

Community Development Block Grant (CDBG) Application

Project Title: San Mateo County Housing Stability and Rental Assistance Program

Applicant: San Mateo County Housing Authority

Date of Submission: January 16, 2026

1.0 Executive Summary

The San Mateo County Housing Authority (SMCHA) respectfully submits this application for Community Development Block Grant (CDBG) funding to establish the "San Mateo County Housing Stability and Rental Assistance Program." This program is designed to address the critical issue of housing affordability and prevent homelessness for extremely low-income (ELI) and very low-income (VLI) households within the county. San Mateo County faces one of the most challenging housing markets in the nation, where the gap between wages and housing costs places immense pressure on our most vulnerable residents. According to the California Housing Partnership's 2025 report, 81% of ELI households in the county are severely cost-burdened, spending more than half their income on housing.

The proposed program will provide direct, short-term rental assistance and housing stability case management to approximately 75 qualified households over a 12-month period. By offering this crucial support, the program aims to prevent displacement and homelessness, stabilize families, and provide a bridge for participants to access longer-term support services. This initiative directly aligns with the goals of the San Mateo County 2023-2031 Housing Element, which prioritizes the provision of affordable housing and support for special needs populations. We are requesting a total of \$655,500 in CDBG funds to cover direct client assistance, personnel costs for program administration and case management, and associated operational expenses.

2.0 Applicant Information

Legal Name of Applicant: San Mateo County Housing Authority (SMCHA)

Address: 455 County Center, Redwood City, CA 94063 (Assumed)

Contact Person: Jane Doe, Director of Programs

Email: j.doe@smchousing.org (Fictional)

Phone: (650) 555-1234 (Fictional)

Organizational Mission: The San Mateo County Housing Authority is dedicated to providing decent, safe, and affordable housing for low-income residents of

3.3 Program Activities

The program will consist of three core activities:

- 1. Direct Rental Assistance:** Eligible households will receive monthly rental subsidies paid directly to their landlords for a period of three to six months. The assistance amount will be calculated to reduce the household's housing cost burden to a sustainable level (ideally near 30% of income) during the assistance period.

- 2. Housing Stability Case Management:** Each participating household will be assigned a case manager. The case manager will work with the family to develop a "Housing Stability Plan,"

San Mateo County. Through a variety of federal, state, and local programs, SMCHA works to create housing opportunities, promote self-sufficiency, and improve the quality of life for the communities we serve. The agency has a long history of administering housing assistance programs and collaborating with local partners to address the region's housing challenges.

3.0 Project Description

3.1 Project Goals and Objectives

The primary goal of the Housing Stability and Rental Assistance Program is to prevent homelessness and enhance housing stability for low-income renters at imminent risk of displacement.

Objective 1: Provide short-term rental subsidies to at least 75 ELI/VLI households facing a temporary financial crisis during the 12-month grant period.

Objective 2: Ensure that at least 90% of households receiving assistance maintain their housing for the duration of the support and for at least six months post-program.

Objective 3: Provide individualized housing stability case management to all 75 participating households, connecting at least 70% of them with additional resources such as financial literacy training, employment services, or benefits enrollment.

3.2 Target Population

The program will exclusively serve renter households residing in San Mateo County who are at or below 50% of the Area Median Income (AMI), with a priority for those in the extremely low-income (ELI) category (at or below 30% AMI). This population is the most severely impacted by the housing crisis. Data from the California Housing Partnership (2025) indicates a shortfall of 22,954 affordable and available homes for low-income

which will include budgeting, goal setting, and identifying barriers to long-term stability. Case managers will provide support, advocacy, and referrals to partner agencies.

3. Landlord Mediation and Engagement: The program will actively engage with landlords to mediate potential disputes, negotiate payment plans, and ensure their participation. This builds trust and opens up housing opportunities for low-income tenants.

4.0 Statement of Need

The need for a housing stability program in San Mateo County is acute and well-documented. The county is characterized by a stark contrast between high median incomes and the severe struggles of its low-wage workers and vulnerable residents.

Extreme Housing Costs: The San Mateo County housing market is among the most expensive in the United States. In late 2025, median home prices ranged from \$1.5 million to over \$2.0 million (Redfin, CAR). This ownership market places immense pressure on the rental market. The average monthly asking rent was \$3,463 in 2024 (CHPC), requiring a renter to earn \$66.59 per hour—3.7 times the local minimum wage—to afford it. This reality is untenable for residents in essential service jobs, such as home health aides, childcare workers, and retail salespersons, whose median wages fall drastically short.

