



COUNTY OF SAN MATEO **HOME CONSORTIUM**

Consolidated Plan 2008/09 – 2012/13

Submission to U.S. Dept. of Housing and Urban Development

CONSORTIUM MEMBERS:

Urban County

County of San Mateo
Town 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

City of South San Francisco

Lead Agency:

Department of Housing
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Mr. Duane Bay, Director of Housing

***Adopted by the
County Board of Supervisors
May 6, 2008***

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EXECUTIVE SUMMARY

In accordance with HUD regulations, the Consolidated Plan 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 Shelter 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, the most notable being the San Mateo County Housing Needs Study, prepared in July 2007.

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 following statutory goals for lower income residents:

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

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

- A. Provide affordable housing opportunities for lower income individuals and special needs groups.
- B. Provide a continuum of housing opportunities and supportive housing services for the homeless in order to provide a seamless housing and support network for homeless persons to move toward independent living.
- C. Assist non-housing community development activities that empower lower income and special needs groups.

The three priorities are further refined into more specific performance objectives, through the alembic of the County's annual action plan, as detailed below:

A. Housing Development/Housing Repair and Modification Programs

1. Development of new housing, preferably transit-oriented, and acquisition/ rehabilitation of existing, permanent and transitional housing, for Extremely Low- and Very Low-Income individuals, families, and persons with special needs. On-site support amenities are encouraged.) For County purposes, Persons with special include, but are not be limited to, seniors aging in place, persons recovering from substance abuse, emancipated youth, victims of domestic violence, persons recently released from prison. Under CDBG regulations, this category also includes: abused children, battered spouses, the elderly, adult persons with serious disabilities, the homeless, illiterate persons, and migrant farm workers.)
2. Conversion or rehabilitation of existing structures for the purpose of providing permanent or transitional supportive 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.

B. Public Services Programs (including Shelter Operations & Fair Housing Enforcement)

1. Operational support for emergency shelters and transitional housing programs that serve individuals and families.
2. Operational support for agencies that provide safety net services.
3. Supportive services that are aimed at keeping people in their homes, including fair housing services.

C. Community & Economic Devt (including Public Facilities & Micro-Enterprise Assistance)

1. Development (acquisition and/or new construction) or rehabilitation of emergency shelters or facilities providing service-enriched supportive housing for persons with special needs,* to meet the goals of the HOPE Plan to Prevent and End Homelessness in the County.
2. Development (acquisition and/or new construction) or rehabilitation of community facilities serving lower income individuals and households.
3. Activities which result in the creation or retention of permanent employment opportunities for lower income persons.

Despite the economic challenges directly related to the County's "housing affordability crisis", the County's economy has been relatively steady, in spite of the rash of home foreclosures plaguing the general Bay Area and the rest of the country. According to an April 5, 2008 San Mateo *Daily Journal* article, "San Mateo's housing market is faring better than other counties, but isn't without trouble. Foreclosures are up 28 percent and the volume of homes on the market is down 30 to 35 percent..." The County's economic resilience is reiterated in a December 2007 San Mateo County Controller report, which noted the

County's continuing rising home values, growth in several key industries and low unemployment as contributing factors in maintaining a relatively stable local economy.

Against this backdrop, however, the housing affordability crunch is affecting everyone from renters to homeowners. San Mateo County is ranked one of the most expensive counties in the nation for rental housing, according to the 2005 Out of Reach study conducted by the National Low Income Housing Coalition. Moreover, wages have not kept pace with skyrocketing housing costs, and the inventory of homes that are affordable to median income residents is low. The lack of affordable housing seems to be forcing working families to relocate to more affordable counties and endure long commutes. The Census indicated that the number of people living in poverty has increased in the County from 40,692 to 51,423 persons between 2000 to 2007 even though the overall population decreased. Due to high costs of living in the County, it must be presumed that many of the households at poverty-level, a nationally-defined standard, are able to live here as a result of some kind of income-support or housing subsidies.

In response, San Mateo County continues to take steps to develop more affordable housing for residents. The 2005 formation of the Department of Housing within the County governmental structure signaled the ascendance of affordable housing as a public priority. Giving affordable housing a high visibility is especially important in light of HUD's continually dwindling allocations over the past decade. CDBG and HOME provide much of the local funding for preserving and increasing affordable housing, improved living environments, and expanded economic opportunities.

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Con Plan Five-Year Performance Objectives July 2008 – June 2013 (HOME Consortium area)	
A. Provide affordable housing opportunities for lower income individuals and special needs groups.	<ul style="list-style-type: none"> • Assist 750 units of newly constructed rental units targeted to LI/VLI/ELI families & special needs groups. • Assist 25 units of newly constructed family ownership units targeted to LI families/ households. • Acquisition/rehab of 150 units of rental housing for families & special needs groups. • Assist in the development of 300 units of supportive housing which includes structural features and services to enable persons with special needs to live independently. • Rehabilitate 600 units of existing homes/rental units occupied by LI/VLI/ELI persons.
B. Provide a continuum of housing opportunities and supportive housing services for the homeless in order to provide a seamless housing and support network for the homeless to move toward independent living.	<ul style="list-style-type: none"> • Provide assistance to maintain existing emergency shelter programs for individuals & families. • Assist in upgrading or creation of 100 units of short-term transitional (up to 2 months) and long-term transitional (up to 24 months) housing for homeless.
C. Assist non-housing community development activities that empower lower income and special needs groups.	<ul style="list-style-type: none"> • Development (acquisition and/or new construction) or rehabilitation of community facilities serving lower income individuals and households. • Activities which result in the creation or retention of permanent employment opportunities for lower income persons.

I. INTRODUCTION

BACKGROUND

The U.S. Department of Housing and Urban Development (HUD) requires local jurisdictions that receive certain annual federal funds to prepare a Consolidated Plan. The affected federal funding programs are the following: (1) the Community Development Block Grant (CDBG); (2) HOME Investment Partnerships Program (HOME); and (3) Emergency Shelter Grant (ESG). A fourth program, Housing Opportunities for Persons with AIDS (HOPWA), is covered under the City of San Francisco's Consolidated Plan, as the County receives HOPWA funding through San Francisco rather than directly from HUD.

This Consolidated Plan spans the five-year period, **Fiscal Years 2008-2009 through 2012-2013**, and covers the San Mateo County HOME Consortium jurisdiction, made up of the two CDBG entitlement areas: the Urban County and the City of South San Francisco. The Urban County comprises all the 16 small cities in the County plus the unincorporated County. The three largest cities – Daly City, San Mateo, and Redwood City - do not participate in the County HOME Consortium, but as CDBG entitlement jurisdictions, each receive separate allocations of HOME and CDBG funds directly from HUD.

The 16 Urban County cities are: Atherton; Belmont; Brisbane; Burlingame; Colma; East Palo Alto; Foster City; Half Moon bay; Hillsborough; Menlo Park; Millbrae; Pacifica; Portola Valley; San Bruno; San Carlos; and Woodside.

PURPOSE

HUD views the Consolidated Plan as both an application for funds and a local planning document. As such, this Consolidated Plan contains the following components: (1) quantifiable housing and community development goals; (2) an evaluation of housing and community development needs of lower income County residents; (3) strategies to address the identified needs; (4) an annual action plan with specific performance objectives; and (5) HUD-required certifications. The Table of Contents provides a useful guide for relevant and/or required documents included with this Plan.

The components of this Consolidated Plan are contoured by the following constraints and caveats:

- Goals and objectives are tailored to the three federal funding programs – CDBG, HOME, and ESG;
- While there may be a host of other resources which can leverage CDBG, HOME and ESG dollars, much of these are outside the County's control. These resources include both private and public assistance, some provided by HUD, but many of the resources can only be accessed through a competitive process by project sponsors and for specific activities;

- HUD funding dictates in combination with the non-participation of the three largest cities in the County HOME Consortium have created a challenge in preparing this document. Data and analysis of the entire County are included if it is felt such information provides a holistic understanding of trends and issues, or if only Countywide-level information is available. It will be clearly indicated when such Countywide information is presented versus Consortium-area data; and
- Data and analysis provided in this document will attempt to satisfy the on-going HUD aspiration for local jurisdictions to streamline newly-minted Consolidated Plans, while providing the necessary basic information to meet the threshold data requirements. Streamlining notwithstanding, this document will contain reports prepared by two political jurisdictions: the County of San Mateo and the City of South San Francisco.

LEAD AGENCY

The Department of Housing is the lead agency responsible for overall coordination of the Consolidated Plan and coordination with relevant public and private agencies. The Department of Housing comprises two units – Housing and Community Development and Housing Authority– both of which report to the Housing Director.

The Department of Housing was established as its own agency in 2005 within the County governmental structure with the specific mission of serving as a visible catalyst for increasing access to affordable rental housing, increasing the supply of workforce housing, and supporting related community development so that housing exists for people of all income levels in San Mateo County. Since the Department's formation, the Department has facilitated and participated in various collaborations formed to develop innovative housing solutions.

In November 2007, the Department of Housing convened a citizen participation process at which representatives from some two dozen non-profit and public agencies met to discuss the findings of a survey administered in October 2007 to assist in the development of five-year funding priorities for the Consolidated Plan and adjunct one-year action plans, the latter which provide specific funding objectives for the County's annual allocation of CDBG, HOME and ESG funding.

The following table summarizes the goals established from the Consolidated Plan public process and juxtaposes these goals with goals arising out of other recent County collaborations: the Housing Needs Study, HOPE Initiative to End Homelessness, and the Sub-Regional Housing Needs Allocation (SubRHNA) effort. The SubRHNA initiative is the cornerstone for the development of new Housing Elements required by the State of California for the 21 County political jurisdictions.

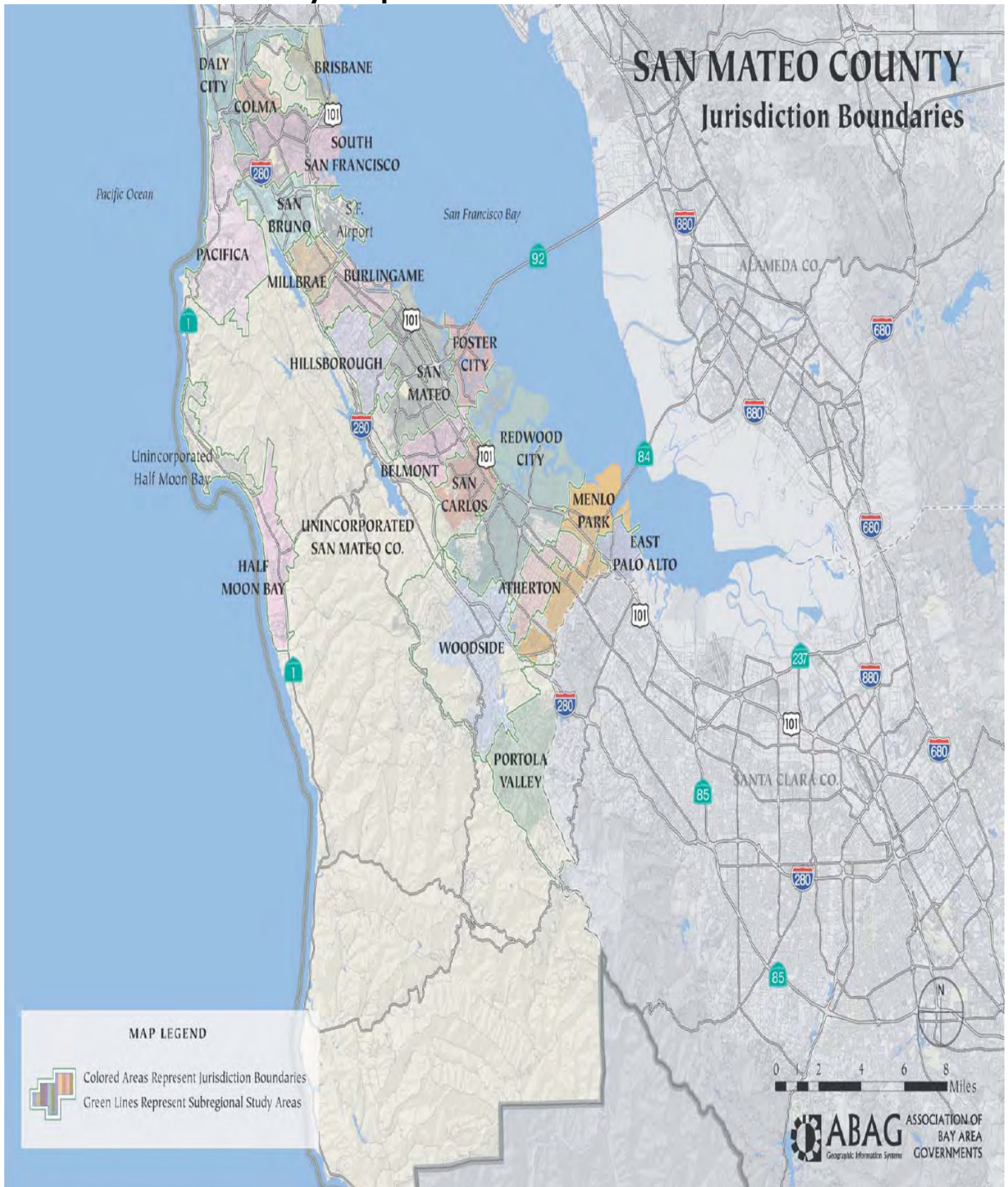
Comparison of San Mateo County Consolidated Plan Goals with Needs and Goals of Other County Initiatives

<p style="text-align: center;">Con Plan Five-Year Performance Objectives July 2008 – June 2013 (HOME Consortium area)</p>	<p style="text-align: center;">Housing Needs Study (July 2005 to February 2025) Prorated July 2007 to July 2012) (Countywide)</p>	<p style="text-align: center;">HOPE Initiative Performance Objectives (10 Yr. Goals prorated for the five- year Con Plan period) (Countywide)</p>	<p style="text-align: center;">Sub region-Regional Housing Needs Allocation Effort (SUB-RHNA) July 2007 to June 2014 (Countywide)</p>
<p>A. Provide affordable housing opportunities for lower income individuals and special needs groups.</p> <ul style="list-style-type: none"> • Assist 750 units of newly constructed rental units targeted to LI/VLI/ELI families & special needs groups. • Assist 25 units of newly constructed family ownership units targeted to LI families/ households. • Acquisition/rehab of 150 units of rental housing for families & special needs groups. • Assist in the development of 300 units of supportive housing which includes structural features and services to enable persons with special needs to live independently. • Rehabilitate 600 units of existing homes/rental units occupied by LI/VLI/ELI persons. 	<ul style="list-style-type: none"> • Develop 4,600 new housing units for LI families and special needs groups. • Develop 3,100 new housing units for VLI families and special needs groups. • Develop 3,400 new housing units for ELI families and special needs groups. 	<ul style="list-style-type: none"> • Provide 3,950 housing units affordable over 10 years- 2006 to 2012 or 790 units/year to people with extremely low incomes (<30% AMI), based on the following housing types for a 5-year goal: <ul style="list-style-type: none"> ✓ 1,200 Supportive Housing ✓ 2,750 Conventional Housing • <u>Above to be achieved via:</u> <ul style="list-style-type: none"> ✓ 800 units – master leasing ✓ 800 units tenant-based rental assistance in existing housing. • 2,350 units- new construction or acquisition/Rehab 	<p>Develop 15,738 units to meet the Sub regional Need:</p> <p>VLI: 3,588 LI: 2,581 Moderate: 3,038 Above Moderate: 6,531</p>
<p>B. Provide a continuum of housing opportunities and supportive housing services for the homeless in order to provide a seamless housing and support network for the homeless to move toward independent living.</p> <ul style="list-style-type: none"> • Provide assistance to maintain existing emergency shelter programs for individuals & families. • Assist in upgrading or creation of 100 units of short-term transitional (up to 2 months) and long-term transitional (up to 24 months) housing for homeless. Permanent housing goals are included above. 		<ul style="list-style-type: none"> • Secure and/or maintain 3,072 existing housing by accessing expanded and refined prevention services and/or support by 2012. 	

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<p align="center">Con Plan Five-Year Performance Objectives July 2008 – June 2013 (HOME Consortium area)</p>	<p align="center">Housing Needs Study (July 2005 to February 2025) Prorated July 2007 to July 2012 (Countywide)</p>	<p align="center">HOPE Initiative Performance Objectives (10 Yr. Goals prorated for the five- year Con Plan period) (Countywide)</p>	<p align="center">Sub region-Regional Housing Needs Allocation Effort (SUB-RHNA) July 2007 to June 2014 (Countywide)</p>
<p>C. Assist non-housing community development activities that empower lower income and special needs groups.</p> <ul style="list-style-type: none"> • Development (acquisition and/or new construction) or rehabilitation of community facilities serving lower income individuals and households. • Activities which result in the creation or retention of permanent employment opportunities for lower income persons. 			

II. San Mateo County Map:



III. HOUSING AND COMMUNITY DEVELOPMENT GOALS

Three overarching housing and community development goals were reaffirmed during the County’s public meeting on November 13, 2007, Forty-two representatives from 24 organizations and agencies participated in the discussion. (See Appendix B for a description of this public participation process).

The Housing and Community Development Goals are outlined below along with five-year performance objectives and other than public and private resources that can leverage CDBG, HOME, and ESG dollars:

FIVE-YEAR GOALS	FIVE-YEAR PERFORMANCE OBJECTIVES (See also HUD Table 2C)	RESOURCES
<p>A. Housing Development/Housing repair and Modification programs</p>	<ul style="list-style-type: none"> • Development of new, and acquisition/rehabilitation of existing, permanent and transitional affordable housing for Extremely Low and Very Low Income individuals, families, and persons with special needs. Onsite support amenities are encouraged.) • Conversion or rehabilitation of existing structures for the purpose of providing permanent or transitional supportive housing. • Rehabilitation programs for lower income homeowners or tenants, with the improvements to focus on health & safety, housing quality standards, and/or access modifications. • Rehabilitation of existing multi-family affordable housing. 	<ul style="list-style-type: none"> • CDBG/HOME • Section 108 (CDBG) • Sec. 202/811 project specific funding. • Tax-Exempt bond financing • Redevelopment Housing Set-asides • Low Income housing Tax Credits • California Proposition 1C proceeds (funds such programs as Multiple Housing Program, etc.) • Affordable Housing Program (Federal Home Loan Bank) • HELP Funds (CalHFA) • Foundation funds • Private owner fund • Mortgage credit certificates • Second mortgage programs • Family Self Sufficiency Program • California Mental Health Services Act • Project-Basing Housing Choice Vouchers

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FIVE-YEAR GOALS	FIVE-YEAR PERFORMANCE OBJECTIVES (See also HUD Table 2C)	RESOURCES
<p>B. Public Service programs (Including Shelter Operations & Fair Housing Enforcement)</p>	<ul style="list-style-type: none"> • Operational support for emergency shelters and transitional housing programs that serve individuals and families • Operational support for agencies that provide safety net services • Supportive services that are aimed at keeping people in their home including Fair Housing services 	<ul style="list-style-type: none"> • CDBG • ESG • Various State and private funding specific to programs; foundation funds; County General Funds.
<p>C. Community & Economic Development (including public facilities & micro-enterprise assistance)</p>	<ul style="list-style-type: none"> • Development (acquisition and/or new construction) or rehabilitation of emergency shelters or facilities providing service-enriched supportive housing for persons with special needs*, to meet the goals of the HOPE Plan to Prevent and End Homelessness in the County. • Development (acquisition and/or new construction) or rehabilitation of community facilities serving lower income individuals and households. • Activities which result in the creation or retention of permanent employment opportunities for lower income persons. 	<ul style="list-style-type: none"> • CDBG • CDBG from local entitlement cities (SSF, SM,RWC) and some of the RDA funds. • Various corporate and philanthropic sources.

