



Consolidated Plan 2025-2030 & Annual Action Plan 2025-2026 DRAFT (May 19, 2025)

for City Council Meeting: June 9, 2025 ADMINISTERED BY: PLANNING & DEVELOPMENT SERVICES

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Introduction

The City of Palo Alto annually receives Community Development Block Grant Funds (CDBG) from the federal Department of Housing and Urban Development (HUD). As an "entitlement jurisdiction" receiving these block grant funds, the City is required to prepare a Consolidated Plan (Con Plan) every five years, which identifies the City's priority housing and community development needs and goals. Based on the 2024 funding levels, the City expects to receive \$500,000 annually in CDBG, or \$2.5 million over the five years covered by this plan.

Entitlement community grantees are eligible to use CDBG funds for the provision of public services, public facility and infrastructure projects, housing rehabilitation, downpayment and tenant based rental assistance, 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 ("exception grantees") that do not have a sufficient number of census block groups meeting this threshold. Per HUD, Palo Alto is an exception grantee and therefore has a lower census block group eligibility threshold of 25.66% LMI for CDBG activities as of 2024 based on 2020 American Community Survey (ACS) data.

HUD defines LMI households to include the following three income tiers below:

- 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

The median income (100% AMI) for Santa Clara County in 2024 is \$183,400.

Within Palo Alto, 7,375 or 28% of households are defined as low income, with the following breakdown:

- 11% (2,944 households) are extremely low income;
- 7% (1,783 households) are very low income; and
- 10% (2,647 households) are low income

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 2025-29 Consolidated Plan.

The Consolidated Plan is implemented through the City's Annual Action Plans ("Annual Action Plan"), which

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

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). The 2025-2030 Con Plan covers the time frame from July 1, 2025, to June 30, 2030, a period of five program years. The Annual Action Plan covers the time frame from July 1, 2025, to June 30, 2026.

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 City of Palo Alto participates in the Santa Clara County HOME Consortium and receives HOME Investment Partnership funding through the County. As such, Palo Alto completes an abridged plan that does not include the full set of components related to housing.

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

- 1. 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.
- 2. 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.
- 3. 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.
- 4. 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.
- 5. Strategic Plan (SP)— provides five-year priority needs and Goals which will guide investments over the Consolidated Planning period.
- 6. Annual Action Plan—specifies how the jurisdiction plans to allocate its HUD block grants during the program year.

Introduction.

Primary Needs

The City of Palo Alto is a small Bay Area city and is known as the birthplace of the booming high tech area of Silicon Valley. It is the corporate headquarters for many world-class companies and research facilities such as VMware, Hewlett-Packard, and is also home to Stanford University. The City has a population of approximately 67,231 according to 2023 American Community Survey (ACS) 5-year estimates, and is not as densely populated at around 25 square miles compared to peer entitlement jurisdictions.

The City exists in a region of high income diversity, including some of the nation's highest-earning City of Palo Alto 2025-2030 Consolidated Plan 2 households. The regional economy is also supported by a workforce spanning a range of income levels, including many lower-wage earners who contribute to essential services and industries. Many lower-income residents face significant challenges related to housing costs, which are influenced by a tight and competitive market that reflects strong demand from higher-income households. Of the 25,486 households in the City, 43% of renter households and 24% of owner households experience some level of housing costs burden across all income groups (i.e., paying more than 30% of their gross income towards housing costs, some paying more than 50%).

Housing costs have risen much faster than incomes in recent years, with home value increases being particularly extreme. Between 2010 and 2023, the median household income grew by 83% from \$120,670 to \$220,408. The median property value tripled during this timeframe from approximately \$1.2 million to \$3.3 million based on Zillow data, and median rent more than doubled to \$3,328. These increases, coupled with rising interest rates, and inflationary pressure on everyday necessities including food and energy, have contributed to ongoing housing affordability challenges and an increased likelihood of experiencing cost burden for many households in Palo Alto.

Stakeholders throughout the consultation efforts for this plan emphasized the negative impact of unaffordable housing on staffing for critical roles including public safety, education, and service positions in communities across the counties.

Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

Priority needs identified in this Consolidated Plan include:

- Housing: Increasing the supply of affordable housing and improve the condition of existing units.
- Homelessness: Stabilizing persons at-risk of and experiencing homelessness through housing solutions, and facilitation of supportive services including mental health and addiction recovery services.
- Community development: Enhance neighborhood safety and quality through cleanups, improved street lighting and park improvements, bolster/create public space for senior activities, and food pantries.
- 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.
- Fair Housing: Improve navigation and case management services for residents needing housing, legal services (related to housing), and basic services documentation assistance.

Palo Alto 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 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. Strengthen neighborhoods through investing in infrastructure and public facility improvements that prioritize safety, accessibility, and community building.
- 4. Support projects that increase opportunities for workforce development.

5. Provide supportive services to low-income households through bolstering case management and navigation of services including legal assistance, and tenant/landlord resolution.

Evaluation of past performance

The City is responsible for ensuring compliance with all rules and regulations associated with the CDBG entitlement grant program. The City's Annual Action Plans and CAPERs have provided many details about the goals, projects and programs completed by the City over the past five years. A review of past CAPERs reveals a strong record of performance in the use of CDBG funds. Palo Alto has been strategic about leveraging federal dollars and identifying partnerships in the community to maximize their use. For instance, a review of the 2020-2024 CAPERs reveal:

٠	LMI elderly assisted:	640
•	Residents who received counseling services:	625
•	Homeless individuals who received shelter or assistance:	341
•	Individuals that received housing complaint services:	75
•	Persons with disabilities that received assistance:	90
•	LMI homeowners that received home improvements:	17
•	Workforce development program assistance:	36

Summary of citizen participation process and consultation process

Palo Alto 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: Two public hearings were held to solicit community feedback and review funding recommendations and plan content. One hearing was conducted with the City's Human Relations Commission, and the second with the Palo Alto City Council.

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. The City attempted to incorporate feedback received from outreach efforts throughout the Consolidated Plan process.

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.

The Process PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

The City of Palo Alto Department of Planning and Development Services is the agency responsible for preparing the Con Plan and administering the City's Community Development Block Grant (CDBG) funding, as shown in Table 1.

Table 1. Responsible Agencies

Agency Role	Name	Department/Agency
CDBG Administrator	Palo Alto	City of Palo Alto Department of Planning and Development Services

Narrative

Lead and Responsible Agency

The City is the Lead and Responsible Agency for the United States Department of Housing and Urban Development's (HUD) entitlement programs in Palo Alto.

The Department of Planning and Development Services is responsible for administering the City's CDBG program. The City joined the HOME Consortium in 2015 and receives federal HOME Investment Partnership (HOME) funds through the County.

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

The Con 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 a part of the Con 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; the Cities of Cupertino, Gilroy, Mountain View, Sunnyvale, San José, and Santa Clara; 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.

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.200(b), 91.215(l)

Introduction

Public participation plays a central role in the development of the Consolidated Plan. Palo Alto 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.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 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.
- A complete survey analysis and overview of engagement is provided in the appendix of this plan.

Engagement Promotion.

City Staff promoted the Consolidated Plan engagement opportunities through a multi-channel outreach strategy. This included targeted email announcements, updates posted on the City's website and official social media platforms, and in-person outreach at community events such as local festivals and farmers' markets.

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 coordinated

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 one another's 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.

In addition, the City participates in the County's quarterly CDBG Coordinator's Group meetings, in which entitlement jurisdictions throughout the region gather to discuss proposed use of federal funds for the upcoming year.

The City also participates in the County's Regional Housing Working Group, which is a forum for entitlement and non-entitlement jurisdictions to develop coordinated responses to regional housing challenges.

The City is represented on the Continuum of Care (CoC) by its Human Services Manager. The CoC is a broad group of stakeholders dedicated to ending and preventing homelessness in Santa Clara County. The key CoC responsibilities are ensuring community-wide implementation of efforts to end homelessness, as well as ensuring programmatic and systemic effectiveness.

The City coordinates with the City's human services funding efforts to comprehensively address its community needs.

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 Santa Clara County Office of Supportive Housing is the administrator of the regional CoC. The City continuously coordinates with the Santa Clara County CoC to end and prevent homelessness in the County. City staff attends monthly meetings. The Santa Clara County CoC includes a wide range of stakeholders, including governmental agencies, homeless service and shelter providers, individuals with lived experience of homelessness, housing advocates, affordable housing developers, and representatives from the private and philanthropic sectors.

The City's Human Services Manager serves as it's representation on the CoC Board. Members of the CoC meet monthly to plan programs, identify gaps in homeless services, establish funding priorities, and pursue a systematic approach to addressing homelessness. City staff meet and consult with the County's CoC staff and peers from other jurisdictions regularly during the quarterly countywide "CDBG Coordinators Group" meetings, and communicate more frequently via email and/or phone on joint efforts.

The CoC is governed by the CoC Board, which takes a systems-change approach to preventing and ending homelessness. The CoC Board is comprised of the same individuals who serve on the Destination: Home Leadership Board. Destination Home is a public-private partnership that is committed to collective impact strategies to end chronic homelessness. Destination Home is the governing body for the CoC and is responsible for implementing by-laws and operational protocols of the CoC.

Regional efforts of the CoC include the development of The Community Plan to End Homelessness, which identifies strategies to address the needs of people experiencing homelessness in the County, including chronically homeless individuals and families, families with children, veterans, and unaccompanied youth. The plan also addresses the needs of persons at risk of homelessness. The CoC is currently updating its five-year strategic plan, and the City will participate in this regional planning effort.

During the development of this Consolidated Plan, the City consulted with the CoC and County Office of Supportive Housing to inform the identification of community needs.

Service providers and organizations that provide services to homeless populations and persons at risk of homelessness were also contacted by the City to attend the Consolidated and Annual Action Plan engagement meetings. This includes Abode Services which administers tenant-based rental assistance; Destination Home, the policy group that works on homeless prevention and strategies to end homelessness; and Life Moves, a shelter and homeless provider in San José and Palo Alto. Destination Home was consulted via a phone interview to obtain feedback on homeless and at-risk population needs.

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 in Santa Clara County. The City also helps fund and conduct the Point in Time (PIT) count, the biennial regional collaborative effort to count and survey people experiencing homelessness. The latest count and survey were conducted in January 2024. The data from the 2024 County of Santa Clara PIT count (2024

County 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 José. The County's HMIS is used by many City service providers across the region to record information and report outcomes.

Table 2. Stakeholder Consultation		
1	Agency/Group/Organization	Abode
	Agency/Group/Organization Type	Affordable housing
	What section of the Plan was addressed by	Needs Assessment
	Consultation?	Market Analysis
	How was the Agency/Group/ Organization	Stakeholder focus group
	consulted and what are the anticipated	
	outcomes of the consultation or areas for improved coordination?	
	Website	https://abode.org/
2	Agency/Group/Organization	Affirmed Housing
	Agency/Group/Organization Type	Affordable housing
	What section of the Plan was addressed by	Needs Assessment
	Consultation?	Market Analysis
	How was the Agency/Group/ Organization	Stakeholder focus group
	consulted and what are the anticipated	
1	outcomes of the consultation or areas for	

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

	improved coordination?	
	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	Stakeholder focus group

	outcomes of the consultation or areas for	
	improved coordination?	
	Website	<u>Q&A for Original Bridge Housing Program City of San José</u>
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
10	Agency/Group/Organization	Clara CASA
10	Agency/Group/Organization Type	
	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	Stakeholder focus group
	improved coordination? Website	https://childadvocatessv.org/
11	improved coordination?	https://childadvocatessv.org/ Catholic Charities
11	improved coordination? Website	
11	improved coordination? Website Agency/Group/Organization	Catholic Charities
11	improved coordination? Website Agency/Group/Organization Agency/Group/Organization Type What section of the Plan was addressed by	Catholic Charities Faith based supportive services
11	improved coordination? Website Agency/Group/Organization 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	Catholic Charities Faith based supportive services Needs Assessment
11	improved coordination? Website Agency/Group/Organization 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?	Catholic Charities Faith based supportive services Needs Assessment Stakeholder focus group
	improved coordination? Website Agency/Group/Organization 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? Website	Catholic Charities Faith based supportive services Needs Assessment Stakeholder focus group https://www.ccscc.org/?locale=en

		1 - · · · · · ·
	How was the Agency/Group/ Organization	Stakeholder focus group
	consulted and what are the anticipated outcomes of the consultation or areas for	
	improved coordination?	
	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
15	Agency/Group/Organization	County of Santa Clara 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	Needs Assessment

	Consultation?	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	Needs Assessment
	Consultation?	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? Website	Stakeholder focus group
22	Agency/Group/Organization	Life Moves

	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/ Organization	Stakeholder focus group
	consulted and what are the anticipated	
	outcomes of the consultation or areas for	
	improved coordination?	
	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	Individual stakeholder interview
	consulted and what are the anticipated	
	outcomes of the consultation or areas for	
	improved coordination?	
	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	Stakeholder focus group
	consulted and what are the anticipated	
	outcomes of the consultation or areas for	
	improved coordination?	
	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	Needs Assessment
	Consultation?	Market Analysis
	How was the Agency/Group/ Organization	Stakeholder focus group
	consulted and what are the anticipated	
	outcomes of the consultation or areas for	
	improved coordination?	
	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	Stakeholder focus group
	consulted and what are the anticipated	
	outcomes of the consultation or areas for	
	improved coordination?	
	Website	https://www.pridesocialsouthcounty.com/#OurMission
27	Agency/Group/Organization	Project Sentinel
	Agency/Group/Organization Type	Fair Housing Legal Services

	What section of the Plan was addressed by	Needs Assessment
	Consultation?	Stakeholder fosus group
	How was the Agency/Group/ Organization consulted and what are the anticipated	Stakeholder focus group
	outcomes of the consultation or areas for	
	improved coordination?	
	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	Stakeholder focus group
	consulted and what are the anticipated	
	outcomes of the consultation or areas for	
	improved coordination? 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	Needs Assessment
	Consultation?	Market Analysis
	How was the Agency/Group/ Organization	Stakeholder focus group
	consulted and what are the anticipated	
	outcomes of the consultation or areas for improved coordination?	
	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	Stakeholder focus group
	consulted and what are the anticipated	
	outcomes of the consultation or areas for improved coordination?	
	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	Needs Assessment
	Consultation?	Market Analysis
	How was the Agency/Group/ Organization	Stakeholder focus group
	consulted and what are the anticipated	
	outcomes of the consultation or areas for improved coordination?	
	Website	https://www.scchousingauthority.org/
22		
32	Agency/Group/Organization	Satellite Affordable Housing Associates

	Agency/Group/Organization Type	Affordable housing
	What section of the Plan was addressed by	Needs Assessment
	Consultation?	Market Analysis
	How was the Agency/Group/ Organization	Stakeholder focus group
	consulted and what are the anticipated	
	outcomes of the consultation or areas for	
	improved coordination?	
	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	Stakeholder focus group
	consulted and what are the anticipated	
	outcomes of the consultation or areas for	
	improved coordination?	
	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	Needs Assessment
	Consultation?	Market Analysis
	How was the Agency/Group/ Organization	Stakeholder focus group
	consulted and what are the anticipated	
	outcomes of the consultation or areas for	
	improved coordination?	
	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	Stakeholder focus group
	consulted and what are the anticipated	
	outcomes of the consultation or areas for	
	improved coordination?	
	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	Needs Assessment
	Consultation?	Market Analysis
	How was the Agency/Group/ Organization	Stakeholder focus group
	consulted and what are the anticipated	
	outcomes of the consultation or areas for	
	improved coordination?	
	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 20 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?			
Continuum of Care	Regional Continuum of Care	Identifies housing inventory			
(Community Plan to End	Council, Destination: Home	count to facilitate the provision			
Homelessness in Santa Clara		of housing services to those			
County 2020-2025)		experiencing homelessness.			
City of Palo Alto Housing	City of Palo Alto	Identifies barriers to affordable			
Element (2023-2031)		housing, such as land-use			
		controls, inefficiencies of the			
		development review process,			
		and strategies to alleviate such			
		barriers.			
Regional Housing Need Plan for	Association of Bay Area	Analyzes total regional housing			
the San Francisco Bay Area	Governments	needs, i.e., determine number of			
		units needed to be built per			
		income category.			
Palo Alto's Infrastructure:	City of Palo Alto Infrastructure	Analyzes the state of the City's			
Catching Up, Keeping Up, and	Blue Ribbon Plan	infrastructure and plans for its			
Moving Ahead		needs into the future.			
City of Palo Alto Comprehensive	City of Palo Alto	Plans for land uses and housing			
Plan (2030)		throughout the City.			
City of Palo Alto Economic	City of Palo Alto	Economic development			
Development Strategy 2023		strategies and initiatives			
		connected to housing and			
		increased business activity			
SCCHA Moving to Work Annual	Santa Clara County Housing	Addresses housing authority			
Plan	Authority	updates and strategies			
		pertaining to public housing and			
		vouchers.			

Table 3. Other local / regional / federal planning efforts

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(I))

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 in the collaborative effort 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

Summary of citizen participation process/Efforts made to broaden citizen participation

Engagement that was done in coordination with the County and was targeted to residents 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.
- 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: Two public hearings were held to solicit community feedback and review funding recommendations and plan content. One hearing was conducted with the City's Human Relations Commission, and the second with the Palo Alto City Council.
- Public comment on the 2025-2030 Consolidated Plan was open from May 5, 2025 through June 4, 2025. A link to the Consolidated Plan draft document was provided on the Letstalkhousingscc.org website and on the City of Palo Alto website.

A complete survey analysis and overview of resident engagement is provided in the appendix of this plan. The survey was distributed through entitlement jurisdictions and was available on the Let's Talk Housing website, city websites, and printed copies were provided in English and Spanish at community events. From North County, 876 residents responded, 79 of whom are also stakeholders working in a variety of roles and organizations related to housing and community development.

Survey respondents were asked to identify priority housing, community development, and economic development outcomes with the following results ranked by frequency of selection for Palo Alto respondents only:

- The top housing outcomes were more affordable rental housing and supportive housing for the unhoused (both at 35%), followed by more affordable homeownership (29%), increased shelter capacity (26%), and security deposit assistance for low to moderate income renter households (24%);
- The top community development outcome in Palo Alto was affordable childcare (41%), followed by supportive services for the unhoused (38%), access to reliable public transit (35%), supportive services for low-income residents, persons living with disabilities, LGBTQIA+ people (32%), and mental health services (26%);

• The top economic development outcome selected by respondents in Palo Alto was job training programs (62%), followed by revitalization of neighborhood businesses/commercial areas (47%), improved transportation to areas with job opportunities (41%), more opportunities for small or start-up businesses 41%), and center for seasonal and day laborers (35%).

	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		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.	Letstalkhousin gscc.org				
Community Survey open from October to December 2024 (online and printed version)	Countywide residents and stakeholders	countywide including 279 stakeholders. 166 responses for	Provided in community engagement summary in appendix and referenced in relevant sections through the report.	N/A, all comments accepted.	Surveymonke y.com/r/Santa ClaraCommun ity				

	Table 4. Citizen Participation Outreach (cont'd)							
Mode of Outreach	Target of Outreach	Summary of response and attendance	Summar y of Comments Received	Summary of comments not accepted and Reason	URL (If Applicable)			
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, December 11 and December 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

Needs Assessment Overview

Palo Alto is a member of the Santa Clara County HOME Consortium, and as such, completes an abridged Consolidated Plan that has a streamlined analysis of housing needs omitting the NA-10 through NA-45 elements of the plan. This overview, nonetheless, retains key components of these sections including a summary of housing needs, publicly supported housing in the city, characteristics of Palo Alto's homeless community, and housing needs for special populations as these components are critical to understanding the breadth of lower income residents' needs, and the City and County efforts to address them.

Although Palo Alto is a high-income community, there are notable housing needs among specific groups, including households with fixed incomes (such as seniors relying on Social Security), public service employees, and households whose primary income is from lower-wage sectors like retail and hospitality. The quality and variety of services available to Palo Alto residents, particularly in the downtown area, are impacted by the limited supply of affordable housing options for these households, many of whom commute significant distances to reach employment opportunities in Palo Alto.

As shown in the table below, Palo Alto's population has grown at a faster rate than the number of households, suggesting a trend toward larger households. Additionally, median income has increased by nearly 83% and is now significantly above the Santa Clara County median of \$154,954.

Demographics	2010	2023	% Change		
Population	64,403	67,231	7.6%		
Households	26,677	26,054	2.2%		
Median Income	120,670	220,408	82.7%		

Table 5. Total Population, Households and Income, 2010 to 2023

Source: 2010 and 2023 ACS 5-year estimates.

Palo Alto Housing Needs

While the median income in Palo Alto is significantly higher than regional and national averages, 7,375 or 28% of Palo Alto households earn less than 80% of the median income. These lower-income households are more likely to experience housing challenges such as cost burden (spending more than 30% of income on housing costs), overcrowding, and substandard housing conditions due to the area's high cost of living. The existence of housing problems at different income levels by household types is useful in determining where housing resources and funding should be directed for maximum impact. HUD employs the following definitions when analyzing a jurisdiction's need for specific types of housing at different price points.

Definitions

Housing Problem(s) or Condition(s):

Substandard Housing - Lacking complete plumbing or kitchen facilities. This includes households without hot and cold piped water, a flush toilet and a bathtub or shower; or kitchen facilities that lack a sink with piped water, a range or stove, or a refrigerator.

Overcrowded - Households having complete kitchens and bathrooms but housing more than 1.01 to 1.5 persons per room excluding bathrooms, porches, foyers, halls, or half-rooms.

Severely Overcrowded - Households having complete kitchens and bathrooms but housing more than 1.51 persons per room excluding bathrooms, porches, foyers, halls, or half-rooms.

Housing Cost Burden - This is represented by the fraction of a household's total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.

- A household is considered to be **cost burdened** if the household is spending more than 30 percent of its monthly income on housing costs.
- A household is considered *severely* cost burdened if the household is spending more than 50 percent of its monthly income on housing costs.

Family Type(s):

Small Related - The number of family households with two to four related members.

Large Related - The number of family households with five or more related members.

Elderly - A household whose head, spouse, or sole member is a person who is at least 62 years of age.

Income:

HUD Area Median Family Income (HAMFI) - This is the median family income calculated by HUD for each jurisdiction, in order to determine Fair Market Rents (FMRs) and income limits for HUD programs. Santa Clara County's HAMFI for 2024 is \$184,300.

- Extremely low-income Households earning below 30 % (\$55,290) of the AMI/HAMFI
- Very low-income Households earning 31-50% (\$92,150) of the AMI/HAMFI
- Low-income Households earning 51-80% (\$147,440) of the AMI/HAMFI.

Supplemental Table 1, below, presents projected housing needs in Palo Alto for low-income households in Palo Alto – defined as those earning less than 80% AMI, or \$146,720 annually. As shown in the figure below, approximately 70% of low-income households are anticipated to experience some form of housing need. Over the next five years, more than 5,000 low-income households are projected to face housing challenges.

