

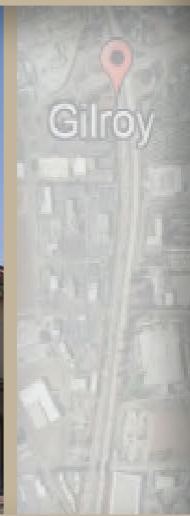


City of Gilroy

2020-2025 Consolidated Plan

2020-2021 Annual Action Plan

June 2020



Prepared by



Adopted by the City of Gilroy City Council on July 1, 2020

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EXECUTIVE SUMMARY

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

1. Introduction

The City of Gilroy combines its annual Community Development Block Grant (CDBG) entitlement grant with local Housing Trust Fund (HTF) dollars to maximize its ability to address high priority housing and social service needs within the community. The Gilroy HTF is a local fund and does not include any state or federal monies. The HTF was established to assist with affordable housing opportunities, such as first-time homebuyer loans and below market rate (BMR) homes. In addition, the City is always looking for and open to partnerships that encourage the creation or preservation of affordable housing units.

The CDBG Entitlement Program provides formula funding to cities and counties to address community development needs. Seventy percent of gross funding must be used to serve low- to moderate-income households. Eligible activities must meet one of the national objectives for the program:

- Benefit low- and moderate-income persons.
- Prevention or elimination of slums or blight.
- Address community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community for which other funding is not available.

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

The Consolidated Plan serves the following three functions:

- Be a planning document for the City of Gilroy which builds on a participatory process.
- Serve as the application for federal funds under HUD's CDBG formula grant program.
- Offer a strategy in carrying out CDBG programs.

The Consolidated Plan consists of three primary sections:

- Community engagement process and feedback.
- Community needs assessment and market analysis.
- Strategic plan.

The Consolidated Plan also includes required HUD and Census data, which are provided in the tables. The community engagement section describes how the City of Gilroy complies with HUD's requirements for public involvement in the process that determines how federal funds will be used.

The Needs Assessment section analyzes data from the US Census Bureau and feedback from the community engagement process to assess the City's affordable housing, social services, and community development characteristics to create a data-driven outcome of determining the City's priority needs and primary goals. Through data collection, community engagement, and analysis presented in this Consolidated Plan, the housing and community development needs of the City's most vulnerable populations, including low-to moderate-income (LMI) households, assessment of the City's affordable housing stock, needs of homeless persons and those at imminent risk of homelessness, non-homeless

special needs populations, along with the City's non-housing community development needs, can be understood and form a clear outline of priority needs.

As explained in further detail in the Needs Assessment section, the priority populations in Gilroy are as follows:

- Extremely low and low-income households
- Hispanic households
- Homeless populations

The needs of these populations are assessed against the availability and accessibility of public services and programs, community assets, facilities, and infrastructure, and informed by needs and priorities expressed through the community engagement process. Needs include:

- Employment training services
- Housing for elderly residents and persons with disabilities
- Public improvements to commercial and industrial sites
- Emergency housing assistance to prevent homelessness, such as rental assistance
- Addressing the lack of housing diversity and options
- Attracting higher paying jobs to the City so people can work where they live, rather than spending time commuting
- Additional shelter space for homeless persons

3. Evaluation of past performance

During the last five-year Consolidated Plan period, the City of Gilroy had several priorities to maintain and revitalize the neighborhood within the Neighborhood Revitalization Strategy Area (CDBG target area) of the City. The CDBG target area is within census tracts 5126.03, 5126.04, and 5126.06 (see **Map 1**).

Prior to the award of public service and housing rehabilitation funds, the City created the Community and Neighborhood Revitalization Committee (CNRC) to aid in the rating and review process of applications submitted by nonprofit agencies for CDBG and HTF grants. At the start of 2020, the CNRC was replaced by the Housing and Neighborhood Revitalization Committee (HNRC), which will continue the rating and review process previously conducted by the CNRC.

Over the course of the 2015-2020 five-year Consolidated Plan, the City's goals included:

1. providing technical assistance to developers producing affordable rental housing
2. overseeing the Housing Element implementation
3. providing affordable homeownership opportunities
 - a. supporting efforts such as the Residential Development Ordinance Exemption Procedure, which requires market-rate developers to also build below market-rate housing within certain zoning districts
4. providing homebuyer education programs
5. providing housing rehabilitation funds to low-income homeowners

- a. The Rebuilding Home Repair program and Rehabilitation and Accessibility Modification program aim to address health/safety issues, code corrections and accessibility issues, with preference given to eligible households in the CDBG target area
6. providing housing for the homeless; the City will support the efforts of developers of transitional and supportive housing facilities through technical assistance, as well as their applications for state and federal funding. The City will utilize any HOME funds for which they qualify, for this purpose.
7. funding housing, services, supportive services, and basic needs for homeless persons
8. providing emergency rental assistance to prevent homelessness
9. supporting job training programs for homeless persons
10. supporting of basic need services for special needs populations and LMI households – fund social service organizations
11. supporting services for special needs populations and homeless
12. supporting youth activities
13. supporting code enforcement services to eliminate blight in the neighborhood revitalization strategy area
14. funding landlord/tenant mediation
15. supporting capital improvements in the CDBG target area
16. mitigating lead-based paint hazards
17. promoting fair housing choice
18. conducting fair housing zoning
19. conducting analysis of impediments
20. conducting workforce development
21. conducting small business development
22. conducting neighborhood revitalization strategy

Below are the accomplishments during the 2015-2020 five-year Consolidated Plan period.

Affordable Housing

- Goal 1 - During the 2015-16 program year, Gilroy staff worked with KB homes to facilitate the sale of BMR units at its Oak Place development.
- Goal 5 – 50 low-income homeowners received rehabilitation services to their home for health and safety issues. These health and safety issues, if unaddressed, could have led to their homes becoming unhealthy and uninhabitable. This goal was exceeded by 10 households (125 percent).

Homelessness

- Funding was provided from both CDBG and the City's local HTF to the Gilroy Compassion Center to assist the following individuals:
 - Goal 8 - 686 persons received emergency rental assistance to prevent homelessness.
 - Goal 11 - 308 persons received supportive services.
 - Goal 9 - 15 persons received job training.
 - Goal 10 - 826 homeless and non-homeless persons with special needs received basic need services.

- Goal 7 - 511 persons received additional services.

