housing relative to this demand creates upward price pressure. The National Coalition for Inclusionary Housing’s annual report “Out of Reach” lists this area as the third most expensive rental housing market in the country.
- Materially closing this “housing affordability gap” –the difference between current market costs and what current residents can afford—is a daunting challenge that would require public and philanthropic funding one or two orders of magnitude greater than what is apparently available.
- The effects are disproportionately greater for lower-income households. This tends toward further concentration of lower-income residents in lower-cost neighborhoods.
- Geography aside, residents (in “special needs” categories) who need supportive services of some kind to obtain, retain or maintain housing are affected the most.

Given this general situation, regional, subregional and local plans call for focusing expenditures in areas of need, in projects that are financially and politically feasible, in projects and programs that strengthen organizational partners and attract or leverage additional funding, and on serving residents who bear the greatest circumstantial burdens and/or whose circumstances manifest in burdensome public costs. In particular, this translates to (for example):

- Making construction of permanent supportive housing a high priority when and where feasible.
- Building high-quality new rental housing in transit-rich, high-opportunity neighborhoods open to

residents countywide (including from lower-income neighborhoods) who can then use public transit to reach employment.

- Providing loans and grant to low-income homeowners to delay economic displacement.
- Funding services such as adult day care or food home delivery programs that allow frail seniors to stay in their homes longer under the care of relatives.
- Funding home-sharing services that broker safe, complementary pairings of roommates with “empty-nest” senior homeowners

Program Specific Requirements

AP-90 Program Specific Requirements

Introduction

The County leverages its CDBG, HOME, and ESG funds with other resources to augment the impact on housing and community development issues. Applicants requesting funds to support its programs and projects are required to show that they are garnering other funds to meet their needs. The elimination of local redevelopment agencies (RDA) and associated funding for affordable housing has deeply impacted affordable housing development. RDA resources were a pivotal force in the housing finance arena, having often played a dual role as both risk financing to attract other project development funds as well as gap financing to plug up shortfalls. Affordable housing developers must compete for other precious available funding and work proactively with affected stakeholders to develop innovative funding sources. These include funds related to transportation, and cap and trade energy trades.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220.(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	730,751
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	730,751

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	97.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220.(I)(2)

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

As always, HOME funds in a housing development must be leveraged by other financing to render the project financially feasible. The following comprise other potential funding sources to leverage HOME.

Housing Endowment and Regional Trust of San Mateo County (HEART). This is the county's housing trust fund, whose mission is to meet critical housing needs in San Mateo County by raising funds from both public and private sources. HEART provides financing in the construction, rehabilitation and purchase of homes affordable to middle- and low-income employees of local businesses, as well as to seniors and other fixed-income residents. HEART is a joint powers authority with membership comprising 19 out of the 20 cities in San Mateo County plus the County itself. HEART is governed by a public/private board of directors of 11 elected officials and 10 at-large members from the private sector. Most recently, it garnered \$2 million from the State's Proposition 1c funding for local trust funds. \$700,000 is available for rental projects and \$1.3 million for homebuyer housing.

Mental Health Services Act (MHSA). Currently jointly administered by the State Department of Mental Health and the California Housing Finance Agency (CalHFA), MHSA funds assist in the capital costs associated with development, acquisition, construction and/or rehabilitation of permanent supportive housing for individuals with mental illness and their families, especially including homeless individuals with mental illness. Created in 2006, this program provides funds to create permanent supportive housing for persons with mental illness.

State Housing-Related Restructuring. Both a cost saving and an administrative streamlining measure, the Governor has recommended restructuring certain State agencies and departments that administer various housing funds. One recommendation calls for merger of State HCD and the CalHFA under the auspices of State HCD. Another is the elimination of the Department of Mental Health and shifting most of the Mental Health Services Act (MHSA) functions and the Projects for Assistance in Transition from Homelessness program to the Department of Health Care Services.

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

Project-Based Vouchers. In San Mateo County, the Housing Authority has revived a program for

using project-based vouchers. By providing a dependable revenue stream indexed to fair market rents, vouchers enable nonprofit developers to obtain a larger conventional loan for the permanent phase of the project. Because the Housing Authority has a limited number of vouchers and must direct them toward multiple priorities, the project-based voucher initiative requires careful targeting to projects serving extremely low-income(ELI) households associated with supportive housing services.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

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

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

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

Recapture provisions. All HOME funds for homeownership are in the form of a loan recorded in second or subordinate mortgage lien position. The loan becomes due upon sale, transfer, or non-compliance with HOME requirements. Repayment may be deferred for an initial period, be interest only, or amortized. In no case will interest exceed 3%.

