City of San Mateo 2025
Consolidated Annual
Performance and Evaluation Report (CAPER)

Updated: September 1, 2026

Published: August 14, 2026

OMB Control No: 2506-0117 (exp. 09/30/2021)
Updated: September 1, 2026

Contents

CR-05 - Goals and Outcomes 3

CR-10 - Racial and Ethnic composition of families assisted 6

CR-15 - Resources and Investments 91.520(a) 8

CR-20 - Affordable Housing 91.520(b) 11

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c) 15

CR-30 - Public Housing 91.220(h); 91.320(j) 19

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j) 20

CR-40 - Monitoring 91.220 and 91.230 23

CR-58 – Section 3 25

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This Consolidated Annual Evaluation and Report (CAPER) is for Fiscal Year (FY) 2025-26, the fourth year of the San Mateo County Consortia 2023-2027 Consolidated Plan (Con Plan). The city and region continue to see sustained high housing prices, while nationwide inflation is pushing up the prices of goods and services. This has consequently placed more pressure on many moderate- and low- income families and seniors. Many residents continue to face housing and food security issues. While the immediate COVID-19 pandemic is over, its impacts continue to reverberate throughout the community and affect residents' lives, especially the lives of low- and moderate- income residents.

The San Mateo community is diverse in its income demographics. Through the allocation of CDBG funds, the City of San Mateo continues to support and strengthen neighborhoods. Funding has been directed toward public service, economic development, minor home repair, and public facility upgrades targeting lower-income families and individuals.

The City continues to use CDBG funds efficiently and effectively, as shown by the accomplishments in an attachment to this screen.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Affordable Housing	Affordable Housing	CDBG: $0 HOME: $650,000	Rental units constructed	Household Housing Unit	300	225	75.00%			75%

Affordable Housing	Affordable Housing	Other: $ CDBG: $0	Homeowner Housing Added	Household Housing Unit	50	0	0.00%			
Community Funding	Non-Housing Community Development	CDBG: $114,800	Public Service activities “other than Low/Moderate Income Housing Benefit”	Persons Assisted	20000	15379	76.90%	2226	15379	690.88%
Maintain & Preserve Existing Housing	Affordable Housing	CDBG: $40,000	Homeowner Housing Rehabilitated/ “Minor Home Repair”	Household Housing Unit	150	0	0.00%	10	0	0.00%
Microbusiness Assistance	Economic Development	CDBG: $80,000	Businesses assisted	Businesses Assisted	150	17	11.33%	61	29	47.54%
Public Facilities	Non-Housing Community Development	CDBG: $200,000	Other	Other	10	0	0.00%	2	0	0.00%
Street and Sidewalk Improvements	Non-Housing Community Development	CDBG: $453,315	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	20000	0	0.00%	20000	0	0.00%

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction's use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

The cost of living in the region impacts the access of stable housing and basic necessities for moderate- and low- income residents. The City strategically programs CDBG funds to address housing instability by funding shelter operations and the operations for basic needs, such as the countywide Core Service Agencies, which serve as a one-stop shop for case management, food pantry, and financial assistance.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted). 91.520(a)

	CDBG
White	12,135
Black or African American	711
Asian	1,527
American Indian or American Native	172
Native Hawaiian or Other Pacific Islander	328
Total	**14,873**
Hispanic	10,064
Not Hispanic	4,809

Table 2 – Table of assistance to racial and ethnic populations by source of funds*

**Table 2 is automatically generated out of IDIS*

	CDBG
White	12,135
Black or African American	711
Black/White	31
Asian	1,527
Asian/White	49
American Indian or American Native	172
American Indian or American Native/White	14
Native Hawaiian or Other Pacific Islander	328
Other Multi Racial	441
Total	**15,408**
Hispanic	10,267
Not Hispanic	5,141

Table 3 – Revised Table of assistance to racial and ethnic populations by source of funds*