Special Needs Households

- Goal 11 - 103 domestic violence survivors and their children received emergency shelter and supportive services.
- Goal 11 - 107 youth received free swim lessons through the City's Aquatics Program, allowing them to learn water safety following the American Red Cross curriculum.

Non-housing Community Development

- Goal 13 - 187 foreclosed properties were maintained through the Housing Code Enforcement Enforcement/Foreclosed Property Care program in the NRSA area, which aims to curb deterioration. This exceeded the goal of 100 properties (187 percent).
- Goal 17 - 117 residents received services regarding fair housing choice.
- Goal 18 - 1,049 residents received landlord/tenant mediation services.
- Goal 20 - 124 residents participated in workforce development.
- Goal 12 - 822 youth received services at the youth center program.
- Goal 16 - sidewalk gaps were repaired, and curb ramp improvement project was completed.
- Goal 20 – the workforce development program was funded.
- Goal 22 - trailway improvements were made at Las Animas Park.
- Goal 22 - park enhancements were completed at San Ysidro Park, including a new internal pathway and new LED lighting to improve safety in and around the park.

Fair Housing

Goal 17 - 59 persons received fair housing services to increase fair housing choice.

4. Summary of citizen participation process and consultation process

The City participated in a collaborative; countywide public engagement effort guided by the County of Santa Clara Community Engagement Plan. Robust community engagement was achieved through engaging a diverse group of stakeholders to identify priorities, concerns, and values. The feedback received through the community engagement process supported the development of this plan, including defining housing and community development needs, priorities, goals, and strategies to stipulate how funding will be allocated. Targeted outreach was provided to youth, elderly, racial/ethnic groups, residents and property owners, and business owners across the County. The City and County collaborated with existing stakeholders to leverage their contacts to ensure a broad depth of participation from these priority groups.

The City and County offered a variety of engagement opportunities including small group meetings, an online survey, pop-up events, and regional community meetings.

Community engagement opportunities were announced through Twitter, Facebook, and Instagram posts, and email.

The following opportunities for participation and comment were offered throughout Santa Clara County through the Consolidated Plan Process:

- **Regional Community Engagement Public Meetings:** Regional walk-in meetings were held at four different locations across the County (Morgan Hill, Cupertino, Palo Alto, and San Jose). Interactive engagement stations created opportunities to share personal stories, suggest ideas for strengthening neighborhoods, prioritize community needs, and review Consolidated Plan data and maps.
- **City-hosted Community Meetings:** Similar in format to the regional meetings, Gilroy hosted a community meeting to receive feedback specific to the City.
- **Stakeholder Focus Groups:** Focus groups with six to ten attendees from target populations, including persons with disabilities, racial/ethnic groups, elderly, low-income families, and other targeted populations as discovered through preliminary data research.
- **Pop-Up Events:** Structured for short interactions, the pop-up events usually took the form of a booth at an event to allow access with a specific stakeholder group. Feedback from pop-up events was typically collected through interactive exercises (dot votes, etc.) or verbal responses to big picture questions.
- **City Council and Board of Supervisor Meetings:** Announcements or workshops were added to the agenda of regularly scheduled public meetings and hearings, including City Council meetings or the Board of Supervisors meeting.
- **Online Feedback Collection (Survey and Form):** To broadly access a large number of geographically distributed stakeholders, an online survey was prepared to efficiently obtain feedback for this plan. The survey included specific and open-ended questions about the public review draft and provided an opportunity to leave additional, relevant comments. The survey was announced through City media outlets and was also disseminated through key community liaisons or stakeholders with access to resident and community groups, business owners, interest groups, etc.

A detailed summary of community engagement, including participation, methods, and feedback, can be found in sections PR-10 (Consultations) and PR-15 (Citizen Participation) of this Consolidated Plan.

5. Summary of public comments

See above regarding specific community engagement efforts used to collect public comments. Each group discussed priorities and needs for the City as well as ideas and recommendations (solutions) to help solve some of the City's more pressing concerns. This section summarizes the efforts of the community to be heard regarding this five-year plan. These comments can also be found through various sections of the Consolidated Plan.

Target Areas

- East Gilroy and Glenview neighborhoods
- Downtown Gilroy, 1st to 10th Streets on Monterey Boulevard

Affordable Housing

Top priorities

- add units of affordable housing through housing rehabilitation and new housing construction
- address the lack of housing diversity and options
- convert larger dwellings to multiple units
- allocate City lands for housing developments
- support rehabilitation for healthier homes (free of mold, lead, etc.)

Needs

- expand affordable rental housing inventory
- increase healthy homes (free of mold, lead, etc.)
- create less expensive starter homes
- create diversity of housing types, i.e., variety of sizes and income levels, particularly for extremely low- and very low-income and special needs populations
- provide more homeownership opportunities
- develop both affordable and market-rate housing
- resolve land issues, so developments can be built
- transitional housing to permanent housing gap reduced
- amend zoning code to allow for housing alternatives
- develop more middle-income housing, something between apartments and luxury homes

Solutions

- increase accessory dwelling units for special needs populations, particularly people with disabilities
- create affordable housing zoning
- create grant or loan programs for property maintenance
- City works with developers to target specific lands
- increase funding for rental subsidy programs
- City connects with rent affordability resources such as grants and loans
- collaborate with other organizations to reach solutions
- build more housing for the “missing middle,” housing for middle income, between apartments and luxury homes
- change zoning laws to allow tiny homes, particularly for agricultural workers and transitioning youth

Homelessness

Top priorities

- create more emergency solutions, including transitional housing
- create homelessness prevention programs including education and job/housing placement
- add more shelter space
- improve interim housing and services options
- add funding for staff salaries
- create permanent housing
- create job training programs for people who are homeless

Needs

- increase in permanent supportive housing
- support for transitioning homeless, i.e., financial, medical, and social

- support is needed for those at risk of homelessness due to high cost of living; e.g., college students, former homeless, those who cannot afford to live alone, and those with a criminal history. Once this population loses their current housing, it is very difficult to find a new housing unit
- decrease family displacement
- create an inclusive Anti-Homeless Strategy, particularly including special needs populations
- increase social service entities to handle homelessness issues
- more provider staff – high turnover rates within provider agencies
- additional County resources – resources are strained
- increase communication between CoC, County, and service providers
- let homeless know what services are available
- have a less complex system to house the homeless within the County
- no food in certain areas of the County
- more housing units for transitional housing, permanent supportive housing, rapid re-housing programs