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

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

HOME Investment	Affordability Term
Less than \$15,000	5 years
\$15,000 to \$40,000	10 years
Over \$40,000	15 years

A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds. See 24 CFR 92.254(a)(4) are as follows:

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

Scenario	Treatment of Repayment Income to County
Borrower remains in unit during entire affordability period.	Program Income.
Early loan payoff during affordability period.	<p>Program income.</p> <p>If during the affordability period, borrower no longer occupies the unit after payoff, then repayment may be converted to Recaptured Funds, which may have to be paid to HUD.</p>
Non-Compliance (ie, Borrower rents out the unit during affordability period).	Recaptured Funds - County may be subject to repaying HUD, with non-federal funds if no repayment proceeds. Otherwise repayment to be reprogrammed for eligible HOME use.
Early sale of unit during affordability period.	Recaptured Funds limited to Net Proceeds; may have to repay HUD. Otherwise repayment to be reprogrammed.
Foreclosure during affordability period.	Recaptured Funds limited to Net Proceeds; may have to repay HUD. Otherwise repayment to be reprogrammed.

Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

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

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

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

In the event tax credits are involved in the project “refinancing” transaction (which actually changes the characterization of the project from a simple refinancing by the same owner, to acquisition-rehabilitation by a different legal owner), the County will use the second rehab criteria of \$20,000 per HOME-assisted unit.

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

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

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

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

compliance with HOME requirements and for projects of greater than 25 units, DOH will request annual project operating budgets.

Emergency Solutions Grant (ESG)

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

The program portion of ESG is used to support a whole array of shelter services and rapid re-housing. Because the County allocation of ESG is small relative its CDBG or HOME allocations, County policy has been to allocate all the ESG program funds for shelter services to one shelter provider, in this case, InnVision Shelter Network, the largest shelter provider in the County. In terms of rapid re-housing written standards, the San Mateo County Continuum of Care has begun a process of designing and implementing a county-wide rapid re-housing program modeled on the Homelessness Prevention and Rapid Re-Housing Program. Given that the resources provided under ESG are only a fraction of what is was available under HPRP, this will begin as a significantly scaled-down program, targeting families and individuals residing in shelters. The program will be operated by a service provider collaborative, with Shelter Network as the lead agency. Partnering agencies will include Samaritan House, CORA and Project WeHOPE. a. Standard policies and procedures for evaluating eligibility Eligible households will include homeless families and individuals residing in emergency shelters and transitional housing in San Mateo County. All participants will be literally homeless per the HUD Category 1 definition of homelessness. The program will serve Shelter Network shelter-based families and individuals, Samaritan House clients at Safe Harbor shelter, CORA clients in emergency shelter, and shelter-based clients of Project WeHOPE. The program may also consider referrals of homeless people from other partners, provided they are literally homeless. Families and individuals served will be those who are most likely to retain permanent housing and those who face primarily economic barriers to self-sufficiency and permanent housing. Priority may be given to those who are currently enrolled in behavioral health and recovery services, including mental health treatment and alcohol and other drug treatment and recovery services. Priority may also be given to those with rental subsidies from a non-ESG source such as Housing Readiness Program. All case managers at each of the four primary partnering agencies, as well as other intake personnel and other staff as appropriate, will be trained in the program's eligibility requirements and will screen all clients for eligibility for participation in the program. The screening, verification and documentation procedures will ensure that all households served meet ESG requirements. The screening and documentation procedures will draw upon the providers' past and current experience with HPRP and SSVF. A detailed intake includes questions regarding housing status, income and available assets, determination of need for financial assistance, potential housing options with friends or family, and more. Shelter Network's Director of Housing will oversee the initial and ongoing training in this area. b. Policies and procedures for coordination among providers. The ESG-funded activities will be collaboration between Shelter Network, Samaritan House, CORA, and Project We Hope. Shelter Network, Samaritan House and CORA have extensive collaborative experience providing emergency shelter, homelessness prevention and rapid re-housing services. As the lead applicant, Shelter Network will establish a bi-monthly working group with staff from each of the subcontractors and referring agencies to review progress toward goals and to ensure that services, clients, and outreach efforts are complementary and unduplicated. As needed, staff from the Core Service Agencies, from other service providers, from the community will be engaged to assist with outreach, service provision, and policy development. All of the applicant agencies maintain strong collaborative relationships with other service providers in the County.

