



**City of
Santa Clara**
The Center of What's Possible

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2025-2030 Consolidated Plan & FY 25-26 Annual Action Plan

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**Submission Date to HUD: within 60 days after
receiving allocation notice.**

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ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)

The City of Santa Clara annually receives Community Development Block Grant Funds (CDBG) and HOME Investment Partnership Program Funds (HOME) from the federal Department of Housing and Urban Development (HUD) to address the needs of low-and moderate-income households and/or those with special needs. As an “entitlement jurisdiction” receiving these block grant funds, the City is required to prepare a Consolidated Plan every five years, which identifies the City’s priority housing and community development needs and goals.

The Consolidated Plan was developed through analysis of current housing market data; an assessment of the housing and supportive service needs of low and moderate income populations; stakeholder and resident consultations through focus groups and community meetings; and a resident survey. The City collaborated with Santa Clara County and other local governments receiving HUD block grants (“entitlement jurisdictions”) in the development of this 2025-2030 Consolidated Plan.

This group of jurisdictions, referred to within this document as the “Santa Clara County Entitlement Jurisdictions” or simply “Entitlement Jurisdictions,” includes:

- City of Mountain View
- City of Cupertino
- City of Gilroy
- City of Milpitas
- City of Palo Alto
- City of Sunnyvale
- City of Santa Clara
- Santa Clara Urban County

The Consolidated Plan is implemented through the City’s Annual Action Plans (“Annual Action Plan”), which identifies how annual funding allocations are invested to achieve the City’s priorities and goals. Progress in advancing these goals is also evaluated annually in the City’s Consolidated Annual Performance Evaluation Report (CAPER).

How to Read this Consolidated Plan

The Consolidated Plan, as required by HUD has five main sections and associated sub-sections. Each section of the Consolidated Plan has a HUD required alphanumeric identifier, for example ES-# (Executive Summary), PR-# (Process), NA-# (Needs Assessment), MA-# (Housing Market Analysis), and SP-# (Strategic Plan). These sections are followed by the first year Action Plan (AP-#).

The entire plan follows the format prescribed by HUD, with bold lettering denoting the HUD prescribed topic areas and questions. Sections include:

Executive Summary (ES) – a brief summary of the primary housing and community development needs identified in the Consolidated Plan; an evaluation of past performance of funds; and an overview of the community engagement activities that informed the plan.

Process (PR) – a description of the stakeholder consultation and resident engagement that informed the priority housing and community development needs. Detailed engagement findings are presented in a Consolidated Plan appendix.

Needs Assessment (NA) – assesses the needs of households at-risk of or experiencing homelessness, low to moderate income families and individuals, elderly residents, victims of domestic violence, persons living with HIV/AIDS, and persons with disabilities.

Housing Market Analysis (MA) – provides an overview of the housing market; identifies which households face challenges finding affordable housing; and assesses the business climate and economic development needs.

Strategic Plan (SP) – provides five-year priority needs and Goals which will guide investments over the Consolidated Planning period.

Annual Action Plan (AP) – specifies how the jurisdiction plans to allocate its HUD block grants during the program year.

1. Introduction

The City of Santa Clara is a small Bay Area city and is part of the booming high-tech area known as Silicon Valley. With a population of approximately 130,000, it is densely populated at only 18.4 square miles. In addition to large technology companies such as Intel, the City is also home to Great America amusement park, Santa Clara University, Mission Santa Clara de Asis (one of 21 California missions), and Levi Stadium, home to the San Francisco 49ers.

It is a region of high socio-economic stratification, containing many of the wealthiest households in the nation; however, of the 48,601 households in the City, 23% (7,745 renters and 3,205 owners) experience some level of housing cost burden across all income groups (i.e., paying more than 30% of their gross income towards housing costs, some paying more than 50%). Between 2010 and 2023, the median household income more than doubled (104%) from \$85,294 to \$173,670 while the median property value grew by 137% to \$1,527,900 and median rent by 109% to \$2,837 both of which outpaced income growth during this timeframe with home value increases being particularly extreme. This increase coupled with high interest rates, and inflationary pressure on everyday necessities including food and energy, exacerbates the lack of affordability and likelihood of experiencing cost burden for households in the City of Santa Clara.

These statistics highlight a widening gap between the highest earners and the middle and lower income population within the region. Many lower income residents struggle with severe housing costs driven by a tight and competitive housing market that caters to the demands of the highest earning households, driving up the cost of for-sale and rental housing units. In order to maintain housing affordability and meet the needs of a diverse and growing population, the jurisdictions within the County must work to preserve and expand the supply of housing for all income levels. This will be critical to maintaining the wellbeing and economic prosperity of the region. Stakeholders throughout the community engagement efforts for this plan emphasized the negative impact of unaffordable housing on staffing for critical roles in communities across the counties.

The City anticipates an allocation of approximately \$5,000,000 in CDBG Entitlement & Program Income funds and \$1,750,000 in HOME Entitlement & Program Income funds in the 2025 - 2030 Consolidated Plan period based on the 2024 allocations provided by HUD.

CDBG funding helps jurisdictions address their community development needs to support neighborhood revitalization, economic development, and improved housing opportunities and community services. Specifically, entitlement community grantees are eligible to use CDBG funds for the provision of public services, public facility and infrastructure projects (Capital Improvement Projects), housing rehabilitation, energy efficiency improvements, and job creation and retention activities.¹ These eligible activities are principally focused on addressing the needs of the HUD defined low- and moderate-income (“LMI”) households in the community. LMI are households are those whose income do not exceed 80% of the area median family income (AMI), with adjustments for household size and eligible census block groups are typically those where 51% of households are LMI. HUD allows exceptions to the 51% requirement in higher income jurisdictions that do not have a sufficient number of census block groups meeting this threshold. Per HUD, Santa Clara City is an exception grantee and therefore has a lower census block group eligibility threshold of 36.96% LMI for CDBG activities as of 2024 based on 2020 American Community Survey data.

HOME² funding is intended to be used for various housing-related programs and activities that address the housing needs of low- and very low-income households. Typically, HOME funds are used to address the housing needs through the preservation or creation of affordable housing. Eligible activities also include tenant-based rental assistance and financial assistance to homebuyers.

Federal funds provided through HUD’s CDBG program are intended to primarily focus on activities that will benefit LMI households whose incomes do not exceed 80% of the area median family income (AMI), with adjustments for household size. HUD defines LMI households to include the following three income tiers:

- Extremely Low-Income: households earning 30% or less than the AMI
- Very Low-Income: households earning 50% or less than the AMI
- Low-Income: households earning 80% or less than the AMI

¹ The U.S. Department of Housing and Urban Development. “CDBG Entitlement Program Eligibility Requirements.” <https://www.hudexchange.info/programs/cdbg-entitlement/cdbg-entitlement-program-eligibility-requirements/>

² The U.S. Department of Housing and Urban Development. “The HOME Program: Home Investment Partnerships.” <https://www.hud.gov/hudprograms/home-program>

Moderate-income households, although not labeled in the HUD defined income tiers above, are included within the tier 'Low-Income'. HUD defines Moderate Income as a household/family whose income is equal to or less than 80% of AMI but greater than Section 8 Very Low Income (50% of AMI) established by HUD.

Within the City of Santa Clara, 15,570 or 35% of households are defined as low income, with the following breakdown:

- 13% (5,725 households) are extremely low income;
- 10% (4,430 households) are very low income; and
- 12% (5,415 households) are low income

2. Summary of the objectives and outcomes identified in Plan

The objective of the Consolidated Plan is to gather information from the community and all partners, as well as demographic and economic data to analyze needs and gaps related to affordable housing, homelessness, programs specific to special needs population, and community development. This information is used to make data-driven decisions to establish community priorities, goals and strategies based on current conditions, expected funds, and local capacity. Through data collection, outreach, and analysis presented in this plan, a clear outline of the priority needs within the City is formed, along with the projects and facilities that are most likely to aid in the development of the City's Consolidated Plan. Priority needs identified in this Consolidated Plan include:

1. Housing: Increasing the supply and condition of affordable housing.
2. Homelessness: Stabilizing persons at-risk of and experiencing homelessness through housing solutions, and facilitation of supportive services including mental health and addiction recovery services.
3. Community development: Improve neighborhood safety and quality through neighborhood cleanups, street lighting and park improvements, bolster/create public space for senior activities, and food pantries.
4. Economic Development: Provide more opportunities for resident workforce development and/or build outreach campaign for existing programs, create community partnerships to address childcare access as a component of workforce participation.
5. Fair Housing: Improve navigation and case management services for residents needing housing, legal services (related to housing), and basic services documentation assistance.

The City of Santa Clara has therefore identified the following goals for the 2025-2030 Consolidated Plan through extensive data analysis and community outreach:

1. Increase the supply and condition of affordable rental housing for households with incomes ranging from 0-80% AMI.
2. Respond to homelessness and risk of homelessness through housing stabilization, supportive services, mental health services and economic resiliency programs.
3. Invest in infrastructure and public facility improvements that prioritize safety, accessibility and community building.
4. Invest in projects that increase opportunities for workforce development.
5. Address and promote fair housing choice through bolstering case management and navigation of services including legal assistance.

3. Evaluation of past performance

CDBG and HOME funds successfully contributed to several projects over the last five years. Those projects have contributed to improved housing affordability and expanded economic opportunities for low- and moderate- income households. Specifically, the City was successful in preserving affordable housing through major and minor rehabilitation and helping households avoid homelessness by providing rental assistance and case management. The City also funded services for survivors of domestic violence; a priority need identified countywide in the current Consolidated Plan cycle. Finally, through public services, the City assisted households in need with fair housing questions and needed supportive services. These programs were all successful in addressing critical needs.

4. Summary of citizen participation process and consultation process

The City of Santa Clara coordinated closely with Santa Clara County and other entitlement jurisdictions in stakeholder consultation and resident engagement to leverage opportunities and minimize duplication.

Engagement that was done in coordination with the County included:

- A Consolidated Plan website—www.letstalkhousingscc.org—with information about the Planning process including a short video and presentation; a link to the resident survey and activities to prioritize housing and community development needs; and community resources. The website contains a translation feature for easy conversion into multiple languages.
- A community survey, available between October and December 2024, and promoted through supportive service and public agencies that work with low and moderate income residents, city social media, and the Consolidated Plan website. A summary of survey findings is below.
- Two virtual regional workshops open to all residents living in and stakeholders serving residents in the county. The workshops included a brief overview about the Planning process, simple activities to express priority needs, and in-depth discussions about needs in breakout rooms. Interpretation was available in Spanish, Vietnamese and Mandarin.
- Three focus groups with stakeholders in housing, supportive services, and community development serving residents throughout the county. After a brief presentation about the Consolidated Plan process—including information on how to circulate the survey and letstalkhousingscc.org website to clients—stakeholders participated in in-depth discussion about priority needs and solutions to needs. Attendees represented affordable housing providers. Service providers serving special needs populations, people with lived experience, legal advocates, childcare service providers, public health agencies, mental health service providers, and others.
- One-on-one interviews with the Continuum of Care and coordination with the City of San Jose, who receives HOPWA and ESG funding and distributes that funding to the County’s public service departments.

- Public Hearings:
 - First Public Hearing scheduled for April 8, 2025
 - Second Public Hearing scheduled for May 13, 2025

Summary of public comments

A summary of all comments received and city staff responses to those comments can be found in the community engagement appendix, as well as PR sections.

Summary of comments or views not accepted and the reasons for not accepting them

Not applicable. All comments were accepted.

Summary

This 2025-2030 Consolidated Plan combines resident feedback, demographic data and analysis, community stakeholder input, and consideration of city resources, goals, other relevant plans, and policies. The results of this combined effort and analysis results in this five-year Strategic Plan for the allocation of CDBG and HOME funds and activities. These funds will focus on affordable housing, community services and facilities that serve priority populations, and homelessness.

PR-05 Executive Summary – 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

The City of Santa Clara Housing and Community Services Division is the agency responsible for preparing the Consolidated Plan and administering the CDBG and HOME grants, as shown in **Table 1**.

Table 1 – Responsible Agencies		
Agency Role	Name	Department/Agency
CDBG Administrator	City of Santa Clara	Housing & Community Services Division
HOME Administrator	City of Santa Clara	Housing & Community Services Division

Narrative

Lead and Responsible Agency

The City of Santa Clara (City) is the Lead and Responsible Agency for the United States Department of Housing and Urban Development (HUD) entitlement programs in Santa Clara. Housing and Community Services, a division of the Community Development Department, is responsible for administering the HUD entitlement grants, including the Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME).

Entitlement jurisdictions receive entitlement funding (i.e., non-competitive, formula funds) from HUD. By federal law, the City is required to submit a five-year Consolidated Plan and Annual Action Plan to HUD listing priorities and strategies for the use of its federal funds.

The Consolidated Plan helps local jurisdictions to assess their affordable housing and community development needs and market conditions to meet the housing and community development needs of its populations. As part of the Consolidated Plan process for 2025-2030, the City has collaborated with the County of Santa Clara (County) as the Urban County representing the Cities of Campbell, Los Altos, Los Altos Hills, Los Gatos, Monte Sereno, Morgan Hill, and Saratoga, as well as, six other entitlement jurisdictions including the Cities of Cupertino, Gilroy, Mountain View, Palo Alto, Sunnyvale, and San Jose; and the Santa Clara County Housing Authority (SCCHA) to identify and prioritize housing and community development needs across the region, and to develop strategies to meet those needs.

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1. Introduction

Public participation plays a central role in the development of the Consolidated Plan. The City of Santa Clara coordinated closely with Santa Clara County and other entitlement jurisdictions in stakeholder consultation and resident engagement to leverage opportunities and minimize duplication. Community outreach included the following:

- A Consolidated Plan website—www.letstalkhousingcc.org—with information about the Planning process including a short video and presentation; a link to the resident survey and activities to prioritize housing and community development needs; and community resources. The website contains a translation feature for easy conversion into multiple languages.
- A community survey, available between October and December 2024, and promoted through supportive service and public agencies that work with low and moderate income residents, city social media, and the Consolidated Plan website. A summary of survey findings is below.
- Two virtual regional workshops open to all residents living in and stakeholders serving residents in the county. The workshops included a brief overview about the Planning process, simple activities to express priority needs, and in-depth discussions about needs in breakout rooms. Interpretation was available in Spanish, Vietnamese and Mandarin.
- Three focus groups with stakeholders in housing, supportive services, and community development serving residents throughout the county. After a brief presentation about the Consolidated Plan process—including information on how to circulate the survey and letstalkhousingcc.org website to clients—stakeholders participated in in-depth discussion about priority needs and solutions to needs. Attendees represented affordable housing developers, nonprofit housing rehabilitation providers, unhoused service providers, community organizations and advocates for special needs populations, people with lived experience, legal advocates, child care service providers, and public housing staff.
- One-on-one interviews with the Continuum of Care and coordination with the City of San Jose, who receives HOPWA and ESG funding and distributes that funding to the County's public service departments.
- Art and Wine Festival Pop Up engagement for survey distribution on September 13-14, 2024.

A complete survey analysis and overview of engagement is provided in the appendix of this plan.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

During the development of its Consolidated and Annual Plans and as a general practice, the City, in coordination with Santa Clara County and partner jurisdictions, consulted with a variety of housing, public and mental health agencies, and service providers to discuss community needs. These discussions provided an opportunity for these entities to network and learn more about their services and programs. Moreover, their collective feedback was especially valuable in gathering information and shaping priorities for this Plan as it relates to special needs populations, general health, and mental health services in the City and Santa Clara County.

Also, the City participates in the quarterly CDBG Coordinator Group meetings put on by the County. Jurisdictions throughout the region gather to discuss proposed use of federal funds for the upcoming year. The City also participates in the Regional Housing Working Group, which is a forum for entitlement and non-entitlement jurisdictions to develop coordinated responses to regional housing challenges.

Also, City staff works with the Continuum of Care (CoC). The CoC meets monthly with a group of comprised of governmental agencies, homeless services and shelter providers, homeless persons, housing advocates, affordable housing developers, and various private parties, including businesses and foundations to identify gaps in homeless services, establish funding priorities, and pursue a systematic approach to addressing homelessness.

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

The County of Santa Clara is the lead government agency for coordinating, planning, and distributing funding for homeless programs and services in Santa Clara County. The agency has implemented a coordinated, system-wide response to homelessness, known as the County of Santa Clara Supportive Housing System. This system integrates the efforts of the Continuum of Care (CoC), a consortium of partners who collectively work to prevent and end homelessness, with the County of Santa Clara as the lead partner. The CoC is also responsible for planning and conducting the Point-in-Time (PIT) count every two years.

The County of Santa Clara, through its Office of Supportive Housing (OSH), is responsible for applying for federal and state grants on behalf of the region; coordinating access and referrals to housing programs; setting performance benchmarks; and collecting and managing data on homelessness.

The City of Santa Clara is one of many agencies and organizations who interface with the County of Santa Clara's Supportive Housing System. While the City does not have direct access to HMIS, it does receive its homeless data from the system, and staff work closely with HMIS staff at the County of Santa Clara to deepen understanding of the data and make suggestions where possible.

Stakeholders that are part of the CoC represent local jurisdictions and include community- and faith-based organizations; the Santa Clara County Housing Authority (SCCHA); governmental departments; health service agencies; homeless advocates; consumers; and research, policy and planning groups. The management information system utilized by the CoC is referred to as HMIS—the Homeless Management Information System, which monitors outcomes and performance measures for all the homeless services agencies funded by the County.

According to the 2023 Point-in-Time (PIT) count, there were a total of 461 homeless persons in the City of Santa Clara. Homeless persons in the City of Santa Clara are also more likely to be unsheltered with 90% of the total population (417 people) living in unsheltered conditions compared to 10% living in sheltered conditions (46 people).

The City of Santa Clara participates in the Community Plan Implementation Team which includes members of the regional CoC and a range of community stakeholders to evaluate the County’s progress in meeting homeless goals and metrics, identify gaps in homeless services and systems, establish funding priorities, and to pursue a systematic and coordinated approach to addressing and ending homelessness.

In 2022 the City convened a six-month Homelessness Taskforce. The Taskforce included stakeholders with a range of perspectives and experience to help identify priorities and provide recommendations related to the development of a local plan to reduce homelessness and its impacts. Additionally, the City’s Police Department conducts outreach through the Community Response Team and the Housing and Community Services Division administers grants to several local agencies that offer services to the homeless. The following agencies have received funding from the City:

- WeHope Dignity on Wheels Mobile Shower and Laundry Service
- Santa Clara County Homelessness Prevention System (HPS)
- Santa Clara County case management for permanent supportive housing clients
- Next Door Solutions to Domestic Violence
- Bill Wilson Center
- Abode Services

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

The City is not an ESG entitlement jurisdiction and therefore does not receive ESG funds. However, the City does administer federal grant programs that provide assistance to homeless and low-income families. The City also helps fund and conduct the Point-in-Time (PIT) count, the biennial regional collaborative effort to count and survey homeless persons. The latest count and survey were conducted in January 2025. The data from the PIT is used to plan, fund, and implement actions for reducing chronic homelessness and circumstances that bring about homelessness.

The Santa Clara County Office of Supportive Services takes the role of Homeless Management Information System (HMIS) administration. The County, and its consultant Bitfocus, work jointly to operate and oversee HMIS. Both software and HMIS system administration are now provided by Bitfocus. Funding for HMIS in Santa Clara County comes from HUD, the County of Santa Clara, and the City of San Jose. HMIS is used by many City service providers across the region to record information and report outcomes.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 is a list of agencies, groups and organizations that participated in the regional virtual stakeholder workshops, or in individual stakeholder interviews. Several of the agencies, groups and organizations identified in the table attended more than one workshop.

Anticipated outcomes and areas for improved coordination are referenced in relevant sections in this report and a comprehensive summary of stakeholder feedback is provided in the appendix.

Table 2 – Stakeholder Consultation		
1	Agency/Group/Organization	Abode
	Agency/Group/Organization Type	Affordable housing
	What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://abode.org/
2	Agency/Group/Organization	Affirmed Housing
	Agency/Group/Organization Type	Affordable housing
	What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://affirmedhousing.com/completed/vela
3	Agency/Group/Organization	Alta Housing
	Agency/Group/Organization Type	Affordable housing
	What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://altahousing.org/
4	Agency/Group/Organization	Bay Area Legal Aid
	Agency/Group/Organization Type	Fair housing and legal services
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://baylegal.org/
5	Agency/Group/Organization	BHSD The Harm Reduction Project
	Agency/Group/Organization Type	County Government
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	The Q Corner, Behavioral Health Services

6	Agency/Group/Organization	Bill Wilson Center
	Agency/Group/Organization Type	Services for Families and Children
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://www.billwilsoncenter.org/
7	Agency/Group/Organization	Bridge Housing
	Agency/Group/Organization Type	City Government (San Jose) / Housing
	What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	Q&A for Original Bridge Housing Program City of San José
8	Agency/Group/Organization	Caminar LGBTQ
	Agency/Group/Organization Type	
	What section of the Plan was addressed by Consultation?	
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://www.caminar.org/
9	Agency/Group/Organization	CARAS
	Agency/Group/Organization Type	County government
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	Community Agency for Resources, Advocacy and Services (CARAS) Overdose Prevention Resources County of Santa Clara
10	Agency/Group/Organization	CASA
	Agency/Group/Organization Type	
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://childadvocatessv.org/
11	Agency/Group/Organization	Catholic Charities
	Agency/Group/Organization Type	Faith based supportive services
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://www.ccscc.org/?locale=en

12	Agency/Group/Organization	City of Los Altos
	Agency/Group/Organization Type	City Government
	What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://www.losaltosca.gov/
13	Agency/Group/Organization	City Team
	Agency/Group/Organization Type	Homelessness Services
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://www.cityteam.org/
14	Agency/Group/Organization	County Office of LGBTQ Affairs
	Agency/Group/Organization Type	County government
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	Office of LGBTQ Affairs Division of Equity and Social Justice County of Santa Clara
15	Agency/Group/Organization	Destination Home
	Agency/Group/Organization Type	Homeless prevention
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://destinationhomesv.org/
16	Agency/Group/Organization	Downtown Streets Team
	Agency/Group/Organization Type	Homeless prevention
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://www.streetsteam.org/
17	Agency/Group/Organization	Eden Housing
	Agency/Group/Organization Type	Affordable housing
	What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://edenhousing.org/

18	Agency/Group/Organization	Golden State Manufactured Homes Owners League
	Agency/Group/Organization Type	Nonprofit advocacy
	What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://www.gsmol.org/
19	Agency/Group/Organization	Housing Trust Silicon Valley
	Agency/Group/Organization Type	CDFI
	What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://housingtrustsv.org/
20	Agency/Group/Organization	Jamboree Housing
	Agency/Group/Organization Type	Affordable housing
	What section of the Plan was addressed by Consultation?	
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://www.jamboreehousing.com/
21	Agency/Group/Organization	Lived Experience Advisory Board
	Agency/Group/Organization Type	
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	
22	Agency/Group/Organization	Life Moves
	Agency/Group/Organization Type	Supportive Housing
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://www.lifemoves.org/
23	Agency/Group/Organization	Mountain View Chamber of Commerce
	Agency/Group/Organization Type	Civic Leadership
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Individual stakeholder interview
	Website	https://www.chambermv.org/

24	Agency/Group/Organization	Next Door Solutions to Domestic Violence
	Agency/Group/Organization Type	Domestic Violence Survivor Resources
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://www.nextdoorsolutions.org/
25	Agency/Group/Organization	Path Ventures
	Agency/Group/Organization Type	Homelessness services
	What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://epath.org/path-ventures/
26	Agency/Group/Organization	Pride Social
	Agency/Group/Organization Type	LGBTQ Advocacy
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://www.pridesocialsouthcounty.com/
27	Agency/Group/Organization	Project Sentinel
	Agency/Group/Organization Type	Fair Housing Legal Services
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://www.housing.org/
28	Agency/Group/Organization	Rebuilding Together Peninsula & Silicon Valley
	Agency/Group/Organization Type	Home Rehabilitation
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://rebuildingtogetherpeninsula.org/ , https://rebuildingtogethersv.org/
29	Agency/Group/Organization	Resources for Community Development
	Agency/Group/Organization Type	Affordable housing
	What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://rcdhousing.org/

30	Agency/Group/Organization	San Andreas Regional Center
	Agency/Group/Organization Type	Supportive Services for Residents with Disabilities
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://www.sanandreasregional.org/
31	Agency/Group/Organization	Santa Clara County Housing Authority
	Agency/Group/Organization Type	Public housing authority
	What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://www.scchousingauthority.org/
32	Agency/Group/Organization	Satellite Affordable Housing Associates
	Agency/Group/Organization Type	Affordable housing
	What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://www.sahahomes.org/
33	Agency/Group/Organization	Senior Adults Legal Assistance
	Agency/Group/Organization Type	Fair Housing Legal Services
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://www.mightycause.com/organization/Senior-Adults-Legal-Assistance
34	Agency/Group/Organization	Silicon Valley Independent Living Center
	Agency/Group/Organization Type	Services for people with disabilities
	What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://svilc.org/
35	Agency/Group/Organization	SOMOS Mayfair
	Agency/Group/Organization Type	Community Advocacy / Families
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://www.somosmayfair.org/

36	Agency/Group/Organization	Sourcewise
	Agency/Group/Organization Type	Services for older adults and people with disabilities
	What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://mysourcewise.com/
37	Agency/Group/Organization	The LGBTQ Youth Space
	Agency/Group/Organization Type	Community advocacy organization
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://youthspace.org/
38	Agency/Group/Organization	United Way Bay Area
	Agency/Group/Organization Type	Supportive services
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://uwba.org/
39	Agency/Group/Organization	Upwards
	Agency/Group/Organization Type	Childcare services
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://upwards.com/
40	Agency/Group/Organization	Vista Center for Blind and Visually Impaired
	Agency/Group/Organization Type	Services for people with disabilities
	What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://vistacenter.org/
41	Agency/Group/Organization	YWCA Golden Gate Silicon Valley
	Agency/Group/Organization Type	Supportive services for domestic violence survivors
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://yourywca.org/

Identify any Agency Types not consulted and provide rationale for not consulting

Not applicable. No agency types were intentionally left out of the consultation process. Over twenty agency types were contacted during the consultation process.

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

Table 3 – Other local/regional/federal planning efforts		
Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Housing Element 2023-2031	City of Santa Clara	Identifies barriers to affordable housing and describes geographic sites with opportunities for residential development for affordable housing.
City of Santa Clara General Plan 2010 -2035	City of Santa Clara City Council	Identifies priority needs of the City of Santa Clara.
2023 HIV Epidemiology Report	Santa Clara County Dept. of Public Health	Identifies high-risk populations and plans for reducing HIV diagnoses with increased testing and access to PrEP.
Community Plan to End Homelessness in Santa Clara, 2020-2025	Destination Home	A five-year plan to guide governmental, nonprofits, and other community members as they make decisions about funding, programs, priorities and needs.
SCHHA Moving to Work Annual Plan	Santa Clara County Housing Authority	Addresses housing authority updates and strategies pertaining to public housing and vouchers.
City of Santa Clara 2023 Hazard Mitigation Plan	City of Santa Clara	Consulted the plan to identify potential gaps in provision of services to vulnerable populations displaced by natural disaster and / or climate change.

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

The Consolidated Plan was developed with close coordination with jurisdictional partners in Santa Clara County. The Santa Clara County Office of Supportive Housing (OSH) initiated the collaborative effort by bringing together all entitlement jurisdictions in spring 2024. The jurisdictions issued a joint RFP to hire a consultant team to complete the plans. The entitlement grantee jurisdictions involved included: Cupertino, Gilroy, Milpitas, Mountain View, Palo Alto, City of Santa Clara, and Sunnyvale, as well as the urban county. Collaboration on stakeholder engagement and resident participation to inform the plan began with a meeting to discuss a proposed engagement plan. The jurisdictions provided lists of priority stakeholders and organizations for engagement, to avoid duplication in outreach efforts. Collaborative engagement consisted of two regional open houses held in the evening and virtually to enable both residents and stakeholders to attend; three stakeholder consultation workshops held on varying days and times in December; and a joint community survey, which was promoted widely by the jurisdictions. The jurisdictions also prepared a joint regional housing market assessment, with jurisdiction-level market data, to enable jurisdictions to compare housing needs and provide uniform market data in the plans. The Association of Bay Area Governments (ABAG) was invited to participate in a meeting to discuss housing and community development needs. ABAG shared relevant reports for incorporation into the Consolidated Plans. In addition, the County hosts and jurisdictions attend CDBG Coordinators and Regional Housing Working Group meetings. During these meetings, projects benefitting the homeless and special needs housing are discussed as is pending legislation and local initiatives that impact affordable housing and services for lower income households. Jurisdiction staff also support the countywide biennial Homeless Census. Results from the Census are used to identify homeless populations throughout the County and to implement strategies and service priorities to address their needs.

Narrative (optional):

PR-15 Citizen Participation – 24 CFR 91.105, 91.115, 91.200 (c), 91.215 (I)

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

The City of Santa Clara coordinated closely with Santa Clara County and other entitlement jurisdictions in stakeholder consultation and resident engagement to leverage opportunities and minimize duplication.

Engagement that was done in coordination with the County and was targeted to residents included:

- A Consolidated Plan website—www.letstalkhousingcc.org—with information about the Planning process including a short video and presentation; a link to the resident survey and activities to prioritize housing and community development needs; and community resources. The website contains a translation feature for easy conversion into multiple languages.
- A community survey, available between October and December 2024, and promoted through supportive service and public agencies that work with low and moderate income residents, city social media, and the Consolidated Plan website. A summary of survey findings is below.
- Two virtual regional workshops open to all residents living in Santa Clara County and stakeholders serving residents in the county. The workshops included a brief overview about the Planning process, simple activities to express priority needs, and in-depth discussions about needs in breakout rooms. Interpretation was available in Spanish, Vietnamese and Mandarin.
- Public hearings
 - First Public Hearing scheduled for April 8, 2025
 - Second Public Hearing scheduled for May 13, 2025
- Public comment on the 2025-2030 Consolidated Plan was open from April 11, 2025 - May 13, 2025. A link to the Consolidated Plan draft document was provided on the Letstalkhousingcc.org website and on the City of Santa Clara website.

A complete survey analysis and overview of resident engagement is provided in the appendix of this plan. Below are resident respondent demographics and key findings specific to Santa Clara City:

- 547 respondents, 36 of which are also stakeholders
- 32% White, 8% Asian, 12% Hispanic
- 55% homeowners, 33% renters, 9% precariously housed
- 30% have incomes less than \$100k

Survey respondents were asked to identify priority housing, community development, and economic development outcomes with the following results for the City of Santa Clara:

- The top housing outcome was more affordable rental housing (46%), followed by more supportive housing for unhoused individuals or families (37%), more affordable homeownership (36%), better distribution of affordable housing (33%), and increased shelter capacity (32%);
- The top community development outcome in the City of Santa Clara was increased access to mental healthcare services (35%), followed by transportation services for seniors (31%), additional and/or higher quality childcare centers (29%), sidewalk and street improvements (20%), and new/improved senior center (26%);
- The top economic development outcome selected by respondents in the City of Santa Clara was job training programs (39%), followed by revitalization of neighborhood businesses/commercial areas (37%), improved transportation to areas with job opportunities (35%), more opportunities for small or start-up businesses (31%), and center for seasonal and day laborers (28%);

Table 4 – Citizen Participation Outreach

Mode of Outreach	Target of Outreach	Summary of response and attendance	Summary of Comments Received	Summary of comments not accepted and Reason	URL (If Applicable)
Consolidated Plan website	Countywide	Website provided information on the Consolidated Plan process and ways for community residents and stakeholders to be engaged through taking the survey and participating in events.	N/A	N/A, all comments accepted.	Letstalkhou singscc.org
Community Survey open from October to December 2024 (online and printed version)	Countywide residents and stakeholders	1634 total responses countywide including 279 stakeholders. 166 responses for Mountain View including 13 stakeholders.	Provided in community engagement summary in appendix and referenced in relevant sections through the report.	N/A, all comments accepted.	Surveymon key.com/r/S anta ClaraComm unity
2 Virtual Community Workshops on November 14 and November 20, 2024	Countywide residents	55 total participants between the 2 sessions provided	Provided in community engagement summary in appendix and referenced in relevant sections through the report.	N/A, all comments accepted.	
3 Virtual Stakeholder Workshops / Focus Groups on December 5, 11 and 17, 2024	Countywide stakeholders (who are also residents) representing a diversity of organizations involved in housing, social services and community development	72 total stakeholder participants across the 3 sessions provided.	Provided in community engagement summary in appendix and referenced in relevant sections through the report.	N/A, all comments accepted.	

Needs Assessment

NA-05 Overview

The most critical housing needs in the City of Santa Clara and the populations most affected, based on the analysis of HUD-provided Comprehensive Housing Affordability Strategy (CHAS) and associated data, include:

- Moderate and severe cost burden are the most significant issues for both renter and owner households in Santa Clara City;
- 2,560 renters, or 63% of extremely low income renters, pay more than 50% of their gross household income in housing costs and, as such, face severe cost burden;
- 820 owners, or 49% of extremely low income owners, pay more than 50% of their gross household income in housing costs and, as such, face severe cost burden;
- 1,665 renters, or 46% of renters with incomes between 51% and 80% of the area median income, pay 30% of their gross incomes in housing costs and are cost burdened;
- 3,880 renters regardless of income are severely cost burdened and 3,865 are cost burdened;
- Households with the oldest adults (75 years and older) are much more likely to be extremely low income (35% have incomes below 30% of the area median income) than households with adults between 62 and 74 in age and those with young children (17% and 11% are extremely low income respectively);
- Persons with disabilities comprise 7.5% of the total resident population in the Santa Clara City (9,694 persons with disabilities), according to 2023 American Community Survey (ACS) 5 year estimates. The number of households with disabilities totals 6,730. Of these households, according to CHAS data, 48% have housing needs—or 2,015 households. The need is high across disability types. Fifty-two percent of homeless residents in Santa Clara City report having at least one disabling condition based on the 2023 PIT Count; and
- Reported housing problems exist across race/ethnicity for households at or below 30% AMI, with disproportionate housing needs emerging for Black, Hispanic and Asian households in the 30-80% AMI income category. Asian households have disproportionate housing problems in the 80-100% AMI income range.

The current and five-year projected needs by household income and household type, based on CHAS 2016-2020 data are shown in the table below.

Supplemental Figure 1. Future Needs.

Household Type	Current			Future
	Total HH	# HH With Hsg Need	% with Need	Hsg Need in 5 Yr
All Low Income Households (<80% AMI)	15,570	11,788	76%	12,354
By Income				
Extremely low income households (<30% AMI)	5,725	5,124	90%	5,370
Very low income households (30-50% AMI)	4,430	3,330	75%	3,490
Low income households (50-80% AMI)	5,415	3,334	62%	3,494
By Tenure				
Low Income Renters (<80% AMI)	10,400	8,890	85%	9,317
Low Income Owners (<80% AMI)	5,160	2,738	53%	2,869
By HH Type				
Low Income Small Related HH	5,815	4,205	72%	4,407
Single householders	11,907	945	8%	990
With disability	6,730	3,200	48%	3,354
Low Income Large Related HH	1,035	678	66%	711
Elderly Low Income HH	6,255	3,115	50%	3,265

Source: 2016-2020 CHAS

NA-10 Housing Needs Assessment – 24 CFR 91.205 (a,b,c), 91.305 (a,b,c), 91.405

Housing Condition: Definitions and Needs

This section provides an overview of the housing needs present in the City, including the degree and distribution of “housing problems” within multiple income brackets.

HUD defines housing problems as units or households with one or more of the following characteristics:

- Housing lacking complete kitchen facilities;
- Housing lacking complete plumbing facilities;
- Overcrowded housing, meaning 1-1.5 persons per room (not only bedrooms); or
- Cost burdened households—paying more than 30% of income toward housing costs, including utilities.

HUD defines severe housing problems as:

- Severely overcrowded housing with more than 1.5 persons per room
- Severely cost burdened households—paying more than 50% of income toward housing costs, including utilities.

The City’s definition of housing in substandard condition utilizes the California Health and Safety Code, Division 13, Part 1.5 Regulation of Buildings Used for Human Habitation, a Substandard Building is one where there exists any of the conditions listed in section 17920.3 to an extent that endangers the life, limb, health, property, safety, or welfare of the public or the occupants thereof.

Population, Household, and Income Growth

Between 2010 and 2023, according to ACS data, the City of Santa Clara’s population increased by 11% (12,771 people) for an annual growth rate of .8%. Household growth was greater, which indicates an increase of smaller or single households. Median income rose by 103.6%—from \$85,294 in 2010 to \$173,670 in 2023. The strong growth in income compared to modest growth in households indicates displacement of lower income households by higher income households, as well as income growth for existing households.

Table 5 – Housing Needs Assessment Demographics			
Data Source: 2010 5 year ACS (Base Year), 2023 5 year ACS (Most Recent Year)			
Demographics	Base Year: 2010	Most Recent Year: 2023	% Change
Population	116,468	129,239	11.0%
Households	43,021	48,601	13.0%
Median Income	\$85,294	\$173,670	103.6%

Number of Households Table by Income Range

The table below shows households by income category and household characteristic. Numerically, the largest number of low income households are extremely low income and those with the oldest adults, with incomes lower than 30% of the area median income (or incomes lower than \$55,300 per year for a family of 4 in 2024) and with a household member over 75.³ Thirty-five percent of these households are extremely low income.

Extremely low income households represent 13% of all households in the City of Santa Clara. Very low income households—those with incomes between 31% and 50% of the area median income—represent 10% of all households, while low income households—50% to 80% of the area median income—represent 12%.

Large family households are more likely to be lower income than small family households (33% of large family households are low income compared to 26% of small family households), although total households is smaller in numbers than small family households.