Solutions

- create viable alternative temporary housing options for homeless, e.g., tiny homes
- create a resource navigation center for all social service agencies to use
- provide appropriate training for intake staff (navigators) that includes a variety of individual needs
- increase communication on needs, gaps, and accomplishments
- create nutrition programs, cooking instruction, and food delivery assistance where homeless exist
- provide safe parking areas for unsheltered homeless populations with vehicles and RVs
- develop a comprehensive wrap-around services program for a variety of social service organizations to use
- increase the number of shelters in the City
- greater communication and integration of social service entities
- update County resource guides and websites that point to the right agency – the resources could be listed by “need” and include contact with address and email
- prepare a list of the probable food desert areas and collaborate with service entities that can provide routine nutrition and food delivery service
- create and/or expand food storage spaces
- work with local grocers to create secondary outlets in designated food deserts
- provide food subsidies to individuals with chronic health issues, particularly those at risk (drug/alcohol/chronic health conditions) and those under 60 where other organizations cannot provide services
- increase transitional housing, rapid re-housing units, and services
- create program for those at imminent risk of homelessness – serve residents that can no longer afford to remain in their homes (due to rising housing bills, rents or property taxes, or when residents are forced out due to causes such as eminent domain, lease non-renewals, and or mandatory evictions to make way for new development)

- County and its cities should create displacement policies when new (re)development is occurring
- create County-driven transitional housing programs and services, and rainy-day funds for LMI households (most LMI families are at risk for homelessness).

Special Needs Households

Top priorities

- increase programs for housing rehab and housing maintenance to keep residents in their homes
- create services for special needs populations – particularly single-income families, elderly, persons with disabilities, and homeless youth
- improve health and safety – particularly mental health options for low-income families
- create affordable housing that includes supportive services for special needs populations
- improve assistance programs for persons with disabilities

Needs

- housing for special needs individuals (i.e., elderly, persons w/disabilities)
- an increase in services for victims of domestic violence
- services for immigrants new to the City, particularly housing assistance
- employment services for special needs populations
- decrease language barriers
- more elderly (aging) services
- services to help the increase of at-risk youth
- aid persons with disabilities in finding housing

Solutions

- create subsidies or prevention programs for families at risk of displacement
- increase earning capacity of the LMI City residents
- stabilize rent costs
- increase funding for more training for counseling and referral personnel
- increase funding for services for victims of domestic violence
- services that help families with credit establishment and rental history for housing placement
- provide community ESL courses
- establish funding assistance for elderly care and housing
- provide traveling classes that engage elderly persons in technology
- create nutrition programs and food delivery assistance to homebound elderly persons
- housing and employment assistance for foster care youth who age out of system
- create housing units for elderly/disabled by providing elevators, at-grade front entrances or first floor bedrooms, and housing units with ADA-accessible kitchens and bathrooms
- provide separate emergency shelter space for transition age youth

- create safe spaces for foster youth

Non-Housing Community Development

Top Priorities

- revitalize older City infrastructure, particularly accessibility for elderly persons and persons with disabilities
- create higher paying jobs in the City so residents can work where they live
- create and maintain enough youth centers and services in the City
- create and maintain enough mental health care facilities and services in the City
- create and maintain enough homeless facilities and services (temporary housing and emergency shelters)
- create and maintain enough healthcare facilities
- create and maintain enough education facilities
- create and maintain enough facilities and services for children who are abused, abandoned and/or neglected
- employment training services
- veteran services
- crime awareness/prevention services
- neighborhood cleanups (trash, graffiti, etc.)
- street improvements
- cleanup of contaminated sites

Needs

- recreation and open spaces
- more accessible neighborhoods
- clarification on fair housing laws
- downtown renovation
- creeks and trails cleanup
- streets to be repaired
- infrastructure to be built along with new housing and businesses, i.e., proper streets, stop signs, lighting
- alley cleanup and pavement repair

Solutions

- private sector funding for City or service programs
- subsidized auto repair and medical services
- job training for young farmers, i.e., education and support for new ag technologies
- create or revitalize neighborhoods with new housing and needed amenities including parks, lighting, and good infrastructure

- particularly on the east side – a dog park and water feature were promised
- update city accessibility – wheelchair ramps, bathrooms, curbing, sidewalks, handrails
- hire Project Sentinel to hold a public forum on fair housing
- designated campground or tiny home village for the homeless
- drop-in care center for persons with dementia
- enforcement of vagrancy and littering laws
- hire additional public safety personnel
- enforce City traffic laws

Broadband Needs

Top Priorities

- bring more access to the City; only one trunk line exists, so if there is a shutdown, the whole City goes out
- technology education for elderly persons

Needs

- more options other than Spectrum
- high speed/affordable access
- more competitive prices
- internet in more rural areas, for those that live on larger lots
- better cell phone coverage; many are doing away with landlines and cell coverage is slow
- high speed access for all

Solutions

- introduction of more providers
- add more towers
- add more satellites
- add fiber
- add the infrastructure needed
- expand to urban areas
- faster internet for rural areas
- City facilities should provide free internet access
- free internet access throughout the City
- build new affordable housing wired for low-cost Wi-Fi, particularly the elderly
- fund computer hardware and software upgrades in schools

Hazard Mitigation

Top Priorities

- flood and fire insurance assistance for people cannot afford it due to a past crisis
- campgrounds for displacement assistance
- creating City policies around emergency/natural disaster preparedness
- identify where vulnerabilities in the community or neighborhood exist, so they can be assisted first
 - determine specific needs – mobile homes parks are particularly at risk
 - basic needs such as food and water will need to be provided
 - interpreters will need to be provided, particularly Spanish
- engage in post-disaster planning, particularly for family displacement, housing, food and health needs; create places to park vehicles owned by displaced families
- engage in outreach to the community to hold preparedness classes, particularly to vulnerable households

Needs

- create services to replace household basics

Solutions

- create a rapid emergency grant program that fills the gap between government aid and insurance for LMI households
- create programs to rehabilitate properties that experience frequent damage from disasters
- create programs that fund LMI homeowners' rebuilding projects
- create more County-driven emergency management employment opportunities and positions

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

The City did not receive any public comments that were not accepted. The City attempted to incorporate feedback received from outreach efforts throughout the Consolidated Plan.