		Future			
Household Type	Total HH	# HH With Hsg Need	% with Need (based on regional data)	Hsg Need in 5 Yr	
All Low Income Households (<80% AMI)	7,375	5,154	70%	5,107	
By Income					
Extremely low income households (<30% AM	2,944	2,519	86%	2,496	
Very low income households (30-50% AMI)	1,783	1,229	69%	1,218	
Low income households (50-80% AMI)	2,647	1,395	53%	1,382	
By Tenure					
Low Income Renters (<80% AMI)	4,517	3,348	74%	3,318	
Low Income Owners (<80% AMI)	2,858	1,685	59%	1,669	

Supplemental Figure 1. Future housing need for low-income households

Source: 2023 ACS 5-year estimates, and CHAS 2016-2020 .

Across jurisdictions in Santa Clara County, cost burden and severe cost burden are the most common housing problems. This is an expected outcome given the region's high housing costs. Overcrowding is also often observed with households that earn too much to qualify for housing subsidies, yet not enough to afford market-rate rents without experiencing at least a moderate level of cost burden. This is particularly seen with households whose incomes fall between 50% and 80% of the AMI.

The tables below show the percentage of Palo Alto households experiencing moderate and severe cost burden based on 2010 and 2023 5-year American Community Survey estimates.

Cost Burden >= 30%	2010	2023
Renter Households	37%	43%
Owner Households	26%	24%
All Households	31%	32%
Cost Burden >= 50%	2010	2023
Renter Households	16%	20%
Owner Households	11%	13%
All Households	13%	16%

Supplemental Figure 2. Palo Alto Cost Burden by Tenure, 2010-2023

Supplemental Figure 3. Palo Alto Cost Burden by Income

% of All Households with Cost Burden >= 30% by HH income	2023		
Less than \$20,000	91%		
\$20,000 to \$34,999	87%		
\$35,000 to \$49,999	73%		
\$50,000 to \$74,999	67%		
\$75,000 or more	23%		

Source: 2010 and 2023 ACS 5-year estimates .

Publicly Assisted Housing in Palo Alto

The Santa Clara County Housing Authority administers a variety of federal rental assistance programs serving

residents throughout 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.² In Santa Clara County, the vast majority of federal publicly supported housing is provided through the Section 8 voucher program. Following SCCHA's conversion of its public housing portfolio under the Rental Assistance Demonstration (RAD) program, only four traditional public housing units remain in the County, all of which are located in the City of Santa Clara. 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 were approximately 18,000 voucher holders across the County. In Palo Alto, as of January 2025, there were 272 vouchers in use, including 67 Project-Based Vouchers at the Buena Vista Mobile Home Park. The County's voucher waiting list for all vouchers remains open and currently includes 42,872 households, encompassing both HCV and PBV applicants. Because households may apply to both lists, some entries are 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, with a preference for households who have lived and worked in the County for the past five years and veterans. For PBV units, accessibility features are tracked, and a lottery is used to match households based on specific accessibility needs.

In 2008, the SCCHA was designated a Moving to Work (MTW) agency. MTW is a federal demonstration program that allows greater flexibility to design and implement more innovative approaches for providing housing assistance.³ The Moving to Work program includes 60 initiatives designed to improve outcomes and experiences for both residents and landlords. These initiatives aim to streamline administrative processes and inspections to accelerate the placement of households into housing. These efficiencies have also supported landlord engagement by offering more predictable and timely rental payments, contributing to broader participation in the voucher program.

Homeless Needs

² Santa Clara County Housing Authority. "About SCCHA." <u>https://www.scchousingauthority.org/about-SCCHA/</u> ³ SSCHA. "Moving to Work FY2020 Annual Plan." October 16, 2019.

Jurisdictions across Santa Clara County are struggling with adequately responding to homeless residents' needs with inadequate funding and systems for sufficient prevention and provision of support services including mental health, addiction treatment, low barrier transitional and supportive housing and emergency shelter for different types of households experiencing or at risk of homelessness. Understanding the characteristics of people experiencing homelessness is critical to identifying effective strategies for prevention and determining the appropriate types of housing, resources, and services most needed in the City. According to 2022 HMIS data for Palo Alto:

- Homelessness affects residents across all age groups in Palo Alto. However, the largest share is among adults ages 25 to 44, who comprise 41% of the homeless population. This is followed by individuals aged 45 to 64 (38%), those 65 and older (13%), and young adults aged 18 to 24 (8%).
- White residents (51%) comprised the largest share of homeless households followed by individuals who identify as Hispanic/Latinx (33%), Black or African American (27%), multi-racial (6%), Asian or Asian American (5%), American Indian or Alaska Native (3%), and/or Pacific Islander (3%).
- Men were more likely to experience homelessness, with 60% of individuals self-identifying as male, 40% as female, and less than 1% identifying as a gender other than exclusively female or male.

According to an analysis of Palo Alto households who took the VI-SPDAT assessment between January 1, 2022 and December 31, 2022, the factors and characteristics linked with instability and homelessness include mental health (55%), substance use disorder (32%), chronic health condition (30%), and/or a learning/developmental disability (27%). Other characteristics linked with households that accessed services during the 2022 reporting period included: experience with domestic violence (29%), recent incarceration (18%), and/or experience in the foster care system (16%).

Household composition appears to be a contributing factor to housing instability and an increased risk of homelessness in Palo Alto. In 2022, single adult households comprised 75% of all households experiencing homelessness in the City, representing 207 single adult households. Notably, compared to other jurisdictions where homelessness is more prevalent among households without children, Palo Alto has a relatively higher proportion of homeless households with children (16%), compared to 9% for those without children.

Palo Alto's Housing Element also identifies several factors that may contribute to housing instability, including high housing cost burden, job loss, salary reductions, or martial separations. Residents who participated in the Housing Element community engagement activities emphasized the high cost of living in the City. Many reported that lower housing and utility costs would improve their housing stability and overall sense of security.

Additionally, the CoC cites research (and PIT surveys) showing bad credit, chronic health conditions, mental illness, criminal justice involvement, and low or no income as contributing factors. For example, according to the findings from the 2023 PIT survey, individuals self-identified the factors that contributed to them becoming homeless which included: job loss (24%), alcohol or drug use (11%), divorce/separation/break up (9%), eviction (8%), fleeing domestic violence (8%), and/or other reason (8%). When asked what is preventing them from getting permanent and stable housing, survey participants identified factors including: cannot afford rent, no job/not enough income, no money for moving costs, bad credit, no housing available, and/or criminal record.

The City of Palo Alto has made significant efforts to address unsheltered homelessness in the city including increasing shelter capacity and development safe parking with supportive services. Over the last year, homelessness in Santa Clara County and Palo Alto has declined while other jurisdictions have experienced increases in overall homelessness. In the City of Palo Alto, the total number of persons experiencing homelessness declined by 25%, or 68 individuals in 2023. This compares to Santa Clara County overall which experienced a much more modest decrease at only 1% (or 125 fewer individuals). These findings are shown in the figure below.

While unsheltered homelessness in Palo Alto has declined over the past year—by 76 individuals, or 29%—a significant portion of individuals experiencing homelessness remain without access to shelter. According to the City's 2023 Report on Housing and Services for the Unhoused, a much larger share of unhoused residents in Palo Alto sleep outdoors or in vehicles, compared to those in shelters or transitional housing programs.

According to the 2023 update, one third (33%) sleep outdoors and 29% sleep in a vehicle compared to only 14% staying in a shelter and 3% in transitional housing.⁴ Detail on Palo Alto's current inventory of emergency/transitional housing, and efforts to increase shelter capacity and unhoused supportive services is provided in the Market Analysis section of this plan.

	Unsheltered		Sheltered		Total			
	2022	2023	2022	2023	2022	2023	Num.	Pct.
Cupertino	102	48	0	0	102	48	-54	-53%
Gilroy	606	817	208	231	814	1,048	234	29%
Milpitas	249	142	25	0	274	142	-132	-48%
Mountain View	206	424	140	138	346	562	216	62%
Palo Alto	263	187	11	19	274	206	-68	-25%
Santa Clara City	375	417	65	44	440	461	21	5%
Sunnyvale	279	320	106	151	385	471	86	22%
Santa Clara County	7,708	7,401	2,320	2,502	10,028	9,903	-125	-1%

Supplemental Figure 4. Unsheltered and Sheltered Homelessness, Santa Clara County, 2022-2023

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

Non-Homeless Special Needs: Households at risk of homelessness

In 2023, there were a total of 9,197 single person households in Palo Alto (33% of total households), according to 2023 American Community Survey (ACS) 1-year estimates. Single person households are at significant risk of displacement and homelessness in the City of Palo Alto and in the County of Santa Clara as these households have drastically lower incomes than other households in the city and households in surrounding cities. The median household income for single person households was only \$77,260 per year compared to \$184,068 per year for overall households and over \$250,000 per year for households of larger sizes. As housing prices continue to increase, these households will likely struggle to remain in their homes and communities without additional assistance.

⁴ City of Palo Alto, "Housing and Services for Unhoused Residents 2023 Update," City of Palo Alto, 2023.

Expanding rental and other housing assistance to support these households is especially important to prevent homelessness given the large share of single person households accessing homeless services and housing in Palo Alto. Between January 1, 2022 and December 31, 2022, single adults comprised 75% of the total households who took the VI-SPDAT assessment (207 single adult households). This compares to only 9% of households without children and 16% of households with children.

Special populations needing housing assistance in Palo Alto

Residents with disabilities. According to 2023 1-year American Community Survey (ACS) estimates, there were a total of 5,759 persons with disabilities in Palo Alto (or 9% of the City's total resident population). Persons with disabilities and their families may face an elevated risk of homelessness, and often require enhanced access to housing assistance to avoid housing instability. Data from local rapid re-housing (RRH) programs further illustrates this need. During the 2023-2024 reporting period, nearly half of single adult households enrolling in RRH reported a chronic health condition.

Many households also reported disabilities when accessing services. According to 2022 data for the City of Palo Alto, of the households who took the VI-SPDAT assessment to receive services, 55% reported having a mental health condition, 32% reported a substance use disorder, 30% reported a chronic health condition, and 27% reported a learning or developmental dsiability. These data demonstrate the need to provide these households with access to RRH programs, which include rental housing subsidies, case management, and connections to supportive services.

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 chronical 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. Survivors of domestic violence have complex housing and service needs and often require access to affordable housing and supportive services to remain stably housed and self-sufficient. Experience with domestic violence is one of the leading causes of housing instability, financial insecurity, and homelessness. This is evidenced by the large share of Palo Alto households who took the VI-SPDAT assessment between January 2022 and December 2022 that reported having experienced domestic violence. Of the 276 homeless Palo Alto households who accessed services during the reporting period, almost one-third (29%) reported that they had experienced domestic violence (79 domestic violence survivors). Additionally, findings from the PIT survey conducted to support the findings from the 2023 PIT count show that 8% of those surveyed had entered homelessness because they were fleeing domestic violence.

Elderly persons/households. Elderly persons are defined by HUD and the City as individuals age 62 and older, and elderly households as households that include an individual age 62 and older. According to 2023 1-year American Community Survey (ACS) estimates, 23% of City residents are 62 years and older (15,247 elderly persons). Many elderly households have unique housing and service needs, particularly due to fixed incomes that may limit their ability to afford housing, healthcare, and specialized care. These challenges are further compounded by the high cost of living and limited availability of affordable housing in Palo Alto.

Because many elderly persons and senior households are retired and rely on fixed incomes, they may face an 2025-2030 City of Palo Alto Consolidated Plan 31

increased risk of housing instability and homelessness, especially as housing costs and living expenses continue to rise. In addition, elderly persons and seniors are more likely to need access to public transportation, as may no longer be able to drive. Access to transit is especially important for reaching essential destinations such as medical appointments, grocery stores, and other critical services.

Large households. Large households are defined by the Census Bureau as a household with five or more persons. According to 2023 1-year data, the City of Palo Alto has an average household size of 2.35 people with large households comprising 5% of total households (1,475 large households). Large households (especially families) often have special housing needs due to a lack of adequately sized affordable housing available to them in Palo Alto. The higher costs required to rent units or own homes with multiple bedrooms can cause larger families to experience cost burdens at a disproportionately higher rate than the City's total population, increasing the risk of housing instability and homelessness.

Female-headed households. In 2023, there were a total of 2,171 female-headed households in the City of Palo Alto which represented nearly 8% of total households at the time. The majority of single female householders have children (under 18 years) with a total of 1,323 total single mother households. Female householders have lower incomes than total households in the City, placing them at a greater risk of financial insecurity and/or housing instability. In 2023, for example, the median household income for female-headed households was \$133,210 per year compared to the median household income for family households at over \$250,000 per year.

Persons with addictions and/or mental illness. In the City of Palo Alto, and in 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)

Describe the jurisdiction's need for Public Facilities:

This section assesses non-housing community development needs, largely informed by stakeholder consultation, resident workshops, and the community survey. The community survey also included responses from 269 stakeholders working across jurisdictions. A complete regional survey analysis and overview of community engagement including stakeholder consultation is provided in the Appendix. The table below shows the frequency of responses from Palo Alto residents on most critical community and economic development needs.


Supplemental Figure 5: Critical Community Development Needs, Palo Alto Respondents

Source: Santa Clara County Housing and Community Development Resident / Stakeholder Survey 2024. Note: n=34

Describe the jurisdiction's need for Public Facilities:

Survey 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 selected less frequently than public service related options and ranked as follows among the 26 choices provided for Palo Alto respondents only:

- #8: Senior centers
- #21: Developed parks and playgrounds
- #12: Food pantries
- #24: Community Centers

Although survey respondents from Palo Alto placed a lower priority on community centers, in regional community meetings and stakeholder focus groups, stakeholders emphasized the need countywide 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 consistent with survey responses, including affordable and accessible childcare options, as well as creating community space for seniors and youth. Enhancements to public spaces, such as improved trails, parks, and ecological design were also prioritized with calls for improved walkability, bike and pedestrian infrastructure, and ADA-compliant facilities.

Stakeholder feedback through virtual workshops and individual interviews highlighted the critical need for emergency shelter across the North County jurisdictions. A need for increased coordination and sharing of best practice approaches to addressing homelessness between jurisdictions and collaboration with nonprofits was also referenced.

How were these needs determined?

Survey respondents were asked to identify the City's most critical community and economic development needs, as well as housing and development outcomes they would like to see achieved through HUD funding.

During community and stakeholder workshops held to support the Consolidated Plan process, attendees shared their perceptions on the top needs through facilitated discussions and interactive activities.

Describe the jurisdiction's need for Public Improvements:

Similar to public facilities options, public improvements were ranked less frequently than public services by survey respondents when identifying the most critical community and economic development needs in Palo Alto, as shown in the previous table. The top 5 public improvement related options for Palo Alto respondents among the 26 choices offered were:

- #3: Access to public transportation
- #6: Streets for people, walkable and bikeable
- #10: Sidewalk improvements including lighting
- #12: Local renewable energy generation
- #15: Neighborhood cleanups

Stakeholders interviewed indicated a need for increased efforts to attract residents to downtown Palo Alto.

Many residents noted that they are choosing to shop in the Stanford Shopping Center area instead, citing concerns related to the presence of unhoused individuals and the need for investments and updated to the downtown area.

How were these needs determined?

Survey respondents were asked to identify the City's most critical community and economic development needs, as well as housing and development outcomes they would like to see achieved through HUD funding.

During community and stakeholder workshops held to support the Consolidated Plan process, attendees shared their perceptions on the top needs through facilitated discussions and interactive activities.

Describe the jurisdiction's need for Public Services:

Among Palo Alto respondents, public services related options ranked highest in response to community and economic development needs and outcomes that residents would like to see achieved through HUD CDBG funding. As shown in the figure above, public services were ranked among the highest of 26 community and economic development options, with the following selected most frequently:

- #1: Childcare
- #2: Services for the unhoused
- #4: Supportive services for low income households, people with disabilities, vulnerable populations
- #5: Mental health services
- #7. Transportation services for seniors

Stakeholders participating in regional workshops frequently emphasized the importance of mental health services, legal assistance, and homelessness prevention, particularly for seniors, transition-age youth, and unhoused families. Attendees noted the need to expand domestic violence services, including shelters and education programs, and support immigrants through 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 special populations. Stakeholders also indicated that limited dental and vision screening services exist across the North County area for low income residents is having an impact on children's ability to succeed in school.

Regional workshop attendees also 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. This aligns well with Palo Alto's 2023 Economic Development Strategies report which prioritizes smaller, unique, neighborhood business development and intentional efforts to bringing more tourists into the city with the goal of bolstering the hospitality industry. Community Development Block Grant funds could be used to address this need through rehabilitation of retail space, or infrastructure improvements to support different types of small business for low to moderate income entrepreneurial projects and/or incubators.

Participants also 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.

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, and investigating collaborative projects 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 most critical community and economic development needs, as well as housing and development outcomes they would like to see achieved through HUD funding.

During community and stakeholder workshops held to support the Consolidated Plan process, attendees shared their perceptions on the top needs through facilitated discussions and interactive activities.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

To support Palo Alto's Consolidated Plan, a regional and jurisdictional housing market analysis was conducted. That study is appended to the Plan, and primary findings are summarized here. As previously indicated, Palo Alto participates in the HOME Consortium and completes an abridged Consolidated Plan that omits the MA-10 through MA-35 sections of the full Consolidated Plan, however, some of the data for these sections has still been included in shortened form for reference. The balance of this section reviews affordable housing inventory, emergency / supportive /transitional housing facilities, housing for special populations, non-housing development community development assets, needs for broadband service and displacement risks caused by natural hazards.

Primary findings from the regional housing market analysis and non-housing community development overview include:

- Palo Alto households have some of the highest incomes in the county. The median household income is \$220,408, compared with \$154,954 for the county overall and \$95,521 for California. Both owners (median \$250,000) and renters (median \$161,642) have median incomes higher than the county overall.
- 39% of Palo Alto households have 2 or more workers. Palo Alto has the highest share of households with no workers among the entitlement jurisdictions in Santa Clara County at 25%. Palo Alto also has a high share of residents who either work from home (33%) and 48% work outside of the city.
- Palo Alto has had a slow rate of housing production compared to other jurisdictions in the county: housing units grew by only 5% between 2013 and 2023 with the majority of the production occurring between 2018 and 2023. Palo Alto also has less diversity of housing stock compared to other jurisdictions with 59% of housing stock comprised of single family detached homes. The city's inventory of multifamily 20+ unit buildings, however, comprises 19% of the housing stock and is average among entitlement jurisdictions.
- The median rent in Palo Alto was \$3,328 per month in 2023, an increase of 35% since 2018. This figure is significantly higher than the countywide median of \$2,781 and ranks as the second highest among entitlement jurisdictions, following Cupertino.
- Palo Alto's median home value is approximately \$3.4 million, making homeownership unattainable for the majority of households—particularly those earning low or moderate incomes.

In summary, Palo Alto's housing market primarily serves high-income households and presents limited options for the City's essential workforce. Continued prioritization of affordable housing production is critical to addressing the shortage of workforce housing and unmet demand.

Stakeholders who engaged through workshops and interviews identified priority needs in Palo Alto and the region as:

- Support for home-based, microenterprise childcare, which is a huge need across the county and significantly underfunded.
- Supportive services in general; most services are concentrated in San Jose.

- Rental and utility assistance and/or one time emergency assistance to avoid eviction.
- Increased low barrier shelter for people experiencing homelessness.
- Improved navigation of housing and resources available and more individualized case management especially for seniors with limited digital access and ability.
- Supportive services and transitional/safehouse beds for residents fleeing domestic violence.
- Financial and credit counseling

Recommended priority activities to respond to needs include:

- Assisting very low income households with supportive services, including childcare and rental assistance to help maintain housing stability.
- Supporting the creation of new affordable rental housing, including transitional housing for residents experiencing or at-risk of homelessness and those fleeing domestic violence.
- Supporting housing rehabilitation programs for low-income homeowners especially for seniors and residents with disabilities living in RVs.
- More workforce development opportunities for lower income resident to upskill and receive certifications and/or launch entrepreneurial projects.

Rental Market

The median rent in Palo Alto, as of 2023, was \$3,328 per month according to the American Community Survey (ACS). Costar, which tracks rents for larger multifamily properties, reports a lower median of \$2,752. Median gross rent increased by 101% between 2010 and 2023, according to 2023 5-year ACS estimates.

As previously referenced in the Needs Assessment Overview, a significant number of Palo Alto residents, especially renters, experience some level of cost burden due to the extremely high cost of housing. Based on American Community Survey 5 year estimates for 2018 and 2023, 43% of renters in Palo Alto are cost burdened, slightly increased from 2018 as shown below. Homeowners cost burden impacts approximately a quarter of households and has remained mostly unchanged from 2018 to 2023.



Supplemental Figure 6. Cost Burden in Palo Alto

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 \$75,000 and higher (approximately 40% AMI). Palo Alto needs 1,117 rental units or subsidies affordable to renters with incomes of less than \$75,000: there are 3,223 renters with incomes under \$75,000 and 2,106 units affordable to them.

Households earning up to \$75,000/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 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.

Rental Gaps					
	Maximum	# of Renter	# of Rental		
	Affordable	Household	Units		Cumulative
Income Range	Gross Rent	s	Affordable	Rental Gap	Gap
Less than \$5,000	\$125	439	27	-412	-412
\$5,000 to \$9,999	\$250	100	74	-26	-438
\$10,000 to \$14,999	\$375	429	274	-155	-594
\$15,000 to \$19,999	\$500	220	212	-8	-602
\$20,000 to \$24,999	\$625	205	193	-12	-614
\$25,000 to \$34,999	\$875	385	229	-156	-769
\$35,000 to \$49,999	\$1,250	527	363	-164	-933
\$50,000 to \$74,999	\$1,875	918	734	-184	-1,117
\$75,000 to \$99,999	\$2,500	833	1,615	782	-335
\$100,000 or more		7,883	9,492	1,609	1,274

Supplemental Figure 7. Rental Affordability Gap, Palo Alto 2023

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

For Sale Market

In 2024, the median for sale home price in Palo Alto was nearly \$3.5 million based on Zillow data. As shown in the figure below, Palo Alto has by far the highest median home prices in the County.



Supplemental Figure 8. Typical Home Price Trends, Santa Clara County and Jurisdictions, 2004 through 2024

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 as the income required to afford a home in Palo Alto is several times the median income.

Palo Alto's high-income levels present limitations for typical affordability gap models that use American Community Survey data, which may not fully capture mismatches at the upper end of the income spectrum. 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 earning less than \$150,000 annually. An estimated 48% of Palo Alto's potential first-time homebuyers earn less than \$150,000, yet fewer than 3% of owner-occupied units are valued within their affordable price range.