By age, households with the oldest adults (75 years and older) are much more likely to be extremely low income (35% have incomes below 30% of the area median income) than households with adults between 62 and 74 in age and those with young children (17% and 11% are extremely low income respectively).

Table 6 – Total Households					
Data Source: 2016-2020 CHAS					
	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	5,725	4,430	5,415	4,360	24,270
Small Family Households	1,355	1,710	2,750	2,260	14,565
Large Family Households	355	240	440	430	1,670
Household contains at least one person 62-74 years of age	1,250	875	1,245	630	3,170
Household contains at least one person age 75 or older	1,420	905	560	385	800
Households with one or more children 6 years old or younger	684	525	860	805	3,450

³https://www.huduser.gov/portal/datasets/il/il2024/2024summary.odn?STATES=6.0&INPUTNAME=METRO41940M41940*0608599999%2BSanta+Clara+County&statelist=&state=California&wherefrom=&statefp=06&year=2024&ne_flag=&selection_type=county&incpath=&data=2024&SubmitButton=View+County+Calculations

Housing Needs Summary Tables

Table 7 shows the number of households with housing needs, according to HUD's definitions of need.

The greatest needs based on the data in the table are severe cost burden for extremely low income households, both renters and owners, and cost burden for low income households. Specifically,

- 2,560 renters, or 63% of extremely low income renters, pay more than 50% of their gross household income in housing costs and, as such, face severe cost burden;
- 820 owners, or 49% of extremely low income owners, pay more than 50% of their gross household income in housing costs and, as such, face severe cost burden; and
- 1,665 renters, or 46% of renters with incomes between 51% and 80% of the area median income, pay 30% of their gross incomes in housing costs and are cost burdened.
- 3,880 renters regardless of income are severely cost burdened and 3,865 are cost burdened.

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

Table 7 – Housing Problems Data Source: 2016-2020 CHAS										
	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	290	85	10	25	410	10	0	30	0	40
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	325	255	120	225	925	0	20	10	15	45
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	395	260	345	240	1,240	4	20	4	75	103
Housing cost burden greater than 50% of income (and none of the above problems)	2,560	885	360	75	3,880	820	540	265	70	1,695
Housing cost burden greater than 30% of income (and none of the above problems)	295	1,040	1,665	865	3,865	265	225	525	495	1,510
Zero/negative Income (and none of the above problems)	60	0	0	0	60	100	0	0	0	100

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

Table 8 – Housing Problems 2 Data Source: 2016-2020 CHAS										
	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	3,565	1,485	840	565	6,455	840	580	310	160	1,890
Having none of four housing problems	495	1,250	2,765	2,200	6,710	820	1,115	1,495	1,430	4,860
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

3. Cost Burden >30%

The table below isolates the housing problem of cost burden and shows the number of households facing burden by household type. Overall, 8,440 renters and 2,718 owners in Santa Clara City face cost burden. Extremely low income renters who are cost burdened (with incomes of 30% of the area median income and less) total 3,805 and account for 45% of those burdened. There are 1,109 extremely low income owners who are cost burdened comprising 41% of those burdened.

By household type, large related households have the lowest share of households who are burdened across income categories, however, this household type is not as common in Santa Clara City. For all low income elderly, 50% are cost burdened. This compares to 72% of small households, 66% of large households.

Table 9 – Cost Burden >30% Data Source: 2016-2020 CHAS								
	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	910	1,025	1,165	3,100	305	325	475	1,105
Large Related	295	135	115	545	4	45	84	133
Elderly	1,235	500	195	1,930	680	290	215	1,185
Other	1,365	765	735	2,865	120	115	60	295
Total need by income	3,805	2,425	2,210	8,440	1,109	775	834	2,718

4. Cost Burden >50%

The table below isolates the housing problem of severe cost burden and shows the number of households facing burden by household type.

Overall, 3,390 renters and 1,348 owners in Santa Clara City face severe cost burden. For renters, most severely cost burdened renters have incomes between 30% and 50% of the area median income—possibly due to these households living in market rate rentals for which they can qualify, but not fully afford. Owners, by contrast, who are severely cost burdened are most likely to be extremely low income elderly households, who are struggling to afford property taxes, insurance, and the costs of maintaining their homes.

By household type, elderly households represent the majority of households who are extremely low income and severely cost burdened.

Table 10 – Cost Burden >50%								
Data Source: 2016-2020 CHAS								
	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	505	505	290	195	0	485
Large Related	0	0	30	30	4	45	4	53
Elderly	980	180	40	1,200	425	205	60	690
Other	0	1,250	405	1,655	120	0	0	120
Total need by income	980	1,430	980	3,390	839	445	64	1,348

5. Crowding (More than one person per room)

The table below reports information on households living in overcrowded conditions. Overcrowding is defined by HUD as households living with 1 to 1.5 persons per room (not bedroom). Single family households—or those living with related and extended family—make up the majority of overcrowded households. Renters are far more likely to be in overcrowded conditions than owners, with 2,179 renters living in overcrowded conditions compared to just 150 owners. Overcrowding information is not available for households with children present.

Table 11 – Crowding Information 1 of 2										
Data Source: 2016-2020 CHAS										
	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	580	465	380	385	1,810	4	40	4	80	128
Multiple unrelated family households	80	30	25	10	145	0	0	14	8	22
Other, non-family households	70	20	54	80	224	0	0	0	0	0
Total need by income	730	515	459	475	2,179	4	40	18	88	150

Table 12 – Crowding Information 2 of 2										
Data Source: 2016-2020 CHAS (data unavailable)										
	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Households with children present	-	-	-	-	-	-	-	-	-	-

Describe the number and type of single person households in need of housing assistance.

Single person households (especially those with low incomes) likely face significant affordability challenges in the City of Santa Clara and are at an increased risk of displacement and homelessness. According to an analysis of 2021 data from the County’s Homeless Management Information System (HMIS), there were a total of 520 homeless single adult households affiliated with the City of Santa Clara in 2021 which represented 76% of total households experiencing homelessness during this time. The risk of homelessness for single person households is countywide. According to the findings from the 2023 January Point-in-Time (PIT) survey in which 79% of respondents self-reported that they were living alone at the time they became homeless. (This represents a total of 798 homeless single person households in Santa Clara County in 2023.)

Additionally, an analysis of demographic data for households enrolled in the County’s Rapid Rehousing (RRH) programs between September 2023 and August 2024 show single adults comprising the largest share of households enrolled in RRH programs at 58% (1,026 single adult households). Single person households have a need for prevention services that respond to immediate needs, as demonstrated by the large share of single adult households served by the Emergency Assistance Network Homelessness Prevention Services (EAN HP) program. Between December 2022 and November 2023, for example, half (50%) of households who received EAN HP were single adult households.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Persons with disabilities. Persons with disabilities comprise 7.5% of the total resident population in the Santa Clara City (9,694 persons with disabilities), according to 2023 American Community Survey (ACS) 5 year estimates. The number of households with disabilities totals 6,730. Of these households, according to CHAS data, 48% have housing needs—or 2,015 households. The need is high across disability types.

Persons with disabilities and their families are at an increased risk of homelessness and need greater access to housing assistance to avoid housing instability. This is evidenced by the large number of individuals in the City of Santa Clara with a disability who were homeless in 2021. According to the County’s Homeless Management Information System (HMIS), a total of 453 homeless persons (59%) affiliated with the City of Santa Clara had a disability during calendar year 2021. Additionally, of those who received homelessness prevention assistance, a total of 51 individuals had a disability (25%); 29 individuals had a behavioral health condition (14%); and 25 individuals had a physical disability (12%).

Findings from the 2023 PIT survey demonstrate the need for assistance even further. According to the survey findings, a total of 522 homeless persons self-reported having at least one disabling condition (or 52% of survey participants). Psychiatric or emotional conditions are common challenges with 31% reporting that they experience these challenges, followed by 29% with post-traumatic stress disorder; 26% with drug or alcohol addictions; 25% with a chronic health problem or medical condition; 21% with a physical disability; 9% with an intellectual or developmental disability; and 3% with an HIV/AIDS-related illness. Higher rates of homelessness among persons with disabilities and other health challenges indicates that these individuals and households have a greater need for housing assistance and supportive services to avoid long-term housing instability and homelessness.

Survivors of domestic violence. The County’s Homeless Management Information System (HMIS) data for calendar year 2021 show that 262 unhoused persons (34% of the City’s homeless population) with connections to the City of Santa Clara were survivors of domestic violence or trafficking. Data also show the number of households with domestic violence experience who sought out and received support for acute housing instability in 2021. According to the County’s HMIS data for 2021, a total of 27 City of Santa Clara-affiliated survivors of domestic violence received homelessness prevention assistance (13% of total individuals who received assistance during this time).

Housing instability and housing loss are also common for people who are fleeing domestic violence, sexual assault, and human trafficking. Data for calendar year 2021 show a total of 82 individuals with a connection to the City of Santa Clara who reported that they were fleeing domestic violence. Most of these individuals (76%) were women and 70% of households were adults without children. Based on data from local providers who specialize in housing and services for people fleeing domestic violence, dating violence, sexual assault, stalking, and human trafficking, the population of people fleeing in the City of Santa Clara over the course of a year is between 175 and 322 people. The relatively low representation of people who are fleeing in HMIS indicates that this population is more likely to seek support and/or share their experiences with specialized providers.

What are the most common housing problems?

Of all low to moderate income households in Santa Clara City, 70% experience at least one housing problem and 42% report having at least one severe housing problem. Severe cost burden is the most common housing problem as 37% of low to moderate income renter households (3,880) and 49% of low to moderate income owner households (1,695) are paying more than 50% of their income toward housing costs. Cost burden or paying 30% or more of income on housing is reported nearly as frequently as severe cost burden and impacts 37% of renter households and 43% of owner households.

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

Not surprisingly, extremely low income renter households in Santa Clara City are the most likely to experience household problems with cost burden and severe cost burden being reported the most frequently. Nearly half of all low to moderate income households in the city, however, also experience some level of cost burden. Stakeholders across virtual workshops for this Consolidated Plan identified people on fixed incomes such as social security as particularly vulnerable, such as seniors, many of whom are living in RVs and do not have sufficient income to afford the rising cost of food, medical services and everyday necessities. Across the region, low to moderate wage workers are not able to live in the region and are either therefore commuting long distances to work or these jobs remain unfilled impacting the services available to all County residents.

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

To describe the characteristics of households at-risk of experiencing homelessness, it is useful to analyze data on homeless persons captured in the County's Homeless Information Management System (HMIS) for individuals and households affiliated with the City of Santa Clara. Of the 769 individuals experiencing homelessness in the City of Santa Clara in 2021: Hispanic residents (46%) comprised the largest share of the total homeless population followed by individuals identifying as non-Hispanic White (28%), Black or African American (14%), Asian (7%), multiple races (5%), American Indian or Alaska Native (5%), and/or Pacific Islander (2%).

It is also useful to compare these characteristics with the characteristics of persons experiencing homelessness and captured in countywide 2023 Point-in-Time (PIT) especially given that these data are more recent. Of those experiencing homelessness in January 2023:

- People of all ages experience homelessness in the county, with no one age group standing out. About half (49%) homeless persons were middle-aged (35 to 54) and 29% were age 55 and older. Twenty-two percent (22%) were under age 35 and less than 1% were under 18 years. Around a quarter (26%) reported experiencing their first episode of homelessness as a young adult (18-24).
- White residents (47%) comprised the largest share of the homeless population followed by individuals who identify as a different racial group (18%), Black (15%), multiracial (7%), and/or Asian (6%). Less than 5% of homeless persons identified as other races. Forty-one percent (41%) were of Hispanic/Latinx ethnicity.

- Men were more likely to be homeless: 66% self-identified as male compared to 32% of females and 2% who identified as transgender or non-singular or questioning. Additionally, only 3% self-reported that they were currently pregnant while homeless.

Characteristics of Households receiving Rapid Rehousing Assistance whose Assistance is Ending

The City of Santa Clara defines populations that require services or housing assistance to prevent homelessness as households or individuals who met the definition of “at-risk” and who: previously experienced homelessness, found housing with support from emergency or temporary assistance and now need further assistance or services to remain housed; have an annual income at 30% Area Median Income (AMI) or lower and pays more than 50% of income toward housing costs; or has an annual income at 50% AMI or lower and has at least one sign of housing instability.

The Homeless Management Information System (HMIS) database identifies homeless persons who have enrolled in a shelter or housing program, regained housing and exited the program and re-appear in HMIS within 2 years. Among individuals who regained housing in 2019, a total of 45 individuals with a connection to the City of Santa Clara returned to homelessness within two years. Data from HMIS provides insight on the characteristics of this population including:

- Around half (49%) who returned to homelessness were originally served by and exited from emergency shelter versus a permanent housing program, transitional housing, or street outreach.
- A disproportionate share identify as Black or African American with 27% of those who return to homelessness identifying as Black or African American compared to 14% of the overall homeless population who identify as Black or African American.
- Young adults (18 to 24) had the highest rates of return to homelessness of all age groups (60% returned), followed by ages 45 to 54 (47% returned), and ages 55 to 64 (32% returned).
- According to the City and data from the Homelessness Prevention System (HPS), households enrolled in services and programs need an average of \$5,394 in financial assistance as well as case management support to avoid housing loss and homelessness.

The Santa Clara County Continuum of Care connects clients with:

- Employment Services, including the Living Wage Employment Initiative (LWEI)
- Affordable Housing
- Mainstream Services and Systems
- Landlord Incentive Program

As households near the end of the RRH program, providers work with clients on housing stability. This is done through Identifying potential challenges that may arise and troubleshooting them in advance.

- Scheduling follow-up visits – case management may continue for six months after the competition of rental assistance.
- Ensuring there is a crisis plan in place.
- If household has greater financial barriers or extra ordinary housing challenges, there may be a need for additional intervention or longer-term assistance. This can be done through:
 - Transfer to Permanent Supportive Housing Program
 - Referral to HCV with the Housing Authority Move to more affordable housing.

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

The City of Santa Clara defines populations “at-risk” of homelessness as someone who will lose their primary nighttime residence in 14 days provided that no subsequent residence has been identified and the person/family lacks the resources or support networks needed to obtain other permanent housing.

The County’s CoC serves at-risk households through the Homeless Prevention System (HPS) and uses the Vulnerability Index—Service Prioritization Decision Assistance Tool (VI-SPDAT) to identify the most vulnerable populations and to prioritize the groups with the highest needs for appropriate and available housing and supportive services. The County’s CoC also reviews local data and national trends regarding at-risk groups to identify risk factors and uses these factors to leverage the Prevention Re-Housing Vulnerability Index Service Prioritization Decision Assistance Tool (Prevention-VI-SPDAT) which assess household eligibility for the County’s HPS.

The Prevention-VI-SPDAT scores income and financial health; history of homelessness; eviction risk; abuse and/or trafficking; interaction with emergency services including criminal justice; and acuity of mental and physical needs. The criteria developed for the HPS include: low income, self-report of imminent risk of homelessness or unsafe housing situations, and a Prevention-VI-SPDAT score of eight or greater. These factors and criteria are in line with the self-reported causes and conditions of homelessness and the characteristics of individuals accessing homeless services, programs, and homeless prevention assistance in Santa Clara County.

Eligibility for HPS services requires household income at or below 80% of Area Median Income (AMI), expected housing loss within 14 days or an unsafe housing situation, and an assessment score demonstrating a high risk of housing loss. In addition to the HPS, the City of Santa Clara offers a number of smaller programs that provide prevention services to support at-risk populations in which the City is able to conclude the populations with the most acute housing needs and at those at the greatest risk of housing instability.

For example, according to 2021 data on the individuals who sought housing and support services for housing stability, 25% had a disability followed by those with a behavioral health condition (14%), domestic violence experience (13%), a physical disability (12%), and those who were veterans (4%).

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

Severe cost burden, lack of affordable housing, unsafe housing situations (e.g., domestic violence or sexual harassment), disabilities, and unaddressed mental health needs are linked with instability and an increased risk of homelessness in the City of Santa Clara. These characteristics are demonstrated by data filtered from the County’s Homeless Information Management System (HMIS) in which homeless prevention services were provided to individuals and households with particular characteristics including individuals with a disability (25%), behavioral health condition (14%), experience with domestic violence (13%), physical disability (12%), and veterans (4%). Additionally, during the community engagement conducted to inform the City’s Plan to Reduce Homelessness and its Impacts, focus group participants identified characteristics including criminal histories and low credit scores as the primary risk factors for homelessness in Santa Clara City.

In the City of Santa Clara, individuals and households without these characteristics are also at risk of housing instability and homelessness if they cannot afford their rent, lose their job, and/or cannot access housing. According to the 2023 PIT survey, top five most commonly reported obstacles were: can't afford rent; no job/income; no housing available; no money for moving costs; and housing process is too difficult.

Characteristics and factors were also identified by the 2,067 households enrolled in the County's Homelessness Prevention (HPS) program between December 2022 and November 2023. When asked why they were seeking assistance, households cited reasons including income loss (37%), income reduction (15%), change in family composition (13%), medical emergency (12%), and unexpected major expense (5%). Of the 833 households enrolled in the EAN-HP program, the top reasons for seeking assistance included: income loss (30%), income reduction (15%), medical emergency (13%), moving from temporary arrangement to permanent housing (12%), and unexpected major expense (8%). Stakeholders in virtual workshops for this plan expressed a need for expanding a one-time emergency payment fund for residents to avoid eviction with parameters and support for households who have repeat needs.

Discussion

See above.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Introduction

According to HUD, a disproportionate need exists when any group has a housing need that is 10 percentage points or more than the jurisdiction or the household category as a whole. This section assesses the needs of racial and ethnic groups with disproportionately high needs.

The tables below show housing needs for households by area median income range and by race and ethnicity. The data indicate that:

- For 0-30% AMI households, needs are significant across racial and ethnic groups: 90% of Asian households, 86% of Black and Hispanic households, and 84% of White households have housing needs. No disproportionate need by race/ethnicity exists in this high need income category.
- For 31-50% AMI households, disproportionate needs emerge by race and ethnicity for Black and Hispanic households at 85% and 82% compared to 70% of White households;
- For 51-80% AMI households, disproportionate needs continue to be present for Black households (71%) but also appear for Asian households (69%) compared to 54% of White households;
- For moderate income, 81-100% AMI households, needs continue to be disproportionately higher for Black households (83%) and Asian households (51%). Hispanic households in this income range also have disproportionate needs at 53% compared to 41% of White households.

0%-30% of Area Median Income

Table 13 – Disproportionally Greater Need 0-30% AMI			
Data Source: 2016-2020 CHAS			
Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,965	760	0
White	1,765	325	0
Black / African American	270	45	0
Asian	1,450	165	0
American Indian, Alaska Native	0	0	0
Pacific Islander	30	0	0
Hispanic	1,225	205	0

30%-50% of Area Median Income

Table 14 – Disproportionally Greater Need 30-50% AMI			
Data Source: 2016-2020 CHAS			
Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,330	1,100	0
White	1,275	545	0
Black / African American	140	25	0
Asian	1,030	275	0
American Indian, Alaska Native	0	40	0
Pacific Islander	0	0	0
Hispanic	815	180	0

50%-80% of Area Median Income

Table 15 – Disproportionally Greater Need 50-80% AMI			
Data Source: 2016-2020 CHAS			
Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,345	2,070	0
White	1,135	980	0
Black / African American	124	50	0
Asian	1,115	490	0
American Indian, Alaska Native	0	0	0
Pacific Islander	4	15	0
Hispanic	875	515	0

80%-100% of Area Median Income

Table 16 – Disproportionally Greater Need 50-80% AMI			
Data Source: 2016-2020 CHAS			
Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,085	2,275	0
White	640	925	0
Black / African American	95	20	0
Asian	965	910	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	315	280	0

Discussion

Please see above.

NA-20 Disproportionately Greater Need: Severe Problems – 91.205 (b)(2)

Introduction

According to HUD, a disproportionate need exists when any group has a housing need that is 10 percentage points or more than the jurisdiction or the household category as a whole. This section assesses the needs of racial and ethnic groups with disproportionately *severe* housing problems or needs.

The tables below show *severe* housing needs for households by area median income range and by race and ethnicity. The data indicate that:

- For 0-30% AMI households, the share of households experiencing severe needs disproportionately high for Asian and Hispanic households (81% and 86% respectively have severe needs).
- Similarly, for 31-50% AMI households, Asian and Hispanic households have severe needs that are disproportionate to non-Hispanic White households in the city at 61% and 48% respectively.
- For 51-80% AMI households, only Asian households have disproportionate severe housing needs compared to non-Hispanic White households, and no disproportionate needs exist by race/ethnicity compared to the City overall.
- At the moderate income level (81-100% AMI), Asian households with severe needs becomes disproportionate to non-Hispanic White households as well as to the City overall at 27% compared to 17% for the jurisdiction (all race/ethnicity).

0%-30% of Area Median Income

Table 17 – Severe Housing Problems 0-30% AMI			
Data Source: 2016-2020 CHAS			
Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,405	1,315	0
White	1,410	680	0
Black / African American	230	85	0
Asian	1,305	310	0
American Indian, Alaska Native	0	0	0
Pacific Islander	30	0	0
Hispanic	1,225	205	0

30%-50% of Area Median Income

Table 18 – Severe Housing Problems 30-50% AMI			
Data Source: 2016-2020 CHAS			
Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,065	2,365	0
White	675	1,140	0
Black / African American	75	90	0
Asian	795	510	0
American Indian, Alaska Native	0	40	0
Pacific Islander	0	0	0
Hispanic	475	515	0

50%-80% of Area Median Income

Table 19 – Severe Housing Problems 50-80% AMI			
Data Source: 2016-2020 CHAS			
Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,150	4,260	0
White	345	1,770	0
Black / African American	10	164	0
Asian	475	1,130	0
American Indian, Alaska Native	0	0	0
Pacific Islander	4	15	0
Hispanic	250	1,135	0

80%-100% of Area Median Income

Table 20 – Disproportionally Greater Need 50-80% AMI			
Data Source: 2016-2020 CHAS			
Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	725	3,630	0
White	115	1,455	0
Black / African American	20	100	0
Asian	515	1,360	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	80	515	0

Discussion

Please see above.

NA-25 Disproportionately Greater Need: Severe Problems – 91.205 (b)(2)

Introduction

This section assesses disproportionately greater needs of cost burden. A household is considered cost burdened when paying more than 30% of its gross household income toward housing costs, including utilities, and is severely cost burdened when paying more than 50% of its income toward housing costs.

Overall in the City of Santa Clara, 33% or 14,513 households are cost burdened. Of these cost burdened households, 7,916—or 55%—pay between 30% and 50% of their incomes in housing costs; another 6,597—or 45%—pay more than 50%. Black households are disproportionately likely to experience moderate cost burden (greater than 30% of income on housing), with 33% of Black households burdened compared to 18% in the city overall. Black and Hispanic households are also disproportionately likely to experience severe cost burden, 25% for each, compared to 15% in the jurisdiction overall. Severe cost burden is an indicator of homelessness risk and, as such, Black and Hispanic households have higher risks of homelessness than other races.

Housing Cost Burden

Table 21 – Greater Need: Housing Cost Burdens AMI				
Data Source: 2016-2020 CHAS				
Housing Cost Burden	<=30%	30-50%	>50%	No/negative income (not computed)
Jurisdiction as a whole	29,355	8,060	6,565	210
White	10,525	2,940	2,325	65
Black / African American	445	349	270	0
Asian	14,365	2,940	2,175	70
American Indian, Alaska Native	55	0	0	0
Pacific Islander	135	0	34	0
Hispanic	2,885	1,570	1,520	55

Discussion:

Please see above.

NA-30 Disproportionately Greater Need: Discussion – 91.205 (b)(2)

As defined above, a disproportionately greater need exists when the members of a specific racial or ethnic group at a given income level experience housing problems or cost burden at a greater rate (at least 10 percentage points or more) than that income level in the jurisdiction as a whole.

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Black households are disproportionately likely to experience cost burden compared to the jurisdiction overall, with 33% of Black households burdened compared to 18% overall. Black and Hispanic households are disproportionately likely to experience severe cost burden, with 25% severely burdened, compared to 15% in the jurisdiction overall. Severe cost burden is an indicator of homelessness risk and, as such, Black and Hispanic households have higher risks of homelessness than other races.

By race, ethnicity, and income:

- For 0-30% AMI households, needs are significant across racial and ethnic groups: 90% of Asian households, 86% of Black and Hispanic households, and 84% of White households have housing needs. No disproportionate need by race/ethnicity exists in this high need income category.
- For 31-50% AMI households, disproportionate needs emerge by race and ethnicity for Black and Hispanic households at 85% and 82% compared to 70% of White households;
- For 51-80% AMI households, disproportionate needs continue to be present for Black households (71%) but also appear for Asian households (69%) compared to 54% of White households;
- For moderate income, 81-100% AMI households, needs continue to be disproportionately higher for Black households (83%) and Asian households (51%). Hispanic households in this income range also have disproportionate needs at 53% compared to 41% of White households.

If they have needs not identified above, what are those needs?

Residents in the county, and in the City of Santa Clara, with needs that are not adequately captured in secondary data include survivors of domestic violence and LGBTQ+ individuals—both of whom need far more transitional and permanent supportive housing tailored to their needs than is available in the county. Additional services for immigrants, such as language services, citizenship classes, and navigation assistance are also needed. For populations with alcohol and substance abuse issues, more sober living environments and rehabilitation services are needed.

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

Minority concentration is defined as census tracts where the percentage of individuals of a particular racial or ethnic minority group is at least 20 percentage points higher than the citywide average. Minority refers to all ethnic groups other than non-Hispanic white.

According to American Community Survey 2023 5 year estimates, the City of Santa Clara is 32% White, 2% Black/African American, and 48% Asian. Although the City of Santa Clara has 2 census tracts with high concentration of Asian households, the median incomes are very high and therefore do not represent a concentration by both race/ethnicity and lower income households. In the 2023 Housing Element, the City of Santa Clara identifies small groupings of census blocks that have greater concentrations of Asian and Hispanic lower income households and highlighted efforts to increase outreach to these neighborhoods on affordable housing opportunities and the need to provide information on city services in relevant languages for these communities.

NA-35 Public Housing – 91.205 (b)

Introduction

Santa Clara County Housing Authority administers a variety of federal rental assistance programs for use in the County of Santa Clara. These programs are targeted toward low-, very low-, and extremely low-income households, more than 80% of which are extremely low-income families, seniors, veterans, persons with disabilities, and formerly homeless individuals.⁴ In Santa Clara County, the vast majority of federal publicly supported housing is provided through the Section 8 voucher program as SCCHA RAD transitioned all of its previous public housing inventory and currently only 4 units of traditional public housing units remain.

Housing voucher programs include:

- 1) Housing Choice Voucher (HCV) Program which allows households to find a privately owned unit on their own paying approximately 30% of their monthly income towards rent and SCCHA paying the balance to the property owner; and
- 2) Project Based Vouchers (PBV) Program Project that are attached to individual units in the publicly assisted housing inventory managed by SCCHA.

SCCHA also manages special purpose voucher programs that serve other targeted populations including the Veteran's Affairs program, Family Unification and Disability programs. Some SCCHA special programs combine housing assistance with savings incentives and other include case management services provided in collaboration with community service agencies.

As of January 2025, there are approximately 18,000 voucher holders across the county with the majority living in the City of San Jose (70%). The total waiting list for all vouchers is always open and is currently at 42,872 which includes both HCV and PBV. Households are optionally on both lists and therefore duplicative. Additionally, eligibility is not verified until the household is selected, therefore the total waiting list number is considerably larger than the actual unduplicated number of households actively seeking a housing voucher. the waiting list household characteristics include 41% families with children, 20% elderly, 18% with disabilities and 2% veterans. The waiting list is operated on a lottery basis and there is a preference for families who have lived and worked in the county for the past 5 years and for veterans. PBV units are tracked for accessibility features and a lottery is drawn to match the needed features with tenants.

In 2008, SCCHA was designated a Moving to Work (MTW) agency. The MTW program is a federal demonstration program that allows greater flexibility to design and implement more innovative approaches for providing housing assistance.⁵ The Moving to Work program has 60 different initiatives with the goal of improving outcomes and experiences for both residents and landlords. Administrative streamlining has had an effect including paperwork timing and inspections which helps get people into units more quickly. This streamlining also helps with recruiting landlords to the program as they benefit from the consistency of payments.

⁴ Santa Clara County Housing Authority. "About SCCHA."
<https://www.scchousingauthority.org/about-SCCHA/>

⁵ SSCHA. "Moving to Work FY2020 Annual Plan." October 16, 2019.

The tables below show the number of participants in publicly supported housing by program managed by SCCCHA in the City of Santa Clara, characteristics and race/ethnicity of voucher holders.

Totals in Use

Table 22 – Public Housing by Program Type in the City of Santa Clara									
Data Source: Santa Clara County Housing Authority, January 2025									
	Certificate	Mod- Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
# of unit vouchers in use	0	0	4	941	227	714	81	6	3
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Characteristics of Residents

Table 24 – Characteristics of Public Housing Residents by Program Type in the City of Santa Clara								
Data Source: Santa Clara County Housing Authority, January 2025								
	Certificate	Mod- Rehab	Public Housing	Vouchers				
				Total	Project -based	Tenant -based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	NA	NA	24,642	21,881	12,700	24,800	25,242	8,111
Average length of stay	NA	NA	13.8	11.3	3.0	14.0	4.9	9.3
Average household size	NA	NA	1.5	1.9	1.4	2.1	1.2	2.8
# homeless at admission	0	0	0	108	59	49	28	0
# of elderly program participants (>62)	0	0	3	422	82	340	52	1
# of disabled families	0	0	1	443	109	334	30	1
# of families requesting accessibility features	0	0	1	NA	NA	NA	NA	NA
3 of HIV/AIDS program participants	NA	NA	NA	NA	NA	NA	NA	NA
# of domestic violence victims	NA	NA	NA	NA	NA	NA	NA	NA

Race of Residents

Table 25 – Race of Public Housing Residents by Program Type in the City of Santa Clara									
Data Source: Santa Clara County Housing Authority, January 2025									
Race	Certificate	Mod- Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
White	0	0	0	515	153	362	52	5	2
Black/African American	0	0	0	186	30	156	15	0	1
Asian	0	0	4	195	28	167	3	0	0
American Indian / Alaska Native	0	0	0	23	13	10	4	1	0
Pacific Islander	0	0	0	15	2	13	4	0	0
Other	0	0	0	7	1	6	3	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Ethnicity of Residents

Table 26 – Ethnicity of Public Housing Residents by Program Type									
Data Source: PIC (PIH Information Center)									
Ethnicity	Certificate	Mod- Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
Hispanic	0	0	0	303	89	214	19	4	2
Not Hispanic	0	0	4	638	138	500	62	2	1

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Section 504 of the Rehabilitation Act of 1973 prohibits discrimination, based on a disability, in programs and activities conducted by HUD, or that receive financial assistance from HUD. Currently, 17% of HCV participant families report a disability, countywide. Additional data on the needs of those in units or on the waitlist is unavailable. However, here is some context on how SCCHA addresses the most immediate needs of public housing tenants, during the intake and recertification process.

The SCCHA 2022 Administrative Plan Section 1.8 defines a disability as “A physical or mental impairment that substantially limits one or more of the major life activities of an individual.”⁶ The applicant or participant must have a record of such impairment or being regarded as having such impairment. Section 1.8 also discusses the PHA’s policy on reasonable accommodations, to address the immediate needs of public housing tenants either seeking an affordable accessible unit or accommodation to an existing unit:

⁶ https://www.scchousingauthority.org/wp-content/uploads/2022/09/Chapter_1_-_Policies_and_Objectives_rev.05-01-2021.pdf

“Requests for reasonable accommodations will be assessed on a case-by-case basis. If the HA finds that the requested accommodation creates an undue administrative or financial burden, the HA will present an alternate accommodation that will still meet the need of the person. If no alternate accommodation exists, the HA may deny the request. If the disability and/or need for the accommodation is not readily apparent, the HA will require written verification of the disability and/or need for the accommodation from a knowledgeable professional or reliable third party. The HA will provide a written decision to the person requesting the accommodation within 15 days of the date that the verification is received. If a person is denied the accommodation or feels that the alternative suggestions are inadequate, they may request an informal hearing to review the HA’s decision.”

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The County’s rental market continues to be a challenge for leasing units to Housing Choice Voucher holders as they face high rents and reluctance from landlords to lease units despite the illegality of income source discrimination. Among other efforts to address this issue, SCCHA is continuing to promote the use of Project-Based Vouchers and actively participates in countywide efforts to increase the affordable housing supply. An initiative of the MTW program to address the issue of landlord participation is the provision of an incentive of \$1500 bonus to new landlords and \$1500 to landlords who re-rent to a new voucher holder. SCCHA has also created an owner/service department to serve landlords in the program to address issues of payments and any tenant issues.

In 2025, SCCHA will start using the Small Area Median Income so that vouchers will have more value and help people get into some of these higher opportunity areas in the county. They are also working on a Housing Mobility Pilot Program with the goal of moving families with Housing Choice Vouchers to higher income and opportunity areas in the county. As part of the Housing Mobility Pilot Project, SCCHA conducted focus groups with families to identify policies that are barriers to being successful in the program. The program will help them find a unit in a high opportunity area, provide security deposit and application fee assistance. They are currently identifying 100 families to participate in the program who are current voucher holders.

Services regularly requested by tenants include:

- General financial assistance for emergencies;
- Security deposit assistance;
- Digital services, broadband, training and devices.

SCCHA applied for a digital equity grant through HUD which was not successful but will continue to seek out funding opportunities to address this important gap as it is often referenced as a high priority need for senior residents in particular impacting access to resources.

NA-40 Homeless Needs Assessment – 91.205 (c)

Introduction:

The tables below display demographics of homeless persons within the County and/or City of Santa Clara.

Homeless Needs Assessment

A total of 9,903 individuals were counted as experiencing homelessness in Santa Clara County in 2023. Of homeless persons in the county, 75% were unsheltered homeless (7,401 unsheltered people) and 25% were sheltered homeless (2,502 people). In the City of Santa Clara, there were a total of 461 homeless persons, representing 5% of the County's total homeless population in 2023. In Santa Clara City, homeless persons are more likely to be unsheltered with 90% living in unsheltered conditions (417 unsheltered people) and 10% living in sheltered conditions (44 sheltered people).

Of the homeless population in 2023, a total of 3,166 individuals were chronically homeless (32% of the population); 12% were families; 8% were unaccompanied youth; 5% were veterans. Three percent (3%) of homeless persons self-reported that they were pregnant while experiencing homelessness.

Fourteen percent of survey respondents from North County (majority of respondents for North County were from Santa Clara City) indicated that they are or had been homeless. Countywide, a quarter (25%) of households with disabilities, 26% of large households, 27% of renters with household income less than \$49,999, and 31% of single parents experienced homelessness within the last year in Santa Clara County.

Continuum of Care and Supportive Housing System. The Santa Clara County Continuum of Care (CoC) is a group of stakeholders that work together to prevent and end homelessness in Santa Clara County. The CoC is run by the Office of Supportive Housing (OSH) and the nonprofit organization Destination: Home and is responsible for ensuring that efforts to end homelessness are implemented throughout the community; programs and systems are effective; identifying, supporting, and advocating for changes to improve services and outcomes; monitoring the CoC's performance; and planning and conducting the Point-in-Time (PIT) count every two years.

Stakeholders that are part of the CoC represent local jurisdictions and include community- and faith-based organizations; the Santa Clara County Housing Authority (SCCHA); governmental departments; health service agencies; homeless advocates; consumers; and research, policy and planning groups. The management information system utilized by the CoC is referred to as the Help Management Information System (HMIS) which monitors outcomes and performance measures for all the homeless services agencies funded by the County.

The City of Santa Clara participates in the Community Plan Implementation Team which includes members of the regional CoC and a range of community stakeholders to evaluate the County's progress in meeting homeless goals and metrics, identify gaps in homeless services and systems, establish funding priorities, and to pursue a systematic and coordinated approach to addressing and ending homelessness.

In 2022 the City convened a six-month Homelessness Taskforce. The Taskforce included stakeholders with a range of perspectives and experience to help identify priorities and provide recommendations related to the development of a local plan to reduce homelessness and its impacts. Additionally, the City's Police Department conducts outreach through the Community Response Team and the Housing and Community Services Division administers grants to several local agencies that offer services to the homeless. The following agencies have received funding from the City:

- WeHope Dignity on Wheels Mobile Shower and Laundry Service
- Santa Clara County Homelessness Prevention System (HPS)
- Santa Clara County case management for permanent supportive housing clients
- Next Door Solutions to Domestic Violence
- Bill Wilson Center
- Abode Services

Homeless Point-in-Time (PIT Count) Census and Survey. Every two years, the County of Santa Clara, City of San Jose, the Continuum of Care, and other cities in the county (including the unincorporated areas) conduct the Santa Clara County Homeless Census and Survey to gather PIT data on the number of persons experiencing sheltered and unsheltered homelessness during the last 10 days of January.

The PIT Count is performed using HUD recommended practices for counting and surveying homeless individuals. This survey includes field enumeration of homeless individuals residing in the County for a given night in January. Sheltered homelessness reflects persons occupying shelter beds in which data is obtained from HMIS and/or directly from providers. Unsheltered persons are counted by direct observation. Subsets of the sheltered and unsheltered homeless populations is also surveyed to provide demographic data on the wider homeless population living in Santa Clara County and cities across the county.

The most recent PIT (and the most recent data available at the time of this report) was conducted between January 24, 2023 and January 25, 2023. Counts were conducted for the Cities of Gilroy, Morgan Hill, Cupertino, Monte Sereno, Mountain View, Los Gatos Hills, Palo Alto, Saratoga, Sunnyvale, Santa Clara City, and the unincorporated areas in the northwestern portion of Santa Clara County, as well as portions of the Cities of Campbell, Los Gatos, Milpitas, San Jose, Los Gatos, and the unincorporated areas located in the eastern and southwestern areas of the county.