**Table 3 contains additional racial categories that were not initially included in Table 2, but are collected and reported by participating jurisdictions in the CDBG cohort.*

Narrative

Of the residents assisted using CDBG funds, 81.5 percent were White, 4.8 percent were Black or African American, 4.6 percent were Asian, Native Hawaiian or Other Pacific Islander represented 2.2 percent and American Indian/American Native were 1.5 percent. Of all those assisted, 67.7 percent reported as

Hispanic, and 32.3 percent reported as Not Hispanic.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	1,045,581	276,172.78 ~~271,555~~

Table 4 - Resources Made Available

Narrative

The City of San Mateo expended $276,172.78 ~~$271,555~~ of CDBG funding during FY 2025. The amount is lower because public facilities improvement projects and street and sidewalk improvements did not begin until after the fiscal year ended. One minor home repair project, Rebuilding Together Peninsula's National Rebuilding Day Program, was cancelled for this year. Portions of allocated funds for this program were carried over to the 2026-27 National Rebuilding Day Program ($67,000) and 2025-26 Safe at Home Program ($8,000), another minor home repair program. These programs were delayed or cancelled due to the lack of an executed Grant Agreement with HUD until June 2026. The City relied on available prior-year CDBG funds and local funds to fund most activities throughout the 2025-26 program year, but those funds were insufficient to support the programs mentioned here.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
CDBG Priority Neighborhood	43	43	Street and sidewalk improvements are scheduled to be completed in a CDBG Priority Neighborhood.
Citywide	57	50*	All public service, minor home repair, and economic development programs including services at the public facilities where improvements are scheduled were available Citywide.

Table 5 – Identify the geographic distribution and location of investments

**Actual Percentage of Allocation does not add up to 100 percent due to one minor home repair activity not executed, and a portion of those funds were re-allocated to another minor home repair activity, and the other portion was carried over to the following fiscal year.*

Narrative

The CDBG Priority Neighborhood is calculated through HUD's low-income definitions. A portion of CDBG funds are allocated to street and sidewalk improvements in CDBG Priority Neighborhoods. Despite the project starting after the end of the fiscal year, 2025-26 funds are still programmed for the planned street and sidewalk improvements as listed in the 2025-26 Annual Action Plan. Expenditures on this project will reportedf in the following CAPER. The remaining CDBG funds supported activities available citywide for public services, minor home repair, and economic development programs. One minor home repair activity did not execute therefore, the full amount ($75,000) was not included in the calculation of the "Actual Percentage of Allocation".

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

The City has a variety of funding sources to provide leverage for CDBG funds for housing and public service projects. For local funds, the City acts as the Housing Successor to the former Redevelopment Agency, which manages the City Low- and Moderate-Income Housing Asset Fund. This funding source can be utilized for services that address homelessness, such as emergency rental assistance. Since 2016, the City has charged an Affordable Housing Commercial Linkage Fee (CLF) on new commercial square footage. This fee is assessed to new non-residential construction projects that will increase the number of workers, which impacts the demand for housing. CLF provides the City with funds for development and preservation of affordable units.

The City receives the state's Permanent Local Housing Allocation (PLHA) formula grant for projects that provide a range housing services, including rapid rehousing, homesharing, and shelter operations.

The City continues to be a HOME Consortium Participating jurisdiction and receives program income from its pre-consortium HOME activities, when it received entitlement funds directly from HUD.

As the City receives CDBG funds, the City is committed to combining local and state funds with CDBG funds to support projects for housing and public services. In FY2025, the City maintained its commitment to the full allowable 15% of funding to be used for public service activities to ease the social needs of the community. Utilizing that 15% of public service funds, the City funded seven agencies with $16,400 each, a total of $114,800 combined to support public services. These seven agencies leveraged received CDBG funds with additional federal, local and state grants, as well as donations and foundation funds. A combined total of $322,470 in CDBG, $517,990 in other federal funds, $450,000 in state funds, $451,800 in local funds, $2,127,331 in private funds, and $165,000 in other funds were leveraged to operate each of the seven public service agencies.