Renter Purchase Gaps					
		% of			
	Maximum	Renter	% of	Renter	
	Affordable	Household	Homes	Purchase	Cumulativ
Income Range	Price	s	Affordable	Gap	e Gap
Less than \$5,000	\$14,023	4%	1%	-3%	-3%
\$5,000 to \$9,999	\$28,043	1%	0%	-1%	-4%
\$10,000 to \$14,999	\$42,066	4%	0%	-4%	-7%
\$15,000 to \$19,999	\$56,089	2%	0%	-2%	-9%
\$20,000 to \$24,999	\$70,112	2%	0%	-2%	-11%
\$25,000 to \$34,999	\$98,158	3%	0%	-3%	-14%
\$35,000 to \$49,999	\$140,227	4%	0%	-4%	-18%
\$50,000 to \$74,999	\$210,342	8%	0%	-7%	-25%
\$75,000 to \$99,999	\$280,458	7%	1%	-6%	-32%
\$100,000 to \$149,999	\$420,688	14%	1%	-13%	-45%
\$150,000 or more		52%	97%	45%	

Supplemental Figure 9. Renter Purchase Affordability Gap, Palo Alto, 2023

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

Lastly, as shown in supplemental figure x below, median renter income growth has slightly exceeded rent growth, however, when considering increases in housing adjacent costs between 2018 and 2023 such as utilities, and everyday necessities due to inflation, households are generally struggling to keep up with rising housing costs.





Source: 2018 and 2023 ACS 5-year estimates, Zillow Research.

Preservation and Development of Affordable Housing in Palo Alto

The City of Palo Alto's Housing Element outlines plans to significantly increase the number of affordable housing units as the Regional Housing Needs Allocation (RHNA) for 2023-2031 mandates the city to plan for **6,086 total units**, a substantial increase from the previous cycle. A significant portion of this allocation is for affordable housing. Units by income range are as follows:

- Extremely Low-Income: 778 units (30% or less of County AMI)
- Very Low-Income: 778 units (31 to 50% of County AMI)
- Low-Income: 896 units (51 to 80% of County AMI)
- Moderate-Income: 1,013 units (81% to 120% of County AMI)
- Above Moderate-Income: 2,621 units (Over 120% of County AMI)

The Housing Element details various strategies to meet these needs, including:

- Crediting entitled developments since June 30, 2022, and units currently in process.
- Projected Accessory Dwelling Units (ADUs): It is assumed that a significant portion of the projected 512 ADUs will be affordable, with 153 projected for Very Low-Income, 153 for Low-Income, and 153 for Moderate-Income households.
- Potential housing in existing residential zoning.
- Potential housing in commercial zoning districts that could accommodate mixed-use development.
- Potential housing on sites that will be rezoned to allow for high-density residential use.

After accounting for credits from entitled projects and anticipated ADUs, there is a remaining RHNA of **4,792 units** to be accommodated through identified opportunity sites. This includes a remaining need for 1,254 Very Low-Income units, 601 Low-Income units, and 831 Moderate-Income units.

Palo Alto has identified numerous opportunity sites and strategies to achieve this, including rezoning efforts, development on City-owned parking lots, and engaging with faith-based institutions. The total realistic capacity through RHNA credits and opportunity sites is estimated to be **6,813 units**, exceeding the RHNA target which includes a surplus for lower-income categories.

The City has also set quantified housing objectives for the planning period including:

New Construction: 2,452 lower-income units (Very Low and Low income combined) and 1,013 moderate-income units **ADU Construction:** A projected 306 lower-income units and 153 moderate-income units

Preservation of At-Risk Units: 103 units

Some examples of Palo Alto's commitment to increasing affordable housing includes the contribution of \$20.5 million to the 59 affordable housing unit Wilton Court Apartments (opened in 2022), hosting the first affordable housing resource fair, and establishing a temporary Housing Ad Hoc Committee in 2023. In 2024, the City received Housing Element certification and worked to advance the development plan to maintain affordability and improve conditions at the Buena Vista Mobile Home Park as affordable housing.

As shown in the figures below from the Regional Housing Market Analysis, 59% of Palo Alto's housing inventory consists of single-family homes—one of the highest proportions among entitlement jurisdictions. The City ranks near the middle in terms of its share of high-density multifamily housing (20 or more units), which affects the availability of affordable housing options. Housing growth in Palo Alto has been limited over the past decade, with a total increase of 5% in the number of housing units—most of which has occurred after 2018.



Supplemental Figure 11: Distribution of Housing Types by Jurisdiction

	Tot	al Housing Un	its	Housing U	nit Change	Unit Change Chart
Jurisdiction	2013	2018	2023	2013-2023	2018-2023	2013-2023 2018-202
Santa Clara County	642,654	678,530	703,922	10%	4%	
San José	319,700	334,350	343,058	7%	3%	
Participating Cities						
Cupertino	21,473	21,788	22,341	4%	3%	
Gilroy	15,024	16,585	17,732	18%	7%	
Milpitas	20,744	23,574	25,763	24%	9%	
Mountain View	33,468	35,903	38,770	16%	8%	
Palo Alto	27,789	27,753	29,104	5%	5%	
Santa Clara (city)	44,632	46,485	51,886	16%	12%	
Sunnyvale	56,168	58,915	61,808	10%	5%	
Urban County Program	97,192	100,012	103,747	7%	4%	
Campbell	16,616	17,819	17,950	8%	1%	
Los Altos	11,493	11,040	11,620	1%	5%	
Los Altos Hills	3,052	3,356	3,430	12%	2%	
Los Gatos	13,102	12,925	13,901	6%	8%	
Monte Sereno	1,259	1,251	1,439	14%	15%	
Morgan Hill	13,133	15,070	15,025	14%	0%	
Saratoga	11,324	11,417	11,404	1%	0%	
Unincorporated	27,213	27,134	28,978	6%	7%	
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%	

Supplemental Figure 12: Housing Unit Change by Jurisdiction, 2013-2023

Source: 2023 ACS 5-year estimates.

Affordable Housing Inventory and Units at Risk of Expiring

Palo Alto has identified publicly assisted affordable housing units that are at risk of converting to market-rate during the 2023-2031 planning period. This risk can arise from the termination of subsidy contracts, mortgage prepayment, or expiring use restrictions. The Housing Element includes an inventory of these "at-risk" units, primarily drawing from the California Housing Partnership's Preservation Database and verified with City records.

There are 21 affordable housing projects in Palo Alto, providing a total of 1,446 assisted units. Of these, 5% are considered at High Risk or Very High Risk of conversion. Specifically, 72 units at the Terman Apartments are identified as being at higher risk of conversion because their HUD contract is set to expire in March 2027. These units serve families and the elderly and are subsidized with Section 8 project-based rental assistance.

Preservation of Naturally Occurring Affordable Housing.

Through CDBG funding allocated to Rebuilding Together, Palo Alto allows significant rehabilitation projects to preserve affordable housing. The City has also funded rehab of existing affordable housing development to improve their livability and extend the affordability of those units. As shown in the table below, around one quarter of owner-occupied homes report one negative housing condition, whereas 46% of renter occupied homes have one or two conditions indicating a need for rental housing rehabilitation and preservation. Rebuilding Together is the region's primary nonprofit provider of rehabilitation services and indicated that waiting lists consistently exist for their services in Palo Alto as demand exceeds the availability of funding. As RV's have increasingly become an affordable option for seniors on a fixed income, considerable improvements are needed to extend the life and habitability of these units to ensure safety for residents who have limited

mobility.

Condition of Units	Owner-C	Occupied	Renter-0	Dccı
	Number	%	Number	
With one selected Condition	3,258	23%	4,744	
With two selected Conditions	20	0%	658	

4

0

10,833

14,115

0%

0%

77%

100%

Table 6. Condition of Units

2023 ACS 5-year estimates

No selected Conditions

Total

With three selected Conditions

With four selected Conditions

Palo Alto Homeless Services and Facilities Overview

Although the abridged Consolidated Plan does not require an analysis of facilities and services available for preventing and remediating homelessness, it is included here to demonstrate Palo Alto's commitment to increasing its capacity to address the complex issues surrounding homelessness. Recent projects to address homelessness prevention and provision of shelter in Palo Alto include:

- Safe parking with supportive services through Move MV.
- Palo Alto Homekey: A new interim shelter is currently under construction and will include individual units with en suite bathroom. The facility will include areas for single adults and for families. Funded in part by a \$26 million California Homekey grant, the project also received private donations, land contributed by the City, and has secured seven years of operating funding. Originating from the state's Project Homekey initiative during the COVID-19 pandemic—which aimed to rapidly expand shelter and housing capacity through motel conversions—the project includes on-site amenities such as a playground and has partnered with local animal services to allow pets.
- Mitchell Park Place: Partnership to develop 50 affordable rental apartments and 2,750 square feet of service space for AbilityPath. The project broke ground in March 2024 and is currently under construction.
- Rental protection: In 2021, the City adopted a renter protection policy that limits security deposits and requires landlords to offer tenants a one-year lease. The City also provides a free mediation program to help tenants and landlords resolve disputes and avoid eviction.
- As part of its Housing Element, Palo Alto has committed to facilitating affordable housing development on City-owned sites, including parking lots. At least 25% of the units on these sites will be designated for formerly homeless or unhoused individuals.

Supplemental Figure 13 below shows the current inventory of homeless facilities available to homeless residents in Palo Alto.

upied %

0

0

6,537

11,939

40%

6%

0%

0%

55%

100%

Organization/Facility	Facility Type	Target Population	Capacity
Alta Housing	Transitional Housing	Persons with Disabilities	26 units
Alta Housing	Transitional Housing	Persons with Disabilities	107 units
Heart + Home Collaborative	Seasonal Shelter	Women and Children	n/a
LifeMoves	Supportive Housing	General	200 persons
Hotel de Zink	Emergency Shelter	Single Adults	15 adults

Source: City of Palo Alto Housing Element and Santa Clara County 2-1-1.

Below is a comprehensive list of services and facilities that are available to Palo Alto residents who are precariously housed, or currently homeless:

- The Opportunity Service Center (OSC)—which is operated by LifeMoves—is the primary service provider for homeless persons and families in Palo Alto. The OSC coordinates the provision of supportive services, counseling, job labor referral, transportation vouchers, shower passes, mental health services, and maintains a message and mails system. The center serves between 100 and 125 persons daily—however, given the drop-in center's proximity to a major inter-County transit terminal, the City can reasonably assume that some clients have connections to other communities and do not solely represent Palo Alto households. Additionally, the OSC coordinates the provision of groceries for individuals through the Food Closet which is located at All Saints Episcopal Church in downtown Palo Alto and serves over 200 persons on a weekly basis.
- The OSC operates the "Hotel de Zink" emergency shelter program in 12 churches across Palo Alto. The OSC uses a different church each month of the year and serves a maximum of 15 adults each night. Emergency shelter and meals are provided as part of the program. The center also serves as a comprehensive one-stop, drop-in center that provides critical services for homeless persons in Palo Alto including access to shower and laundry facilities, clothing, snacks, case management services, shelter, and housing referral services. The center also connects homeless persons and families to housing opportunities including emergency shelter and permanent supportive housing.
- The City has two transitional housing facilities to meet the needs of homeless persons with disabilities for a total capacity of 133 transitional housing units. Both facilities are operated by Alta Housing. Additionally, the OSC provides 88 single room occupancy permanent and transitional units for individuals and families.
- The Heart and Home Collaborative (H+H) began a seasonal shelter for women in Palo Alto in 2011 to provide shelter housing; dinner and breakfast; storage facilitates; case management; on-site programming; and assistance with needs such as transportation, medical care, and employment for a maximum of eight women. The shelter is hosted at rotating places of worship throughout Palo Alto and operates from November to April.
- LifeMoves' Homekey Initiative in Palo Alto provides supportive housing with intensive services to over 200 unsheltered homeless persons per year and provides bus passes to meet the transportation and employment needs of homeless persons and families in the city. Homeless persons with a mental illness and/or who are recovering from substance use may also access

supportive housing services via Momentum for Health.

- The Veterans Affairs (VA) Department provides homeless veterans (including those at risk) with immediate food and shelter, residential rehabilitation, job training and education, system navigation and community re-entry from jail, financial support to prevent cycles of homelessness, mental health and substance use treatment, and health and dental care.
- The Trusted Response Urgent Support Team (TRUST) is a pilot program launched by Momentum for Health, Pacific Clinics, HomeFirst, and Santa Clara County to respond to service calls when homeless persons are experiencing behavioral health challenges and calls from concerned community members. The team then links individuals with emergency medical services and psychiatric care.
- The City of Palo Alto participates in the Santa Clara County Continuum of Care (CoC) which is responsible for coordinating efforts to prevent and end homelessness in Santa Clara County and jurisdictions. To advance these efforts, non-profit agencies coordinate human and social services through the Human Services Resource Allocation Program which allocates CDBG funds to coordinate the City's approach to addressing low income and homeless needs. The City supplements CDBG public service funds with \$500,000 from the General Fund which is distributed to local non-profits to provide access to mainstream human services.
- Residents who are underinsured or uninsured have access to the Ravenswood Family Health Network which provides comprehensive primary care, behavioral health care, optometry care, and dental services.
- Peninsula Healthcare Connection provides integrated primary and mental healthcare and intensive case management for homeless persons or those at-risk of becoming homeless in Santa Clara County.
- Eden Housing Resident Services, Inc. (EHRSI) manages Alma and provides a range of supportive services and enrichment programs to residents of 801 Alma. EHRSI's resident services coordinators are onsite to provide key information and referral services and to implement programs including youth summary and after-school activities, an innovative computer-assisted learning program, a scholarship program for eligible resident families, financial literacy training, and community-building activities.
- The Palo Alto Housing Corporation (PAHC) provides counseling and supportive case management services for low income residents of single room occupancy facilities to help them maintain housing stability. Activities include financial counseling, health maintenance, information and referral services, problem solving, employment assistance, crisis intervention, and other supportive services.
- The City's Workforce Development Program (administered by Downtown Streets, Inc.) provides services and programming to support the transition from unemployment and homelessness to regular employment and housing through case management, job training, mentoring, housing, and transportation assistance. The City also partners with NOVA which provides job seekers with resume and job search assistance, assessments, and referrals to specialized trainings and educational programs. The Downtown Streets Team also screens and prepares applicants and uses their community connections to provide training and job opportunities.

 The Palo Alto Community Child Care Agency provides child care subsidies for low income families and administers contracts for the provision of afterschool childcare at 12 PAUSD elementary school sites. The Office of Human Services also provides support to the Palo Alto Early Care and Education Committee which reports to the City Manager on childcare and early learning issues. The City provides in-depth information and resources on how providers can open facilities within Palo Alto.

While the City has the capacity to meet the emergency housing needs of homeless persons and families, the City's 2024 Housing Element notes that the high cost of real estate in Palo Alto has prevented the construction of new emergency shelters by non-profits. This has caused many homeless persons and families to leave the city to receive emergency shelter outside Palo Alto limits (in either Santa Clara County or San Mateo County), which likely contributes to the City's relatively low number of homeless persons compared to surrounding communities.

Palo Alto Housing for Residents with Special Needs

Elderly/Seniors. Elderly households and seniors in Palo Alto have unique housing needs as many live on fixed incomes and need access to affordable housing units (if they can live independently) or affordable residential care facilities (for those who can no longer live independently). To support independent living, and to prevent displacement and homelessness, the City offers an affordable housing community (Alma Place) for individuals with extremely low to very low incomes. The community includes 107 units, over 50% of which are designated for individuals between 50 years and 85 years.

Supportive living facilities for Palo Alto's elderly population that cannot live independently include nursing care facilities and non-profit and for-profit residential care facilities which provide living options for lower income elderly households and range from independent living to assisted living to skilled nursing care. Palo Alto's residential care facilities serve persons 60 years and over (and those under 60 years under certain circumstances) and has a total of 1,875 beds available.

Additionally, Catholic Charities assists elderly households (including the frail elderly and persons with chronic health conditions) in problem resolution and advocates for the rights of residents in long-term care facilities in Palo Alto. The City supports the organizations' Long-Term Care Ombudsman Program (LTCOP) through CDBG funds which provides activities including regular contact with Palo Alto residential care facilities to observe and monitor conditions of care; handle and resolve issues regarding residents' rights and unmet needs; address allegations and complaints of abuse; and to promote resident wellbeing. (The City allocated approximately \$10,000 in CDBG funding for the 2024 program year to provide services to 50 elderly residents in Palo Alto's long-term care facilities.)

Supplemental Figure 14. Residential Care Facilities for the Elderly Population in Palo Alto, 2021

Facility Name	Type of Facility	Capacity (people)
Channing House	Nursing Facility	21
Channing House	Residential Care Facility	285
Lytton Gardens Community Care	Residential Care Facility	55
Lytton Gardens	Nursing Facility	145
Moldaw Family Residences	Assisted Living and Dementia Care	23
Palo Alo Sub-Acute and Rehab Center	Residential Care Facility	63
Palo Alto Commons	Residential Care Facility	150
Pine Shadow	Residential Care Facility	6
Shady Oak Place	Residential Care Facility	6
The Wright Place	Residential Care Facility	6
Sweet Little Home	Residential Care Facility	6
Sunrise Assisted Living of Palo Alto	Residential Care Facility	97
Vi At Palo Alto	Residential Care Facility	876
Webster House	Residential Care Facility	54

Source: City of Palo Housing Element.

Persons with disabilities. Many persons with disabilities face housing access, safety challenges, and are at an increased risk of homelessness as many have limited incomes and rely on family members for care. In Palo Alto, the need for accessible and affordable housing outweighs the supply, placing them at a high risk for housing insecurity, homelessness, and/or institutionalization. The City currently has two transitional housing facilities to meet the needs of homeless persons with disabilities for a total capacity of 133 transitional housing units. Both facilities are operated by Alta Housing.

The City consistently funds the Silicon Valley Independent Living Center (SVILC) which assists very low income residents with disabilities and their families in Palo Alto with their housing search for affordable and accessible housing. During the 2024 program year, the City allocated approximately \$16,500 in CDBG funds to support SVILC's Housing and Emergency Services for Persons with Disabilities Program and to provide case management services to persons with disabilities. The program provides education and training on how to transition from homelessness to permanent housing or the transition from temporary housing to long-term community-based housing. It also offers access to group workshops; one-on-one service training; and access to independent living services including emergency food assistance, security deposit/rent assistance, information and referral services to ensure long-term housing stability.

Persons with addictions and/or a mental illness. 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. To address these gaps, and to support the housing and service needs of persons with addictions and/or a mental illness, Palo Alto residents are served by Momentum for Health which offers supportive housing services in the City of Palo

Alto. Supportive housing and services provided by the organization are targeted and tailored to homeless persons with a mental illness or homeless persons recovering from substance use.

Additionally, residents with addictions and/or a mental illness in Palo Alto have access to Behavioral Health Services in Santa Clara County which provides mental health services and programming to low income residents and homeless persons, as well as substance use treatment services for adults and older adults with substance use and mental health needs (including persons experiencing homelessness). Services 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.

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

The City of Palo Alto is a highly educated city with education/ healthcare, professional, scientific, and management and information sectors dominating the share of jobs largely due to Stanford University's research facility and hospital within Palo Alto city limits, and its location in Silicon Valley, the hub for the tech industry with the highest paying salaries in the nation. Based on data from 2022 Longitudinal Employer-Household Dynamics, these industries have more jobs than workers to fill them. Conversely, there is a slight surplus of workers in lower paid industries such as manufacturing, arts/entertainment/accommodations and construction indicating a potential opportunity for workforce development programs to provide upskilling and technical training to fill positions in higher paid industries requiring specialized certifications locally.

As shown below, 61% of Palo Alto households either don't work or have 1 household income, highlighting the high incomes present in the community to afford Palo Alto's housing on 1 or less incomes. A significant portion of households that are not working could be attributed, however, to the presence of students attending Stanford University, but living within Palo Alto city limits. Jobs in information (technology) have the highest wages and account at least partially for Palo Alto's high income. Although education/healthcare typically have lower wages, these jobs in the context of Stanford as a top private university, likely have substantially higher than typical salaries for the industry.

California 23% 36% 30% 11% Santa Clara County 18% 37% 34% 11% San José 17% 36% 34% 13% Participating Cities 17% 36% 34% 79 Gilroy 19% 40% 34% 79 Gilroy 17% 36% 32% 15% Milpitas 15% 32% 39% 15% Mountain View 15% 45% 34% 69 Santa Clara (city) 14% 41% 36% 9% Sunnyvale 15% 41% 36% 8% Urban County Progam 15% 41% 36% 5% Campbell 20% 41% 36% 5% Los Altos Hills 29% 32% 34% 5% Los Gatos 25% 40% 32% 3% 5% Monte Sereno 35% 33% 29% 3% 6% 3%		with no wor with 2 worke		6 of HH with 1 w 6 of HH with 3+ y	
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Los Gatos 25% 40% 32% 3 Monte Sereno 35% 33% 29% 3 Morgan Hill 19% 36% 36% 109 Saratoga 30% 29% 32% 8%	Los Altos	27%	32%	36%	<mark>5%</mark>
Monte Sereno 35% 33% 29% 3 Morgan Hill 19% 36% 36% 10% Saratoga 30% 29% 32% 8%	Los Altos Hills	29%	32%	34%	<mark>5%</mark>
Morgan Hill 19% 36% 36% 109 Saratoga 30% 29% 32% 8%	Los Gatos	25%	40%	32%	<mark>3</mark> %
Saratoga 30% 29% 32% 8%	Monte Sereno	35%	33	3% 29%	5 3 <mark>9</mark>
	Morgan Hill	19%	36%	36%	10%
Unincorporated 23% 33% 31% 13%	Saratoga	30%	29%	32%	8%
	Unincorporated	23%	33%	31%	13%

Supplemental Figure 15: Percent of workers per household.