In the weeks following the 2023 count, Santa Clara County administered a survey to 1,006 individuals experiencing sheltered and unsheltered homelessness to understand their housing experiences, demographics, and socioeconomic characteristics. Data from the survey provided valuable insight on individuals' health and employment status, access to services, causes of homelessness, and other demographic and household information. Findings from the survey are summarized below and throughout this section.

- Around one-third (31%) self-reported having a psychiatric or emotional condition followed by post-traumatic stress disorder (29%), drug or alcohol use (26%), chronic health problem (25%), physical disability (21%), traumatic brain injury (10%), and/or intellectual or developmental disability (9%). Only 3% reported having an HIV/AIDS-related illness.
- Seventy-one percent (71%) reported that they are currently accessing food services followed by bus passes (36%) and outreach services (20%).
- Importantly, one in five (22%) are not using any services and only 12% are accessing mental health services.
- When asked what may have prevented them from becoming homeless, individuals cited programming and services including: employment assistance, rent/mortgage assistance, mental health services, help accessing benefits, alcohol/drug counseling, legal assistance, and/or case management after leaving institutions.

Homeless Management Information System (HMIS). The Homeless Management Information System (HMIS) is a secure online database that stores data on all homelessness services that are provided in Santa Clara County to improve access to housing and services and to strengthen the County's efforts in preventing and ending homelessness. The County's HMIS serves approximately 181,000 clients. Data from the County's HMIS may be filtered to determine the number and type of individuals and households affiliated with the City of Santa Clara that are homeless and seeking assistance each year. Affiliation is determined by any of the following: 1) the individual currently residents in Santa Clara City or previously lived in the city before becoming homeless; 2) the individual goes to school in Santa Clara City; 3) the individual works in Santa Clara City; and/or 4) the individual spends most of their time in Santa Clara City. Data from the HMIS database for the City of Santa Clara represent individuals and households affiliated with Palo Alto who accessed housing and services in 2021—the most recent data available at the time of this report.

Number and Demographic Characteristics of Unhoused

There were a total of 9,903 unhoused persons in Santa Clara County in 2023 in which 75% were unsheltered (7,401 unsheltered people) and 25% were sheltered (2,502 sheltered people). In the City of Santa Clara, there were a total of 461 homeless persons in 2023, representing 5% of the County's homeless population. Of homeless persons in Santa Clara City, 90% were unsheltered (417 unsheltered people) and 10% were sheltered (44 sheltered people).

Over the last year, homelessness in Santa Clara City increased by 5% (or 21 more homeless people), the smallest increase of jurisdictions in the county that experienced population increases in overall homelessness. This compares to the County overall which saw homelessness decline by 1% or 125 fewer homeless people. These findings are shown in Figure 1 below.

Supplemental Figure 2.

Unsheltered and Sheltered Homelessness, Santa Clara County, 2022-2023

Jurisdiction	Unsheltered			Sheltered			Total			Percent Change	
	2019	2022	2023	2019	2022	2023	2019	2022	2023	2019-2023	2022-2023
Cupertino	159	102	48	0	0	0	159	102	48	-70%	-53%
Gilroy	345	606	817	359	208	231	704	814	1,048	49%	29%
Milpitas	125	249	142	0	25	0	125	274	142	14%	-48%
Mountain View	574	206	424	32	140	138	606	346	562	-7%	62%
Palo Alto	299	263	187	14	11	19	313	274	206	-34%	-25%
Santa Clara City	264	375	417	62	65	44	326	440	461	41%	5%
Sunnyvale	477	279	320	147	106	151	624	385	471	-25%	22%
Unincorporated County	282	254	232	89	27	2	371	281	234	-37%	-17%
Santa Clara County	7,922	7,708	7,401	1,784	2,320	2,502	9,706	10,028	9,903	2%	-1%

Source: 2022 and 2023 Point-in-Time (PIT) data.

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

The City of Santa Clara filters data from the County's HMIS to identify and understand the needs of persons and households experiencing homelessness in Santa Clara City—however, the City does not have data on the number of persons becoming and/or exiting homelessness each year. Rather, the City provides data on the homeless population who enter housing and re-enter homelessness within two years of being housed. For example, according to data from the 2021 HMIS database:

- Among individuals who regained housing in 2019, a total of 45 individuals with a connection to the City of Santa Clara returned to homelessness within two years.
- Around half (49%) who returned to homelessness were originally served by and exited from emergency shelter versus a permanent housing program, transitional housing, or street outreach.
- A disproportionate share identify as Black or African American with 27% of those who return to homelessness identifying as Black or African American compared to 14% of the overall homeless population who identify as Black or African American.
- Young adults (18 to 24) had the highest rates of return to homelessness of all age groups (60% returned), followed by ages 45 to 54 (47% returned), and ages 55 to 64 (32% returned).

To supplement these data, the City has analyzed and summarized the unique characteristics of persons experiencing homelessness in the City of Santa Clara in the 2021 HOME-ARP Plan. Of the 789 homeless persons affiliated with the City in 2021, over half (59%) had a disability; 50% were chronically homeless; 34% had experience with domestic violence; and 30% were over 55 years. Nearly one in five (17%) were youth and young adults and 6% were veterans.

Of the 686 households experiencing homelessness in the City of Santa Clara, most households (76%) were single adults and 20% were families with children. Only 10 households were homeless unaccompanied youth (1%).

The remainder of this section provides greater insight on both the County and City's homeless populations by sub-group.

Chronically homeless individuals. In the City of Santa Clara, a total of 384 homeless individuals (50%) affiliated with the City who accessed housing and services during calendar year 2021 met the definition of "chronically homeless." This is a much larger share than chronically homeless persons in Santa Clara County where a total of 3,166 individuals (32% of the total homeless population) were chronically homeless in 2023, representing an overall percentage increase of 12% from 2022.

Sixty-six percent (66%) of homeless persons in Santa Clara County in 2023 reported that they were not experiencing homelessness for the first time. Over half (52%) of which reported becoming homeless for the first time between the ages of 25 years and 59 years. Most persons (46%) counted during the 2023 PIT reported experiencing only one episode of homelessness in the past three years while 17% reported experiencing two episodes of homelessness and 15% reported experiencing three episodes of homelessness. When asked the duration of their current episode of homelessness, 65% reported that they had been homeless for over one year; 29% reported being homeless for one month to 11 months; and only 7% reported being homeless for 30 days or less.

Families with children. A total of 137 households experiencing homelessness in 2021 that were affiliated with the City of Santa Clara were families with children under 18 years (20% of total households experiencing homelessness during calendar year 2021). While gaps in housing and services for families with children were identified in the City of Santa Clara, service providers in the city have noted that most homeless persons are adults without children. According to 2021 HMIS data, 79% of Santa Clara City-affiliated households experiencing homelessness were households without children.

In Santa Clara County, a total of 1,226 families with children (365 households) were homeless in 2023. The majority of families with children were sheltered (81%) during this time. Additionally, between September 2023 and August 2024, there were a total of 549 families with children (31%) enrolled in the County's rapid re-housing (RRH) programs. Of families enrolled in RRH, 21% self-reported having a mental health disability; 15% a chronic health condition; 8% a substance use disorder; and 4% a developmental disability.

Families with children enrolled in the County's Homelessness Prevention System (HPS) and Emergency Assistance Network Homelessness Prevention (EAN-HP) programs also provide insight on families experiencing homelessness. According to County-level data, between December 2022 and November 2023, over half (56%) households enrolled in HPS were households with children and 41% enrolled in EAN-HP were households with children.

Veterans. In 2021, a total of 43 veterans in the City of Santa Clara were homeless representing 6% of the City's total homeless population at the time. A total of 508 veterans (479 households) were counted as experiencing homelessness in Santa Clara County in 2023. Of these households and individuals, 26% were experiencing sheltered homelessness while 74% were living in unsheltered conditions. Though unsheltered homelessness is prominent among veterans, the county has made significant strides in reducing veteran homelessness with a 27% decline in the population of homeless veterans.

Additionally, between September 2023 and August 2024, there were a total of 358 veterans (20%) enrolled in the County's RRH programs. Veterans were significantly more likely than other target populations to self-report disabilities with 52% reporting a mental health disability followed by a chronic health condition (40%), substance use disorder (23%), and developmental disability (7%).

Unaccompanied youth. In the City of Santa Clara, there were a total of 132 youth and young adults (0 to 24 years) experiencing homelessness in 2021 which represented 17% of the City's total homeless population during the 2021 calendar year. Of total homeless households during this time, only 1% were unaccompanied youth or 10 homeless unaccompanied youth.

McKinney-Vento data reported by the Santa Clara Unified School District (SCUSD) provides a third data source to illustrate some unique characteristics of school-aged children, and their families, experiencing homelessness. Based on data for the 2020-2021 school year, 127 students in grades K-12 were identified as experiencing homelessness. Of those 127 students, 66% were Hispanic or Latinx, 31% were identified as English Learners, and 25% had one or more disability. During the consultation process for the City's 2021 HOME-ARP Plan, the SCUSD McKinney-Vento Liaison identified specific unmet housing, shelter, and service needs for Spanish speaking students and students in need of behavioral health services.

In Santa Clara County, a total of 764 unaccompanied youth (644 households) were experiencing homelessness in 2023. Of unaccompanied youth in the county, only 14% were sheltered while 86% were experiencing unsheltered homelessness. (A much larger share than other unsheltered special needs populations in the county.) Only 12% of homeless persons reported that they were currently in foster care at the time they were experiencing homelessness in Santa Clara County. Additionally, between September 2023 and August 2024, there were a total of 322 youth and youth adults (18%) enrolled in the County's RRH programs in which 21% self-reported a mental health disability followed by chronic health condition (8%), developmental disability (8%), and substance use disorder (6%).

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

Families with children often need housing assistance to avoid displacement, housing instability, and chronic homelessness. According to the County's HMIS data for the 2021 calendar year, there were a total of 137 families with children (under 18 years) experiencing homelessness in the City of Santa Clara in 2021. The need to provide housing assistance (and other supportive services) to ensure families remain stably housed continues to grow across Santa Clara County, as demonstrated by the 2023 Point-in-Time (PIT) Count. In 2023, there were a total of 365 family households counted as experiencing homelessness (81% of which were sheltered)—these households (particularly those with children and families with extremely low incomes) require housing assistance to keep pace with the rising cost of housing, childcare, and other living expenses.

As previously referenced, in 2021, there were a total of 43 homeless veterans in the City of Santa Clara which represented 6% of the City's total homeless population. In 2023, the County documented a total of 479 veteran households experiencing homelessness (only 26% of which were sheltered). While the City notes that it is difficult to quantify the exact number of veterans who are unhoused or who are at-risk of being unhoused in the City of Santa Clara, staff use data from a range of programs to estimate the City's population of homeless and at-risk veterans.

According to program data pulled and provided by Veteran Affairs in January 2023 that serve the County of Santa Clara's veteran population, there are around 27 veterans with addresses in the City of Santa Clara. Data were provided by VA on the programs and resources available to veterans as of January 24 and 31, 2023 across Santa Clara County. (Note that capacity and program census numbers are not specific to the City—data are provided for County veterans overall.)

As of January 2023, the County's HUD-VASH program had a total capacity of 1,361 housing choice vouchers (375 of which were open) and 144 project-based vouchers (12 of which were open). Within the Health Care for Homeless Veteran Program (HCHV), the County had a total of 96 emergency shelter beds in which 60% were occupied (58 occupied beds) as of January 2023. Additionally, VA's HCHV Intensive Case Management (CCP Voucher Program) shows 39 vouchers filled of the 80 vouchers available.

Across the County of Santa Clara, veterans and their families need greater access to permanent supportive housing (PSH) and ongoing rental subsidies. Of veterans enrolled in RRH between September 2023 and August 2024, for example, over half (52%) self-reported having a mental health disability and 40% reported having a chronic health condition. Almost a quarter (23%) self-reported having a substance use disorder and 7% reported having a developmental disability. These disabilities present significant employment and housing barriers for veterans and their families and demonstrate the need to increase access to housing programs that support households with disabilities and those with low incomes.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Demographic information collected in the County's HMIS for City-affiliated households also provides insight on the racial and ethnic composition for Santa Clara City's homeless population and show homelessness varying by race and ethnicity. Of the 769 homeless persons in 2021, almost half (46% or 352 people) identified as Hispanic or Latino followed by Black or African American individuals (14%), Asian or Asian American individuals (7%), and multi-racial individuals (5%).

Demographic data collected during the 2023 PIT count also provides insight on the nature and extent of homelessness by racial and ethnic group for Santa Clara County overall. According to PIT data for 2023, White residents comprised the largest share of residents experiencing homelessness (sheltered and unsheltered) at 47% of the total homeless population 2023. Individuals identifying as "other" comprised the second largest share (18%) followed by Black residents (15%), multiracial residents (7%), Asian residents (6%), American Indian/Alaska Native residents (4%), and Native Hawaiian/Pacific Islander residents (3%).

According to HUD's CoC Analysis tool—which provides homelessness and poverty counts at the CoC and state level by race and ethnicity—racial and ethnic minorities in Santa Clara County are overrepresented among the CoC's homeless population compared to the total resident population. For example:

- Only 2% of the total resident population identify as Black or African American—yet 14% of total homeless persons (including unsheltered persons) identify as Black or African American. These residents also comprise a disproportionate share of families with children experiencing homelessness at 13%.
- Only 1% of the total resident population identify as American Indian or Alaska Native—however, 14% of homeless persons (including unsheltered persons) identified as American Indian/Alaska Native. These residents also comprise a disproportionate share of families experiencing unsheltered homelessness at 15%.
- Twenty-five percent (25%) of the total resident population identify as Hispanic or Latino—yet 47% of homeless persons identify as Hispanic. Families with children who identify as Hispanic comprise a disproportionate share of families with children experiencing homelessness overall at 70%.
- Additionally, over half (55%) homeless youth identified as Hispanic and 16% identified as Black or African American. Of homeless veterans a quarter (25%) identified as Black or African American.

Supplemental Figure 4– Race/Ethnicity of Homeless PENDING DATA UPDATE		
Data Source: County of Santa Clara Continuum of Care		
Race:	Sheltered:	Unsheltered (optional)
White		
Black or African American		
Asian		
American Indian or Alaska Native		
Pacific Islander		
Multiple Races		
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic		
Not Hispanic		

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

There were a total of 9,903 individuals experiencing homelessness in Santa Clara County in January 2023. Of these individuals, 75% were unsheltered (7,401 people) compared to only 25% experiencing sheltered homelessness (2,502 people). In the City of Santa Clara, 90% of homeless persons are unsheltered (417 unsheltered people) which represents 6% of the County’s unsheltered homeless population. This compares to 10% of homeless persons who are sheltered (44 sheltered people) in Santa Clara City which represents 2% of the County’s total sheltered homeless population.

Findings from the survey administered in the weeks following the 2023 PIT Count provides greater insight on the nature and extent of unsheltered and sheltered homelessness in Santa Clara County. For example, when asked where they were staying on the night of January 24, almost one in five (17%) reported that they were living outdoors in streets or parks followed by individuals living in a van (12%), tent (11%), camper/RV (10%), or in their automobile/car (9%).

In the City of Santa Clara, the location of homeless encampments and RV parking regularly shifts. There are concentrations of overnight RV parking in the northern part of the City near Bassett Street, Hope Drive, Memorex Drive, and Richard Avenue with smaller concentrations in other parts of the City near De La Cruz Boulevard and Martin Avenue, Saratoga Avenue and Los Padres Boulevard, and certain portions of Stevens Creek Boulevard. For encampments, there are concentrations on Saratoga Creek from Forbes Avenue, north along the creek to El Camino Real and on the north side of the side, the Guadalupe River trail from Highway 237 down to Trimble Road. Several segments of El Camino Real include unhoused residents camping near vacant buildings. The City’s Housing Element also identifies Calabazas Creek from Tasman Drive to Highway 101 as historically having several encampments.

While individuals are eligible to access shelters countywide, an extremely limited number of beds are available within the City of Santa Clara itself and many of these beds are youth or family dedicated which leaves a significant portion of the City’s homeless population without access to shelters. During consultations to inform the City’s HOME-ARP Plan, City staff heard from individuals with lived experience of homelessness and from local government and service provider partners that there is a need for emergency shelter that keeps people close to local schools, jobs, and home communities. Additionally, one of the most frequently identified unmet needs for individuals living outside or in vehicles was accessible behavioral healthcare and basic hygiene and sanitation supports for the general unsheltered population within the city.

NA-45 Non-Homeless Special Needs Assessment – 91.205 (c)

Introduction:

This section describes the characteristics and the housing and service needs of the special needs populations living in the City of Santa Clara. The special needs populations considered in this section include: elderly persons and households, persons with disabilities, large households, female-headed households, persons living with HIV/AIDS and their families, and survivors of domestic violence.

Elderly persons. Elderly persons are defined as individuals age 62 and over while elderly households are defined as households that include at least one individual age 62 and over. According to 2023 American Community Survey (ACS) 1-year estimates, there are a total of 20,909 elderly persons (16% of total residents) living in the City of Santa Clara. The City has a slightly smaller share of elderly persons than Santa Clara County overall where individuals age 62 and over comprised 19% of total residents in 2023.

In the City, elderly persons experience high rates of poverty. In 2023, residents 60 years and over had an individual poverty rate of 11% and residents 65 years and over had an individual poverty rate of 12%. This is slightly higher than poverty rates for the City overall (10%) and slightly higher than the individual poverty rates for residents of these age groups living in the County overall. Because many elderly persons and senior households are retired and live on fixed incomes, they are at an increased risk of housing instability and homelessness especially as housing prices and other costs of living increase. Elderly persons and seniors are also more likely to need access to public transportation as many of these individuals cannot or no longer drive but need access to medical appointments, grocery stores, and other services/facilities.

Persons with disabilities. According to 2023 ACS 1-year estimates, there are 10,981 persons with a disability living in the City of Santa Clara which represents 8% of the total resident population. This is similar to the County overall where persons with a disability comprise 9% of the County's total resident population (170,388 persons with a disability). Seniors living in the city are significantly more likely than other age groups to have a disability, particularly for residents over 75 years (32%) and for residents between 65 and 74 years (16%). The most common types of disabilities among residents include cognitive disability (25%), ambulatory disability (21%), and independent living disability (18%).

Persons with disabilities face additional housing barriers in the City of Santa Clara and often have limited housing mobility and choice as these households often live on fixed incomes, have fewer opportunities for work, are more likely to experience discrimination in the housing market, and need greater access to affordable and accessible housing that is located near transportation, mainstream services, and community assets. It is important to highlight the types of disabilities that are prominent among the City's population with a disability as this will have a direct impact on current and future needs and will impact the way in which the City plans to address and respond to changing needs. (See section MA-35 for a discussion on persons with developmental disabilities including their unique housing and service needs.)

Almost a quarter of survey respondents countywide reported having some type of disability. Of these respondents, 30% indicated that their current housing situation does not meet their needs.

Walk/roll-in showers were the most selected improvement needed by 41% of respondents, followed by 39% who needed grab bars, 29% who needed ramps, 28% who needed a reserved accessible parking spot by the entrance, and 26% who needed stair lifts.

Large households. Large households are defined by the U.S. Census as households with five persons or more. In the City of Santa Clara, large households comprise 6% of total households (3,069 large households) compared to Santa Clara County overall where large households comprise 10% of total households. Large households tend to face additional housing barriers in Santa Clara City where units that are affordable to these households often do not meet their needs. This causes many households to live in overcrowded conditions and/or to overpay for their housing.

Female-headed households. Female-headed households comprise 7% of total households in Santa Clara City (3,407 female-headed households), according to 2023 ACS 1 year estimates. Of these households, 35% have children under 18 currently living with them (1,176 single mothers). Single female householders (especially single mothers) are more likely than other households to face affordability challenges due to the high cost of housing and childcare and only having one source of income (or lower household incomes). This is evidenced by the extent to which these households experience poverty in the City of Santa Clara: 17% of single female householders were in poverty and 34% of single mothers were in poverty in 2023. This compares to 6% of all families and only 5% of married couple families.

Persons living with HIV/AIDS. Persons living with HIV/AIDS have a need for consistent access to medical care and supportive services which requires that households have access to stable and affordable housing, preferably within proximity to public transit and/or proximity to supportive services or medical facilities. Supportive service needs include transportation to medical appointments, assistance programs to subsidize care, and navigation services to connect individuals and families to mainstream health services and family counseling. Persons with HIV/AIDS also need employment services to support financial stability and economic mobility. (Of homeless persons with HIV/AIDS who participated in the PIT survey, 25% reported that their illness impacts their housing and/or employment situation.) In Santa Clara County in 2023, there are 3,922 cases of HIV/AIDS with new 171 cases reported during the year⁷.

Survivors of domestic violence. The County's HMIS data for calendar year 2021 show that 262 unhoused persons (34% of the City's homeless population) with connections to the City of Santa Clara were survivors of domestic violence or trafficking. Data also show the number of households with domestic violence experience who sought out and received support for acute housing instability in 2021. Additionally, HMIS data for calendar year 2021 show a total of 82 individuals with a connection to the City of Santa Clara who reported they were fleeing domestic violence. Most of these individuals (76%) were women and 70% of households were adults without children. California state-wide data on human trafficking from the National Human Trafficking Hotline indicates 1,334 identified cases of human trafficking involving 2,122 survivors. Of those cases, 1,023 were related to sex trafficking, 131 were related to labor trafficking, and 63 cases involved both sex and labor trafficking. For cases statewide in which demographic information was collected, 86% were female and 80% were adults 18 or older.

Local service providers for people who are fleeing domestic violence, sexual assault, and human trafficking report that housing instability and housing loss are extremely common for this population. Many survivors have experienced financial abuse, leading to poor credit, low or no income, and lack of employment history. In many cases, the person who is causing the harm is more financially stable than the person attempting to flee, so separating from an unsafe situation is often the primary cause of housing loss. When a perpetrator of violence is removed from the home, that may result in a loss of household income that leads to housing loss. Past evictions that resulted from violence in the home can be a barrier to survivors applying for housing after fleeing.

⁷ Santa Clara County Public Health. 2023 [HIV and STI data](#) | [Public Health](#) | [County of Santa Clara](#)

Persons with addictions and/or a mental illness. In 2021, a total of 29 individuals affiliated with the City of Santa Clara sought out and received support for acute housing instability indicated that they had a behavioral health condition (14% of total individuals). In Santa Clara City, and across Santa Clara County, persons with addictions and persons with a mental illness are at an increased risk of homelessness and housing instability as many individuals lack access to the supportive housing and services they need to remain stably housed.

According to the PIT survey, for example, 143 homeless persons (14%) reported that the primary reason or condition that led to them becoming homeless was “alcohol or drug use” and 64 people (6%) reported that “mental health issues” led to them becoming homeless. When asked what might have prevented them from becoming homeless, 256 homeless persons (25%) said “mental health services” and 183 people (18%) said “alcohol/drug counseling.” While the need for housing and services among this population is high, results from the 2023 PIT survey show low utilization rates among homeless persons in Santa Clara County with only 88 people (9%) accessing mental health services. This compares to 219 homeless persons (22%) who are not using any services.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

This section assesses non-housing community development needs, largely informed by stakeholder consultation and the community survey. A complete survey analysis and overview of community engagement including stakeholder consultation is provided in the Appendix.

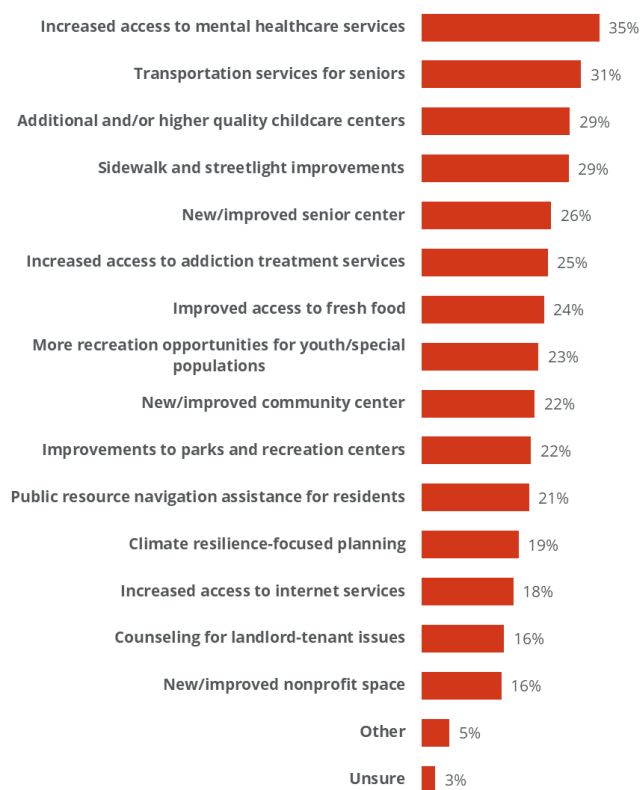
Describe the jurisdiction's need for Public Facilities:

Respondents were asked to select the most critical community and economic development needs that included public facilities, public improvement and public services. Public facilities related options were overall selected less frequently than public service-related options and ranked as follows among the 26 choices provided:

- #8: Food Pantries
- #11: Senior centers
- #16: Recreation centers
- #19: Developed parks/playgrounds

Respondents were also asked to indicate the community development outcomes that they would like to see as a result of HUD funding. The figure below shows the ranking of all options provided with public facilities being slightly more prioritized with childcare centers and senior centers ranking in the top 5 for respondents from Santa Clara City only:

Supplemental Figure 5: Community Development Outcomes.



Source: 2024 Santa Clara County Resident and Stakeholder Survey.

Note: Data includes only respondents from Santa Clara City.

Additionally, residents were asked to indicate housing outcomes they would like to see in the city as a result of the HUD funding. Related to public facilities, shelter for people who are unhoused ranked 5th among the housing options provided indicating strong community support for prioritizing funds towards solutions for homelessness in Santa Clara City.

In community meetings and stakeholder focus groups, stakeholders emphasized the need for nonprofit facilities, community centers, and youth centers, which were frequently mentioned as essential for fostering social connections and providing key services. Participants highlighted the importance of improving childcare infrastructure, including affordable and accessible childcare options, as well as creating safe spaces for LGBTQ+ individuals, seniors, and youth. Enhancements to public spaces, such as improved trails, parks, and ecological design were also prioritized with calls for better walkability, bike and pedestrian infrastructure, and ADA-compliant facilities.

How were these needs determined?

Survey respondents were asked to identify the City's top community development and economic development needs as well as community development, economic development and housing outcomes they would like to see as a result of HUD funding.

In the community and stakeholder workshops that were held to support the Consolidated Plan, attendees shared their perceptions of top needs through facilitated discussions and interactive activities.

Describe the jurisdiction's need for Public Improvements:

Similar to public facilities options, survey respondents' ranking for public improvements were not selected as frequently as public services in response to identifying the most critical community and economic development needs in Santa Clara City. The ranking for public improvement related options for Santa Clara City among the 26 choices offered is:

- #6: Access to reliable public transportation
- #7: Streets for People, accessible for biking, rolling, walking
- #10: Neighborhood Cleanups
- #14: Sidewalks, streetlights and other neighborhood improvements
- #21: Climate resilience-focused planning and implementation
- #23: Local renewable energy generation
- #25: Environmental hazard mitigation

Additionally, through the stakeholder and resident community workshops, improvements to lighting and sidewalks especially near parks in Santa Clara City was specifically mentioned.

How were these needs determined?

Survey respondents were asked to identify the City's top community development and economic development needs as well as community development, economic development and housing outcomes they would like to see as a result of HUD funding.

In the community and stakeholder workshops that were held to support the Consolidated Plan, attendees shared their perceptions of top needs through facilitated discussions and interactive activities.

Describe the jurisdiction's need for Public Services:

Among Santa Clara City respondents, public services ranked the highest in response to community and economic development needs and community development outcomes that residents would like to see as a result of the HUD block grant funding. The ranking of public services among 26 community and economic development options were as follows:

- #1: Affordable childcare
- #2: Mental health services
- #3: Services for persons who are currently unhoused
- #4: Supportive services for low-income residents, persons living with disabilities, LGBTQIA+ people
- #5: Transportation services for seniors
- #9: Job training
- #12: Youth activities
- #13: Public resource navigation assistance

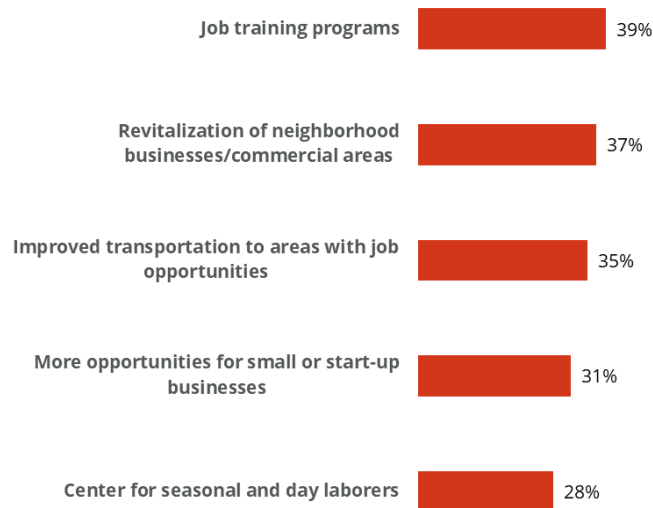
Public service related community development outcomes priorities as shown previously included:

- #1: Mental health services
- #2: Transportation services for seniors
- #6: Addiction treatment services
- #7: Food access assistance
- #8: Youth activities

Stakeholder feedback highlighted the importance of mental health services, legal assistance, and homelessness prevention, particularly for seniors, transition-age youth, and unhoused families. Attendees noted the need for expanded domestic violence services, including shelters and education programs, and support for immigrants, such as language services, citizenship classes, and navigation assistance for new arrivals. Case management, housing navigation, and rental assistance were also mentioned as critical tools to keep vulnerable populations housed. There was also a focus on senior and youth services. Broader calls included improving access to multi-language services, addressing tenant-landlord issues, and ensuring support systems for LGBTQ+ individuals and veterans. Stakeholders also indicated that limited dental and vision screening services exist across the county for low income residents is having an impact on children's ability to succeed in school.

Related to public service needs, survey respondents were also asked which economic development outcomes they would like to see as a result of the funding among 5 options provided with the following ranking by frequency of selection:

Supplemental Figure 6: Economic Development Outcomes.



Community feedback from the 3 stakeholder virtual workshops highlighted the need for robust support in education access, job training, and skill development, with calls for programs that enhance economic mobility and create better job opportunities. A strong emphasis was placed on small business development, including access to microbusiness assistance, business grants, and loans, particularly for minority-owned and start-up enterprises. Participants advocated for expanding resources like adult education, financial literacy, and professional development, with targeted support for underserved communities, such as Spanish-speaking programs and services for LGBTQ+ individuals and immigrants. Consideration of hours that programs are offered to accommodate full time workers wishing to upskill was also referenced as a barrier to accessing workforce development programs in the county.

In the resident workshop, a Spanish speaking resident in Santa Clara City reiterated the need for more job training opportunities as a step towards securing a job with requisite income to live in the City. The resident indicated that the community is not aware of existing programs offered in the area and improved outreach is needed.

Lastly, throughout the engagement process, a greater need for regional collaboration and sharing of best practices between local jurisdiction staff and nonprofit service providers was repeatedly referenced as critical to effectively targeting public improvement and service needs. With limited resources and significant need, stakeholders indicated that increased opportunities for convening to share information would maximize opportunities and result in greater impact directed where it is most needed across the region.

How were these needs determined?

Survey respondents were asked to identify the City’s top community development and economic development needs as well as community development, economic development and housing outcomes they would like to see as a result of HUD funding.

In the community and stakeholder workshops that were held to support the Consolidated Plan, attendees shared their perceptions of top needs through facilitated discussions and interactive activities.

MA-5 Overview

Housing Market Analysis Overview:

To support the City of Santa Clara's Consolidated Plan, a regional and jurisdictional housing market analysis was conducted. That study is appended to the Plan. Primary findings are summarized here.

The balance of this section reviews housing stock, affordability, provision of publicly assisted housing, the housing needs of special populations, barriers to affordable housing development, in addition to needs for broadband service and displacement risks caused by natural hazards.

Primary Housing Market Analysis Findings

The City of Santa Clara's commitment to affordability is found in its housing production, diverse housing types, and support for affordable housing. Between 2013 and 2023, the City of Santa Clara ranked in the middle among other entitlement jurisdictions in the county for housing unit production with a 14% increase in housing units above Palo Alto, Cupertino, Sunnyvale, same as Mountain View and less than Gilroy and Milpitas. From 2018 to 2023, the City added units at a slightly slower pace, increasing units by 9%, but still higher than neighboring cities. The City of Santa Clara has a diverse housing stock by type with one of the largest shares of multifamily housing and lower share of single family detached housing.

Among neighboring communities in North County, Santa Clara City housing prices are at the "lower" range although extremely high relative to the State of California. Between 2018 and 2023, median renter income surpassed rent increases: renter income rose by 44% while rents rose by 32%. Although home values rose more slowly than rents, the income required to afford homeownership increased by 55%, primarily due to high interest rates.

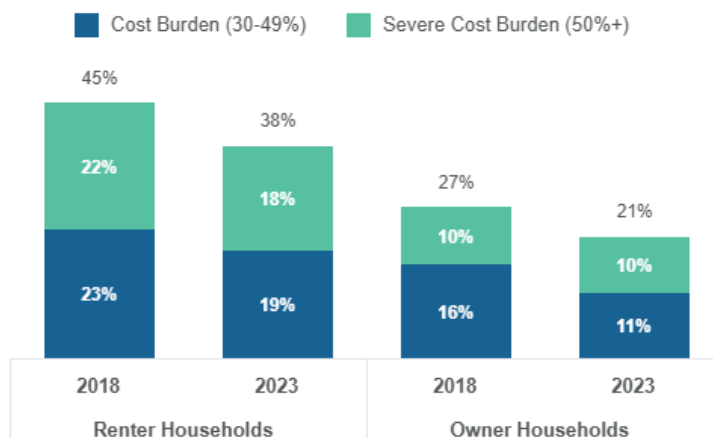
Rental Market

The median rent in Santa Clara City, as of 2023, was \$2,837 per month according to the American Community Survey (ACS). Costar, which tracks rents for larger multifamily properties, reports a higher median of \$3,114. Median contract rent increased by 109% between 2010 and 2023, according to data required by HUD. Median gross rent increased by 35% between 2018 and 2023.

Renters are more likely than owners to report living with at least one housing condition:⁸ 37% of renter households live with at least one condition, compared to 23% of all owner households. Based on American Community Survey 5 year estimates for 2018 and 2023, renters in Santa Clara City are also more likely to be cost burdened, as shown below. Cost burden has decreased slightly since 2018, despite rising housing costs, which suggests some displacement of lower and moderate income households for higher income households who can manage rising costs.

⁸ Housing conditions are (1) lacks complete plumbing facilities, (2) lacks complete kitchen facilities, (3) more than one person per room, and (4) cost burden greater than 30%.

Supplemental Figure 7. Cost Burden



Source: 2018 ACS 5 year estimates, 2023 ACS 5 year estimates.

Rental gaps—which occur when demand from renter households outweighs the supply of affordable rental units—exists for renters until they have incomes of \$50,000 and higher (approximately 30% AMI). The City of Santa Clara needs 5,229 rental units or subsidies affordable to renters with incomes of less than \$50,000: there are 6,241 renters with incomes under \$50,000 and 1,013 units affordable to them.

Households earning up to \$50,000/year must often rent higher priced units, becoming cost burdened and putting pressure on the supply of units at higher price points. Cumulatively, shortages in affordable rental units affect households earning up to and more than \$75,000.

North County respondents (majority Santa Clara City) to the resident survey who reported being displaced within the past 5 years indicated that high and increasing rents were the primary reason for displacement followed by eviction for being behind on rent signaling a critical need for more affordable rental opportunities and rental assistance to prevent eviction. Twenty-four percent of North Santa Clara County resident respondents indicated they had been displaced within the past 5 years.

Supplemental Figure 8. Rental Affordability Gap, Santa Clara City, 2023

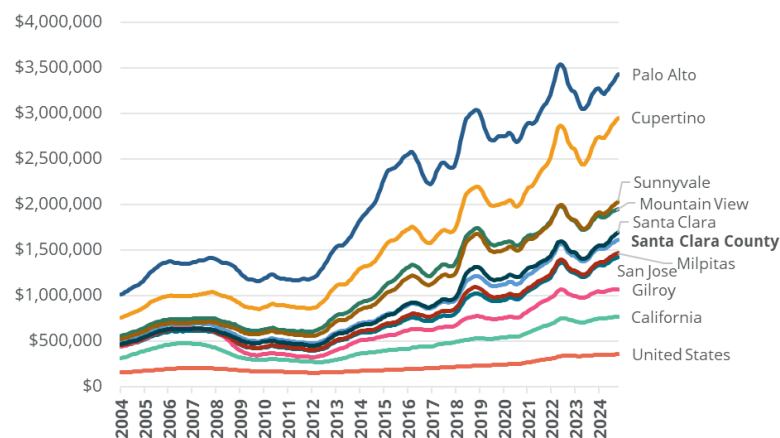
Rental Gaps					
Income Range	Maximum Affordable Gross Rent	# of Renter Households	# of Rental Units Affordable	Rental Gap	Cumulative Gap
Less than \$5,000	\$125	878	25	-853	-853
\$5,000 to \$9,999	\$250	558	25	-533	-1,386
\$10,000 to \$14,999	\$375	406	37	-369	-1,755
\$15,000 to \$19,999	\$500	1,109	67	-1,042	-2,797
\$20,000 to \$24,999	\$625	464	116	-348	-3,145
\$25,000 to \$34,999	\$875	1,142	188	-954	-4,100
\$35,000 to \$49,999	\$1,250	1,684	555	-1,129	-5,229
\$50,000 to \$74,999	\$1,875	1,925	2,672	747	-4,482
\$75,000 to \$99,999	\$2,500	2,651	5,469	2,818	-1,664
\$100,000 or more		13,610	21,417	7,807	6,143

Source: 2023 5-year ACS and Root Policy Research.