IV. HOUSING AND COMMUNITY NEEDS

A. Housing Needs

Support Tables 1 through 18 in Appendix A provide detailed information on the numbers and extent of housing needs of various segments of the County population and are included to provide context, even though the information is gleaned from the 2000 Census. The table immediately below summarizes the housing needs of the various groups, many of which overlap. Also, **HUD Tables 1A, 1B, and 1C** provide a more detailed breakdown, respectively, of homeless needs and objectives, needs of non-homeless special needs persons, and a summary of objectives for the homeless and other special needs groups. It should be emphasized that the homeless priorities of **HUD Table 1A** are defined within the context of CDBG, ESG, and McKinney-Vento Continuum of Care funding. In fact, the information in **HUD Table 1A** is taken directly from the County's Continuum of Care Application to HUD. The priority needs levels of non-homeless special needs in **HUD Table 1B** is based on CDBG and HOME funding only.

Population Group/ Special Needs Group	Housing Needs Description/ Trends
<p><u>Low Income (LI) Households</u> - have incomes that do not exceed 80% of area median, except that HUD makes adjustments for high cost areas as San Mateo County. The 2008 Low Income ceiling is actually 96% of area median, adjusted for household size. (For a family of four, LI is \$90,500 and median income is \$94,300.)</p>	<ul style="list-style-type: none"> • The County's overall population decreased 2.4% between 2000 and 2006 (from 707,161 to 705,499). The loss was most likely due to net out migration due to the County's high housing costs. • Lower income persons make up 39.6% of the County's population; for the Consortium, the lower income proportion is 36.6% of the respective population, according to a special Census tabulation for HUD. • The Association for Bay Area Governments (ABAG) estimates that for the 7-year period between June 30, 2009 & June 30, 2014. The County would need to increase its housing supply by 6,169 units for VL and LI households; plus another 3,038 units for Moderate Inc. households; & 6,531 for above-Moderate Inc. households, for a total of 15,738 units to accommodate its share of regional growth. • According to the 2007 Annual Public Housing Plan (PHA) for the San Mateo County Housing Authority, 80% of 2953 families on the Section 8 waiting list are extremely low income. • See HUD Table 2A (Priority Needs Summary Table) for further breakdown of housing need.
<p><u>Very Low Income (VLI) Households</u> - have incomes that do not exceed 50% of area median, except that HUD makes adjustments for high costs areas as San Mateo County. The 2008 VLI ceiling calculates to 60% of area median, adjusted for household size. (For a family of four, VLI is \$56,550 and median income is \$94,300.)</p>	
<p><u>Extremely Low Income (ELI) Households</u> - have incomes that do not exceed 30% of area median, except that HUD makes adjustments for high costs areas as San Mateo County. The 2008 ELI ceiling calculates to 36% of area median, adjusted for household size. (For a family of four, ELI is \$33,950 and median income is \$94,300.)</p>	
<p><u>Renters/ Owners</u></p>	<ul style="list-style-type: none"> • Between 2000 and 2006, the relative distribution between renters and owners changed in favor of owners even as the total population declined. In 2000, the renter/owner

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Population Group/ Special Needs Group	Housing Needs Description/ Trends
	<p>proportion was 35%/65%. In 2006, the renter/owner proportion was 37%/63%. This seems to indicate that those who can afford to buy a home will buy in this County, and those households who cannot afford to buy leave, thereby increasing the proportion of owners.</p>
<p><u>Large Families</u> – have 5+ members living together as a family unit.</p>	<ul style="list-style-type: none"> • According to the 2000 Census, there were 33,191 households in the County that can be defined as “large families.” The number of large families increased by 6,390 households or 24 % since 1990. • Btw. 2000 and 2006 the average household size increased from 2.74 to 2.8. • The above data point to a strong need for larger, affordable rental units.
<p><u>Singles</u> – Individuals not living with other members of his/her family; may live in a room-mate situation or alone.</p>	<ul style="list-style-type: none"> • The Census reported 40,692 individuals below poverty in 2000 compared to 51,423 in 2006. As noted earlier, the overall County population decreased 2.4% during this period.
<p><u>Single-Parent Households</u></p>	<ul style="list-style-type: none"> • According to the 2007 <u>The California Child Care Portfolio, San Mateo by the Numbers</u>, the percentage of single parent families increased from 2000 (50,844) to 2006 (60,4212).
<p><u>Persons with Disabilities</u> – have either physical or developmental impairments that affect the ability to perform activities of daily living (ADL).</p>	<ul style="list-style-type: none"> • The 2006 American Community Survey reports 11 % of the population reporting a disability. (Example: sensory, physical, and developmental disability.) • The 2007 Homeless Census & Survey reports 35% of those persons surveyed reported having a physical disability (a rate more than three times the overall population). • The American Community Survey confirmed that 15% of the total population reported a disability.
<p><u>Seniors/Frail Elderly</u> – persons aged 65+ years.</p>	<ul style="list-style-type: none"> • Persons aged 65+ made up 12.5% (88,085) of the County’s population in 2000 compared to 13% (91,650) in 2006. • Persons age 65+ grew from 88,085 to 91,732 between 2000 and 2006 • The above data is further consistent with the fact that the County’s population is getting older – the County’s median age increased from 36.8 years to 39.4 years between 2000 & 2006. • Senior families comprise 6% (585 households) of the Section 8 Waiting List & 6% (374 households) of the public housing waiting list.¹
<p><u>Mentally Ill</u> – defined by HUD as those persons diagnosed with psychoses (e.g., schizophrenia) and the major affective</p>	<ul style="list-style-type: none"> • The 2000 Census found that 3.2% (21,115) of persons 5+ years old in the County had a mental disability. • The 2007 Homeless Census & Survey reports 35% of persons

¹ PHA Plans for the Housing Authority of the County of San Mateo, (5-Year Plan for FYs 2005-2009/ Annual Action Plan for FY 08),

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Population Group/ Special Needs Group	Housing Needs Description/ Trends
<p>disorders (e.g., bipolar condition; major depression); the illness must be chronic (existing for at least 1 year).</p>	<p>surveyed reported having a mental illness.</p> <ul style="list-style-type: none"> • According to the 2004 Community Assessment Survey, a total of 5.5% of surveyed adults has a history of mental or emotional illness, representing approximately 31,000 county residents. This proportion increases to 13.6% among lower income respondents. • See the <u>2004 San Mateo County Community Assessment: Health & Quality of Life Survey</u> for a detailed view of the Mental Health Status. • According to the Mental Health Services Agency (MHSA) Three Year program and Expenditure Plan Community Services and Supports Fiscal Years 2005-2007, in FY 2003-04 there were 11,154 mental health services consumers of such services as intensive case management, housing, and supportive services.
<p><u>Persons with AIDS/HIV</u></p>	<ul style="list-style-type: none"> • The number of persons with AIDS/HIV declined since the 1993 peak. • <u>Healthy San Mateo 2010</u> reported the following: <ul style="list-style-type: none"> ✓ The number of newly diagnosed AIDS cases peaked in 1993 and declined steadily through 2002. ✓ By 2002, 0.1% of the San Mateo County population was living with AIDS. ✓ The unadjusted incidence rate of persons with AIDS/HIV in San Mateo County declined by 80.4% from 23.5 in 1990 to 4.6 in 2002. ✓ From 1998 to 2002 females made up 16% of individuals living with AIDS but their numbers remained significantly lower compared to the males which is almost 90% of AIDS. ✓ The AIDS mortality rate has declined from 12.9% between 1990 and 2001. • The 2007 Homeless Census & Survey indicated 2% of homeless respondents reported having HIV/AIDS.
<p><u>Persons with Drug/Alcohol Addiction²</u></p>	<ul style="list-style-type: none"> • Only about 19% of people who need publicly funded treatment are able to receive treatment. • The average client age is 34. More men than women receive treatment. • Approximately four-in-ten clients are homeless at discharge from AOD treatment. • 1/3 of persons in treatment were homeless. • The 2007 Homeless Census & Survey reports 31% of homeless respondents reported alcohol abuse and 33% reported drug abuse. • For more information, see the November 2006 County of San Mateo Human Services Agency (HSA) Alcohol and Drug Services "Strategic Direction 2010. Challenges and

² Alcohol & Drug Issues: An Overview of In-Treatment Data & Community Needs Indicators San Mateo County H.S.A. Alcohol & Drug Services, April 2002.

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Population Group/ Special Needs Group	Housing Needs Description/ Trends
	<p>Choices.” According to HSA, 57,000 people in the County are in need of Alcohol and other Drug (AOD) Treatment of which 20,000 people are eligible for publicly-funded AOD Treatment, but only 3,790 received publicly-funded AOD treatment.</p> <ul style="list-style-type: none"> • Clients are more likely to be served in outpatient services as opposed to residential services. • The largest proportions of clients come from the cities of Redwood City , San Mateo, Daly City, and East Palo Alto, with the largest growth in caseload occurring in Daly City, Half Moon Bay, and Millbrae.
<u>Farm Workers</u>	<ul style="list-style-type: none"> • The County is predominantly urban except for some areas on the Coastside. According to the 2000 Census, 1603 persons (according to the County Planning Dept.) are year-round farm workers, mostly on the Coast side.
<u>Section 8 Waiting List Households</u> – those applicants on the County Housing Authority (HA) waiting list	<ul style="list-style-type: none"> • The Housing Authority (HA) reports that it has been 6 years since the last opening of the wait list. As of February 2008, there were 663 applicants on the Housing Choice Voucher (HCV) waiting list and 1,429 on the public housing waiting list. (HCV were previously known as Section 8 vouchers.) • The HA plans to re-open the HCV waiting list in mid 2008. • HA reported the following Section 8 vouchers administered by program since 2003. <ul style="list-style-type: none"> ✓ 3,723 Housing Choice Vouchers (HCV); ✓ 300 Moving to Work (MTW); ✓ 130 Moderate Rehab; and ✓ Special programs for the homeless disabled 191. • 10,129 applicants resulted from the waiting list opened for one week during late March/early April 2002. • As of December 2007, the HA administers 4,285 vouchers.
<u>Public Housing Residents</u> – those residing in public housing	<ul style="list-style-type: none"> • The County Housing Authority (HA) owns & operates three developments, two of which receive public housing operating subsidies and one which receives project-based rental assistance under the Section 8 voucher program. These “public housing” units total of 240 units: 150 family units at Midway Village (Daly City); 30 family units at El Camino Village (Colma); and 60 senior units at Half Moon Village (Half Moon Bay). Other than normal vacancies resulting from move-outs, all units are occupied. Turnover is generally low. • See the <i>HA Administrative Plan, Section 8 Housing Choice Voucher Program, September 27, 2007</i>; for a description

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Population Group/ Special Needs Group	Housing Needs Description/ Trends
	<p>of HA operations; and the <i>County of San Mateo Housing Authority (HA.)</i>³</p> <ul style="list-style-type: none"> • See also HUD Table 4 for summary of public housing needs.
<u>Homeless</u>	<ul style="list-style-type: none"> • There are 12,200 households comprising 30,000 people that are either homeless or at risk of being homeless in the County, according to an estimated provided by the 2006-2010-Year HOPE Plan (County plan to end homelessness). • See the March 2006, <u>10-year HOPE Plan to End Homelessness Report</u>. This report provides a detailed view of a proactive on-going planning process, recommendations, implementation structure, and identification of needed resources. • See <i>San Mateo County Homeless Continuum of Care (CoC) Collaborative, 2007 Application for CoC Homeless Assistance</i> for discussion on nature & extent of homelessness, and County Homeless Strategy. • See also HUD Tables 1A and 1C for summary of homeless priorities/objectives.
<u>First-Time Homebuyers</u>	<ul style="list-style-type: none"> • A median income for person household earning \$95,000 can afford a home priced at \$460,000. But the median home price as of March 2008 is \$925,000 for a single family home and \$505,000 for a condominium. • To purchase a median price home, a family would need a qualifying income of at least \$152,000 to make monthly mortgage payments (assuming 20% down payment and an interest rate of 6%). • 1990 & 2000 Census data seemed to be indicating that between those years that maturing families, realizing the elusiveness of buying a home in the County, relocate out of this county to purchase more affordably-priced homes elsewhere. More current data are needed to substantiate if this trend has continued beyond 2000, but the decline in County population from 2000 to 2006 seems to bear this trend out.

³ PHA Plans for the Housing Authority of the County of San Mateo Administrative Plan for Section 8 Housing Choice Voucher Program.

HUD Table 1A: Homeless and Special Needs Populations

Continuum of Care: Housing Gap Analysis Chart: 2007 Application

		Current Inventory	Under Development	Unmet Need/ Gap
Individuals				
Example	Emergency Shelter	100	40	26
Beds	Emergency Shelter	84	0	0
	Transitional Housing	189	2	0
	Permanent Supportive Housing	21	41	1519
	Total	294	43	1519
Persons in Families With Children				
Beds	Emergency Shelter	34	0	0
	Transitional Housing	428	0	0
	Permanent Supportive Housing	48	0	0
	Total	510	0	0

Continuum of Care: Homeless Population and Subpopulations Chart

Part 1: Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Number of Families with Children (Family Households):	34	88	4	126
1. Number of Persons in Families with Children	116	278	16	410
2. Number of Single Individuals and Persons in Households without children	85	220	1078	1383
(Add Lines Numbered 1 & 2 Total Persons)	201	498	1094	1793
Part 2: Homeless Subpopulations	Sheltered		Unsheltered	Total
a. Chronically Homeless	25			
b. Seriously Mentally Ill	336			
c. Chronic Substance Abuse	163			
d. Veterans	199			
e. Persons with HIV/AIDS	11			
f. Victims of Domestic Violence	60			
g. Unaccompanied Youth (Under 18)	1			

HUD Table 1B: Special Needs (Non-Homeless)

SPECIAL NEEDS SUBPOPULATIONS	Priority Need Level High, Medium, Low, No Such Need	Unmet Need	Dollars to Address Unmet Need	Multi- Year Goals	Annual Goals
Elderly	Medium				
Frail Elderly	Low				
Severe Mental Illness	Medium				
Developmentally Disabled	Medium				
Physically Disabled	Medium				
Persons w/ Alcohol/Other Drug Addictions	Low				
Persons w/HIV/AIDS	Low				
Victims of Domestic Violence	Medium				
Public Housing	Low				
Other: Supportive Housing	High				

The need & cost surpass what is realistically available in funding. The table will focus on the resources currently available.

- The goal of the CDBG/HOME housing production annual allocation is for 35% of the funds to assist developments that are affordable to Extremely Low and Very Low income households.
- To meet the HOPE Plan to prevent and end homelessness in the County, a target of 25% of the Housing Development allocation will be aimed at assisting permanent supportive housing developments for special needs groups.
- See HUD Table 1C below, under Other Homeless & Non-Homeless Special Needs Objectives, which provides more generalized information on performance measures & action steps. CDBG and HOME dollars would be used to support housing and service needs for this group.

HUD Table 1C: Summary of Specific Homeless/Special Needs
 (Information referenced below is from CoC 10-year Plan Objectives, 06/15/2007)

Obj. #	Specific Objectives	Sources of Funds	Performance Indicators	Expected Number	Actual Number	Outcome/Objective*
	Homeless Objectives					
1	Create new Permanent Housing beds for chronically homeless persons.*	Mental Health Services Act (MHSA); McKinney-Vento	Units	70	207	DH-1
2	Increase percentage of homeless persons staying in Permanent Housing over 6 months.*	McKinney-Vento	Persons	85%	39%	DH-3
3	Increase percentage of homeless persons moving from Transitional Housing to Permanent Housing.*	McKinney-Vento	% of Persons	50%	37%	DH-2
4	Increase percentage of homeless persons employed at exit.*	McKinney-Vento	% of persons	45%	40%	EO-1
5	Ensure that the CoC has a functional HMIS System.	McKinney-Vento	Data	N/A	N/A	DH-3
	Other Objectives					
	Expand outreach to chronically homeless people.	McKinney Vento	1 new City	3 Cities	1 new City	DH-3
	Involve the community in solutions to homelessness	McKinney Vento	3 events per year	3 events per year	3 events per year	DH-3

* The expected % is referenced according to the 5 year goals and objectives identified in the Continuum of Care 10-year Plan.

HUD Table 2A: Priority Housing Needs/Investment Plan Table

PRIORITY HOUSING NEEDS (households)		Priority		Unmet Need
Renter		0-30%	Medium	<p><i>The San Mateo County housing Needs Study projected a need for 11,200 new homes for LI,VLI,ELI households. (See county Initiatives Table. This need & cost surpass what is realistically available in funding. Therefore table 2A is based on the projected unmet need.</i></p> <ul style="list-style-type: none"> The Needs Study based the estimates on new households by projected County job growth, then multiplied by a factor to account for non-worker households, including traditional retirees, persons living off investments, students, and unemployed households among others. These projections are probably conservative because there is an increasing number of workers from the baby boom generation retiring.
	Small Related	31-50%	High	
		51-80%	High	
		0-30%	High	
	Large Related	31-50%	High	
		51-80%	High	
		0-30%	Medium	
	Elderly	31-50%	Medium	
		51-80%	Medium	
	All Other	31-50%		
		51-80%		
Owner		0-30%	Low	
	Small Related	31-50%	Medium	
		51-80%	Low	
		0-30%	Low	
	Large Related	31-50%	Medium	
		51-80%	Low	
		0-30%	Low	
	Elderly	31-50%	Medium	
	51-80%	Low		
Non-Homeless Special Needs		0-30%		
	All Other	31-50%		
		51-80%		
	Elderly	0-80%	Medium	
	Frail Elderly	0-80%	Low	
	Severe Mental Illness	0-80%	Medium	
	Physical Disability	0-80%	Medium	
	Developmental	0-80%	Medium	
	Alcohol/Drug Abuse	0-80%	Low	
	HIV/AIDS	0-80%	Low	
Victims of DV	0-80%	Low		

B. Housing Market Analysis

Housing affordability in San Mateo County is at an all time low. A lack of affordable housing limits the ability of people to live here and employers to recruit qualified workers. Therefore, many working families are left with such options as living in outlying counties and facing long commutes, paying more than they can comfortably afford for housing in this County, living in overcrowded conditions, or moving from the area for both housing and work.⁴

A relatively high income is required to afford a “starter” home, or even to rent an average 2-bedroom/ 1-bath apartment. Notwithstanding the softening current economy, housing prices are still high, particularly in the for-sale market, though not rising as fast as in the late 90s. For the quarter ending March 2008, according to the San Mateo County of Realtors, the median sales price of a single family home was \$925,000, an increase of 5.1 percent from the previous year. A more “affordable” condominium/townhouse sold for a median price of \$505,000 in the same period, representing a 12.2% decrease in median price from a year earlier, most likely due to the softening of the housing market. Meanwhile, a 2-bedroom apartment experienced a 10% increase in average cost, renting for \$1,812 a month, according to RealFacts.