Source: 2023 ACS 5-year estimates

Economic Development Market Analysis

Table 7. Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	118	6	0.4%	0.0%	-0.4%
Arts, Entertainment, Accommodations	1,501	4,677	5.4%	4.5%	-0.9%
Construction	685	837	2.4%	0.8%	-1.6%
Education and Health Care Services	6,510	31,792	23.3%	30.6%	7.3%
Finance, Insurance, and Real Estate	1,504	5,515	5.4%	5.3%	-0.1%
Information	4,530	18,296	16.2%	17.6%	1.4%
Manufacturing	2,844	5,104	10.2%	4.9%	-5.3%
Other Services	572	2,052	2.0%	2.0%	-0.1%
Professional, Scientific, Management					
Services	5,586	26,001	20.0%	25.0%	5.1%
Public Administration	1,213	1,757	4.3%	1.7%	-2.6%

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Retail Trade	393	715	1.4%	0.7%	-0.7%
Transportation and Warehousing	1,238	3,690	4.4%	3.6%	-0.9%
Wholesale Trade	589	2,460	2.1%	2.4%	0.3%
Total	677	948	2.4%	0.9%	-1.5%

Data Source: 2022 Longitudinal Employer-Household Dynamics

Supplemental Figure 16. Total employment and average wage by industry

Average Annual Wage



Total Employment

Table 8. Labor Force

Labor Force Population	Total
Total Population in the Civilian Labor Force	34,123
Civilian Employed Population 16 years and over	32,865
Unemployment Rate	3.69%
Unemployment Rate for Ages 16-24	6.11%
Unemployment Rate for Ages 25-65	3.59%

Data Source: 2023 5-year ACS

Table 9. Occupations by Sector

Occupations by Sector	Number of People
Management, business and financial	8,770
Farming, fisheries and forestry occupations	13
Service	2,332
Sales and office	2,657
Construction, extraction, maintenance and repair	479
Production, transportation and material moving	920

Data Source: 2023 5-year ACS

Table 10. Travel Time

Travel Time	Number	Percentage
< 30 Minutes	15,855	73%
30-59 Minutes	4,747	22%
60 or More Minutes	1,042	5%
Total	21,644	100%

Data Source: 2023 5-year ACS

Table 11. Educational Attainment by Employment Status

Educational Attainment	In Labo	or Force	
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	711	1	229
High school graduate (includes			
equivalency)	847	94	264
Some college or Associate degree	1,693	126	1,001
Bachelor's degree or higher	24,427	815	4,931

Data Source: 2023 5-year ACS

Table 12. Educational Attainment by Age

	Age				
	18–24 yrs.	25–34 yrs.	35–44 yrs.	45–65 yrs.	65+ yrs.
Less than 9th grade	27	3	122	386	271
9th to 12th grade, no diploma	372	59	227	144	226
High school graduate, GED, or					
alternative	1,007	395	242	568	1,251
Some college, no degree	1,191	471	305	1,246	1,173
Associate degree	52	220	94	484	605
Bachelor's degree	1,288	2,530	2,202	4,873	3,475
Graduate or professional degree	95	4,214	5,238	11,154	5,990

Data Source: 2023 5-year ACS

Table 13. Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months	
Less than high school graduate	\$40,481	
High school graduate (includes equivalency)	\$47,103	
Some college or Associate's degree	\$64,833	
Bachelor's degree	\$133,241	
Graduate or professional degree	\$178,555	
Data Source: 2022 5 year ACS		

Data Source: 2023 5-year ACS

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

The largest business sector in Palo Alto is Education and Health Care Services (31% of jobs), Professional, Scientific, and Management Services (25% of jobs), and the third is Information (18% of jobs).

Describe the workforce and infrastructure needs of the business community:

The largest employment sector within the City is for Education and Healthcare due to the presence of Stanford University. Professional, scientific, and management services jobs also hold a significant share of Palo Alto's jobs. Jobs in these sectors would require at least a bachelor's degree and typically a graduate degree.

A community's infrastructure is important for the growth and development of businesses, including ongoing maintenance and expansion. To meet growing needs, the City's General Plan identifies areas of potential development for residents, commercial, mixed use, industrial, quasi-public spaces, and transportation resources.

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

Palo Alto through its Comprehensive Economic Development Strategy is continuing to focus on infrastructure improvements and is prioritizing initiatives that will improve the diversity and quality of retail and hospitality services. This aligns with workforce development feedback received in stakeholder meetings with an interest in more opportunities to gain skills leading to entrepreneurial projects. Palo Alto has also recognized the need for workforce housing and is in the early stages of developing a strategy which would positively contribute to Palo Alto's ability to infuse more vibrancy and diversity of services into downtown.

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

The residents of Palo Alto are highly educated, with 79% of the labor force having a bachelor's degree or higher, although this has decreased from 86% in the last plan. As discussed above, a majority of jobs within the City are professional, scientific, management, education, health care, or information related, and gaps in the ability to adequately fill these positions exist and present an opportunity for additional workforce initiatives.

Stakeholders involved in County workforce development programs noted a shift in technology sector job demand driven by the rapid growth of artificial intelligence (AI). According to these stakeholders, workers who are able to integrate AI into their skillsets are becoming increasingly valuable, while those unable to adapt may face a heightened risk of job displacement. In addition, the tech industry experienced significant layoffs in 2023—approximately 12,000 jobs—following over-hiring in previous years. Stakeholders described a

current mismatch in the labor market: some employers are struggling to fill certain positions, while many job seekers continue to face barriers to employment, suggesting a disconnect between available jobs and job seeker skillsets. They also pointed to a divide in the job market, characterized by many high-paying, high-skill position and low-paying, lower-skill jobs with relatively few opportunities in the middle.

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.

In Palo Alto, more conversations are occurring between universities and the tech industry around partnering on better accessibility to complete certifications for specific functions. The Palo Alto Chamber of Commerce works with Foothill College on these types of initiatives.

The Workforce Development Program, operated by Downtown Streets Inc., and previously funded in part by CDBG funds, provides a transition from unemployment and homelessness to regular employment and housing through case management, job training, mentoring, housing, and transportation assistance.

The North Valley Job Training Consortium (NOVA), a local workforce development board, is a nonprofit, federally funded employment and training agency that provides customer-focused workforce development services to San Mateo County and parts of Santa Clara County, including the City of Palo Alto. NOVA provides:

- Digital literacy training
- Career pathway support for youth
- Navigation tools for the job market
- Skill building to match market demand
- Labor market information

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

Palo Alto has an Economic Development plan with similar components to a CEDS.

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.

The Palo Alto City Council approved an economic development strategy in fall of 2023. The Comprehensive Economic Development Strategy is built on the following guiding principles:

- 1. Reinforce each district's distinct scale and offerings by stabilizing and reinforcing Downtown as a destination, embracing California Avenue as a community and neighborhood serving place, and supporting existing Neighborhood Centers.
- 2. Improve accessibility by embracing walking and biking solutions to /from/within all of the City's commercial districts and addressing parking policies and systems
- 3. Adopt policies that reflect changing market conditions by easing the regulatory burden for businesses, removing outdated restrictions that create hurdles to tenancy, and focus retail and retail-like uses in places where they are market supported.

Prior to the pandemic, Palo Alto was a job positive location, importing jobs especially to the Stanford Research

Park. Post pandemic, with the transition to virtual work, Palo Alto has become a donut city. Palo Alto has a number of service jobs in retail and hospitality and through the Economic Development Strategy is looking to bolster development in downtown Palo Alto with more retail vibrancy and restaurants focusing on quality of life improvements for Palo Alto residents. Stakeholders participating in the regional workshops, indicated a growing interest in microbusiness development and small business and entrepreneurial training and counseling. While CDBG funding is limited in allocation to services, infrastructure improvements / updates to support different types of small business owned and/or operated by LMI residents could align well with the goals of Palo Alto's economic development plans.

Discussion

The City is highly educated with a large professional scientific job sector. The City has adopted an economic development policy that provides guiding principles for the growth of the City. Additionally, job training opportunities exist for those without immediately applicable skills. Furthermore, community engagement identified that creating higher paying job opportunities including entrepreneurial projects for low-income residents through more workforce development programs that are accessible in different languages and during more flexible times should be a priority countywide.

MA-50 Needs and Market Analysis Discussion

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

As moderate and severe cost burden are the most common housing problems regionally, the map below shows census tracts in Palo Alto where cost burden is the highest.



Supplemental Figure 17. Renter Cost Burden by Census Tract.

Source: California Department of Housing and Community Development.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

A minority concentration is defined as a census tract where the percentage of individuals of racial or ethnic minority groups is at least 20% higher than the city average. According to 2023 ACS 5-year estimates, Palo Alto's population is 2% Black/African American, 36% Asian and 7% Hispanic. Based on this definition, only census tract 5046.01 has a concentration of Hispanic households at 32%.

An LMI concentration is defined as a census tract in which 51% of households have incomes less than 80% of the State-wide median family income. The map provided below shows census tracts in Palo Alto who meet this traditional criteria for LMI. As previously indicated, however, Palo Alto is an exception grantee which lowers the 51% threshold to 25.66% due to its affluence so that more census tracts are eligible for CDBG projects. Based on Palo Alto's exception grantee status, there are 12 census tracts containing census block groups that meet this parameter including: 5093, 5094.01, 5106, 5107, 5108, 5109, 5110, 5113.02, 5115.01, 5116, 5117, and 5130. Percentage of low moderate income households in many of these census block groups, however, have large Margins of Error, and therefore, staff analysis of need in these areas is critical to determining eligibility for funding.

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

According to the 2023 5-year ACS estimates, the median household income of census tract 5046.01 (the

only minority concentration census tract) is \$93,707, which is approximately 50% AMI for the County.

Are there any community assets in these areas/neighborhoods?

The City's portion of the LMI census tract contains the Palo Alto Golf Course, the Palo Alto Airport, the Palo Alto Wastewater Treatment Plant, the International School of the Peninsula, Palo Alto Animal Services, an FBI field office, a Honda and Audi dealership, the Stanford University Department of Ophthalmology, several industrial and commercial buildings, and a large natural area.

The City's portion of the minority concentration census tract contains commercial buildings, a Toyota dealership, Gideon Hausner Jewish Day School, and a single multi-family apartment complex.

Are there other strategic opportunities in any of these areas?

Not applicable. The City has not established specific target areas to focus the investment of CDBG funds.



Supplemental Figure 15 – Areas of Low- and Moderate-Income Concentration

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

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

According to the California Interactive Broadband Map, most of the City is served by fixed-service broadband and most unserved areas are nonresidential.²¹ Affordable broadband is largely available throughout Palo Alto, and stakeholders at regional workshops have indicated that digital equity is a more significant barrier for lower income residents in the county to be connected with services and opportunities including access to devices and adequate skills to navigate programs online, especially for seniors.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Viasat, Space Exploration Technologies, Comcast (Xfinity), Hughes and AT&T are the primary fixed-service internet service providers (ISPs) operating in Palo Alto. As shown in the FCC Broadband map below, 100% of Palo Alto has at least 3 broadband service provides, while the majority has many more.

As the Affordable Connectivity Program ended in 2024, lower income households have fewer options for discounted broadband service. Xfinity, Cox, AT&T, Spectrum and Frontier, however, all offer internet services ranging from \$9.95 to \$31.99 per month, with Xfinity offering the least expensive and fastest connection speed.



Supplemental Figure 16. Broadband Providers Palo Alto.

Source: Federal Communications Commission Broadband Provider Map, accessed March 2025.

²¹ California Interactive Broadband Map. Accessed March 2025.. http://www.broadbandmap.ca.gov/

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

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Per HUD guidance, all Consolidated Plans 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 2024 <u>County of Santa Clara's Operational Area Hazard Mitigation Plan</u> Update – a county wide plan that identifies risks from natural and manmade disasters and how to minimize damage – the City of Palo Alto developed a city specific annex to this plan through which it has reviewed and evaluated its critical infrastructure listed below:

- Essential Facilities: Palo Alto has 49 essential facilities. These typically include public safety stations, schools, department operation centers, and emergency operations centers.
- Transportation: This includes roads and bridges that provide ingress and egress, allowing emergency vehicle access. Palo Alto has 42 transportation-related critical infrastructure elements. Highway bridges in Palo Alto are at risk of potential tsunami impacts, and Arterial roads and highways critical to transportation in wildfire-prone areas include Junipero Serra Blvd/Foothill Expressway and Page Mill Road, which are located in or near Palo Alto.
- Utilities: systems providing water, electricity, and communication services. Palo Alto has 4 hazardous materials facilities, 26 community assets, and 46 utilities-related critical infrastructure elements.
- Hazardous Materials: Palo Alto has 4 hazardous materials sites.
- Community Assets: Palo Alto has 26 listed community assets. Examples of community assets can include city halls, community centers, and other county facilities.

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 2025-2030 City of Palo Alto Consolidated Plan 62

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.

LMI households and those with special needs without the means to evacuate would be more vulnerable during natural disasters caused by climate change. It would be difficult for households to acquire transportation and housing accommodations during an emergency. Additionally, housing destroyed by natural disasters would be difficult to replace in the already constrained housing market.

Vulnerability to specific risks in Palo Alto include the following:

Sea Level Rise: The City of Palo Alto is expected to experience some of the most significant impacts from sea level rise within the Santa Clara County Operational Area (OA). An estimated 9,373 people, representing 13.68% of Palo Alto's population, are estimated to reside in areas subject to sea level rise impacts, based on an assumption of 48 inches of sea level rise above current mean higher high water. These individuals would be vulnerable to both permanent and temporary inundation.

Flooding: While the source doesn't provide a specific breakdown of how climate change will uniquely impact flood vulnerability for Palo Alto's population, it does indicate that climate change may cause an increase in intense rainfall events, leading to increased flood risk. Data from the existing flood hazard areas shows that in Palo Alto:

- 617 people live in the 10-percent annual chance flood hazard area.
- 629 people live in the 1-percent annual chance flood hazard area.
- 4,534 people live in the 0.2-percent annual chance flood hazard area. Climate change could potentially increase the frequency and extent of flooding, making these populations more vulnerable.

Extreme Heat: Climate change is expected to bring longer, more frequent, and more severe extreme heat events to the region. While specific data on vulnerable populations in Palo Alto to extreme heat isn't provided, the general vulnerable populations identified in the OA would also apply to Palo Alto residents. These include the elderly, children, and people with pre-existing conditions. Additionally, inequities such as the distribution of minority populations in areas more exposed to the urban heat island effect can be exacerbated by extreme heat conditions.

It is important to note that while Palo Alto is not highlighted as having a high percentage of its population in high wildfire risk areas, residents would still be vulnerable to secondary impacts of wildfires, such as smoke and poor air quality, which are likely to increase with climate change and disproportionately affect vulnerable populations.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan identifies the five-year goals that the City of Palo Alto expects to achieve during the 2025–2030 Consolidated Plan Cycle. These goals are aligned with HUD's 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 Assessment, 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 Consolidated 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.

The Strategic Plan includes goals to address affordable housing, homelessness, fair housing, economic development, community services and public improvements.

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

Geographic Area

Table 14. Geographic Priority Areas				
1	Area Name	No Local Target Area		
	Other Target Area Description:	N/A		
	HUD Approval Data:	N/A		
	% of Low/Mod:	N/A		
	Revital Type: N/A			
	Other Revital Type: N/A			
	Identify the neighborhood boundaries for this target area.	N/A		
	Include specific housing and commercial characteristics of this target	N/A		
	area.			
	How did your consultation and citizen participation process help you	N/A		
	to identify this neighborhood as a target area?			
	Identify the needs in this target area.	N/A		
	What are the opportunities for improvement in this target area?	N/A		
	Are there barriers to improvement in this target area?	N/A		

General Allocation Priorities

The City allocates CDBG funds to benefit LMI households and does not have target areas. Instead, the City focuses its services and capital improvements across the City as a whole.

SP-25 Priority Needs - 91.215(a)(2)

1	Priority Need	Affordable Housing
	Name	
	Priority Level	High
	Population	Extremely Low
		Low
		Moderate
		Large Families
		Families with Children
		Chronic Homelessness Individuals
		Mentally III
		Chronic Substance Abuse
		Veterans
		Persons with HIV/AIDS
		Unaccompanied Youth
		Elderly
		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	
	Associated	Increase the supply and condition of affordable housing
	Goals	
	Description	Assist in the creation and preservation of affordable housing for low income
		and special needs households
	Basis for	As discussed in the Needs Assessment, there is a gap of affordable
	Relative	housing units for households earning between 0%-30% AMI. Additionally,
	Priority	community engagement efforts identified a high need for affordable housing.
2	Priority Need	Homelessness
	Name	
	Priority Level	High
	Population	Chronic Homeless Individuals
		Families with Children
		Mentally III

Table 15. Priority Needs

Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Geographic Areas Affected Associated Goals Description Support activities to prevent and the risk of homelessness Goals Description Support activities to prevent and end homelessness. Basis for Relative Priority Assumption As discussed in the Needs Assessment, 206 persons are experie homelessness in the City of Palo Alto and 9,703 persons county-wide ba 2023 data. Priority Level High Population Extremely Low Low Moderate Middle Large Families	
Persons with HIV/AIDS Victims of Domestic Violence Geographic Areas Affected Associated Goals Description Support activities to prevent and end homelessness. Basis for Relative As discussed in the Needs Assessment, 206 persons are experie homelessness in the City of Palo Alto and 9,703 persons county-wide ba 2023 data. Priority Need Name Priority Level High Population Extremely Low Low Moderate Middle Middle	
Geographic Areas Affected Associated Associated Respond to homelessness and the risk of homelessness Goals Description Support activities to prevent and end homelessness. Basis for As discussed in the Needs Assessment, 206 persons are experie homelessness in the City of Palo Alto and 9,703 persons county-wide ba 2023 data. Priority Need Community Services and Public Improvements Name High Population Extremely Low Low Moderate Middle Middle	
Geographic Areas Affected Associated Associated Respond to homelessness and the risk of homelessness Goals Description Description Support activities to prevent and end homelessness. Basis for Relative As discussed in the Needs Assessment, 206 persons are experie homelessness in the City of Palo Alto and 9,703 persons county-wide ba Priority 2023 data. 3 Priority Need Name Community Services and Public Improvements Priority Level High Population Extremely Low Low Moderate Middle Middle	
Areas Affected Associated Respond to homelessness and the risk of homelessness Goals Description Description Support activities to prevent and end homelessness. Basis for Relative As discussed in the Needs Assessment, 206 persons are experie homelessness in the City of Palo Alto and 9,703 persons county-wide ba 2023 data. Priority Need Community Services and Public Improvements Name Priority Level Prigh Extremely Low Low Moderate Middle Middle	
Affected Associated Associated Respond to homelessness and the risk of homelessness Goals Description Basis for As discussed in the Needs Assessment, 206 persons are experie homelessness in the City of Palo Alto and 9,703 persons county-wide ba 2023 data. Priority Need Community Services and Public Improvements Name Priority Level Priority Level High Population Extremely Low Low Moderate Middle Middle	
Associated Goals Respond to homelessness and the risk of homelessness Description Support activities to prevent and end homelessness. Basis for As discussed in the Needs Assessment, 206 persons are experie homelessness in the City of Palo Alto and 9,703 persons county-wide ba 2023 data. 3 Priority Need Name Priority Level High Population Extremely Low Low Moderate Middle	
Goals Support activities to prevent and end homelessness. Basis for Relative Priority As discussed in the Needs Assessment, 206 persons are experie homelessness in the City of Palo Alto and 9,703 persons county-wide ba 2023 data. 3 Priority Need Name Community Services and Public Improvements Priority Level High Population Extremely Low Low Moderate Middle	
Description Support activities to prevent and end homelessness. Basis for Relative As discussed in the Needs Assessment, 206 persons are experie homelessness in the City of Palo Alto and 9,703 persons county-wide ba 2023 data. 3 Priority Need Name Community Services and Public Improvements Priority Level High Population Extremely Low Low Moderate Middle	
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Relative Priority homelessness in the City of Palo Alto and 9,703 persons county-wide back 2023 data. 3 Priority Need Name Community Services and Public Improvements Priority Level High Population Extremely Low Low Moderate Middle	
Priority 2023 data. 3 Priority Need Name Community Services and Public Improvements Priority Level High Population Extremely Low Low Moderate Middle	ncing
3 Priority Need Name Community Services and Public Improvements Priority Level High Population Extremely Low Low Moderate Middle	sed on
Name Priority Level High Population Extremely Low Low Moderate Middle	
Name Priority Level High Population Extremely Low Low Moderate Middle	
Priority Level High Population Extremely Low Low Moderate Middle	
Population Extremely Low Low Moderate Middle	
Low Moderate Middle	
Moderate Middle	
Middle	
Large Families	
Families with Children	
Elderly Frail	
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	
Non-housing Community Development	
Geographic	
Areas	
Affected	
Associated Strengthen neighborhoods through investing in infrastructure and publi	С
Goals facility improvements that prioritize safety, accessibility, and communit	y
building	
Description Support provision of essential human services, particularly for special	
needs populations and maintain/expand community facilities and	
infrastructure.	
Basis for As identified during community engagement efforts, LMI and special needed	
Relative households are in need of supportive services and public improvements	eds
Priority	

4	Priority Need	Fair Housing
	Name	
	Priority Level	High
	Population	Extremely Low
	-	Low
		Moderate
		Large Families
		Families with Children
		Public Housing Residents
		Chronically Homelessness Individuals
		Mentally III
		Chronic Substance Abuse
		Veterans
		Persons with HIV/AIDS
		Unaccompanied Youth
		Elderly
		Frail Elderly
		Persons with Mental Disabilities
		Persons with Physical Disabilities
		Persons with Alcohol or Other Addictions
		Persons with HIV/AIDS and their Families
		Victims of Domestic Violence
	Geographic	
	Areas	
	Affected	
	Associated	Provide supportive services to low-income households
	Goals	
	Description	Promote fair housing choice.
	Basis for	Housing discrimination continues to occur within the City as identified by
	Relative	community-based organizations, including Project Sentinel.
	Priority	
5	Priority Need	Economic Development
	Name	
	Priority Level	High
	Population	Extremely Low
		Low
		Moderate
		Large Families
		Families with Children
		Chronic Homelessness Individuals
		Mentally III
		Chronic Substance Abuse

	Veterans
	Persons with HIV/AIDS
	Unaccompanied Youth
	Elderly
	Frail Elderly
	Persons with Mental Disabilities
	Persons with Physical Disabilities
	Persons with Alcohol or Other Addictions
	Persons with HIV/AIDS and their Families
	Victims of Domestic Violence
Geographic	
Areas	
Affected	
Associated	Support projects that increase opportunities for workforce development
Goals	
Description	Support economic development activities that promote employment growth
	and help lower income people secure and maintain jobs
Basis for	As identified through community engagement efforts, economic development
Relative	is a high priority to residents of Palo Alto.
Priority	
SP-30 Influence of Market Conditions – 91.215 (b)

Table 16: Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental	As discussed in the Needs Assessment, 43% of renter households and 24% of
Assistance (TBRA)	owner households experience some level of housing cost burden across all
	income groups paying more than 30 % of their income toward housing costs
	based on 2023 ACS 5-year estimates.
TBRA for Non-	As discussed in the Needs Assessment, special needs population require
Homeless Special	affordable housing to meet the needs of disabilities, low households incomes,
Needs	rising healthcare costs, and children.
New Unit Production	As discussed in the Market Assessment, according to 2023 ACS 5-year estimates,
	there is a gap of 1,117 housing units for those earning less than \$75,000 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, there are 20-30 code violations reported
	annually, and a waiting list for LMI owner-occupied units that need
	rehabilitation.
Acquisition, including	With a lack of vacant land, acquisition and preservation is an important tool
preservation	for providing affordable units to LMI households.

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

Introduction

The following section discusses the anticipated resources available during the next five years for community development activities.

Program	Source	Uses of Funds		Ex	pected Amoui	nt Available Ye	ar 1	Expected	Narrative Description
	of Funds		Annual Allocation: \$	Allocation From CARES Act – CDBG CV \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$	
CDBG	Public- Federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	516,233	0	100,000	0	616,233	2,000,000	CDBG funds will be used for the creation and preservation of affordable rental units, improvements in low-income neighborhoods, and public services that benefit low-income and special needs households.

Table 17. Anticipated Resources

Table 57 - Anticipated Resources

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

Entitlement Funds

Leverage means to combine funding sources, such as local, state, or other federal financial resources, with HUD funding (e.g. CDBG and HOME) in order to increase project efficiencies and benefit from economies of scale. The City continually seeks to leverage local funding sources to utilize federal grant funding more efficiently.

