

Emergency Solutions Grants (ESG) Program

FY 2025-2026 Application for Funding

Section A: Application Cover Sheet

Date of Submission: January 16, 2026

| | |
|--------------------------------|--|
| 1. Applicant Organization: | San Mateo County Housing Authority (SMCHA) |
| 2. Project Title: | Project Fresh Start |
| 3. Address: | 123 Main Street (Anticipated), San Mateo, CA 94401 |
| 4. Contact Person: | James Miller, Executive Director |
| 5. Contact Information: | Phone: (650) 555-0101 Email: j.miller@smchousing.org (Note: Email address may change) |
| 6. Federal Tax ID Number: | 98-7654321 |
| 7. ESG Component(s) Requested: | <input checked="" type="checkbox"/> Rapid Re-Housing |
| 8. Total ESG Funds Requested: | \$150,000.00 |
| 9. Total Project Budget: | \$175,000.00 |
| 10. Brief Project Summary: | Project Fresh Start is a new initiative by the San Mateo County Housing Authority to provide rapid re-housing assistance to families experiencing homelessness in the central county region. The project will offer financial assistance and some case management to help families secure permanent housing. |

By signing below, I certify that the information contained in this application and its attachments is true and correct to the best of my knowledge. I am authorized to submit this application on behalf of the applicant organization.

James Miller, Executive Director

Date: January 16, 2026

Attachment C: Staff Resumes

Key Personnel for Project Fresh Start

James Miller - Executive Director (Proposed)

Contact: (650) 555-0101 | j.miller@smchousing.org

Summary

A results-oriented manager with over 15 years of experience in retail operations and team leadership. Recently transitioned to the non-profit sector with a passion for community service. Seeking to leverage extensive management skills to lead the San Mateo County Housing Authority and address local housing challenges.

Professional Experience

District Manager, Big Box Retail Inc., San Francisco Bay Area (2010 - 2025)

- Managed operations for 8 retail locations with annual revenues exceeding \$50 million.
- Oversaw a team of 150+ employees, including hiring, training, and performance management.
- Developed and implemented regional sales strategies, consistently meeting quarterly targets.
- Handled budget management and P&L responsibility for the district.

Store Manager, Electronics Superstore, Daly City, CA (2005 - 2010)

- Managed daily store operations and a staff of 20.
- Responsible for inventory control, customer service, and local marketing efforts.

Education

Bachelor of Arts, Business Administration

State University, 2004

Skills

Budgeting, Team Leadership, Operations Management, Public Speaking, Microsoft Office. (Note: Limited experience with non-profit accounting software or federal grant reporting.)

Brenda Smith - Case Manager (Part-Time, Proposed)

Contact: (650) 555-0102

Objective

To obtain an entry-level position in social services where I can apply my academic knowledge and develop practical skills in helping the community.

Education

Bachelor of Arts, Sociology

University of California, Davis (Graduated June 2025)

- Relevant Coursework: Introduction to Social Work, Urban Sociology, Social Stratification.
- Senior Thesis: "A Theoretical Analysis of Social Media's Impact on Community Engagement."

Volunteer Experience

Event Volunteer, Local Food Bank, Davis, CA (Fall 2024)

- Assisted with setup and breakdown for annual fundraising gala.
- Greeted guests and provided information about the organization.

Work Experience

Barista, Campus Coffee Shop, Davis, CA (2023 - 2025)

- Provided customer service in a fast-paced environment.
- Maintained a clean and organized workspace.

Skills

Microsoft Word, Excellent communication skills, Eager to learn, Bilingual (English/Spanish - conversational).

Attachment I: Budget Narrative

Justification of Costs for Project Fresh Start

This narrative provides a general overview of the planned expenditures for the \$175,000 total budget for Project Fresh Start. We are requesting \$150,000 in ESG funds.