The following table summarizes the housing market conditions of the County:

Market Factor	Description
Supply/Demand	<ul style="list-style-type: none"> • While the County’s overall population decreased 2.4% between 2000 and 2006 (from 707,161 to 705,499), the total number of housing units rose 1% (from 260,576 in 2000 to 266,000 in 2006). The average household size increased from 2.74 persons/household to 2.8. (This seems to indicate that the trend for overcrowding has worsened.) • Vacancy in this County is still tight - lower than the national average of 5%. For the quarter ending March 2008, the rental vacancy rate was 3.7% (REALFACTS). • While the home market has softened, in January 2008, there were only 1,448 single family homes for sale, compared to 6,219 listings of single family homes in 2002. But, the average number of days on the market increased from 38 in 2002 to 63 in 2007 days (SAMCAR). • ABAG projects that the number of households in San Mateo County will increase by close to 37,000 between 2005 and 2025, or 0.71 percent annually. Assuming a structural vacancy rate of 2.5 %, these ABAG projections suggest an additional housing supply of 37,900 housing units is needed.
Housing Type	<p>The 2006 American Community San Mateo County Survey states that:</p> <ul style="list-style-type: none"> • San Mateo County had a total of 266,000 housing units for both rental and ownership housing, 5 % of which were vacant. Of the total units, 66% were in single-unit structures, 32% were in multi-unit structures, and 1% was mobile homes. • Of the 252,000 occupied units in this County, 63% were owner occupied and 37% renter occupied.
Housing Condition	<ul style="list-style-type: none"> • According to the 2000 Census, housing stock built in 1979 or earlier constitutes

⁴ Indicators for a Sustainable San Mateo County, April 2007, p. 29.

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Market Factor	Description
	<p>84% of total housing units. It should be noted that lead-based paint was outlawed for usage beginning in 1978, so most of these earlier built homes have a high likelihood of the presence of lead paint, though it may not necessarily be immediately hazardous.</p> <ul style="list-style-type: none"> • The County's older housing stock is diminishing – as of 2000; the County actually lost 6,104 units built in 1959 or earlier. • The County Planning Dept. estimates that roughly some 18,751 units (7% of total units) are in need of rehabilitation throughout the County.⁵ • Of the units needing rehabilitation, it is further estimated that 91% (17,137 units) lie in 7 jurisdictions – South San Francisco (2,380), San Bruno (2,000), North Fair Oaks (1,500), and East Palo Alto (1,349), plus the 3 cities outside the HOME Consortium – San Mateo (4,169), Redwood City (2,975), Daly City (2,764). • Many of the above areas house a lower income population. As VL/LI families tend to reside in lower cost units, it can be conjectured that those units not assisted with any type of public subsidy stand to have a higher incidence of deferred maintenance (either homeowner or rental units), and these units may have lead-paint issues.
Cost of Housing	<ul style="list-style-type: none"> • As noted earlier, housing is expensive in this County. A median priced home of \$925,000 is well beyond the means of a median income family of four earning \$95,000 a year. • 2-bedroom apartments, which experienced a 10 % increase in average cost between March 2008 and March 2007, were renting for \$1812/month – or \$61 above the Housing Authority Payment Standard for calculating the tenant portion of rent. The Payment Standard is the basis upon which the County Housing Authority uses for negotiation with landlords in determining a rental subsidy amount for qualified low income tenants. The 2008 Payment Standard is \$1,751 for a 2-bedroom unit.
Cost Burden (paying more than 30% of household income for housing)	<ul style="list-style-type: none"> • According to the San Mateo County General Plan Housing Element Draft dated June 2003, approximately 63,000, or 27%, of the County's households pay more than 30% of their gross income for housing. • Of 48,000, or 76%, of these lie in the following seven jurisdictions: San Mateo, Daly City, Redwood City, South San Francisco, San Bruno, Pacifica, and San Bruno. • Approximately 57,000 (22%) of the County's households are lower income households who pay more than 30% of their gross income for housing.
Overcrowding	<ul style="list-style-type: none"> • According to the San Mateo County General Plan Housing Element Draft dated June 2003, approximately 31,000 or 12% of the County's housing units are overcrowded. 26,000 units, or 84% lie in six jurisdictions: Daly City, North Fair Oaks CDP, Redwood City, San Mateo, South San Francisco, and East Palo Alto. Some 1,600 overcrowding housing units lie in eight unincorporated areas. • Of all overcrowded units, 34% are owned and 66% are rented. • 7% of all owner units and 21% of renter units are overcrowded. • Given the design of modern home spaces, it may be now more difficult to measure the extent of overcrowding. In previous Censuses, the measure was 1+ person/room; severe overcrowding was gauged at 1.5+ persons/room. Today's homes are designed such that one large room may be used as a combination space, e.g., living/dining; or even a large live/work space may

⁵ San Mateo County, *Census and Housing Data Source Book*, Chapter 3 (Housing Needs Summary).

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Market Factor	Description
	<p>accommodate many purposes – sleeping/living/eating. Given this trend, the 1.5+ persons/room measure should be used carefully as an indicator of overcrowding – it should be used along with other available data.</p> <ul style="list-style-type: none"> • The number of units with 1.5+ persons/room increased by 6,671 units in the County in 2000. That year, such units represented 7.4% of total occupied units.
<p>Housing available to Persons with Disabilities</p>	<ul style="list-style-type: none"> • The 5-year (2005-2009) Public Housing Agency Plan for the Housing Authority indicates that 23% of the of the voucher waiting list of 1,429 households are disabled households; for public housing, 21% of the waiting list of 663 households are disabled households. • A handful of organizations provide housing for persons with disabilities including Mental Health Association (HMA); Mateo Lodge; CAMINAR; Kainos; PARCA - some of their units have Section 8 Aftercare vouchers (for physically, developmentally, or mentally disabled) or Shelter Plus Care vouchers (for homeless persons with disabilities & their families). • 3 organizations provide services to retrofit home repairs in existing homes, either owner or rental units. These organizations are Center for Independence of the Disabled (CID); Coastside Senior Center; North Peninsula Neighborhood Housing Services.
<p>Housing serving Persons with HIV/AIDS & their families</p>	<p>The 6-bed Belmont AIDS Hospice developed in 1995 ceased operations in 1999 due to the high survival rate of persons with AIDS and was converted to serviced-enriched housing for developmentally disabled residents operated by Kainos.</p>
<p>Extent of Subsidized Units Threatened with Market-Rate Conversion</p>	<ul style="list-style-type: none"> • The County was recently notified that Archstone Redwood Shores, 20 of the 304 units will be converted to market rate effective August 31st, 2008. The City of Redwood City has been notified. • As of March 2008, 23 developments with a total of 1,166 units were identified by the California Housing Partnership Corp. as approaching the 15th year of operations, the year in which for-profit owner investors may dispose of their ownership interest with in the next year, compared to 4 developments with a total of 301 units in 2001. • See chart of low income tax credit properties approaching 15th year below.

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TCAC Properties Approaching 15th Year within Next Year*			
Project Name	Housing Type	Location	# of Units
Laureola Oaks	CA-1992-155	San Carlos	16
Vista Grande	CA-1994-083	Daly City	24
School House Station	CA-1995-041	Daly City	46
Gloria Way Community Housing	CA-1995-054	East Palo Alto	38
Metro Center Senior Homes	CA-1995-916	Foster City	59
Main Street Affordable (Main Street Park I)	CA-1995-055	Half Moon Bay	36
Mezes Court	CA-1995-038	Redwood City	82
Coastside Apartments (Moonridge I)	CA-1996-131	Half Moon Bay	79
St. Mathew Hotel	CA-1996-248	San Mateo	57
Greenridge	CA-1998-507	S.S.F.	33
Peninsula Park Apartments	CA-1999-883	East Palo Alto	65
San Pedro Commons	CA-1999-062	Colma	73
Light Tree Apartments	CA-1999-901	East Palo Alto	93
Moonridge II	CA-1999-134	Half Moon Bay	79
Santa Inez Apartments Villas	CA-1999-163	San Mateo	43
Santa Inez Apartments Villas	CA-1999-163	San Mateo	43
Runnymede Gardens	CA-2000-910	East Palo Alto	77
Miramar Apartments	CA-2000-861	Foster City	32
Main Street Apartments	CA-2000-038	Half Moon Bay	27
Redwood Oaks Apartments	CA-2001-876	Redwood City	35
Nugent Square	CA-2002-056	East Palo Alto	31
The Crossing	CA-2002-935	San Bruno	60
Lakeside Apartments	CA-2003-001	Pacifica	10
Hallmark House Apartments	CA-2003-931	Redwood City	71
Total Number of Units:			1166

*In year 15 of tax credits projects, investors will have used up their tax credit benefits and typically sell the project back to the nonprofit general partner. At this point in time, the nonprofit general partner will need enough cash to buy out the investors or the project may be sold to other entities. In any case, California tax credit projects are required to continue their affordability requirements through year 55.

Race/Ethnic Group Distribution

The table below summarizes and compares the County's racial/ethnic group population distribution in 2000 and 2006, as presented in the Bay Area Census Survey.

Racial Group	2000	2000 Distribution	2006	2006 Distribution	% Chg 2000 - 2006
White (All)	420,683	59.5%	432,364	61.3%	1.8%
Black	24,840	3.5%	22,825	3.2%	-0.3%
American Indian/ Alaskan Native	3,140	0.4%	3,731	0.5%	0.1%
Asian	141,684	20.0%	164,038	23.3%	3.3%
Native Hawaiian/ Other Pacific Islander	9,403	1.3%	9,458	1.3%	0%
Other Race	71,910	10.2%	48,624	6.9%	-3.3%
Two+ Races (incl. Latino)	35,501	5.0%	24,459	3.5%	-1.5%
Other:	N/A		N/A	0%	0%
COUNTY TOTAL	707,161	100.0%	705,499	100.0%	
Hispanic/Latino (All races)	154,708	21.9%	162,149	23%	1.1%
White (Non-Hispanic)	352,355	49.8%	0	0	0%

Jurisdictions with racial minority groups whose population is more than 10% above the 2000 countywide average within their respective jurisdiction are listed below. When certain measures – mean household income, average household size, and median age – are compared against the countywide measures, it becomes clear which jurisdictions have disproportionate racial concentrations requiring special attention. East Palo Alto and North Fair Oaks stand out dramatically.

Racial Group	Jurisdiction/Area	Prop. of 2000 Pop. In Respective Jurisdiction (%)	1999 Mean Household Income	Average Household Size (Persons/HH)	Median Age (Years)
Hispanic (>31.9%)	Colma (pop. 1,191)	43.9	\$58,750	3.47	36.9
	East Palo Alto (pop. 29,506)	58.8	\$45,006	4.2	25.8
	North Fair Oaks (pop. 15,440)	69.6	\$55,603	3.81	28.7
Asian (>30%)	Foster City (pop. 28,803)	32.5	\$95,279	2.47	38.1
	Daly City (outside HOME Consortium)	50.7	\$62,310	3.34	35.4

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Racial Group	Jurisdiction/Area	Prop. of 2000 Pop. In Respective Jurisdiction (%)	1999 Mean Household Income	Average Household Size (Persons/HH)	Median Age (Years)
	(pop. 103,621)				
Black (>13.5%)	East Palo Alto (pop.29,506)	23.0	\$45,006	4.2	25.8
	COUNTYWIDE (pop. 707,161)		\$70,819	2.74	36.8

Racial/Ethnic Homeless Distribution:

According to the 2007 San Mateo County Homeless Census Survey, African Americans are disproportionately overrepresented and Caucasians are disproportionately under-represented among the homeless population in San Mateo County:

- 2.2% of the county’s population is African American (according to the 2001 California Health Interview Survey), and African Americans comprise 31% of the homeless population.
- 54% of the county’s population is Caucasian (according to the 2001 California Health Interview Survey), and Caucasians comprise 41% of the homeless population.

Racial/Ethnic Group	Percentage Homeless	Percentage Chronically Homeless
White/Caucasian	41%	51%
African American	31%	28%
Hispanic/Latino	17%	11%
Asian	3%	2%
Pacific Islander	2%	0%
American Indian/Alaskan native	1%	3%
Multi-Ethnic/Other	4%	4%

D. Community Development Needs:

Under CDBG, community development activities are generally defined as programs and projects that promote a livable community. The beauty of CDBG is that it allows local communities to define their specific needs and to develop strategies to address them within parameters of maximizing benefit to low-income communities.

There exist three national objectives under CDBG:

- Provide housing repair and modification programs for lower income homeowners or tenants, with the improvements to focus on health & safety, housing quality standards, and/or access modifications.

- Provide public services programs that include Shelter Operations and Fair Housing enforcement.
- Provide community and economic development that includes public facilities & micro-enterprise assistance.

Already discussed in an earlier section of this document is the County’s great need for housing that is both affordable and which meets habitability standards for lower income County residents and workers. This section focuses on community development needs of a non-housing nature.

Even as Congress enlarged the scope of CDBG in the 1990s to encourage more economic development activities (e.g., micro-enterprise assistance; Brownfield redevelopment), the County’s non-housing community development priorities continues to primarily focus on supporting the capacity of local key partners – nonprofit community-based organizations that provide a variety of human services for lower income residents. In recent years, the County has had to take a parsimonious approach in refining its CDBG priorities due to the continual erosion of CDBG & HOME funds for the last thirteen years. In the late 90s, the County received \$3. 8million of CDBG funds; for FY 2008-09, the County can expect to receive only \$2.8 million in CDBG funds.

HUD Table 2B summarizes the County’s non-housing community development priorities, including community-oriented facilities (public facilities), human services (public services), economic development, and planning. It should be noted that the priority designations are relative to CDBG funding only. While many of the categories are County priorities, but if they can be supported by other than CDBG funding source, the priority level is lowered.

HUD Table 2B: Priority Community Development Needs

Priority Need	Priority Need Level	Unmet Priority Need	Dollars to Address Need	5 Yr Goal Plan/Act	Annual Goal Plan/Act	Percent Goal Completed
Acquisition of Real Property	N/A		Difficult to determine because cost of real-estate development depends on a number of factors including land, whether facility is to	Five to One year goals are generalized and made more specific in narrative of the Con Plan and Action Plan.		TBD
Disposition	N/A				TBD	
Clearance and Demolition	N/A				TBD	
Clearance of Contaminated Sites	N/A				TBD	
Code Enforcement	N/A				TBD	
Public Facility (General)	N/A				TBD	
Senior Centers	MED				TBD	
Handicapped Centers	MED				TBD	
Homeless Facilities	MED				TBD	
Youth Centers	MED				TBD	
Neighborhood Facilities	N/A				TBD	
Child Care Centers	HIGH				TBD	
Health Facilities	LOW				TBD	

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Mental Health Facilities	N/A	be constructed or rehabbed, and size of facility	TBD
Parks and/or Recreation Facilities	LOW		TBD
Parking Facilities	N/A		TBD
Tree Planting	N/A		TBD
Fire Stations/Equipment	N/A		TBD
Abused/Neglected Children Facilities	N/A		TBD
Asbestos Removal	N/A		TBD
Non-Residential Historic Preservation	N/A		TBD
Other Public Facility Needs	LOW		TBD
Infrastructure (General)	N/A		TBD
Water/Sewer Improvements	N/A		TBD
Street Improvements	N/A		TBD
Sidewalks	N/A		TBD
Solid Waste Disposal Improvements	N/A		TBD
Flood Drainage Improvements	N/A		TBD
Other Infrastructure	N/A		TBD
Public Services (General)	N/A		TBD
Senior Services	LOW		TBD
Handicapped Services	LOW		TBD
Legal Services	N/A		TBD
Youth Services	MED		TBD
Child Care Services	MED		TBD
Transportation Services	LOW		TBD
Substance Abuse Services	LOW		TBD
Employment/Training Services	LOW		TBD
Health Services	LOW		TBD
Lead Hazard Screening	LOW		TBD
Crime Awareness	LOW		TBD
Fair Housing Activities	N/A		TBD
Tenant Landlord Counseling	N/A	TBD	
Other Services	N/A	TBD	
Economic Development (General)	N/A	TBD	
C/I Land Acquisition/Disposition	N/A	TBD	
C/I Infrastructure Development	N/A	TBD	
C/I Building Acq/Const/Rehab	N/A	TBD	
Other C/I	N/A	TBD	
ED Assistance to For-Profit	N/A	TBD	
ED Technical Assistance	N/A	TBD	
Micro-enterprise Assistance	MED	TBD	
Other	N/A	TBD	

**HUD Transition Table 2C: Summary of Specific Housing/Community Development Objectives
(Table 2A/2B Continuation Sheet)**

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OBJ #	Specific Objectives	Sources of Funds	Performance Indicators	Expected Number	Actual #	Outcome/ Objective*
	Rental Housing					
1	Rehabilitation of rent-restricted existing multifamily affordable housing.	CDBG HOME	Units	600		DH-1
	Development of new, and acquisition / rehabilitation of existing, permanent and transitional affordable housing for Extremely low and Very Low Income individuals, families, and persons with special needs. (Onsite support amenities are encouraged.	CDBG HOME	Units	900		DH-2
	Conversion or rehabilitation of existing structures for the purpose of providing permanent or transitional supportive housing.	CDBG HOME	Units	100		DH-2
	Owner Housing					
2	Rehabilitation programs for lower income homeowners or tenants, with the improvements to focus on health & safety, housing quality standards, and/or access modifications.	CDBG HOME	Housing Units	300		SL-3
	Community and Economic Development					
3	Activities which result in the creation or retention of permanent employment opportunities for lower income persons.	CDBG HOME	Jobs	350		EO-3

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OBJ #	Specific Objectives	Sources of Funds	Performance Indicators	Expected Number	Actual #	Outcome/ Objective*
	Public Facilities					
4	Development (acquisition and/or new construction) or rehabilitation of emergency shelters or facilities providing service-enriched supportive housing for persons with special needs, to meet the goals of the HOPE Plan to Prevent and End Homelessness in the County	CDBG HOME	Facilities	4		DH-1
	Development (acquisition and/or new construction) or rehabilitation of community facilities serving lower income individuals and households.	CDBG HOME	Facilities	15		DH-2
	Public Services					
5	Operational support for emergency shelters and transitional housing programs that serve individuals and families.	CDBG HOME	Households	5,000		EO-3
	Operational support for agencies that provide safety net services	CDBG HOME	Households	5,000		EO-3
	Supportive services that are aimed at keeping people in their homes, including fair housing services.	CDBG HOME	Households	500		SL-3

**Table 3A
Summary of Specific Annual Objectives**

Obj #	Specific Objectives	Sources of Funds	Performance Indicators	Expected Number	Actual #	Outcome/ Objective *
	Rental Housing Objectives					
1	Rehabilitation of rent-restricted existing multifamily affordable housing.	CDBG HOME	Units	600	TBD	DH-1
	Development of new, and acquisition / rehabilitation of existing, permanent and transitional affordable housing for Extremely low and Very Low Income individuals, families, and persons with special needs. (Onsite support amenities are encouraged.		Units	900	TBD	DH-2
	Conversion or rehabilitation of existing structures for the purpose of providing permanent or transitional supportive housing.		Units	100	TBD	DH-2
	Owner Housing Objectives					
2	Rehabilitation programs for lower income homeowners or tenants, with the improvements to focus on health & safety, housing quality standards, and/or access modifications.	CDBG HOME	Household Units	300	TBD	SL-3

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Obj #	Special Needs Objectives	Sources of Funds	Performance Indicators	Expected Number	Actual #	Outcome/Objective
3	To meet the HOPE Plan to prevent and end homelessness in the County, a target of 25% of the Housing Development allocation will be aimed at assisting permanent supportive housing developments for special needs groups.	CDBG HOME	Units	100	TBD	DH-2
Community Development Objectives						
4	The goal of the Housing and Community development allocation is for up to 35% of the CDBG funds to assist developments that are affordable to Extremely Low and Very low income households.	CDBG ESG	community service based programs	See Above #3	TBD	EH-3
Public Facilities Objectives						
5	Development (acquisition and/or new construction) or rehabilitation of emergency shelters or facilities providing service-enriched supportive housing for persons with special needs, to meet the goals of the HOPE Plan to Prevent and End Homelessness in the County	CDBG HOME	Facilities	4	TBD	DH-1
	Development (acquisition and/or new construction) or rehabilitation of emergency shelters or facilities providing service-enriched supportive housing for persons with special needs, to meet the goals of the HOPE Plan.	CDBG HOME	Facilities	15	TBD	DH-2