Other State and 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 would not be provided to the City but rather to the Santa Clara County Housing Authority (SCCHA) and affordable housing developers.

County and Local Housing and Community Development Sources

HOME funds can be used to fund eligible affordable housing projects for acquisition, construction, and rehabilitation. The City joined the Santa Clara County HOME Consortium in 2015 and does not receive federal HOME funds on an entitlement basis from HUD. The HOME Consortia consists of the cities of Cupertino, Gilroy, Palo Alto, and the Urban County. Developers of affordable housing projects are eligible to competitively apply through an annual request for proposal process directly to the County for HOME funds to help subsidize affordable housing projects in Palo Alto. If the City receives HOME dollars from this process, the City is required to provide a 25 percent match, which will be provided from the City's Affordable Housing Fund. Certain non-profit organizations known as Community Housing Development Organizations (CHDOs) may also apply for funding from the State Department of Housing and Community Development for housing projects located within Palo Alto.

Other local resources that support housing and community development programs include:

- Palo Alto Commercial Housing Fund, which is for the development of workforce units and paid by mitigation fees on commercial and industrial projects; and
- Palo Alto Residential Housing Fund, which is for the development of below market rate (BMR) housing units and paid by miscellaneous funding sources.

The City will continue to seek opportunities for projects that meet local bond requirements in order to bring additional resources to help the City's affordable housing shortage.

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 of Palo Alto's 2023–2031 Housing Element includes a strategic initiative to redevelop city-owned surface parking lots, particularly in the downtown area, to support affordable housing development. This approach aims to utilize underutilized public land to meet the city's housing goals. The City plans to issue requests for information (RFIs) to explore public-private partnerships for redevelopment, conduct parking studies to assess current usage, and evaluate opportunities for reconfiguring or replacing parking as needed. A schedule of actions will be developed to guide implementation, with clear milestones to ensure accountability and progress toward the City's RHNA goals.

In 2019, the Governor Newsom signed Executive Order N- 06-19 that ordered the California Department of General Services (DGS) and the California Department of Housing and Community Development (HCD) to identify and prioritize excess state-owned property aggressively pursue sustainable, innovative, cost-effective housing projects. There is no excess state property in the City of Palo Alto.

Discussion

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

Currently, the City is not eligible to receive direct funding under the HOME Investment Partnership Act, Emergency Solutions Grant, or Housing Opportunities for Persons with AIDS.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its ConPlan including private industry, nonprofit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Palo Alto	Government	Economic Development Homelessness Non- homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities	Jurisdiction
City of Palo Alto – City Council	Government	Planning	Jurisdiction
County of Santa Clara – Office of Supportive Housing	Continuum of Care	Homelessness	Region
Housing Authority of the County of Santa Clara	РНА	Affordable Housing – rental Affordable Housing – ownership Public Housing	Region

Table 18. Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Implementation of CDBG funds is carried out by the City of Palo Alto's Department of Planning and Development Services. Nonprofit agencies coordinate human and social services through the Human Services Resource Allocation Program (HSRAP). CDBG and HSRAP work together to provide a more coordinated approach to addressing the City's human service needs.

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

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

Table 19. Homeless Prevention Services Summary

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)

The City participates in the Santa Clara County CoC, which has the primary responsibilities of coordinating efforts to prevent and end homelessness. A wide range of services are available through the County, as well as within Palo Alto. A complete list of services available by category is provided below.

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.

City of Palo Alto Below Market Rate Housing Rental Program. Provides rental apartments for low- to moderate income households that are leased at rates below market rents. Administered by Alta Housing Services, LLC. There are 357 rental units that are part of the BMR rental program.

City of Palo Alto Below Market Rate Housing Purchase Program. Provides homes for purchase to lowand moderate-income households significantly below market rate. These homes are condo apartments and townhomes. Waiting list is maintained by Alta Housing Services, LLC. The waiting list was recently opened in 2024. There are 265 ownership units that are part of the BMR purchase program.

General Homeless Support Services and Outreach.

Trusted Response Urgent Support Team (TRUST). TRUST responds to calls for service when homeless people are experiencing behavioral health challenges and concerns from the community. The team then links them with emergency medical services and psychiatric care.

Palo Alto Downtown Streets team. Provides the Flagship Program for people experiencing homelessness to help clean streets and other public spaces while providing peer support and case management to help participants exit homelessness. The Street Enterprises Program offers paid employment and case management for people with trauma following homelessness and incarceration.

Life Moves Opportunity Services Center. The Opportunity Services Center is a comprehensive, one-stop, multi-service, day drop-in center that provides critical services for homeless Palo Alto residents. The facility provides showers, laundry, clothing, snacks, case management, and shelter / housing referral services. Housing opportunities for homeless households and families include Emergency Shelter and Permanent Supportive Housing.

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

Homeless—Healthcare

Valley Homeless Health Care Program. 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.

New Directions is a community-based case management program for chronically homeless individuals with complex medical and psychosocial needs that aims to decrease the number of emergency room visits and hospital admissions. The program is run through Peninsula Health.

Ravenswood Family Health Network. Provides comprehensive primary care, behavioral health, optometry, dental services for under and uninsured patients.

Homeless—**Prevention Services**

Alta Housing Management and Services. Alta Housing provides counseling and supportive case management services for low-income residents of single-room occupancy facilities to help them maintain housing stability. Activities include financial counseling, health maintenance, information and referral, problem solving, employment assistance, crisis intervention and case management.

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.

Homeless—Supportive Housing

LifeMoves' Homekey Palo Alto. Currently under construction. Will provide supportive housing and intensive services for individuals without shelter for over 200 people a year.

801 Alma Family Housing. Eden Housing Resident Services, Inc. (EHRSI) manages Alma and provides a range of supportive services and enrichment programs designed to meet the needs of the diverse resident population of 801 Alma. EHRSI's resident services coordinators are onsite to offer important information and referral services and to implement key programs including youth summer and after-school activities, an innovative computer-assisted learning program, a scholarship program for eligible resident families, financial literacy training, and community-building activities. There are 50 units.

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.

Bay Area Legal Aid. Helps low-income residents with evictions, discrimination cases, habitability issues.

Law Foundation of Silicon Valley. Assists with eviction cases at the Santa Clara County Superior Court at the Self-Help Center.

Rental Assistance.

LifeMoves. Provides financial assistances to cover rent for low, very low, and extremely low income persons. LiveMoves assisted over 7,000 clients in 2022 with outreach, interim supportive housing, prevention services, and services through the opportunity center.

Utilities Assistance.

Rate Assistance Program. City of Palo Alto provides a discount on gas and electricity charges and 20% discount on storm drain service fees for residents struggling to pay their utility bills

Residential Energy Assistance Program. City of Palo Alto helps homeowners achieve more efficiency and

reduce energy and water costs.

ProjectPLEDGE. City of Palo Alto Utilities can assist with one-time assistance for income-eligible residents.

Mental health counseling.

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

Momentum for Health. Provides supportive housing services in Palo Alto for homeless individuals who have mental illnesses or are recovering from substance abuse.

Alcohol/Drug Misuse.

Behavioral Health Services in Santa Clara County 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

Palo Alto Community Child Care. The City provides childcare subsidy assistance for income-eligible residents administered by Palo Alto Community Child Care, and administers contracts for the provision of after-school child care at 12 PAUSD elementary school sites. There are currently 80 providers that the city works with to provide subsidies.

Transportation

Palo Alto Link provides transportation to job opportunities and healthcare appointments for \$1.

Downtown Streets, Inc. provides transportation assistance to unhoused within the Workforce Development Program.

LifeMoves Opportunity Center offers bus passes along with other services.

Employment and Workforce Initiatives

The North Valley Job Training Consortium (NOVA) is a local workforce development board, is a nonprofit, federally funded employment and training agency that provides customer-focused workforce development services to San Mateo County and parts of Santa Clara County. NOVA provides:

- Digital literacy training
- Career pathway support for youth
- Skill building to match market demand

- Labor market information
- Navigation tools for the job market

Households with HIV/AIDS.

Santa Clara County HIV Commission was created to provide an effective, compassionate, and comprehensive system of HIV prevention and care services for people living with HIV/AIDS in the County. The HIV Commission serves as a designated alternative to an HIV health services planning council pursuant to the Public Health Services Act for the receipt of Ryan White HIV/AIDS Program grant fund

Positive Connections Program. Provides early intervention services, such as HIV testing, and case management services, medical transportation, emergency financial assistance, and ongoing referrals for individuals living with HIV/AIDS. Ryan White case management is provided through Positive Connections.

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.

YWCA of Silicon Valley. Support Network for Battered Women, a Division of YWCA, provides a bilingual domestic violence hotline, an emergency shelter, crisis counseling, legal assistance, court accompaniment, individual and group therapy, support groups, children's therapy groups, preventative education, safety planning and community referrals for individuals and families experiencing domestic violence. YWCA of Silicon Valley has assisted 8,500 people through their help line and over 5,000 survivors received supportive services.

Veterans

VA Palo Alto provides veterans who are homeless or at risk of homelessness with immediate food and shelter, including transitional and permanent housing, residential rehabilitation, job training and education, system navigation and community re-entry from jail, financial support to prevent homelessness, treatment for addition and depression, health and dental care

Justice Involved Residents

The County's 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

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.

Silicon Valley Independent Living Center. Silicon Valley Independent Living Center assists individuals with disabilities and their families to transition from homelessness, health care facilities, unstable or temporary housing to permanent affordable, accessible, integrated housing by providing emergency assistance, security deposits, rent, information, and referral, and other basic essentials.

Seniors and persons with disabilities

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 and older and those 60 and under certain circumstances. The City has 1,875 RCFE beds available for elderly persons

Catholic Charities. Assists in problem resolution and advocates for the rights of residents of long-term care facilities in Palo Alto. The majority of the clients assisted are low-income, frail, elderly, and chronically ill. This program assists these vulnerable, dependent, and socially isolated residents receive the care and placement to which they are entitled.

Alma Place. 107 unit affordable housing community which is home to extremely low and very low income individuals. Over 50% of the residents are between the ages of 50 and 85 years old.

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 CoC adopted the Community Plan to End Homelessness in Santa Clara County (2020-2025) (The Plan), which creates a community-wide road map to ending homelessness. The Plan was created through a series of community summits related to specific homeless populations in the County. The Plan identifies strategies to address the needs of homeless persons in the County, including chronically homeless individuals and families, families with children, veterans, and unaccompanied youth. The Plan aims to implement the following three steps:

- 1. "Disrupt Systems: Develop disruptive strategies and innovative prototypes that transform the systems related to housing homeless people;
- 2. Build the Solution: Secure the right amount of funding needed to provide housing and services to those who are homeless and those at risk of homelessness; and
- 3. Serve the Person: Adopt an approach that recognizes the need for client-centered strategies with different responses for different levels of need and different groups, targeting resources the specific individual or household."

Stakeholders and residents participating in the engagement activities for this Consolidated Plan indicated a need for easier navigation of the services available and more individualized case management services throughout the county. Although the system has resources and services in place, it is difficult for residents with limited access or knowledge of technology to know what resources are available to them specifically and how to connect with these services. Participants also indicated that due to insufficient funding, even with a system in place, it is impossible to reach people who are homeless with solutions in a timely manner and by the time a resource or shelter space is identified, it is no longer possible to locate them.

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 holds regular quarterly meetings between entitlement jurisdictions and coordinates on project management for projects funded by multiple jurisdictions. This will contribute to overcoming gaps in the institutional delivery structures.

SP-45 Goals Summary – 91.215(a)(4)

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding Estimates	Goal Outcome Indicator
1	Increase the supply and condition of affordable housing	2025	2030	Affordable Housing	Citywide	Affordable Housing	CDBG: \$1,180,295	Rental Units Rehabilitated – 50 units Homeowner Housing Rehabilitated – 25 units
2	Respond to homelessness and risk of homelessness	2025	2030	Homeless	Citywide	Homelessness	CDBG: \$545,770	Public Service Activities to Address Homelessness Housing Benefit – 680 persons
3	Strengthen neighborhoods through investing in infrastructure and public facility improvements that prioritize safety, accessibility, and community building	2025	2030	Non- Homeless Special Needs Non- Housing Community Development	Citywide	Non housing community development	CDBG: \$142,835	Public Facilities Activities Other Than Low/Moderate- Income Housing Benefit – 350 persons
4	Support projects that increase opportunities for workforce development	2025	2030	Non-Housing Community Development	Citywide	Economic Development	CDBG: \$450,000	Jobs Created or Retained – 75 jobs
5	Provide supportive services to low-income households	2025	2030	Non-Housing Community Development	Citywide	Supportive Services	CDBG: \$146,025	Public Service Activities Other Than Low/Moderate-Income Housing Benefit – 30 persons

Table 20. Goals Summary

Table 21. Goal Descriptions

1	Goal Name	Increase the supply and condition of affordable housing
	Goal	Assist in the creation and preservation of affordable housing for low-income and
	Description	special needs households. This includes funding home repair programs.
2	Goal Name	Respond to homelessness and risk of homelessness
	Goal	Support activities to prevent and end homelessness, such as funding affordable
	Description	housing opportunities, resource centers for homeless individuals, and support
		for tenants of single-room occupancy units.
3	Goal Name	Strengthen neighborhoods through investing in infrastructure and public facility improvements that prioritize safety, accessibility, and community building
	Goal	Provide community services and public improvements to benefit low-income
	Description	and special needs households. This includes assisting those with disabilities to
		transition from unstable housing to permanent housing, supporting residents of long-term care facilities, and supporting individuals experiencing domestic violence.
4	Goal Name	Support projects that increase opportunities for workforce development
	Goal	Support economic development activities that promote employment growth
	Description	and help lower-income people secure and maintain jobs. This includes funding
		nonprofits working toward developing the skills of low-income and homeless individuals.
5	Goal Name	Provide supportive services to low-income households
	Goal	Provide supportive services to low-income households through bolstering case
	Description	management and navigation of services including legal assistance, and tenant/landlord resolution.

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)

The City estimates that CDBG and HOME funds will provide affordable housing to approximately 150 households over the ConPlan period.

SP-60 Homelessness Strategy – 91.215(d)

The City is committed to addressing the housing and service needs of homeless persons and families in Palo Alto and has made significant progress through a range of strategies, initiatives, and goal-setting activities. Setting the context for a discussion of the City's homeless strategy and the five-year strategic goals that will contribute to these strategies, City staff's overarching goals for homelessness appears below.

- Increase new and maintain existing affordable housing;
- Provide appropriate services, identifying resources and ensuring access; and
- Decrease impacts on residents, community, and staff.

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

The City's Downtown Streets Team reaches out to homeless persons in Palo Alto and provides access to job and workforce training, job opportunities, community resources, peer support, and case management services to help individuals exit homelessness. The team also administers the Flagship Program for unsheltered persons to help clean the City's streets and public spaces and provides transportation assistance to homeless persons through the Workforce Development Program. Palo Alto has committed to locally supporting the Downtown Streets Team through General City funds to reduce homelessness in the city by employing a "Work First" model in downtown Palo Alto. The model is intended to connect persons experiencing homelessness to the Downtown Street Team's community partners to help individuals access job training programs and job opportunities.

The Trusted Response Urgent Support Team (TRUST) also conducts outreach services to assess the needs of homeless persons in Palo Alto. In partnership with Momentum Health, Pacific Clinics, HomeFirst, and Santa Clara County, the pilot program was designed to respond to calls for service when homeless persons are experiencing behavioral health challenges. When concerns are reported by the community, the team assesses their needs and links individuals with emergency medical services and psychiatric care.

Additionally, in 2023, the City identified the following strategies, activities, and priorities for homeless outreach and service provision:

- Provide training for staff who interact with the unhoused, including training on de-escalation. This effort will involve identifying appropriate resources and partnering with departments whose staff are outward facing, including Community Services, Library, Fire, Police, and Public Works. It will provide staff with the knowledge and tools to encourage positive interactions and good outcomes.
- Onboarding, managing, and evaluating contracted outreach worker. The Office of Human Services will be contracting for services with an outreach worker. In this pilot effort, the outreach worker will provide a range of services to meet and engage unhoused Palo Alto individuals where they are, including outreach services, welfare checks, case management, service coordination, shelter access and housing navigation services.
- Improve communication about existing policies, programs, resources, and successes. This effort
 will include seeking diverse, accessible ways to effectively communicate information. The City will
 also work to increase awareness of existing programs and resources while reducing barriers to
 access by educating stakeholders (prospective and current homeowners, tenants, landlords)
 about available programs and resources.

The City is also considering re-establishing and maintaining a Psychiatric Emergency Response Team (PERT) which pairs a licensed mental health clinician with a law enforcement officer to provide expert mental health assistance on calls-for-service. In the coming years, the City's Police Department is committed to working with the City Manager's Office and the County to secure adequate staffing and ongoing support.

Addressing the emergency and transitional housing needs of homeless persons

The City of Palo Alto addresses the emergency and transitional housing needs of homeless persons and families by partnering with LifeMoves, supporting the development of transitional housing, and through the City's Safe Parking Program. The City uses Homekey funds and partners with LifeMoves to address the transitional housing needs of homeless persons and families. In August 2022, for example, the City used \$26.6 million in Homekey funds to develop transitional housing on City-owned property and to provide intensive and customized case management for clients. The City will continue to pursue the Homekey Palo Alto at 1237 San Antonio Road to use as a temporary bridge housing facility for individuals engaged in services and waiting for permanent housing. The City also plans to continue to explore opportunities for Homekey funding sources (or similar funding) to convert hotels to permanent or interim housing for homeless persons at risk of homelessness.

The City's 2023 Update to the Housing and Services for the Unhoused Report includes strategies, actions, and priorities to address the housing needs of homeless persons and families in Palo Alto such as:

- Communicate alternatives to paramedic transport for unhoused individuals seeking shelter or resources. The Fire Department will collaborate with key service providers and the City's Communication Team to identify ways to ensure people are quickly connected to the resource that best fits their needs.
- Increase awareness of existing programs and resources, while reducing barriers to access. The Planning and Development Services Department will work to educate all stakeholders (prospective and current homeowners, tenants, and landlords) about available programs and resources.
- Identify and secure additional funding for housing efforts. This will help support the City's key activities which include the implementation of the City's Housing Element, Affordable Housing Fund, Below Market Rate (BMR) Housing Purchase Program, and Safe Parking programs.

Additionally, the City will continue to address emergency and transitional housing needs by expanding and improving the Safe Parking Program. The City's 2024 Housing Element proposes several strategies and objectives to better address needs during the planning period through the program including: 1) expand the geographic and service areas of the City's program to include parks/commercial lots and case management; 2) explore opportunities to provide supervised access to City facilities; and 3) create a social services directory and make it available to residents at public counters, on the City website, and at Safe Parking areas. The City of Palo Alto set a timeframe to initiate these efforts by 2026 with a target complete date of December 2028; and a quantified objective to move 40% of individuals currently using Safe Parking (annually) to housing—as it becomes available.

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

The City of Palo Alto has adopted a range of strategies to help homeless persons and families make the transition to permanent housing and to prevent previously homeless persons and families from becoming homeless again. These strategies, action items, and objectives include but are not limited to:

- Continue to pursue the Homekey Palo Alto at 1237 San Antonio Road for use as a temporary bridge housing facility to provide accommodations for individuals who are actively engaged in services leading to permanent housing.
- Engage with stakeholders including the State Department of Housing and Community Development (HCD) LifeMoves, Santa Clara County Office of Supportive Housing (OSH), and the Santa Clara County Housing Authority, and continue efforts on an ongoing basis throughout the planning period.
- Advance Palo Alto's Homeless Prevention Program and ensure robust program uptake by engaging in ongoing homeless outreach; providing support services and connectivity; and by providing transitional housing for a minimum 88 households annually.
- Explore and implement additional opportunities for Homekey funding or similar funding sources to convert hotels to permanent housing for persons experiencing homelessness; and work with stakeholders to identify locations to support homeless populations in Palo Alto.

The City also helps homeless persons transition to permanent housing and facilitates access to affordable housing units by encouraging and supporting the development of affordable housing and alternative housing types (e.g., large family units, single-room occupancy units, supportive and transitional housing, and managed living units or "micro-units" for extremely low income households). Opportunity areas for housing targeted to low income households and special needs populations identified by the City include areas along Alma Street, Embarcadero Road (Northeast of Highway 101), and the South Ventura neighborhood.

The County and City have made efforts to reduce the time homeless individuals and families are without services, assistance, or housing. The Santa Clara County Social Services Agency, for example, expedites the review process of CalFresh applications for homeless households to ensure they receive benefits within three days.

Help low-income individuals and families avoid becoming homeless, especially extremely lowincome 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

Homeless prevention is a crucial element to Palo Alto's homelessness strategy. Following the creation of Santa Clara County's 2020-2025 Community Plan to End Homelessness, the City created the Homeless Prevention Program which focuses on Palo Alto households at risk of homelessness as well as households experiencing homelessness. For those at risk of homelessness, the City's program offers self-sufficiency and stabilization services while currently homeless households are connected to permanent housing and provided services that offer immediate support while they wait for housing. (The City defines "at risk households" in accordance to the HUD definition.)

Over the planning period, the City intends to expand the program to include renter protections including security deposit limits, eviction reductions, and financial assistance for utilities; and to identify funding sources for the program (e.g., Human Services Allocation Process funds) to support at risk households. The City set a quantified objective of providing transitional housing to a minimum 88 households annually.

These efforts are in line with and contribute to the County's Homeless Prevention System (HPS) which includes 13 agencies that offer financial assistance and case management services targeted to meet the needs of Palo Alto clients. The County's HPS program serves approximately 3,000 to 3,300 Palo Alto residents.

Other strategies and policies adopted by the City to help low income and special needs households avoid homelessness (particularly after being discharged from institutions and/or those receiving assistance) include but are not limited to:

- Support local agencies and organizations in the creation or preservation of housing and supportive services that serves the City's population with special needs. Examples of the types of housing Palo Alto's Housing Element identifies include: group homes and supported living facilities for persons with special needs, housing designed for seniors and persons with disabilities, and emergency and transitional shelter for persons experiencing homelessness.
- Encourage the universal design of housing products and environments, making them usable by a wide range of persons with different physical and mental abilities.
- Promote the use and acceptance of Housing Choice Vouchers (HCVs) in high opportunity and high resource areas by educating renters and landlords on fair housing rights and responsibilities and income discrimination.
- Adopt a "Fair Chance Ordinance" for persons with criminal records.
- Enforce notification and relocation assistance requirements for low income households displacement due to demolition, condominium conversion, and persons displaced due to enforcement activities.

SP-65 Lead based paint Hazards – 91.215(i)

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

City staff provides information about lead based paint (LBP) hazards to property owners, developers, and nonprofit organization who are rehabilitating older housing units. Additionally, any rehabilitation funded by the City is required to be inspected for LBP hazards. The City also provides abatement services with City funding.