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

San Mateo County developed a system for coordinated access and assessment about 10 years ago, when the CoC Lead Agency (San Mateo County H.S.A.) created a network of eight Core Service Agencies located throughout the county. The Cores all receive County General Funds to serve as the entry point into safety net services, emergency shelter and housing assistance for people who are homeless or at-risk of homelessness. All providers, including the County's "211" phone-in system, direct homeless people to the Cores for a standardized initial assessment to determine the type of assistance that will be offered. In 2013, the CoC will work to further standardize and strengthen the assessment and referral processes conducted at the Cores to ensure there is a fully coordinated system. This work will be coordinated with the San Mateo County Homeless Continuum of Care Steering Committee and the County's Community Action Agency, which oversees the use of CSBG funding, one of the community's main sources of funds for homelessness prevention activities.

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

In FY 2012-13, the County developed a policy of two-year funding commitments for ESG as well as for CDBG grant-funded programs (ie, public services, minor home repair programs, microenterprise, fair housing enforcement). This streamlining effort is aimed at both facilitating staff contract administration and assisting with budget planning by affected providers. In response to a Notice of Funding Availability, shelter providers applied for funding for shelter operations. Because of ESG reporting requirements and the relative small ESG allocation, County policy is to direct ESG program funds to a single shelter provider under each category, shelter operations and rapid re-housing. InnVision Shelter Network was the successful recipient for both categories. ESG funding for FY 2013-14 will be continued to the ISN subject to availability of funds due to federal "sequestration."

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The San Mateo County Board of Supervisors is the recipient of the ESG funds. It is not possible to require inclusion of a homeless or formerly homeless person on this elected body. However, the bylaws of the San Mateo County Continuum of Care Steering Committee require representation of a homeless or formerly homeless individual, and this slot is currently held by a formerly homeless person. In the coming year the CoC will develop a plan to further involve homeless people in policy-making relating to ESG and CoC funding. The County's Housing and Community Development Committee, an advisory body to the County Board of Supervisors on CDBG, HOME, and ESG funding allocations, includes a member from the CoC on its 15-member body.

5. Describe performance standards for evaluating ESG.

In 2011-2012, the San Mateo County CoC began the process of developing performance standards for recipients of CoC and ESG funding. A performance standards and system re-design working group has been convened, which includes representation from the CoC lead agency, providers, and other stakeholders. The Department of Housing is represented on this group. As a first step

towards developing the standards, the CoC lead agency is working on extracting data from the HMIS to determine how the system as a whole as well as individual providers are performing on three key indicators: (1) exits to permanent housing; (2) length of stay in emergency shelter and/or transitional housing; and (3) returns to homelessness from permanent housing. Once the baseline has been established, the working group will set benchmarks that the system and providers will work to meet to improve performance on these indicators.

Discussion

Dwindling federal allocations of CDBG, HOME, and ESG have urged local administrators and nonprofit providers to seek even more smart and creative ways of supporting housing and community development activities. A great sense of optimism tempered with pragmatism is an essential ingredient.

APPENDIX

Con Plan Meeting 11/29/12 Break-Out Notes Organized by Categories & Write-In Comments

* Denotes priority needs by 3 of 4 breakout groups

Housing for Special Needs Population

- Shelter and housing appropriate for young adults 18 – 27 years old and for youth leaving foster care
- More transitional shelters for homeless – creating more “one stop” at shelters to include services (South San Francisco has a keen need in downtown area)
- Supportive housing – permanent
- Housing/Shelter *
- Emergency Shelter
 - Preserve housing
 - Develop new (youth)
- Supportive Housing
 - With services
- Supportive Housing (temp) for pregnant teens
- Safe housing for sexually exploited children
- Transitional housing (variety of populations)
- Preservation & rehab of existing affordable housing (change of life circumstances w/members of household, healthy & safe housing)
- Specialized housing – mental health, disabilities, senior, etc
- Preserving existing affordable housing, e.g. seniors