7. Summary

This 2020-2025 CDBG Consolidated Plan combines demographic data, community engagement responses, community stakeholder involvement, consideration of countywide goals and policies, and City staff's coordination and communication with community entities and resources. The plan uses each of these factors to accurately develop a list of the City's needs and priorities, particularly regarding the most vulnerable of populations and locations. Additionally, the Consolidated Plan is used to meticulously depict the most effective strategic approaches to the allocation of CDBG funds for the next five years.

During the 2020-2025 time frame, this plan will guide the City toward swift, yet appropriate allocations of its CDBG funds. These funds will focus on developing safe and healthy neighborhoods by providing decent housing, a suitable living environment, and expanding economic opportunities for persons of low and moderate incomes through improvement of public spaces, prevention and elimination of dilapidated conditions, and increased access to public facilities and social/community services in the City.

THE PROCESS

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

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

The City of Gilroy Community Development Department is the agency responsible for preparing the Consolidated Plan and administering the City’s Community Development Block Grant (CDBG), as shown in **Table 1**.

Agency Role	Name	Department/Agency
CDBG Administrator	City of Gilroy	Community Development Department

Table 1 – Responsible Agencies

Narrative

Lead and Responsible Agency

The City of Gilroy (City) is the lead and responsible agency for the United States Department of Housing and Urban Development’s (HUD) entitlement programs in Gilroy. The Housing Division (HD), a division of the City’s Community Development Department, is responsible for administering the City’s CDBG program.

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

The Consolidated Plan helps local jurisdictions 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 Consolidated Plan process for 2020-2025, 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; seven entitlement jurisdictions of the Cities of Gilroy, Cupertino, Mountain View, Palo Alto, Sunnyvale, San Jose, 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.

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

The Consolidated Plan outreach effort is a regional collaborative effort between the County of Santa Clara and seven entitlement jurisdiction cities. The County hired Michael Baker International, in partnership with Circlepoint, to assist them in their community engagement efforts. Community engagement is key for helping the County and cities to identify needs, priorities, goals, strategies, and activities for future housing and community development activities over the period of the five-year regional plan. Engagement activities included a community survey, public outreach, stakeholder consultations (or meetings), focus groups, and pop-up events.

As a part of the stakeholder consultation process, the City consulted with a variety of stakeholders, including City departments, human service agencies, local and regional community-based organizations, housing providers and advocates, and the Santa Clara County Housing Authority (SCCHA). Social service providers were also consulted, including those that provide services to the elderly, persons with disabilities, homeless persons, and other lower-income individuals and at-risk populations.

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)).

The City works in coordination with many agencies, boards, and governmental entities with the intent of enhancing access to services, learning best practices of activities that would aid the City in developing strategies to meet established goals of providing decent and affordable housing, providing a suitable living environment, and expanding economic opportunities. Additionally, the City brings its knowledge and experience as a designee of the Neighborhood Revitalization Strategy Area program to said coordinated activities. The City’s participation includes:

- **CDBG/Housing Regional Coordinators Meetings** – City staff and staff from the other CDBG entitlement cities in Santa Clara County, the County of Santa Clara Office of Supportive Housing, and the SCCHA participate.
 - These meetings discuss data resources and strive to coordinate requests for information to both public and private countywide agencies.
 - HUD staff meets with this group to clarify issues and assist in providing ongoing programmatic technical information.
 - The email listserv for this group enables members to share information and provide technical assistance to one another, thus promoting and creating an environment of cooperation and understanding of differing needs, concerns, and issues among the group. This expansion of knowledge of regional issues and sharing of information benefits each individual jurisdiction represented in the group.
- **South County Collaborative** – Partners with the collaborative, which consists of providers of services to low-income and special needs residents of Gilroy, San Martin, and Morgan Hill.
 - The collaborative is a nonprofit organization and is able to apply for funding benefitting the communities it serves.
 - Collaborative members share information through an active listserv and receive notices of public comment periods on the Annual Action Plans and Consolidated Annual Performance and Evaluation Reports.

- **Gilroy Police Department** – Attends meetings hosted monthly that include representatives from the County of Santa Clara, staff from various nonprofit agencies, health workers, the Santa Clara Valley Water District, and faith-based organizations, as well as individual volunteers.
 - The focus is on identifying resources and sharing specific information about homeless individuals who have been identified by the police and outreach workers as being ready to get off the streets or who are in particularly dire need.
 - The sharing of information and resources also has as a goal of conserving resources such as police time spent in rearresting the same homeless person multiple times.
- **Measure A Bond Board** – Attends board meetings for Measure A, which was passed by voters in 2016. Measure A is an affordable housing bond that will provide nearly a billion dollars over ten years to support affordable housing throughout the county.
- **Continuum of Care (CoC) Participation** – Meets monthly with a group comprising governmental agencies, homeless service and shelter providers, homeless persons, housing advocates, affordable housing developers, and various private parties, including businesses and foundations, to identify gaps in homeless services, establish funding priorities, and pursue a systematic approach to addressing homelessness.
 - A Community Plan Implementation Team, which includes members of the CoC and other community stakeholders, meets quarterly to evaluate progress toward the Community's Plan to End Homelessness.
 - During the development of its Consolidated and Annual Plans and as a general practice, the City coordinated with a variety of housing agencies, 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 of Gilroy and the County of Santa Clara.

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 City and County. City staff attends monthly meetings. The Santa Clara County CoC is a group comprising stakeholders throughout the County, including governmental agencies, homeless service and shelter providers, homeless persons, housing advocates, affordable housing developers, and various private parties, including businesses and foundations.

The CoC is governed by the CoC Board, which takes a systems-change approach to preventing and ending homelessness. This CoC Board is composed 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 bylaws 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 homeless persons 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 now in the process of updating a new plan for the next five years and the City plans to participate in these efforts.

Also, during the development of this Consolidated Plan, the City consulted both the CoC and County Office of Supportive Housing for their expertise and experience in identifying community needs.

Service providers and organizations that provide services to homeless persons and persons at risk of homelessness were also contacted by the City to attend the Consolidated and Annual Action Plan engagement meetings. This included Destination: Home, the policy group that works on homelessness prevention and strategies to end homelessness; Eden Housing, a homeless service provider that provides permanent supportive housing in the City; and City of Gilroy Recreation Department, which provides swimming lessons to low-income households.