1. Personnel Costs - Total: \$65,000

This line item covers salaries for the staff who will run the project. This includes a full-time Executive Director and a part-time Case Manager. These costs are essential for project oversight and service delivery. We believe these salaries are reasonable for the San Mateo County area.

2. Fringe Benefits - Total: \$10,000

This is an estimate to cover basic benefits for staff. The final amount will depend on the plans we select. This is calculated as a percentage of salaries.

3. Rental Assistance (Client Financial Assistance) - Total: \$70,000

This is the core of the rapid re-housing program. These funds will be paid directly to landlords on behalf of program participants to cover security deposits and short-term rental subsidies. We anticipate helping around 10-15 families with this amount, although market rents are very high. According to the California Housing Partnership's 2025 report, the average asking rent in San Mateo County is \$3,463, so this funding will be expended quickly.

4. Office Rent & Utilities - Total: \$12,000

We are currently negotiating a lease for a small office space. This estimate covers the anticipated annual rent and utilities (electricity, internet). A physical location is necessary for client meetings and administrative work.

5. Office Supplies & Equipment - Total: \$3,000

This covers necessary supplies like paper, pens, and a computer and printer for the office. These are basic operational needs.

6. Miscellaneous / Indirect Costs - Total: \$15,000

*This category is for indirect costs and other unforeseen expenses that may arise during the project's first year of operation. This includes things like insurance, audit fees, and other administrative overhead. We have calculated this as a general percentage of the overall budget. **This is not based on a federally negotiated indirect cost rate.***

Matching Funds - Total: \$25,000

The required match will be met through a combination of sources. We have a pledge for \$5,000 from a local business (see Letter of Support). The remaining \$20,000 is anticipated to be raised through a community fundraising campaign we plan to launch in the spring of 2026. We are confident we can meet this goal.

Section B: Project Narrative

1. Statement of Need

San Mateo County is in a severe housing crisis. As documented by numerous sources, the cost of living is among the highest in the nation. The U.S. Census Bureau (2019-2023) reports a median household income of \$156,000, but this figure masks significant disparities. The California Housing Partnership's 2025 Affordable Housing Needs Report highlights the extreme challenges for low-income residents, stating that a renter needs to earn \$66.59 per hour to afford the average monthly rent of \$3,463. This is nearly four times the local minimum wage.

The consequences of this affordability gap are dire. The same report found that 81% of extremely low-income (ELI) households in the county are severely cost-burdened, spending more than half their income on housing. This financial precarity is a direct driver of homelessness. There is a documented shortfall of 22,954 affordable homes for low-income renters in the county. Project Fresh Start aims to address this need by helping families who have fallen into homelessness get back on their feet.

2. Project Description

Project Fresh Start will be a new rapid re-housing program operated by the San Mateo County Housing Authority (SMCHA). The goal of the project is to help families experiencing homelessness quickly exit the shelter system and return to permanent housing. We will focus our efforts in the central part of the county, where we believe the need is great.

The project will have two main components:

1. **Financial Assistance:** We will provide funds for security deposits and short-term (1-3 months) rental subsidies. This will help families overcome the primary barrier to securing housing.
2. **Case Management:** Our part-time Case Manager will meet with families to help them with their housing search, create a basic budget, and connect them to other community resources. The goal is to provide support to ensure they can maintain their housing after our assistance ends.

We will identify potential clients through referrals from local shelters and our own outreach efforts. Our target population is families with children who are currently in emergency shelters or living in places not meant for human habitation.

3. Capacity and Experience

The San Mateo County Housing Authority is a new 501(c)(3) non-profit organization, formed in 2025 by a group of concerned citizens. While the organization itself is new, our leadership brings management experience from other fields (see Attachment C). We are passionate about solving homelessness and are quick learners. We have been studying the County's Housing Element (2023-2031) and believe our project aligns with its broad goals of increasing housing stability.

This will be our first time administering a federal grant. We understand there are significant reporting requirements and are prepared to meet them. Our Executive Director will be responsible for all grant management and reporting. We believe our small size allows us to be nimble and responsive to client needs.