For Sale Market

In 2024, the median for sale home price in the City was approximately \$1.5 million. As shown in the figure below, the City of Santa Clara has median home prices that are similar to the County and lower than many of the neighboring communities except for Milpitas, but higher than the state of California.

Supplemental Figure 9. Typical Home Price Trends, Santa Clara County and Jurisdictions, 2004 - 2024



Source: Zillow Research and Root Policy Research.

Losses in purchase affordability due to rising prices and interest rates in the past five years have significantly limited accessibility of homeownership for the county's workforce. The City's homeownership rate has decreased by 2 percentage points between 2018 and 2023.

As shown in the table below, purchase affordability gaps—which occur when demand from potential first-time homebuyers outweighs the supply of affordable homes for sale—exist for renters until they have incomes exceeding \$150,000. An estimated 63% of Santa Clara City's potential first-time homebuyers earn less than \$150,000, but less than 3% of owner-occupied units are valued within their affordable price range. Due to data limitations, it is not possible to show mismatches in supply and demand at higher income levels.

Supplemental Figure 10. Renter Purchase Affordability Gap, Santa Clara City, 2023

Renter Purchase Gaps					
Income Range	Maximum Affordable Price	% of Renter Households	% of Homes Affordable	Renter Purchase Gap	Cumulative Gap
Less than \$5,000	\$14,023	3.6%	1.1%	-2.5%	-2.5%
\$5,000 to \$9,999	\$28,043	2.3%	0.1%	-2.2%	-4.7%
\$10,000 to \$14,999	\$42,066	1.7%	0.0%	-1.6%	-6.3%
\$15,000 to \$19,999	\$56,089	4.5%	0.0%	-4.5%	-10.9%
\$20,000 to \$24,999	\$70,112	1.9%	0.0%	-1.9%	-12.8%
\$25,000 to \$34,999	\$98,158	4.7%	0.0%	-4.7%	-17.4%
\$35,000 to \$49,999	\$140,227	6.9%	0.4%	-6.5%	-23.9%
\$50,000 to \$74,999	\$210,342	7.9%	0.2%	-7.7%	-31.6%
\$75,000 to \$99,999	\$280,458	10.9%	0.4%	-10.5%	-42.1%
\$100,000 to \$149,999	\$420,688	18.7%	0.5%	-18.2%	-60.2%
\$150,000 or more		37.1%	97.3%	60.2%	

Source: 2023 5-year ACS and Root Policy Research.

MA-10 Number of Housing Units – 91.210 (a) (b)(2)

Between 2013 and 2023, the City of Santa Clara ranked in the middle of neighboring entitlement communities in the number of housing units added, with a 14% increase in housing units. From 2018 to 2023, the pace of housing unit production slowed slightly to 9%.

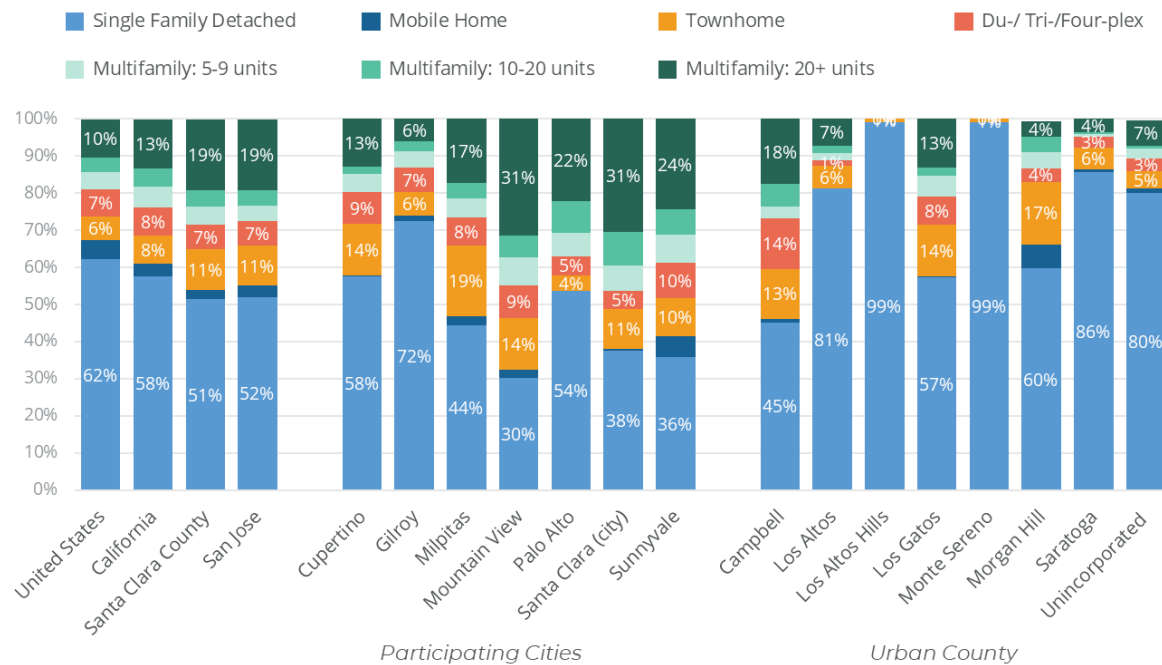
Supplemental Figure 11. Housing Units, County and Participating Jurisdictions, 2013-2023

Jurisdiction	Total Housing Units			Housing Unit Change	
	2013	2018	2022/23	2013-2023	2018-2023
Santa Clara County	642,654	678,530	703,922	10%	4%
San Jose	319,700	334,350	340,392	6%	2%
Participating Cities					
Cupertino	21,473	21,788	21,917	2%	1%
Gilroy	15,024	16,585	17,644	17%	6%
Milpitas	20,744	23,574	25,252	22%	7%
Mountain View	33,468	35,903	38,230	14%	6%
Palo Alto	27,789	27,753	29,065	5%	5%
Santa Clara (city)	44,632	46,485	50,805	14%	9%
Sunnyvale	56,168	58,915	61,519	10%	4%
Urban County	97,192	100,012	103,463	6%	3%
Campbell	16,616	17,819	18,341	10%	3%
Los Altos	11,493	11,040	11,685	2%	6%
Los Altos Hills	3,052	3,356	3,454	13%	3%
Los Gatos	13,102	12,925	13,765	5%	6%
Monte Sereno	1,259	1,251	1,347	7%	8%
Morgan Hill	13,133	15,070	15,054	15%	0%
Saratoga	11,324	11,417	11,473	1%	0%
Unincorporated	27,213	27,134	28,344	4%	4%
California	13,791,262	14,277,867	14,762,527	7%	3%
United States	132,808,137	138,539,906	145,333,462	9%	5%

Source: 2013, 2018, 2022, and 2023 ACS, and Root Policy Research.

As demonstrated by the figure below, the City of Santa Clara has a high inventory of multifamily buildings with 20+ units at 31% and is on the low end among jurisdictions for inventory of single family detached homes. The City has a lower volume of lower density housing types such as duplex/triplex housing units, however, overall has a balanced portfolio of housing types.

Supplemental Figure 12. Housing Units by Structure Type, Participating Jurisdictions and Urban County Communities, 2022/23



Source: 2022 and 2023 ACS and Root Policy Research.

All residential properties by number of units

Property Type	Number	Percentage (%)
1-unit detached structure	19,293	37%
1-unit, attached structure	5,565	11%
2-4 units	3,892	8%
5-19 units	7,850	15%
20 or more units	15,177	29%
Mobile Home, boat, RV, van, etc.	109	0%
Total	51,886	100%

Unit Size by Tenure

Santa Clara City homeowners are most likely to live in larger homes (80% live in units with 3 or more bedrooms), while renters are most likely to occupy 1-2 bedroom units (31% live in 1 bedroom and 41% live in 2 bedroom units).

Table 32 – Unit Size by Tenure Data Source: ACS 2023 5 year estimates.				
	Owners		Renters	
	Number	%	Number	%
No bedroom	118	1%	3,066	11%
1 bedroom	594	3%	8,802	31%
2 bedrooms	3,323	17%	11,795	41%
3 or more bedrooms	15,991	80%	4,912	17%
Total	20,026	100%	28,575	100%

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

SCCHA Section 8 Housing Choice Voucher program serves those between 0%-30% AMI and 30%-50% AMI. SCCHA owns seven affordable housing projects within the City, including:

- Bracher Senior Housing, a 72-unit senior housing complex for seniors under 50% AMI;
- Deborah Drive Apartments, a four-unit public housing complex for families under 30% AMI;
- Eklund Garden Apartments, a 16-unit apartment complex for those under 30% AMI;
- John Burns Garden Apartments, a 100-unit senior housing complex for seniors under 50% AMI;
- Klamath Gardens Apartments, a 17-unit apartment complex for families under 50% AMI;
- Miramar Way Apartments, a 16-unit apartment complex for families under 50% AMI; and
- Rivertown Apartments, a 100-unit apartment complex for families under 60% AMI.

Additionally, according to the 2023-2031 Housing Element, the City of Santa Clara has 233 units of housing targeted to extremely low-income residents (less than 30% AMI) in the following buildings:

- Monroe Apartments, 16 units
- Calabazas Apartments, 80 units
- Mainline North, 16 units
- Agrihood, 54 units
- Kifer Senior, 39 units
- Peacock Commons, 10 units
- Belovida Senior Apartments, 9 units
- Cypress Apartments, 5 units
- Presidio El Camino Apartments, 4 units

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

According to the City's 2024 Housing Element, there are four assisted rental projects, with a total of 45 units in Santa Clara are identified to be at potential, albeit very low, risk of conversion to market rate use between June 2028 and October 2031. The following objectives outlined in the City's Housing Element support the City's goal of conserving 87 affordable units which include "naturally occurring affordable housing" units (44 in higher income, higher resourced, and lower density neighborhoods):

- a) Continue to assist property owners of income restricted housing to make periodic capital improvements to their property, to improve energy efficiency and to extend affordability.
- b) Continue to monitor and analyze inventory of income restricted projects/units that may be at-risk of losing affordability controls and maintain contact every four years with the property owners regarding long-term plans for their projects.
- c) Maintain contact with public and nonprofit agencies (qualified entities) every two years, such as the Sobrato Family Foundation, BRIDGE Housing, and MidPen Housing that have expressed interest in purchasing, managing, or financing the acquisition of at-risk units.
- d) Explore new funding sources that can be used for preservation from the Bay Area Housing Finance Authority (BAHFA) and other state sources by attending at least two related meetings or webinars per year.
- e) Work with owners of at-risk income restricted housing to restructure City loans in exchange for extended affordability restrictions when appropriate. Page 13.2-13
- f) When an at-risk project is identified, work with the property owner to provide tenants with information regarding tenant rights and conversion procedures, including the property owner requirement to provide a minimum 12-month notice of intent if they choose to opt out of low-income use restrictions.
- g) By the end of 2024, develop a list of naturally occurring affordable housing (NOAH) locations and meet with at least three property owners to facilitate possible connections between sellers, affordable housing developers, and funding sources.
- h) In 2025, 2027, and 2029, monitor the risk of conversion of naturally occurring affordable housing (NOAH) by contacting owners of the three highest risk properties to determine their intentions and continue to coordinate with qualified entities regarding the conversion of NOAH to income-restricted affordable housing.

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

There is currently a 5,228-unit gap for renter households between 0%-30% AMI. Throughout the community engagement outreach for this Consolidated Plan, stakeholders and residents referenced affordable housing for extremely low and low-income residents as the highest priority as a preventative strategy for increasing numbers of homeless residents across the county.

Describe the need for specific types of housing:

As discussed in the Needs Assessment, those in need of affordable housing include people at -risk of homelessness, homeless individuals, seniors, people living with HIV/AIDS, people with disabilities. As identified throughout the City's community engagement efforts, there is an urgent need for homeless shelters, transitional housing and emergency funds and/or legal and emergency financial assistance to prevent eviction.

Discussion

There is a significant need for affordable housing units within the City and especially for people with special needs, including the elderly, disabled, large households, and people living with HIV/AIDS. Several past CDBG and HOME funded projects and activities have addressed these needs through service providers including Catholic Charities, Santa Clara Senior Center Nutrition Program, Neighborhood Conservation and Improvement Program, Rebuilding Together Silicon Valley, and Tenant Based Rental Assistance.

The City's 2023-2031 Housing Element outlines quantitative goals for increasing affordable housing inventory in the City specifically in higher opportunity areas:

- 650 units Constructed (325 units by 2028)
- 150 units Rehabilitated (75 units by 2028)
- 44 units Conserved (22 units by 2028)

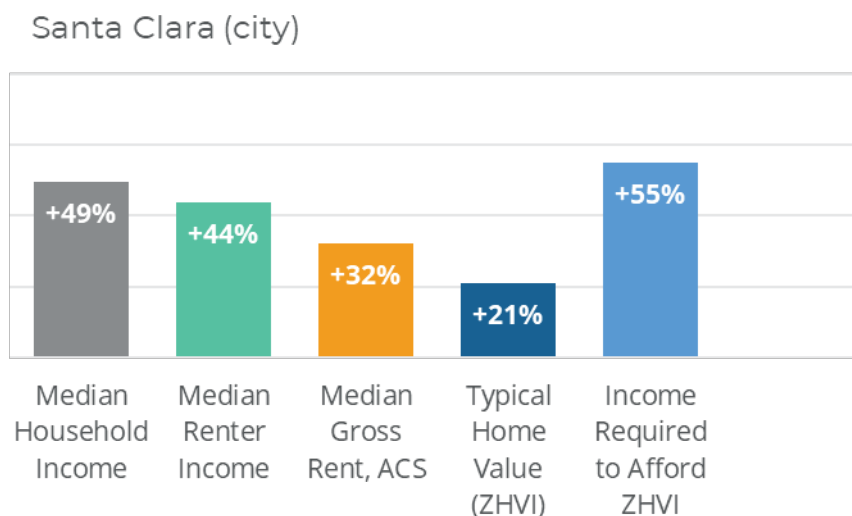
As part of the goal of constructing 650 units, rehabilitating 150 units, and conserving 44 units for affordable housing development, the City seeks to assist at least 125 individuals through actions that facilitate affordable housing development on religious/faitH-based sites, adaptive reuse of hotels/motels along transit corridors in proximity to services for affordable or interim housing, affordable home sharing, increasing the density limit for Very Low Density Residential parcels and through additional naturally occurring affordable units on single-family zoned properties such as ADUs and SB 9 projects.

MA-15 Housing Market Analysis: Cost of Housing – 91.210 (a)

Introduction

The City of Santa Clara is among a group of neighboring communities comprising the North County who host the highest home values and rents in the region. In the North County, the City's median home values are higher than Milpitas, but lower than Palo Alto, Sunnyvale, Mountain View, and Cupertino and roughly similar to the overall County median value. As shown in the figure below, between 2018 and 2023, median renter income actually surpassed rising rental costs: renter income rose by 44% while rents rose by 32%. The reality of rising costs of everyday necessities and energy costs coupled with displacement of lower income renters in the City, however, necessitate caution in concluding that the City is affordable to all households based on income and rental data alone. Although home values rose more slowly than rents, the income required to afford homeownership increased by 55%, primarily due to high interest rates, making homeownership out of reach for most renter households. Additionally, rising home insurance rates due to climate change related risk will continue to exacerbate the lack of homeownership affordability in Santa Clara City and regionally.

Supplemental Figure 13. Median Income and Housing Cost 2018-2023.



Source: 2018 and 2013 ACS 5 year estimates.

Percent Change in Median Income vs. Percent Change in Rent/Home Costs, 2018-2023

Median contract rent increased by 110% between 2010 and 2023, according to data required by HUD. Median gross rent increased by 32% between 2018 and 2023. The vast majority of rental units rent for more than \$2,000 per month.

In 2024, the median for sale home price in Santa Clara City was \$1.5 million. As previously mentioned, Santa Clara City's median home value, although extremely high, is actually lower than the median home values of neighboring jurisdictions and similar to the median for the County.

Cost of Housing

Table 33 – Cost of Housing			
Data Source: ACS 2010 5 year estimates (Base Year), ACS 2023 5 year estimates (Most Recent Year)			
	Base Year: 2010	Most Recent Year: 2023	% Change
Median Home Value	\$643,800	\$1,527,900	137%
Median Contract Rent	\$1,356	\$2,857	110%

Table 34 – Rent Paid		
Data Source: ACS 2023 5 year estimates		
Rent Paid	Number	%
Less than \$500	228	0.81%
\$500-999	501	1.77%
\$1,000-1,499	1,262	4.46%
\$1,500-1,999	2,699	9.55%
\$2,000 or more	23,581	83.41%
Total	28,271	100.00%

Housing Affordability

Table 35 – Housing Affordability		
Data Source: ACS 2023 5 year estimates		
% Units affordable to Households earning	Renter	Owner
30% HAMFI	710	No Data
50% HAMFI	2,650	150
80% HAMFI	7,405	230
100% HAMFI	No Data	369
Total	10,765	749

Monthly Rent

Table 36 – Monthly Rent					
Data Source: HUD FMR & HOME Rents					
Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	2,223	2,513	2,941	3,750	4,202
High HOME Rent	1,611	1,728	2,074	2,389	2,645
Low HOME Rent	1,281	1,372	1,646	1,902	2,122

Is there sufficient housing for households at all income levels?

The rental affordability gap conducted to support the Consolidated Plan found that the City of Santa Clara needs 5,228 rental units affordable to renters with incomes of less than \$50,000: there are 6,241 renters with incomes under \$50,000 and 1,013 units affordable to them and therefore sufficient housing does not exist for households at all income levels.

Purchase affordability gaps—which occur when demand from potential first-time homebuyers outweighs the supply of affordable homes for sale—exist for renters until they have incomes exceeding \$150,000. An estimated 63% of Santa Clara City’s potential first-time homebuyers earn less than \$150,000, but approximately 3% of owner-occupied units are valued within their affordable price range.

How is affordability of housing likely to change considering changes to home values and/or rents?

Rising housing costs continue to outpace household income growth within the City. The City anticipates that the cost of market-rate housing will continue to increase with the strong economy within the Silicon Valley region, which has led to household growth outpacing the production of new housing units and additional upward pressure on housing costs.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The Fair Market Rent and the area median rent are comparable. This allows Housing Choice Voucher holders to rent properly sized units.

Discussion

Area median rents and home prices have risen significantly in the last 10 years; however, median income has not risen in proportion. Voucher allocations have increased to cope with rising prices.

MA-20 Housing Market Analysis: Condition of Housing – 91.210 (a)

HUD defines housing “conditions” similarly to the definition of housing problems previously discussed in the Needs Assessment. These conditions are:

1. More than one person per room
2. Cost burden greater than 30%
3. Lack of complete plumbing
4. Lack of complete kitchen facilities

Definitions

The City defines substandard housing consistent with the State of California:

According to the California Health and Safety Code, Division 13, Part 1.5 Regulation of Buildings Used for Human Habitation, a Substandard Building is one where there exists any of the conditions listed in section 17920.3 to an extent that endangers the life, limb, health, property, safety, or welfare of the public or the occupants thereof.

Condition of Units

Most of Santa Clara City’s housing stock is in good condition with three quarters of owners and 58% of renters reporting no negative conditions which is positive given the age of housing. Renters are more likely than owners to occupy housing units with condition challenges, with 37% in units with one condition and 5% in units with two conditions, compared to 24% of owners.

The City of Santa Clara has a large inventory of older housing units with three-quarters of owned units and half of rental units being built before 1980. These units have the highest risk of lead-based paint hazards. Data was not available to estimate the presence of children in these units. Interviews with Rebuilding Together, a regional housing rehabilitation nonprofit serving Santa Clara City, indicated that the need for lead remediation is often identified when evaluating applications for home rehabilitation assistance and substantial cost and few qualified contractors in the region.

Condition of Units

Table 37 – Condition of Units				
Data Source: Data Source: ACS 2023 5 year estimates				
Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	4,550	23%	10,430	37%
With two selected Conditions	101	1%	1,430	5%
With three selected Conditions	75	0%	179	1%
With four selected Conditions	0	0%	0	0%
No selected Conditions	15,300	76%	16,536	58%
Total	20,026	100%	28,575	100%

Year Unit Built

Table 38 – Year Unit Built				
Data Source: Data Source: ACS 2023 5 year estimates				
Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later`	2,958	15%	8,696	30%
1980-1999	1,867	9%	5,459	19%
1950-1979	13,485	67%	12,657	44%
Before 1950	1,716	9%	1,763	6%
Total	20,026	100%	28,575	100%

Risk of Lead-Based Paint Hazard

Table 39 – Risk of Lead Based Paint				
Data Source: Data Source: ACS 2023 5 year estimates (Total units)				
Risk of Lead-based Paint Hazards	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	15,201	76%	14,420	50%
Housing Units built before 1980 with children present	NA		NA	

Vacant Units

Table 40 – Vacant Units			
Data Source: Data Source: ACS 2011-2015			
	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			3,285
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

Need for Owner and Rental Rehabilitation

The City's 2023-2031 Housing Element identified a much lower need for rehabilitation than new construction of affordable housing with an estimate of only 10 units needing rehabilitation per year. Low to moderate income seniors and residents with disabilities living on fixed incomes, however, have a considerable need for rehabilitation assistance. There are approximately 121 frail elderly households in the City of Santa Clara who could have needs for accessibility improvements based on their poverty rate. There are a total of 1,505 residents with a hearing or vision impairment; and 1,645 with an ambulatory limitation—all of which could have rehabilitation needs.

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

Building age is used to estimate the number of homes with lead-based paint (LBP), as LBP was prohibited for use on residential units built after 1978. For the purposes of this plan, units built before 1980 are used as a baseline for units that contain LBP. According to HUD data, 76% of owner-occupied units (or 15,201 units) and 50% of renter-occupied units (14,420 units) were built before 1980. Data on children present is not available. These owners and renters, especially those who are lower income, have the highest risk of lead-based paint hazards. It is important to note that many of these potential LBP units have been substantially rehabilitated where lead and other hazards were abated as part of that process, but the exact number of abated LBP units is uncertain. Rebuilding Together, the region's housing rehabilitation nonprofit service provider, indicated in stakeholder interviews that approximately 12 homes test positive and need remediation per year with high associated cost. They shared that most homes in the region that are positive for lead paint were built in the 1950's.

The City has an LBP Management Plan and carries out projects according to this plan. The City requires testing and hazard reduction in properties that use CDBG or HOME rehabilitation funds where lead and other risks may be present. The City also provides information about the risk of LBP to property owners.

MA-25 Public and Assisted Housing – 91.210 (b)

Introduction

As discussed in the Needs Assessment, SCCHA administers federal rental assistance programs through the Section 8 Voucher Program. These programs are targeted to low-, very low-, and extremely low-income households, more than 80% of which are extremely low-income families, seniors, veterans, persons with disabilities, and formerly homeless individuals. SCCHA currently owns and manages 36 properties with a total of 2700 housing units across Santa Clara County. Information on public housing units and vouchers for Santa Clara City is detailed in the table below.

Totals Number of Units

Table 41 – Total Number of Units by Program Type									
Data Source: Santa Clara County Housing Authority, January 2025									
	Certificate	Mod- Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
# of units vouchers available	0	0	4	NA	236	NA	NA	NA	NA
# of accessible units	0	NA	0	NA	49	NA	NA	NA	NA
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Describe the supply of public housing developments:

In 2008, SCCHA was designated a Moving to Work (MTW) agency. The MTW program is a federal demonstration program that allows greater flexibility to design and implement more innovative approaches for providing housing assistance. Through this designation, SCCHA has used Low Income Housing Tax Credit (LIHTC) financing to transform and rehabilitate its public housing units. There are only four public housing units in the County as all properties have been RAD transitioned over the years. SCCHA operates four two-bedroom public housing units in the City of Santa Clara and those are the only remaining traditional public housing units within the County.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

As displayed in Table 45 below, the average inspection score for the four public housing units was 96 in 2017. This is a high average score, indicating that the units are in good condition.

Public Housing Condition

Table 42 – Public Housing Condition	
Data Source: PIC (PIH Information Center)	
Public Housing Development	Average Inspection Score
Deborah Drive Apartments	96

Deborah Drive Apartments which comprise 4 units are the only public housing remaining in the SCCHA inventory and received a high inspection score when last inspected in 2017.

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

SCCHA no longer has any traditional public housing buildings in its inventory, but only the 4 units previously referenced. Properties that have been RAD converted have received considerable rehabilitation and SCCHA has a capital improvement fund to address any new restoration and revitalization needs across properties and seek input from residents on needed improvements through a survey conducted every 3 years.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

SCCHA has been an MTW agency since 2008. In this time the agency has developed 60 MTW activities. As previously indicated in the Needs Assessment section of this plan, the majority of successful initiatives have been aimed at reducing administrative inefficiencies, which produce more resources for programs aimed at assisting LMI families. SCCHA conducts resident surveys every 3 years to determine needs, experiences, and program suggestions of voucher participants across the county. Additionally, 2 residents are included on the SCCHA Board of Commissioners.

An example of such a program is SCCHA's Family Self Sufficiency (FSS) Program designed to provide assistance to current SCCHA Section 8 families to achieve self-sufficiency. As per the SCCHA. "the FSS program provides case management and advocacy to current program participants in order to help them attain self-sufficiency goals. Families enroll and sign a five-year contract to participate in the program. After enrolling in the program, participants set goals such as finishing their education, obtaining job training, and/or employment. During the contract term, participants who increase their earned income can receive cash bonuses. When the family reports an increase in earned income, SCCHA calculates a monthly bonus amount that is deposited into an 'escrow' account which the family can receive upon program graduation. Families eligible for the FSS program are those receiving SCCHA assistance through the HCV program and the program is both free and voluntary.

Another program, as referenced in the Needs Assessment section of the plan is the Housing Mobility Pilot project that SCCHA is in the process of launching. This program will provide housing opportunities for families enrolled in the Housing Choice Voucher program to move to higher opportunity areas across the county. Higher opportunity areas include those that are higher income with better performing schools and increased access to job opportunities. Participants in the program will receive security deposit assistance, housing search assistance and counseling. One hundred families will be selected to participate in the initial pilot program.

Discussion:

See above.

MA-30 Homeless Facilities and Services – 91.210 (c)

Introduction

This section describes the mainstream and targeted services and resources available persons and households experiencing homelessness in the City of Santa Clara and in the County of Santa Clara. According to the Housing Inventory Count (HIC) for 2021, the City had a total capacity of 453 resources to support qualifying populations in the city—most of which were rapid rehousing (151 beds) or other permanent supportive housing (126 beds).

Although these resources are located within the city and are available to City residents, very little capacity is set-aside for residents or for those with a connection to the City of Santa Clara. Individuals within the city can access resources across the County of Santa Clara through the Here4You emergency shelter hotline and through the countywide Coordinated Entry System (CES).

In 2021, there were a total of 347 people with a connection to the City of Santa Clara in emergency shelters; 41 people in transitional housing; 230 people in rapid rehousing; 166 people in permanent supportive housing; and 206 people in homelessness prevention—regardless of the physical location of the program.

Facilities and Housing Targeted to Homeless Households

Table 43 – Facilities & Housing Targeted to Homeless Households					
Data Source: List includes DV Shelters. Numbers are duplicate for Unaccompanied Youth and Unaccompanied Children. Data includes entire continuum capacity and is aggregate for the County					
	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year-Round Beds (current & new)	Voucher/Seasonal/ Overflow Beds	Current and New	Current and New	Under Development
Households with Adult(s) and Child(ren)	0	0	165	78	0
Households with Only Adults	0	0	4	26	0
Chronically Homeless Households	0	0	0	7	80
Veterans	0	0	0		0
Unaccompanied Youth	0	4	20	28	0

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

The City of Santa Clara provides a range of mainstream services to support homeless persons (including those at risk of homelessness) and allocates funds for local non-profits and organizations to administer health, mental health, and employment services that complement the services targeted to homeless persons.

The services available in Santa Clara City include but are not limited to:

- Dignity on Wheels offers hot showers, free laundry facilities, and supportive services every Thursday on Bassett Street.
- The City allocates HOME funds and contracts with Project Sentinel to provide fair housing services including tenant-based services; outreach activities to train housing providers and social service agencies; a Fair Housing Forum for elected and City officials; and for the creation of a multi-lingual guide on property management for landlords who may own only a few properties. The City also allocated CDBG funds to subsidize the rehabilitation of the Project Sentinel facility to provide proper service delivery and to expand the services offered by the organization.
- The Santa Clara Unified School District Adult Education Center helps students develop “Welfare to Work” plans and provides career advice, job placement assistance, resume development, and interview skills to students. Additionally, the Adult Education Center serves homeless persons by providing job training and housing opportunities.
- The Behavioral Health Services Department (BHSD) offers mental health services and substance use treatment services for adults and older adults with substance use addictions and/or mental health needs. Services are available in English, Spanish, Mandarin, Vietnamese, and Tagalog and include:
 - Withdrawal management services (including residential detoxification);
 - Residential treatment with individual, group, and family counseling;
 - Recovery services including coaching, relapse prevention, and linkages to housing, transportation, job training, and education; and
 - Transitional housing for clients engaged in outpatient treatment that need a safe space or temporary housing.
- HOPE Services provides services to people with developmental disabilities and with mental health needs. Services include day services, training and employment, mental health care, and community living services that support clients ability to live independently.
- The Santa Clara County Childcare Resource and Referral (R&R) Program offers information about available childcare options for families. The program also manages and provides access to the Santa Clara County Childcare Portal which is a database with over 2,000 childcare providers.

Additionally, City staff regularly coordinate with the Momentum Health Trusted Response Urgent Support Team (TRUST) program to help residents during urgent mental health or substance use situations. TRUST is a community-driven mobile mental health crisis response team composed of specially trained community residents including those who have first-hand experience with mental health challenges; crisis intervention specialists; and first aid provider/responders. TRUST teams are different from other County-supported mental health crisis response teams, as they respond without involving law enforcement. The TRUST team can be reached through the suicide crisis line at 9-8-8. The Santa Clara Police Department also coordinates closely with the Santa Clara County Psychiatric Emergency Response Team (PERT) which is a crisis intervention model that pairs a licensed mental health clinician with a law enforcement officer to respond to calls in real time involving people in active, acute mental health crises.

Mainstream services that compliment services targeted to homeless persons include:

- The Valley Homeless Healthcare Program (VHHP) is part of the Santa Clara Valley Medical Center and provides medical services to homeless individuals, including primary care and urgent care. VHHP also manages a Medical Respite program for homeless individuals discharged from hospitals as well as a Backpack Homeless Health Care Program for those in encampments.
- The County Social Services Agency has expedited the review process of homeless household CalFresh applications so that they may receive benefits within three days.
- The County Behavioral Health Services Department (BHS) has multiple programs to connect homeless individuals with housing or shelter assistance. BHS also treats those going through behavioral health crises.
- The County Reentry Resource Center (RRC) provides services to those who have been previously incarcerated and to individuals who are homeless upon release. Services include referrals to drug treatment, housing assistance, food assistance, counseling, and other benefits.
- The County Office of Supportive Housing (OSH) mission is to increase the supply of housing and supportive housing that is affordable and available to extremely low income and /or special needs households. OSH supports the County mission of promoting a healthy, safe, and prosperous community by ending and preventing homelessness.

Other mainstream services include:

- Non-Employment Income: Social Security, Social Security Disability, General Assistance, Cash Aid, CALWORKS, Veterans Benefits, Tribal TANF, and CAPI.
- Food Related Assistance: CalFresh, SNAP, and WIC.
- Legal Services: Bay Area Legal Aid and Law Foundation of Silicon Valley.
- Medical: Medicaid, Medicare, Covered California, and Valley Homeless Healthcare Program.
- Employment Training Opportunities: Living Wage Employment Initiative. The area Continuum of Care provides a Living Wage Employment Initiative, which is a program that engages previously homeless program participants in job training, holds jobs fairs, and connects them with living-wage employment leading to careers in high growth industries.
- Transportation: CalWorks
- Childcare: Early Childhood Providers and CalWorks

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

In the City of Santa Clara, there are a total of 137 beds for households with children (HC); 11 beds for single males and females (SMF); 133 beds for single males and females and households with children (SMF+HC); and 4 beds for youth males and females (YMF). Table 3 below summarizes the organizations that offer facilities and beds to homeless persons and households with specific needs in Santa Clara City.

In addition to the beds and facilities shown below, the City of Santa Clara offers a variety of services that meet the needs of homeless persons including those with special housing and service needs. Services and facilities provided by or in Santa Clara City include but are not limited to:

- The City works closely with Housing Trust Silicon Valley to provide security deposit and utility assistance to chronically homeless persons and to persons at-risk of becoming homeless.
- LifeMoves offers career skills development, resume workshops, and job search support for homeless individuals and families (including chronically homeless persons and families). The non-profit also offers education for children and childcare services within family shelters, health and wellness workshops, and financial literacy programs to clients. (LifeMoves' program are provided in jurisdictions across Santa Clara County and San Mateo County.)
- The Health Trust delivers medically tailored meals (via Meals on Wheels) to persons with HIV/AIDS in Santa Clara City and has a chronic disease prevention and management services team that supports persons with HIV/AIDS by providing Ryan White case management, emergency transportation, financial assistance, and HOPWA or PSH subsidies.
- Next Door Solutions to Domestic Violence provides a hotline, walk in crisis counseling, emergency shelter, a Housing First program to prevent immediate homelessness, and HomeSafe which provides long-term housing and support services. Next Door also offers employment services and support groups for LGBTQ+ persons, women, teens, and men.

Facilities to meet the needs of homeless persons and families in the City of Santa Clara are summarized in the table below including the target population.

Supplemental Figure 14. Homeless Beds			
Data Source: City of Santa Clara			
Organization Name	Project Name	Target Population	Total Beds
Abode Services	City of Santa Clara TBRA	SMF+HC	75
Abode Services	Prop 36 RAP	SMF	1
Bill Wilson Center	Hathaway (formerly Lafayette Parenting)	HC	10
Bill Wilson Center	Jackson	HC	13
Bill Wilson Center	Peacock Commons HUD	SMF+HC	16
Bill Wilson Center	Peacock Commons LI	SMF+HC	27
Bill Wilson Center	Peacock Commons MHSA	SMF+HC	11
Bill Wilson Center	Youth Shelter North County	YMF	4
County of Santa Clara Office of Supportive Housing	[CCP Housing Maintenance] MHSA Peacock	SMF	7
County of Santa Clara Office of Supportive Housing	SCC MHD – MHSA Belovida Santa Clara	SMF	3
HomeFirst (formerly EHC LifeBuilders)	SFLC ? Veteran Rapid Rehousing Program (VRRP) – OSH – SCC	SMF+HC	4
HomeFirst (formerly EHC LifeBuilders)	Sobrato Family Living Center ELI (SFLC II)	HC	74
HomeFirst (formerly EHC LifeBuilders)	Sobrato Family Living Center PSH (SFLC III)	HC	40

Santa Clara City Council has recognized the need to develop a strategy to address increasing and chronic homelessness within the city. The Council has discussed the possibility of safe parking using the model that neighboring jurisdictions have adopted possibly as a pilot project but faces the barrier of identifying funding and land. Additional gaps related to homeless facilities that the city is in the process of addressing are the provision of inclement weather shelter for which the city has recently received funding from the state, and navigation of housing opportunities which is currently being handled by one staff person at a library which is insufficient to address the need which the city hopes to address with HOME funds. The city has identified a need for low barrier emergency shelter which currently does not sufficiently exist.

MA-35 Special Needs Facilities and Services – 91.210 (d)

Introduction

This section describes the supportive housing needs of special needs populations in the City of Santa Clara including the special needs facilities and services available within City limits and regionally that service these populations. The populations considered in this section include: elderly and frail elderly persons, persons with disabilities, persons with addictions, public housing residents, persons with HIV/AIDS and their families, and survivors of domestic violence.

Elderly/senior households. To address the supportive housing needs of elderly persons and seniors living in Santa Clara City, Catholic Charities' Ombudsman Program assists low income seniors in long-term care facilities by working to resolve client problems and cases and by improving the quality of their care. Additionally, seniors in Santa Clara City are served by the Silicon Valley Independent Living Center (SVILC) which provides information on and referrals to independent living facilities, independent living skills trainings, self-advocacy training, and referrals to housing. The center also provides home modification assistance, emergency financial assistance, assistive technology, benefits counseling, access to an accessible computer lab, and transition assistance to support seniors and elderly persons moving from nursing homes or institutions into integrated community-based living.

Seniors are also served by Live Oak Adult Day Services which offers a structured day program for seniors and is designed to help caregivers go to work and finish errands while providing support to seniors with cognitive or physical impairments. Additionally, the City provides access to Residential Care Facilities for the Elderly (RCFE) which are non-medical facilities that provide care and assistance with daily living activities (bathing, grooming, etc.) to persons 60 years and over and to persons under 60 years with certain circumstances. The City currently has 80 RCFE beds available for elderly persons.

Persons with disabilities. Residents with disabilities in the City of Santa Clara have unique supportive housing and service needs and face additional housing barriers as many of these households have lower incomes, higher poverty rates, lack access to affordable and accessible housing, and a limited availability of affordable in-home care (including in-home caregivers). Persons with developmental disabilities in the City of Santa Clara also have unique supportive housing and service needs. Housing Choices (a non-profit that services persons with developmental disabilities), provided the following comments on the needs of residents with developmental disabilities in Santa Clara County. These comments were received as part of the City's Housing Element update.