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 homeless persons. The latest count and survey were conducted in January 2019. The data from the PIT count is used to plan, fund, and implement actions for reducing chronic homelessness and circumstances that bring about homelessness.

The Santa Clara County Continuum of Care takes the role of Homeless Management Information System (HMIS) administration. The County, and its consultant Bitfocus, work jointly to operate and oversee HMIS. Both software and HMIS system administration are now provided by Bitfocus. Funding for HMIS in Santa Clara County comes from HUD, the County of Santa Clara, and the City of San Jose. The County's HMIS is used by many city service providers across the region to record information and report outcomes. The software meets and exceeds HUD's requirements for the implementation and compliance of HMIS Standards. The project has a rich array of service provider participation and is utilized to capture information and report on special programming, such as Housing 1000, the County VTA free bus pass program, and prevention service delivery.

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

1	Agency/Group/Organization	Boys & Girls Club
	Agency/Group/Organization Type	Children and Youth Services
	What section of the Plan was addressed by Consultation?	Needs Assessment and Strategic Plan
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency attended the Santa Clara focus group meeting on 11/7/19. The agency's top priority is improved coordination of youth and education programs.
2	Agency/Group/Organization	Healthier Kids Foundation
	Agency/Group/Organization Type	Children and Youth Services
	What section of the Plan was addressed by Consultation?	Needs Assessment and Strategic Plan
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency attended the Santa Clara focus group meeting on 11/7/19. The agency identified that the lack of financial support efforts is the most pressing housing problem.
3	Agency/Group/Organization	Bill Wilson Center
	Agency/Group/Organization Type	Children and Youth Services Family Services
	What section of the Plan was addressed by Consultation?	Needs Assessment and Strategic Plan

	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency attended the Santa Clara focus group meeting on 11/7/19 as well as community meetings on 11/4/19 in Morgan Hill and 11/20/19 in San Jose. The agency identified mental health services for low-income communities as a high priority.
4	Agency/Group/Organization	Community Services Agency
	Agency/Group/Organization Type	Senior Services Community / Family Services and Organizations Cultural Organizations
	What section of the Plan was addressed by Consultation?	Needs Assessment and Strategic Plan
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency attended the stakeholder consultation conference call meeting on 11/15/19. The agency identified a need for diverse types of affordable housing and improved transportation.
5	Agency/Group/Organization	San Jose Conservation Corps Charter
	Agency/Group/Organization Type	Education Services
	What section of the Plan was addressed by Consultation?	Needs Assessment and Strategic Plan
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency attended the Gilroy focus group meeting on 11/18/19. The agency provided insight into solutions for homelessness, such as transitional housing, zoning changes, and tiny homes.
6	Agency/Group/Organization	CommUniverCity San Jose
	Agency/Group/Organization Type	Education Services
	What section of the Plan was addressed by Consultation?	Needs Assessment and Strategic Plan
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency attended the stakeholder consultation conference call meeting on 11/25/19. The agency attended a regional forum meeting in San Jose on 11/20/19. The agency identified children's education and care as a priority need.
7	Agency/Group/Organization	Health Trust
	Agency/Group/Organization Type	Health Services, HIV/AIDs Services, Disabled Services
	What section of the Plan was addressed by Consultation?	Needs Assessment and Strategic Plan
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency attended the stakeholder consultation meeting on 11/21/19. The agency identified flexibility in funding mechanisms as a need to make affordable housing more attractive to developers.
8	Agency/Group/Organization	Rebuilding Together (Silicon Valley)
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Needs Assessment and Strategic Plan
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency attended the stakeholder consultation conference call meeting on 11/21/19.

		The agency identified funding for home rehabilitations as a high priority over the next five years.
9	Agency/Group/Organization	Servant Partners
	Agency/Group/Organization Type	Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Needs Assessment and Strategic Plan
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency attended the community meeting on 11/13/19 at the Hillview library. The City will continue to consider Servant Partners as a resource in addressing the City's needs.
10	Agency/Group/Organization	Senior Adults Legal Assistance (SALA)
	Agency/Group/Organization Type	Fair Housing and Legal
	What section of the Plan was addressed by Consultation?	Needs Assessment and Strategic Plan
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency attended the Palo Alto public engagement meeting on 11/17/19; the San Jose public engagement meeting on 11/19/19; and the regional forum meetings on 11/4/19 in Morgan Hill and 11/7/19 in Palo Alto. The City will continue to consider SALA as a resource in addressing seniors' needs.
11	Agency/Group/Organization	HomeFirst
	Agency/Group/Organization Type	Homeless Services
	What section of the Plan was addressed by Consultation?	Needs Assessment and Strategic Plan
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency attended the regional forum meeting in Morgan Hill on 11/4/19. The City will continue to consider HomeFirst as a resource in addressing homeless needs.
12	Agency/Group/Organization	Rebuilding Together
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Needs Assessment and Strategic Plan
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency attended the San Jose Regional forum meeting on 11/20/19. The City will continue to consider Rebuilding Together as a resource in addressing rehabilitation needs.
13	Agency/Group/Organization	Heart of the Valley
	Agency/Group/Organization Type	Senior Services
	What section of the Plan was addressed by Consultation?	Needs Assessment and Strategic Plan
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted through interview questions covering a range of issues such as community needs, areas in need of neighborhood revitalization, housing needs, low-moderate income vulnerabilities, and CDBG and HOME funding priorities. The agency provided emailed feedback.
14	Agency/Group/Organization	Santa Clara County Office of Supportive Housing
	Agency/Group/Organization Type	County Government and Continuum of Care