4. Goals and Outcomes

The primary goal of Project Fresh Start is to reduce the length of time families experience homelessness.

Objectives:

- *Assist approximately 10-15 families in securing permanent housing within the 12-month grant period.*
- *Ensure that 50% of assisted families remain housed for at least 6 months after the subsidy ends.*
- *Connect all participating families with at least one other community resource (e.g., food bank, employment services).*

We will track our progress through client files and regular check-ins. We will submit all required reports to the funding agency on time. Success will be measured by the number of people housed and their housing stability over time.

Attachment A: Pro Forma Budget

Project Fresh Start - 12-Month Operating Budget

| Revenue / Funding Sources | Amount | Status |
|---------------------------|---------------------|----------------------|
| ESG Grant Request | \$150,000.00 | Requested |
| Local Business Donation | \$5,000.00 | Pledged |
| Community Fundraising | \$20,000.00 | To Be Secured |
| Total Revenue | \$175,000.00 | |

| Expenses | Amount | Notes |
|-------------------------------------|---------------------|--|
| Personnel | | |
| Executive Director (1.0 FTE) | \$50,000.00 | <i>Below market rate for the position.</i> |
| Case Manager (0.5 FTE) | \$18,000.00 | <i>Slightly above minimum wage.</i> |
| Fringe Benefits (@ ~15%) | \$10,200.00 | Mismatch with Budget Narrative (\$10,000) |
| Client Assistance | | |
| Rental Assistance Payments | \$70,000.00 | Direct payments to landlords. |
| Operating Costs | | |
| Office Rent | \$12,000.00 | Estimate based on market search. |
| Utilities & Internet | \$2,400.00 | Not broken out in Budget Narrative. |
| Office Supplies | \$3,000.00 | |
| Miscellaneous / Indirect | \$9,400.00 | Unexplained amount, differs from narrative. |
| Total Expenses | \$175,000.00 | |
| Balance (Revenue - Expenses) | \$0.00 | |

Attachment F: Summary of Most Recent Audit

For Fiscal Year Ending December 31, 2025

To Whom It May Concern:

The San Mateo County Housing Authority (SMCHA), being a newly formed organization with less than \$50,000 in revenue for its initial fiscal period (FY 2025), was not required to undergo a full independent audit under federal guidelines.

However, in the interest of transparency, the Board of Directors engaged a local accounting service, "Quick Books & More," to conduct a financial review of its books for the period ending December 31, 2025.

The review was not an audit conducted in accordance with generally accepted auditing standards. The scope was limited to a review of bank statements, receipts, and the organization's ledger.

Findings from Financial Review:

The review resulted in one finding:

- **Finding 2025-01: Lack of Internal Controls for Cash Donations.** The review noted that two small cash donations received during an initial outreach event were not deposited in a timely manner and lacked a clear two-person verification process for handling cash.

Management Response:

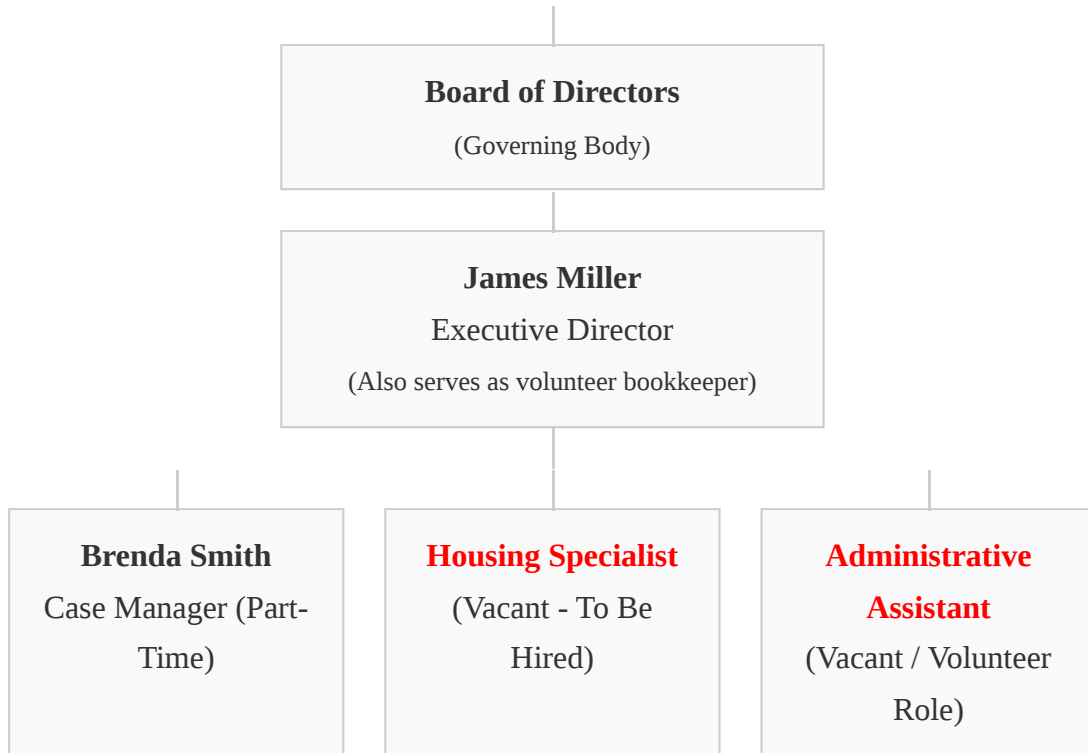
The Board of Directors has received the finding from the financial review. The Executive Director has been tasked with developing a formal cash handling policy for board approval at its next meeting. We consider this matter noted and are working to resolve it.

Signed,

Board of Directors, SMCHA

Attachment B: Organizational Chart

San Mateo County Housing Authority (Proposed Structure)



Note: The current structure is very lean. We plan to fill vacant positions if and when future funding is secured. The Executive Director will handle all administrative, financial reporting, and fundraising duties in the interim.

Attachment D: Letters of Support

Letter 1

From: Bob's Hardware & Supplies

Date: January 5, 2026

To the ESG Grant Review Committee,

We are writing to express our general support for the San Mateo County Housing Authority. We know James Miller from the community and believe he is a good person.

We support efforts to help people in our community. If their grant is funded, we pledge a one-time donation of \$5,000 to help their cause.

Sincerely,

Bob Jones, Owner
Bob's Hardware & Supplies

Letter 2

From: A Concerned Citizen

Date: December 20, 2025

To Whom It May Concern,

I am a resident of San Mateo and I am very concerned about the problem of homelessness. I attended an informational meeting for the new San Mateo County Housing Authority and I think they are trying to do something good.

Any program that helps families find homes is a good idea. I support their application for funding.