** South San Francisco & Daly City – Accessibility issues for rental properties

Housing for County Workforce

- Affordable housing (mainly rental)
 - New housing development – workforce, low-income and supportive housing
- Subsidized low-income *
 - No services needed
 - Long term (fixed income)
 - Short term subsidies
- Enough affordable housing in the entire community (variety, such as shelter, transitional, sharing, rental, construction, for all populations in need)
- Transitional housing (variety of populations)

Housing-Related Services

- Rental Assistance
- Legal Assistance
- Transitional housing (variety of populations)
 - Housing & case management: realignment

- Rental subsidies (HOME, ESG, CDBG)
- Financial literacy
- Shelter support (all jurisdictions)
- Fair Housing – educating landlords
- Longer length of stays in transitional housing

Other Services

- Case Management –Help people access services and follow-up services
- Life Skills training/education *
 - Employment skills training
 - Family support services
 - Case management & supportive services
 - Vocational skills training (all jurisdictions)
 - Financial Literacy, especially for youth in independent living, and for homeless persons transitioning to permanent housing
 - Financial Literacy and education (all jurisdictions) (anti-payday lending)
- Increased Behavioral health services for homeless – particularly mental health and chemical dependency
- Child Care, in particular for young women in transitional housing and transitioning to independent living
- Safety Net Services, including food access (all jurisdictions)
 - Food (ie basic needs services) *
- Recreational opportunities for youth, children and seniors e.g. parks, community gardens (neighborhood level-accessible to all) – This was for SSF, specifically the downtown neighborhoods.
- Public Services *
 - Youth Development
 - Job Training – sector based approach
 - Case management
 - Better and more accessible transportation, especially East/West (throughout the County)

Strategies

- Greater collaboration among agencies to maximize what is working
- Eliminating some of the geographic barriers and boundaries
- Targeting sites for affordable housing (all jurisdictions)
- More Collaborations (non-duplication of services)
 - Case management system-wide with shared oversight, e.g. collaboration between Cities & Counties
- With limited resources, fund programs that work
 - Forced collaboration?
- Public/private partnerships
 - Foundations, Corporations, Cities & Counties coming together
- Housing strategies that support aging in place *
 - Creation of villages
- Advocacy for housing – getting the story out to private landlords about the need/clients *
- Leveraging corporate & private funding opportunities to benefit community- volunteerism of engagement of community *

- Publishing of agency program guidelines – formerly incarcerated clients *
- [Provide] Bridge loans for acquisition
- [Provide] Incentives for Landlords to accept subsidies and vouchers, e.g. \$ to improve properties
- [Help with] Cash flow/[Provide] Rent support to increase return for private investors
- Housing Specialist [within shelters?]
 - Identify needs
 - Direct towards placement
- Rent Control
- [Improve] Unsafe discharges to room & board homes
- Creation of safe “approved” room & board homes

Comments from general session of meeting along with write-in comments from Project Sentinel:

- Downward trend of FMRs is particularly problematic against soaring rents in private rental market.
- Much of what is going on with fair housing is what we experience every day; but what I want to really draw your attention to is the escalating rise in rent increases. While it is true that most rental rates were not raised over the past three to four years, the pace of current increases is beyond what most low to moderate tenants can handle. The calls I have taken myself range from 20% to 70%. One elderly resident received an 80% increase when the property was sold to an investment group. The housing industry has a right to raise rents but the City of San Mateo needs to be aware of the pain the current rate of increases is having on people.

Write-in comment from San Mateo resident, 10/18/2012

Assisting renters in the 80% AMI bracket:

The purpose of this letter is to bring to light the fact that residents of San Mateo County who qualify for the 80% median income category of the BMR program area being underserved and overlooked. This is an atrocity, particularly in today's tight economy and the rent surge in rents. My personal experience of late has been that many apartment complexes offer only two income levels of BMR apartments representing the extremes, or nearly the extremes, of the gamut ... [Very Low (50% AMI) and Moderate (120% AMI)]. ... Persons whose incomes are [at the 80% AMI] are not represented, nor are they allowed to take advantage of a plan designed to help them financially. ... The end result is that those of us with incomes that exceed the allowable maximum for the 50% category are then forced to pay a rent well in excess of what should be permitted for their income bracket. Personally, I qualify for the 80% bracket and have been paying rent at the 120% level for approximately the last 10 years. This issue deserves urgent attention to aid many people, myself included ... Providing financial assistance to the 80% group is beneficial for the entire community because it can bolster the local economy by freeing people from paying excessive rent and thus allowing them to makes purchases in their local community.