	What section of the Plan was addressed by Consultation?	Needs Assessment and Strategic Plan
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency attended the regional forum meeting in Morgan Hill on 11/4/19. The City will continue to consider the Office of Supportive Housing as a resource in addressing homeless needs.
15	Agency/Group/Organization	Santa Clara County Department of Planning and Development
	Agency/Group/Organization Type	County Government
	What section of the Plan was addressed by Consultation?	Needs Assessment and Strategic Plan
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency attended the regional forum meeting in Morgan Hill on 11/4/19. The City will continue to consider the County Department of Planning and Development as a partner in addressing the needs of the City.
16	Agency/Group/Organization	City of Cupertino
	Agency/Group/Organization Type	Local Government
	What section of the Plan was addressed by Consultation?	Needs Assessment and Strategic Plan
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency attended a regional forum meeting and provided feedback. The City will continue to consider the City of Cupertino as a partner in addressing the needs of the County.
17	Agency/Group/Organization	City of Mountain View
	Agency/Group/Organization Type	Local Government
	What section of the Plan was addressed by Consultation?	Needs Assessment and Strategic Plan
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency attended the regional forum meeting in Palo Alto on 11/7/19. The City will continue to consider the City of Mountain View as a partner in addressing the needs of the County.
18	Agency/Group/Organization	City of Palo Alto
	Agency/Group/Organization Type	Local Government
	What section of the Plan was addressed by Consultation?	Needs Assessment and Strategic Plan
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency attended the regional forum meeting in Palo Alto on 11/7/19 and provided emailed feedback. The City will continue to consider the City of Palo Alto as a partner in addressing the needs of the County.
19	Agency/Group/Organization	City of Gilroy Recreation Department
	Agency/Group/Organization Type	Local Government
	What section of the Plan was addressed by Consultation?	Needs Assessment and Strategic Plan
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted and provided emailed feedback. The agency provided feedback into problems faced by the residents of the City of Gilroy.
20	Agency/Group/Organization	City of San Jose
	Agency/Group/Organization Type	Local Government
	What section of the Plan was addressed by Consultation?	Needs Assessment and Strategic Plan
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of San Jose was contacted for consultation.

		The City will continue to consider the City of San Jose as a partner in addressing the needs of the County.
21	Agency/Group/Organization	City of Santa Clara
	Agency/Group/Organization Type	Local Government
	What section of the Plan was addressed by Consultation?	Needs Assessment and Strategic Plan
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Santa Clara was contacted for consultation. The City will continue to consider the City of Santa Clara as a partner in addressing the needs of the County.
22	Agency/Group/Organization	City of Morgan Hill
	Agency/Group/Organization Type	Local Government
	What section of the Plan was addressed by Consultation?	Needs Assessment and Strategic Plan
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency attended the regional forum meeting in Morgan Hill on 11/4/19. The City will continue to consider the City of Morgan Hill as a partner in addressing the needs of the County.
23	Agency/Group/Organization	Vista Center for the Blind and Visually Impaired
	Agency/Group/Organization Type	Disabled
	What section of the Plan was addressed by Consultation?	Needs Assessment and Strategic Plan
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency attended the stakeholder consultation via audio meeting on 12/9/19. The agency identified accessibility to City services and clearer grant application measures as priority needs.
24	Agency/Group/Organization	Destination: Home
	Agency/Group/Organization Type	Homeless Services (strategic initiatives)
	What section of the Plan was addressed by Consultation?	Needs Assessment and Strategic Plan
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency attended the stakeholder consultation via telephone meeting on 11/11/19. The agency identified that building more housing for the extremely low-income population and homelessness prevention are priority needs.
25	Agency/Group/Organization	Community Solutions
	Agency/Group/Organization Type	Domestic Violence
	What section of the Plan was addressed by Consultation?	Needs Assessment and Strategic Plan
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency attended the AFH and Consolidated Plan joint meeting on 12/11/19 at the Gilroy Council Chambers. The City will continue to consider Community Solutions as a resource in addressing the needs of the City.
26	Agency/Group/Organization	St. Mary's Parish
	Agency/Group/Organization Type	Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Needs Assessment and Strategic Plan
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency attended the AFH and Consolidated Plan joint meeting on 12/11/19 at the Gilroy Council Chambers.

		The City will continue to consider St. Mary's Parish as a resource in addressing the needs of the City.
27	Agency/Group/Organization	Housing Advisory Committee (HAC)-Gilroy
	Agency/Group/Organization Type	Local Government community advisory group
	What section of the Plan was addressed by Consultation?	Needs Assessment and Strategic Plan
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency cohosted the AFH and Consolidated Plan joint meeting on 12/11/19 at the Gilroy Council Chambers. This group has now been consolidated with the CNRC into the HNRC, which will continue to serve the community in an advisory role to the Housing Division.
28	Agency/Group/Organization	Community and Neighborhood Revitalization Committee - Gilroy
	Agency/Group/Organization Type	Local Government community advisory group
	What section of the Plan was addressed by Consultation?	Needs Assessment and Strategic Plan
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency cohosted the AFH and Consolidated Plan joint meeting on 12/11/19 at the Gilroy Council Chambers. This group has now been consolidated with the HAC into the HNRC, which will continue to serve the community in an advisory role to the Housing Division.

Table 2 – Agencies, groups, organizations who participated

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 to participate.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care, Community Plan to End Homelessness in Santa Clara County 2015-2020	Continuum of Care Council	Identifies housing inventory count to facilitate the provision of housing services to those experiencing homelessness.
2017 HIV Epidemiology Report County of Santa Clara	Santa Clara County Department of Public Health	Identifies high-risk populations and plans for reducing HIV diagnoses with increased testing and access to PrEP.
Regional Housing Need Plan for the San Francisco Bay Area	Association of Bay Area Governments	Plans for the number of housing units necessary to accommodate the existing and forecasted population.
City of Gilroy General Plan, Housing Element	City of Gilroy	Determines physical conditions of housing that affect habitability. Identifies the number of affordable units that need to be allocated to households with different income levels. Gilroy has areas disproportionately impacted by environmental justice issues, which have been deemed by the US Environmental Protection Agency (EPA) as part of an Equity and

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
		Engagement District. Planning and decision-making community engagement efforts are in process, which will be included in the 2040 Gilroy General Plan.
SCCHA Moving to Work Annual Plan	Santa Clara County Housing Authority	Addresses housing 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(l))

The collaborative implementation of this Consolidated Plan over the course of the next five years begins with the coordinated efforts of multiple public agencies working together to gather feedback and information for both regional and local community needs and priorities. Once needs and priorities are identified, they are incorporated into County- and City-level consolidated plans that form both regional and local strategies for addressing those needs and priorities. The entitlement grantee jurisdictions involved in the collaborative outreach efforts are as follows: City of Cupertino, City of Gilroy, City of Mountain View, City of Palo Alto, City of San Jose, City of Santa Clara, and City of Sunnyvale. Several other government stakeholder agencies were contacted and assisted the City in its efforts to gather feedback.