Best,

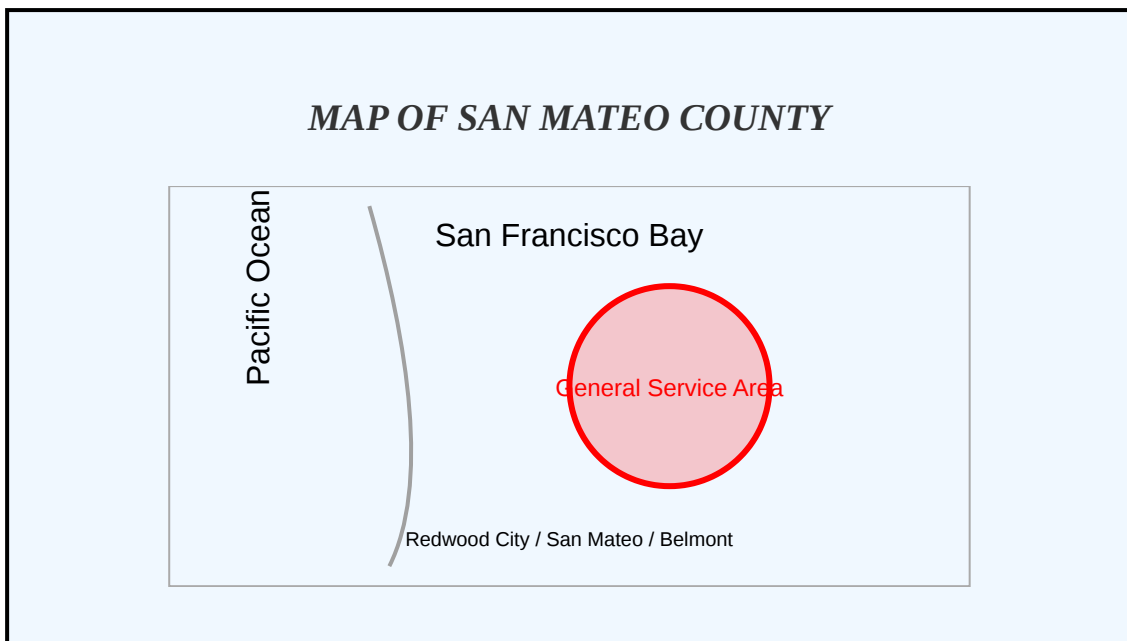
Susan Wright

San Mateo Resident

Attachment E: Site Map and Evidence of Site Control

Program Service Area

Project Fresh Start will focus its services on the central region of San Mateo County. This area was chosen due to its mix of urban centers and diverse populations. The map below indicates the general target area.



Evidence of Site Control

The San Mateo County Housing Authority does not currently hold a lease or own property.

We are in the preliminary stages of negotiations with a commercial property manager for a small, ~500 sq. ft. office space located in San Mateo. We have received a verbal quote for rent that is reflected in our budget. We are unable to secure a lease until funding is confirmed.

Therefore, no evidence of site control (e.g., lease, title) is attached. We will secure a site within 30 days of the grant award notification.

Attachment G: Certificates of Insurance

Evidence of Coverage

SMCHA is in the process of securing all necessary insurance. Below is a summary of the quote for our General Liability policy. A formal certificate will be provided upon grant award and policy binding.

**DRAFT - CERTIFICATE OF LIABILITY INSURANCE -
DRAFT**

THIS IS A DRAFT FOR INFORMATIONAL PURPOSES ONLY

PRODUCER: Insurance Brokers of California

INSURED: San Mateo County Housing Authority, 123 Main Street, San Mateo, CA 94401

COVERAGES:

| TYPE OF INSURANCE | POLICY LIMITS |
|------------------------------|---|
| COMMERCIAL GENERAL LIABILITY | \$1,000,000 Each Occurrence / \$2,000,000 General Aggregate |
| DIRECTORS & OFFICERS (D&O) | Quote Requested - Not Yet Bound |

NOTE: A previous, temporary policy obtained for initial incorporation activities expired on December 31, 2025. The organization currently has no active insurance policies. New policies are contingent on funding.

Attachment H: Board of Directors Roster

As of January 1, 2026

| Name | Title | Affiliation / Occupation | Expertise / Notes |
|--------------------|-------------|--------------------------|--|
| Martha Garcia | Board Chair | Retired Teacher | <i>Passionate about community well-being. Long-time county resident.</i> |
| David Chen | Treasurer | IT Project Manager | <i>Experience with budgets for corporate projects. No non-profit finance experience.</i> |
| Sarah Miller | Secretary | Homemaker | <i>Enthusiastic volunteer. Relationship to Executive Director: Sister-in-law.</i> |
| Vacant Seat | Member | - | <i>Seeking member with legal or housing experience.</i> |
| Vacant Seat | Member | - | <i>Seeking member representing lived experience.</i> |