- Between September 2015 and June 2021, the Department of Developmental Services reported that Santa Clara County residents with developmental disabilities age 62 and older grew by 35%. This likely means that more adults with developmental disabilities will outlive their parents and family members who are the largest source of housing for people with developmental disabilities in the City of Santa Clara.
- The reduced rate of occupant turnover, coupled with closing facilities, will make it more difficult for middle-aged and senior adults who have been living with aging parents in the City of Santa Clara to transition to licensed care when their parents pass away. Notwithstanding 20% growth in Santa Clara County's total population of adults with developmental disabilities, the Department of Developmental Services has documented a 15% decline in the age group 42 to 51 in the county between September 2015 and June 2021.

- Displacement takes a toll on adults with developmental disabilities who depend on familiarity with transit routes and shopping and services, as well as support from community-based services and informal networks built up over years of living in Santa Clara.

There are several group homes and independent living options for residents with disabilities in the City of Santa Clara (Figure 7)—however only 56 income-restricted units are set-aside for residents with developmental disabilities. To meet demand, the City’s Housing Element estimates that a 35% increase would require the construction of 76 new housing units for this special needs group. Additionally, in the City of Santa Clara, HOPE Services supports persons with developmental disabilities and persons with mental health needs by providing support services including day services, training and employment, mental health services, and community living services that support clients’ ability to live independently.

Supplemental Figure 15. Group Homes and Independent Living for Persons with Disabilities in the City of Santa Clara and Surrounding Communities

Property Name	Capacity	Location
City of Santa Clara		
Briarwood Cooperative	Shared SF home with 4 private bedrooms for individuals with developmental disabilities	2113 Briarwood Drive Santa Clara, CA 95051
De La Cruz Cooperative	Shared SF home with 4 private bedrooms for individuals with developmental disabilities	3779 De La Cruz Blvd. Santa Clara, CA 95054
Monroe Commons	10 apartments set-aside for persons with developmental disabilities	2330 Monroe Street Santa Clara, CA 95050
Surrounding Communities		
Life Services Alternative	3 five-person group homes for persons with physical or developmental disabilities	260 W. Hamilton Ave Campbell, CA 95008
Stoney Pine Villa	12 one-bedroom units, 8 two-bedroom units, 3 three-bedroom units	267 W. California Street Sunnyvale, CA 94086

Note: Monroe Commons is currently under construction in which 10 of the 40 apartment units will be set-aside for persons with developmental disabilities.

Source: City of Santa Clara Housing Element.

Persons with addictions and/or mental illness. In the City of Santa Clara, persons with addictions and persons with a mental illness are at an increased risk of homelessness and housing instability as many individuals lack access to the supportive housing and services they need to remain stably housed. Residents with addictions and/or a mental illness in Santa Clara City are served by Abode Services’ five-member outreach team which targets high need individuals with mental health challenges to add them to the County’s housing queue and to connect them to community services and resources while they wait for housing. The City also provides CDBG funds to the Bill Wilson Center (which serves homeless youth, unaccompanied youth, and young adults) to provide case management and counseling services to transitional age youth including those exiting the foster care system and victims of human trafficking.

Residents with addictions and/or a mental illness in Santa Clara City also have access to Behavioral Health Services in Santa Clara County which provides mental health services and substance use treatment services for adults and older adults with substance use and mental health needs (including persons experiencing homelessness). Services are available in English, Spanish, Mandarin, Vietnamese, and Tagalog and include: withdrawal management services (including residential detoxification), residential treatment services that includes group, individual, and family counseling; recovery services such as coaching, relapse prevention, and referrals to housing, transportation, job training, and education; and transitional housing for clients engaged in outpatient treatment and need a safe space to stay/temporary housing.

Public housing residents. Public housing residents have complex supportive housing and service needs as many households have very low to low incomes and are at an increased risk of housing instability if they were to lose their housing assistance. The Santa Clara County Housing Authority currently holds more than 17,000 Housing Choice Vouchers but there are roughly 42,000 people currently on the interest list, indicating a widespread need for rental assistance. New voucher resources were obtained this year, such as HUD-VASH vouchers and vouchers for homeless persons and families with disabilities. The primary obstacle for putting vouchers to use is a lack of units and landlord resistance to taking vouchers. The Housing Authority currently contracts with Abode Services, a local nonprofit service provider, to assist people obtaining vouchers in their housing search.

Additionally, the City identifies voucher holders as living in areas of the city where households experience higher rates of overcrowding. According to the City's Housing Element, census tracts in the northern parts of the City of Santa Clara that have higher voucher utilization rates (5% to 15%) also have higher rates of overcrowding (12% to 15%) than the City overall.

Persons living with HIV/AIDS. Persons living with HIV/AIDS have a need for consistent access to medical care and supportive services which requires that households have access to stable and affordable housing, preferably within proximity to public transit and/or proximity to supportive services or medical facilities. Due to the high cost of specialized care and reduced incomes (individuals are often unable to work while ill), persons with HIV/AIDS and their families need greater access to housing assistance such as short-term rental or mortgage payment assistance and/or utilities assistance to help prevent long-term instability or homelessness.

Residents with HIV/AIDS living in the City of Santa Clara are served by Loaves and Fishes which delivers medically tailored meals (via Meals on Wheels) to persons with HIV/AIDS in Santa Clara and has a chronic disease prevention and management services team that supports residents by providing Ryan White case management services, emergency transportation, financial assistance, and HOPWA and PSH subsidies. Residents are also served by The Health Trust which delivers medically tailored meals (via Meals on Wheels) to persons with HIV/AIDS in Santa Clara City. The organization also has a chronic disease prevention and management services team that supports persons with HIV/AIDS by providing Ryan White case management, emergency transportation, financial assistance, and HOPWA or PSH subsidies.

Survivors of domestic violence. Survivors of domestic violence need financial assistance and other economic development programs to address the impacts of financial abuse (which often leads to poor credit, low or no income, and lack of employment history). Providers serving survivors of domestic violence in the City of Santa Clara also identify a need for eviction prevention services, competent and compassionate behavioral health care, legal protective orders, help obtaining or keeping custody of children, and immigration or asylums support (especially for those fleeing trafficking). While there is a documented need to provide these services (and housing) to people fleeing violence or exploitation, the volume of the resources available in the City does not meet the need. As noted in the City's 2021 HOME-ARP Plan, people fleeing violence and exploitation face additional challenges in finding housing and need specialized supportive services to ensure their safety and to overcome housing barriers. These specialized services must include risk assessment, safety planning, and protection of personal information by providers who understand the unique needs of survivors.

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

Santa Clara City residents have access to the following programs that provide assistance in identifying housing opportunities upon release from institutional care:

Residential Care Facilities for the Elderly (RCFE) are non-medical facilities that provide a level of care that includes assistance with activities of daily living, such as bathing and grooming. These facilities serve persons 60 years and older and persons under 60 years with certain circumstances. The City has 208 RCFE beds available for elderly persons ([Facility Search Welcome](#))

The Valley Homeless Healthcare Program (VHHP) is part of the Santa Clara Valley Medical Center and provides medical services to homeless individuals, including primary care and urgent care. VHHP also manages a Medical Respite program for homeless individuals discharged from hospitals

The County Social Services Agency has expedited the review process of homeless household CalFresh applications so that they may receive benefits within three days.

The County Behavioral Health Services Department (BHS) has multiple programs to connect homeless individuals with housing or shelter assistance. BHS treats those going through behavioral health crises.

The County Reentry Resource Center (RRC) provides services to those who have been previously incarcerated and to individuals who are homeless upon release. Services include referrals to drug treatment, housing assistance, food assistance, counseling, and other benefits.

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

The City has committed nearly \$7MM to support the operation of interim family housing on County owned land located on Benton Street and Lawrence Expressway. If state Homekey dollars are awarded in April 2025, the project will move forward and will provide housing for 30 families in suite style apartments or approximately 90-120 people total. This site will serve households with children under 18 and may provide shelter for families fleeing domestic violence.

The City is also exploring ways to expand the supply of shared housing for persons with developmental disabilities in both single family homes and in multifamily buildings.

MA-40 Barriers to Affordable Housing – 91.210 (e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The City has identified multiple constraints or barriers to the affordable housing and residential investment in its 2023-2031 Housing Element Update, including:

Governmental constraints

- **Land use controls and development standards.** While land use controls help to maintain the quality of the city's residential neighborhoods, they can be viewed as constraints in that they determine the amount of land to be developed for housing and establish a limit on the number of units that can be built on a site. The City's standards have not been changed substantially since 1969;
- **Residential development standards.** The City's Zoning Ordinance contains development standards for each zoning district, including minimum lot sizes, setbacks, widths, densities, and restrictions on building and landscape coverage.
- **Parking standards.** Parking can substantially add to the cost of housing. The City's Zoning Ordinance currently requires two spaces per unit in both single-family and multi-family districts.
- **Planning and development fees.** The City and other agencies assess a number of fees that affect the development of and cost of housing. Compared to other county jurisdictions, the City's fees for residential projects are considered moderate.
- **On- and off-site improvement requirements.** On- and off-site improvements, including public streets, curbing, sidewalks, streetlights, water, sewer, and drainage requirements, have an impact on the cost of residential development. Improvement requirements for new developments are regulated under the Subdivision Ordinance. Off-site improvement requirements are less costly in a fully developed community since infrastructure needed to serve infill development is already in place. However, the financial burden of improvements as the City's infrastructure ages is a concern.

Non-governmental constraints

Locally and regionally, there are several constraints that hinder the City's ability to accommodate the community's housing needs. The high cost of land, rising development costs, and neighborhood opposition make it expensive for developers to build affordable housing. These constraints may result in housing that is not affordable to low- and moderate-income households or may render residential construction economically infeasible for developers. While local government has little influence on larger market factors such as interest rates, its policies and regulations can act as constraints that affect both the amount of residential development that takes place and the affordability of housing. Specific constraints include:

- **Land Availability.** In 2022, fewer than five acres of vacant parcels (including right-of-way properties) are zoned for residential or mixed use development throughout the city, including in the three focus areas for future development (El Camino Real, Lawrence Station, and Tasman East).
- **Community Resistance.** Historically, there has been community opposition to higher density residential infill development proposed along major transportation corridors, particularly when that development is located directly adjacent to long-established single-family neighborhoods.

- **Construction Costs.** Market constraints substantially influence the cost of housing and pose a challenge to providing housing affordable for all income levels. Land prices are typically the most significant component of the cost. The cost of land has increased rapidly over the past decade. Construction costs and fluctuating interest rates are also major contributors to in the increasing cost of housing in the San Francisco Bay Area.
- **Availability of financing.** The availability of financing affects a person's ability to purchase or improve a home. The primary concern in a review of lending activity is to see whether home financing is generally available in the community. Developers of affordable housing face significant challenges in securing financing. Due to the limited possible return from rents or sales prices of affordable units, many private lenders are unable to finance affordable projects due to the rate of return. Thus, affordable developers must rely on community lending divisions, nonprofit institutions, grants and special loans, and local assistance.

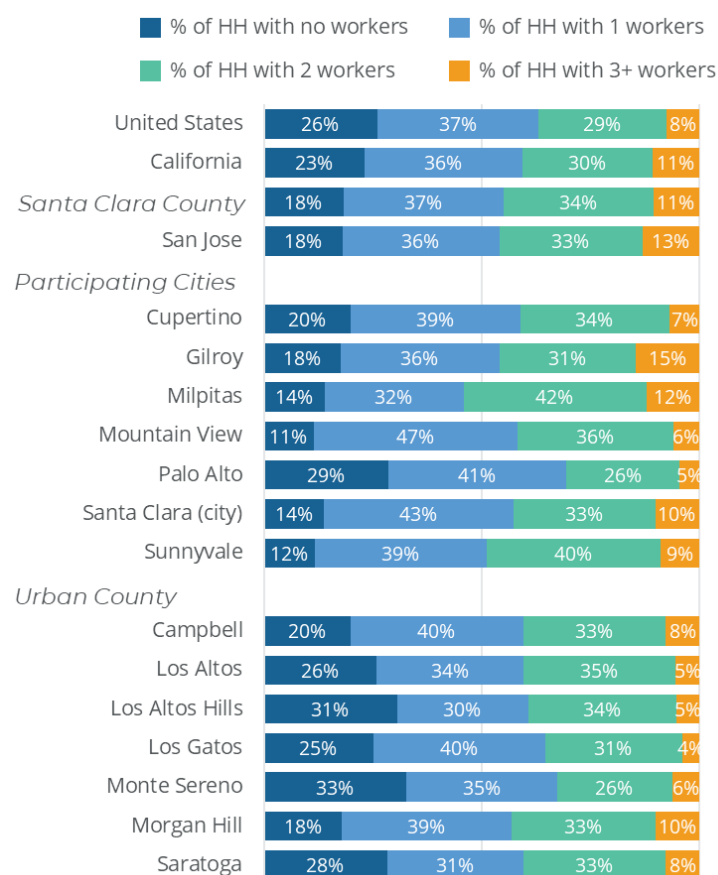
MA-45 Non- Housing Community Development Assets – 91.215 (f)

Introduction

Santa Clara City's largest employment sectors are Professional, Scientific, and Management Services and Manufacturing, comprising just over half of all jobs in the City. The next largest employment industry is Education and Health Care. Santa Clara's employment landscape mirrors that of the county overall, with a large share of jobs in Manufacturing, which is the largest single employment industry countywide. Information and Professional, Scientific, and Management Services are very high paying industries, with annual average wages ranging from \$250,000 to \$400,000.

Education and health care workers are paid much less, averaging between \$85,000 and \$95,000 in annual salaries. These workers are an integral part of the City's economy and, unless they are living in multiple worker households, struggle to find affordable rentals and cannot afford to become homeowners in the City. As shown below, Santa Clara City has the second highest share of single worker households in the County, with 43% of workers in one-worker households. This reflects the high wages paid in the tech-dominant industries, which enable workers to live alone and afford rent. Lower wage workers in other industries, however, will need to live in multiple-worker households, which the rental stock may not deliver.

Supplemental Figure 16. Workers per Household, Participating Jurisdictions, 2022/23

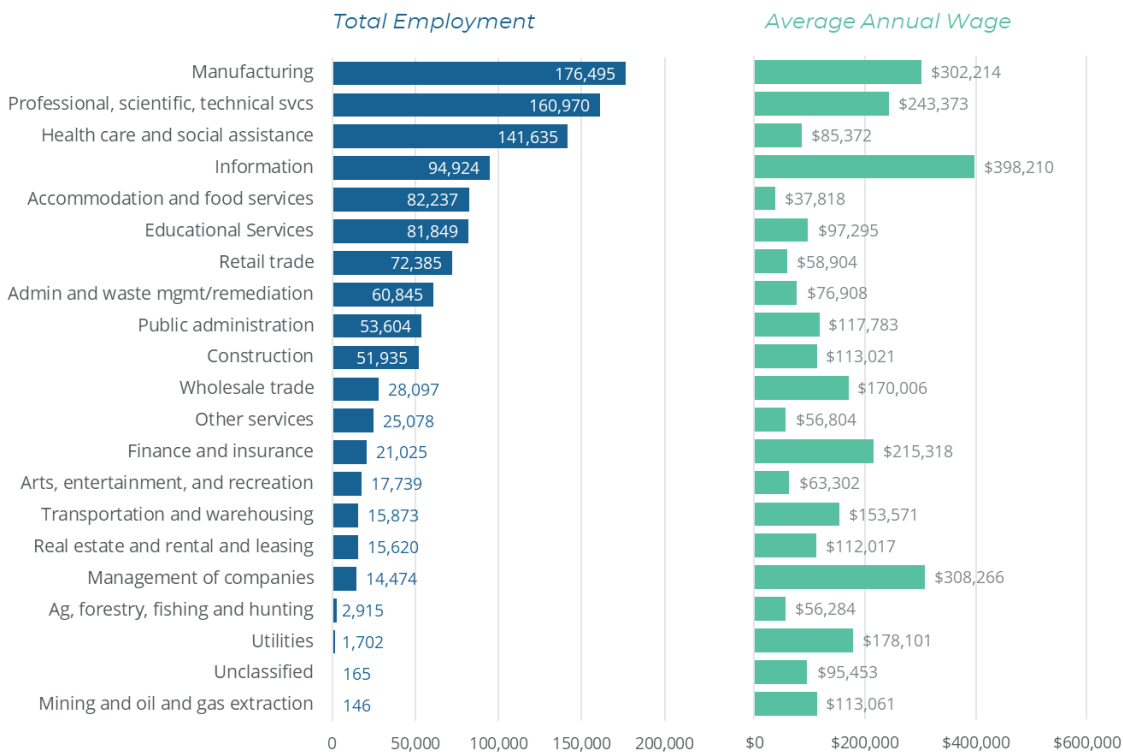


Source: 2022 and 2023 ACS and Root Policy Research.

Economic Development Market Analysis Business Activity

Table 45 – Business Activity					
Data Source: 2022 Longitudinal Employer-Household Dynamics					
Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	204	36	0.3%	0.0%	-0.3%
Arts, Entertainment, Accommodations	3,878	7,223	6.4%	6.5%	0.2%
Construction	2,195	6,972	3.6%	6.3%	2.7%
Education and Health Care Services	9,911	13,484	16.2%	12.1%	-4.1%
Finance, Insurance, and Real Estate	2,604	2,756	4.3%	2.5%	-1.8%
Information	7,894	7,600	12.9%	6.8%	-6.1%
Manufacturing	10,288	30,907	16.8%	27.8%	11.0%
Other Services	1,166	1,471	1.9%	1.3%	-0.6%
Professional, Scientific, Management Services	11,456	25,074	18.8%	22.6%	3.8%
Administration and Support, Waste Management	3,270	6,527	5.4%	5.9%	0.5%
Public Administration	1,197	754	2.0%	0.7%	-1.3%
Retail Trade	3,458	3,262	5.7%	2.9%	-2.7%
Transportation & Warehousing	1,828	1,322	3.0%	1.2%	-1.8%
Wholesale Trade	1,718	3,667	2.8%	3.3%	0.5%
Grand Total	61,067	111,055	100.0%	100.0%	0.0%

Supplemental Figure 17. Employment and Wages, Santa Clara County, 2023



Source: BLS QCEW and Root Policy Research.

Labor Force

Table 46 – Labor Force Data Source: ACS 2023 5 year estimates	
Labor Force Population	Total
Total Population in the Civilian Labor Force	77,717
Civilian Employed Population 16 years and over	74,313
Unemployment Rate	4.38%
Unemployment Rate for Ages 16-24	0.07%
Unemployment Rate for Ages 25-65	0.04%

Table 47– Occupations by Sector Data Source: ACS 2023 5 year estimates	
Occupations by Sector	Number of People
Management, business and financial	15,123
Farming, fisheries and forestry occupations	165
Service	6,799
Sales and office	9,821
Construction, extraction, maintenance and repair	2,450
Production, transportation and material moving	4,178

Travel Time

Table 48 – Travel Time Data Source: ACS 2023 5 year estimates		
Travel Time	Number	Percentage
< 30 Minutes	44,288	69%
30-59 Minutes	16,141	25%
60 or More Minutes	3,448	5%
Total	63,877	100%

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Table 49 – Educational Attainment by Employment Status Data Source: ACS 2023 5 year estimates			
Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,604	0	1,225
High school graduate (includes equivalency)	4,714	273	1,827
Some college or Associate degree	9,744	727	1,809
Bachelor degree or higher	49,140	1,434	6,764

Educational Attainment by Age

Table 50 – Educational Attainment by Age					
Data Source: ACS 2023 5 year estimates					
	18–24	25–34	35–44	45–65	65+
Less than 9th grade	0	924	362	678	671
9th to 12th grade, no diploma	577	50	0	815	1,225
High school graduate, GED, or alternative	2,330	1,306	1,557	3,951	2,605
Some college, no degree	5,127	2,354	2,376	4,837	3,060
Associate’s degree	1,218	702	773	1,238	1,743
Bachelor’s degree	4,249	13,656	7,513	7,584	3,606
Graduate or professional degree	1,203	12,165	8,611	7,899	2,908

Educational Attainment – Median Earnings in the Past 12 Months

Table 51 – Education Attainment and Median Earnings in the Past 12 Months	
Data Source: ACS 2023 5 year estimates	
Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$33,097
High school graduate (includes equivalency)	\$52,243
Some college or Associate’s degree	\$59,186
Bachelor’s degree	\$120,714
Graduate or professional degree	\$165,852

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

Although most Santa Clara City residents have college degrees and higher, a sizeable number of individuals have not obtained a college degree and are likely supporting high-paying jobs through employment in retail and services; their jobs may also be more susceptible to economic downturns. Affordable housing and housing stability programs should be targeted to these workers, in addition to persons experiencing homelessness. Employers should be motivated to help support workers in these industries as well; even if they are not direct employees, success of their industries depends on their service.

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

Santa Clara City enjoys a strong and diversified local, and globally connected economy. Local business success stories are not limited to the technology industry alone. The Manufacturing sector has the largest share of jobs at 28%, followed by Professional, Scientific and Management sector at 23%, and Education and Healthcare at 12%. There is a shortage of workers in the Manufacturing industry with only approximately 10,000 workers to fill 30,000 jobs. This mismatch indicates a potential for greater emphasis on workforce development programs that offer certifications specific to the needs of this industry and an opportunity for residents in lower paid jobs to upskill into higher paid manufacturing jobs.

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

CityPlace Santa Clara (aka, Related Santa Clara) is a proposed phased development of approximately 240 acres of City-owned land that includes a new urban center with a retail and entertainment district, office development, and residential uses, as well as outdoor amenities, infrastructure, parkland, and open space. The core retail and entertainment district with some office and residential uses is identified as City Center, located in close proximity to Levi Stadium and the City Convention Center. The overall project includes the construction of medium and high-rise buildings up to 17 stories in height and a maximum of 9.16 million gross square feet of overall floor area for all uses, excluding the floor area of associated parking structures. A minimum of 200 residential units and a maximum of 1,680 residential units are contemplated within the City Center portion of the project.

The decision to offer development of the project site is based upon the social and economic benefits that will accrue to the City and region in terms of new retail and entertainment opportunities not readily found in the south bay area, as well as creation of jobs, property tax and sales tax revenues, and land lease revenues. In addition, the City Center uses and activities will provide support for nearby employment and residential sites, the Convention Center, Levi Stadium, Great America Theme Park, and for a variety of visitors from near and far.

The economic analysis provided by the economic consultant (which was peer reviewed by the City economic consultant, Keyser Marston) projected as follows:

- Fiscal surplus from the project (General Fund tax revenues minus expenditures) is estimated at \$13.1 million annually after completion of the first three phases and at \$16.9 million annually at buildout. The net additional funds will be available to support other City services.
- Sales tax and transient occupancy tax, which will comprise the largest revenues from the project to the City General Fund, largely will be driven by new retail and food and beverage sales that will substantially increase the City sales and draw visitors/tourists to the area.
- The project will generate substantial special tax revenue towards the Communities Facilities District (CFD) which was formed as part of the Levi Stadium project. While the CFD revenue does not contribute directly to the General Fund, it is estimated to generate a total of \$1.2 million to annually finance portions of the publicly-owned infrastructure for the Levi Stadium.
- In addition to the ongoing revenues, one-time sales tax revenues will be generated for the City from construction purchases. Through the purchase of building materials within the City, total buildout construction is expected to generate approximately \$1.7 million in onetime sales tax revenues to the General Fund.

The project will also enhance the gas recovery system currently operating on the closed landfill. The project also will create a substantial number and variety of jobs for residents in the City and region and provide new retail and business services to residents in the area. Finally, the public benefits of the project include a new fire station, a commitment that at least 10% of all residential units on the site will be affordable to at least a moderate income level, and the set aside of open space, associated improvements and funds to enable the development of that open space.

Describe any needs for workforce development, business support or infrastructure these changes may create.

Infrastructure changes that may support this development have already been incorporated into the plan. Much of the workforce and business that will support this development are already present.

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

The residents of Santa Clara City are highly educated, with 33% of the labor force having a bachelor's degree and an additional 33% having a graduate degree. A majority of jobs within the City are professional, scientific, and management services; education, manufacturing, and health care services. Overall, the workforce is able to adequately fill these positions. Regional economic development stakeholders interviewed for this Consolidated Plan, however, indicated a mismatch across the Santa Clara County region following the substantial tech industry layoffs a few years ago. There is an abundance of highly skilled, high paying jobs (versus entry level tech jobs) and very low skilled, low paying jobs that households cannot live on and many people who are in the middle and are not able to find jobs. The proliferation of AI is also likely to change the employability of people who are reluctant to learn and use these tools which could dramatically impact workers in this region. Stakeholders are seeing a percentage of layoff notices in the county that are 2 to 3 times the norm; roughly 12,000 people over the past few years. Many workers are in need of upskilling and programs are in place in partnership with community colleges to reach this population described in more detail below.

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

The City partners with NOVA--a local nonprofit agency, federally funded, that provides job seekers with resume and job search assistance, assessment, and referrals to specialized training and educational programs. The City's new Economic Vitality Strategy calls for continued partnership with NOVA to develop training programs that target underserved groups.

NOVA is directed by the NOVA Workforce Board which works on behalf of Cupertino, Los Altos, Milpitas, Mountain View, Palo Alto, Santa Clara, and Sunnyvale. To support workforce mobility, NOVA provides:

- Real-time labor market information about in-demand skills
- Skill-building and enhancements to match market demand
- Navigation tools for the ever-changing and entrepreneurial new labor market
- Advocacy for necessary infrastructure to support workers between opportunities, such as unemployment insurance for all and portable benefits
- Interconnected support system for multiple career pathways for youth

To prepare potential employees for the technology driven industries in the Silicon Valley, NOVA provides necessary digital literacy training along with other services.

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

No.

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

N/A

Discussion

MA-50 Needs and Market Analysis Discussion – 91.215 (f)

Introduction

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

As discussed in the NA section, households with disproportionately high rates of multiple housing problems include:

- For 0-30% AMI households, needs are significant across race / ethnicity
- For 31-50% AMI households, Black, and Hispanic households have disproportionately higher rates of housing problems.
- For 51-80% AMI and 81-100% AMI households, Black and Asian households have disproportionately high rates of housing problems.

Santa Clara City's Housing Element uses Racially and Ethnically Concentrated Areas of Poverty (R/ECAPs) to identify concentrated need. There are no R/ECAPs in Santa Clara City. There are, however, small, concentrated areas of lower income residents in the central area of the City.

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

The Housing Element indicates that a relative concentration by race/ethnicity and lower income households in small pockets in central Santa Clara City suggest a need for "proactive outreach to connect residents with new affordable housing opportunities as well as education about City services such as landlord tenant rights according to state laws as well as mediation services, home repair, and proactive code enforcement. Such outreach, education, and services could help increase mobility and improve living conditions in these areas." The Housing Element also identified these particular areas as having higher concentrations of Hispanic and Asian households indicating a need to conduct outreach to these communities and city services that are accessible in the relevant languages.

Are there any community assets in these areas/neighborhoods? Are there other strategic opportunities in any of these areas?

The racial and ethnic minority and LMI concentrations identified above contain tourist related establishments, such as Levi Stadium and Great America as well as many commercial and industrial buildings. This area is also home to Mission College, Oracle Headquarters, and the County Fair. Specifically, the LMI concentrations identified above contain commercial buildings as well as older and smaller single-family homes in downtown Santa Clara. They also likely contain some of the student population of Santa Clara University, which is located in the census tract to the east. Downtown Santa Clara also contains the Santa Clara Courthouse, California College of Communications, and Santa Clara Senior Center.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Per HUD guidance, all Consolidated Plans submitted after January 1, 2018, must address broadband needs within the jurisdiction. Below is a map outlining mobile and the region's access to providers offering broadband services. According to the Federal Communications Commission Fixed Broadband Deployment website accessed in 2025 and based on data from 2021, 100% of the City of Santa Clara residents have access to broadband. The speeds identified are 25Mbps download and 3Mbps upload – the minimum speeds to be considered broadband.

The majority of the City of Santa Clara has access to 3-5 internet service providers. The City of Santa Clara is far above the national average and performs similarly to other cities throughout the Bay Area region. Many of the internet providers have special plans for low-income households. Data was obtained from the [Federal Communications Commission's Fixed Broadband Deployment](#) website.

Although broadband accessibility is ubiquitous in the region, digital literacy and access to devices is a barrier for lower income residents in accessing services (particularly elderly residents), navigating city and county systems and searching for job and/or workforce development opportunities. Digital literacy coaching and classes are provided as a supportive service in some affordable housing communities, however, the frequency of these classes is limited due to the staffing constraints and cost.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Per HUD guidance, all Consolidated Plan submitted after January 1, 2018, must assess risks of natural hazard associated with climate change to low-and moderate-income residents. As part of the 2023 [County of Santa Clara's Operational Area Hazard Mitigation Plan](#) Update – a county wide plan that identifies risks from natural and manmade disasters and how to minimize damage – the City of Santa Clara developed an city specific annex to this plan through which it has reviewed and evaluated a set of potential natural hazards to help identify the top hazards threatening the area. The table below summarizes the analysis.

Supplemental Figure 18. Hazard Types

Hazard Type (in order of risk)	Exposed Population	# of buildings exposed	Total Value Exposed
Earthquake	All	28,809	\$43,398,577,930
Flood (1% Annual Chance area)	6,897	1,652	\$2,426,583,504
Flood (.2% Annual Chance area)	100,893	23,003	\$26,864,946,619
Severe weather			\$43,398,577,930
Dam Fail (Anderson)	21,109	5,227	\$12,755,392,232
Dam Fail (Lexington)	71,413	17,085	\$31,901,472,575
High Risk Landslide Areas	N/A	N/A	\$95,895,321
Est. Pop. Residing in Sea Level Rise Inundation Areas	1,791	450	\$2,501,802,492

The City of Santa Clara has the following critical facilities and infrastructures to respond to a disaster:

- 19 Emergency Response/Public Health & Safety
- 79 Infrastructure Lifelines
- 103 Socioeconomic facilities
- 94 Hazardous Materials

The Climate and Economic Justice Screening Tool (CEJST) in the figure below identifies census tracts that are overburdened and underserved. One tract in Santa Clara meets the thresholds for disadvantaged communities. Linguistic isolation, percentage of individuals with less than a high school diploma, high flood risk, exposure to air pollutants, and proximity to superfund and hazardous waste sites are among the factors contributing to Santa Clara's disadvantaged status.

Supplemental Figure 19. Santa Clara City High Vulnerability Census Tracts.

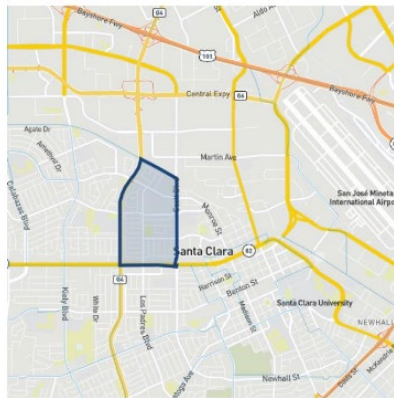


Figure 5: CEJST Disadvantaged Communities in Santa Clara City

Regional Hazard Mitigation Planning. Santa Clara County faces growing risks from natural hazards as a direct result of climate change. The Multi-Jurisdictional Hazard Mitigation Plan (MJHMP) identifies climate change as a key factor contributing to worsening year-round wildfire seasons, rising temperatures, and shifting precipitation patterns, all of which heighten the risks of drought, flash flooding, and infrastructure failure.

As climate-driven hazards intensify, they require a coordinated response to mitigate their long-term impacts on communities across the county. These hazards, including wildfires, deteriorating air quality, extreme heat, drought, and flooding, are increasing in frequency and severity, threatening public safety, infrastructure, and economic stability.

Wildfires pose an escalating threat, particularly in areas where dense vegetation meets urban development. Rising temperatures, prolonged dry conditions, and increased fuel loads are intensifying wildfire frequency, spread, and destructiveness. Without proactive mitigation efforts, these conditions can continue to drive more frequent and severe wildfires.

While not all residents may be directly exposed to wildfire, secondary impacts, such as smoke and deteriorating air quality, will affect a much larger portion of the population. Vulnerable groups—including older adults, low-income residents, and individuals with pre-existing health conditions—are at the highest risk of experiencing respiratory complications and other long-term public health effects. As wildfire events become more frequent and severe, these secondary impacts will become an increasing concern for the county's public health and emergency response efforts.

Extreme heat events affect public health, infrastructure, and energy demand. In high-density urban areas, particularly those with limited green space and inadequate cooling infrastructure, the urban heat island effect exacerbates already high temperatures, placing vulnerable populations at increased risk. Without proper mitigation, heat waves can lead to heat-related illnesses, increased strain on healthcare systems, and disruptions to energy infrastructure.

Flooding remains a persistent concern, particularly in low-lying areas and neighborhoods near major waterways. Climate change is increasing the frequency and intensity of extreme storm events. Recognizing the growing impact of climate change on natural hazards, Santa Clara County incorporates climate adaptation into its emergency planning efforts. By aligning infrastructure investments, emergency preparedness programs, and land-use policies with climate change projections and community vulnerability assessments, the county is proactively enhancing resilience and protecting communities from future disasters.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

A truly resilient community is one where all residents have the opportunity to thrive, maintain their well-being, and enjoy a high quality of life. However, systemic barriers—including limited access to healthcare, housing insecurity, and financial instability—disproportionately affect low- and moderate-income households, leaving them more vulnerable to climate-related hazards. The escalating impacts of climate change, such as extreme heat, wildfires, flooding, and shifting weather patterns, can deepen these inequities. Those most at risk include older adults, individuals with disabilities, outdoor workers, linguistically isolated households, and those lacking adequate healthcare or financial resources, all of whom face heightened challenges in adapting to climate-driven hazards.

For many low- and moderate-income residents, housing conditions significantly influence their exposure to climate risks. A large portion of this population lives in older or substandard housing, which often lacks modern structural protections against extreme weather events. These deficiencies leave residents more vulnerable to displacement, property damage, and long-term housing instability. Wildfire exposure is a particular concern in high-risk zones where adequate defensible space is difficult to achieve. The financial burden of retrofitting these homes or establishing evacuation plans is often prohibitive for low-income households, leaving them at greater risk during wildfire events.

Extreme heat disproportionately impacts renters with limited financial resources, especially those living in older buildings with poor insulation and inadequate ventilation. High energy costs make it difficult for many households to maintain safe indoor temperatures, increasing the risk of heat-related illnesses and other health complications. To address these challenges, the Sustainability Master Plan (SMP) emphasizes the need for community cooling programs, urban tree-planting initiatives, and housing retrofits to create safer and more resilient living conditions.

Flooding hazards can disproportionately affect lower-income households living in flood-prone areas. Without flood insurance or financial savings, disaster recovery is far more difficult. The MJHMP stresses the need for expanded stormwater management and flood mitigation programs to reduce these risks.

Recognizing these increasing hazards, Santa Clara County is actively integrating climate resilience into its hazard mitigation planning. Climate change projections and community vulnerability assessments are shaping investments in infrastructure, emergency preparedness programs, and land-use policies to ensure long-term resilience and adaptability.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan identifies the five-year goals that the City of Santa Clara expects to achieve during the 2025–2030 Consolidated Plan Cycle. These goals are aligned with HUD objectives and outcomes and are achieved through the Annual Action Plan, which divides up the five-year goals into annual targets. The City has identified five high-need categories through the Needs Analysis, Market Analysis, and Community Outreach portions of the Consolidated Plan. The Strategic Plan then identifies goals that are aligned to address most of those needs. Not every need identified in the plan can be met and sufficiently addressed in the next five years. Some of the needs are not feasible, some require much more funding than the City currently receives, and some are simply too large to be addressed in just five years. Priority needs identified in this Consolidated Plan include:

1. **Affordable Housing:** Increasing the supply of affordable housing, and rehabilitate affordable housing developments.
2. **Homelessness:** Stabilizing persons at-risk of and experiencing homelessness through housing, and supportive services by facilitating access to mental health and addiction recovery services.
3. **Public Facility Improvements:** Improve neighborhood safety through the installation of ADA curb cuts, street lighting, enhanced crosswalks and park improvements.
4. **Economic Development:** Provide more opportunities for resident workforce development and/or build outreach campaign for existing programs, create community partnerships to address childcare access as a component of workforce participation.
5. **Fair Housing:** Improve navigation and case management services for residents needing housing, legal services (related to housing) and basic services including documentation assistance.

To address these needs during the 5-year planning period, the City will implement the following goals. These goals will guide allocation of CDBG and HOME:

1. Increase the supply and rehabilitate affordable rental housing and owner occupied homes for households with incomes ranging from 0-80% AMI.
2. Respond to homelessness and risk of homelessness through housing stabilization, supportive services including mental health services, and economic resiliency programs.
3. Invest in infrastructure and public facility improvements that prioritize safety, accessibility, and community building.
4. Invest in projects that increase opportunities for workforce development.
5. Address and promote fair housing choice through bolstering case management and navigation of regional services including legal assistance.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

The City does not have any geographic areas. Funds will be spent citywide to assist low-income residents.

Table 52 – Geographic Priority Areas	
Area Name:	N/A
Other Target Area Description:	
HUD Approval Data:	
% of Low/Mod:	
Revital Type:	
Other Revital Type:	
Identify the neighborhood boundaries for this target area.	
Include specific housing and commercial characteristics of this target area.	
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
Identify the needs in this target area.	
What are the opportunities for improvement in this target area?	
Are there barriers to improvement in this target area?	

General Allocation Priorities

Investments will be made City-wide.