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	0
Number of Non-Homeless households to be provided affordable housing units*	10	0
Number of Special-Needs households to be provided affordable housing units	0	0
Total	**0**	**0**

Table 6 – Number of Households

**Per the City's Consolidated Plan, this number represents the number of households served through Minor Home Repair programs.*

	One-Year Goal	Actual
Number of households supported through Rental Assistance	0	0
Number of households supported through The Production of New Units	0	0
Number of households supported through Rehab of Existing Units*	10	0
Number of households supported through Acquisition of Existing Units	0	0
Total	**0**	**0**

Table 7 – Number of Households Supported

**Per the City's Consolidated Plan, this number represents the number of households served through Minor Home Repair programs.*

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

The City was unable to meet the affordable housing goals listed in the FY 2025-26 Annual Action Plan. The City awarded one subrecipient, Rebuilding Together Peninsula, to provide minor home repair to low-income households through their Safe at Home and National Rebuilding Day Programs. Due to the delay in contracting with subrecipients and funding programs, the City was only able to fund the Safe at Home Program in the beginning of the third quarter of the fiscal year. For this reason, the subrecipient could not catch up with client intakes and complete repair projects. The City extended the Safe at Home

grant to December 31, 2026, which Rebuilding Together Peninsula will meet their goal of serving four households by then. These metrics will be presented in next year's CAPER for 2026-27.

Rehab of Existing Units

In FY2025, the City undertook one activity that provided assistance to homeowners through minor home repairs, accessibility improvements, and energy efficiency improvements.

- Rebuilding Together Peninsula – Safe at Home provides senior residents with accessibility and home safety modifications to allow those seniors to safely age in place.

The City uses funds from the State CalHome program for a homeowner rehabilitation loan program. The City contracts with Rebuilding Together Peninsula to administer the construction project management of that program and uses the Neighborly administration software to manage the loans. Homeowners are able to borrow funds at a low rate of interest (3%) for projects ranging from deferred maintenance to roof repair. Homeowners must be at or below 80% Area Median Income to be eligible for the program. In FY2025, Rebuilding Together Peninsula received zero applications for the loan program; therefore, no loans were issued. However, loan recipients from prior program years completed their scopes of work during FY2025.

Construction of Affordable Housing

The City has made significant improvements to increase the availability of affordable housing in our jurisdiction. Kiku Crossing is an affordable housing development that was completed in 2024 and fully occupied by November 2024. This development was not funded with Community Development Block Grant funds but instead utilized HOME Investment Partnership funds. To keep increasing the affordable housing stock in San Mateo, the City has partnered with affordable housing developer, Alta Housing, and commercial developer, Harvest Properties/Prometheus, to develop a mixed-use development. The project, Bespoke, will combine commercial and residential units which will include 71-units of affordable housing. The project will be developed on City-owned land on 4th Avenue and B Street. The City and its partners received approval from the Planning Commission and City Council in April and May 2026 and can now move forward to the predevelopment phase. CDBG Funds will not be utilized in this development project, but the City will invest $3M of local funds into the project.

Homeless Rehousing Assistance

Homeless services continue to be a priority when addressing housing needs. The City receives state funding through the Permanent Local Housing Allocation (PLHA) fund and uses a portion of these funds to support homelessness services for San Mateo residents. The City funds the Rapid Rehousing program that provides tenant-based rental assistance; this program is administered through LifeMoves. The Rapid Rehousing Program successfully served three households with rental assistance and enrolled four

more households in their program by the end of June 30, 2026. The majority of applicants for this program are current residents from LifeMoves' First Step for Families Shelter, which is funded with CDBG. Funding both programs helps homeless families receive temporary housing, receive case management, and can transition to the Rapid Rehousing program once they are economically stable enough to rent an apartment.

Discuss how these outcomes will impact future annual action plans.