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Obj #	Specific Objectives	Sources of Funds	Performance Indicators	Expected Number	Actual #	Outcome/ Objective
	Public Services Objectives					
6	Operational support for emergency shelters and transitional housing programs that serve individuals and families.	CDBG HOME	Households	5,000	TBD	EO-3
	Operational support for agencies that provide safety net services	CDBG HOME	Households	5,000	TBD	DH-1
	Supportive services that are aimed at keeping people in their homes, including fair housing services.	CDBG HOME	Households	500	TBD	DH-2
	Economic Development Objectives					
7	Activities which result in the creation or retention of permanent employment opportunities for lower income persons.	CDBG HOME	job created	350	TBD	EO-3
	Other Objectives					
	NONE					

Table 3A Summary of Specific Annual Objectives **(To be reported in CAPER)**

Grantee Name:

Availability/Accessibility of Decent Housing (DH-1)						
Specific Annual Objective	Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
DH 1.1		2005				%
		2006				%
		2007				%
		2008				%
		2009				%
		MULTI-YEAR GOAL				%
Affordability of Decent Housing (DH-2)						
DH 2.1		2005				%
		2006				%
		2007				%
		2008				%
		2009				%
		MULTI-YEAR GOAL				%
Sustainability of Decent Housing (DH-3)						
DH 3.1		2005				%
		2006				%
		2007				%
		2008				%
		2009				%
		MULTI-YEAR GOAL				%
Availability/Accessibility of Suitable Living Environment (SL-1)						
SL 1.1		2005				%
		2006				%
		2007				%
		2008				%
		2009				%
		MULTI-YEAR GOAL				%
Affordability of Suitable Living Environment (SL-2)						
SL 2.1		2005				%
		2006				%
		2007				%
		2008				%
		2009				%
		MULTI-YEAR GOAL				%
Sustainability of Suitable Living Environment (SL-3)						

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SL 3.1			2005				%
			2006				%
			2007				%
			2008				%
			2009				%
			MULTI-YEAR GOAL				

Availability/Accessibility of Economic Opportunity (EO-1)							
Specific Annual Objective	Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed	
EO 1.1			2005			%	
			2006			%	
			2007			%	
			2008			%	
			2009			%	
			MULTI-YEAR GOAL				%

Affordability of Economic Opportunity (EO-2)							
EO 2.1			2005			%	
			2006			%	
			2007			%	
			2008			%	
			2009			%	
			MULTI-YEAR GOAL				%

Sustainability of Economic Opportunity (EO-3)							
EO 3.1			2005			%	
			2006			%	
			2007			%	
			2008			%	
			2009			%	
			MULTI-YEAR GOAL				%

Neighborhood Revitalization (NR-1)							
NR1 .1			2005			%	
			2006			%	
			2007			%	
			2008			%	
			2009			%	
			MULTI-YEAR GOAL				%

Other (O-1)							
--------------------	--	--	--	--	--	--	--

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O 1.1			2005					%
			2006					%
			2007					%
			2008					%
			2009					%
			MULTI-YEAR GOAL					
Other (O-2)								
O 2.1			2005					%
			2006					%
			2007					%
			2008					%
			2009					%
			MULTI-YEAR GOAL					

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**Table 3B
ANNUAL AFFORDABLE HOUSING COMPLETION GOALS**

Grantee Name: Program Year:	Expected Annual Number of Units To Be Completed	Actual Annual Number of Units Completed	Resources used during the period			
			CDBG	HOME	ESG	HOPWA
BENEFICIARY GOALS (Sec. 215 Only)						
Homeless households	100		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-homeless households	1255		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Special needs households	50		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Total Sec. 215 Beneficiaries	1405		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
RENTAL GOALS (Sec. 215 Only)						
Acquisition of existing units	25		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Production of new units	750		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units	500		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance	0		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Total Sec. 215 Affordable Rental	1275		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
HOME OWNER GOALS (Sec. 215 Only)						
Acquisition of existing units	0		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Production of new units	25		<input type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitation of existing units	100		<input checked="" type="checkbox"/>	<input type="checkbox"/>		
Homebuyer Assistance	5		<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Total Sec. 215 Affordable Owner	130		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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COMBINED RENTAL AND OWNER GOALS (Sec. 215 Only)						
Acquisition of existing units	25		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Production of new units	775		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units	600		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance	0		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Homebuyer Assistance	5		<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Combined Total Sec. 215 Goals*	1405		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
OVERALL HOUSING GOALS (Sec. 215 + Other Affordable Housing)						
Annual Rental Housing Goal	1275		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Annual Owner Housing Goal	130		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total Overall Housing Goal	1405		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Table 4
Priority Public Housing Needs
Local Jurisdiction**

Public Housing Need Category	PHA Priority Need Level High, Medium, Low, No Such Need	Estimated Dollars To Address
Restoration and Revitalization		
Capital Improvements	High	\$1,500,000.00
Modernization	High	\$1,750,000.00
Rehabilitation	High	\$3,750,000.00
Other (Specify)		
Management and Operations		
	Low	\$150,000
Improved Living Environment		
Neighborhood Revitalization (non-capital)	Medium	\$300,000.00
Capital Improvements	Medium	\$1,250,000.00
Safety/Crime Prevention/Drug Elimination	Medium	\$250,000.00
Other (Specify)		
Economic Opportunity		
Resident Services/ Family Self Sufficiency	Medium	\$500,000.00
Other (Specify)		
Total		\$9,153,000.00

V. Housing and Community Development Strategies

The table below summarizes the County's strategies in addressing various Consolidated Plan issue areas listed on the first column of the table

Strategy Areas	Description
<p>Affordable Housing</p>	<ul style="list-style-type: none"> • Continue to participate in and facilitate various collaboratives that advance smart growth principles & affordable housing development, eg, El Camino Grand Boulevard Initiative, State Housing Element update efforts; Threshold 2008. • Investigate options involving demolition/disposition of the three Housing Authority-owned projects (El Camino Village; Half Moon Village; & Midway Village) with the goal of creating housing efficiencies on various levels, including management/operations; development based on green principles; smart use of land. • Ensure that housing developments using HOME/CDBG funds meet NOFA priorities, including that of emphasizing extremely low income housing development for special needs groups. • Through the Housing Authority, work with community stakeholders to determine creative approaches to maximizing the Moving to Work Program, which allows local housing authorities more flexibility in administering voucher programs. • Through HEART, the County's trust fund, seek long-term permanent funding that can be used to leverage CDBG, HOME funds to create both deep and long-term affordability . • Continue to work with various County agencies to ensure that special needs groups (eg, youth, seniors, persons with disabilities) are stabilized with decent affordable housing
<p>Homelessness</p>	<ul style="list-style-type: none"> ▪ Continue to participate in the implementation of the County's HOPE Plan to end homelessness. ▪ Encourage developments of permanent housing for homeless persons using CDBG/HOME funds through the NOFA process. ▪ Continue to work with the County Human Services Agency to coordinate resources and efforts for homeless service coordination
<p>Non-Housing Community Development Plan</p>	<ul style="list-style-type: none"> • Support human service delivery programs that are essential to the provision of housing, shelter, or maintaining lower income households in their homes. • Support cost-effective programs providing information & resources about housing options for lower income individuals & special needs groups. • Support the upgrading or new development of facilities serving special needs groups, including lower income children, youth, seniors, persons with physical and/or developmental disabilities, & the mentally ill. • • Encourage the upgrading or development of community facilities providing human service programs, particularly programs that either facilitate or directly empower low income individuals and families

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Strategy Areas	Description
Barriers to Affordable Housing	<ul style="list-style-type: none"> ▪ Continue to work with the four Entitlement Cities (Daly City, SSF, San Mateo, and Redwood City) to implement recommended corrective actions described in 2004 the joint Analysis of Impediments (AI), completed in 2004. ▪ Continue to review AI Action Plan for County to ensure that implementation is on course. ▪ Continue to work collaboratively with the 20 cities in the County to streamline approval processes for affordable housing development. ▪ Through HEART, continue efforts to retain and attract city partners and develop consensus on funding issues relating to affordable housing developments in County. <p>Through the County Planning Department, work toward developing a Specific Plan for North Fair Oaks that considers affordable housing and community development issues.</p>
Lead-Based Paint Hazards	<ul style="list-style-type: none"> • In response to the federal Residential Lead-Based Paint Hazard Reduction Act of 1992, continue to provide certified risk assessment services for the County Housing Rehabilitation Program and other minor home repair programs in the County. • Continue to provide education workshops for contractors and nonprofits about lead mitigation issues & requirements. • Continue to work with the County Health Services Agency to share information and resources.
Anti-Poverty Strategy	<ul style="list-style-type: none"> • Continue to support various programs administered by the County Human Services Agency that combat poverty, particularly those that provide job training for upward mobility. • See Year 2000 Strategic Plan for San Mateo County Human Services Agency (which calls for increased collaboration among agencies, community-based organizations, & private sector; devt of one-stop service center with multiple entry points; focus on developing employability in client population. A strategic direction is providing opportunities to strengthen families, youth, seniors, and providing growth opportunities for human service workers.
Institutional Structure/Coordination	<ul style="list-style-type: none"> • Through HEART, help to raise funds from public and private sources to meet critical housing needs in San Mateo County. • Continue to work with various County and nonprofit agencies in various collaboratives, including the HOPE Plan, and C/CAG (City/County Agency of Governments) to complete the SubRHNA process. • Continue working with the Inter-Agency Council (IAC) and Lead Persons Collaborative (LPC) to set priorities, secure resources, provide advocacy, implement the HOPE Plan. • Continue participation in the Grand Boulevard Task Force to challenges communities to rethink the El Camino Real's potential for housing and urban development, balancing the need for cars and parking with viable options for transit, walking and biking. • Continue collaboration with Countywide Assembly Choices with Threshold 2008 Plan to educate the public about greater acceptance of higher density workforce housing in the County.
Public Housing	<ul style="list-style-type: none"> • Continue to have the two units of the Dept. of Housing – HCD and the Housing Authority – collaborate as necessary on projects to maximize internal resources, in such efforts as investigating demolition/disposition of the three Housing-Authority owned developments. • Maximize community benefits by utilizing waiver provisions of the Moving to Work agreement. • Preserve and improve the public housing stock through the Capital Funds Program at the same time

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Strategy Areas	Description
	<p>investigate options for more efficient and cost-effective management of the three public housing developments, including conveying to nonprofit entities to continue management as affordable housing.</p> <p>Identification, development, and leveraging of services and programs to enable low-income families to become self-sufficient and to become homeowners.</p> <p>See PHA Plans for the Housing Authority of the County of San Mateo, 5-Year Plan for FY 2005-2009; Annual Plan for FY 2008.</p>

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I. Monitoring

The County has established standards and procedures to monitor organizations that receive ESG, CDBG and/or HOME funds. Monitoring, however, is but one element in a suite of activities intended to get and meet high standards for compliance and community investment.

The County starts with a citizen participation process for selecting worthwhile programs and projects to fund after it issues a Notice of Funding Availability. The Housing and Community Development Committee (HCDC), a Board of Supervisors-appointed body of County residents, presides over public review and input process. A public meeting is typically held to evaluate and articulate funding objectives, a Notice of Funding Availability (NOFA) then issued, and followed by a series of public meetings, including two or three public applicant meetings divided by HCDC Subcommittee according to funding category (i.e., housing development/housing rehabilitation; public facilities/economic development; and public services/shelter operations). At these meetings, project applicants present their proposals and answer any questions from the HCDC subcommittee. The respective subcommittees review County Housing staff's preliminary recommendations, and modify them as needed. At a subsequent public meeting, the entire HCDC convenes to review the subcommittees' recommendations and then forwards them (either as is or revised) to the Board of Supervisors for final consideration.

Another public meeting is held in front of the Board before it finalizes the recommendations for the one-year Annual Action Plan submission to HUD. The Board typically meets in May to consider the funding recommendations.

Environmental reviews are prepared for all projects and programs in accordance with HUD requirements.

Funding agreements are negotiated with project sponsors enumerating specific performance outcomes.

Recipients of HUD funding are required to submit performance reports, either monthly or quarterly, regarding beneficiaries served and other activity information, along with their requests for payments. Projects involving construction are required to comply with applicable federal labor standards under Davis-Bacon and as necessary, must submit appropriate paperwork along with any payment requests. Housing project sponsors are also required to furnish project completion reports with demographic information on occupants.

The County monitoring regimen also includes site visits and reviews of annual financial audits for program compliance.

In accordance with HUD regulations, the County prepares a Consolidated Annual Performance and Evaluation Report (CAPER). This report provides narrative and quantitative information on use of HUD funds and beneficiaries. It also details activities undertaken by the County to address various housing and community development objectives that may or may not utilize ESG, CDBG, and HOME resources. At a public meeting with the HCDC in September, the CAPER is reviewed with Staff prior to HUD submission.

Appendix A
Consolidated Plan Support Tables

Tables

1	San Mateo County Population, 1990 & 2000
2a & 2b	Race & Ethnicity, by Population and Percentages
3	Average Age, Household Size, & income
4a & b	Age Distribution & Age Cohort Shifts
5	Persons with Disabilities Aged 5+ Years
6	Population of Special Needs Groups
7	Housing by No. of Units, vacancy, & by Tenure
8	Comparison of 1990 & 2000 tenure
9	Age of Housing & Housing Type, 1990 & 2000
10	Overcrowding Measure, 1990 & 2000
11	Income Poverty Data, 1989 & 1999
12	Housing Payment as Percentage of Income
13	Comparison of Various Rent Standards, 2003
14	Home Sales Data, 2002 & 2001
15	ABAG Regional Housing Needs
16	N/A
17	2003 Lower Income Schedule
18	2000 Lower income Census Tract/Block groups

San Mateo County HOME Consortium -- Support Tables

**Table 1 -- San Mateo County
Population, 1990 & 2000**

(source: US Census)

Urban County	Population			2001 Est.	% Chg 00-01
	1990	2000	% Chg 90-00		
Atherton	7,163	7,194	0.4%		
Belmont	24,127	25,123	4.1%		
Brisbane	2,952	3,597	21.8%		
Burlingame	26,801	28,158	5.1%		
Colma	1,103	1,191	8.0%		
East Palo Alto	23,451	29,506	25.8%		
Foster City	28,176	28,803	2.2%		
Half Moon Bay	8,886	11,842	33.3%		
Hillsborough	10,667	10,825	1.5%		
Menlo Park	28,040	30,785	9.8%		
Millbrae	20,412	20,718	1.5%		
Pacifica	37,670	38,390	1.9%		
Portola Valley	4,194	4,462	6.4%		
San Bruno	38,961	40,165	3.1%		
San Carlos	26,167	27,718	5.9%		
Woodside	5,035	5,352	6.3%		
<u>Unincorporated:</u>	57,637	61,275	6.3%		
<i>Broadmoor</i>	3,739	4,026	7.7%		
<i>El Granada</i>	4,426	5,724	29.3%		
<i>Emerald Lake Hills</i>	3,328	3,899	17.2%		
<i>Highlands/Baywood</i>	2,644	4,210	59.2%		
<i>Montara</i>	2,552	2,950	15.6%		
<i>Moss Beach</i>	3,002	1,953	-34.9%		
<i>North Fair Oaks</i>	13,912	15,440	11.0%		
<i>West Menlo Park</i>	3,959	3,629	-8.3%		
<i>Remainder of SM CCD</i>		10,333			
<i>Rem. Of So. Coastside CCD</i>	20,075	6,543	-3.1%		
<i>Rem. Of SSF CCD</i>		2,568			
Urb. Co. Total	351,442	375,104	6.7%		
<u>Other Co. Entlmts</u>					
Daly City	92,311	103,621	12.3%		
So. San Francisco	54,312	60,552	11.5%		
San Mateo	85,486	92,482	8.2%		
Redwood City	66,072	75,402	14.1%		
Subtotal	298,181	332,057	11.4%		
TOTAL	649,623	707,161	8.9%	702,020	-0.7%

SM Co. HOME Consortium				
Urban County	351,442	375,104		
SSF	54,312	60,552		
TOTAL	405,754	435,656	7.4%	

**Table 2a -- San Mateo County
Race & Ethnicity Population, 2000**

(source: US Census)

Urban County	2000 Total	One Race (includes Hispanic/Latino)										Two+ Races (may also incl. Lat.)	Hispanic/Latino (any race)		White Non-Hispanic	
		White	Black	Amer. Ind./Alaska N. Native	Asian	Native Hawaiian/Other PI	Other Race	Latino	Not Latino	Latino	Not Latino		Latino	Not Latino		
Atherton	7,194	6141	50	12	704	30	72	200	6994	6,022	2,090	23,033	17,696			
Belmont	25,123	18,889	422	72	3,878	136	659	1,067	3,047	2,329	550	25,163	20,063			
Brisbane	3,597	2,624	38	24	524	22	180	1,114	668	330	17,346	12,160	1,930			
Burlingame	28,158	21,648	296	65	3,881	135	1,019	1,531	2,751	7,882	2,751	9,091	7,882			
Colma	1,191	576	17	0	282	3	232	81	304	7,541	304	10,521	7,541			
East Palo Alto	29,506	7,962	6,796	246	657	2,252	10,248	1,345	4,803	25,982	4,803	25,982	20,452			
Foster City	28,803	17,087	602	34	9,368	167	395	1,190	2,376	11,674	2,376	18,342	11,674			
Half Moon Bay	11,842	9,150	463	52	402	14	1,307	454	5,609	23,549	5,609	32,781	23,549			
Hillsborough	10,825	7,772	54	7	2,602	25	76	289	149	4,053	149	4,313	4,053			
Menlo Park	30,785	22,274	2,163	136	2,201	389	2,635	987	9,686	18,822	9,686	30,479	18,822			
Millbrae	20,718	13,061	165	47	5,651	238	745	811	2,133	22,234	2,133	25,585	22,234			
Pacifica	38,390	26,684	1,254	190	5,868	263	1,605	2,526	232	4,686	232	5,120	4,686			
Portola Valley	4,462	4,146	18	11	178	2	43	64	729	1,630	729	3,297	1,630			
San Bruno	40,165	23,156	807	189	7,506	1,156	4,346	3,005	900	4,418	900	4,824	4,418			
San Carlos	27,718	23,434	209	53	2,182	110	664	1,066	202	3,697	202	3,960	3,697			
Woodside	5,352	4,828	20	8	267	6	70	153	250	2,832	250	3,960	2,832			
Unincorporated:																
Broadmoor	4,026	1,978	74	18	1,409	45	262	240	162	1,660	162	1,812	1,660			
El Granada	5,724	4,820	32	60	163	11	390	248	3,154	3,575	3,154	4,699	3,575			
Emerald Lake Hills	3,899	3,488	22	7	201	8	53	120	664	14,247	664	16,290	14,247			
Highlands/Baywood	4,210	2,970	60	16	853	10	94	207	69,824	222,608	69,824	305,280	222,608			
Montara	2,950	2,632	30	4	108	5	64	107	23,072	80,549	23,072	80,549	23,072			
Moss Beach	1,953	1,768	2	12	43	9	21	98	19,282	41,270	19,282	41,270	19,282			
North Fair Oaks	15,440	7,813	296	130	468	203	5,858	672	18,973	73,509	18,973	73,509	18,973			
West Menlo Park	3,629	3,174	33	7	263	4	34	114	23,557	51,845	23,557	51,845	23,557			
Remainder of SM CCD	10,333	15,842	177	91	1,317	96	1,257	664	84,884	247,173	84,884	247,173	84,884			
Rem. Of So. Coastside	6,543								154,708	552,453	154,708	552,453	154,708			
Rem. Of SSF CCD	2,568								21,9%	78.1%	21.9%	78.1%	21.9%			
Urb. Co. Total	375,104	253,917	14,100	1,491	50,976	5,339	32,289	16,992	69,824	305,280	69,824	305,280	222,608			
Other Co. Entlimts																
Daly City	103,621	26,836	4,720	456	52,522	940	11,735	6,412	23,072	80,549	23,072	80,549	23,072			
So. San Francisco	60,552	26,671	1,707	362	17,510	944	9,091	4,267	19,282	41,270	19,282	41,270	19,282			
San Mateo	92,482	61,251	2,397	447	13,961	1,517	8,260	4,649	18,973	73,509	18,973	73,509	18,973			
Redwood City	75,402	52,008	1,916	384	6,715	663	10,535	3,181	23,557	51,845	23,557	51,845	23,557			
Subtotal	332,057	166,766	10,740	1,649	90,708	4,064	39,621	18,509	84,884	247,173	84,884	247,173	129,747			
TOTALS	707,161	420,683	24,840	3,140	141,684	9,403	71,910	35,501	154,708	552,453	154,708	552,453	352,355			
Percent of Total County Population		59.5%	3.5%	0.4%	20.0%	1.3%	10.2%	5.0%	21.9%	78.1%	21.9%	78.1%	49.8%			