SP-25 Priority Needs – 91.215 (a)(2)

Table 53 –Priority Needs Summary		
1	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Extremely-low and low-income households, Large Families with children, Elderly and Frail Elderly, Persons with Mental Disabilities, Persons with Physical Disabilities Persons with Developmental Disabilities, Persons with Alcohol or Other Addictions, Persons with HIV/AIDS and their Families, Victims of Domestic Violence
	Geographic Areas Affected	Citywide
	Associated Goals	Affordable Housing
	Description	Assist in the creation and preservation of affordable housing for low income and special needs households through continuation of the Neighborhood Conservation and Improvement Program, rental rehabilitation of units occupied by low-income tenants, TBRA rental subsidies, and new construction.
	Basis for Relative Priority	As discussed in the Needs Assessment, there is a 5,229-unit gap of affordable housing units for households earning between 0%-30% AMI.
2	Priority Need Name	Homelessness
	Priority Level	High
	Population	Chronic Homelessness Individuals, Families with Children, Mentally Ill, Chronic Substance Abuse, Veterans, Persons with HIV/AIDS, Victims of Domestic Violence, Unaccompanied Youth
	Geographic Areas Affected	Citywide
	Associated Goals	Homelessness
	Description	Support activities, consistent with Continuum of Care strategies, to prevent and end homelessness. This includes building affordable housing for people who are homeless or at risk of homelessness as well as the provision of support services.
	Basis for Relative Priority	461 persons are experiencing homelessness in the City of Santa Clara and 9,903 persons are countywide (see Needs Assessment).
3	Priority Need Name	Public Services
	Priority Level	High
	Population	Extremely-low and low-income households, Large Families with children, Elderly and Frail Elderly, Unaccompanied Youth, Persons with Mental Disabilities, Persons with Physical Disabilities Persons with Developmental Disabilities, Persons with Alcohol or Other Addictions, Persons with HIV/AIDS and their Families, Victims of Domestic Violence
	Geographic Areas Affected	Citywide
	Associated Goals	Public Services
	Description	Support activities that provide basic needs to lower income households and special needs populations. Services would be provided to low-income households, elderly individuals, homeless persons, people with disabilities, and victims of domestic violence.
	Basis for Relative Priority	As identified during community engagement efforts, LMI households are in needs of supportive services.

4	Priority Need Name	Fair Housing
	Priority Level	High
	Population	Large Families, Families with Children, Elderly, Persons with Mental Disabilities, Persons with Physical Disabilities, Persons with Developmental Disabilities
	Geographic Areas Affected	Citywide
	Associated Goals	Fair Housing
	Description	Promote fair housing choice, through the following activities: fair housing education, fair housing testing, housing assistance hotline, and landlord-tenant mediation.
	Basis for Relative Priority	Housing discrimination continues to occur within the City as identified by Project Sentinel.
5	Priority Need Name	Public Facilities
	Priority Level	High
	Population	Low Income Persons, Persons with Physical Disabilities, Non-housing Community Development
	Geographic Areas Affected	Citywide
	Associated Goals	Public Facilities
	Description	Improve accessibility for persons with physical disabilities by identifying and repairing intersections for accessibility, mostly through curb cuts. Also providing upgrades and improvements to non-profit facilities that serve low-income households.
	Basis for Relative Priority	Accessibility improvements are necessary to improve the mobility of disabled persons (identified during community engagement efforts).
6	Priority Need Name	Planning & Administration
	Priority Level	High
	Population	Low Income Persons, Persons with Physical Disabilities, Non-housing Community Development
	Geographic Areas Affected	Citywide
	Associated Goals	Planning & Administration
	Description	Planning and administration of HOME and CDBG-funded activities.
	Basis for Relative Priority	Necessary to run the programs.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Table 54 –Influence of Market Conditions	
Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	As discussed in the Needs Assessment, 7,745 renters and 3205 owners) pay more than 30% of their income toward housing costs, with some paying more than 50%
TBRA for Non-Homeless Special Needs	As discussed in the Needs Assessment, special needs population require affordable housing to meet the needs of families with children, persons with disabilities, and lower income households.
New Unit Production	As discussed in the Market Assessment, there is a gap of 5,229 housing units for those earning less than 30% AMI. With a lack of developable land, acquisition is an important tool for providing affordable housing to this population.
Rehabilitation	As discussed in the Market Assessment, 75% of the housing stock was built prior to 1980 and may require rehabilitation.
Acquisition, including preservation	With a lack of vacant land, acquisition and preservation is an important tool for providing affordable units to LMI households.

SP-35 Anticipated Resources – 91.215 (a)(4), 91.220 (c)(1,2)

Introduction Anticipated Resources

The City of Santa Clara is estimating the following federal and local funding resources:

Table 55 –Anticipated Resources								
Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Consolidated Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public - Federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$930,000	\$120,000	\$0	\$1,050,000	\$4,200,000	Funds will be used for the creation and preservation of affordable rental units, improvements in low income neighborhoods, improvements to low-income/owner occupied housing, and public services that benefit low income and special needs households.
HOME	Public - Federal	Acquisition Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$335,000	\$10,000	\$320,000	\$665,000	\$2,660,000	Funds will enable the City to build more Affordable units and continue to provide housing assistance (TBRA). CHDO funds that are set-aside for rental housing development and/or rehab will be re- programmed for TBRA after two years if they are not used for rental development or rehab.

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

The City will leverage CDBG public services through local funding, proposed at \$565,156, which will support 980 residents with landlord and tenant mediation, long-term care ombudsman services, 211 services, case management, and homeless prevention activities.

Other Federal Grant Programs

Additional federal programs that fund community development and affordable housing activities include: Section 8 Housing Choice Voucher Program; Section 202; Section 811; and Affordable Housing Program (AHP) through the Federal Home Loan Bank. These programs are provided by Santa Clara County Housing Authority and affordable housing developers.

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

The City owns the following properties that have potential for development of low income and special needs housing:

3575 De La Cruz: The City Council has approved negotiations to enter into an Exclusive Negotiation Rights Agreement (ENA) with Habitat for Humanity East Bay/Silicon Valley. The proposed development will be 13 100% affordable, for-sale townhomes.

1031 El Camino Real: This vacant parcel is owned by the City and was formerly used as a motel and gas station. The City intends to conduct community outreach and release a request for proposals in FY 25/26 for the construction of affordable housing.

Discussion

HUD allocations are critical to overcoming barriers; however, it is not sufficient to address all the needs of LMI households. Therefore, the City will continue to continue to leverage other funding sources to provide services to populations in need.

SP-40 Institutional Delivery Structure – 91.215 (k)

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

Table 56 –Institutional Delivery Structure			
Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Santa Clara	Government	Economic Development, Homelessness, Non-homeless, special needs, Ownership, Planning, Rental Development, Neighborhood improvements, Public facilities, Public Services	Jurisdiction
County of Santa Clara Office of Supportive Housing	Continuum of Care	Homelessness, Non-homeless, Special Needs, Planning	Region
Project Sentinel	Non-profit	Planning, Rental	Region
Santa Clara County Housing Authority	PHA	Ownership, Public Housing Rental	Region
Bill Wilson Center	Non-profit	Homelessness, Public Services	Region
The Health Trust	Non-profit	Public Services	Region
SV Independ. Living Center	Non-profit	Public Services	Region
Catholic Charities	Non-profit	Public Services	Region
Rebuilding Together SV	Non-profit	Public Services	Region
Hope Services	Non-profit	Public Services	Region
Heart of the Valley	Non-profit	Public Services	Region
Senior Adult Legal Assistance	Non-profit	Public Services	Region
Abode Services, Inc.	Non-profit	Homelessness	Region

Housing Assistance—General

Santa Clara County, Office of Supportive Housing (OSH). OSH administers CDBG Program funding to unincorporated areas of Santa Clara County. Additionally, OSH is the County Continuum of Care (CoC). OSH presides over the Coordinated Entry system, conducts outreach throughout the County, and administers Vulnerability Index-Service Prioritization Decision Assessment Tools (VI-SPDAT) that assesses the best type of housing intervention for households and adds them to community queue for housing programs. Housing programs to address homelessness run by OSH include:

- **Permanent Supportive Housing.** Program houses chronically homeless with barriers such as mental health issues or disabilities. On-site supportive services include case management, behavioral health care, and streamlined benefits access. There are 4,056 permanent supportive housing units with another 545 in the pipeline, according to OSH’s State of the Supportive Housing System 2023.
- **Interim Housing Solutions.** Emergency shelters and transitional housing provided through OSH exist throughout the county. Additionally, the Pedro Street interim housing program assists homeless men and women who are waiting for supportive housing units under construction. Pedro Street assists 80 people. OSH manages cold weather shelters in Gilroy, Mountain View, and Sunnyvale. 19,575 people were placed in temporary housing and shelter in 2023.

- **Special Initiatives.** Project Welcome Home serves 150-200 homeless individuals who are the most frequent users of emergency services, mental health facilities, and jails. The County utilizes Palantir, a software company, to identify the highest need utilizers. These individuals receive intensive support in partnership with OSH and Adobe Services. OSH also oversees the Santa Clara County Employment Initiative that connects eligible low-income individuals with high growth industries and job training.
- **Homeless Prevention System.** Assists 2,500 households per year, connecting households with other safety net services and resources.

Neighborhood Conservation and Improvement Program (NCIP). Under the direction of the City of Santa Clara Housing & Community Services Division, NCIP is a housing rehab program to improve habitability for owners at or below 80% County median income. Grants of up to \$25,000 are available.

Below Market Purchase Program (BMP). This program sells homes available below market rate to qualified low- and moderate-income households in the City of Santa Clara.

Rebuilding Together Silicon Valley. This organization helps provide repairs to homes and community facilities. Additionally, they help make accessibility modifications for low-income homeowners. Rebuilding Together has assisted 285 households in Santa Clara County in 2023.

SCCHA Section 8 Housing Choice Voucher program serves those between 0%-30% AMI and 30%-50% AMI. SCCHA owns seven affordable housing projects within the City, including:

- Bracher Senior Housing, a 72-unit senior housing complex for seniors under 50% AMI;
- Deborah Drive Apartments, a four-unit public housing complex for families under 30% AMI;
- Eklund Garden Apartments, a 16-unit apartment complex for those under 30%AMl;
- John Burns Garden Apartments, a 100-unit senior housing complex for seniors under 50%AMl;
- Klamath Gardens Apartments, a 17-unit apartment complex for families under 50% AMI;
- Miramar Way Apartments, a 16-unit apartment complex for families under 50% AMI; and
- Rivertown Apartments, a 100-unit apartment complex for families under 60% AMI

Homeless—Healthcare

- **The Valley Homeless Healthcare Program (VHHP)** is part of the Santa Clara Valley Medical Center and provides medical services to homeless individuals, including primary care and urgent care. VHHP also manages a Medical Respite program for homeless individuals discharged from hospitals as well as a Backpack Homeless Health Care Program for those in encampments.
- **The County Social Services Agency** has expedited the review process of homeless household CalFresh applications so that they may receive benefits within three days.

Homeless—Prevention Services

- **Homeless Prevention System.** Overseen by OSH, has a \$30 million annual budget and capacity to serve 2,500 households. Partners deliver temporary financial assistance, legal support, and case management to prevent homelessness.

Counseling/Advocacy.

- **Community Plan Implementation Team.** Members of the CoC and other community stakeholders meet quarterly to evaluate progress toward, identify gaps in homeless services, establish funding priorities, and pursue an overall systematic approach to address homelessness.

Legal Assistance.

- **Project Sentinel.** Provides fair housing counseling and tenant-landlord dispute resolution to prevent evictions. The Fair Housing Center investigated 409 complaints of discrimination in 2023. Staff provided education and referrals on 1,172 calls. For dispute resolution services, staff educated 8,512 tenants about their rights through workshops, seminars, and one-on-one counseling.
- **Senior Adult Legal Assistance.** Provides legal aid to older adults in Santa Clara County. SALA assists with elder abuse, termination of public benefits, and sheriff's evictions.

Rental Assistance.

- **Housing Trust Silicon Valley** partners with the city to pay for security deposits and utility assistance to those who are chronically homeless or at risk of homelessness.
- **LifeMoves** participants in the Santa Clara County Emergency Assistance Network, providing one-time emergency financial assistance to those in need.
- **Adobe Services.** Adobe provides Tenant-Based Rental Assistance in the City for 20 households, according to the City of Santa Clara 2024-2025 Annual Action Plan

Utilities Assistance.

- **Rate Assistance Program (RAP)** provides a discount off the electric portion of the Municipal Utilities bill to income-qualified Santa Clara residents.
- **California Low Income Home Energy Assistance Program (HEAP).** Offers income-eligible residents of the City of Santa Clara a credit to their utility bill.
- **California Low Income Household Water Assistance Program (LIHWAP).** Provides financial assistance to low-income residents of the City of Santa Clara to help manage their residential water utility costs.

Homeless—Street Outreach

Law enforcement.

Law enforcement approaches encampment clear outs with community resources, 72-hour notification, and coordination with third-party vendors to conduct clear out, tagging personal property.

Other.

Adobe Services has a five-member outreach team that targets high-needs individuals with mental health challenges. They put them in the housing queue and connect the individuals to other services while they wait for housing.

Dignity on Wheels. Dignity on Wheels offers hot showers, free laundry, and support services every Thursday on Bassett Street.

Bill Wilson Center. Outreach specialists explore locations to find and connect with homeless youth.

Alcohol/Drug Abuse.

Santa Clara County Behavioral Health Services offers substance use treatment services for adults and older adults that have substance use and mental health needs. Services are available in English, Spanish, Mandarin, Vietnamese, and Tagalog and include: Withdrawal management services, including residential detoxification; Residential treatment that includes group, individual, and family counseling; Recovery services that include recovering coaching, relapse prevention, and linkages to housing, transportation, job training, and education; Transitional housing for clients engaged in outpatient treatment and need a safe space or temporary housing.

Child Care.

The Santa Clara County Childcare Resource and Referral (R&R) Program offers information about childcare availability and options. They also offer the Santa Clara County Childcare Portal, a database with more than 2,000 providers

California Alternative Payment Program (AP) allows income-eligible parents to access Alternative Payment Vouchers for childcare. In Santa Clara County, Choices for Children and Go Kids, Inc. coordinate AP vouchers

CalWorks cash aid recipients can receive assistance with paying for childcare if employed or participating in county approved Welfare-to-Work activities.

Education.

Santa Clara Unified School District Adult Education Center. Helps students develop a “welfare to work” plan and provides career advising, job placement, resumé development, and interviewing skills to students. The Adult Education Center also serves homeless individuals with job training and housing.

Employment/Training.

LifeMoves offers career skills development, resume workshops, and job search support for homeless individuals. They also offer children’s education and childcare within family shelters, health and wellness workshops, and financial literacy programs to clients (services San Mateo and Santa Clara County).

HIV/AIDS.

Health Trust AIDS Services (THTAS). This program serves persons living with HIV/AIDS in the County. THTAS receives and administers contract funding for its housing subsidy program (Housing for Health) from HOPWA and HOPWA-PSH from the City of San José (grantee) and the County General Funds through the Public Health Department. In addition to tenant-based rental assistance (TBRA), these contracts include placement and support services provided by case managers, registered nurses and social workers for more medically acute clients. The Health Trust served 13,456 individuals throughout the county with food and nutrition services, housing services, and HIV/AIDS services.

Domestic violence survivors.

Next Door Solutions Domestic Violence Shelter. Provides emergency shelter and support services, 24 hour domestic hotline, housing services, crisis counseling, legal and self-sufficiency services. The 24/7 emergency hotline answered 14,526 calls, the crisis shelter provided beds to 4,285 individuals, 2,262 clients received counseling services from crisis advocates, and 182 households received long term housing assistance in 2021.

Mental health counseling.

Bill Wilson Center. CDBG funds were provided to the Bill Wilson Center to provide case management services to Transitional Age Youth, including, but not limited to those exiting foster care, and victims of human trafficking.

County Behavioral Health Services Department (BHS) has multiple programs to connect homeless individuals with housing or shelter assistance. BHS also treats those going through behavioral health crisis.

Homeless—Supportive Housing

Bill Wilson Center. This center provides numerous housing services, including: College student housing for college students who lack housing or are couch surfing; Here4You call center hotline helps match people to emergency shelters and provides people with transportation to get to shelters, referrals and linkages to community resources based on client needs. Also includes Short-term housing to bridge the gap of securing permanent affordable housing for homeless youth (18-24); LGBTQ Transitional Living Program that provides safe environment for LGBTQ+ individuals 18-21. Helps clients find permanent, safe, and stable housing, gain employment skills, address mental health and substance abuse problems, and develop support systems. Maternity transitional living program for homeless pregnant and parenting youth ages 18-21. Non-traditional family services offers medium to long-term stabilization for young adult families ages 18-24. Clients receive rental assistance, housing relocation, stabilization services, and case management.

Peacock Commons serve young families 18-24 years old who have experienced chronic homelessness, are at-risk of becoming homeless, aging out of foster care, or are victims of domestic violence Rapid re-housing to help families avoid homelessness regardless of employment, income, criminal record, or sobriety. Safety net shelter for youth 12-17 who are homeless. Clients must participate in school, recreational activities, counseling, and chores. Transitional Housing Placement Program for foster youth 16-18.

Veterans

Santa Clara County Office of Veterans Services. Provides services to veterans, their dependents, and survivors.

Justice Involved

The County Reentry Resource Center (RRC) provides services to those who have been previously incarcerated and to individuals who are homeless upon release. Services include referrals to drug treatment, housing assistance, food assistance, counseling, and other benefits. From 2012 to 2022, the reentry center has assisted 20,000 unique clients with housing assistance, food, healthcare, identification, employment assistance, substance abuse treatment, mental health services, and legal assistance.

Persons returning from mental and physical health institutions—Supportive Housing

Residential Care Facilities for the Elderly (RCFE) are non-medical facilities that provide a level of care that includes assistance with activities of daily living, such as bathing and grooming. These facilities serve persons 60 years and older and persons under 60 years with certain circumstances. The City has 208 RCFE beds available for elderly persons ([Facility Search Welcome](#))

Medical Respite Program. This program provides a place for persons experiencing homelessness to heal after they have been in the hospital. Located within the HomeFirst Shelter in San Jose, the Medical Respite has 20 beds with semi-private, double occupancy rooms. The team is made of a medical doctor, pharmacist, psychiatrist, psychologist, social workers, community health workers, substance use counselors, and nurses. The team works together to meet the physical, mental, and social needs of the clients.

The County Social Services Agency has expedited the review process of homeless household CalFresh applications so that they may receive benefits within three days.

Santa Clara County Behavioral Health Services Department (BHS) has multiple programs to connect homeless individuals with housing or shelter assistance. BHS also treats those going through behavioral health crises.

Seniors and persons with disabilities

Senior Nutrition Program (SNP). County of Santa Clara provides meals through the SNP that are approved by registered dietitians. Meals can be delivered and there are free rides to 35 different dine-in sites across the county.

Silicon Valley Independent Living Center (SVILC). SVILC provides information and referrals regarding independent living facilities, independent living skills trainings, self-advocacy training, housing referrals, home modifications, emergency financial assistant, assistive technology, transition assistance from nursing home or institution into integrated community-based living, benefits counseling, and an accessible computer lab.

Live Oak Adult Day Services. Provides a structured day program for seniors. The day program is designed to help caregivers go to work and finish errands while providing support to seniors with cognitive or physical impairments.

Catholic Charities – Ombudsman Program. Assists low-income seniors in long-term care facilities with an Ombudsman who will work to resolve client problems and bring about changes to improve their care.

Heart of the Valley Services for Seniors. Assists adults 62 years and older with home modifications, disaster preparedness, handyman work/ support with household chores, and transportation services. Heart of Valley assisted 477 clients in Santa Clara County, with over half in the City of Santa Clara.

HOPE Services. Provides services to people with developmental disabilities and mental health needs. Services include day services, training and employment, mental health services, and community living services that support clients ability to live independently. HOPE Services serves over 4,000 clients annually.

Assess of Strengths and Gaps in the Institutional Delivery System

The delivery systems established to provide social and human services are far and wide reaching. The City manages its CDBG funds with direction from City Council and support from the local community in efforts to influence local housing and economic development.

The Office of Supportive Housing provides coordination and strategies to address homelessness, a regional issue that requires inter-jurisdictional cooperation.

Project Sentinel provides fair housing services to low-income households throughout the City and SCCHA provides Section 8 tenant assistance, project-based assistance, and operate several affordable housing complexes.

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

Table 57 –Homeless Prevention Services Summary			
Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance			
Mortgage Assistance			
Rental Assistance	X	X	X
Utilities Assistance			
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse			
Child Care			
Education	X	X	
Employment and Employment Training	X	X	
Healthcare			
HIV/AIDS			
Life Skills			
Mental Health Counseling	X	X	
Transportation			
Other			
Other			

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

Several non-profit organizations operating within the County provide housing opportunities and support services to those experiencing homelessness, including shelters, transitional housing, and permanent supportive housing.

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

The delivery system for special needs populations and persons experiencing homelessness is largely managed through the regional Continuum of Care. That service delivery system is based on strong regional collaboration and consolidation of services, primarily in San Jose.

Funding and capacity are the largest gaps in the service delivery system for special needs populations and persons experiencing homelessness. Shelters require referrals from the Here4You Call Center and most year-round shelters are based in San Jose. Outreach efforts across the county do help connect individuals with these resources, but there are not enough beds for the number of individuals experiencing unsheltered homelessness. The county also lacks permanent supportive housing units that support housing needs beyond emergency stays.

Stakeholders consulted for the plan emphasized the need for more safe and inclusive housing options, particularly for survivors of domestic violence and LGB individuals. Additional services for immigrants, such as language services, citizenship classes, and navigation assistance, were highlighted as a need. For populations with alcohol and substance abuse issues, more sober living environments and rehabilitation services were a need highlighted by stakeholders.

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

The City continues to leverage local, state, and federal funding sources to meet the needs of homeless individuals living with the City, including case management and housing assistance. The City also works with Abode to pay for security deposits and utility assistance to those who are chronically homeless or at risk of homelessness.

SP-45 Goals Summary – 91.215 (k)

Goals Summary Information

Table 58 –Goals Summary								
	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2025	2030	Affordable Housing	Citywide	Affordable Housing	CDBG: \$5,000,000 HOME: \$175,000 HOME: \$1,575,000	Homeowner housing rehab. 75 Rental units rehabilitated 4 TBRA 100 households
2	Homelessness	2025	2030	Homeless	Citywide	Homelessness	CDBG: \$150,000	Homelessness Prevention 100
3	Public Services	2020	2030	Non-Homeless Special Needs	Citywide	Public Services	CDBG: \$900,000	Public Service Activities Other than Low/Mod. Income Housing and Housing Benefit
4	Fair Housing	2020	2030	Non-Homeless Special Needs	Citywide	Fair Housing	HOME: \$125,000	Public Service Activities Other than Low/Mod. Income Housing Benefit 150
5	Public Facilities	2025	2030	Homeless and Non-Housing Community Development	Citywide	Public Facilities	CDBG: \$600,000	Public Facility or Infrastructure Activities for Low/Mod. Housing Benefit 1000
6	Admin. & Planning	2025	2030	Admin. & Planning	Citywide	N/A	CDBG: \$1,050,000 HOME: \$207,500	N/A

Goal Descriptions

Goal Descriptions		
1	Goal Name	Affordable Housing
	Goal Description	Assist in the creation and preservation of affordable housing for low income and special needs households through continuation of the NCIP program, rental habilitation of units occupied by low income tenants, TBRA rental subsidies, and new construction.
2	Goal Name	Homelessness
	Goal Description	Support activities, consistent with Continuum of Care strategies, to prevent and end homelessness. This includes building affordable housing for people who are homeless or at risk of homelessness as well as the provision of support services.
3	Goal Name	Public Services
	Goal Description	Support activities that provide basic needs to lower income households and special needs populations. Services would be provided to low-income households, elderly individuals, homeless persons, people with disabilities, and victims of domestic violence.
4	Goal Name	Fair Housing
	Goal Description	Promote fair housing choice, through the following activities: fair housing education, fair housing testing, housing assistance hotline, and landlord-tenant mediation.
5	Goal Name	Public Facilities
	Goal Description	Improve accessibility for persons with physical disabilities by identifying and repairing intersections for accessibility, mostly through curb cuts. Improve non-profit facilities in order to better serve low-income and special needs populations.
6	Goal Name	Planning and Administration
	Goal Description	Provide management, planning and implementation of the City's CDBG & HOME programs as well as monitoring of public services and housing projects.

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

75 households for Homeowner housing rehabilitation (CDBG),
 15 Extremely low-income households
 60 Low-income households

100 households for TBRA (HOME),
 85 Extremely low-income households
 15 Low-income households

5 household for CHDO Rental Housing (HOME),
 5 Extremely low-income households

SP-50 Public Housing Accessibility and Involvement – 91.215 (c)

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

Not applicable.

Activities to Increase Resident Involvements

SCCHA incorporates resident input into the decision-making process through the involvement of tenant commissioners and board members. SCCHA has 2 positions for residents on the Board of Commissioners to ensure representation. SCCHA also operates a Family Self Sufficiency Program designed so residents can be involved in the development of self-sufficiency goals, job training, and other services. A resident survey is circulated to SCCHA tenants every 3 years to assess household experiences.

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

No.

Plan to remove the ‘troubled’ designation

Not applicable.

SP-55 Barriers to Affordable Housing – 91.215 (h)

Barriers to Affordable Housing

The City has identified multiple constraints or barriers to the affordable housing and residential investment in its 2023-2031 Housing Element Update, including:

Governmental constraints

- **Land use controls and development standards.** While land use controls help to maintain the quality of the city's residential neighborhoods, they can be viewed as constraints in that they determine the amount of land to be developed for housing and establish a limit on the number of units that can be built on a site. The City's standards have not been changed substantially since 1969;
- **Residential development standards.** The City's Zoning Ordinance contains development standards for each zoning district, including minimum lot sizes, setbacks, widths, densities, and restrictions on building and landscape coverage.
- **Parking standards.** Parking can substantially add to the cost of housing. The City's Zoning Ordinance currently requires two spaces per unit in both single-family and multi-family districts.
- **Planning and development fees.** The City and other agencies assess a number of fees that affect the development of and cost of housing. Compared to other county jurisdictions, the City's fees for residential projects are considered moderate.
- **On- and off-site improvement requirements.** On- and off-site improvements, including public streets, curbing, sidewalks, streetlights, water, sewer, and drainage requirements, have an impact on the cost of residential development. Improvement requirements for new developments are regulated under the Subdivision Ordinance. Off-site improvement requirements are less costly in a fully developed community since infrastructure needed to serve infill development is already in place. However, the financial burden of improvements as the City's infrastructure ages is a concern.

Non-governmental constraints

Locally and regionally, there are several constraints that hinder the City's ability to accommodate the community's housing needs. The high cost of land, rising development costs, and neighborhood opposition make it expensive for developers to build affordable housing. These constraints may result in housing that is not affordable to low- and moderate-income households or may render residential construction economically infeasible for developers. While local government has little influence on larger market factors such as interest rates, its policies and regulations can act as constraints that affect both the amount of residential development that takes place and the affordability of housing. Specific constraints include:

- **Land Availability.** In 2022, fewer than five acres of vacant parcels (including right-of-way properties) are zoned for residential or mixed use development throughout the city, including in the three focus areas for future development (El Camino Real, Lawrence Station, and Tasman East).
- **Community Resistance.** Historically, there has been community opposition to higher density residential infill development proposed along major transportation corridors, particularly when that development is located directly adjacent to long-established single-family neighborhoods.

- **Construction Costs.** Market constraints substantially influence the cost of housing and pose a challenge to providing housing affordable for all income levels. Land prices are typically the most significant component of the cost. The cost of land has increased rapidly over the past decade. Construction costs and fluctuating interest rates are also major contributors to in the increasing cost of housing in the San Francisco Bay Area.
- **Availability of financing.** The availability of financing affects a person's ability to purchase or improve a home. The primary concern in a review of lending activity is to see whether home financing is generally available in the community. Developers of affordable housing face significant challenges in securing financing. Due to the limited possible return from rents or sales prices of affordable units, many private lenders are unable to finance affordable projects due to the rate of return. Thus, affordable developers must rely on community lending divisions, nonprofit institutions, grants and special loans, and local assistance.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City has several policies and actions it will implement over the 2023-31 Housing Element cycle to address affordable housing barriers, including:

- **Policy A-3:** Utilize objective design standards to streamline the housing development process;
- **Policy A-5:** Proactively plan for sufficient housing capacity through infill development that is compatible with existing neighborhoods and through the preparation of neighborhood plans that will support the development of new, complete neighborhoods.
- **Policy B-4:** Identify and potentially designate surplus land that can accommodate low, very-low, and extremely low-income residential development.
- **Policy D-2:** Continue to utilize General Plan land use and zoning updates to provide increased opportunity and flexibility in providing a variety of housing types and tenure.
- **Policy D-3:** Periodically review the City's ordinances, policies, and procedures and make changes to reduce or remove constraints to development.

Specific actions articulated in the Housing Element meant to remove affordable housing barriers include:

- **Action 1(d).** As part of the Zoning Ordinance Update, incorporate changes to state Accessory Dwelling Unit (ADU) law and incentivize the creation of ADUs by removing parking requirements and providing more flexible height standards.
- **Action 1(l).** Report on the production of ADUs through the City's Annual Progress Report (APR). If the pace of ADU production falls below the level necessary to achieve 392 ADUs during the 2023-2031 planning period (approximately 49 ADUs/year), within six months of acceptance of the APR, present a plan to City Council to remove barriers and/or further incentivize ADU production (e.g., through additional Zoning changes).
- **Action 1(n)(6).** Adopt a General Plan Text Amendment to increase the density limit for Very Low Density Residential parcels from up to 10du/ac to 14 du/ac. These lower density residential parcels are generally located in higher income and higher resourced parts of the city.
- **Action 3(c).** Apply reduced parking requirements for transit-rich environments from the Zoning Ordinance Update to proposed long-range plans.
- **Action 3(d).** Reduce residential parking requirements outside of transit-rich environments by reducing the amount of parking required for studio and one-bedroom apartments in multi-family zones.

- **Action 3(j).** Review best practices once per year with regional working groups to identify appropriate incentives and policies to support affordable housing development in the city including fee deferral, reduction, or waivers.
- **Action 9(a).** Complete the comprehensive update to the Zoning Ordinance, including:
 - Provide for by-right approval of a variety of housing types
 - Further reduce use of Planned Developments (PDs) by including new high-density residential and mixed-use zoning districts that conform to the General Plan and by allowing by-right approvals that meet objective development standards
 - Allow by-right expansion of single-family homes built with non-conforming side setbacks and/or one-car garages.
 - Revamp residential parking requirements, including unbundling and make appropriate reductions in parking requirements according to housing type (i.e., reduced parking requirements for units for people with development and other disabilities) and reducing residential parking requirements outside of transit-rich environments by reducing the amount of parking required for studio and one-bedroom apartments in multi-family zones.
 - Apply adopted zoning designations to the City's Zoning map, consistent with the City's General Plan, which will add additional housing sites totaling 1,039 units of capacity to the El Camino Real corridor.
 - Remove coverage maximums in the R3 and R4 districts and increase coverage maximums from 45% to 60% in the R2 district.
 - In addition to exempting ADUs/JADUs from providing parking, do not require replacement parking for JADUs that convert a garage space/s for the primary dwelling.
- **Action 9(b).** Monitor the Zoning Ordinance, including land use controls (e.g., setbacks, height, lot coverage, etc.), for any potential constraints to the development of housing, particularly housing for persons with special needs (including those with developmental disabilities), and amend the Zoning Ordinance to address those constraints.
- **Action 11.** The City charges various impact fees to provide essential services and facilities to serve new development. The City will conduct an impact fee study to compare the City's fees with surrounding and similar jurisdictions.

SP-60 Homeless Strategy – 91.215 (d)

The 2020-2025 Community Plan to End Homelessness serves as the County's roadmap for ending homelessness in the County of Santa Clara. The focus of this program (which was adopted by the Housing Element) is to report outcomes for the implementing programs that help the County and overall community meet the goals of the Community Plan.

The County identified the following objectives for this program:

- House approximately 3,200 people annually through the implementation of the Community Plan to End Homelessness. Assuming the current reduction rate and the number of people served annually, the County projects a total of 25,600 people receiving housing by 2031. The County's progress since 2020 is as follows:
 - 17,485 people connected to stable housing
 - 23,228 people placed in temporary housing and shelter
 - 33,193 people received homelessness prevention assistance
- Annually convene the strategy leads to develop annual focused implementation plans and seek approval from the Continuum of Care (CoC) Executive Board on the priorities for annual workplans. This includes, but is not limited to, the supportive housing system improvement work, supporting the work of the Lived Experience Advisory Board to improve service delivery, and the coordinated entry redesign work. Collectively these efforts are intended to continuously improve how unhoused individuals and families are served through the Santa Clara County Supportive Housing System.
- In 2025, initiate the process to update the Community Plan to End Homelessness and seek approval from the CoC Board on the community outreach and stakeholder engagement plan. Once a draft is developed, seek endorsement from the Board of Supervisors, the 15 incorporated cities, the Santa Clara County Housing Authority, the Valley Transportation Authority, the Santa Clara Valley Water Board, the various School and College Districts and other governmental and non-governmental partners. (The County intends to complete the draft plan by September 2025 for adoption of the plan in January 2026.)
- In 2026, once the new Community Plan to End Homelessness is in place, seek approval from each city on the development of a local implementation plan in which OSH will offer technical assistance and support either directly or through a consultant.

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

The County of Santa Clara conducts outreach to homeless persons to assess their individual needs and connect them to services and resources through the Office of Supportive Housing's (OSH) Client Engagement Team which provides outreach services to homeless persons across the County. Team members connect with unsheltered persons to discuss and explain housing opportunities available to them and to connect them to the supportive housing programs available through Coordinated Assessment. Outreach is also coordinated by the Emergency Assistance Network (EAN) which is comprised of United Way Silicon Valley, eight partner agencies, and seven law enforcement agencies that create a safety net of essential services.

The Community Plan to End Homelessness includes a set of strategies that will expand on these current and ongoing efforts. The strategies and action items adopted as part of the plan that contribute to the strategic plan goals to improve homeless outreach include but are not limited to:

- Increase shelter outreach, hygiene services, and transportation options to match the needs of unsheltered residents.
- Increase access to basic hygiene resources, including bathrooms, showers, and laundry; and increase the number of free public transit passes and other transportation options for people who are unhoused to access services.
- Increase the number of street outreach staff and case managers working in encampments and provide opportunities for people who have lived experience of homelessness to provide peer-to-peer support.
- Increase the number of mobile crisis teams with clinical staff, and expand their hours, to support individuals experiencing severe mental health and substance use crises.
- Increase outreach to city and County staff and business and neighborhood associations about available resources to assist people who are unhoused.
- Create a referral system where unhoused residents can access information and services, such as available temporary housing and homeless services.

The County will continue homeless outreach services to assess the unique needs of homeless persons and families through the strategies, programs, and policies developed as part of the County's Housing Element. Between 2023 and 2031, the County will continue to conduct outreach services and assess the individual needs of homeless persons and families through the following programs and action items.

- Improve the quality of life of unsheltered individuals by expanding the capacity of temporary housing programs and providing basic needs services to individuals experiencing unsheltered homelessness.
- Continue to support community-based organizations that provide services to the unhoused population.
- Continue to support feedback mechanisms that provide those with lived experience the opportunity to inform and shape improvements to the Supportive Housing System and the delivery of services.
- Increase access to opportunity for residents of historically disinvested low-income communities by increasing the number of free public transit passes and other transportation options for unhoused people to access services and by studying access to services in South County including the Cities of Morgan Hill, Gilroy, San Martin, and parts of the unincorporated County.

Addressing the emergency and transitional housing needs of homeless persons

The City of Santa Clara conducts homeless outreach through several initiatives and methods to assess their individual needs, connect them to resources, and to improve the City and County's overall approach to meeting the needs of homeless persons. The City's Police Department includes a Community Response Team which conducts outreach while not in uniform to respond to crises, connect homeless persons to existing services, and to facilitate housing assessments with partnering agencies.

Law enforcement officers are also responsible for leading encampment clear-outs by providing notifications of clear-outs (at least 72 hours in advance), coordinating with third-party vendors to conduct the clear-out, tagging personal property, and connecting individuals with community resources after they are mandated to relocate. Adobe Services also conducts street outreach in Santa Clara City through their five-member outreach team which focuses on high need individuals with mental health challenges. Individuals are placed in a housing queue and are connected to resources and services while they wait for housing placement.

Additionally, the Community Response Team and the Housing and Community Services Division administer grants to several local agencies that offer services to homeless persons including: WeHope Dignity on Wheels Mobile Shower and Laundry Service, Santa Clara County HPS, Next Door Solutions to Domestic Violence, Emergency Housing Consortium, St. Justin Community Ministry, Bill Wilson Center, Abode Services, and case management for permanent supportive housing clients.

The City will expand on these efforts by implementing the priorities, objectives, and strategies outlined in the Plan to Reduce Homelessness and Its Impacts which will serve as the City's roadmap to address the needs of homeless persons and families in Santa Clara City. Strategies and actions to improve homeless outreach adopted by the City are highlighted below.

Priority Area 2. Increase availability of short-term shelter, permanent supportive housing, and Extremely Low Income (ELI) housing. The City will: 1) create new shelter and housing that is affordable and accessible to people experiencing or at risk of homelessness; 2) use all tools available to increase housing affordability; and 3) reduce opposition to new development at all stages. The strategies adopted by the City include:

- Add 136 new emergency shelter, interim housing, rapid rehousing, or shared supportive housing beds/units to provide shelter options for unhoused residents in Santa Clara who are waiting for placement in affordable housing.
- By 2031, work towards the Housing Element goal of permitting 1,436 extremely low and very low income units.