The need for affordable housing and homeless services will continue to impact on how future annual action plans are planned. However, limitations in available CDBG, PLHA, and local housing funds will remain to influence the number of services funded. Staff continues to improve the City's Below Market Rate (BMR) program and identify potential sites and funds to develop affordable housing.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	0	0
Low-income	0	0
Moderate-income	0	0
Total	**0**	**0**

Table 8 – Number of Households Served*

**This table encompasses the number of completed minor home repair projects, which beneficiaries must undergo an intake process to determine that their income meets the program's eligibility.*

Narrative Information

The cost of living in San Mateo has been an occurring challenge for many residents. The high housing prices, both rental and ownership, along with the minimum wage makes it difficult for residents to afford housing in San Mateo. Recognizing these challenges, The City of San Mateo continues to partner with non-profit affordable housing organizations and developers to increase the affordable housing stock in San Mateo.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

The City of San Mateo operates a Homeless Outreach Team (HOT), administrated by the City's Police Department. This team consists of two full-time staff who are specially trained to provide services for persons and families experiencing homelessness. There is an open recruitment to hire one more full-time staff due to the increase in the need for services. The City has also increased local housing funding for HOT over the last two years (from its Low-Moderate Income Housing Asset Fund), which enables the Police Department to maintain this specialized staff. HOT focuses on meeting individuals and families where they are, ensuring that services are accessible. The team works in close coordination with San Mateo County's Human Service Agency and local partners to develop individualized plans that address both immediate and long-term concerns.

Addressing the emergency shelter and transitional housing needs of homeless persons

Housing challenges in the City and throughout the County continue to increase. While the City does not independently manage homeless prevention or assistance programs, the City maintains valuable partnerships with the County and service agencies such as non-profit organizations who focus on housing. Through these collaborations, the City provides funding for homeless prevention and assistance programs through CDBG and PLHA funds.

In addition to funding grants to non-profit organizations, the City, along with other local jurisdictions, participates in the San Mateo County's Continuum of Care (COC). The COC focuses on strategies to serve homeless individuals and families through building a network of service agencies and local government agencies. The COC also focuses on implementing outreach, needs assessments, and services that are accessible throughout all jurisdictions within the County of San Mateo. This coordination allows for a more effective response to homelessness.

The following list contains emergency shelters and transitional housing services that are available:

- Safe Harbor Emergency Shelter: The City contributed Permanent Local Housing Allocation (PLHA) funds to support Safe Harbor, located in South San Francisco. Safe Harbor offers emergency and short-term housing options in a 90-bed and 10- cot shelter. This shelter is operated by Samaritan House and offers a variety of basic life skills and case management services including chemical dependency treatment, mental health referral services, education opportunities, and basic transportation assistance. Partnerships have been established with other organizations to provide additional health and medical services on-site. The Safe Harbor

shelter assisted 153 clients in FY2025.

- LifeMoves First Step for Families: A 24-hour emergency shelter and transitional housing facility located in the City of San Mateo for families experiencing homelessness. Comprehensive on-site support services are delivered by bilingual Spanish-speaking case managers. Supportive services include workshops and individual counseling to achieve financial self- sufficiency, measured by the goal to assist families to increase their household income at least 20% between program entrance and exit. This program also offers a comprehensive Children's Program including a Therapeutic Child Development Center for preschoolers and after school programs for older children. A customized plan is developed for each family to address any social/emotional issues of the children. The City of San Mateo provided funding to the First Step for Families through $16,400 of CDBG funds in 2025, and 40 households were assisted in 2025-26.
- LifeMoves, The Vendome: LifeMoves also operates the Vendome, a 16-unit Single Room Occupancy (SRO) development which provides a home for formerly homeless individuals as well as case management to connect individuals to social services. The Vendome encourages residents to both participate in regular community meetings as well as take on chores to keep their home clean and tidy. This development is administered and funded by the County. CORA Emergency Shelter: CORA provides emergency and transitional housing for families and individuals escaping domestic violence. These domestic violence victims also received a breadth of counseling and case management assistance to help in their progress toward self-sufficiency and finding safe permanent housing.
- Abode Services, The Montara: This is a 68-unit affordable housing development, including 16 units for individuals that were formerly experiencing homelessness. 12 of the 16 units are reserved for formally homeless veterans. Abode provides client services to ease the transition from homelessness to long term housing. The City funded case management services for residents as part of PLHA's Five-Year Plan.