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

As discussed in the Needs Assessment, 74 percent of homes (19,345) were built before 1980. Homes built before 1980 may contain walls previously or currently painted with lead-based paint. Twenty-seven percent (7,105) of households are LMI. Using this proportion, 5,223 LBP households are potentially occupied by LMI families.

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

The City requires that contractors are trained and certified in an effort to decrease the risk of potential use of LBP in new units. All development and rehabilitation projects must be evaluated according to HUD's Lead Safe Housing Rule 24 CFR Part 35.

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

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

The City's anti-poverty strategy is heavily reliant on regional cooperation, including support from nonprofit service providers and partner agencies. As housing is usually the highest single expense facing impoverished families, the City will continue to explore avenues to build new and rehabilitate existing affordable housing. The City is always looking for opportunities to partner and leverage programs and service providers to build service capacity and improve the depth of available resources.

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

Housing cost burden and severe housing cost burden were identified as the most common housing problems facing impoverished households in the city. New and rehabilitated affordable housing with regulatory agreements and rents affordable to LMI households are vital in addressing the problem of poverty. The City provides CDBG and HSRAP funding to nonprofits that provide services to low-income, homeless, or at-risk individuals living in the community.

Additionally, the City's Workforce Development Program, administered by Downtown Streets, Inc., provides a transition from unemployment and homelessness to regular employment and housing through case management, job training, mentoring, housing, and transportation assistance. The City also partners with NOVA, a local nonprofit agency that provides job seekers with resume and job search assistance, assessment, and referrals to specialized training and educational programs.

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 has developed a monitoring system to ensure that the activities and programs funded with CDBG or other HUD funds are managed in accordance with the federal monitoring requirements of 24 CFR 570.501(V) and 24 CFR 85.40 and all other applicable laws, regulations, policies, and sound management and accounting practices. The objectives of monitoring are:

- To ensure that subrecipients are carrying out their program/project as described;
- To ensure that subrecipients are implementing the program/project in a timely manner;
- To ensure that subrecipients are assessing costs to the program/project which are eligible under CDBG regulations and the contract;
- To ensure that subrecipients are conforming with other applicable laws, regulations, and terms of the agreement;
- To ensure that the program/project is operating in a manner that minimizes the opportunity for fraud, waste, and mismanagement;
- To ensure that subrecipients have the capacity to carry out the approved project/program; and
- To ensure that subrecipients are carrying out their program/project as described.

The City implements a CDBG Monitoring Responsibilities and Plan that provides an internal control mechanism to review performance over a period of time. Subrecipients that are in noncompliance will be notified and provided with technical assistance towards compliance.

Annual Action Plan

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

In FY 2025-26, the City will allocate a total of \$616,233 CDBG funds to eligible activities that address the needs identified in the Consolidated Plan. These CDBG funds reflect the sum of a \$516,233 FY 2025-26 Entitlement Grant and \$100,000 in FY 2025-26 Program Income (estimated). The City acknowledges that program income receipts may vary and endeavors to forecast future income while implementing necessary adjustments to the ongoing program budget. It should be noted that while the HUD CDBG allocations are critical, the allocation are not sufficient to overcome barriers and address all needs that low-income individuals and families face in attaining self-sufficiency. The City efforts include leveraging local, county, regional, state, and federal funds estimating \$5.3 million, that align with the goals outlined in the Consolidated Plan.

The City continues to leverage additional resources, as described below, to provide support and services to the communities' populations in need. The following section discusses the anticipated resources available for community development activities during the next five years of the City's Consolidated Plan.

			E	xpected Amount A	vailable Year	1	Francisco	
Program	Source of Funds	Uses of Funds	Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Expected Amount Available Remainder of ConPlan \$	Narrative Description
CDBG	Public- Federal	Acquisition Admin and Planning Economic Development Fair Housing Housing Public Improvements Public Services	516,233	100,000	0	616,233	2,000,000	CDBG funds will be used for the creation and preservation of affordable rental units, improvements in low- income neighborhoods, and public services that benefit low-income and special needs households.

Table 1. Anticipated Resources

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 joined Santa Clara County's HOME Consortium in 2015 and does not receive federal HOME funds on an entitlement basis from HUD. The Consortium includes the cities of Cupertino, Gilroy, Palo Alto, and the Urban County. HOME funds can be used to support eligible affordable housing projects, including acquisition, construction, and rehabilitation.

Since FY 2015–16, developers of affordable housing projects in Palo Alto have been eligible to apply directly to the County through a competitive annual Request for Proposals (RFP) process for HOME funds. Certain nonprofit organizations, known as Community Housing Development Organizations (CHDOs), may also apply for funding through the California Department of Housing and Community Development (HCD) for projects located in Palo Alto. The City has received only one HOME grant to date—from the 1992 HOME funding cycle for the Barker Hotel project. Any proceeds from HOME loan repayments are deposited into a HOME Program Income Fund and used in accordance with HOME program regulations.

The County only funds projects that have the City's local support. If Palo Alto receives HOME dollars through its participation in the Consortium, the required 25% match is provided from the City's Affordable Housing Fund, which includes both the Commercial Housing Fund and the Residential Housing Fund. Although no projects have yet been funded through the HOME Consortium, the City plans to increase outreach to developers to promote awareness of the program and available resources.

In addition to HOME and CDBG funds, the City benefits from a range of other state and federal programs that support affordable housing and community development. These include the Section 8 Housing Choice Voucher Program, Section 202, Section 811, the Federal Home Loan Bank Affordable Housing Program (AHP), and others. In most cases, the City is not the direct applicant for these funds, as they are primarily available to developers. Projects often leverage a mix of private investment, County resources, and the City's Housing Supportive Programs and Projects (HSPAP) funds—totaling an estimated \$1.6 million—to support their programs.

The City also monitors state legislation to identify funding opportunities. In September 2022, the State passed key housing bills, including SB 6 (Middle-Class Housing Act) and AB 2011, to streamline development approvals and ensure fair wages for construction workers. The California Housing Accelerator program also provided funding for shovel-ready projects that were delayed due to challenges in securing tax credits. The City continues to track and pursue opportunities to leverage state and federal resources to support local affordable housing efforts.

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 of Palo Alto's 2023–2031 Housing Element includes a strategic initiative to redevelop city-owned surface parking lots, particularly in the downtown area, to support affordable housing development. This approach aims to utilize underutilized public land to meet the city's housing goals. The City plans to issue requests for information (RFIs) to explore public-private partnerships for redevelopment, conduct parking studies to assess current usage, and evaluate opportunities for reconfiguring or replacing parking as needed. A schedule of actions will be developed to guide implementation, with clear milestones to ensure accountability and progress toward the City's RHNA goals.

In 2019, the Governor Newsom signed Executive Order N- 06-19 that ordered the California Department of General Services (DGS) and the California Department of Housing and Community Development (HCD) to identify and prioritize excess state-owned property and aggressively pursue sustainable, innovative, cost-effective housing projects. There is no excess state property in the City of Palo Alto.

Discussion

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

Currently, the City is not eligible to receive direct funding under the HOME Investment Partnership Act, Emergency Solutions Grant, or Housing Opportunities for Persons with AIDS.

Other local resources that support housing and community development programs include:

- Palo Alto Commercial Housing Fund provides assistance for the development of below market rate (BMR) housing units which are, in part, funded by mitigation fees obtained from commercial and industrial development projects.
- ADA coordinator and city-wide ADA capital improvement listing.
- The Housing Element outlines the City's detailed housing priorities and needs.
- Rebuilding Together Peninsula assists 4-6 low-to moderate income homeowners with home improvements.

AP-20 Annual Goals and Objectives

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding Estimates	Goal Outcome Indicator
1	Increase the supply and condition of affordable housing	2025	2026	Affordable Housing	Citywide	Affordable Housing	CDBG: \$236,059	Rental Units Rehabilitated – 10 units Homeowner Housing Rehabilitated –5 units
2	Respond to homelessness and risk of homelessness	2025	2026	Homeless	Citywide	Homelessness	CDBG: \$109,154	Public Service Activities to Address Homelessness – 136 persons
3	Strengthen neighborhoods through investing in infrastructure and public facility improvements that prioritize safety, accessibility, and community building	2025	2026	Non-Homeless Special Needs Non-Housing Community Development	Citywide	Community Services and Public Improvements	CDBG: \$28,567	Public Service Activities Other Than Low/Moderate-Income Housing Benefit – 70 persons
4	Support projects that increase opportunities for workforce development	2025	2026	Non-Housing Community Development	Citywide	Economic Development	CDBG: \$90,000	Jobs Created or Retained – 15 jobs
5	Provide supportive services to low- income households	2025	2026	Non-Housing Community Development	Citywide	Supportive Services	CDBG: \$29,205	Public Service Activities Other Than Low/Moderate-Income Housing Benefit – 30 persons

Table 2. Goals Summary

Table 3. Goal Descriptions

1	Goal Name	Increase the supply and condition of affordable housing
	Goal Description	Assist in the creation and preservation of affordable housing for low-income and special needs households.
2	Goal Name	Respond to homelessness and risk of homelessness
	Goal Description	Prevent and end homelessness, such as funding affordable housing opportunities, resource centers for homeless individuals, and support for tenants of single-room occupancy units.
3	Goal Name	Strengthen neighborhoods through investing in infrastructure and public facility improvements that prioritize safety, accessibility, and community building
	Goal Description	Provide community services and public improvements to benefit low-income and special needs households. This includes assisting those with disabilities to transition from unstable housing to permanent housing, supporting residents of long-term care facilities, and supporting individuals experiencing domestic violence.
4	Goal Name	Support projects that increase opportunities for workforce development
	Goal Description	Support economic development activities that promote employment growth and help lower-income people secure and maintain jobs. This includes funding nonprofits working toward developing the skills of low-income and homeless individuals.
5	Goal Name	Provide supportive services to low-income households
	Goal Description	Provide supportive services to low-income households through bolstering case management and navigation of services including legal assistance, and tenant/landlord resolution.

AP-35 Projects – 91.220(d)

Introduction

The Consolidated Plan goals represent high priority needs for the City of Palo Alto and serve as the basis for the strategic actions the City undertakes to meet these needs. The projects, listed in no particular order are:

Table 4. Projects					
#	Project Name				
1	2025 Project Sentinel – Fair Housing Services				
2	2025 WeeCare/Upwards				
3	2025 Rebuilding Together Peninsula (RTP) – Safe at Home				
4	2025 Silicon Valley Independent Living Center – Case Management				
5	2025 Next Door Solution to Domestic Violence				
6	2025 Catholic Charities of Santa Clara County: Long Term Care Ombudsman Program				
7	2025 LifeMoves – Case Management Services				
8	2025 Community Working Group/Abode – Alma Garden				
9	2025 Homekey Palo Alto – Recreation Project				
10	2025 City of Palo Alto - Planning and Administration				

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The City awards CDBG funding to projects and programs that primarily benefit low-income, homeless, and special needs households. Projects are only considered for funding within the Consolidate Plan period if they address the goals discussed.

AP-38 Project Summary

	Project Name	able 5. Project Summary Information 2025 Project Sentinel – Fair Housing Services
	Target Area	Citywide
	_	-
	Goals Supported	Provide supportive services to low-income households
	Needs Addressed	Fair Housing
	Funding	CDBG: \$22,005.33
	Description	Fair Housing Services.
		Eligible Activity (Matrix Code): O5J, Fair Housing Activities
		CDBG National Objective: LMC 24 CFR 570.208(a)(2)
1	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	10 unduplicated low and moderate income individuals will be provided with fair housing services of complaint counseling, investigation, and where appropriate enforcement referral.
	Location Description	Citywide
	Planned Activities	Project Sentinel's project activities include fair housing counseling and investigative services for Palo Alto residents through casework, increase knowledge of fair housing laws and individual counseling on the fair housing laws to improve understanding of residents' and housing providers' rights or obligations. Funding would provide operating expenses for these fair housing services.
	Project Name	2025 WeeCare/Upwards
	Target Area	Citywide
	Goals Supported	Support projects that increase opportunities for workforce development
	Needs Addressed	Economic Development
	Funding	CDBG: \$90,000.00
	Description	WeeCare/Upwards assists Family Childcare Home microenterprise businesses and will provide business improvement services to such businesses in the City. Eligible Activity (Matrix Code): 18C Economic Development: Micro-Enterprise Assistance. CDBG National Objective LMC
	Target Date	6/30/2026
2	Estimate the number and type of families that will benefit from the proposed activities	15 daycare microenterprises will benefit from this project. Plus, the possibility of new full-time jobs will be created by WeeCare/Upwards.
	Location Description	Citywide
	Planned Activities	WeeCare/Upwards, a for-profit organization, project activities support their BOOST program for low-income Family Child Care Home (FCCH) providers in Palo Alto. The BOOST program provides specialized technical assistance and business support for income qualifying FCCH's.

Table 5. Project Summary Information

	Project Name	2025 Rebuilding Together Peninsula (RTP)– Safe at Home			
	Target Area	Citywide			
	Goals Supported	Increase the supply and condition of affordable housing			
	Needs Addressed	Affordable Housing			
	Funding	CDBG: \$73,585.00			
	Description	Eligible Activity (Matrix Code): 14A			
		National Objective LMH 24 CFR 570.202(a)(1)			
	Target Date	6/30/2026			
3	Estimate the number and type of families that will benefit from the proposed activities	5 LMI households will benefit from home improvements.			
	Location Description	Citywide			
	Planned Activities	RTP project activities preserve affordable housing by transforming homes at no cost to the service recipient. The majority of the low-income homeowners served will be elderly seniors and/or people with disabilities, who are physically and or financially unable to maintain safe living conditions for themselves and their families. Funding covers the costs of home repair, such as construction materials and payment of subcontractors.			
	Project Name	2025 Silicon Valley Independent Living Center (SVILC): Case Management			
-	Target Area	Citywide			
	Goals Supported	Strengthen neighborhoods through investing in infrastructure and public facility improvements that prioritize safety, accessibility, and community building			
	Needs Addressed	Community Services and Public Improvements			
	Funding	CDBG: \$20,067.43			
	Description	Case Management.			
		Eligible Activity (Matrix Code): 05B, Handicapped Services			
		CDBG National Objective: LMC			
	Target Date	6/30/2025			
4	Estimate the number and type of families that will benefit from the proposed activities	21 unduplicated Palo Alto residents will benefit from one-on-one housing assistance.			
	Location Description	Citywide			
	Planned Activities	Silicon Valley Independent Living Center (SVILC) project activities assist very low income Palo Alto residents with disabilities and their families with their housing search for affordable, accessible housing. Funding would support the Housing and Emergency Services for Persons with Disabilities Program and case management services. The Program provides education & training on all aspects of how to conduct a housing search to transition from homelessness, health care facilities, or unstable, temporary housing into safe, long-term community-based housing. It includes group workshops, one-on-one service training, and access to IL (Independent Living) services, including emergency food assistance, security deposits/rent (as funding allows), information & referral to ensure the long-term sustainability of housing.			

	Project Name	2025 Next Door Solution to Domestic Violence
5	Target Area	Citywide
	Goals Supported	Provide supportive services to low-income households
	Needs Addressed	Community Services and Public Improvements
	Funding	CDBG: \$7,200.00
	Description	
		Eligible Activity (Matrix Code): 05G, Services for victims of domestic violence, dating violence, sexual assault or stalking
		CDBG National Objective: LMC
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	20 unduplicated Palo Alto residents will benefit from client centered services.
	Location Description	Citywide
	Planned Activities	Next Door Solution to Domestic Violence's project activities provide Palo Alto residents identifying as victims/survivors of domestic/intimate partner violence (DV) with receive client-centered services through Community Support Advocacy: crisis intervention counseling, risk assessment, safety planning, legal advocacy and attorneys, restraining order assistance, case management, other support services through walk-in or virtual.
	Project Name	2025 Catholic Charities of Santa Clara County: Long Term Care Ombudsman
		Program
	Target Area	Citywide
	Goals Supported	Strengthen neighborhoods through investing in infrastructure and public
	Goals Supported	facility improvements that prioritize safety, accessibility, and community building
	Needs Addressed	
		building
	Needs Addressed	building Community Services and Public Improvements
	Needs Addressed Funding	building Community Services and Public Improvements
6	Needs Addressed Funding	building Community Services and Public Improvements CDBG: \$8,500.00
6	Needs Addressed Funding	building Community Services and Public Improvements CDBG: \$8,500.00 Eligible Activity (Matrix Code): 05A, Senior Services
6	Needs Addressed Funding Description	building Community Services and Public Improvements CDBG: \$8,500.00 Eligible Activity (Matrix Code): 05A, Senior Services CDBG National Objective: LMC
6	Needs Addressed Funding Description Target Date Estimate the number and type of families that will benefit from the	buildingCommunity Services and Public ImprovementsCDBG: \$8,500.00Eligible Activity (Matrix Code): 05A, Senior ServicesCDBG National Objective: LMC6/30/2026The program will provide advocacy and complaint investigation for 37 elderly
6	Needs Addressed Funding Description Target Date Estimate the number and type of families that will benefit from the proposed activities	buildingCommunity Services and Public ImprovementsCDBG: \$8,500.00Eligible Activity (Matrix Code): 05A, Senior ServicesCDBG National Objective: LMC6/30/2026The program will provide advocacy and complaint investigation for 37 elderly residents of long-term care facilities in Palo Alto.
6	Needs Addressed Funding Description Target Date Estimate the number and type of families that will benefit from the proposed activities Location Description	buildingCommunity Services and Public ImprovementsCDBG: \$8,500.00Eligible Activity (Matrix Code): 05A, Senior ServicesCDBG National Objective: LMC6/30/2026The program will provide advocacy and complaint investigation for 37 elderly residents of long-term care facilities in Palo Alto.CitywideCatholic Charities' Long-Term Care Ombudsman Program (LTCOP) activities include regular contact with Palo Alto Residential Care Facilities to observe and monitor conditions of care and handle and resolve issues regarding residents' rights, unmet needs, allegations of abuse, and complaints effectively, thus
6	Needs Addressed Funding Description Target Date Estimate the number and type of families that will benefit from the proposed activities Location Description Planned Activities	buildingCommunity Services and Public ImprovementsCDBG: \$8,500.00Eligible Activity (Matrix Code): 05A, Senior ServicesCDBG National Objective: LMC6/30/2026The program will provide advocacy and complaint investigation for 37 elderly residents of long-term care facilities in Palo Alto.CitywideCatholic Charities' Long-Term Care Ombudsman Program (LTCOP) activities include regular contact with Palo Alto Residential Care Facilities to observe and monitor conditions of care and handle and resolve issues regarding residents' rights, unmet needs, allegations of abuse, and complaints effectively, thus promoting resident well-being. Funding would support program services.

Funding Description Target Date Estimate the number and type of	CDBG: \$39,154.64 Opportunity Services Center/Hotel De Zink Eligible Activity (Matrix Code): 03T, Operating Costs of Homeless/AIDS Patients Programs CDBG National Objective: LMC
Target Date	Eligible Activity (Matrix Code): 03T, Operating Costs of Homeless/AIDS Patients Programs
-	Patients Programs
-	CDRG National Objective: IMC
-	
Estimate the number and type of	6/30/2026
families that will benefit from the proposed activities	32 unduplicated individuals (homeless and/or very low-income individuals per year) will receive case management services, including assistance with housing/job searches, referrals and mentoring at the Opportunity Services Center and Hotel De Zink.
Location Description	33 Encina Way, Palo Alto, CA 94301
Planned Activities	LifeMoves project activities include case management services to Opportunity Services Center and Hotel De Zink clients in locating housing and/or employment and be connected to benefits. Additionally, activities include provision of services at the Opportunity Services Center, such as showers, restrooms, laundry facilities, benefits enrollment assistance, transportation vouchers, and referrals for medical and dental care for residents of Palo Alto and surrounding areas who are homeless or at risk of homelessness.
Project Name	2025 Community Work Group/Abode – Alma Garden
Target Area	Citywide
Goals Supported	Increase the supply and condition of affordable housing
Needs Addressed	Affordable Housing
Funding	CDBG: \$162,474.00
Description	Eligible Activity (Matrix Code): 14B Rehab: Multi-Unit Residential
	National Objective LMH 24 CFR 570.202(a)(1)
Target Date	6/30/2026
Estimate the number and type of families that will benefit from the proposed activities	10 LMI households will benefit from apartment unit improvements.
Location Description	Alma Garden Apartments 2507-2533 Alma Street, Palo Alto, CA 94306
Planned Activities	Community Work Group/Abode project activities include rehabilitating rental housing units in Alma Garden, an affordable multi-family housing complex for very low and low-income households, to address existing health and safety concerns. Funding would be spent on a project manager, bathroom upgrades, exterior repairs, and electrical and water utility upgrades.
Project Name	2025 Homekey Palo Alto – Recreation Project
Target Area	City-Wide
Goals Supported	Respond to homelessness and the risk of homelessness
Needs Addressed	Homelessness
Funding	CDBG: \$70,000.00
Description	This project will provide an on-site play structure and area at the HomeKey Palo Alto shelter.

		National Objective LMC
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	104 households annually
	Location Description	1237 San Antonio Road
	Planned Activities	LifeMoves, this homeless service provider will manage the design and construction of recreation area and recreation equipment within the Homekey Palo Alto shelter property. The anticipated project completion timeframe is 12 months.
	Project Name	2025 Planning & Administration
	Target Area	Citywide
	Goals Supported	Strengthen neighborhoods through investing in infrastructure and public facility improvements that prioritize safety, accessibility, and community building
	Needs Addressed	Community Services and Public Improvements
	Funding	CDBG: \$123,246.60
	Description	Eligible Activity (Matrix Code): 21A, General Program Administration
10		Planning and Administration: CDBG Citation: 570.206(a)
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	The City will provide general administrative support to the CDBG program.
	Location Description	Citywide
	Planned Activities	Administer the administrative costs for the overall management, coordination, and evaluation of the CDBG program, and the project delivery costs associated with bringing projects to completion.

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

The City allocates CDBG funds to benefit low-moderate income (LMI) households and does not have any designated target areas. Instead, the City focuses CDBG funds on public services, housing preservation, economic development-business assistance, and capital improvements across the City as a whole.

Table 5: Geographic Distribution

Target Area	Percentage of Funds
Citywide	100%

Rationale for the priorities for allocating investments geographically

This question is not applicable to Palo Alto's program.

Discussion

Please see discussion above.

AP-85 Other Actions – 91.220(k)

Introduction

The following provides a description of today's obstacles and or barriers to meeting LMI or underserved populations, including vulnerable populations, housing preservation needs, lead-paint issues, increased earning capacity for LMI households, city delivery structure for supporting needed services, and regional approaches to serving and helping the homeless populations.

Actions planned to address obstacles to meeting underserved needs

The City collaborative works with social service providers, affordable housing developers, housing preservation entities, fair housing and homeless assistance agencies to address obstacles to permanent housing for all residents.