Priority Area 3: Conduct proactive street outreach to engage people who are unsheltered and connect them to resources. The City will: 1) ensure that homeless persons in the city are assessed as part of the community's CES and connected to services to meet their health and basic needs; 2) proactively engage, develop rapport with, and house people with the highest needs in the community; 3) increase utilization of existing City and County homeless assistance resources by people experiencing homelessness; and 4) increase connections to mental health services (including crisis services) for homeless persons, especially those who have been hesitant or lack the capacity to access services.

Strategies to facilitate this priority area and these objectives include:

- Fund an agency to provide street and encampment-based case management to help Santa Clara residents obtain and/or retain shelter or housing through a range of activities including but not limited to: conducting assessments; providing services to ensure households are document/housing reading; assisting clients with creating housing plans; providing services; and collecting feedback from unhoused people to improve engagement and shelter/housing/service programs.

- Explore opportunities to support peer outreach that trains and employs people with lived experience of homelessness to provide street outreach and system navigation services.
- By 2026, improve the City's capacity to respond faster to crises that require clinical responses or de-escalation by: 1) coordinating with partner agencies and service providers to train City staff and volunteers about crisis response and other resources; 2) creating a set of written guidelines and conducting trainings on who to call and when, conflict resolutions, and de-escalation techniques; 3) working with OSH and local jurisdictions to expand mental health outreach and crisis response which could include hiring more Crisis Intervention Specialists for the City's Police Department; and 4) increasing coordinating with BHS to ensure outreach teams serving City residents can connect people with available services.

Priority Area 4: Address basic needs of people living outside, including health and hygiene. The City will: 1) create opportunities for engagement, connection, and trust-building with people living unsheltered by providing resources to meet basic needs and build a foundation for making progress toward housing goals; 2) address the immediate unsheltered crisis by creating spaces for people experiencing homelessness to stay, address immediate needs, and access services; and 3) improve the accessibility and experience of public areas for both housed and unhoused residents.

Strategies to facilitate this priority area and related objectives include:

- By December 2025, explore partnerships with businesses, nonprofits, faith-based, and volunteer organizations to leverage funding, facilities, expertise, and staffing to support provision of basic need services such as food, hygiene supplies and services, and restrooms for unsheltered people. For example: donation drives, volunteer days or programs, and/or community events to connect housed and unhoused community members.
- Establish safe and welcoming places for people living in unsheltered situations to access during the day with access to restrooms, computers, phones, and services. The City will aim to establish additional options beyond parks and libraries.

Additionally, the City of Santa Clara will address the emergency and transitional housing needs of homeless persons by supporting and encouraging the development of housing types that serve homeless persons and families. The City's Housing Element commits staff to increasing access to interim housing units, rapid rehousing, and emergency shelter beds by 30% from 453 units in 2023 to 589 units by 2030. (The City adopted this objective as part of Action 1: Provision of a Variety of Housing Types.)

To achieve this objective, the City is currently updating the Zoning Ordinance. As part of implementing Action 9 (Zoning Ordinance), the City will:

- Complete a comprehensive update to the Zoning Ordinance to include provisions that allow emergency shelters by right without discretionary action in select residential, commercial, and mixed-use districts.
- Adopt a Zoning Ordinance Amendment to revise the definition of emergency shelter to include other interim interventions including but not limited to a navigation center, bridge housing, and respite or recuperative care; and to revise the Emergency Shelters, Development and Operational Standards section to remove the separation of uses standard.

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.

Over the next five years, the City of Santa Clara is committed to helping unhoused persons transition from homelessness to permanent housing by adopting and implementing the City's 2024 Homelessness Response Plan which six priority areas for City staff to respond to the unique needs of homeless persons and families and to address and reduce the impacts of homelessness on the wider community.

As part of developing these priority areas, the City identified related objectives and strategies to address and reduce homelessness in the City of Santa Clara. Objectives, strategies, and actions that will assist City staff in helping homeless persons enter permanent housing situations include but are not limited to:

- Create new shelter and housing that is affordable and accessible to people experiencing or at risk of homelessness.
- Proactively engage, develop rapport with, and ultimately house people with the highest needs in the community.
- Leverage collective community resources to create efficient and impactful interventions.
- Ensure that people experiencing homelessness in the city are assessed as part of the community's Coordinated Entry System (CES) and connected to other services to meet their health and basic needs wherever possible.
- Provide housing problem solving services to determine if there are ways too quickly resolve and/or avoid entering homelessness or rapidly exit homelessness through conflict resolution, mediation, one-time financial assistance, relocation and other activities.

County/Regional efforts. The Santa Clara County Continuum of Care's (CoC) strategy to help homeless persons (especially those with special needs) make the transition to permanent housing and independent living, facilitate access to affordable housing, and to prevent individuals and families from re-entering homelessness are implemented by the County's 2020-2024 Community Plan to End Homelessness which includes a three-part strategy to end homelessness in Santa Clara County and jurisdictions. These strategies include: 1) addressing the root causes of homelessness through system and policy changes; 2) expand homelessness prevention and housing programs to meet the need; and 3) improve the quality of life for unsheltered individuals and create healthy neighborhoods for all.

The actions that contribute to the County's strategic plan goals include:

- Protect residents from evictions, displacement, and housing discrimination by adopting and implementing new fair housing plans for the region; providing legal assistance to ensure that individuals and families most severely impacted by the lack of affordable housing (people of color) have equal access to housing; and by strengthening local rent control and tenant protections.

- Provide a broad range of supports to prevent homelessness by expanding the Homelessness Prevention System (HPS) to prevent homelessness for an additional 7,000 households who are at risk by providing targeted financial assistance and supportive services; and by providing targeted financial resources to prevent homelessness and eviction for severely rent burdened residents living in existing affordable units.
- Expand the supportive housing system to provide housing and services to help 20,000 unhoused people secure stable, permanent housing by targeting 7,000 people in permanent supportive housing programs that provide long-term support; 10,000 people housed through rapid re-housing programs that provide short- and medium-term support; and 3,000 people housed through Housing Problem Solving and other short-term or one-time assistance.
- Develop programs tailored to the needs of specific populations of persons experiencing homelessness including youth and young adults, older adults (55+) and seniors, families with children, and adults (25 to 54 years) without children.

The County will continue to help homeless persons and families make the transition to permanent housing and independent living through the programs, policies, and strategies identified by the County's 2023-2031 Housing Element.

Program 1.23. City Revenue Agreements. The County of Santa Clara has pooled resources from various cities to expand the capacity of the Supportive Housing System and to increase the efficiency of existing partnerships while reducing the duplication of services throughout the County. The programs supported by these revenue funding sources are aligned with the goals of the 2020-2025 Community Plan to End Homelessness and promote racial equity in homeless services by increasing the availability of community-based supportive services throughout the County of Santa Clara. As part of this program, the County identified the following objectives:

- Serve 20 households from the City of Santa Clara and 20 households from the City of Mountain View with permanent supportive housing services and rental assistance. Assuming funding continues annually through 2031, these Revenue Agreements would serve 360 households.
- Serve 133 vehicle dwellers from the City of Mountain View by providing homeless households a temporary, overnight, safe location to park, as well as case management support. Assuming funding continues annually through 2031, this Revenue Agreement would serve 1,197 vehicle dwellers.
- Serve 400 homeless households from San Jose through a centralized hotline for individuals and families seeking shelter services or shelter diversion services. Assuming funding continues annually through 2031, this Revenue Agreement would serve 3,600 homeless households from San Jose.
- Provide supportive services for 180 chronically homeless households from San Jose. Assuming funds continues annually through 2031, this Revenue Agreement would serve 1,620 chronically homeless households from San Jose.

It is important to note that during the community engagement conducted to inform the City's Plan, service providers who participated in focus groups emphasized a need for the City to implement a strategy focused on investing and providing services that prevent individuals and families from slipping back into homelessness. Participants explained that many individuals do not have the resources, connections, and/or social supports required to remain stably housed after entering housing and often become homeless after having been housed. Providers in focus groups strongly recommended that the City develop and implement a strategy that results in a "one stop shop" for individuals to navigate to when they need support and offered Sunnyvale Community Services as a model for City staff.

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

The City of Santa Clara invests in homelessness prevention and crisis response to ensure individuals and families at-risk of homelessness have access to the resources that meet their basic needs. The City's Plan to Reduce Homelessness identifies the following services supported by the City and provided by community partners:

- The City contributes \$50,000 per year to the County of Santa Clara's Homeless Prevention System which is comprised of a network of 20 community partners working to stabilize housing for at-risk households.
- In partnership with Abode Services, the City funds a Tenant Based Rental Assistance (TBRA) program with approximately \$350,000 of HOME funds each year to provide housing assistance in the form of deposits and rental subsidies for up to 12 months. The program also provides case management services (funded with local funds) to homeless families with children, households fleeing domestic violence, or families with children that are at-risk of homelessness (incomes at or below 60% AMI).

Additionally, the City supports individuals returning from institutions and systems of care through the County's Reentry Resource Center (RRC) which provides services to residents who were previously incarcerated as well as residents who enter homelessness upon release. Services offered by RRC include referrals to drug treatment programs, housing assistance, food assistance, counseling services, and other benefits to support the transition to permanent housing. Residents are also supported by the County's Social Service Agency which expedites the review process of CalFresh applications for homeless households to ensure they receive benefits within three days.

The City will continue these efforts by implementing the Santa Clara Plan to Reduce Homelessness and Its Impacts which includes six priority areas and related objectives and strategies to address homelessness in Santa Clara City. To help individuals and families avoid homelessness, the City adopted the following strategies:

Priority Area 1: Prevent homelessness for City residents who are at-risk. The City will: 1) reduce the inflow into homelessness among City residents at imminent risk of losing their housing; 2) reduce displacement and help tenants relocate when needed; and 3) increase the availability and accessibility of services within the city for City residents. Strategies to facilitate these objectives include:

- By December 2025, partner with the Charities Housing, CORE, Santa Clara County's Office of Supportive Housing, Destination Home, the Housing Authority and others to reduce rent burden for seniors living in the Belovida apartment complex and carrying out a minor rehabilitation of the building.
- By 2026, increase the City's investment in the County's HPS to increase access to rental assistance, deposit assistance, car repair, housing problem solving, and other prevention related services for City residents.
- By 2026, expand the City's investment in TBRA to serve 5-10 additional households per year.
- By 2026, explore the implementation of policies to prevent displacement and/or facilitate a soft landing when relocation is unavoidable including but not limited to: policies that minimize displacement resulting from code enforcement; no net loss policy for income restricted affordable housing; longer notification requirements for tenants when housing will be redeveloped; landlord paid relocation benefits for tenants impacted by no cause and no-fault evictions; and creating a rental deposit cap.

SP-65 Lead Based Paint (LBP) Hazards – 91.215 (i)

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

The City follows all applicable Lead-Based Paint Regulations, which primarily affect projects funded by the Neighborhood Conservation Improvement Program (NCIP).

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

Three quarters of homes in the City were built before 1980. Homes built before 1980 may contain LBP. Forty-five percent of households (19,915) are LMI. Using this proportion, 14,936 LBP households are potentially occupied by LMI families.

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

The City, as part of its NCIP, requires that all lead paint be controlled or abated and disposed of properly to eliminate or reduce the hazard of environmental or human contamination.

SP-70 Anti-Poverty Strategy – 91.215 (j)

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

The community engagement process identified the El Camino Real area to be in need of neighborhood revitalization. Economic development funds will be targeted to the El Camino Real Focus Area, a low-income area of the City. The City will also continue to fund emergency assistance services for homeless persons and persons at risk of homelessness.

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

Many organizations within the region work to reduce poverty within the City, including:

- North County Consortium of Neighborhood Self Sufficiency Centers, which supports the sustainability and self-sufficiency for CalWorks families;
- Santa Clara Unified School District Adult Education Center, which helps students develop a “welfare to work” plan and provides career advising, job placement, resumé development, and interviewing skills to students. The Adult Education Center also serves homeless individuals with job training and housing;
- SCCHA is a Moving to Work agency, which allows programs that focus on self-sufficiency and affordable housing

SP-80 Monitoring – 91.230

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

The City enters into subrecipient agreements with grantees. These agreements set forth the terms for grant management and compliance with required state and federal laws. The City works with multiple public service programs funded by CDBG and HOME, which have an excellent track record with the use of these funds. The City performs on-site monitoring of these programs at least once per agreement period, and the public service programs must report to the City at least twice per year.

Citizen Participation and Stakeholder Consultation

This section summarizes the primary findings from the extensive citizen participation and stakeholder consultation conducted to inform the Santa Clara County Urban County, HOME Consortia, and entitlement jurisdiction Consolidated Plans.

Residents and stakeholders were invited to participate in a variety of engagement opportunities in addition to the community survey throughout the Consolidated Plan process. The events included:

“Pop up” events—Booths with activities were set up at community venues and events to capture residents’ input on priority housing and community development needs and were held throughout September and December 2024. Approximately 200 residents engaged with pop up events.

Santa Clara City Art and Wine Festival: September 14-15, 2024

Mountain View Dia de Los Muertos Event: November 2, 2024

Gilroy and South County Open House: November 4, 2024

Saratoga Library Popup: November 18, 2024

Campbell Farmers Market Popup: December 1, 2024

Sunnyvale Farmers Market Popup: January 18, 2025

Demographic surveys voluntarily completed at resident engagement events show that the demographic composition of participants broadly represents that of the county’s low and moderate income populations.

Two **regional virtual public workshops** were held on November 14th and 20th 2024. Virtual public workshops were open to all residents living in and stakeholders serving residents in the County. Approximately 55 residents attended the workshops between the two sessions provided.

Three **stakeholder consultation workshops** were held on December 5th, 11th, and 17th, 2024 with stakeholders who serve and represent low and moderate income and special needs residents. Attendees represented affordable housing providers, service providers serving special needs populations, people with lived experience, legal advocates, child care service providers, public health agencies, mental health service providers, and others. A total of 72 stakeholders engaged through the workshops.

The City of Santa Clara County, in partnership with the County, conducted the 2024 Santa Clara County Housing and Community Needs Survey to better understand the greatest housing, community development, and economic development needs in the county. The survey was administered to both residents and stakeholders to gain an in-depth understanding of concerns from those who deliver services and those who may receive them.

A total of 547 residents from the City of Santa Clara completed the survey; the demographics of survey respondents are shown on the following page.

City of Santa Clara Survey Respondent Demographics

Note:

n = 547.

Source:

Root Policy Research from the 2024 Santa Clara County Housing and Community Needs Survey.

	n	%
Total Responses	547	100%
Respondent Type		
Stakeholder and Resident	36	7%
Resident Only	511	93%
Tenure		
Homeowner	302	55%
Renter	182	33%
Precariously housed	47	9%
Race and Ethnicity		
Non-Hispanic White	175	32%
Asian	44	8%
Other Race	69	13%
Hispanic	63	12%
Household Income		
Less than \$49,999	87	16%
\$50,000 up to \$99,999	79	14%
\$100,000 up to \$149,999	58	11%
\$150,000 or more	101	18%
Employment Status		
Employed Full-Time	193	35%
Employed Part-Time	38	7%
Retired	105	19%
Unemployed	22	4%
Household Characteristics		
Large Households (5 or more)	40	7%
Older Adult (Over 65)	114	21%
Disability	116	21%
Renter with Income < \$49,999	41	7%
Family Type		
No Children	399	73%
Couple with Children	118	22%
Single Parent	30	5%

Promotion. The Consolidated Plan website www.letstalkhousingscc.org was available throughout the Plan and promoted through a social media and communications toolkit. The website provided information on the Consolidated Plan process and ways for community members and stakeholders to be engaged through taking the survey and participating in events.

Figure A-1.
Let's Talk Housing Santa Clara County
Website Events Page

Source:
<https://www.letstalkhousingscc.org/events>

Workshops & Events

Mountain View Virtual Public Workshop

Monday, December 16th, 6:00-7:00 pm

[Register here](#)

Spanish interpretation will be available.

Palo Alto Third Thursday Popup Event

Drop-In, Thursday, December 19th, 6:00-9:00 pm

Car-Free California Avenue (between El Camino Real and Birch Street)

Missed a workshop or event? Find other ways to [connect](#).

Past Meetings & Events

Gilroy & South County Open House

Drop-In, 4:00-8:00 pm, Monday, November 4th

Gilroy Library Community Room, 350 W 6th St, Gilroy

Mountain View Did de Muertos Event

Drop-In, 11:00 am - 3:00 pm, Saturday, November 2nd

Mountain View Civic Center Plaza

Saratoga Library Popup

Drop-In, 1:00 - 4:00 pm, Monday, November 18th

Saratoga Library Community Room, 13650 Saratoga Ave

Campbell Farmers Market Popup

Drop-In, 9:30 am - 12:30 pm, Sunday, December 1st

Along E. Campbell Ave., between Central Ave and, S Third St

Virtual Public Workshop 1

Thursday, November 14th, 6:30-8:00 pm

[Register here](#)

Spanish and Vietnamese interpretation will be available.

Virtual Public Workshop 2

Wednesday, November 20th, 6:30-8:00 pm

[Register here](#)

Spanish and Mandarin interpretation will be available.

The website's "Events" page, pictured to the right, includes a list of upcoming and past community engagement events associated with the Consolidated Plan. Residents could view dates, times, locations, and registration information for each event on this page.

Residents could also learn about upcoming engagement opportunities on City and County websites and social media pages. Regional virtual public workshops were promoted with flyers—shown below—in English, Spanish, Vietnamese, and Mandarin that included dates, times, translation information, and links to meeting registration and the letstalkhousingscc.org website.

Figure A-2.
Virtual Public Workshop Promotional Flyers in English and Spanish

Note:
 Flyers were also available in Vietnamese and Mandarin



City and County staff posted flyers on official websites and social media profiles with captions from a social media toolkit, as seen in the example below. The social media toolkit included captions in English, Spanish, Vietnamese, and Mandarin.

Figure A-3.
Virtual Public Workshop Promotional Page Example

CDBG Consolidated Plan 2025-2030 Virtual Workshop

Join one of our Online Public Workshop for residents of Santa Clara County to shape funding for housing, homelessness and community needs where you live. Please come and tell us what you think. Register at bit.ly/ConPlanWorkshop.

Event Details:

- November 14: 6:30 - 8:00 PM (Spanish and Vietnamese Interpretation Provided)
- November 20: 6:30 - 8:00 PM (Spanish and Mandarin Interpretation Provided)



The more people we hear from, the better our funding plans will reflect what is actually needed. Your voice—along with the voices of your neighbors, lower-income residents in the community, and residents with special housing needs—are critical for ensuring we have housing and community programs that meet all our needs, now and into the future.

To learn more and for other ways to get involved, visit letstalkhousingcc.org.

Source: City of Palo Alto.

Popup events were advertised locally on City websites and social media pages with flyers as shown in the examples below.

Figure A-4.
Open House
Promotional Flyer
Examples



Stakeholders from stakeholder partner organizations and former subrecipients and grant applicants were invited through email to participate in virtual workshops, while stakeholders from other organizations could register their interest on the Let's Talk Housing SCC website through a Google form.

Figure A-5.
Stakeholder Workshop Information and Registration Page, Let's Talk Housing
SCC Website

**Right now, the cities, towns, and the County are developing
their Consolidated Plans to identify housing and community
development priorities for federal funding.**

The Consolidated Plan helps determine the top housing needs, community development concerns, and gaps in supportive services for low to moderate income households.

Many communities use the Consolidated Plan to fund their Housing Element priorities.

Stakeholder organizations are invited to give feedback.

Join a Virtual Stakeholder Workshop

December 5th: 1 - 2:30 pm

December 11th: 12:30 - 2:30 pm

December 17th: 3 - 4:30 pm

RSVP FOR A
WORKSHOP

**Take the Community Survey and tell
us what you think**

TAKE THE SURVEY!

Source: <https://www.letstalkhousing SCC.org/orgs>

Findings from Community Meetings and Workshops

This section summarizes the feedback received from residents and stakeholders in pop up events, virtual public workshops, and stakeholder focus groups. It is organized around the four broad categories of need discussed at each event: **1) Housing Needs; 2) Public/Supportive Services Needs; 3) Community Development Needs; 4) Economic Development Needs.**

For each category of need, this section includes discussions of community concerns, consideration of residents and locations with the greatest need, and suggested solutions.

Housing needs. Residents and stakeholders reported that there are shortages in shelter and support services across the county, with the most acute needs for very low income households in the South County.

Special needs groups with the most acute needs include:

Domestic violence survivors—for whom there are only 63 emergency shelter beds in the county—need low-barrier, safety- and trauma-informed crisis housing that helps them access childcare and services.

LGBTQ+ residents who have experienced mistreatment in-specific shelters need tailored shelters.

Sober living environments and substance-friendly housing options in transitional housing.

Special needs including residents with disabilities who need accessible units and seniors who need fall prevention design and modifications to age in place. Seniors increasingly resort to living in RVs, which are often in poor condition.\

Geographic differences included:

City of Santa Clara

Participants from the City of Santa Clara spoke about the very high cost of rent, especially relative to the size and condition of rental units and the risk of displacement from not being able to consistently pay rent. One attendee said they could only find a rental unit that met their family's affordability and financial needs in an unsafe neighborhood (e.g., people going through trash cans at night, people coming in the apartment complex and taking things). This family had a young baby and cannot afford childcare, so they work part time and alternating shifts to care for the child—making rent harder to afford.

"Affordable child care would be a huge support because my wife could work full time. And the children would have supportive developmental activities!"

Public infrastructure needs identified by Santa Clara City residents included better lit streets and parks (specifically along John Way, Royal Street, and Scott Boulevard).

Services most needed by residents included workforce development programs to help residents improve their skills and access higher paying jobs; rental assistance; childcare (noted above); and better resource connections/knowledge of where to get help in the City. Overall, residents were complimentary of the City of Santa Clara and described it as a welcoming place with a healthy environment.

City staff administered an exercise at the September pop-up to capture resident input on priority needs. A total of 501 responses were received to the question of: **“What community services are most needed by the City’s low-income residents?”** Housing priorities included Homeless Services (top priority need); Mental Health Services (second highest priority need); followed by Healthcare, Childcare, and Transportation.

Gilroy and South County

South County and Gilroy residents placed a priority on addressing the shelter and service gaps faced by migrant farm workers. Many county-level stakeholders and South County residents recommended allowing and funding safe parking areas as an interim solution—which would build on effective solutions in North County jurisdictions.

South County and Gilroy residents were also unique for their prioritization of first-time homeownership activities—something that other areas of the County did not prioritize due to the remarkably high cost of homes in their areas. Except for deed restricted, Below Market Rate homeownership products, homebuying assistance programs are not realistic.

Mountain View

Unique to Mountain View was an emphasis on providing rental assistance and new rental products to help those who have middle incomes. These households have incomes that are too high to qualify for LIHTC, but too low to afford market rate rentals without being cost burdened.

Countywide, housing needs most frequently cited include: **Affordable rental housing, rental assistance, and affordable homeownership opportunities (South County largely).**

Income restricted units often target households at 60-80% AMI, so very low and extremely low income households often cannot afford these units. AMIs reflect the incomes of both renters and homeowners in the County and not the reality of workforce. This is compounded by a lack of rental assistance and vouchers. Further, these developments often have restrictions around renters’ histories and credit scores that make it difficult for applicants who could afford rent to qualify. Residents frequently reported that even in market rate rental units with manageable monthly rents, deposits were prohibitively expensive.

There is little naturally occurring affordable housing (NOAH) in the area, and even mobile home communities—historically NOAH—are increasingly difficult for low income households to afford due to increasing lot rents.

Housing solutions. To address affordability challenges, participants recommended individualized support in the forms of emergency rental assistance, security deposit assistance, and down payment assistance and broader policy change such as zoning reform and density incentives, streamlining residential development applications and approvals, siting workforce housing near employment centers to mitigate displacement, and implementing rent control policies (suggested in Sunnyvale, Mountain View, and Campbell—with an emphasis on essential workers). Participants advocated for future development to be sited in walkable areas near transportation, ensuring access to employment, food, and essential services for low income households. Participants expressed concerns about limited parking in residential areas far from public transit.

A common theme in the solutions discussion was **building intentional communities**, whether these be tiny home communities for people moving on from homelessness or communities for people with intellectual and development disabilities, or communities for youth moving into adulthood.

Residents and stakeholders also reported that **navigating housing processes is difficult** due to bureaucratic and private market barriers. The process of securing rental housing is complicated, especially for groups who may struggle to qualify for a unit—including individuals without work history and individuals who face barriers to employment (e.g. undocumented residents, foster youth moving into adulthood who lack work histories, domestic violence survivors who need trauma-informed employment). Housing navigation services including application assistance and negotiation with landlords were recommended.

Participants identified a need for tenant rights education, particularly for youth, families who may be illegally denied housing because they have children or a Section 8 voucher (as observed by multiple participants), and seniors who are unaware of their right to reasonable modifications. Additional legal assistance for tenants was also identified as a need as free legal services in the county are currently overwhelmed.

Financial instability is a significant barrier to staying in housing, particularly for seniors and families. Social Security Income benefits for seniors have not kept pace with housing costs, causing a rise in seniors applying for Section 8 vouchers—which come with a long application and approval process—and an inability for seniors to make essential repairs to deteriorating homes. Low income families must manage expenses of both housing and childcare and may respond by living in overcrowded or substandard conditions, risking eviction and displacement when conditions are discovered. Participants recommended increasing home repair assistance and funding landlord-tenant mediation and emergency rental assistance—currently a gap in the county’s services infrastructure—to promote housing stability.

Other solutions recommended in workshops and pop-up events included community land trusts (CLTs) and limited equity housing cooperatives to promote homeownership, universal basic income (UBI) to allow residents to meet their immediate housing needs, and long term (3-year) housing voucher programs and landlord partnerships to promote housing stability.

Public/supportive services needs. Residents and stakeholders highlighted countywide needs for affordable and stigma-free mental health and substance abuse services, legal assistance, food programs and addressing food deserts, financial literacy education, and eviction and homelessness prevention including rental assistance and landlord-tenant mediation. Participants also identified a need for expanded access to medical, dental, and vision care, especially in Sunnyvale, Palo Alto, Mountain View, and the South County. There are also significant population-specific needs:

Families with children need improved access to affordable childcare and after school programming to maintain employment (also discussed in “economic development”).

Immigrants and residents with limited English proficiency—who are most concentrated in the South County—need language services and classes, citizenship classes, housing assistance, navigating public transportation systems, and legal help to become economically self-sufficient—and find that many service providers cannot accommodate them.

Domestic violence survivors face critical geographic gaps in services (in-person services are not available in Milpitas, Campbell, Santa Clara, Mountain View, Cupertino, Palo Alto, and Saratoga), and domestic violence offices in the county have cut hours and staff capacity due to limited funding, increasing reliance on volunteers who lack expertise. Accessing domestic violence services is especially difficult for undocumented residents. Increased funding for domestic violence services is needed.

Seniors need affordable and accessible transportation, home health care, and legal support for aging in place.

Unhoused residents need hygiene assistance and employment navigation assistance.

Participants shared that the locations of service providers—often in areas that are easiest to serve, rather than areas that have the highest need—are not pedestrian-accessible or near transit stops, complicating access for transit-dependent residents. Many service providers operate only during 9-5 business hours, conflicting with potential clients’ work schedules. New public and nonprofit facilities should be sited in high need, pedestrian-friendly, and transit-connected areas. Residents recommended convening service providers in “family resource centers” where clients can access a wide range of services.

Residents are often unfamiliar with the services available to them or do not know how to access services. Further, supportive services are difficult to navigate independently: clients must locate relevant organizations, submit multiple (often complicated) applications to various organizations, and navigate long waitlists. Special needs populations face additional barriers to accessing services. Case management—where available in the county—is sporadic and insufficient due to lack of funding and high turnover among poorly paid case workers. High turnover leads to low institutional knowledge among case managers and nonprofit service providers, diminishing the quality of service available. Case management is especially critical for foster care youth, immigrants, and unhoused individuals who may be navigating support systems for the first time.

Participants recommended that the County fund case management services and a consolidated search platform or drop-in centers; that cities and nonprofits collaborate more frequently and fully; and that service providers design and adopt a single, straightforward application accepted by multiple organizations.

Community development needs. Residents frequently reported a need for new, accessible community centers with recreational, cultural, and educational programming, access to services, reservable common spaces, and potentially subsidized meals. Residents also recommended providing community spaces with engagement opportunities in new housing developments. Multiple stakeholders reported that social isolation is a common problem for the county's seniors and recommended increased provision of senior recreational programming and facilities such as an indoor walking track. One stakeholder reported that many senior centers are run down and need renovation.

Multiple stakeholders offered ideas for how to increase community and combat loneliness through "communal social centers" and free events; this was mentioned frequently in Campbell.

Participants consistently reported gaps in the availability of childcare options and youth programming including after school programs, youth sports, and teen programming, advocating for the construction of new youth centers and enhanced city collaboration with youth-serving nonprofits. One stakeholder recommended home daycares as a community-embedded, potentially affordable alternative to commercial daycares. There is also a lack of safe spaces for LGBTQ+ teens and foster care youth moving into adulthood in the county.

Residents and stakeholders frequently reported that accessible, well-connected public transportation is essential for connecting residents with employment opportunities, essential services, and grocery stores. Bus service is inconsistent, bus stops are limited, and transit is difficult to navigate. There are needs for new bus stops, improvements to existing bus stops, greater reliability and frequency, improved accessibility for residents with mobility differences, an app to keep commuters updated on VTA service, and translation of navigation materials into multiple languages.

Broader infrastructure improvements are also needed. There was very **widespread concern that bike lanes and pedestrian infrastructure such as sidewalks and street crossings are nonexistent, unsafe, or non-ADA compliant** in areas across the county, including near essential public facilities. Bike lane safety could be improved with public education on bike lane use. Road improvements including streetlight and intersection improvements are also needed across the county. Participants also called for improvements to trails and outdated parks, with a focus on providing safer parks with better lighting. While these needs are countywide, infrastructure improvements have not kept up with housing development especially in the South County: residents report needs to fill potholes, improve sidewalks, and resolve frequent electricity and internet outages. Mountain View residents also emphasized safety and mobility improvements due to recent accidents and deaths.

Several participants including South County and Campbell residents expressed a need for climate resilience planning, creek rise mitigation, tree planting, and expanding access to solar energy. Other miscellaneous needs discussed include new community pools, general recreation opportunities, speed bumps in residential areas, and cultural and arts facilities. As a general solution to community development needs, stakeholders recommended that the County provide jurisdictional planning departments with a centralized list of grant opportunities and capacity building resources.

Economic development needs. Stakeholders and residents reported significant needs for adult education, job training, and skills development across the county and especially in East San Jose and the South County. Workforce development programs are critical to the economic mobility of residents of all ages seeking higher paying jobs, and participants noted that they are particularly important for youth entering the workforce and unhoused residents seeking gainful employment. Residents recommended trade education, and several stakeholders reported that youth would benefit from paid internship or trade apprenticeship opportunities. Workforce development programs should be offered outside of regular business hours and in English and Spanish where possible, especially in areas with large monolingual Spanish populations like the South County. There is also a need for marketing of existing programs: one low-income resident expressed interest in skills development, but did not know of any programs in the county.

Residents consistently reported needs for small business support including entrepreneurship support, microbusiness assistance, small business grants and loans, and technical assistance, especially for minority-owned businesses. Several residents noted a lack of affordable commercial kitchen space for emerging entrepreneurs, and while others noted that local small businesses and retail establishments are suffering due to a lack of support. Mountain View residents reported that there are many empty or closed businesses on Castro Street, recommending that the City streamline business permitting processes and lift the downtown vendor ban. Others called for more formal and traditional programs to build capacity for trades, noting that small business development comes with risk.

Many participants expressed concern that essential workers cannot afford to live in the county, emphasizing that affordable rental and homeownership options are essential to workforce development and retention. Some participants recommended building designated workforce rental housing near employment centers, increasing access to vouchers, offering down payment assistance, and exploring innovative homeownership solutions including community land trusts, sweat equity programs, and limited equity housing cooperatives. Others emphasized a need for creation of and access to higher paying jobs.

Participants consistently reported that access to affordable childcare and reliable, accessible public transportation—currently gaps in the county, discussed in “community development needs” above—are needed to promote economic mobility of low to moderate income households.

Stakeholders and South County residents reported that immigrants struggle to access skills training and small business development resources due to immigration status and/or language needs, resulting in needs for immigration support and expanded access to English language training. South County residents with limited English proficiency reported immigration-related employment discrimination and poor working conditions. Other participants noted that domestic violence survivors need trauma-informed employment opportunities, recommending training for employers on the impact of trauma and support policies like flexible work hours and affordable childcare for survivors. Other needs discussed include support for residents starting cooperatives and nonprofit organizations, financial literacy education, and retraining, skill-building, and volunteer opportunities for recently laid-off tech workers in Mountain View.

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Findings from Survey Responses—Santa Clara Residents

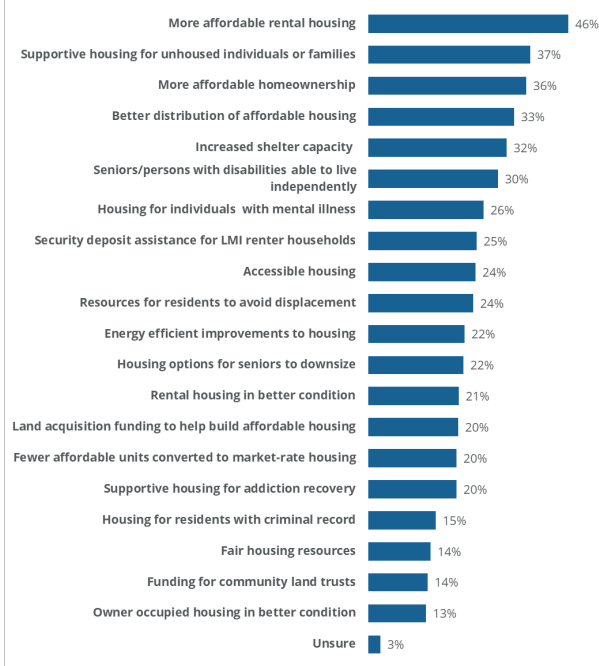
Housing Outcomes

- The top housing outcome was more affordable rental housing (46%), followed by more supportive housing for unhoused individuals or families (37%), more affordable homeownership (36%), better distribution of affordable housing (33%), and increased shelter capacity (32%).
- 40% of precariously housed respondents in Santa Clara County selected resources to avoid displacement compared to 25% of renters and 21% of homeowners.
- Better conditions for owner-occupied and renter-occupied homes were selected at higher rates by respondents with household income less than \$49,999 compared to those in higher income brackets.
- Seventy-one percent of Hispanic respondents selected “more affordable rental housing” compared to 58% of White respondents and 55% of Asian respondents.

Figure A-6.
Top Housing Outcomes, City of Santa Clara

Note: n = 547.

Source: Root Policy Research from the 2024 Santa Clara County Housing and Community Needs Survey.

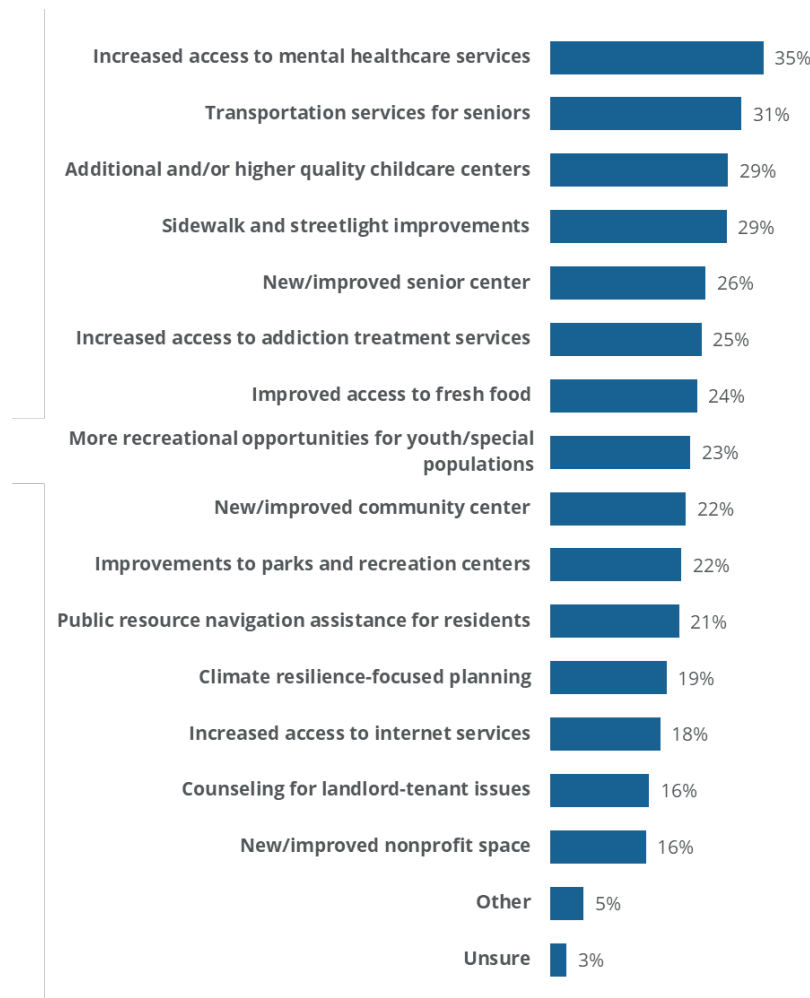


Community Development Outcomes

- The top community development outcome in the City of Santa Clara was increased access to mental healthcare services (35%), followed by transportation services for seniors (31%), additional and/or higher quality childcare centers (29%), sidewalk and street improvements (20%), and new/improved senior center (26%);
- Precariously housed respondents selected increased access to internet services at a higher rate (34%) than renters (22%) and homeowners (14%);
- Forty-three percent of Hispanic respondents selected improved access to fresh food—the highest proportion of any racial or ethnic category. Improved access to fresh food was also selected by single parents at a higher rate (40%) compared to couples with children (35%) and respondents with no children (20%).