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

The City of San Mateo adopted an Emergency Rental Assistance program in July 2025 to prevent low-income tenants from getting evicted and becoming homeless. This program is funded through the City's Low and Moderate Income Asset Fund. Samaritan House is the administrator of this program due to their role as a core service agency in San Mateo. The program has assisted 66 households to date with financial assistance for rent and utility payments. On July 20, 2026, City Council approved additional funding for the program to run an additional year.

The City and COC services for homeless individuals serve those who are being discharged from publicly funded institutions and systems of care and those receiving assistance from public or private agencies as listed below:

- Abode Services: Abode provides client services at the 68-unit Montara affordable housing development, which contains 16 units for individuals that were formerly experiencing homelessness, with 12 of the 16 units are specifically reserved for formerly homeless veterans. To ease the transition from homelessness to long term housing, Abode provides case management to the tenants of these units, funded through the City's Permanent Local Housing Allocation (PLHA).
- HIP Housing Home Share Program: The Home Sharing Program matches homeowners with unused rooms with prospective tenants that need affordable rents. This provides some of the most affordable housing in the community and therefore allows individuals an alternative to homelessness due to rent affordability issues. The Home Share program receives PLHA funds from the City and connected 17 households with a homesharing opportunity in FY2025.
- Samaritan House: Samaritan House, as well as other local agencies, provide services for the extremely low-income residents that include homelessness prevention through a variety of programs funded by others and emergency housing assistance in addition to their counseling and support.
- LifeMoves Rapid Rehousing: LifeMoves began operating the City's Rapid Rehousing program is funded primarily through the PLHA program. Individuals and families which are in danger of experiencing homelessness are given direct financial assistance for long-term rehousing with case management to connect them to the resources necessary to stabilize their housing situation. In FY2025, 7 households received a rapid rehousing subsidy to date.

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

The San Mateo County COC implements its plan to serve homeless persons and families through a collaboration of service providers and local government agencies. Efforts are coordinated for outreach, needs assessment, and provision of services for homeless individuals. The Consortium also determines the priorities and allocation of countywide ESG funds.

City staff sit on the selections committee for entry into the HIP Housing Self Sufficiency Program. This program provides support services and rent assistance for up to two years. Candidates then participate in educational and/or vocational training plans to find employment at a level to maintain self-

sufficiency. Using the state's Permanent Local Housing Allocation (PLHA) fund, the City funds client services for formerly homeless individuals at the Montara affordable housing project. Through the Rapid Rehousing program, the City assists households in danger of experiencing homelessness through direct assistance and case management. The Rapid Rehousing program is also funded through PLHA funds.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

The San Mateo County Department of Housing consists of two divisions: Housing & Community Development (HCD) and the Housing Authority of the County of San Mateo (HACSM). Currently, the HACSM does not manage any public housing units. The HACSM offers vouchers to low-income households through various HUD funded programming. Due to the limited funding for housing vouchers, the waitlist continues to grow.