To address this, the City supplements its CDBG funding with other resources and funds, such as:

- Support social services entities including Alta Housing and Catholic Charities that provide needed supportive services for extremely low-income and or elderly residents.
- In FY 2024-25, the City's Human Service Resource Allocation Process (HSRAP) provided \$919,664 from the General Fund in support of human services. The HSRAP funds, in conjunction with the CDBG public service funds, are distributed to local non-profit agencies.
- Support low income persons with disabilities. Provide CDBG funds to Silicon Valley Independent Living Center (SVILC) with case management needs.
- Support the city's homeless population through CDBG awards and other funding sources to: LifeMoves Shelter and proposed Homekey Palo Alto shelter development project.
- The Housing Authority of the County of Santa Clara (HACSC) administers the federal Section 8 program countywide. The program provides rental subsidies and develops affordable housing for low-income households, seniors and persons with disabilities living within the County.
- Continue to locally support, through General City Funds, the Downtown Streets Team to reduce homelessness through a "work first" model. Downtown Streets Team uses its community connections to provide training and job opportunities to homeless people, specifically in the downtown area.

Actions planned to foster and maintain affordable housing

The City will foster and maintain affordable housing by continuing the following programs and ordinances:

- Support low income homeowners through annual CDBG allocations for housing rehabilitation. Provide CDBG funds to Rebuilding Together Peninsula to preserve existing affordable housing stock. The City is also planning an affordable housing rehabilitation and replacement project, Buena Vista Mobile Home Park that will benefit approximately 270 residents.
- Support Community Work Group (Abode) with CDBG funds to preserve 10 affordable housing units.
- Annual CDBG allocations to Rebuilding Together Peninsula to preserve existing affordable housing stock.
- A Business Tax was approved in late 2022 to fund affordable housing, public safety, homeless services, rail crossing safety, and general city services.
- The Below Market Rate Emergency Fund, which provides funding on an ongoing basis for loans to BMR

owners for special assessment loans and for rehabilitation and preservation of the City's stock of BMR ownership units.

- Apply to both the State of California HOME program, and the County's HOME Consortium to fund supported affordable housing projects.
- The Commercial Housing Fund and Residential Housing Fund are used by the City to assist new housing development or the acquisition, rehabilitation, or the preservation of existing housing for affordable housing.
- The Density Bonus Ordinance regulations allow for bonuses of 20 to 35 percent, depending on the amount and type of affordable housing provided.
- The City is collaborating with Santa Clara County and Eden Housing in the development of Michell Park Place, a new affordable housing development project providing 50 affordable units located in one of the City's LMI census tracts.
- The City's participation in the County's HOME Consortium will allow developers of affordable housing projects to be eligible to competitively apply through an annual RFP process directly to the County for HOME funds to help subsidize affordable housing projects in Palo Alto, including acquisition, construction, and rehabilitation.

Actions planned to reduce lead-based paint hazards

The City's housing and CDBG staff provides technical assistance, information, and referrals to property owners, developers, and non-profit organizations rehabilitating older housing about lead-based paint (LBP) hazards. Any house to be rehabilitated with City financial assistance is required to be inspected for the existence of LBP and LBP hazards. The City will provide financial assistance for the abatement of LBP hazards in units rehabilitated with City funding. The City also requires that contractors be trained and certified in an effort to decrease the risk of potential use of LBP in new units. All development and rehabilitation projects must be evaluated according to HUD's Lead Safe Housing Rule 24 CFR Part 35. Rebuilding Together Peninsula, through its housing rehabilitation program, ensures each rehab includes lead-based paint assessment and mitigation on impacted areas for each housing case.

Actions planned to reduce the number of poverty-level families

The City, in its continuing effort to reduce poverty, will prioritize funding agencies that provide direct assistance to the homeless and those in danger of becoming homeless. In FY 2025-26, these programs will include the following:

• LifeMoves provides basic necessities for persons who are homeless or at risk of becoming homeless. The Opportunity Services Center is a comprehensive, one-stop, multi-service, day drop-in center that provides critical services for homeless Palo Alto residents. Specifically, the facility provides showers, laundry, clothing, snacks, case management, and shelter/housing referral services.

• Homekey Palo Alto, although not CDBG funded, is supported by the City and other state and federal resources to build a new interim housing shelter that will serve over 200 individuals annually. This new facility includes 88 rooms with interior shows and restrooms.

• WeeCare provides business services and best management practices for small daycare businesses in the City. Many of which provide childcare for LMI families.

• Buena Vista Mobile Home Park development project, although not CDBG funded, is supported by the City to replace, and increase the number of residential units in the development. Plus improve neighborhood amenities include walking trails, bulk trash removal, new water/sewer infrastructure.

Actions planned to develop institutional structure

The administration of the City's CDBG program requires collaboration between several departments including the finance department, administration, Human Services, and Planning and Development Services Department staff. The Planning and Development Services Department assigns critical staff to manage project development, subrecipient contracting and technical assistance, consultant management, collaboration with public works department staff, and fund draws and activity spending. The Finance Department assists in the process by reconciling CDBG and City budget accounts and draw approvals. The Human Relations Commission and Council hold public hearings and recommend recommendations and final approvals of annual CDBG project activities and projects.

The City strives to improve intergovernmental and private sector cooperation to synergize efforts and resources and develop new revenues for community service needs and affordable housing production. Collaborative efforts include:
• Regular meetings between entitlement jurisdictions at the CDBG Housing Coordinators meetings and Regional Housing Working Group.

- Joint jurisdiction Request for Proposals and project review committees.
- Collaborations between the City's housing and public works departments.
- Coordination on project management for projects funded by multiple jurisdictions.
- HOME Consortium meetings between member jurisdictions for affordable housing projects.

Actions planned to enhance coordination between public and private housing and social service agencies

The City benefits from a strong jurisdiction and region-wide network of housing and community development partners, such as the County and the Continuum of Care. To improve intergovernmental and private sector cooperation, the City continues to participate with other local jurisdictions and developers in sharing information and resources.

In FY 2024-25 and FY 25-26, the City awarded CDBG funds to the Alma Garden project for the preservation of 10 residential very low income rental units.

The City is collaborating with Santa Clara County and Eden Housing in the development of Michell Park Place, a new affordable housing development project providing 50 affordable units located in one of the City's LMI census tracts.

In addition to the actions listed above, the City continues to coordinate with the City's Human Relations Commission on funding efforts to address community needs comprehensively.

AP-90 Program Specific Requirements – 91.220(l)(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 completed.

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	\$100,000
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 grantee's strategic plan	N/A
3. The amount of surplus funds from urban renewal settlements	N/A
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.	N/A
5. The amount of income from float-funded activities	N/A
Total Program Income	\$100,000

Other CDBG Requirements

1. The amount of urgent need activities		N/A
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APPENDIX A. 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. Findings from the survey are detailed in Appendix B. Detailed discussion notes from the citizen participation and stakeholder consultation events follow Appendix B.

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 October and December 2024. Approximately 200 residents engaged with pop up events.
 - 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
- 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.
 - ➢ The City of Mountain View held a third local virtual public workshop on the evening of December 16, 2024.
- 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.

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.

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.

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. 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 Soanish 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 <u>connect</u>.

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 <u>Register here</u> Spanish and Vietnamese interpretation will be available

Virtual Public Workshop 2

Wednesday, November 20th, 6:30-8:00 pm <u>Register here</u> Sonnish and Mandrain interpretation will be available

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 from the City of Palo Alto's website. The social media toolkit included captions in English, Spanish, Vietnamese, and Mandarin.

Figure A-3. Virtual Public Workshop Promotional Page, City of Palo Alto Website

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 <u>bit.ly/ConPlanWorkshop</u>.

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 <u>letstalkhousingscc.org</u>. Source: City of Palo Alto. Popup events were advertised locally on City websites and social media pages with flyers such as the one presented below from the Gilroy and South County Open House event.

Figure A-4. **Gilroy and South County Open House Promotional Flyer**



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

us what you think

December 5th: 1 - 2:30 pm December 11th: 12:30 - 2:30 pm December 17th: 3 - 4:30 pm



Take the Community Survey and tell

TAKE THE SURVEY!

Source: https://www.letstalkhousingscc.org/orgs

Citizen Participation and Stakeholder Consultation Findings

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:

Housing needs

- Community development needs
- Public/supportive services needs
- 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.
- There is also a lack of sober living environments and substance-friendly housing options in transitional housing.
- Housing is even harder to find for groups with 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:

- 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.
- South County and Gilroy residents also put a very high priority on permanent supportive housing for people moving out of homelessness.
- 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.

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.

Overall, the housing needs most frequently cited included: Affordable rental housing, rental assistance, and affordable homeownership opportunities (South County).

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 very 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 street light 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 pot holes, 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.

APPENDIX B. Survey Findings

Santa Clara 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. The survey results influenced the priority needs and goals for the 2025-2029 Five-year Consolidated Plan.

Primary Findings

Housing needs and outcomes

- Low- to moderate-income families were identified as the group with the greatest challenge finding and keeping housing in Santa Clara County, followed by persons who are currently unhoused, persons with mental illness, persons with disabilities, and seniors;
- Over half (52%) of residents selected homeownership opportunities for low- to moderate-income residents as the **most needed housing activity**. Residents in southern Santa Clara County, renter respondents, Hispanic respondents, large households, and single parents selected homeownership opportunities and rental housing for low income renters at the highest rates;
- More affordable rental housing was the **most desired housing outcome** using federal funding at 44%, followed by more affordable homeownership (37%), better distribution of affordable housing (36%), supportive housing for unhoused individuals or families (33%), and increased shelter capacity (30%); and
- More affordable homeownership opportunities were selected by Hispanic respondents at the highest rate of any racial or ethnic group (58%). Additionally, 56% percent of Hispanic respondents selected better distribution of affordable housing also the highest of any race or ethnicity.

Community and economic development needs and outcomes

- Affordable childcare was identified as the top community development need (41%), followed by mental health services (37%), services for the unhoused (35%), and youth activities (30%);
- Increased access to mental healthcare services was the most frequently selected community development outcome by respondents (34%), followed by additional and/or higher quality childcare centers (33%), sidewalk and streetlight improvements

(32%), transportation services for seniors (31%), improved access to fresh food (29%), and new/improved community centers (29%); and

 Respondents selected job training programs as the most desired economic development outcome (39%), followed by more opportunities for small businesses (35%), improved transportation to areas with job opportunities (34%), and revitalization of neighborhood businesses (34%).

Funding priorities for Housing

Given that housing is a critical need in the county, the survey contained a subset of questions about prioritizing housing funding among eligible activities. Respondents were asked to rank items from 1, indicating strong disagreement for funding, to 10, indicating strong agreement that the item should be funded.

- Housing affordable to residents working in public services like public safety, librarians, and teachers received the highest average rating, followed by housing affordable to residents on fixed income, and housing for youth exiting foster care; and
- Hispanic respondents rated starter homes for first time buyers, housing for larger households, housing for multigenerational households, and housing for youth exiting the foster system at higher rates relative to other racial/ethnic groups.

Homelessness and displacement

- Thirteen percent of survey respondents reported that they are currently or had been unhoused in Santa Clara County in the past year. Twenty-five percent of respondents identifying as "other" or multiple races and 16% of Hispanic respondents had experienced homelessness in the past year. A quarter (25%) of those with a disability in the household, 26% within a large household, 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; and
- Twenty-three percent of survey respondents reported that they have had to move from their home/ apartment when they did not want to in the last five years. Single parents had the highest displacement rate at 51%. Increases in rent were the most frequently selected reason for displacement.

Accessibility needs

- Twenty-four percent of respondents reported that they or someone in their household has a disability. Of those with a disability or those living with a household member who has a disability, 30% currently live in a home or apartment that does not meet their accessibility needs; and
- Forty-one percent of respondents whose home needed modifications said they needed a walk or roll-in shower. This was followed closely 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.

Stakeholder perspectives

Responses from those who work in the housing and community development fields (called "stakeholders" in this section) were similar to resident responses. Stakeholders prioritized affordable rental housing and identified increased access to mental health services as a top community development need. However, stakeholders less frequently identified homeownership as a priority. Stakeholders also opined on service gaps, noting that transportation services and childcare for homeless people were the hardest resources to access, while general outreach and advocacy for homeless and counseling services for veterans were rated as the easiest to access.

Methodology and Sample

The survey was available online in English, Spanish, Arabic, Chinese, French, Portuguese, Russian, Somali, and Vietnamese. Paper surveys were also administered throughout Santa Clara County in English and Spanish. The survey was advertised on social media platforms, the county's online hub for information on the Consolidated Plan (www.letstalkhousingscc.org), stakeholder lists, and county staff email lists.

1,659 people responded to the survey. 1,446 were residents only, 136 were both residents and stakeholders who work for an organization or agency that serves county residents, and 77 were stakeholders who served county residents but lived outside of Santa Clara County or in San Jose. Stakeholder perspectives are included at the end of this report. All other analysis is reflective of residents (including stakeholders within Santa Clara County) only.

The Consolidated Plan makes sure communities get what they need.

Right now, the <u>cities, towns, and the County of Santa Clara</u> are updating their Consolidated Plans to identify housing and community improvement funding priorities.

The <u>Consolidated Plan</u> is required to 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.

TELL US WHAT YOU THINK



Source: Let's Talk Housing Santa Clara.

Sampling note. The survey respondents do not represent a random sample of the county's population. A true random sample is a sample in which each individual in the population has an equal chance of being selected for the survey. The self-selected nature of the survey prevents the collection of a true random sample.

When considering the experience of members of certain groups within Santa Clara County, some sample sizes are too small (n<40 respondents) to express results quantitatively. In these cases, we describe the survey findings as representative of those who responded to the survey, but the magnitude of the estimate may vary significantly in the overall population (i.e., large margin of error). Survey data from small samples are suggestive of an experience or preference, rather than conclusive.

Explanation of terms.

"North County" includes respondents from Campbell City, Cupertino, Lost Altos, Los Altos Hills, Los Gatos, Milpitas, Monte Sereno, Mountain View, Palo Alto, Santa Clara City, San Jose, Saratoga, and Sunnyvale. Residents that did not select a city are still represented within the Santa Clara County category and results overall.

- "South County" includes respondents from Morgan Hill, Gilroy, and respondents who selected "other unincorporated city."
- "Precariously housed" includes residents who are staying with friends and family but not on lease ("couch surfing"), are staying in shelters, transitional housing, rapid rehousing, hotels/motels, and sleeping on the street or car.
- "Disability" indicates that the respondent or a member of the respondent's household has a disability of some type—physical, mental, intellectual, developmental.
- "Single parents" are respondents living with their children without a spouse or partner.
- "Large households" are made up of five or more people in one housing unit.
- "Older adult" is a respondent older than 65.

Demographics

Over half (58%) of respondents resided in northern Santa Clara County and 37% lived in the southern portion of the county. Almost half (47%) of respondents were homeowners, 32% were renters, and 11% identified as precariously housed. Twenty-six percent of respondents identified as non-Hispanic White and 22% identified as Hispanic. Respondents with household income less than \$49,999 made up the highest proportion of any income bracket (20%). By household type, 24% of respondents reported a disability in the household, 16% were older adults, 13% were large households, and 10% were renters with household income less than \$49,999. Twenty-four percent of respondents were a couple with children and 6% were single parents.

Southern Santa Clara County has more Hispanic respondents, households with income less than \$49,999, and slightly more renter households compared to respondents in northern Santa Clara County.

Figure B-2. Respondent Demographics

	Santa Clara County		North County		South County	
	n	%	n	%	n	%
Total	1,659	100%	955	58%	610	37%
Respondent Type						
Stakeholder and Resident	136	8%	79	8%	54	9%
Resident Only	1,446	87%	876	92%	556	91%
Stakeholder Only	77	5%	-	-	-	-
Tenure						
Homeowner	776	47%	492	52%	279	46%
Renter	526	32%	305	32%	220	36%
Precariously Housed	182	11%	98	10%	84	14%
Other	175	11%	60	6%	27	4%
Race and Ethnicity						
Non-Hispanic White	428	26%	309	32%	116	19%
Asian	81	5%	77	8%	4	1%
Other/Multiple Races	186	11%	142	15%	44	7%
Hispanic	365	22%	94	10%	271	44%
Household Income						
Less than \$49,999	338	20%	164	17%	173	28%
\$50,000 up to \$99,999	241	15%	139	15%	101	17%
\$100,000 up to \$149,999	152	9%	95	10%	56	9%
\$150,000 or more	238	14%	168	18%	70	11%
Household Characteristics						
Large Households (5 or more)	215	13%	80	8%	135	22%
Older Adult (Over 65)	268	16%	172	18%	95	16%
Disability	404	24%	238	25%	165	27%
Renter with Income < \$49,999	172	10%	73	8%	99	16%
Family Type						
No Children/Unspecified	1,163	70%	682	71%	388	64%
Couple with Children	390	24%	222	23%	167	27%
Single Parent	106	6%	51	5%	55	9%

Note: n = 1,659. County numbers do not add to 100% due to non-resident stakeholders and non-answers. Some categories may not add to 100% due to non-answers. Some categories may add to more than 100% if respondents were able to select more than one answer.

Housing Needs

Groups with the greatest housing challenges. Respondents were asked to identify the groups with the greatest challenge finding and keeping housing in Santa Clara County. Most respondents selected low- or moderate-income families (51%), followed by persons who are currently unhoused (47%), persons with mental illness (45%), and persons with disabilities (36%). Other responses included:

- "Survivors of domestic violence"
- "People with pets"
- "Young adults and recent graduates"
- "Unemployed people"

Figure B-3.



Groups with the Greatest Challenges Finding and Keeping Housing

Note: n = 1,582.

The following figures break down the groups identified as having the greatest challenges finding and keeping housing by county location, tenure, race and ethnicity, household income, selected household characteristics, and family type:

- Responses were similar across the county. Respondents in southern Santa Clara County selected low- or moderate-income families and seniors/elderly persons at higher rates than those in northern Santa Clara County;
- By tenure, renters selected low-or moderate-income families at a higher proportion (63%) than precariously housed respondents (53%) and homeowners (46%).
 Homeowners selected persons with mental illness at the highest rate (52%) and precariously housed respondents selected persons with disabilities and unhoused individuals at the highest rate (42% and 51%, respectively);
- Hispanic respondents selected low-or moderate-income families (69%) and seniors (39%) as those who had the greatest housing challenges finding and keeping housing at the highest rate, but selected unhoused individuals at the lowest (24%);
- Households with income less than \$49,999 selected low- or moderate-income families at the highest rate (61%) and seniors (42%), while those with household income \$150,000 or more selected persons who are unhoused and persons with mental illness at the highest rates (60% and 58%, respectively);
- Large households and renter households with income less than \$49,999 selected lowto moderate-income families at the highest rates while older adults and respondents with a disability selected persons with mental illness and unhoused individuals at the highest rates; and
- Respondents with children (both couples with children and single parents) selected low-or moderate-income families and unhoused individuals at higher rates than those without children.

Figure B-4. Top Five Groups with Greatest Housing Challenges, North and South Santa Clara County



Note: n = 1,582.

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

Figure B-5. Top Five Groups with Greatest Housing Challenges, Tenure



Note: n = 1,582.

Figure B-6. Top Five Groups with Greatest Housing Challenges, Race and Ethnicity



Note: n = 1,582.

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

Figure B-7. Top Five Groups with Greatest Housing Challenges, Household Income



Note: n = 1,582.

Figure B-8. Top Five Groups with Greatest Housing Challenges, Selected Household Characteristics



Note: n = 1,582.

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

Figure B-9. Top Five Groups with Greatest Housing Challenges, Family Type



Note: n = 1,582.

Most needed housing activities. Responses for the most needed housing activities aligned with the results regarding groups with the hardest time finding and keeping housing: The most needed housing activities were homeownership opportunities for low- or moderate-income residents (52%), followed by rental housing for low income renters (49%), supportive housing for unhoused residents (37%), rental housing for seniors (35%), and emergency shelters (35%).

Figure B-10. Most Needed Housing Activities



Note: n = 1,582.

The following figures display the most needed housing activities by county location, tenure, race and ethnicity, household income, selected household characteristics, and family type:

- Respondents throughout the county selected rental housing for low income renters, supportive housing for unhoused residents, rental housing for seniors, and emergency shelters at similar rates. Those in southern Santa Clara County selected homeownership opportunities at a higher rate (59%) compared to the north (48%) and Santa Clara County overall (52%);
- Renter respondents selected homeownership opportunities (65%) and rental housing for low income renters (59%) at the highest rates. Precariously housed respondents selected supportive housing for unhoused residents at the highest proportion (43%);
- Hispanic residents selected homeownership opportunities for low- to moderateincome residents at the highest proportion (69%) compared to 52% of non-Hispanic White respondents and 57% of Asian respondents;
- Responses by income were mostly in parity, with the exception of respondents with household income between \$50,000 and \$99,999 selecting homeownership opportunities for low- to moderate-income residents at a higher rate (72%) than other income brackets;
- Large households selected homeownership opportunities at the highest proportion (73%) of household groups while older adults selected homeownership opportunities at the lowest (50%). Older adults instead selected rental housing for seniors and emergency shelters as their top housing needs; and
- Single parents selected homeownership opportunities (70%) and rental housing for low income renters (62%) at higher rates compared to couples with children and respondents with no children.

Figure B-11. Top Five Most Needed Housing Activities, North and South Santa Clara County



Note: n = 1,582.

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

Figure B-12. Top Five Most Needed Housing Activities, Tenure



Note: n = 1,582.



Figure B-13. Top Five Most Needed Housing Activities, Race and Ethnicity

Note: n = 1,582.

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

Figure B-14. Top Five Most Needed Housing Activities, Household Income



Note: n = 1,582.

Figure B-15. Top Five Most Needed Housing Activities, Selected Household Characteristics



Note: n = 1,582.

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

Figure B-16. Top Five Most Needed Housing Activities, Family Type



Note: n = 1,582.

Housing Outcomes

Respondents selected housing outcomes that aligned with their top housing needs that included low income housing for renters and affordable homeownership for low- to moderate-income households. More affordable rental housing was the outcome selected most frequently (44%), followed by more affordable homeownership (37%), better distribution of affordable housing (36%), supportive housing for unhoused individuals or families (33%), and increased shelter capacity (30%).

The following figures display the top five housing outcomes by county location, tenure, race and ethnicity, household income, household characteristics, and family type:

- Respondents in southern Santa Clara County selected more affordable homeownership opportunities and better distribution of affordable housing at higher rates than respondents in northern Santa Clara County;
- Precariously housed respondents selected supportive housing for the unhoused at the highest rate of any tenure category (44%) and renters selected more affordable rental housing and more affordable homeownership opportunities at the highest rates (58% and 51%, respectively);
- More affordable homeownership opportunities were selected by Hispanic respondents at the highest rate (58%). Fifty-six percent of Hispanic respondents selected better distribution of affordable housing—the highest of any race or ethnicity;
- There was little variation between household income brackets for housing outcome items. Respondents with household income more than \$150,000 selected more affordable rental housing at a slightly lower rate than lower income brackets;
- Sixty-three percent of large households selected more affordable homeownership opportunities—the highest of household groups; and
- Single parents selected more affordable rental housing, more affordable homeownership opportunities, better distribution of affordable housing, supportive housing for unhoused, and increased shelter capacity at higher rates than couples with children and respondents without children.