Figure A-7.

Top Community Development Outcomes, City of Santa Clara



Note: n = 547.

Source: Root Policy Research from the 2024 Santa Clara County Housing and Community Needs Survey.

Economic Development Outcomes in the City of Santa Clara

- The top economic development outcome selected by respondents in the City of Santa Clara was job training programs (39%), followed by revitalization of neighborhood businesses/commercial areas (37%), improved transportation to areas with job opportunities (35%), more opportunities for small or start-up businesses (31%), and center for seasonal and day laborers (28%);
- Precariously housed respondents selected improved transportation to areas with job opportunities at a higher rate (51%) than renters (38%) and homeowners (32%);
- Fifty-four percent of Hispanic respondents selected job training programs as an economic development outcome—the highest of any racial or ethnic group;
- Respondents with household income less than \$49,999 selected job training programs and a center for seasonal labor at higher rates than those in higher income brackets; and
- Half (50%) of single parents selected job training programs compared to 42% of couples with children and 37% of respondents with no children.

Figure A-8.
Top Economic Development Outcomes, City of Santa Clara

Note:
n = 547.

Source:
Root Policy Research from the 2024 Santa Clara County Housing and Community Needs Survey.



Public Comment – Appendix C

Public hearing #1: April 8, 2025

Five Public Service Agency representatives appeared and spoke in person and online, in support of the funding their agencies receive, and provided a summary of their programs.

Four additional Public Service Agency representatives submitted written comments/letters in support of funding their agencies receive and provided a summary of their programs.

One member of the public commented that he thinks that the federal government will cut funding.

Council Member Chahal asked if there was a backup plan in place if the Federal Government stops HUD funding. We really do not; if that were to happen, the Council would then have to decide if they want to use other funding to support these public agencies or they would not be funded at all.

Council Member Hardy wanted to confirm what the acronym TBRA stood for (Tenant Based Rental Assistance) and asked what staff is really asking for at this hearing since we are coming back next month. We are here tonight to ask for two things: for Council to Note and File the presented Plans and for Council to approve Staff's recommendations to fund the listed public service agencies.

Council Member Jain commented on a local jurisdiction using funds to support a three-month rental assistance program and if the City had a similar program. Our rental program is TBRA, which provides support and subsidy through a 12-month program.

Council Member Park asked if agencies are able to use both Public Service funds and Capital Improvement dollars. Yes, they may apply to our Public Service NOFA and apply separately for our Capital Improvement NOFA.



FY 25-26

Annual Action Plan

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AP-15 Expected Resources – 91.220 (c) (1,2)

Introduction

The City of Santa Clara is estimating the following federal and local funding resources for the 2025 Program Year (PY); Fiscal Year 2025-2026:

CDBG Funds: The total amount of CDBG resources expected to be available for FY25/26 is \$1,050,000. This total is made up of the annual CDBG entitlement from HUD, Prior Year Resources (i.e., funds that are being re-programmed and/or funds that were programmed but not spent), and Program Income (income generated from prior CDBG projects). The breakdown of the Expected Resources is:

- | | |
|------------------------------------|-----------|
| • Annual Entitlement Funds | \$930,000 |
| • Estimated Prior Year Balance | \$0 |
| • Estimated FY25/26 Program Income | \$120,000 |

CDBG CONTINGENCY LANGUAGE

More than expected: If the City receives more CDBG Entitlement funding than expected, funds will be used for the City Homeowner Rehabilitation Program (i.e., NCIP) and/or the Minor Repair Program. The City reserves the option to provide more funding for public services if the Public Service Cap allows for another agency to be funded to at least \$30,000.

Less than expected: If the City receives less CDBG Entitlement funding than expected, the Public Service and Administration Caps will be recalculated and amounts adjusted. If the re-calculation results in a Public Service Cap of less than \$180,00, the City will need to reduce its number of Public Service Agencies accordingly to come under the Public Service Cap. The agency(ies) that scored lowest during the NOFA process will be cut first. Further, the amount allocated to the Minor Repair Program may need to be reduced.

All Program Income is placed in the Revolving Loan Fund for use in the NCIP program.

HOME Funds: The total amount of HOME resources expected to be available for FY25/26 is \$665,000. This is made up of the annual HOME entitlement from HUD, Prior Year Resources (funds that are being re-programmed and/or funds that were programmed but not spent), and Program Income (income generated from prior HOME projects). The breakdown of the source of funds is:

- | | |
|------------------------------------|------------|
| • Entitlement Funds | \$335,000 |
| • Estimated Prior Year Balance | \$320,000 |
| • Estimated FY25/26 Program Income | \$ 10,000* |

*HOME Program Income (PI). The City estimates it will receive \$100,000 in PI in the FY25/26. Ten percent; or \$10,000 will be programmed in this 2025 Annual Action Plan for administrative costs as allowed by HOME regulations. The other 90% (\$90,000) will be programmed next year in the 2026 Annual Action Plan.

In accordance with HOME regulations, CHDO set-aside funds not used for the set-aside purpose are allowed to be reprogrammed to other activities after two years. If the City cannot use its CHDO funds for its intended set-aside use, the City will reprogram the CHDO funds to its Tenant Based Rental Assistance (TBRA) program.

HOME CONTINGENCY LANGUAGE

More than expected: If the City receives more HOME Entitlement funding than expected, the CHDO set-aside amounts and the Administration amounts will be recalculated. All remaining funds will be used for the TBRA Program.

Less than expected: If the City receives less HOME Entitlement funding than expected, the CHDO set-aside amounts and the Administration amounts will be recalculated. The TBRA program will then be reduced in funding.

LOCAL Funds: The City anticipates that it will leverage \$565,165 of local funds for public service-type activities.

Table 59 –Expected Resources Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available for Remainder of ConPlan:	Narrative Description
			Annual Allocation	Program Income	Prior Year Resource	Total:		
			\$	\$	\$	\$		
CDBG	Public-Federal	Acquisition Housing Rehab. Capital Improvement Projects – Public Facilities Capital Improvement Projects – Aff. Housing Public Services Admin. & Planning	\$930,000	\$120,000	\$0	\$1,050,000	\$4,200,000	CDBG funds may be used for: 1) Land acquisition for affordable housing; 2) NCIP and Minor Repair Program; 3) Public infrastructure improvements and other public facility improvements; 4) Capital Improvements to Affordable Housing; 5) Public Services; 6) Administration and planning.
HOME	Public-Federal	CHDO and regular HOME rental projects, such as property acquisition, new construction, and/or rehabilitation. Homeowner Rehabilitation TBRA Admin. and Planning for HOME programs and activities. Fair Housing Services	\$336,000	\$10,000	\$320,000	\$665,000	\$2,660,000	HOME funds may be used for: 1) TBRA; 2) NCIP; 3) Rental Development and/or rehab; 4) Fair Housing Services; 5) Admin. & Planning. Approx \$23,000 of Prior Year Resources is Program Income received in FY24/25. Approximately \$100,000 in Program Income is expected in FY25/26. 10% of that will be programmed in this action plan for administrative activities and drawn during the program year. The remaining estimated \$90,000 will be programmed in FY26/27. If Program Income exceeds \$100,000, the City will continue using 10% for admin.

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

Federal funds will leverage local funds (i.e., General Funds, City Affordable Housing Funds, and City Housing Successor Funds) to increase project efficiencies and benefit from economies of scale. The HOME match requirement will be met through the waiving of property taxes on past HOME-funded multi-family affordable developments. The City Affordable Housing Fund (CAHF) and the City Housing Successor Fund (CHSF) will contribute \$275,697 and \$250,000 respectively. These funds will be used to fund case management services for the City's Tenant Based Rental Assistance (TBRA) program and other case management services. \$89,459 in General Funds will be used to augment other public service activities.

Other Federal Grant Programs

Additional federal programs that fund community development and affordable housing activities include: Section 8 Housing Choice Voucher Program; Section 202; Section 811; and Affordable Housing Program (AHP) through the Federal Home Loan Bank. These programs are provided by Santa Clara County Housing Authority and affordable housing developers.

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

The City has identified two city-owned sites for potential redevelopment:

3575 De La Cruz: The City Council entered into an Exclusive Negotiation Rights Agreement (ENA) with Habitat for Humanity East Bay/Silicon Valley. The proposed development will be 15 100% affordable, for-sale townhomes. The project is in predevelopment until additional subsidies can be secured.

1031 El Camino Real: The City owns a vacant 0.75 acre site that was previously used for a motel and gas station. The City intends to conduct outreach and issue a request for proposals from affordable housing developers in FY 2025/2026.

AP-20 Annual Goals and Objectives – 91.220(c)(3)& (e)

Goal Description		
1	Goal Name	Affordable Housing
	Goal Description	Assist in the creation and preservation of affordable housing for low income and special needs households through continuation of the Neighborhood Conservation and Improvement Program, rental habilitation of units occupied by low-income tenants, TBRA rental subsidies, and new construction.
2	Goal Name	Homelessness
	Goal Description	Support activities, consistent with Continuum of Care strategies, to prevent and end homelessness. This includes building affordable housing for people who are homeless or at risk of homelessness as well as the provision of support services.
3	Goal Name	Public Services
	Goal Description	Support activities that provide basic needs to lower income households and special needs populations. Services would be provided to low-income households, elderly individuals, homeless persons, people with disabilities, and victims of domestic violence.
4	Goal Name	Fair Housing
	Goal Description	Promote fair housing choice, through the following activities: fair housing education, fair housing testing, housing assistance hotline, and landlord-tenant mediation.
5	Goal Name	Public Facilities
	Goal Description	Improve accessibility for persons with physical disabilities by identifying and repairing intersections for accessibility, mostly through curb cuts. Also providing upgrades and improvements to non-profit facilities that serve low-income households.
6	Goal Name	Planning and Administration
	Goal Description	Provide management, planning and implementation of the City's CDBG & HOME programs as well as monitoring of public services and housing projects.

Table 60 –AP-23 Annual Goals and Objectives Summary

Goal	Category Needs Addressed		Needs Addressed	Funding
Affordable Housing	Affordable Housing		Affordable Housing	CDBG: \$660,000 HOME: \$621,500
	Start Year: 2025	End Year: 2029	Outcome: Affordability	Objective: Provide decent affordable housing
	Narrative: Assist in the creation and preservation of multi-family rental housing for low income and special needs households, rehabilitation of low-income owner-occupied housing through the NCIP, TBRA rental subsidies, and/or new construction. CDBG \$400,000 NCIP Loans and Grants (4 households) \$ 60,000 NCIP Project Delivery Costs \$200,000 Minor Repair Program - Rebuilding Together (11 households) \$660,000 total (15 households) HOME \$571,250 TBRA Administration (20 households) \$ 50,250 CHDO Set Aside (1 households) \$621,500 total (21 households)			
	Goal Outcome Indicator		Quantity	Unit of Measure
	Rental Units rehabilitated		1	Household Housing Unit
	Homeowner housing rehab.		15	Household Housing Unit
	TBRA/Rapid Rehousing		20	Households Assisted

Goal	Category Needs Addressed		Needs Addressed	Funding
Public Services	Non-Homeless Special Needs		Public Services	CDBG: \$180,000
	Start Year: 2025	End Year: 2029	Outcome: Availability and accessibility	Objective: Create economic opportunities
	Narrative: Support activities that provide basic needs to lower income households and special needs populations. Services would be provided to low-income households, elderly individuals, homeless persons, people with disabilities, and victims of domestic violence. The following non-profit agencies will be funded: CDBG \$30,000 Bill Wilson Center – Counseling & Family Therapy (100 persons) \$30,000 Heart of the Valley – Support & Transportation Services (100 persons) \$30,000 Hope Services – Educational Services (100 persons) \$30,000 Loaves & Fishes – Meals on Wheels (20 persons) \$30,000 Senior Adult Legal Assistance (SALA) – Legal Assistance for Seniors (80 persons) \$30,000 Silicon Valley Independent Living Center– Housing Search & Counseling (70 persons)			
	LOCAL FUNDS \$ 69,159 Project Sentinel – Landlord/Tenant Mediation Services (100 persons) \$ 15,300 Catholic Charities Ombudsman Program (380 persons) \$ 5,000 United Way 211 (500 persons) \$ 50,000 County Homeless Prevention Program (20 households) \$125,000 County Intensive Case management (20 households) \$300,697 Abode Services – Case Management Services for TBRA participants			
	Goal Outcome Indicator		Quantity	Unit of Measure
	Public Services		470	Persons Assisted

Goal	Category Needs Addressed		Needs Addressed	Funding
Fair Housing Services	Non-Homeless Special Needs		Fair Housing	HOME: \$22,197
	Start Year: 2025	End Year: 2029	Outcome: Availability and accessibility	Objective: Create economic opportunities
	Narrative: Promote fair housing choice through the following activities: fair housing education, fair housing testing, housing assistance hotline, and landlord/tenant mediation. These funds are part of the HOME Administration set-aside.			
	Goal Outcome Indicator		Quantity	Unit of Measure
	Public Services		50	Persons Assisted

Goal	Category Needs Addressed		Needs Addressed	Funding
Administration and Planning	Other		Administration and Planning	CDBG: \$210,000 HOME: \$ 21,303
	Start Year: 2025	End Year: 2029	Outcome: Availability and accessibility	Objective: Create economic opportunities
	Narrative: Provide management, planning and implementation of the CDBG & HOME programs as well as monitoring of public services and housing projects.			
	Goal Outcome Indicator		Quantity	Unit of Measure
	Public Services		50	Persons Assisted

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

15 households for Homeowner housing rehabilitation (CDBG),
 3 Extremely low-income households
 12 Low-income households

20 households for TBRA (HOME),
 17 Extremely low-income households
 3 Low-income households

1 household for CHDO Rental Housing (HOME),
 1 Extremely low-income households

AP-35 Projects – 91.220(d)

Introduction

The activities that the City will undertake in FY 2025-2026 using CDBG and HOME funds include: Homeowner Rehabilitation, Tenant Based Rental Assistance, Program Administration and Planning, and Public Services, for low and moderate-income residents. The activities meet one or more priority needs identified in the 5-Year Consolidated Action Plan.

In addition to the projects and activities funded with HUD funds as noted in table “AP-35 – Project Information Summary”, the City also funds other Public Service Activities with local funds that include:

- \$ 69,159 Project Sentinel – Landlord/Tenant Mediation Services (100 persons)
- \$ 15,300 Catholic Charities Ombudsman Program (380 persons)
- \$ 5,000 United Way 211 (500 persons)
- \$ 50,000 County Homeless Prevention Program (20 households)
- \$125,000 County Intensive Case management (20 households)
- \$300,697 Abode Services – Case Management Services for TBRA participants

AP-38 Project Summary

Table 61 – AP-38 Project Information Summary

#	Project	Goals Supported	Needs Addressed	Funding
1	Public Services	Homelessness Public Services	Homelessness Public Services	CDBG: \$189,600
	Description	Public services provided to the community that primarily benefit low to low-mod income persons and/or households.		
	Target Date for Completion	6/30/2026		
	Estimate the number and type of families that will benefit from the proposed activities.	770 persons [280 moderate income at less than 80% AMI; 380 low-income less than 50% AMI; 110 extremely low-income less than 30% AMI]		
	Location Description	Citywide		
	PLANNED ACTIVITIES	\$30,000: 2025 Family Therapy/School Outreach/Grief Counseling (Bill Wilson Center) [LMC/5D/100 persons] \$30,000: 2025 Support & Transportation Services for Seniors (Heart of the Valley) [LMC/5A/100 persons] \$30,000: 2025 Educational Services (Hope Services) [LMC/5B/100 persons] \$30,000: 2025 Meals on Wheels (Loaves & Fishes) [LMC/5A/20 persons] \$30,000: 2025 Senior Adult Legal Services (SALA) [LMC/5C/80 persons] \$30,000: 2025 Silicon Valley Independent Living Center [LMC/5B/70 persons]		

#	Project	Goals Supported	Needs Addressed	Funding
2	Homeowner Housing Rehab and Minor Repair	Affordable Housing	Affordable Housing	CDBG: \$660,000
	Description	Financial assistance for low-income homeowners to make necessary repairs to their homes to address health and safety issues.		
	Target Date for Completion	6/30/2026		
	Estimate the number and type of families that will benefit from the proposed activities.	15 households [12 low-income less than 50% AMI; 3 extremely low-income less than 30% AMI]		
	Location Description	Citywide		
	PLANNED ACTIVITIES	\$200,000: 2025 Homeowner Minor Repair Program (Rebuilding Together Silicon Valley) [LMH/14A/11 households] \$400,000: 2025 NCIP [LMH/14A/4 households] \$60,000: 2025 NCIP Project Delivery Costs		

Table 61 – AP-38 Project Information Summary (continued)

#	Project	Goals Supported	Needs Addressed	Funding
3	Tenant Based Rental Assistance (TBRA)	Affordable Housing	Affordable Housing	HOME: \$571,250
	Description	Provide financial assistance to low and extremely low-income households through deposit assistance and monthly rental subsidy assistance.		
	Target Date for Completion	6/30/2026		
	Estimate the number and type of families that will benefit from the proposed activities.	20 households [3 low-income less than 50% AMI; 17 extremely low-income less than 30% AMI]		
	Location Description	Citywide		
	PLANNED ACTIVITIES	\$571,250: 2025 Tenant Based Rental Assistance (Abode Services). In addition, \$300,697 of local funds will be used for case management services for TBRA participants.		

#	Project	Goals Supported	Needs Addressed	Funding
3	Capital Improvements to Affordable Housing	Affordable Housing	Affordable Housing	HOME: \$50,250
	Description	Capital Improvements to affordable housing using CHDO set-aside funds. If funds are not used within two years, these funds will automatically be reprogrammed for TBRA.		
	Target Date for Completion	6/30/2026		
	Estimate the number and type of families that will benefit from the proposed activities.	1 household		
	Location Description	Citywide		
	PLANNED ACTIVITIES	TBD		

#	Project	Goals Supported	Needs Addressed	Funding
4	Fair Housing	Fair Housing	Fair Housing	CDBG: \$22,197
	Description	Promote fair housing choice through the following activities: fair housing education, fair housing testing, housing assistance hotline, and landlord/tenant mediation. These funds are part of the HOME Administration set-aside.		
	Target Date for Completion	6/30/2026		
	Estimate the number and type of families that will benefit from the proposed activities.	50 households [40 low-income less than 50% AMI; 10 extremely low-income less than 30% AMI]		
	Location Description	Citywide		
	PLANNED ACTIVITIES	\$22,197: 2025 Fair Housing Services (Project Sentinel)		

Table 61 – AP-38 Project Information Summary (continued)

#	Project	Goals Supported	Needs Addressed	Funding
5	Administration & Planning	Administration	Administration	CDBG: \$210,000 HOME: \$ 21,303
	Description	Provide management, planning and implementation of the CDBG & HOME programs as well as monitoring of public services and housing projects.		
	Target Date for Completion	6/30/2026		
	Estimate the number and type of families that will benefit from the proposed activities.	n/a		
	Location Description	Citywide		
	PLANNED ACTIVITIES	\$210,000: 2025 CDBG Administration and Planning \$ 21,303: 2025 HOME Administration and Planning		

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

The allocation of funds is based on the needs and priorities identified in the 2025-2029 Consolidated Plan. The City prioritizes allocations of its CDBG and HOME funds to projects that serve the lowest income households, from 0-50% of Area Median Income (AMI). In addition, public services are an identified funding priority in the Consolidated Plan, and funding is recommended to organizations that provide needed services in the community.

AP-50 Geographic Distribution – 91.220 (f)

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

Investments will be allocated citywide for affordable housing services, capital projects, fair housing services, and public services.

Table 62 – Geographic Distribution	
Target Area	Percentage of funds
Citywide	100%

Rationale for the priorities for allocating investments geographically

The City does not have plans to prioritize investments geographically. HOME CHDO set-aside funds may be spent in a contiguous jurisdiction if a CHDO development cannot be identified within the City limits.

AP-55 Affordable Housing – 91.220 (g)

Introduction

For the purpose of this section, the term “affordable housing” is defined in the HOME regulations at 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership.

The City of Santa Clara has identified the production and maintenance of affordable housing as the primary objective for the expenditure of federal funds in the Consolidated Plan. While CDBG and HOME funds are limited, the City will continue to allocate funding to affordable housing projects, including owner-occupied rehabilitation. The City has non-federal funding sources that it will use toward the development of affordable housing.

Table 64 – One Year Goals for the Number of Households to be Supported (by Population Type)

Homeless – Housing assistance for units <u>reserved</u> for homeless individuals and households.	20
Non-Homeless – Housing assistance for all units NOT reserved for homeless individuals and households.	16
Special-Needs – Housing assistance for units reserved for households that are not homeless but require specialized housing or supportive services.	0
Total	36

Table 65 – One Year Goals for the Number of Households Supported Through (by Program Type)

Rental Assistance – Housing assistance for programs such as tenant-based rental assistance (TBRA) and one-time payments to prevent homelessness.	20
The Production of New Units – New units, including the conversion of non-residential properties.	0
Rehab of Existing Units – Rehabilitation of existing units, including reconstruction. If unit will be acquired and rehabilitated, report the unit only once.	16
Acquisition of Existing Units – Housing assistance for programs such as down payment assistance. If the unit will be acquired and rehabilitated, report the unit only once.	0
Total	36

Discussion

The goal, as it relates to Affordable Housing, is to assist in the creation and preservation of affordable housing for low income and special needs households through continuation of the Neighborhood Conservation and Improvement Program (NCIP), rental habilitation of units occupied by low-income tenants, TBRA rental subsidies, and new construction.

15 households for Homeowner housing rehabilitation (CDBG),

04 Extremely low-income households

11 Low-income households

20 households for TBRA (HOME),

17 Extremely low-income households

03 Low-income households

01 households for CHDO Rental Housing (HOME),

01 Low-income households

AP-60 Public Housing – 91.220 (h)

Introduction

The Santa Clara County Housing Authority (SCCHA) is the regional entity that manages and maintains housing units and administers Housing Choice Voucher programs across the County. SCCHA operates four public housing units located in City of Santa Clara. The housing authority is a HUD-designated Moving to Work (MTW) agency which allows it greater flexibility to design and implement more innovative approaches to providing housing assistance.

For FY24/25, SCCHA plans to serve 18,299 households with MTW Housing Choice Vouchers, 1,270 with local, non-traditional property-based and tenant based vouchers, and 4 MTW Public Housing units leased for a total of 19,573 households served. The majority of voucher holders have a tenant-based voucher which allows the holder to use the voucher at any housing unit where the landlord will accept the voucher. Data on the number of vouchers in use within the City is unavailable.

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

[The SCCHA](#) has 536 tenant-based vouchers that the MTW PHA anticipates project -basing for the first time (county-wide); there are 3347 currently. The City will continue to work closely with the SCCHA to address any needs identified during the program year.

The most immediate need is finding housing units and owners that will accept vouchers. Stakeholder interviews also identified the need for assisting families moving into affordable units with basic necessities. SCCHA re-proposed allocating project-based vouchers to SCCHA-owned projects without competition. This activity was originally proposed and approved by HUD to allow SCCHA to issue Project Based Vouchers (PBVs) to projects owned by SCCHA or a SCCHA affiliate entity without needing to go through a competitive selection process. The re-proposal of this activity would leave the original activity in place and in addition SCCHA is adopting a Housing Opportunities Through Modernization Act (HOTMA) provision that has not yet been implemented by HUD. A modification to Activity 2010-4 will allow SCCHA, at its discretion, to enter into a HAP contract for housing to be rehabilitated or newly constructed even if construction had begun without an AHAP in place.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Not applicable.

AP-65 Homeless and Other Special Needs Activities – 91.220 (i)

Introduction

The 2023 Point-in-Time Count identified 9,903 homeless individuals county-wide, which was lower than the 2022 count of 10,028. Of these individuals, 2,502 are sheltered and 7,401 are unsheltered. Individuals with the highest rates of being without shelter are the chronically homeless, homeless veterans, and unaccompanied youth. It is estimated that 34% (3,833) of the 9,903 homeless people are chronically homeless with 76% of those chronically homeless being unsheltered. 479 are veterans (5%) with 79% of those being unsheltered. “Families” comprise 7% of total homeless population. 8% of the homeless population are unaccompanied youth and young adults; 86% of which are unsheltered

The City of Santa Clara saw an increase in its homeless population of 5% to 461 (up from 440).

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including: Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs.

The City will continue its efforts of housing homeless families through its TBRA program. The goal is to house/keep housed approximately 20 households. The City will renew its agreement with the County of Santa Clara for FY24/25 to provide intensive case management to approximately 20 chronically homeless individuals referred by the police department. This program is funded with local funds. The County provides housing subsidies for the participants in this program while the City uses its Successor Housing Agency funds to provide the case management and services for the program. HOME-ARP funds will be used to provide street-based case management services and other supportive services to Qualifying Populations under the HOME-ARP regulations. The City will also continue to offer mobile shower/laundry and case management services on a weekly basis through a partnership with WeHope Dignity on Wheels.

Addressing the emergency shelter and transitional housing needs of homeless persons.

TBD.

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.

Particularly for chronically homeless, it is preferable for individuals to receive intensive case management rather than simple information and referral services. Case managers work to assist homeless individuals find housing, connect with resources, and receive services to maintain housing. The provision of case management is person-based rather than shelter-based with the goal of rapid re-housing. The goals of the County 2020-2025 Community Plan to End Homelessness establish a target of creating 6,000 housing opportunities for persons who are homeless. An additional goal is for each of the 6,000 new tenants to have access to the services that will allow them to maintain that housing.

The City will continue to use HOME funds for our TBRA program. The TBRA program is a short-term solution to homelessness (unlike permanent supportive housing for the chronically homeless). The Homeless Survey has shown that families with children are not only a special need population but tend to be underrepresented in Homeless Surveys. The TBRA program will continue to focus on assisting the homeless and at-risk of homelessness population; however, preferences towards families with children, and individuals and/or families exiting housing exclusively designated for domestic violence survivors will be given.

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

Although the City does not fund programs or activities that specifically help low-income individuals and families avoid becoming homeless who are being discharged from publicly funded institutions or who receive assistance from public or private agencies that address housing, health, social services, employment or youth needs, many of the programs and activities that the City does fund help to prevent homelessness.

Tenant Based Rental Assistance Program (TBRA). Many of the beneficiaries of the TBRA program also receive SNAP (i.e., food assistance), and all receive case management services. The program also allows for assistance to those that are housed, but on the verge of homelessness.

Homeless Prevention Program and Intensive Case Management. The City uses local funds to match county funds for a program that houses up to twenty (20) homeless individuals that are identified by the police department as high users of community resources; some of which had been discharged from facilities and/or jails. This population is also provided case management services. The City also funds the Homelessness Prevention System which provides temporary financial assistance, legal support, and case management to families or individuals who are at risk of losing their housing.

Landlord/Tenant Mediation. This program can indirectly help households stay housed through the mediation of eviction related issues.

Next Door Solutions to Domestic Violence. This program provides a safety net of housing and services to either help victims avoid homelessness or make their homeless situation shorter.

Youth needs. The City provides CDBG funding for family and individual counseling needs through the Bill Wilson Center which focuses on the needs of foster children. By administering these programs, it provides The Bill Wilson Center the unique resources to identify homeless families, foster youth in their own system, and households with children in the school system that may be in need of critical needs such as housing, health, employment, education, and other social services.

The City is currently working to complete a City-specific homeless needs assessment and strategic plan. The results of this process will direct future funding for homeless activities and programs.

AP-75 Barriers to Affordable Housing – 91.220 (j)

Introduction

The jurisdictions within the County face barriers to affordable housing that are common throughout the Bay Area. High on the list is the lack of developable land, which increases the cost of available lands and increases housing development costs. Local opposition is another common obstacle as many neighbors have strong reactions to infill and affordable housing developments. Opposition is often based on misconceptions, such as an anticipated increase in crime; erosion of property values; increase in parking and traffic congestion; and overwhelmed schools. However, to ensure a healthy economy, the region must focus on strategies and investment that provide housing for much of the workforce in the region – retail sales clerks, firefighters and police, teachers and health service workers – whose incomes significantly limit their housing choices.

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

The City has identified multiple constraints or barriers to the affordable housing and residential investment in its 2023-2031 Housing Element Update, including:

- Land use controls that limit the density of housing production;
- Parking requirements that increase the cost of housing;
- Income and wages are not consistent with the rising cost of housing;
- A competitive rental and housing market; and/or
- Diminishing public funds.

Generally, the City faces the same affordable housing barriers as the rest of the Bay Area, including:

- High cost of development constrains development of affordable housing units in favor of higher end units; and
- Lack of developable land prevents housing development and increases the price of land; and
- Local opposition prevents affordable housing from being built in high-resource areas; and
- Insufficient subsidies and vouchers for deeply affordable units.

Additionally, the Assessment of Fair Housing identified the following contributing factors to fair housing issues, including affordable housing, through analysis of data and community engagement feedback:

- Displacement of residents due to economic pressures
- Land use and zoning laws
- Source of income and private discrimination against tenants with vouchers
- Community opposition to affordable housing
- Availability of affordable units in a range of sizes
- Availability, type, frequency, and reliability of public transportation
- Lack of access to opportunity due to high housing costs
- Lack of affordable, accessible housing in a range of unit sizes
- Lack of affordable housing for individuals who need supportive services
- Lack of assistance for housing accessibility modifications

- Lack of resources for fair housing agencies and organizations
- Loss of affordable housing.
- Location and type of affordable housing

The adopted 2023-2031 Housing Element includes the following actions to remove or ameliorate barriers: Continue to invest in new 100% affordable housing developments, work with nonprofits to acquire and rehabilitate distressed multi-family housing and convert it to low income housing, update the City zoning ordinance to comply with state laws on reasonable accommodations, the siting of emergency shelters, transitional and supportive housing. Reduce parking requirements for housing development near transit, work with religious institutions to identify possible sites for affordable housing development, encourage ADU development, analyze impact fees, promote construction of accessory units and low income housing such as shared housing and Single Room Occupancy units, continue to require developers of 10 or more units to provide Below Market Rate units, identifying new sources of affordable housing funding, and more.

AP-85 Other Actions – 91.220 (k)

Introduction

This section discusses efforts in addressing the underserved needs, expanding and preserving affordable housing, reducing lead-based paint hazards, and developing institutional structure for delivering housing and community development activities.

Actions planned to address obstacles to meeting underserved needs

One of the major obstacles to meeting the needs of the underserved is the limited amount of funding available to fund public services. The City contributes general funds to fund the tenant/landlord mediation program and the United Way 211 information line.

Actions planned to foster and maintain affordable housing

The City funds Rebuilding Together Silicon Valley to administer a portion of its Homeowner Housing Rehabilitation program. The program addresses building/housing code deficiencies, abatement of hazardous conditions, repair/rehabilitation of deteriorated conditions, and accessibility for persons with disabilities, all to improve the habitability, use and occupancy of owner-occupied housing. Financial assistance is provided in the form of grants. The City also administers its Neighborhood Conservation Improvement Program (i.e., Homeowner Housing Rehabilitation Program). These projects are typically larger in scope than the projects performed by Rebuilding Together Silicon Valley. Financial assistance is provided in the form of loans with flexible terms and below market rates.

The City has a Below Market Purchase Program (BMP). This program requires developers to set aside 15% of newly constructed units for housing affordable to low and moderate income homebuyers. The City is in the process of updating the BMP program so that initial buyers will be required to sell to qualified low and moderate income buyers keeping these homes affordable for at least 30 years.

Actions planned to reduce lead-based paint hazards

The City undertakes HUD-funded projects in accordance with the Lead-Based Paint Regulations published in 2000. These regulations most commonly affect residential structures rehabilitated through NCIP. When identified, lead paint will be controlled or abated and disposed of properly to eliminate or reduce the hazard of environmental or human contamination. The City has adopted a written plan to implement the regulations in its NCIP Program and other housing rehabilitation activities.

Actions planned to reduce the number of poverty-level families

On August 22, 2017, the Santa Clara City Council approved a plan establishing the local minimum wage. As of January 1, 2020, the City of Santa Clara minimum wage is adjusted annually based on the regional Consumer Price Index (CPI). The minimum wage as of January 1, 2025, is \$18.20 per hour.

On April 4, 2017, the Santa Clara City Council unanimously passed the first Worker Retention Ordinance in Silicon Valley. The ordinance, that took effect on May 4, 2017, provides much-needed job security to some of the most vulnerable workers. This law protects food and building service workers from mass layoffs when companies switch contractors. It requires that if a company with an office or venue in Santa Clara hires a new contractor or brings services in-house, the workers who currently work at that location must be kept on for a 90-day transition period.

The Santa Clara Unified School District (SCUSD) Adult Education Center has a CalWORKs Site Representative who acts as a liaison for participating CalWORKs students and Santa Clara County Social Services Agency. Some of these responsibilities include ensuring that all participants on campus are remaining in compliance with federal regulations, developing a welfare to work plan, reporting monthly attendance to the County for each participant, and reporting progress reports on a quarterly basis for each participant CalWORKs student to the County. In addition to the Site Representative, the Adult Education Center has a Career Advisor for CalWORKs students to help them in job placement, resume development, and interviewing skills.

Actions planned to develop institutional structure

The City will continue its participation in the countywide CDBG Coordinators Committee, which increasingly has become a forum for discussion and active planning of common strategies to address the housing and community needs in Santa Clara County. The City also participates in the Community Planning Collaborative which focuses on housing policy from a development and land use perspective. Lastly, the City works closely with Cloudburst, a HUD approved TA provider.

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

The City will continue its efforts to encourage consortium-building among housing developers, public service providers, and governmental and non-governmental entities. The City has achieved proven results in using federal funds to leverage private funds. The City participates in the quarterly meetings of the Supportive Housing Roundtable, which includes government agencies, housing developers, service providers, legal services and private funders.

Discussion

AP-90 Program Specific Requirements – 91.220 (I) (1,2,4)

Introduction

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I) (1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities.	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(l) (2)

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

1. *The City does not use HOME funds beyond those identified in Section 92.205. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:*

Homeowner Equity – for purposes of this policy, it is defined as the sum of the down-payment, principal paid, and homeowner improvements.

HOME Equity – for purposes of this policy, it is defined as the amount of HOME investment, adjusted as follows: (1) The HOME investment amount would be reduced if, at the time of the homeowner purchase, the market price is less than the cost of construction, by the amount of that difference; and (2) Beginning after six years of residency by the original buyer, the City would reduce its share of excess proceeds by a maximum of 10% for each additional full year the original buyer resides in the home. After the completion of 15 years of residency by the original buyer, the City would have no interest in recapturing any portion of its original HOME investment.

In the event of a sale of a HOME-assisted house during the 15-year HOME affordability period, sales proceeds would be distributed in the following order of priority:

- a. *Closing costs.*
- b. *Primary mortgage loan (City or private lender).*
- c. *Other loans superior to the HOME investment lien (if any have been approved by the City).*

The remaining funds are considered Shared Net Proceeds under the HOME regulations and would be distributed in the following order of priority:

- d. *Homeowner Equity, or the amount of Shared Net Proceeds, whichever is less.*
 - e. *Homeowner Shared Net Proceeds. This amount will be the greater of: (1) Homeowner Equity that was paid as described above; or (2) proportionately of the Shared Net Proceeds, according to the formula - Homeowner Equity, divided by the sum of Homeowner Equity plus HOME Equity.*
 - f. *HOME investment. The remainder of the Shared Net Proceeds. If the remaining Shared Net Proceeds are insufficient to repay the full amount of the HOME investment, the City would forgive any of the HOME investment that could not be repaid from the remaining Shared Net Proceeds.*
2. ***A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds. See 24 CFR 92.254(a)(4) are as follows:***

The City secures its HOME funds by recording Deeds of Trust on the title of the property that received the funding. The period of affordability would be a minimum of 15 years.

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

The City does not have any plans to use HOME funds to refinance existing debt on multi-family.

4. HOME funds may be allocated to affordable housing capital projects in contiguous jurisdictions.

Discussion

The following guidelines will apply to the TBRA program:

The program will serve homeless or at-risk of becoming homeless households, with preference given to families with children. The household income must be at, or below 60% AMI as published by HUD. Households must reside in or have proof of a last permanent address in the City of Santa Clara, or who are currently working or have a bonafide job offer in the City of Santa Clara, or be homeless in the City of Santa Clara, or have children attending a school in the Santa Clara Unified School District.

Participants go through the Coordinated Assessment system and be placed in the Community Queue (a separate, confidential process is available within the system for domestic violence survivors). A Vulnerability Index-Service Prioritization Decision Assistance Tool 2.0 (VI-SPDAT) will assess the vulnerability and placement of the participant in the Queue. Further, the program-specific filters (e.g., families with children) will result in referrals to the TBRA program from the Queue.

While it would be ideal for participants to locate housing within the City limits, the program will allow participants to find housing located anywhere within the County of Santa Clara.

95% After Rehab Valuation

The City of Santa Clara may use HOME funds for acquisition purposes. Per CFR 24 92.254 (a)(iii), the City has chosen to determine separate limits for existing housing than the given median purchase price issued by HUD. City staff researched the Multiple Listings Service (MLS) to determine the number of single-family and multi-family home sales. There were less than 250 sales per months; thus, per 24.92.254 (a)(iii), we were required to compile 3 months of sales figures. The following details the home sales in Santa Clara over the most recent three (3) months for single-family homes and multi-family homes at the time of publication. The numbers below are subject to change prior to submission of the AAP to HUD.