Severe Renter Cost Burden: The direct consequence of these high costs is a severe affordability crisis for renters. The California Housing Partnership's 2025 "Affordable Housing Needs Report" for San Mateo County provides alarming data:

- **81%** of Extremely Low-Income (ELI) households pay more than 50% of their income on rent (severely cost-burdened).
- **92%** of ELI households are cost-burdened, paying more than 30% of their income on rent.

renters in the county. Furthermore, 81% of ELI households are severely cost-burdened. The program will target households that can demonstrate a recent, documentable financial hardship (e.g., job loss, medical emergency) that puts them at immediate risk of eviction, but who also have a reasonable prospect of regaining financial stability with short-term assistance.

- There is a county-wide shortfall of **22,954** affordable and available rental homes for low-income households.

This level of cost burden leaves families with little to no resources for food, healthcare, transportation, and other basic necessities, making them extremely vulnerable to any financial shock.

Demographic Context: San Mateo County is a diverse community of approximately 745,000 people. While the median household income is high at \$156,000 (2019-2023 ACS), this figure masks significant income inequality. About 6.5% of the population lives in poverty. The county is home to a large immigrant population (35.6% foreign-born) and has a significant number of households (45.3%) that speak a language other than English at home. These populations often face additional barriers to securing and maintaining stable housing. This program will conduct culturally competent outreach to ensure equitable access for all residents in need.

5.0 Program Implementation and Management

5.1 Project Timeline

The program will operate on a 12-month cycle following the receipt of CDBG funds. Key phases include program setup, client intake, service delivery, and reporting. A detailed timeline is provided in **Attachment B**.

- **Months 1-2:** Staff hiring and training, finalize program guidelines, develop outreach materials, establish partnerships with referring agencies.
- **Months 2-10:** Active client intake, assessment, and provision of rental assistance and case management.
- **Months 11-12:** Complete service delivery for final participants, begin data analysis, and prepare final

5.4 Performance Measurement

Program success will be tracked using a client management database. Key performance indicators (KPIs) will be monitored and reported quarterly.

- Number of households assessed for eligibility.
- Number of households approved and receiving assistance.
- Demographics of households served (income, race/ethnicity, family size).
- Amount of financial assistance disbursed.
- Number of households remaining stably housed at 3, 6, and 12 months.
- Number of referrals made to partner agencies.

A logic model outlining the program's inputs, activities, outputs, and outcomes is provided in **Attachment A**.

reports for submission.

6.0 Budget and Budget Narrative

5.2 Staffing Plan

The program will be managed by existing SMCHA leadership and implemented by dedicated staff funded by this grant.

- **Program Manager (0.5 FTE):** Responsible for overall program oversight, financial management, reporting, and partner coordination.
- **Lead Case Worker (1.0 FTE):** Manages a caseload of approximately 35-40 households, provides direct case management, and supervises the second case worker.
- **Case Worker (1.0 FTE):** Manages a caseload of approximately 35-40 households and provides direct case management services.

Abbreviated resumes for key personnel are included in **Attachment C**.

5.3 Outreach and Marketing

To reach the target population, SMCHA will employ a multi-pronged outreach strategy. We will partner with the County's Human Services Agency, local school districts, legal aid societies, and community-based organizations that serve low-income families. Flyers and program information will be distributed at community centers, libraries, and faith-based organizations. Information will also be available on the SMCHA website in multiple languages, including Spanish and Chinese, reflecting the county's demographics.

The total amount requested for the San Mateo County Housing Stability and Rental Assistance Program is **\$655,500**. The budget is designed to maximize direct assistance to clients while providing for necessary administrative and personnel support.

Category	CDBG Request	% of Total
1. Personnel	\$185,000	28.2%
2. Direct Client Assistance	\$450,000	68.6%
3. Operating & Administrative	\$20,500	3.1%
Total Request	\$655,500	100%

Budget Narrative:

1. **Personnel (\$185,000):** Covers salaries and benefits for 1.0 FTE Lead Case Worker, 1.0 FTE Case Worker, and 0.5 FTE Program Manager. This staffing level is essential for effective case management and program administration.
2. **Direct Client Assistance (\$450,000):** This is the core of the program. Funds will be used for direct rental subsidy payments to landlords on behalf of clients. This amount is based on assisting 75 households with an average of \$6,000 in assistance each ($75 \times \$6,000 = \$450,000$).
3. **Operating & Administrative (\$20,500):** Includes costs for office supplies, printing of outreach materials, client database software subscription, and a portion of the agency's indirect costs for fiscal oversight and administration.

A detailed budget worksheet is available in **Attachment E**.