**Table 2b -- San Mateo County
Race & Ethnicity, 2000, by Percentage**

Urban County	2000 Total	Percent of Total Population of Respective City/Area One Race (includes Hispanic/Latino)										Two+ Races (may also incl. Lat.)	Hispanic/ Latino (any race)		Not Hispanic/ Latino		White Non- Hispanic	
		White	Black	Amer. Ind./Alaska n Native	Asian	Native Hawaiian/ Other PI	Other Race	Hispanic/ Latino	Not Hispanic/ Latino	White	Non- Hispanic		White	Non- Hispanic				
Atherton	7,194	85.4%	0.7%	0.2%	9.8%	0.4%	1.0%	2.6%	2.8%	97.2%	83.7%	2.8%	97.2%	83.7%				
Belmont	25,123	75.2%	1.7%	0.3%	15.4%	0.5%	2.6%	4.2%	8.3%	91.7%	70.4%	8.3%	91.7%	70.4%				
Brisbane	3,597	72.9%	1.1%	0.7%	14.6%	0.6%	5.0%	5.1%	15.3%	84.7%	64.7%	15.3%	84.7%	64.7%				
Burlingame	28,158	76.9%	1.1%	0.2%	13.8%	0.5%	3.6%	4.0%	10.6%	89.4%	71.3%	10.6%	89.4%	71.3%				
Colma	1,191	48.4%	1.4%	0.0%	23.7%	0.3%	19.5%	6.8%	43.9%	56.1%	27.7%	43.9%	56.1%	27.7%				
East Palo Alto	29,506	27.0%	23.0%	0.8%	2.2%	7.6%	34.7%	4.6%	58.8%	41.2%	6.5%	58.8%	41.2%	6.5%				
Foster City	28,803	59.3%	2.1%	0.1%	32.5%	0.6%	1.2%	4.1%	5.3%	94.7%	55.9%	5.3%	94.7%	55.9%				
Half Moon Bay	11,842	77.3%	3.9%	0.4%	3.4%	0.1%	11.0%	3.8%	23.2%	76.8%	66.6%	23.2%	76.8%	66.6%				
Hillsborough	10,825	71.8%	0.5%	0.1%	24.0%	0.2%	0.7%	2.7%	2.8%	97.2%	69.7%	2.8%	97.2%	69.7%				
Menlo Park	30,785	72.4%	7.0%	0.4%	7.1%	1.3%	8.6%	3.2%	15.6%	84.4%	66.4%	15.6%	84.4%	66.4%				
Millbrae	20,718	63.0%	0.8%	0.2%	27.3%	1.1%	3.6%	3.9%	11.5%	88.5%	56.3%	11.5%	88.5%	56.3%				
Pacifica	38,390	69.5%	3.3%	0.5%	15.3%	0.7%	4.2%	6.6%	14.6%	85.4%	61.3%	14.6%	85.4%	61.3%				
Portola Valley	4,462	92.9%	0.4%	0.2%	4.0%	0.0%	1.4%	1.4%	3.3%	96.7%	90.8%	3.3%	96.7%	90.8%				
San Bruno	40,165	57.7%	2.0%	0.5%	18.7%	2.9%	10.8%	7.5%	24.1%	75.9%	46.9%	24.1%	75.9%	46.9%				
San Carlos	27,718	84.5%	0.8%	0.2%	7.9%	0.4%	2.4%	3.8%	7.7%	92.3%	80.2%	7.7%	92.3%	80.2%				
Woodside	5,352	90.2%	0.4%	0.1%	5.0%	0.1%	1.3%	2.9%	4.3%	95.7%	87.6%	4.3%	95.7%	87.6%				
<u>Unincorporated:</u>																		
Broadmoor	4,026	49.1%	1.8%	0.4%	35.0%	1.1%	6.5%	6.0%	18.1%	81.9%	40.5%	18.1%	81.9%	40.5%				
El Granada	5,724	84.2%	0.6%	1.0%	2.8%	0.2%	6.8%	4.3%	15.7%	84.3%	77.2%	15.7%	84.3%	77.2%				
Emerald Lake Hills	3,899	89.5%	0.6%	0.2%	5.2%	0.2%	1.4%	3.1%	5.2%	94.8%	86.3%	5.2%	94.8%	86.3%				
Highlands/Baywood	4,210	70.5%	1.4%	0.4%	20.3%	0.2%	2.2%	4.9%	5.9%	94.1%	67.3%	5.9%	94.1%	67.3%				
Montara	2,950	89.2%	1.0%	0.1%	3.7%	0.2%	2.2%	3.6%	9.1%	90.9%	83.3%	9.1%	90.9%	83.3%				
Moss Beach	1,953	90.5%	0.1%	0.6%	2.2%	0.5%	1.1%	5.0%	7.2%	92.8%	85.0%	7.2%	92.8%	85.0%				
North Fair Oaks	15,440	50.6%	1.9%	0.8%	3.0%	1.3%	37.9%	4.4%	69.6%	30.4%	23.2%	69.6%	30.4%	23.2%				
West Menlo Park	3,629	87.5%	0.9%	0.2%	7.2%	0.1%	0.9%	3.1%	4.5%	95.5%	84.6%	4.5%	95.5%	84.6%				
Remainder of SM CCD	10,333																	
Rem. Of So. Coastside	6,543	81.5%	2.7%	1.4%	20.1%	1.5%	19.2%	10.1%	48.2%	249.0%	217.7%	48.2%	249.0%	217.7%				
Rem. Of SSF CCD	2,568																	
Urb. Co. Total	375,104	67.7%	3.8%	0.4%	13.6%	1.4%	8.6%	4.5%	18.6%	81.4%	59.3%	18.6%	81.4%	59.3%				
<u>Other Co. Entlimts</u>																		
Daly City	103,621	25.9%	4.6%	0.4%	50.7%	0.9%	11.3%	6.2%	22.3%	77.7%	17.7%	22.3%	77.7%	17.7%				
So. San Francisco	60,552	44.0%	2.8%	0.6%	28.9%	1.6%	15.0%	7.0%	31.8%	68.2%	30.5%	31.8%	68.2%	30.5%				
San Mateo	92,482	66.2%	2.6%	0.5%	15.1%	1.6%	8.9%	5.0%	20.5%	79.5%	56.5%	20.5%	79.5%	56.5%				
Redwood City	75,402	69.0%	2.5%	0.5%	8.9%	0.9%	14.0%	4.2%	31.2%	68.8%	53.9%	31.2%	68.8%	53.9%				
Subtotal	332,057	50.2%	3.2%	0.5%	27.3%	1.2%	11.9%	5.6%	25.6%	74.4%	39.1%	25.6%	74.4%	39.1%				
ADD TOTALS	707,161	59.5%	3.5%	0.4%	20.0%	1.3%	10.2%	5.0%	21.9%	78.1%	49.8%	21.9%	78.1%	49.8%				

**Table 3 – San Mateo County
2000 Average Age, Household Size & Income**

(source: 2000 US Census)

<u>Urban County</u>	<u>Population</u>	<u>Median Age</u>	<u>Total Households</u>	<u># Persons per Household</u>	<u>1999 Median HH Income (\$)</u>
Atherton	7,194	45.3	2,413	2.85	200,000+
Belmont	25,123	38.8	10,418	2.35	80,905
Brisbane	3,597	40.3	1,620	2.20	63,684
Burlingame	28,158	38.4	12,511	2.21	68,526
Colma	1,191	36.9	329	3.47	58,750
East Palo Alto	29,506	25.8	6,976	4.20	45,006
Foster City	28,803	38.1	11,613	2.47	95,279
Half Moon Bay	11,842	38.7	4,004	2.75	78,473
Hillsborough	10,825	45.5	3,689	2.93	193,157
Menlo Park	30,785	37.4	12,387	2.41	84,609
Millbrae	20,718	42.3	7,956	2.56	68,404
Pacifica	38,390	37.6	13,994	2.73	71,737
Portola Valley	4,462	47.5	1,700	2.58	158,217
San Bruno	40,165	36.3	14,677	2.72	62,081
San Carlos	27,718	39.9	11,455	2.40	88,460
Woodside	5,352	44.4	1,949	2.74	171,126
<u>Unincorporated:</u>					
<i>Broadmoor</i>	4,026	39.8	1,275	3.11	69,836
<i>El Granada</i>	5,724	38.3	2,028	2.82	91,979
<i>Emerald Lake Hills</i>	3,899	41.8	1,437	2.69	127,250
<i>Highlands/Baywood Park</i>	4,210	43.1	1,536	2.63	105,165
<i>Montara</i>	2,950	40.9	1,010	2.80	95,326
<i>Moss Beach</i>	1,953	41.2	740	2.64	91,992
<i>North Fair Oaks</i>	15,440	28.7	3,997	3.81	55,603
<i>West Menlo Park</i>	3,629	39.4	1,420	2.55	125,881
<i>Remainder of SM CCD</i>	10,333	42.1	4,010	2.54	110,056
<i>Rem. Of So.Coastside CCD</i>	6,543	37.1	2,211	2.72	78,806
<i>Rem. Of SSF CCD</i>	2,568	37.9	898	2.78	?
Urb. Co. Total	375,104		138,253		
<u>Other Co. Entlmts</u>					
Daly City	103,621	35.4	30,775	3.34	62,310
So. San Francisco	60,552	35.7	19,677	3.05	61,764
San Mateo	92,482	37.5	37,338	2.44	64,757
Redwood City	75,402	34.8	28,060	2.62	66,748
Subtotal	332,057		115,850		
TOTALS	707,161	36.8	254,103	2.74	70,819

**Table 4 – San Mateo County
1990 & 2000 Age Distribution & Age Cohort Shifts**

(source: US Census)

Table 4a: Countywide Age Distribution, 1990 and 2000

Age Bracket	1990		2000		1990 - 2000
	Count	% Total	Count	% Total	% Chg
Under 5 yrs	44,793	6.9%	45,374	6.4%	1.3%
5 - 9 yrs	40,354	6.2%	46,930	6.6%	16.3%
10 - 14 yrs	35,863	5.5%	44,179	6.2%	23.2%
15 - 19 yrs	36,874	5.7%	40,803	5.8%	10.7%
20 - 24 yrs	46,450	7.2%	40,897	5.8%	-12.0%
25 - 34 yrs	122,716	18.9%	112,122	15.9%	-8.6%
35 - 44 yrs	110,280	17.0%	122,699	17.4%	11.3%
45 - 54 yrs	74,503	11.5%	102,559	14.5%	37.7%
55 - 59 yrs	29,130	4.5%	35,612	5.0%	22.3%
60 - 64 yrs	28,662	4.4%	27,901	3.9%	-2.7%
65 - 74 yrs	47,577	7.3%	44,742	6.3%	-6.0%
75 - 84 yrs	24,875	3.8%	32,000	4.5%	28.6%
85+ yrs	7,546	1.2%	11,343	1.6%	50.3%
TOTAL	649,623	100.0%	707,161	100.0%	8.9%
Mdn Age (Yrs)	34.3		36.8		

Table 4b: Age Cohort Changes from 1990 to 2000

Birth Year	Age Bracket	1990	Age Bracket	2,000	% Change	NOTES
1996 - 4/1/2000			Under 5 yrs	45,374	NA	
1991 - 1995			5 - 9 yrs	46,930	NA	
1986 - 1990	Under 5 yrs	44,793	10-14 yrs	44,179	-1.4%	
1981 - 1985	5 - 9 yrs	40,354	15-19 yrs	40,803	1.1%	
1976 - 1980	10 - 14 yrs	35,863	20 - 24 yrs	40,897	14.0%	
1966 - 1975	15 - 24 yrs	83,324	25 - 34 yrs	112,122	34.6%	
1956 - 1965	25 - 34 yrs	122,716	35- 44 yrs	122,699	-0.01%	Baby Boomers
1946 - 1955	35 - 44 yrs	110,280	45 - 54 yrs	102,559	-7.0%	Baby Boomers
1936 - 1945	45 - 54 yrs	74,503	55 - 64 yrs	63,513	-14.8%	
1926 - 1935	55 - 64 yrs	57,792	65 - 74 yrs	44,742	-22.6%	
1916 - 1925	65 - 74 yrs	47,577	75 - 84 yrs	32,000	-32.7%	
Up to 1915	75+ yrs	32,421	85+ yrs	11,343	-65.0%	
	TOT POP	649,623		707,161	8.9%	

**Table 5 -- San Mateo County
2000 Persons with Disabilities Aged 5+ Years**

(source: US Census)

Age Group	Subtotal		% Subpop.		Sensory	Physical	Mental	Self-Care	Going Outside the Home		Employment Disability
	Pop.	With a Disability	Disability	W/ Disability					No Info	NA	
5 - 15 yrs	100,129	3,769		3.8%	547	684	2,954	695	No Info	NA	
16 - 64 yrs	471,364	73,274		15.5%	6,372	18,089	10,553	4,614	30,688	51,750	
65+	84,732	30,397		35.9%	9,737	19,827	7,608	6,420	15,305	NA	
TOTALS	656,225	107,440		16.4%	16,656	38,600	21,115	11,729	45,993	51,750	

**Table 6 – San Mateo County
Population of Special Needs Groups, 2000**

(Source: SM Co. Planning, San Mateo County Census & Housing Data Book)

	Percent of Total 2000		Subpop.
	2000	Pop.	
<i>Seniors (65+ years)</i>	88,112	12.5%	
<i>Disabled (5+ years)</i>	107,440	16.4%	656,225
<i>Homeless</i>	4,545	0.6%	
<i>Farm Workers</i>	1,603	0.2%	
<i>Single Female Householders w/ Childrn in Poverty</i>	2,372	0.3%	
Total County Population	707,161		

**Table 7 – San Mateo County
2000 Housing - by No. of Units, Vacancy, & by Tenure**

(source: US Census)

Urban County	Total Hsq	Occupied	Vac. Rate	Rental		Ownrrshp	
	Units	HU		Units	% Rental	Units	% Ownrrshp
Atherton	2,505	2,413	3.7%	125	5.2%	2,288	94.8%
Belmont	10,577	10,418	1.5%	4,148	39.8%	6,270	60.2%
Brisbane	1,831	1,620	11.5%	539	33.3%	1,081	66.7%
Burlingame	12,869	12,511	2.8%	6,524	52.1%	5,987	47.9%
Colma	342	329	3.8%	158	48.0%	171	52.0%
East Palo Alto	7,091	6,976	1.6%	3,943	56.5%	3,033	43.5%
Foster City	12,009	11,613	3.3%	4,468	38.5%	7,145	61.5%
Half Moon Bay	4,114	4,004	2.7%	983	24.6%	3,021	75.4%
Hillsborough	3,804	3,689	3.0%	159	4.3%	3,530	95.7%
Menlo Park	12,714	12,387	2.6%	5,332	43.0%	7,055	57.0%
Millbrae	8,113	7,956	1.9%	2,864	36.0%	5,092	64.0%
Pacifica	14,245	13,994	1.8%	4,393	31.4%	9,601	68.6%
Portola Valley	1,772	1,700	4.1%	257	15.1%	1,443	84.9%
San Bruno	14,980	14,677	2.0%	5,425	37.0%	9,252	63.0%
San Carlos	11,691	11,455	2.0%	3,124	27.3%	8,331	72.7%
Woodside	2,030	1,949	4.0%	223	11.4%	1,726	88.6%
<u>Unincorporated:</u>							
<i>Broadmoor</i>	1,295	1,275	1.5%	188	14.7%	1,087	85.3%
<i>El Granada</i>	2,097	2,028	3.3%	385	19.0%	1,643	81.0%
<i>Emerald Lake Hills</i>	1,466	1,437	2.0%	125	8.7%	1,312	91.3%
<i>Highlands/Baywood F</i>	1,548	1,536	0.8%	160	10.4%	1,376	89.6%
<i>Montara</i>	1,034	1,010	2.3%	181	17.9%	829	82.1%
<i>Moss Beach</i>	771	740	4.0%	126	17.0%	614	83.0%
<i>North Fair Oaks</i>	4,059	3,997	1.5%	1,946	48.7%	2,051	51.3%
<i>West Menlo Park</i>	1,451	1,420	2.1%	265	18.7%	1,155	81.3%
<u>Other Incorp.</u>							
<i>Remainder of SM CCi</i>	4,122	4,010	2.7%	623	15.5%	3,387	84.5%
<i>Rem. Of So.Coastside</i>	2,499	2,211	11.5%	776	35.1%	1,435	64.9%
<i>Rem. Of SSF CCD</i>	928	898	3.2%	359	40.0%	539	60.0%
Urb. Co. Total	141,957	138,253	2.6%	47,799	34.6%	90,454	65.4%
<u>Other Co. Entlmts</u>							
Daly City	31,311	30,775	1.7%	12,379	40.2%	18,396	59.8%
So. San Francisco	20,138	19,677	2.3%	7,374	37.5%	12,303	62.5%
San Mateo	38,249	37,338	2.4%	17,219	46.1%	20,119	53.9%
Redwood City	28,921	28,060	3.0%	13,199	47.0%	14,861	53.0%
Subtotal	118,619	115,850	2.3%	50,171	43.3%	65,679	56.7%
TOTALS	260,576	254,103	2.5%	97,970	38.6%	156,133	61.4%

**Table 8 – San Mateo County
Comparison of 1990 & 2000 Housing Tenure**

(source: US Census)

	No. of Renters & Onwer Households		
	1990	2000	% Change 1090 - 2000
Renters	96,164	97,970	1.9%
Owners	145,750	156,133	7.1%
TOTAL	241,914	254,103	5.0%

	Distribution between Renters & Owners	
	1990	2000
Renters	39.8%	38.6%
Owners	60.2%	61.4%
TOTAL	100.0%	100.0%

**Table 9 -- San Mateo County
Age of Housing & Housing Type, 1990 & 2000**

(source: US Census)

<u>Total Units as of 1990 & 2000</u>			
Year Built	1990	2000	% Chg 1990 -2000
1999-March 2000	-	2651	-
1990 - 1998	-	14474	-
1980 - 1989 *	28,749	24,422	-15.1%
1960 - 1979	95,508	97,644	2.2%
1940 - 1959	102,426	96,913	-5.4%
1939 or Earlier	25,063	24,472	-2.4%
TOTAL Hsg Units	251,746	260,576	3.5%
<i>Median Year</i>	1,960		

* 1990 Census data for this category also includes units built from Jan - March 90.