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

N/A

Actions taken to provide assistance to troubled PHAs

The Housing Authority of the County of San Mateo does not have a troubled status. This section is not applicable.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. 91.220 (j); 91.320 (i)

State and federal policies may interfere with the costs and pace of affordable housing development and have made it challenging for many municipalities to meet the amount of housing needs in the area. While the City has no direct authority over these policies, there's a continued effort to explore the local measures that can offset their impact. The Housing Element is a current example of the efforts the City is committed to make to speed up affordable housing development. One of the many policy commitments that is in the Housing Element are zoning updates. In 2025, City Council approved amending several chapters in the zoning code, in an effort to simplify and streamline the development process and make previously infeasible projects possible. Alternative compliance options were set for affordable housing requirements, procedures for planning applications and appeals were modified, minimum densities for residential mixed-used development projects were implemented, and exemptions from further environmental reviews such as the California Environmental Quality Act(CEQA) were enacted. These policy commitments are a work in progress and will continue through the end of the Housing Element cycle in 2031.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

The greatest obstacle to meeting underserved needs is funding. To address this obstacle, the City actively pursues funding opportunities individually and in collaboration with the Consortium. The City also continued to support the regional efforts to develop more affordable housing and address the needs of the City's homeless or those at risk of homelessness through organizations such as San Mateo County Housing Endowment and Regional Trust (HEART), and HOPE San Mateo County.

In 2016, the City implemented an Affordable Housing Commercial Linkage Fee Ordinance, which provides the City with funds to assist in development and preservation of affordable units through the Below Market Rate Rental Housing Program. The fee is assessed to new non-residential construction such as office, hotel, medical, retail, and restaurants. These fees provide much needed revenue which may then be leveraged with CDBG, PLHA, and other federal and State funds for the development of new affordable housing. Staff will present options for the City Council in Fall 2026 to identify strategies to spend down Commercial Linkage Funds in response to the low housing stock.

The City utilized Permanent Local Housing Allocation (PLHA) funds to fund programs that increase housing affordability and intervene for families in danger of experiencing homelessness. Programs such as case management to help individuals find affordable housing, home sharing, rapid rehousing, and shelter operations have been supported by this fund. FY2025 was the last year of the PLHA Five-Year

Cycle, and the City will apply to the State's Notice of Funding Availability to request PLHA funding for an additional five years. Furthermore, the City is continuously seeking grant opportunities at the state and federal levels to leverage local housing funds for housing services and affordable housing development.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

The City has adopted a lead-based paint policy that is followed by all Minor Home Repair subrecipients as they provide services to low-income homeowners. Subrecipients must respond to a series of questions to identify the level of lead, if any, in the home and report to the City. The City monitors each of the subrecipients through quarterly reports and periodic on-site visits for compliance.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

The actions to work toward eliminating poverty in San Mateo include:

- The HIP Housing Self Sufficiency Program provides support services and rent assistance for a one-to-two-year term for low- and moderate-income families. The program stabilizes families who then participate in educational and/or vocational training. This allows the individual to obtain jobs with sufficient compensation to support the family and reduce the need for public services. This program is funded using the State's Permanent Local Housing Allocation fund.
- The City fund a Minor Home Repair program to provide residents with repairs to increase energy efficiency, accessibility, and health/safety. The Safe at Home program not only preserved affordable housing but also allows those households to use those savings to support other needs. This program is still ongoing until the end of 2026.
- This year is the first year that the City's emergency rental assistance program is active and has served 66 households to date. Local funding will support the administration of the program using Low and Moderate Income Housing Asset Funds (LMIHAF). This program is administered by a Core Service Agency, Samaritan House, who can provide crisis intervention for households who are extremely low-income by providing case management, financial empowerment services, and referrals to public programs depending on eligibility.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

No gaps were identified internally or externally that required any specific attention to improve this program year. The entitlement jurisdictions within San Mateo County continue to meet and collaborate in a variety of ways to share innovative ideas and best practices.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

As a leader in regional housing and other related issues, the City continues with cooperative and

collaborative efforts with the County and with other jurisdictions in the County. With good working relationships with San Mateo County Department of Housing and the Human Services Agency, the City continues to address related issues on a regional basis as opportunities arise.