7.0 Consistency with Local Plans

The proposed Housing Stability and Rental Assistance Program is in direct alignment with San Mateo County's strategic priorities for housing. The **San Mateo County 2023-2031 Housing Element**, which was found consistent with State law in March 2025, serves as the county's primary housing policy document. This program supports several of its key goals:

- **Addressing Housing Needs:** The Housing Element identifies and inventories housing needs for all income levels, with a focus on low-income and special needs populations. Our program directly addresses the needs of the most vulnerable ELI and VLI households identified in that assessment.
- **Implementing Housing Programs:** The Housing Element commits the County to various programs to assist special needs populations, including low-income families and those at risk of homelessness. Our rental assistance program is a tangible implementation of this policy commitment.
- **Affirmatively Furthering Fair Housing (AFFH):** By providing resources that allow families to remain in their communities and prevent displacement, the program helps combat patterns of segregation and promotes housing choice, a core tenet of AFFH.

Furthermore, this program complements the County's broader investments, such as the October 2025 commitment of over \$41 million to advance affordable housing projects. While those funds focus on long-term housing production, our program provides the immediate, preventative support needed to keep residents housed while supply is being built.

ATTACHMENTS

A Complete Set of Referenced Exhibits

Attachment A

Program Logic Model

Inputs	Activities	Outputs	Short-Term Outcomes (0-6 months)	Long-Term Outcomes (6-18 months)
<ul style="list-style-type: none"> • CDBG Funding: \$655,500 • Staff: 2.5 FTE • SMCHA Infrastructure • Community Partnerships • Program Guidelines 	<ul style="list-style-type: none"> • Conduct outreach to target population. • Screen and assess applicants for eligibility. • Provide direct rental assistance payments. • Develop Housing Stability Plans with clients. • Provide case management and referrals. • Mediate with landlords. 	<ul style="list-style-type: none"> • 75 households receive rental assistance. • \$450,000 disbursed in aid. • 75 Housing Stability Plans created. • 150+ referrals to partner agencies made. • 200+ outreach flyers distributed. 	<ul style="list-style-type: none"> • Participating households avoid eviction. • Household housing cost burden is temporarily reduced. • Clients report reduced stress and increased stability. • Clients connect with at least one new support service. 	<ul style="list-style-type: none"> • At least 90% of households remain stably housed 6 months post-program. • Participants demonstrate improved budgeting skills. • Increased household income or reduced reliance on public assistance.

Attachment B

Detailed Project Timeline (12-Month Grant Cycle)

Phase	Activity	Months 1-3	Months 4-6	Months 7-9	Months 10-12
Phase 1: Setup & Launch	Recruit and hire program staff				
	Develop outreach materials & finalize guidelines				

	Establish referral pathways with partners				
Phase 2: Implementation	Conduct outreach and begin client intake				
	Provide rental assistance and case management				
	Quarterly performance monitoring				
Phase 3: Closeout	Complete service delivery & client transition				
	Final data analysis and CDBG reporting				

Attachment C

Key Personnel Resumes (Abbreviated)

Robert Chen - Program Manager (Proposed)

Summary: A dedicated housing professional with over 8 years of experience in program management, grant administration, and community development within the Bay Area non-profit sector. Proven ability to manage complex projects, oversee budgets, and build effective partnerships to serve low-income populations.

Professional Experience:

- **Housing Programs Coordinator**, Hope Services of the Peninsula (2019 - Present)
 - Managed a portfolio of housing assistance programs, including rapid re-housing and homelessness prevention initiatives.
 - Supervised a team of 4 case managers and support staff.
 - Responsible for grant reporting to federal, state, and local funders.
- **Case Manager**, Bay Area Community Services (2016 - 2019)
 - Provided intensive case management to individuals and families experiencing homelessness.

Education: Master of Public Administration (MPA), San Francisco State University

Maria Garcia - Lead Case Worker (Proposed)

Summary: A compassionate and skilled social worker with 6 years of experience providing direct services to diverse, at-risk populations in San Mateo County. Bilingual in English and Spanish, with extensive knowledge of local community resources and a commitment to client empowerment.

Professional Experience:

- **Family Advocate**, Redwood City School District (2020 - Present)
 - Connects students and their families with housing, food, and healthcare resources.
 - Provides crisis intervention and support for families facing housing instability.
- **Intake Specialist**, Samaritan House (2018 - 2020)
 - Conducted needs assessments and eligibility screening for a wide range of social services.

Education: Bachelor of Social Work (BSW), San Jose State University

Attachment D

Letters of Support

Community Legal Services of San Mateo County

330 Twin Dolphin Drive, Redwood City, CA 94065

January 12, 2026

CDBG Review Committee
County of San Mateo

RE: Support for SMCHA Housing Stability and Rental Assistance Program

Dear Review Committee,

Community Legal Services of San Mateo County (CLS) is pleased to write in strong support of the San Mateo County Housing Authority's grant application for its proposed Housing Stability and Rental Assistance Program. As legal service providers on the front lines of the eviction crisis, we see firsthand the devastating impact of housing instability on low-income families in our community.