<u>Composition of Housing Type, 1990 and 2000</u>			
Unit Type	1990	2000	% Chg 1990 -2000
Single Family	164,701	173,002	5.0%
<i>Detached</i>	144,438	150,302	4.1%
<i>Attached (Twnhmes/Condos)</i>	20,263	22,700	12.0%
2 - 4 Units	16,669	18,250	9.5%
Multi-Family (4+ units)	63,519	65,834	3.6%
Mobile Home	3,512	2,969	-15.5%
Other	3,381	521	-84.6%
TOTAL Hsg Units	251,782	260,576	3.5%

**Table 10 – San Mateo County
Overcrowding Measure**

(source: US Census)

Overcrowding Measure, 1990 and 2000

# Occupants per Room	1990 % Total		2000 % Total		% Chg 90 - 00
1.00 or less	219,872	90.9%	222,918	87.7%	1.4%
1.01 - 1.5	9,801	4.1%	12,273	4.8%	25.2%
1.51 +	12,241	5.1%	18,912	7.4%	54.5%
Total Occupied Units	241,914	100.0%	254,103	100.0%	5.0%

Note - "Crowded units" was defined in the 1990 Census and earlier as housing units with more than 1 person per room, except for bathrooms, kitchens & hallways. "Severely crowded units" were those w/ more than 1.5 persons per room. However, it should be noted that the 2000 Census did not provide such definitions, probably because the nature of rooms in more recently built homes is often built as large spaces accommodating multiple uses, eg, living/dining room, family room, great room; and it is up to the person filling out the Census form to determine if such a space is one or more rooms.

**Table 11 -- San Mateo County
Income & Poverty Data, 1989 & 1999**

(source: US Census)

Table 10a. Income and Poverty Data, 1989 & 1999

	<u>1989</u>	<u>1999</u>	<u>% Change</u> <u>1989 - 1999</u>
Median Family Income	\$53,420	\$80,737	51.1%
Per Capita Income	\$22,430	\$36,045	60.7%
# Families below Poverty (w/ related children under 18 yrs)	10,463	8,329	-20.4%
# Female Householders below Poverty (w/ children & no spouse present)	4,478	2,372	-47.0%
# Individuals below Poverty		40,692	

Table 10b. Households on Public Assistance, 1999

	<u>Number</u>	<u>Percent</u>
With Public Assistance Inc.	4,041	1.6%
No Public Assistance Inc.	250,178	98.4%
TOTAL	254,219	100.0%

**Table 12 – San Mateo County
Housing Payment as Percentage of Income, 1999**

(source: US Census)

Percent of Hsehd Income Spent on Housing Costs	<i>Renters</i>	<i>% Total Renters</i>	<i>Owners</i>	<i>% Total Owners</i>	Both Renters & Owners	<i>% Total Rents & Owners</i>
Less than 25%	43,829	45.0%	77,912	57.5%	121,741	52.3%
25 - 29%	10,815	11.1%	14,482	10.7%	25,297	10.9%
30 - 34%	8,546	8.8%	10,656	7.9%	19,202	8.2%
35% +	30,289	31.1%	31,759	23.4%	62,048	26.6%
Not computed	3,858	4.0%	796	0.6%	4,654	2.0%
TOTAL	97,337	100.0%	135,605	100.0%	232,942	100.0%

**Table 13 – San Mateo County
Comparison of Various Rent Standards, 2003**

(source: San Mateo County Housing Authority; RealFacts, SM County HCD)

12a. Comparison of 2003 Fair Market Rents (FMR), Payment Standards and Average Rents

<i>Rent Standard</i>	<i>0-BR</i>	<i>1-BR</i>	<i>2-BR</i>	<i>3-BR</i>	<i>4-BR</i>
Fair Market Rent *	\$1,185	\$1,535	\$1,940	\$2,661	\$2,816
HA Paymt Standard	\$1,173	\$1,520	\$1,921	\$2,635	\$2,789
Average Mkt Rent **	\$988	\$1,305	\$1597 - \$1886	\$1967 - \$2923	NA
1-Yr Change	-12.8%	-7.8%	-4.7% to -9.5%	-6.3% to -15.6%	

* FMRs are based on the 40th percentile rent, incl. Utilities.

FMRs are used to determine Payment Standard amts for the Hsg Authority Seciton 8 Hsg Choice Voucher Prg. Payment Standards are noted in above table. Above FMRs effective 10/1/03.

** Source: RealFacts, Quarterly data ending 12/02.

2-BR & 3-BR rent ranges depending on # Bathrms in unit.

12b. Maximum Affordable Rent Payment*, 2003**

<i>Income Category</i>	<i>Studio</i>	<i>1-BR</i>	<i>2-BR</i>	<i>3-BR</i>	<i>4-BR</i>
Extremely Low Inc.	\$594	\$636	\$764	\$882	\$984
Very Low	\$990	\$1,060	\$1,272	\$1,470	\$1,640
HOME Prog. Limit	\$1,185	\$1,272	\$1,526	\$1,764	\$1,968
Low	\$1,584	\$1,697	\$2,036	\$2,353	\$2,624

*** Max. Affordable Rent based on 30% of monthly income and all utilities paid by landlord (utility allowance for tenant paid utilities established by the Section 8 Program).

The following is the assumed family size for each unit:

	<u>Studio</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4-BR</u>
No. of persons:	1	1.5	3	4.5	6

**Table 14 – San Mateo County
Home Sales Data, 2008 & 2007**

(Source: San Mateo County Assn of Realtors, Completed Sales, Calendar Year 1st Quarter 2008)

	Single Family		Condominiums	
	2008	2007	2008	2007
Median Sales Price	\$925,000	\$880,000	\$505,000	\$575,000
<i>1 Year Change</i>	5.1%		-12.2%	
Average Sales Price	\$1,247,704	\$1,129,021	\$583,133	\$606,210
<i>1 Year Chg</i>	10.5%		-3.8%	
Percent of List Price Recd (2002)	98.1%		97.8%	
Average Days on Market (2008)	59		66	

**Table 15 – San Mateo County
ABAG Regional Housing Needs (March 2008)**

(Source: Association of Bay Area Governments)

Jurisdiction	VLI <50%	LI <80%	MOD <120%	Above Mod	Total
Atherton	19	14	16	34	83
Belmont	91	65	77	166	399
Brisbane	91	66	77	167	401
Burlingame	148	107	125	270	650
Colma	15	11	13	26	65
Daly City	275	198	233	501	1,207
East Palo Alto	144	103	122	261	630
Foster City	111	80	94	201	486
Half Moon Bay	63	45	53	115	276
Hillsborough	20	14	17	35	86
Menlo Park	226	163	192	412	993
Millbrae	103	74	87	188	452
Pacifica	63	45	53	114	275
Portola Valley	17	12	14	31	74
Redwood City	417	300	353	762	1,832
San Bruno	222	160	188	403	973
San Carlos	137	98	116	248	599
San Mateo	695	500	589	1,267	3,051
S. San Francisco	373	268	315	679	1,635
Woodside	15	11	13	26	65
Unincorporated	343	247	291	625	1,506
COUNTY TOTALS	3,588	2,581	3,038	6,531	15,738

Table 18 -- San Mateo County**Census 2000 Lower Income Census Tracts/Block Grups**HUD Designated Exception Areas (w/at least 42% LI Population)

<u>Census Tracts</u>	<u>Blk Grp</u>	<u>Place/Name</u>
613600	4	El Granada
613700	1	County
613502	2	El Granada
610302	3	County
609900	2	County
610700	1	
610602	4	
	3	
610601	2	
	1	North Fair Oaks
	4	
610500	3	
	2	
	1	
609100	1	County
	4	
611900	3	
	1	
	6	
612000	1	
	2	
611800	1	East Palo Alto
	2	
611700	1	
611900	5	
612100	2	
	3	
6120	2	
603200	4	County
604101	3	
	2	
	1	San Bruno
604000	2	
603900	2	Millbrae
604800	1	Millbrae
604400	3	Millbrae
604800	4	Millbrae
601200	3	County
601300	2	County
	3	
601300	1	County
	1	
601601	1	Colma
	3	
604200	2	San Bruno

Appendix B

Appendix B

Description of the County of San Mateo Public Process for the Development of the Consolidated Plan (FY 2008-09 – 2012-13)

The County of San Mateo Department of Housing convened a public meeting on November 13, 2007 to gather face-to-face input for the development of the new Consolidated Plan Priorities from community stakeholders, including members of the Housing and Community Development Committee (HCDC), appointed by the County Board of Supervisors to advise the Board through the Department of Housing on CDBG, HOME, and ESG matters. Most of the other attendees were from nonprofit and governmental agencies. Meeting notes of this meeting are attached.

The County had previously e-mailed surveys to 200+ parties culled from the Department of Housing mailing list of interested parties. A key question on the survey was what was considered the top three priorities affecting housing and community development issues in the County, and they perceived if the issues had changed from five years ago. The survey also asked respondents to comment on the Consolidated Plan/Action Plan priorities in place. A last question dealt with the nature of the programs provided by the respondent if they were nonprofit providers. A copy of the survey is attached.

Thirty-eight (38) responses were received, and these responses were categorized and evaluated. They fell under four rubrics – (1) Money, or lack thereof to achieve affordability, either by a consumer or provider of housing); (2) Supply, or lack thereof regarding an adequate supply of affordable housing or resources to increase the supply of affordable housing; (3) Special Needs Groups and their specific housing and service needs; and (4) Public policy and practices – more specifically, the need to improve policy and practices in social and physical infrastructures, such those as related to housing and real estate development, traffic and transportation, and tenant protections. A summary of the responses is attached.

At the November 13, 2007 public meeting, representatives from 24 different agencies attended to re-affirm the above-cited issues. As a result of this meeting, Staff refined the existing Priorities, deliberately written with a broad stroke to encompass a panoply of housing and community development needs. Noteworthy in the new Priorities are the following: (1) an emphasis on transit-oriented affordable housing developments; (2) setting a goal of 35% of the Housing Development allocation funds to provide housing for extremely low- and very low- income persons; and (3) setting a target of 25% of the Housing Development allocation to assist permanent supportive housing for special needs groups to meet the County's HOPE Plan to end homelessness. (The two targets of 35% and 25% are not mutually exclusive and may overlap.) These Priorities were emailed to the original e-mail list for any further input.

At a public meeting presided by the HCDC on March 27, 2007 to ratify FY 2008-09 Action Plan Projects, the new Consolidated Plan Priorities were re-presented along with numerical goals and needs enumerated from other collaboratives in which the County Department of Housing was involved. In preparing the Consolidated Plan narrative, Staff consulted with various County and nonprofit agencies in preparing the new Consolidated Plan, especially in obtaining needs information.

A public notice was placed in the San Mateo Times on April 25, 2008 announcing the availability of the review copy of the Consolidated Plan and the public hearing in front of the County Board of Supervisors to review both the new Consolidated Plan and the adjunct year one Acton Plan.

Attachments:

List of Attendees at November 13, 2007 Meeting

November 13, 2007 Meeting Notes

Survey Results Summary – October 2007

Copy of Survey

FY 2008/2009 CDBG/HOME/ESG ConPlan-Priority Setting Meeting

Date: November 13, 2007

Sign In Sheet

Initials	First name	Last Name	Organization	Address	City	State	Zip Code	Telephone	Email Address
YA	Yornie	Ahn	Mid-Peninsula Housing Coalition	303 Vintage Park Drive, Suite Foster City	Foster City	CA	94404	650-356-2924	yahn@midpen-housing.org
AA	Adela	Alvarado	Child Care Coordinating Council of SMC	2121 So. El Camino Real, S	San Mateo	CA	94402	650-655-5043	aalvarado@sanmateo4cs.org
KA	Kristen	Anderson	City of Redwood City - Child Care	1120 Roosevelt Avenue	Redwood City	CA	94061	650-780-7336	kmranderson@redwoodcity.org
PA	Pastor	Bains	Project We Hope	P.O. Box 50624	Palo Alto	CA	94303	650-330-8002	pbains@projectwehope.org
JA	John	Bisenius	Jewish Family and Children's Services	200 Channing	Palo Alto	CA	94301	(650) 688-3097	John@jfcs.org
	Constance	Burgess-Moffet	C. Burgess Consulting & Associates	655 Lewelling Blvd., #215	San Leandro	CA	94579	408-921-8869	cburgess@ix.netcom.com
	Linda	Carlson	Women's Recovery Association	1450 Chapin Avenue	Burlingame	CA	94010	50-348-6603x20	LCarlson@womensrecovery.org
SC	Susy	Castoria	HCDC	426 Dehoff Cyn Road	Half Moon Bay	CA	94019	(650) 726-7973	susycastoria@hughes.net
	Judy	Davila	HSA - Alcohol & Drug Services	Pony # HSA202PE				650-802-5057	jdavila@co.sanmateo.ca.us
	Carlos	de Melo	City of Belmont	1 Twin Pines Lane, Ste. 11	Belmont	CA	94002	650-595-7440	cdemelo@belmont.gov
SE	Sarah	Etheredge	Mid-Peninsula Housing Coalition	303 Vintage Park Drive, Suite Foster City	Foster City	CA	94404	650-356-2907	setheredge@midpen-housing.org
NA	Norma	Fragoso	HCDC	400 Grand Avenue	So. San Francisco	CA	94080	650-829-6620	norma.fragoso@ssf.net
MA	Mary	Frazier	Bread of Life	P.O. Box 911	Redwood City	CA	94064	650-368-2207	Revmy@aol.com
DA	Doug	Frederick	City of Menlo Park	701 Laurel Street	Menlo Park	CA	94025	650-330-6788	dwfederick@menlopark.org
	William	Gibson	County of San Mateo	455 County Center, Second	Redwood City	CA	94063	(650) 363-1816	wgibson@co.sanmateo.ca.us
	Brian	Greenberg	Shelter Network of San Mateo County	1450 Chapin Avenue, 2nd F	Burlingame	CA	94010	650-685-5880	bgreenberg@shelternetwork.org
BA	Bruce	Hamilton	Hip Housing	364 South Railroad Avenue	San Mateo	CA	94401	650-348-6660	bhamilton@hip-housing.org

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FY 2008/2009 CDBG/HOME/ESG ConPlan-Priority Setting Meeting

Date: November 13, 2007

Sign In Sheet

Initials	First name	Last Name	Organization	Address	City	State	Zip Code	Telephone	Email Address
	Tippy	Inwin	Ombudsman Services of San Mateo County	1700 So. Amphlett Blvd., Suite 200	San Mateo	CA	94403	650-349-7008	ossmc@sbcglobal.net
	Michele	Jackson	Shelter Network of San Mateo County	1450 Chapin Avenue, 2nd Floor	Burlingame	CA	94010	650-685-5880x2	mjackson@shelternetwork.org
	Peggy	Jensen	County Manager's Office	Pony # CMO105				650-363-4598	plensen@co.sanmateo.ca.us
	Sarah	Johnson	Child Care Coordinating Council of San Mateo County	2121 So. El Camino Real, Suite 200	San Mateo	CA	94402	650-655-5070	sljohnson@sanmateo4cs.org
	Robert	Jones	EPA CAN DO	2369 University Avenue	East Palo Alto	CA	94303	650-473-9838	Rjones@EPACANDQ.org
	Helen	Karr	HCDC	5009 Palmetto Avenue #34	Pacifica	CA	94044	650-992-5793	HelHskarr@aol.com
	Sarah	Lambert	The Lesley Foundation	P.O. Box 1839	San Mateo	CA	94401	650-726-4888	slambert@lesleyfoundation.org
	Kitty	Lopez	Samaritan House	1515 So. Claremont Street	San Mateo	CA	94402	50-341-4081 x1	kitylopez@samaritanhouse.com
	Nancy	Mangini	HCDC	1702 Cordilleras Road	Redwood City	CA	94062	650-365-4449	Mangini_nancy@gmail.com
	Ann	Marquart	Project Sentinel	430 Sherman Ave., Suite 30	Palo Alto	CA	94306	50-321-6291 x10	projsenpa@aol.com
	Carlos	Martinez	City of East Palo Alto	1960 Tate Street	E. Palo Alto	CA	94303	650-853-3195	cmartinez@cityofepa.org
	Kent	Michelson	Center for Independence of the Disabled (CID)	875 O'Neill Avenue	Belmont	CA	94002	650-595-0783	kentm@cidbelmont.org
	Karla	Molina	No. Peninsula Neighborhood Services Ctr.	600 Linden Avenue	So. San Francisco	CA	94080	50-583-3373x1	karla@neighborhoodservices.org
	Lorraine	Moriarty	St. Vincent de Paul Society	50 North "B" Street	San Mateo	CA	94401	650-373-0624	svdplm@yahoo.com
	Susan	Murchison, MSW	CORA	P. O. Box 5090,	San Mateo	CA	94402	50-652-0800x30	susanm@corasupport.org
	Hope	Nakamura	Legal Aid Society of San Mateo County	521 E. 5th Avenue	San Mateo	CA	94402	650-558-0915	hnakamura@legalaidismc.org
	Mike	Nevin	Service League of San Mateo County	727 Middlefield Road	Redwood City	CA	94063	650-364-4664	MNevin@serviceleague.org

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FY 2008-2009 CDBG/HOME/ESG ConPlan-Priority Setting Meeting

Date: November 13, 2007

Sign-In Sheet

Attendee Name	Organization	Telephone	Email
1 Rhonda Coffman	CITY OF BEDWOOD CITY	650-780-7299	rcoffman@redwoodcity.org
2 Danielle Sanderson	DOH	988-6774	dsanderson@smchousing.org
3 Bill Lowell	DOH	802-5024	
4 Kim Carlton	Start Up	650-321-2193	KCARLTON@STARTUPPEPA.ORG
5 Ali Shirkhani	HSA	802-7675	ashirkhani@HSA.ORG
6 TB Silva	HSA	802-7656	tbvrbj@smckx.org
7 Linda Lopez	HCD	650-261-1438	linda.lopez@SEU521.org
8 Tobi Liebermann	Lesley Foundation	650-726-4888	tliebermann@lesleyfoundation.org
9 My Do	Daly City	650-991-8055	mduc@dalycity.org
10 Lennelle Subigun	Daly City	991-8070	lsubigun@dalycity.org
11 Fatima Soares	Coastal Hope	726-9071	Fatima@coastalhope.org
12 Veronica Gomez	DOH	808-6762	vgomez@smchousing.org
13 Andrea Duse	City of Belmont	650-333-3973	andrea.duse@sa-asso.com
14 Rex Anonua	HSA	650-802-6550	RANONUA@smc1777.org
15 Andrew Staton	Peninsula Habitat	650-568-7356	Andrew@peninsulahabitat.org

FY 2008-2009 ConPlan/Priority Setting Meeting

Date: November 13, 2007

Public Sign-In Sheet

16	Yvonne Fields	NPNSC	600 Linden Ave SSF 94080	yvonne@neighborhoodservices.org
17	Nendy Goldsaver	HSA		wjgoldsave@aol.com www.hsa.org
18	Susie Shamboon	Rebuilding Together Peninsula		susie@rebuildingtogetherpeninsula.org
19	DORCAS CHENG-TOZUN	DOH		dttozun@smchousing.org
20	Arlene Joyner	EAST PALO ALTO		ajoyner@cityofepa.org
21	Joy Adams	HCD - South San Francisco	400 Grand Ave	joy.adams@ssf.net
22	George Starmer	City of Menlo Park		
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FY2008/2009 ConPlan/Priority Setting Meeting
November 13, 2007

Meeting Notes

At the public meeting, the following were additional comments made by attendees:

- Section 8 & Accessible Units – Voucher program should ensure that a pool of accessible units are available for rent for disabled population.
- Section 8 list to open up soon – Bill Lowell, Deputy Director of DOH, mentioned that the wait list will open up in the near future. It was open for a week in 2003 and received some 10,000 applications. Procedures to open list/level – will be advertised to general public. Staff will also email to those on NOFA list.
- Money-Bank inst./CRA - we need to get banks to become more involved in community development as a way of their need to meet their Community Re-investment Act requirements.
- Supply of Housing (males 18-25 yrs) Foster Care/Out of Jail – young men in foster care and recently released from incarceration need affordable housing. The County's HOPE Plan (ending homelessness in 10 years) acknowledges this need. (need yes, supply no).