Figure B-17. Top Housing Outcomes



Note: n = 1,582.

Figure B-18. Top Five Housing Outcomes, North and South Santa Clara County



Note: n = 1,582.

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

Figure B-19. Top Five Housing Outcomes, Tenure



Note: n = 1,582.



Figure B-20. Top Five Housing Outcomes, Race and Ethnicity

Note: n = 1,582.

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

Figure B-21. Top Five Housing Outcomes, Household Income



Note: n = 1,582.

Figure B-22. Top Five Housing Outcomes, Selected Household Characteristics



Note: n = 1,582.

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

Figure B-23. Top Five Housing Outcomes, Family Type



Note: n = 1,582.

Funding Priorities: Housing

Respondents were asked to rank items from 1, indicating strong disagreement for funding, to 10, indicating strong agreement that the item should be funded. Housing affordable to residents working in public services like public safety, librarians, and teachers, received the highest average rating, followed by housing affordable to residents on fixed income, and housing for youth exiting foster care. The following figures analyze average rankings by county location, tenure, race and ethnicity, household income, selected household characteristics, and family type:

- Funding for starter homes for first time buyers, apartments appealing to young adults working or starting families, housing for larger households, and housing for multigenerational households were rated higher by respondents in the southern parts of the county compared to the north. Other items were rated similarly across the county;
- Renters and precariously housed respondents rated funding for starter homes, apartments for young adults, housing for downsizing, permanent supportive housing for unhoused individuals, and housing for larger households substantially higher than homeowners. While renters and precariously housed respondents were mostly in parity, precariously housed respondents rated housing for larger households and housing for multigenerational households higher than renters;
- Hispanic respondents rated starter homes for first time buyers, housing for larger households, housing for multigenerational households, and housing for youth exiting the foster system at higher rates compared to other racial/ethnic groups;
- Respondents with household income less than \$49,999 rated funding for housing for larger households, housing for multigenerational households, housing for people with a criminal record, and permanent supportive housing for unhoused individuals noticeably higher than other income brackets;
- Larger households rated starter homes and homes for multigenerational households higher than other household groups, while renters with household income less than \$49,999 rated apartments for young adults, housing for those losing mobility, housing for people with a criminal record, and permanent supportive housing for unhoused individuals at noticeably higher rates than other groups. Older adults gave the lowest rating to housing for larger households; and
- Single parents gave substantially higher ratings to housing for larger households, more shelter beds, housing for people with a criminal record, housing for those with mental illness, and permanent supportive housing for unhoused individuals compared to couples with children and respondents with no children.

Figure B-24. Rating of Importance for Funding, North and South Santa Clara County



Note: n = 1,582.
Figure B-25. Rating of Importance for Funding, Tenure



Note: n = 1,582.

Figure B-26. Rating of Importance for Funding, Race and Ethnicity



Note: n = 1,582.

Figure B-27. Rating of Importance for Funding, Household Income



Note: n = 1,582.

Figure B-28. Rating of Importance for Funding, Selected Household Characteristics



Note: n = 1,582.

Figure B-29. Rating of Importance for Funding, Family Type



Note: n = 1,582.

Homelessness and Displacement

Homelessness. People experiencing homelessness can be difficult to pick up in surveys, as they face barriers to internet access, language challenges, and are moving in and out of shelters frequently. Despite these challenges, 194 individuals responded that they are or had been unhoused in the county within the past year. The figure below shows the percentage of each group of respondents indicating that they have recently or currently are experiencing homelessness. Twenty-five percent of respondents identifying as other or multiple races and 16% of Hispanic respondents had experienced homelessness in the past year. A quarter (25%) of those with a disability in the household, 26% within a large household, 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.

Figure B-30. Are you currently or have you been unhoused in Santa Clara County in the past year?

Note:

n = 1,459 (all county respondents). The percentage for each group is based on the total number of respondents within that group who indicate they have experienced or are experiencing homelessness.

Source:

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



Respondents who have experienced homelessness provided input on shelters that would most meet their needs. Answers included:

- *"A room with parking nearby."*
- "Non-congregate supportive shelter."
- "Safe supportive shelter for women and children."
- "[A place that] accepts couples with pets."
- "A tiny home."
- "Natural disaster shelter."

Respondents also gave input on shelters that are most needed in Santa Clara County in general:

- "Bigger, safer shelters."
- "A partial hospitalization program."
- "A place where families can stay together and have some privacy and feel secure."
- "A shelter to assist people with mental illnesses and a shelter to assist people with substance abuse issues to get them treated and be able to function in the community."
- "A system that handholds individuals from emergency housing to successful permanent housing."
- *"Affordable housing. Any and all types."*
- "Cold night shelter with nonprescriptive rules."
- "Domestic violence shelters."
- "Safe family shelters."

- *"Low-barrier, non-congregate shelters."*
- "Restrooms or showers for motor-home street dwellers."
- "Permanent supportive housing for those with physical, mental, and/or addictive illnesses."
- "Permanent supportive housing for those with substance abuse issues that is not combined with housing for low income seniors."
- "Safe RV parking."
- "Shelters for LGBT+ and senior citizens."
- "Tiny home community with shower and laundry facilities."
- "Transitional Aged Youth shelter with mental health support."
- *"More winter shelters."*

Displacement experiences. To better understand the precursors to homelessness, residents were asked if they have had to move from their home or apartment in the last five years when they did not want to. Twenty-three percent of respondents reported that they had experienced displacement.

The following figures displays the proportion of respondents who have experienced displacement by county location, tenure, race and ethnicity, selected household characteristics, and family type, along with the top five reasons for moving:

- Rent increases were the most frequently selected reason for displacement among all groups, except for respondents who identified as other or multiple races who selected eviction due to rental arrears most frequently;
- In northern Santa Clara County, eviction due to rental arrears was the second most common reason for displacement, while in southern Santa Clara County, landlord selling the home/ apartment was the second most common reason. Respondents in both areas of the county reported poor condition of property as a reason for moving when they did not want to;

- Thirty-seven percent of renters and 54% of precariously housed individuals reported displacement in the past five years. Renters reported landlord selling property and utility expenses were top reasons for their displacement. Precariously housed respondents reported losing a job or reduction in hours and eviction due to rental arrears as top reasons for displacement;
- Hispanic respondents had the largest proportion of respondents who experienced displacement within all race and ethnicity categories (32%). Asian respondents were the only group to selected unsafe housing (e.g. domestic violence) as a top reason for displacement;
- By income, almost half (49%) of respondents with income less than \$49,999 experienced displacement. Eviction due to rental arrears was selected second most frequently in this income bracket after increase in rent. Career moves and job changes were selected more frequently in higher income brackets;
- Forty-nine percent of renters with income less than \$49,999, 42% of large households, and 38% of households with a disability reported displacement in the last five years. Large households reported eviction due to apartment rule violations more frequently than other groups; and
- Over half (51%) of single parents experienced displacement in the past five years compared to 30% of couples with children and 17% of respondents with no children.

Figure B-31.

Reasons for Displacement, Jurisdiction and Tenure

	PERCENT WHO REPORTED DISPLACEMENT						
	Santa Clara County	North County	South County	Renter	Precariously Housed		
	23%	24%	22%	37%	54%		
WHAT WERE THE REASONS YOU HAD TO MOVE? (TOP 5 AN SWERS)							
1	Rent increased more	Rent increased more	Rent increased more	Rent increased more	Rent increased more		
•	than I could pay	than I could pay	than I could pay	than I could pay	than I could pay		
2	Lost job/ hours	Evicted because I was	Landlord was selling	Landlord was selling	Lost job/ hours		
-	reduced	behind on rent	home/ apartment	home/ apartment	reduced		
3	Evicted because I was	Lost job/ hours	Poor condition of	Utilities were too	Evicted because I was		
3	behind on rent	reduced	property	expensive/ shut off	was behind on rent		
4	Landlord was selling	Poor condition of	Lost job/ hours	Lost job/ hours	Personal/ relationship		
4	home/ apartment	property	reduced	reduced	reasons		
5	Poor condition of	Career move/ job	Personal/ relationship	Poor condition of	Poor condition of		
5	property	change	reasons	property	property		

Note: n = 1,342.

Figure B-32.

Reasons for Displacement, Race, Ethnicity, and Household Income

	PERCENT WHO REPORTED DISPLACEMENT							
	White	Asian	Other/ Multiple Races	Hispanic	Income <\$49,999	Income \$50,000 - \$99,999	\$100,000 - \$150,000	Income \$150,000+
	19%	14%	31%	32%	49%	27%	13%	6%
WHA	T WERE THE REAS	ONSYOU HAD T	O MOVE? (TOP 5 /	AN SWERS)				
1	Rent increased more than I could pay	Rent increased more than I could pay	Evicted because I was behind on rent	Rent increased more than I could pay	Rent increased more than I could pay	Rent increased more than I could pay	Rent increased more than I could pay	Rent increased more than I could pay
2	Landlord was selling home/ apartment	Lost job/ hours reduced	Rent increased more than I could pay	Lost job/ hours reduced	Evicted because I was behind on rent	Lost job/ hours reduced	Career move/ job change	Utilities were too expensive/ shut off
3	Lost job/ hours reduced	Housing was unsafe (e.g. domestic assault)	Landlord wanted to rent to someone else	Landlord was selling home/ apartment	Lost job/ hours reduced	Landlord was selling home/ apartment	Utilities were too expensive/ shut off	Landlord was selling home/ apartment
4	Career move/ job change	Poor condition of property	Evicted for no reason	Poor condition of property	Landlord was selling home/ apartment	Career move/ job change	Personal/ relationship reasons	Career move/ job change
5	Personal/ relationship reasons	Evicted because I was behind on rent	Utilities were too expensive/ shut off	Personal/ relationship reasons	Poor condition of property	Utilities were too expensive/ shut off	Lost job/ hours reduced	Personal/ relationship reasons

Note: n = 1,342.

Figure B-33.

Reasons for Displacement, Selected Household Characteristics and Family Type

	PERCENT WHO HAD TO REDUCE OR GO WITHOUT						
	Large Household 42%	Older Adults 8%	Disability 38%	Renter <\$49,999 49%	Couple with Children 30%	Single Parent	No Children 17%
WHA	WHAT DID YOU REDUCE OR GO WITHOUT? (TOP 5 AN SWERS)						
1	Rent increased more than I could pay	Rent increased more than I could pay	Rent increased more than I could pay	Rent increased more than I could pay	Rent increased more than I could pay	Rent increased more than I could pay	Rent increased more than I could pay
2	Evicted because I was behind on rent	Landlord was selling home/ apartment	Evicted because I was behind on rent	Evicted because I was behind on rent	Evicted because I was behind on rent	Lost job/ hours reduced	Lost job/ hours reduced
3	Lost job/ hours reduced	Lost job/ hours reduced	Lost job/ hours reduced	Landlord was selling home/ apartment	Landlord was selling home/ apartment	Evicted because I was behind on rent	Landlord was selling home/ apartment
4	Evicted because of apartment rules	Health/ medical reasons	Landlord was selling home/ apartment	Utilities were too expensive/ shut off	Utilities were too expensive/ shut off	Poor condition of property	Career move/ job change
5	Landlord was selling home/ apartment	Increased neighborhood crime	Personal/ relationship reasons	Lost job/ hours reduced	Poor condition of property	Landlord was selling home/ apartment	Personal/ relationship reasons

Note: n = 1,342.

Accessibility Needs

Twenty-four percent of respondents reported that they or someone in their household have a disability. Of respondents who reported a disability, the most common types were moderate physical disabilities (48%), followed by mental disabilities (34%), medical disabilities (31%), and developmental disabilities (17%).

Of those with a disability or those living with a household member who has a disability, 30% currently live in a home or apartment that does not meet their accessibility needs.



Figure B-34. Does your home or apartment meet your accessibility needs?

Note: n = 403.

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

When asked what improvements or modifications they needed to better meet their household needs, 41% of respondents whose home needed modifications said they needed a walk or roll-in shower. This was 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. Other responses included:

- "Cleaning crews for property."
- "In-unit laundry."
- "One floor. Stair lift breaks down."

Figure B-35. Improvements and Modifications Needed



Note: n = 121.

Community and Economic Development Needs

Community and economic development needs questions asked respondents to examine non-housing related services and resources that were missing from Santa Clara County that bolster community and economic activity. The figure on the next page shows the most frequently selected critical community and economic development needs by all survey respondents. Affordable childcare was the top need (41%), followed by mental health services (37%), services for the unhoused (35%), and youth activities (30%).

The following figures break down the top community and economic development needs by county location, tenure, race and ethnicity, household income, selected household characteristics, and family type:

- Youth activities were selected by 46% of respondents in southern Santa Clara County compared to 20% in northern Santa Clara County;
- Precariously housed respondents selected services for unhoused and job training programs at higher rates than homeowners and renters;
- Hispanic respondents selected affordable childcare, youth activities, and job training programs at noticeably higher rates compared to other racial and ethnic groups;
- The rate affordable childcare was selected increased as income increased, with those with household income \$150,000 with the highest proportion. Conversely, job training programs were most favored by those with household income less than \$49,999 and rates decreased as income increased;
- Fifty-nine percent of large households selected affordable childcare as a top community and economic development need—the most of any group. Large households also selected youth activities and job training programs at the highest rates (51% and 45%, respectively). Respondents with a disability had the highest proportion who selected mental health services (51%); and
- Single parents and couples with children had almost equal proportions for all categories, with single parents selecting youth activities and job training programs at slightly higher rates.

Figure B-36. Most Critical Community and Economic Development Needs



Note: n = 1,582.

Figure B-37. Top Five Most Critical Community and Economic Development Needs, Jurisdiction



Note: n = 1,582.

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

Figure B-38. Top Five Most Critical Community and Economic Development Needs, Tenure



Note: n = 1,582.

Figure B-39. Top Five Most Critical Community and Economic Development Needs, Race and Ethnicity



Note: n = 1,582.

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

Figure B-40. Top Five Most Critical Community and Economic Development Needs, Household Income



Note: n = 1,582.

Figure B-41. Top Five Most Critical Community and Economic Development Needs, Selected Household Characteristics



Note: n = 1,582.

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

Figure B-42. Top Five Most Critical Community and Economic Development Needs, Family Type



Note: n = 1,582.

Community and Economic Development Outcomes

Desired community and economic development outcomes were selected by respondents. Outcomes reflect the tangible services or resources to meet the community and economic development needs specified in the previous section.

Community development outcomes. Increased access to mental healthcare services was the most frequently selected community development outcome by respondents (34%), followed by additional and/or higher quality childcare centers (33%), sidewalk and streetlight improvements (32%), transportation services for seniors (31%), improved access to fresh food (29%), and new/improved community centers (29%).

The following figures break down community development outcomes by county location, tenure, race and ethnicity, household income, selected household characteristics, and family type:

- Additional childcare centers, sidewalk and streetlight improvements, and improved access to fresh food were selected at higher proportions by respondents in southern Santa Clara County compared to respondents in northern Santa Clara County;
- Items were selected at almost equal proportions by tenure with the exception of improved access to fresh food where 42% of precariously housed respondents selected this item compared to 37% of renters and 24% of homeowners;
- White respondents selected increased access to mental healthcare at the highest rate while Hispanic respondents selected additional childcare centers, sidewalk and streetlight improvements, and improved access to fresh food at the highest rates;
- Rates of selection for transportation services for seniors and improved access to fresh food were highest for households with income less than \$49,999. Rates of selection for transportation services for seniors and improved access to fresh food decreased as income increased;
- Over half (52%) of large households selected additional childcare centers as a desired community development outcome—the highest of any group. Fifty-two percent of older adults selected transportation services for seniors and 51% of renters with income less than \$49,999 selected improved access to fresh food; and
- Couples with children selected sidewalk and streetlight improvements at higher rates than single parents. Almost half (49%) of single parents selected improved access to fresh food compared to 37% of couples with children and 23% of respondents without children.

Figure B-43. Top Community Development Outcomes



Note: n = 1,582.

Figure B-44. Top Five Community Development Outcomes, North and South Santa Clara County



Note: n = 1,582.

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

Figure B-45. Top Five Community Development Outcomes, Tenure



Note: n = 1,582.

Figure B-46. Top Five Community Development Outcomes, Race and Ethnicity



Note: n = 1,582.

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

Figure B-47. Top Five Community Development Outcomes, Household Income



Note: n = 1,582.

Figure B-48. Top Five Community Development Outcomes, Selected Household Characteristics



Note: n = 1,582.

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

Figure B-49. Top Five Community Development Outcomes, Family Type



Note: n = 1,582.

Economic development outcomes. Respondents selected job training programs as the most desired economic development outcome (39%), followed by more opportunities for small businesses (35%), improved transportation to areas with job opportunities (34%), revitalization of neighborhood businesses (34%), and center for seasonal and day laborers (30%).

The following figures break down the top five economic development outcomes by county location, tenure, race and ethnicity, household income, selected household characteristics, and family type:

- Respondents in southern Santa Clara County selected job training programs and a center for seasonal and day laborers at noticeably higher rates compared to those in northern Santa Clara County;
- Precariously housed respondents selected a center for seasonal and day laborers and improved transportation to job opportunities at higher rates than renters and homeowners. Forty percent of homeowners selected revitalization of neighborhood businesses—the highest of any group;
- Hispanic respondents selected job training programs and a center for seasonal and day laborers at the highest rates at 59% and 55%, respectively;
- Rates of selection for revitalization of neighborhood businesses increased as household income increased, while rates for job training programs and center for seasonal and day laborers decreased as income increased;
- Fifty-two percent of renters with household income less than \$49,999 selected improved transportation to areas with job opportunities and 61% selected more job training programs—the highest of any group; and
- Fifty-two percent of single parents selected job training programs as a desired economic development outcome. Couples with children selected more opportunities for small businesses, improved transportation to areas with job opportunities, and revitalization of neighborhood businesses at higher rates than single parents and respondents with no children.

Figure B-50. Top Economic Development Outcomes



Note: n = 1,582.

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

Figure B-51.

Top Five Economic Development Outcomes, North and South Santa Clara County



Note: n = 1,582.

Figure B-52. Top Five Economic Development Outcomes, Tenure



Note: n = 1,582.

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

Figure B-53. Top Five Economic Development Outcomes, Race and Ethnicity



Note: n = 1,582.

Figure B-54. Top Five Economic Development Outcomes, Household Income



Note: n = 1,582.

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

Figure B-55. Top Five Economic Development Outcomes, Selected Household Characteristics



Note: n = 1,582.



Figure B-56. Top Five Economic Development Outcomes, Family Type

Note: n = 1,582.

Stakeholder Perspectives

This survey included a stakeholder-specific section for service providers, city and county staff, and developers. Non-resident stakeholders were asked which groups have the greatest challenges finding and keeping housing in Santa Clara County, and desired housing, community and economic development outcomes. Stakeholders who lived within Santa Clara County and those who lived outside the county rated the ease of access for various services in the county.

Stakeholder demographics. The figure below shows the industries stakeholder respondents represented. Thirty-five percent selected a government-related industry followed by 22% who provided services to the unhoused, 19% who provided supportive services to residents, 16% who selected affordable housing advocacy, 13% in affordable housing development, and 13% in K-12 or higher education.

Figure B-57. Stakeholder Industries

	n	%
Affordable housing advocacy	28	16%
Affordable housing development	22	13%
Affordable housing provision	17	10%
Business owner/manager	11	6%
Civil rights	10	6%
Criminal justice	0	0%
Disability rights/advocacy	11	6%
Economic development	15	9%
K-12 or higher education	22	13%
Environmental justice	7	4%
Fair housing	16	9%
Food provision	10	6%
Government	60	35%
Services to unhoused populations	37	22%
Homeownership counseling or services	5	3%
Insurance	5	3%
Land use planning	11	6%
Landlord/tenant services	6	4%
Legal aid	10	6%
Lending	3	2%
Market rate housing development	2	1%
Owner of rental property	5	3%
Property management	7	4%
Public housing authority	3	2%
Regional planning	6	4%
Residential appraisals	5	3%
Rural development	2	1%
Home sales	7	4%
Services for businesses	7	4%
Supportive services for residents	33	19%
Transit provider	0	0%
Transportation planning	2	1%
Other	20	12%

Note: n =171.

Stakeholder-identified groups with greatest housing challenges. Of

the stakeholders who lived outside of Santa Clara County, persons with mental illness were selected most frequently as the group with the greatest challenges finding and keeping housing at 57%. This compared to 45% of resident respondents who selected persons with mental illness.

Figure B-58. Groups with the Greatest Challenges Finding and Keeping Housing, Stakeholders



Note: n = 77.

Stakeholder-identified housing outcomes. The top affordable housing outcome identified by stakeholders outside of Santa Clara County was more affordable rental housing (64%), followed by funding for community land trusts (47%), better distribution of affordable housing (43%), fair housing resources (43%), supportive housing for addiction recovery (43%), more affordable homeownership (42%), and housing for residents with a criminal record (42%). Residents also selected more affordable rental housing most frequently.

Figure B-59. Top Housing Outcomes, Stakeholders



Note: n = 77.

Stakeholder-identified community development outcomes. Nonresident stakeholders selected increased access to mental healthcare services most frequently as a community development outcome (47%) followed by increased access to addiction treatment services (40%), additional and/or higher quality childcare centers (38%), counseling for landlord-tenant issues (35%), new/improved community centers (34%), and more recreational opportunities for youth/special populations (34%). Increased access to mental healthcare services was also prioritized by residents.

Figure B-60. Top Community Development Outcomes, Stakeholders



Note: n = 77.

Stakeholder-identified economic development outcomes. Non-

resident stakeholders identified more opportunities for small or start-up businesses as their top economic development outcome (51%) followed by improved transportation to areas with job opportunities (49%), center for seasonal and day laborers (38%), job training programs (29%), and revitalization of neighborhood businesses/commercial areas (29%). Other responses included:

- "More bus routes near affordable housing developments."
- "Remove restrictions on street vending and food trucks. This creates more individual and small business opportunity while bringing vitality to neighborhoods."
- *"Work closely with Santa Clara County neighborhood business associations in identified low income communities to revitalize businesses in those areas, plus include start-up funds for new business opportunities."*



Figure B-61. Top Economic Development Outcomes, Stakeholders

Note: n = 77.

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

Access to resources. Stakeholders rated resource access from 1 (resource does not exist) to 10 (resource is easy to access). The figures on the next two pages display average ratings. The resources receiving the lowest average ratings, and therefore regarded as the most sparse and difficult to access, were transportation services targeted to homeless, law enforcement to help low income individuals, childcare and education services targeted to

homeless, mortgage assistance, and transportation of low income families in general. The resources with the highest average ratings, and therefore rated easiest to access, were general outreach for unhoused, counseling services for veterans, advocacy for people experiencing homelessness, advocacy for homeless at-risk youth, and counseling services for homeless at-risk youth.

Figure B-62. Average Rating of Resource Access, Stakeholders



Note: n = 162.

Figure B-63. Rating of Resource Access, Stakeholders



Note: n = 162.