Furthermore, community outreach to local leaders, stakeholders, and residents is a critical first step in implementing this plan’s desired community changes. By successfully establishing relationships and trust between the government, those providing services or community improvements, and the beneficiaries of these services or improvements, the City and community can move toward a joint vision for what and how to make community improvements. The City along with County and six other entitlement jurisdictions developed a robust community engagement process that involved an online and paper community survey, stakeholder consultations, focus groups, and pop-up events. The agencies, groups, and organizations who participated are listed in **Table 2**. Other local/regional/federal planning efforts can be found in **Table 3**.

In addition, the City attends the Santa Clara County quarterly informational sharing meeting on the CDBG program implementation, which discusses best practices, new developments, and local and federal legislative changes. A HUD representative is also usually in attendance and provides brief federal grants management technical information.

Narrative (optional):

The City, the other entitlement jurisdictions, and the County participated in a joint regional effort to conduct consultations and public outreach. City and County staff, with assistance from consultants, worked to involve housing, social service, and other agencies in the community engagement process, including direct solicitation for these agencies to participate in the community survey, stakeholder meetings, and focus groups.

Stakeholder participants were asked questions and provided feedback on priorities, issues, and solutions in relation to CDBG-eligible activities such as housing, neighborhood revitalization, and low- to moderate-income household issues. They were asked about their top priorities, neighborhood revitalization, housing problems and their solutions, local organization support, families vulnerable to crisis, broadband internet issues, and how the jurisdiction should spend CDBG funding. **Appendix Community Engagement Summary** contains a sample of the consultation questions.

The responses were very helpful for the Needs Assessment and Strategic Plan, to analyze alongside data from the census and HUD, especially for topics pertaining to housing needs, homeless needs, non-homeless special needs and services, and community development needs.

For a more extensive list of agencies and other public entities consulted during the Consolidated Plan process, please see **Table 2**.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

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

Outreach is essential to the City's ability to create an accurate and effective plan, and to allocate resources appropriately. First, the City attempted to reach as many residents as possible within the CDBG target areas and within specific demographics, such as low-income families, disabled persons, elderly persons, and families with minor children. Receiving feedback directly from residents who may potentially receive assistance from grant funds is crucial for the CDBG program's effectiveness. Second, the City reached out to practitioners, agencies, leaders, organizations, and companies who may have the specialized knowledge, experience, resources, and capacity to discuss needs, opportunities, solutions, investments, and how community improvements can be made. Third, the City encouraged all residents to weigh in on community needs and opportunities for improvements through resident participation opportunities.

The City offered several opportunities and various methods for participation and public comment throughout the development of the Consolidated Plan. The following is a summary of the efforts made to broaden resident participation through the Consolidated Plan process. **Table 4, Citizen Participation Outreach**, provides additional detail on the types of outreach conducted and, where applicable, a summary of the comments received.

Regional Needs Survey

This community survey was noticed in the *Mercury News* newspaper on October 29, 2019. The online and paper survey was made available to the public between October 29, 2019, and December 20, 2019. The online survey was provided in three other languages besides English: Spanish, Vietnamese, and Chinese. The data from this survey was useful in obtaining community feedback on local data, housing needs, and community needs. A copy of the survey, along with the final results, can be found at the end of the document under **Appendix Community Engagement Summary**.

Pop-Up Events

Pop-up events are temporary events held in public areas. Pop-up events are useful in providing the public with general information and awareness of the Consolidated Plan process and engaging community members with the community survey. Short dialogue and feedback were also obtained from members of the public.

Four pop-up/tabling events were held throughout the County. Three were held in the following farmer's market locations: Santa Clara, Sunnyvale (two), and Palo Alto. Residents were polled on what was most needed in their community. The dates and locations are listed in more detail in **Table 4**. Flyers announcing community engagement meeting dates and locations were distributed.

Regional Forums

Four regional forums were held in different cities in Santa Clara County. Flyers were posted beforehand to inform the public of the meetings. They were also advertised in the local *Mercury News* newspaper. In order to maximize the attendance and allow more people to attend, they were offered at different locations and times of the day. One meeting was held during the day and the rest were held in the evening and all were accessible by public transit. They were held in the Cities of Morgan Hill, Palo Alto, Cupertino, and San Jose. Additional information on the locations and results are listed in more detail in **Table 2**. Additionally, **Appendix Community Engagement Summary** has a flyer of the public meetings listed.

A total of 37 people attended these forums. Those in attendance included local residents, service providers, and members of the business community. The notes and feedback were helpful in identifying priorities, creating a dialogue with the attendees, and gaining input from stakeholders and the public.

Focus Groups

Two focus groups were held with social service agencies to identify the most pressing community problems, priorities for their clients, and problem areas around the County. These meetings were held in Santa Clara and Gilroy. A total of seven agencies participated. Results of their feedback are provided in more detail in **Appendix Community Engagement Summary**.

Joint Community Meetings on Consolidated Plan Process and Assessment of Fair Housing

Two community meetings were held to seek input on the Consolidated Plan and Assessment of Fair Housing. One was held at the San Jose Hillview Library and the other at Gilroy Council Chambers. They were both held in the evening and accessible by public transit. Additional information on the results are listed in more detail in **Table 4**.

Stakeholder Consultations

A combination of in-person meetings, one-on-one phone conversations, and emails were used as consultations with a variety of service providers to obtain feedback. The feedback was especially helpful in identifying gaps in services, trends in the local community, and needs relating to specific services and populations. The list of agencies that provided feedback is included in **Table 2**. A sample list of questions that were asked during the stakeholder interviews can be found in **Appendix Community Engagement Summary**.

Public Hearings and 30-Day Public Review Period of Draft Consolidated Plan

The City Council held a public hearing on June 15, 2020 to review the draft Consolidated Plan and on July 1, 2020 approved the final Consolidated Plan. The City posted notice of the public hearings and draft Consolidated Plan on May 15, 2020. The 30-day public review period began on May 15, 2020 and ended on June 15, 2020.