Housing/Special Needs

1. Substance Abuse Programs – one area of need.
 2. Those mentally ill patients recently released from Agnews State Hospital are adding to the homeless count, as some of them have come to this County.
 3. Disability/Special Needs - Soldiers/Veterans are a group that has become an emerging needs group.
 4. Rising Rents – an issue in this County, especially with rising foreclosures.
 5. Hotel Vouchers – more are needed to assist homeless population.
 6. Housing Element Update – Where build to meet goals?
 7. We need to use existing housing better/efficiently, including House Sharing. 27% of households are Single Occupants This could help with Child Care and sharing of other resources.
- NIMBYISM – can be considered a Fair Housing Issue.
 - County has influence in Un-Incorporated Areas, but does not govern the 20 cities in this county.
 - Consider State Law
 - Money over NIMBYISM – it was felt that lack of money for housing development is more of an issue and Nimbyism, which can be overcome.
 - Paratransit (Access to Transit) – this was identified in the series of fair housing public meetings held a few years ago as part of the Countywide Analysis of Impediments report. We need to have this idea refreshed as an issue.
 - Conversions away from affordable housing is an issue.
- Preservation of Existing Affordable Housing
- Day-Long Housing Element January 24, 2008
 - Rent Control – though controversial, it was felt by at least one person that this is important in areas like North Fair Oaks, which has a very high renter population.
 - Take Action – are we being proactive enough?
 - Prevent Homelessness

- Housing Apprenticeship Program is important, but these programs need candidates that possess the basic educational skills to even qualify for the programs. (Need for Qualified Trades Folks). Many people are out of High School, but they still lack enough educational background. We need to determine what Classes are needed. A need for seeing "Why" Skills will Help.
- HOPE 10 Year Plan to End Homelessness
 - All Planning Documents are on the website (www.smchsa.org/HOPE)
- For a copy of the County's existing, ConPlan, please email Jack Marquis or Marina Yu.
- A question on the Survey asked about Change in Issues in Last 5 Years. Some comments made echoed those from survey: Fewer Funds Available; High Cost: Land, Services, Etc. Costs continue to increase while HUD income limits staying the same for the last 3 or 4 years.

Decision Making process – to include:

- Push Grass Roots. We need to personalize quality of life issues to arouse support.
- Local Control vs. Regional Issues - in terms of Transportation and Land Use, we need to take a more regional approach.

Current Priorities

- Permit Coordination
- Accept RFP in addition to NOFA Proposals
- Shelter First (4,000 homeless in County)
 - Shelter Network has had to turn away 3 – 4 individuals per night.
 - SN has 50 families on Wait Lists for its transitional housing.
 - 90 Day Process
 - \$20 K/yr income is challenge for clients.

Forclosures

- ↑ Rent – rising rents is a direct result of foreclosures.
- People Seeking Housing in Different Areas
- Can we take advantage of foreclosed properties as Emergency Shelter opportunities?

Housing & Community Development

- Make it Personal
 - Think about: Long Term
 - Local Services
 - Quality of Life
 - What is Definition of Youth for Housing? Answer - 18 – 24 yrs – a person needs to be at least 18 to sign a contract.
 - Other Programs for legally Emancipated Youths

- Needs ↑ / \$↓ - let's not pit one need against another – all are good and worthy needs. We need increased overall funding in a climate of diminishing CDBG funding. . In the past, we had approached the County Board of Supervisors for augmented Local Funding, but got nowhere. One member had put his agency at risk for being too outspoken.
 - Advocate with County – Perhaps instead of asking for money directly from the Board is to have County surplus land dedicated to Housing. We should work to get more County land for this purpose.
 - Services Fair – we should look to sponsoring a services fair, inviting the public, including potential clients, to see the array of services offered in this County.
- Comment made after public session - The funding priorities should include references to TODs.
- Please e-mail additional comments to Marina Yu or Jack Marquis.
- Staff will re-draft Funding Priorities and email out for comments next week.

County of San Mateo
Summary of Consolidated Plan Survey - October 2007

Survey Summary

- Received 38 responses out of 300 – 13% response rate
- Some correlation between nature of responses and types of services offered.
- Respondents range: 6 City/County services ; 7 housing developers/property managers/support services; 5 special needs housing; 3 child care; 2 advocacy; 1 HCDC; 11 service providers (eg, homeless, safety net, fair housing, seniors/disabled, legal services, teen pregnancy; business development); 3 No Answer.

Categories	Top 3 issues affecting housing and community in the County:
Money	<ul style="list-style-type: none"> • Housing development (financing; labor; construction costs; land costs (11) • Disparity in incomes and cost of living (6) • Lack of funding/lack of dedicated public revenue source for both capital & program operations (4) • Lack of capital & resources for micro-enterprise development (1)
Supply	<ul style="list-style-type: none"> • Lack of sites/land for housing development (5) • Lack of affordable housing (9) Need to create more housing options for all income groups to match household /job growth (1) • Nearly impossible to get a Section 8 voucher in this County (1)
Special Needs	<ul style="list-style-type: none"> • Need to focus on more housing alternatives. (1) • Need for various continuum of care housing – emergency, transitional, supportive, permanent housing (5) • Need for family, workforce housing (2) • Need for special needs housing – seniors, disabled, mentally ill, those released from incarceration (3) • Need for supportive facilities/prgms that provide child care & senior care (1) • Need to focus on renter issues (1) • Need for more supportive services for at-risk families (2)
Public Policy & Practices	<ul style="list-style-type: none"> • Development-related issues (20) • Public perception/attitudes (6) • Traffic & transportation (6) • Tenant protection (6) • Employment development (6) • Supply (5) • Special needs (3) • Lending (2) • Housing preservation (1) • Fair housing (1) • Other (1)

County of San Mateo
Summary of Consolidated Plan Survey - October 2007

A. MONEY

- Financing to close gap on development project budgets
- Lack of funding for affordable housing (long term, low interest/no interest)
- Cost of land (4)
- High cost of relocation for acquisition/rehabilitation sites
- Cost of market rate housing
- Lack of funding to assist with development of affordable housing
- Increased access to funding for development of ownership units for first-time homebuyers, set-asides and land subsidies zoned higher density projects.
- Cost of labor and materials for construction
- High cost of land and shortage of land.

- Cost of living
- Poverty in a wealthy, high cost area
- Lack of affordability for low income folks
- Low salaries for working people compared to cost of land
- Overcrowding and overpayment (of housing costs) by lowest income households.
- There is a huge disparity in incomes between people in varying communities, with the result that some areas are highly developed and others are in functional disrepair. Thus areas that could benefit tremendously from economic and community development area frequently those that face the most serious lack of funds available for this purpose.

- Money/funding (2)
- Decreased government funding
- Lack of a dedicated source of public revenue for both capital and operational uses (especially for supportive housing services and operations.

- Lack of micro-enterprise assistance program. Micro-enterprises need access to capital and technical assistance.

B. SUPPLY

- Lack of development sites/availability of land/availability of buildable land (3)
- Availability and cost of land for housing.
- Lack of opportunities for development of affordable housing, including developers willing to develop such projects.

- No supply of Affordable Housing (4)
- Lack of subsidized housing/lack of affordable housing for ELI individuals (3)
- Lack of available housing
- Increase affordable housing for families earning \$12 - \$18/hr.

- Creating more housing options for all income levels to match expected household/job growth.

- Nearly impossible to get a Section 8 Voucher for San Mateo County

County of San Mateo
Summary of Consolidated Plan Survey - October 2007

C. SPECIAL NEEDS

- Need for more subsidized housing alternatives.
- Lack of supportive housing.
- Lack of transitional housing.
- Continue to support emergency shelters and transitional housing.
- Need for permanent supportive housing.

- Lack of affordable housing for seniors, families and persons with disabilities.
- Need to consider senior citizens & disabled adults.
- Not enough supportive housing for persons with mental illness or those being released from incarceration.

- The price of housing makes it important that we provide affordable housing for workforce, including teachers, sheriffs, firefighters, etc.
- There are many barriers to access any type of supportive housing or shelter for the "working poor" who have to work and cannot take time to wait in line or meeting with people to get the help they need because they are always working and do not have paid time off. These people do not have the time or energy to navigate through an overly complex system to get the help they need.

- Need for more funded facilities/programs that provide quality childcare and senior care to assist families.

- Focus on renter issues.

- Lack of supportive housing services for families in transitional housing situations.
Increase supportive services to help families marginally housed (prevent them going homeless and through shelter before getting re-housed).

D. PUBLIC POLICY/PRACTICES:

& Development

- Encouraging "smart growth" – higher density, transit-oriented, urban infill, environmentally sustainable development.
- New construction along public transportation.
- Need for TOD.
- Green building.
- Land use restrictions or zoning.
- Mixed-use developments.
- Affordable housing.
- Limitations on growth
- Some cities seem less inclined to support affordable housing from a political standpoint.
- Affordable/available housing units, insuring that below market rate housing is distributed evenly as possible throughout the community: to include low and moderate income families, the elderly, and people with disabilities.
- CEQA requirements increase housing costs. Infill affordable projects should be CEQA exempt.
- Lack of legal remedies in meeting RHNA goals. Tie RHNA compliance to sales tax collection.

County of San Mateo
Summary of Consolidated Plan Survey - October 2007

- Specific set-asides to insure ELI units are dispersed throughout the County as new construction is undertaken.
- Substandard housing makes it important that we grant permits more easily to bring housing up to livable standards, especially in the rural areas.
- There needs to be a place to coordinate all permitting for the coast, whether County and its various departments or State Coastal Commission.
- Affordable housing (2)
- Removing bureaucratic and financial barriers to development of affordable housing and property improvement projects by homeowners.
- Proposition 13.
- Funding for programs should be designed as "seed money"

& Public Perception/Attitudes

- Local resistance to multifamily affordable housing (eg, NIMBYism of neighbors & elected officials, voter initiatives that restrict building height & density.
- Neighborhood Nimbyism - (not in my backyard).(2)
- Community resistance to providing housing affordable to lower income individuals.
- The backlash (nimbyism) against any and all (needed) development.
- Community acceptance of higher densities.
- Reaching out to residents to hear directly how different communities view and prioritize development goals.

& Traffic & Transportation

- Transportation and commuting are a real problem, particularly given that so few people are able to live and work in the same or approximate community.
- Traffic and other environmental impacts
- Public Transportation
- Increased traffic congestion.
- Alleviating transportation gridlock.
- Accessible public transportation.

& Tenant Protection

- Lack of access to legal system for tenants. Diverse population that includes a high percentage of immigrants and many geographically isolated residents complicates access to legal services and access to court. Unlawful detainers (eviction lawsuits) produce a high number of pro per defendants due to fast pace and financial constraints of tenant population. Current system results in very high number of default judgments.
- "Ownership" opportunities that eliminate affordable housing stock. Mobile home park and condo conversions take previously affordable housing permanently out of affordable range. Estimated 10-15% of affordable housing stock in SMC are mobile homes, but availability decreasing with little comparable development to make up for less.
- Lack of stable affordable housing for low-income seniors. No eviction control or legal protections for seniors puts them in the revolving door of low-end rental housing with no promise of stability.
- Insufficient legal protections for tenants - need for Just Cause eviction requirements
- Absentee landlords

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- Lack of rent controls.

& Employment Development

- Jobs
- Retention of living wage jobs, development of job training, job linkage, and apprenticeship programs for all ages to include youth opportunities.
- Limited economic opportunities for people who have limited formal education and skills training makes it extremely difficult for them to find affordable housing and earn a living that is sufficient to provide for the needs of their families.
- Shortage of jobs that can pay the rent.
- Employment training development.
- Need for culturally and linguistically relevant services for Asian languages and Spanish.

& Supply

- TODs and lack of land for development.
- The land area that can be developed in this County is small compared to the amount of space allocated for Open Space and Commercial Space.
- The lack of affordable housing in this County is changing the culture and is forcing out minorities and the holders of low-income (but essential) jobs.
- There is not enough affordable housing for individuals and families in the County, especially those that are working but still not meeting their basic needs of housing. The disparity between incomes and affordable housing is great. Competition for affordable housing is intense and people are left behind including the wait list for Section 8 housing. The process for obtaining Section 8 vouchers is a barrier that many people cannot surpass and do not know how to access alternative services.
- Lack of larger sites for cost effective affordable housing development.

& Special Needs

- Child care still not viewed as an essential component of community infrastructure that supports families of all types/incomes, businesses, and the local cities/county economy.
- Accessible housing for disabled on transportation lines that is affordable.
- Absentee landlords

& Lending

- Mortgage crisis
- Predatory and unfair lending leading to foreclosures.

& Fair Housing

- Discrimination and lack of accessible housing.

& Housing Preservation

- Not enough commitment to preserving existing housing

& Other

- Education

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E. Do you perceive these issues have changed from 5 years ago?

20 - NO/No Answer

18 - YES

HOW SO?

- I believe we have fewer funds.
- Further decimation of federal and state safety-net programs for low and middle income families; higher cost of land; highest cost of living here including housing, child care, food without parallel increases in wages or public subsidies; positive is Housing Trust Fund and increased understanding of and support for affordable housing potential
- The cost of land, construction materials and labor have increased dramatically in the last five years while the inventory of buildable land has been depleted.
- As costs of land and construction materials have risen, the process to develop new affordable homes has increased, stretching existing funding sources. Meanwhile, the political will to create more affordable homes has increased, though HEART, HOPE, the Dept. of Housing, and other efforts.
- Although the cost of living in SMC continues to increase, income levels have remained the same.

- Affordable housing programs have strengthened and spread throughout a number of cities within San Mateo County in the last five years. BART has expanded further south within San Mateo County to the Millbrae BART Station, making this transit system more accessible. Mixed-use developments have increased throughout the County, encouraging walking as a means of transportation.
- TODs & green bldg has rained more support in the last 5 yrs. Lack of land & lack of commitment to preserve affordable housing is an ongoing issue.
- The core issues are the same. The changes are only that housing stock has decreased over the past 5 years, and costs have skyrocketed. Also, the immigrant populations in the County are growing faster than the services can catch up.
- Five years ago, political influence of special interest groups were successful in stifling development with the result that insufficient housing is now in the pipeline to accommodate people working within San Mateo County infrastructure, such as teachers, police, firefighters, nonprofit workers, etc.
- Lack of affordable housing has become an increasingly bigger issue.
- Large numbers of disabled in the "most accessible" county in the state.

- Loan market in trouble, Cost of living has increased.
- The predatory lending issue is a relatively new one. The lack of regulation on brokers and recent unscrupulous lending practices have made this a very important issue only in the past couple years.

- If anything, these trends seem to be worsening.
- The situation has gotten worse. For example, in unincorporated North Fair Oaks, the percentage of renters has increased to over 49% and rents have increased also.
- All have grown more important and severe causing near poverty and risk of homelessness.

- More awareness but not enough action.
- I do not think we were daring enough five years ago to state we wanted to end homelessness and focus on housing first.

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F. COMMENTS ON CURRENT FUNDING PRIORITIES (16)

- No comment-seems to be good priorities.
- I agree with the priorities./ There is no disagreement with the County's funding priorities. (2)
- The County's funding priorities are consistent with the objective of creating affordable housing units for low-income families and supporting a high standard of living for low-income homes
- Past priorities on target.
- There is no disagreement with the County's funding priorities.
- Yes.
- Adequate
- Although priority A is Hsg Devt and housing repair, the County is much more supportive of new developments than rehab of existing housing.
- Priorities fine, amount of funding is insufficient.

Suggestions/Recommendations for Change:

- Permit Coordination: They're good, but many people are working towards these goals. I really think a permit coordination headquarters would help implement these goals.
- Less County Intrusion: The county needs to get out of the way of citizens trying to make progress in housing and home improvements and offer financial support for programs that prevent poverty and homelessness, such as health care, education, and home repair.
- Prioritize Micro-enterprise Assistance: Micro-enterprise (ME) assistance is very low in the totem pole as listed in priorities. ME are key to increased income levels and job creation.
- Funding for Tenant-Landlord Counseling: I would recommend on change: The County should devote funds toward providing tenant and landlord counseling services. With the departure of La Raza Centro Legal, there is a considerable gap in services, such that no agency currently exists that will answer simple questions about maintenance, repairs, notices, deposits, and other common tenant/landlord issues.
- County to be More Pro-Active: I think the priorities look fine but the County might look at different delivery methods to achieve these goals. Landlord/Tenant Info Referral seems to be a priority lately with the rash of foreclosures going on, and we do have Fair Housing as a priority, but then we wait for a good proposal to come in to serve this need instead of looking at the needs and then putting out RFP's to have agencies come up with programs more specific to fill those needs. Not all of the CDBG, HOME & ESG funds need to be put out to RFP, but perhaps a combination of the NOFA and RFP processes could work together to better meet the priorities.
- Shelters vs. Safety Net Issue: I have a real concern with the amount of monies going into the operation of shelters as opposed to safety net programs and services to help prevent homelessness. It seems that we are institutionalizing homeless shelters as opposed to working on the prevention piece of the problem.

County of San Mateo Department of Housing

Consolidated Plan for Fiscal Year 2008/09 -12/13

Survey in preparation for CDBG, HOME, & ESG Priorities-Setting Public Meeting 11/1/07

Instructions –Start by placing your cursor in the first shaded box and type your response. The gray space will expand to fit your answer. Then tab to the next shaded box to continue.

1. What do you consider as the top three issues affecting housing and community development in this County?
(1) XX

(2) XX

(3) XXX
2. Do you perceive that these issues have changed from 5 years ago? Yes No
3. If yes, explain?
XX
4. Please comment on the County's current funding priorities (attached), if you like?
XX
5. Briefly explain what services your agency provides?
XXX

Survey due Friday, October 26, 2007.

****Please Note****

- 1) Remember to save your file with a different name before sending it back to our office.
- 2) Return the survey either by:

- (1) E-Mail to Denise Milner at: dmilner@smchousing.org -OR-
- (2) Snail Mail to: Denise Milner
Dept. of Housing
County of San Mateo
264 Harbor Blvd, Bldg A
Belmont, CA 94002

Any questions, contact Marina Yu, e-mail myu@smchousing.org or phone 650 802-5039.

Thank you very much for your time.

Survey due Friday, October 26, 2007.