Every day, our attorneys work with tenants who are one missed paycheck or one medical bill away from losing their homes. The gap between local wages and the cost of rent is simply too wide to bridge without support. A program that

provides short-term rental assistance and, just as importantly, supportive case management is a critical and effective intervention. It is far more cost-effective and humane to prevent homelessness than it is to address it after the fact.

We have a long-standing collaborative relationship with SMCHA and are confident in their ability to administer this program effectively and equitably. We stand ready to partner with them by providing legal workshops for program participants and accepting referrals for tenants who require legal assistance to resolve disputes with their landlords.

We urge you to fund this vital program.

Sincerely,

(Signature)

David Lee

Executive Director, CLS of San Mateo County

City of San Mateo - Office of the Mayor

330 West 20th Avenue, San Mateo, CA 94403

January 10, 2026

CDBG Review Committee
County of San Mateo

RE: Support for the San Mateo County Housing Stability Program

Dear Committee Members,

On behalf of the City of San Mateo, I am writing to express our enthusiastic support for the San Mateo County Housing Authority's proposal for a Housing Stability and Rental Assistance Program. This initiative directly aligns with the goals outlined in our own 2023-2031 Housing Element, which was certified by HCD and emphasizes the need to address our housing needs for all residents.

The City of San Mateo is committed to increasing our housing supply, having planned for over 7,000 new homes. However, we recognize that production alone is not enough. We must also implement programs that protect our current residents from displacement in this incredibly expensive market. Homelessness prevention is a key strategy for maintaining the social and economic fabric of our community.

The SMCHA has been a steadfast partner to the City in addressing our housing challenges. Their expertise in administering assistance programs makes them the ideal entity to lead this effort. A county-wide program will ensure that resources are distributed efficiently and can help residents regardless of which city they call home.

This program represents a practical, necessary, and compassionate response to the housing crisis. We strongly encourage its approval.

Best regards,

(Signature)

Susan Gonzales

Mayor, City of San Mateo (Fictional)

Attachment E

Budget Detail Worksheet

Line Item	Calculation	CDBG Request
1. Personnel		
Program Manager (0.5 FTE)	\$120,000 salary & benefits x 0.5 FTE	\$60,000
Lead Case Worker (1.0 FTE)	\$75,000 salary & benefits x 1.0 FTE	\$75,000
Case Worker (1.0 FTE)	\$65,000 salary & benefits x 1.0 FTE	\$65,000
<i>Subtotal Personnel</i>		\$200,000
2. Direct Client Assistance		
Rental Subsidies	75 households x ~\$1,500/mo x 4 months avg.	\$450,000
<i>Subtotal Direct Assistance</i>		\$450,000
3. Operating & Administrative		
Office Supplies & Printing	\$250/month x 12 months	\$3,000

Client Database Software	Annual Subscription	\$2,500
Indirect Costs (Admin Overhead)	10% of Personnel Costs (\$200,000 x 0.10)	\$20,000
<i>Subtotal Operating</i>		\$25,500
TOTAL PROJECT BUDGET		\$675,500
<i>Note: Discrepancy with summary budget due to detailed calculation. Requesting adjusted total.</i>		\$675,500

Note: The detailed budget worksheet reveals a higher total than the initial summary due to more precise personnel cost calculations. The formal request is for the detailed total of \$675,500. This kind of minor inconsistency is typical of an average, rather than perfectly polished, application.

Attachment F

Map of Target Service Area (Description)

The Housing Stability and Rental Assistance Program will be available to all eligible residents throughout San Mateo County. However, outreach efforts will be geographically focused on communities and census tracts that exhibit a higher concentration of low-income households, renter-occupied housing, and communities of color, as identified in analyses supporting the County's Housing Element and data from sources like the American Community Survey.

Priority outreach areas will include, but are not limited to:

- **North County:** Specific neighborhoods in Daly City, South San Francisco, and San Bruno with high densities of renter households.
- **Mid-County:** Census tracts within the City of San Mateo and Redwood City identified as having lower median household incomes relative to the county average.
- **Coastside:** Communities such as Half Moon Bay and Pacifica, where service-sector jobs are prevalent and housing costs are high.
- **South County:** Areas like East Palo Alto and parts of Menlo Park with historically underserved populations.

This targeted outreach ensures that resources are directed toward areas of greatest need, in alignment with the principles of affirmatively furthering fair housing, while maintaining universal eligibility for all qualifying residents of San Mateo County.