The Continuum of Care committee for San Mateo County implements its plan to serve homeless persons and families through a collaboration of service providers and local government agencies. Efforts are coordinated for outreach, needs assessment, and provision of services for homeless individuals. The consortium also determines the priorities and allocation of countywide Emergency Shelter Grant funds.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

The City of San Mateo, along with three other entitlement cities, (Daly City, South San Francisco and Redwood City) and the County of San Mateo jointly contracted with Project Sentinel to provide services to address items identified in the Assessment of Fair Housing report, which were incorporated into those jurisdictions Annual Action Plans. Project Sentinel was instrumental in assisting with the community outreach for the new plan, which has goals incorporated into the 2023-2027 Consolidated Plan. The City maintains a partnership with Project Sentinel to provide services to tenants with fair housing complaints. In FY2025, Project Sentinel served 54 people through intake and referral services and opened 8 fair housing cases. It also provided education and outreach services using 176 via literature and mass media and distributed of 910 multilingual fair housing brochures throughout San Mateo.

CR-40 - Monitoring 91.220 and 91.230

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

The City completed on-site monitoring for CDBG-funded programs for public services and economic development programs in FY2025. Since each CDBG-funded program functions on a two-year funding cycle, each subrecipient receives an on-site monitoring visit every three years. Each quarter, staff reviews quarterly progress reports and reimbursement requests to confirm that each subrecipient is following its contractual requirements. By the end of FY2025, staff remotely reviewed subrecipient's policies and procedures to ensure that they follow CDBG-guidelines and conducted an on-site review of client files to ensure that the correct intake procedure and program policies were followed.

Affordable housing units are also monitored annually for HOME funded properties and Below Market Rate deed-restricted properties. The annual review consists of a desktop review of required documentation and reports. City staff also conduct regular compliance and evaluation checks of the programs. Every two years, staff conduct an on-site visit. On-site visits can be completed more frequently, if needed. In FY 2025, one property was monitored.

For capital projects, staff maintains a monitoring schedule either daily or periodically. Areas that are reviewed and monitored include, but are not limited to, environmental review, contract supervision, prevailing wage compliance, case management, reporting, and reimbursement request review and processing.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

A 15-day public comment period was in effect from August 15 - August 31. On August 14, 2026, a public notice was published on the San Mateo Daily Journal, and that notice was also advertised through the City's e-email listserv for housing programs and policy updates. The public notice was also physically posted at City Hall. Within that public comment period, a public hearing was held on August 19, 2026, hosted by the Community Relations Commission. This Commission provides an opportunity for the public to come and learn about the CAPER through a presentation from City staff and to provide comment during that meeting. An additional meeting was held on September 8, 2026, for City Council to adopt the CAPER. This meeting also provided the opportunity for the public to provide public comment.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

Due to the delay in receiving our entitlement funds, one minor home repair activity, Rebuilding Together Peninsula's National Rebuilding Day, did not execute. However, those funds remain available for minor home repair and will be re-allocated. Once the City decides on a strategy to program these funds, staff will follow the City's Citizen Participation Plan should a substantial amendment is required.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	0	0	0	0	0
Total Labor Hours					
Total Section 3 Worker Hours					
Total Targeted Section 3 Worker Hours					

Table 9 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers					
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.					
Direct, on-the job training (including apprenticeships).					
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.					
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).					
Outreach efforts to identify and secure bids from Section 3 business concerns.					
Technical assistance to help Section 3 business concerns understand and bid on contracts.					
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.					
Provided or connected residents with assistance in seeking employment including: drafting resumes,preparing for interviews, finding job opportunities, connecting residents to job placement services.					
Held one or more job fairs.					
Provided or connected residents with supportive services that can provide direct services or referrals.					
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.					
Assisted residents with finding child care.					
Assisted residents to apply for, or attend community college or a four year educational institution.					
Assisted residents to apply for, or attend vocational/technical training.					
Assisted residents to obtain financial literacy training and/or coaching.					
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.					
Provided or connected residents with training on computer use or online technologies.					
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.					

Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.					
Other.					

Table 10 – Qualitative Efforts - Number of Activities by Program

Narrative

There are no activities in the program year 2025-26 that require the enforcement of Section 3.