Appendix C

Appendix C

COUNTY OF SAN MATEO CITIZENS PARTICIPATION PLAN

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM, EMERGENCY SHELTER GRANT PROGRAM HOME INVESTMENT PARTNERSHIP ACT PROGRAM

I. INTRODUCTION

In keeping with the intent of federal regulations regarding the Community Development Block Grant (CDBG), Emergency Shelter Grant (ESG) and HOME Investment Partnership Act (HOME) Programs, the County of San Mateo has adopted a Citizen Participation Plan to establish a structure and process for citizen participation. Over the years, starting in 1978, the Board of Supervisors has adopted and/or amended a Citizen Participation Plan to structure the process of obtaining citizen input for the CDBG, ESG and HOME programs. On January 28, 2003, the Board of Supervisors adopted Resolution #65783 creating the Housing & Community Development Committee (HCDC) and simultaneously dissolving the Community Development Committee and the HOME Program Review Committee which previously served this function.

This Citizen Participation Plan supercedes and replaces all previous plans adopted or amended for the CDBG, ESG and HOME Programs.

II. CITIZEN PARTICIPATION STRUCTURE

A. (HCDC ORGANIZATION)

The Board of Supervisors of the County of San Mateo shall create a Housing & Community Development Committee (HCDC) to serve in an advisory capacity to the Director of the Office of Housing (OH), through the Director of the Human Services Agency, to the Board of Supervisors, in matters relating to citizen participation in the CDBG, ESG and HOME programs.

The HCDC shall comprise fifteen (15) persons representing a cross-section of individuals and groups that will ensure a representation of lower income residents and members of special-needs groups, and a continuity of involvement of County residents and organizations. The composition of the HCDC consists of nine (9) persons appointed by the Board of Supervisors and six (6) Categorical members nominated by specifically designated representative agencies, subject to confirmation by the Board of Supervisors. The membership shall be as follows:

Members Appointed by the Board of Supervisors

- One (1) person residing in the unincorporated area or North Fair Oaks;
- One (1) person residing in the unincorporated Coastside
- One (1) person residing in a low-income community, with low-income as defined by the U. S. Department of Housing & Urban Development (HUD);
- Six (6) Members-at-Large, one of whom shall have experience or expertise in real estate, real estate finance, real estate development or real property operations (to the extent

possible, these members should reside in different jurisdictions not represented by the Council of Cities appointees);

Categorical Members

- Two (2) persons appointed by the Council of Cities to represent the interests of the Urban County cities (to the extent possible, these appointees shall represent cities in which no Members-at-Large reside);
- One (1) person appointed by the Commission on Aging;
- One (1) person appointed by the Commission on Disabilities;
- One (1) person appointed by the Executive Committee of the Homeless Continuum of Care Planning Board;
- One (1) person appointed by each Entitlement City in the County HOME Consortium. This member's participation will be directed specifically toward housing development. (Initially, the City of South San Francisco is the only entitlement city participating in the HOME Consortium. If the number of entitlement cities participating in the Consortium changes, the overall size of the HCDC may be modified to reflect the actual number of Entitlement Cities participating in the HOME Consortium.)

The HCDC shall break down into three (3) Standing Sub-committees for the purpose of reviewing funding applications under the major funding categories of: 1) Housing; 2) Public and Economic Development; and 3) Public Services, Shelter Operations and Fair Housing.

B. HCDC FUNCTIONS

The functions of the HCDC are:

- To review and provide a forum for public comment on program matters involved in the preparation of the Consolidated Plan and its associated Annual Action Plans
- To review and provide a forum for public comment on countywide and local community needs and priorities related to the use of CDBG, ESG and HOME funds;

C. HCDC ACTIVITIES

The HCDC will hold, at a minimum, two public meetings annually at a time and location convenient to the general public, with accessibility and/or accommodations for persons with disabilities and, if possible, accommodation non-English translation assistance when appropriate.

One public meeting shall be for the purpose of reviewing and obtaining citizen input into the identification of needs and priorities for the CDBG, ESG and HOME programs. The second public hearing shall be to develop recommendations for the preparation of the Consolidated Plan Annual Action Plan for expenditure of CDBG, ESG and HOME funds.

The HCDC may hold workshops and take tours of previously funded projects, as appropriate, to expand its awareness of community needs.

III. IMPLEMENTATION OF THE CITIZEN PARTICIPATION PLAN

A. TECHNICAL ASSISTANCE

The Director of the Office of Housing shall assign liaison staff to provide technical assistance to the HCDC which shall include but not be limited to:

- Providing explanation and clarification of the federal rules and regulations with regard to program planning, development and implementation (e.g. eligible activities, funding, environmental policies, labor standards, and equal opportunity requirements, relocation provisions, and fair housing);
- Assisting in identifying and prioritizing community needs and objectives and the development of specific project to meet those needs and objectives;
- Assisting in developing proposals and statements of views;
- Reviewing projects and programs proposed for funding;
- Providing timely and adequate data and information regarding the CDBG, ESG and HOME Programs; and
- Providing general types of assistance such as typing and mailing of meeting notices, agendas and minutes, and arranging for meeting locations.

OF Staff shall provided similar technical assistance, as appropriate, to groups representative of lower income persons, particularly those living in distressed areas where CDBG, ESG and HOME funds are likely to be used,

B. ASSESSMENT OF PROGRAM PERFORMANCE

The OH shall prepare a Consolidated Annual Performance and Evaluation Report (CAPER) on the overall CDBG, ESG and HOME programs, including the performance of sub-recipients. The CAPER shall be provided to the HCDC and to other interested organizations and individuals for public review and comment on the program performance. Copies of citizen comments shall be included in the CAPER submitted to HUD.

C. ROLE OF CITIZENS IN THE IMPLEMENTATION OF THE HOUSING & COMMUNITY DEVELOPMENT PROGRAMS

The HCDC shall provide a forum for citizen input and serve in an advisory capacity to the Director of the Office of Housing, through the Director of the Human Services Agency, to the Board of Supervisors, on policy decisions concerning the implementation of the CDBG, ESG and HOME programs.

Whenever feasible and appropriate, projects may be implemented by eligible community based, non-profit organizations.

D. SUBMISSION OF PROJECT PROPOSALS

OH staff and the HCDC shall review all project proposals. At least seven (7) working days prior to the formal public hearing before the Board of Supervisors on the proposed Annual Action

Plan, the HCDC staff shall make every reasonable effort to notify each proposal sponsor, in writing, of its and the HCDC's recommendations for the proposals and the date and time for the public hearing.

E. COMPLAINTS

The OH will make every reasonable effort to provide written responses within fifteen (15) working days to complaints regarding the CDBG, ESG and HOME programs.

F. ADEQUATE INFORMATION

The OH shall publish, together with an invitation for project proposals, information concerning the amount of CDBG, ESG and HOME funds expected to be available for housing & community development activities, and the range of activities that may be undertaken with those funds.

The OH shall publish a draft Annual Action Plan, together with a notice of the public hearing before the Board of Supervisors thereon. This public hearing shall also specify the amount of funds to be used for activities benefiting lower income persons, shall indicate the activities likely to result in displacement, if any, shall indicate the availability to the public of the County's plan to minimize displacement of persons as the result of CDBG, ESG or HOME funded activities and the availability of the County's plan to assist persons actually displaced as a result of the funded activity.

The OH shall review comments received from the public regarding the proposed Annual Action Plan and shall submit such comments to the Board of Supervisors as appropriate for their consideration in adopting the final Annual Action Plan.

Copies of the Consolidated Plan, the Annual Action Plan, the Consolidated Annual Performance and Evaluation Report, and the Residential Anti-displacement and Relocation Assistance Plan shall be available to interested citizens at the Office of Housing, 262 Harbor Blvd., Bldg A, Belmont, CA 94002.

G. PUBLIC MEETINGS

- A minimum of one (1) public meeting will be held by the HCDC for the purpose reviewing and providing a forum for public comment on countywide and local community needs and priorities related to the use of CDBG, ESG and HOME funds;
- A minimum of one (1) public meeting will be held by the HCDC to review and provide a forum for public comment on program matters involved in the preparation of the Consolidated Housing & Community Development Plan and its associated Annual Action Plans
- A minimum of one (1) public hearing will be held by the Board of Supervisors prior to submission of the Annual Action Plan to HUD.

Notices of the public hearing shall be well publicized at least ten (10) days prior to the hearings through one or more of the following methods: publication in a newspaper of general circulation;

posting in appropriate public locations; publication on the County's internet site; and mailing to organizations and individuals who have expressed an interest in obtaining information concerning the CDBG, ESG and HOME programs.

H. REVISIONS AND AMENDMENTS TO THE ANNUAL ACTION PLAN

Prior to modifying the amount enumerated in the Annual Action Plan to be expended for an activity by more than 25% or \$25,000 (whichever is greater) changing the purpose, scope, location, or beneficiaries of an activity from that described in the Annual Action Plan, or carrying out an activity not described in the Annual Action Plan, the OH will provide notice, by one or more of the methods described above, of a 10-day review period for public comment on such proposed changes in the use of funds. The OH shall review comments received and make modifications as it deems appropriate.

The OH shall make available to the public, and shall provide to HUD, a description of changes to activities in its Annual Action Plan which may occur during the program year.

I. AVAILABILITY OF CITIZENS PARTICIPATION PLAN AND AMENDMENTS THERETO

Copies of the Citizen Participation Plan shall be available to the public at the Office of Housing, 262 Harbor Blvd., Bldg A, Belmont, CA 94002.

The HCDC shall consider amendments to the citizen Participation Plan at public meetings.

Appendix D

Appendix D

County of San Mateo Fair Housing Action Plan 2004 – 2008

As a result of two public meetings held on June 10 and November 14, 2004, on the Countywide Analysis of Impediments to Fair Housing Choice, completed by Project Sentinel in June 2004, the following are fair housing strategies to guide the County for the next five years:

Policy:

Continue to support local efforts at counteracting NIMBYism over proposed housing developments utilizing smart growth principles.

Landlord/Tenant Education:

1. Continue to support efforts at educating landlords and tenants on importance and legality of maintaining rental housing in habitable condition.
2. Continue to support efforts to educate landlords, and special needs populations that may fall outside the legally protected classes, about housing rights for special needs persons; this group includes seniors; disabled persons; youth and young adults; the formerly incarcerated; the mentally ill; and others. (The federal fair housing law specifically prohibits discrimination in housing practices on the basis of race, color, religion, sex, national origin, familial status, and disability. The California fair housing act prohibits harassment or discrimination because of age (40+), ancestry, color, creed, disability (including HIV and AIDS), marital status, medical condition, national origin, race, religion, sex, and sexual orientation.)
3. Continue to support education of local planning and building officials and landlords about State enabling laws and local legal provisions that encourage and facilitate the establishment of family child care homes.
4. Support efforts to educate landlords, when marketing their vacancies, to broaden their consideration of income sources in qualifying potential renters.

Housing for the Disabled:

Encourage the construction and rehabilitation of housing incorporating universal housing design principles, which benefit persons with disabilities.

Support efforts to improve information flow about accessibility design requirements for new and substantially rehabilitated housing, from the federal and State levels to the local planning and building inspection tiers.

Appendix D

Transportation

Support the development of transportation systems for seniors and the disabled, which system can better connect them from their homes to existing public transportation nodes.

Lending Practices:

Continue to support education efforts in targeted neighborhoods regarding predatory lending practices and redlining, both of which tend to occur in low-income minority communities.

Performance of Fair Housing Agencies:

Support the development of performance measures to track progress of fair housing agencies in fair housing enforcement.

Appendix E

Appendix E

COUNTY OF SAN MATEO HOME SUBSIDY RECAPTURE GUIDELINES FOR HOME OWNERSHIP PROGRAMS

The San Mateo County HOME Consortium intends to use Recapture of funds in its Homeownership activities as the preferred option. In the event resale restrictions are used, should a subsequent buyer be ineligible, then the recapture of HOME funds will be required of the seller/owner.

The funds can be provided either to the developer during the construction of the ownership project in order to "buy down" the purchase price of the units or directly to the home buyer. In either case, the funds will be in the form of a second mortgage.

In either scenario, full repayment of outstanding principal would be required when the property is sold by the initial homebuyer. We may forgive the accumulated interest or appreciation if the original buyer remains in the home for the full term of the loan (at least 20 years).

If the new buyer meets the HOME income guidelines we may allow assumption of the outstanding debt as a means of recycling the HOME funds.

This recapture would also apply if the property is not used as the buyers principal residence.

We anticipate using a number of different loan products depending on the needs of the project. These would include (but not be limited to):

- 1) Low interest rates (0% - 6%) with either full amortization or with deferred payments for some period of time;
- 2) No interest but a share of appreciation when the loan is paid off with payments of principal during the term of the loan or deferred payment of principal for some period.

OTHER FORMS OF HOME INVESTMENTS

The County does not expect to use HOME funds for investments other than those described in 24CFR 92.205(b). The conventional forms of HOME investments provided under the aforementioned Section include: equity investments, interest-bearing/non-interest bearing loans or advances, interest subsidies, deferred payment loans, grants, and loan guarantees. In accordance with the aforementioned Section, all funding agreements involving HOME dollars, stipulate that HOME funding provided to a project that is terminated before completion must be repaid to the County HOME Consortium's HOME Investment Trust Fund.

AFFIRMATIVE MARKETING

Methods for Informing Public:

(A) The Consortium will publish notices in local papers informing the public, potential tenants and rental property owners of the availability of the program. An equal opportunity logo will be used in the advertisements plus a non-discrimination clause added on each announcement. Fair Housing brochures from Local and Federal Fair Housing Agencies will also be provided to owners and tenants. These affirmative marketing procedures will not apply to units rented to families with Housing Assistance provided by Public Housing Authority.

(B) Participating jurisdictions must adhere to the requirements and practices for Affirmative Marketing and Minority and Women's Business participation as stated in paragraph (iv) B, C, D and E of the Consortium's Non-Discrimination and Equal Opportunity Plan made part of this Policy.

Such efforts shall include, but not be limited to the use of commercial media, use of community contacts for referral of Minority and Women's Businesses and other effective methods to meet these requirements.

(C) Participating Property Owners must notify the jurisdiction in which their property, rehabilitated or constructed with HOME funds, is located of all vacancies that occur for the life of their loan. Owners will be required to inform and solicit applications from persons in the housing marketing area who are not likely to apply for the housing without special outreach (Community Organization and Employment Centers, Fair Housing and Housing Counseling Agencies and PHA's eligible waiting list). In the north end of the County, the groups least likely to apply are the Filipino and Asian households; marketing would be directed to the Filipino language newspaper published in South San Francisco and the various Chinese newspapers published in San Francisco. In the central and south county areas, the Hispanic community is the least likely to apply; marketing to this group could be done through a number of Spanish language newspapers published in both San Francisco and San Jose. On the coastside the primary target is the farm worker community (most of whom are Hispanic); the best marketing tool to reach this group would be through the local Growers Association (the employers). Throughout the County there are numerous Ethnic Cultural Clubs which could be contacted for further references.

(D) Records will be kept which will describe good faith efforts taken by the Consortium and by property owners to affirmatively market units and records to assess the results of these actions.

(E) The Consortium will require documentation from owners showing their good faith efforts to the extent in which they will provide equal employment and housing opportunities to low income individuals. Where new employees are required, contractors and sub-contractors will

recruit first from San Mateo County residents pursuant to the Consortium's Section 3 Plan and; owners will affirmatively solicit contractors who are minority and women through documented announcements to Community Employment Agencies, Building Exchange Groups, local Union Halls and specialized agencies representing Minority and Women's Businesses.

The Consortium's assessment of these good faith efforts will consider the extent to which:

1. Contractors' efforts has attracted local low income residents for available employment opportunities.
2. A significant percentage of contracts are granted to minority and women's businesses.
3. Owners have recruited low income tenants who are Section 8 eligible to occupy available units.
4. Owners and contractors have documented their outreach efforts.
5. Owners have notified the participating jurisdiction in which their project is located of each and every vacancy in their property which was rehabilitated or constructed with HOME funds.

Where noncompliance of any of these provisions is found, the Consortium will require and assist the owner to re-evaluate their affirmative marketing strategy and may withhold funds until such time as a satisfactory effort has been made on the part of the owner or contractor to meet these requirements. The Consortium will require compliance with the conditions of its affirmative marketing requirements and procedures adopted in the nondiscrimination policy by means of an agreement with the owner that shall be applicable for a period of affordability required by HOME regulations. beginning on the date on which all units in the project are completed.

Specific marketing to landlords will be accomplished by the following methods:

- Informational brochures will be mailed to rental managers and owners within the target areas selected for rehabilitation.
- Marketing letters will be sent to rental owners within code enforcement areas.
- Owners participating in Section 8 Program will be contacted to determine if they own other properties not already under Section 8 lease.
- News media ads will be placed in local papers and notices will be posted at public facilities.
- Presentations will be made to Board of Realtors and Tri-County Apartment Association and other such entities which may yield new projects.

Specific marketing to contractors will be accomplished by the following methods:

- Posting notices in local Building Departments.
- Posting notices at Builders Exchange and union clearing houses.
- Posting notices at offices of minority contractor exchanges.
- Posting ads in specific newspapers most widely read by contractors.
- Posting ads at various builder supply outlets.

OUTREACH TO MINORITY AND WOMEN OWNED BUSINESSES

HOME funding allocations will be made available in conformity with:

(i) The non-discrimination and Equal Opportunity requirements of the Federal Fair Housing Law, 42 U.S.C. 3601-19, with Executive Order 11063, and with the Title VI of the Civil Rights Act of 1964, 42 U.S.C. 6101-07.

(ii) Prohibitions against discrimination on the basis of age under the Age Discrimination Act of 1975, 42 U.S.C. 6101-07, and prohibitions against discrimination against disabled individuals under Section 504 of the Rehabilitation Act of 1973, 29 U.S.C. 794;

(iii) The requirements of Executive Order 11246 and regulations issued under the Order at 41 CFR Chapter 60;

(iv) The requirements of Executive Order numbers 116625, 12432 and 12138.

The San Mateo County HOME Consortium will make efforts to encourage the use of minority and women's business enterprises in connection with activities funded under this part. The County Consortium will keep records regarding the number and dollar amounts of participation by minority and women-owned businesses.

Such efforts shall include the following elements appropriate to the activities funded:

OUTREACH

- (A) Direct mailing regarding opportunities to lists obtained from Minority Clearinghouses; Director of Minority Construction Contractors and Sub-Contractors, Minority Business Development Agency of the Department of Commerce; the Inter-Agency Committee on Women's Business Enterprise and United Minority Business Entrepreneurs.

- (B) Group presentations for minority and women business organizations regarding MBE and WBE business opportunities under the HOME program.
- (C) Making MBE and WBE business opportunity information available at special events such as trade fairs and conferences.
- (D) News releases, in addition to formal requests for bids, which highlight MBE and WBE business opportunities under the HOME program.

SOLICITATION AND PROCUREMENT PROCEDURES

- (A) Establishing local dollar targets based on factors the Consortium regards as appropriate and related to the purpose of the HOME Program.
- (B) Including qualified minority and women's businesses on bid solicitation lists, and assuring that minority and women's businesses are solicited whenever they are potential sources of materials or services.
- (C) When economically feasible, dividing total contract requirements into small tasks or quantities, or extending delivery schedules, so as to permit maximum minority and women's business participation.
- (D) Using the service and assistance of Minority Clearinghouses, Directory of Minority Construction Contractors and Sub Contractors; Minority Business Development Agency of the Department of Commerce; the Inter-Agency Committee on Women's Business Enterprise and United Minority Business Entrepreneurs as needed.
- (E) If sub-contracts are let, the prime contractor will be required to take affirmative steps such as those described above.
- (F) The Consortium will keep records regarding the number and dollar amounts of participation by minority and women-owned businesses.

Our experience is that we have succeeded in attracting minority and women owned businesses to participate in our programs through the above means. If it becomes necessary, public service announcements could be made on a number of radio stations and television stations catering to the minority market.