Citizen Participation Process Impact on Goal Setting

Comments and feedback obtained from the resident participation process are very useful in goal setting and strategic planning as they relate to the Consolidated Plan. For example, the comments received from stakeholders provided feedback for the Needs Assessment in the Consolidated Plan especially in sections concerning special needs populations and non-housing community development. The results from the survey and comments provided by the public also helped identify high areas of concern among the community especially as related to local data, housing, public services, and community development needs. The feedback was especially helpful in assessing the priority needs and goal setting for the Strategic Plan section of the Consolidated Plan. The responses obtained from community engagement were also helpful in providing more insight into barriers to affordable housing, priority needs, and areas needing the most neighborhood revitalization.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response / attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Regional Forums	Non-targeted/ Broad community residents, service providers, business owners or housing professionals.	A total of 37 people attended four forums held on the following dates: 11/4/19, 11/7/19, 11/12/19, and 11/20/19.	Participants of the regional forums identified the County's top priorities over the next five years, including transit accessibility, housing maintenance, and services for elderly residents. They also identified the most common housing problems, including housing affordability and homelessness. For additional details see Appendix Community Engagement Summary.	All comments were accepted.	See Appendix Community Engagement Summary
2	Survey	Broad community outreach to members of the public and interested stakeholders.	A total of 1,950 Regional Needs Surveys were collected during the open period, 512 of which were collected for Gilroy. The online survey was available in English, Spanish, Vietnamese, and Chinese.	The survey results identified that the creation of affordable housing, jobs, and community services were the County's greatest needs. Results also identified increased housing affordability, housing for special needs individuals, and healthy homes as the most pressing housing needs.	All comments were accepted.	See Appendix Community Engagement Summary
3	Focus Groups	Service providers, business owners or housing professionals.	A total of 7 people from various agencies attended two meetings held on the following dates: 11/07/19 and 11/18/19.	Participants identified the most pressing community problems to be lack of housing types, transitional housing, zoning regulations friendly to affordable housing, mental health services, career development training for youth, and gentrification. They also identified the high cost of housing, lack of coordination between resource agencies, and unclear fair housing rules as a concern. Participants stated that the following areas should be targeted for improvement: Downtown Gilroy, El Camino Real, Morgan Hills, and transit hubs all around the County.	All comments were accepted.	See Appendix Community Engagement Summary

Sort Order	Mode of Outreach	Target of Outreach	Summary of response / attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
4	Community Meetings (joint Consolidated Plan and Affirmative Fair Housing)	Non-targeted/ Broad community residents, service providers, business owners or housing professionals.	A total of 53 people attended the two joint meetings. They were held on these dates: 11/13/19 and 12/11/19.	Please see summary in final Analysis of Impediments report.	All comments were accepted.	https://www.sccgov.org/sites/osh/HousingandCommunityDevelopment/UrbanCountyProgram/Pages/home.aspx
5	Pop-Up Events	Non-targeted/ Broad community	Four pop-up events were held on these dates: 10/19/2019, 10/26/2019, 11/3/2019, and 11/21/2019. A total of 108 flyers were distributed. A total of 220 attendees were approached for feedback. A total of 3 surveys were completed at the event.	See ES-05	All comments were accepted.	https://www.sccgov.org/sites/osh/HousingandCommunityDevelopment/UrbanCountyProgram/Pages/home.aspx
6	Website	Broad Santa Clara County residents, and workers with computer and internet access	Announcements posted to the websites of the entitlement jurisdictions to promote regional survey links (English and Spanish) and regional/community forums.	See ES-05	All comments were accepted.	City of Santa Clara: http://santaclaraca.gov/index.aspx?page=41&recordid=13579
7	Local Advertisement (Print Media)	Non-targeted / Broad community; Minority population CDBG target area recipients	Notice of public meetings and survey availability was posted in Bay Area News Group and the <i>Mercury News</i> on 10/29/19	See PR-15	All comments were accepted.	
8	Social Media	Broad Santa Clara County community with computer access	Announcements posted to Facebook and Twitter accounts of entitlement jurisdictions and community partners.	See PR-15	All comments were accepted.	https://nextdoor.com/agency-post/ca/santa-clara-county/county-of-

Sort Order	Mode of Outreach	Target of Outreach	Summary of response / attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
						santa-clara-office-of-public-affairs/community-meetings-how-should-federal-funds-be-spent-to-improve-the-community-129106261/
9	Printed Flyers	Non-targeted/ Broad community; Minority population CDBG target area recipients	Over 1,225 print flyers were printed and distributed at community hubs across the County.	See PR-15	All comments were accepted.	See Appendix Community Engagement Summary
10	Stakeholder Interviews	Non-targeted / Broad community residents, service providers, business owners or housing professionals	22 stakeholder interviews were conducted.	Stakeholders prioritized the following needs: provide more affordable housing; provide vital services and homelessness prevention; assist families and individuals in transition; increase family income; assist special needs populations; offer emergency relief for vulnerable populations; improve aging community facilities and public infrastructure; and support fair housing.	All comments were accepted.	See Appendix Community Engagement Summary
11	Public Review Period	Non targeted/broad community	30-day public review period. May 15, 2020 - June 15, 2020	Not applicable	None given	Not applicable
12	Public Meeting	Non targeted/broad community	On May 19, 2020, a presentation was given at the Gilroy Parks & Recreation Commission meeting to review the draft Consolidated Plan. There were approximately 23 views of this Facebook live feed.	Not applicable	None given	Not applicable

Sort Order	Mode of Outreach	Target of Outreach	Summary of response / attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
13	Public Meeting	Non targeted/broad community	On May 26, 2020, a presentation was given at the Gilroy Bicycle & Pedestrian Commission meeting to review the draft Consolidated Plan. There were approximately 467 views of this Facebook live feed.	Not applicable	None given	Not applicable
14	Public Hearing(s)	Non-targeted/broad community	On June 15, 2020, a City Council public hearing was held to review the draft Consolidated Plan.	Not applicable	None given	Not applicable
15	Public Hearing(s)	Non-targeted/broad community	On July 1, 2020, a City Council public hearing was held to adopt the Final Consolidated Plan.	Not applicable	None given	Not applicable

Table 4 – Citizen Participation Outreach

NEEDS ASSESSMENT

NA-05 Overview

1. Needs Assessment Overview

The City of Gilroy (City) was incorporated in 1870 and spent the next 100 years as a ranching and farming town. Cattle ranching and timber from the nearby Santa Cruz Mountains were imported to the economy, but agriculture was the town's greatest source of income.¹ In the 1970s, workers from the Silicon Valley, who were priced out of housing, began to move to the City, which led to the growth of the City's residential community. Although still a large producer of garlic, mushrooms, and boutique wine, the largest occupation in the City is the retail trade, with 27 percent of the civilian labor force.

Gilroy is the southernmost City in the County of Santa Clara and sits just south of Morgan Hill and north of San Benito County. The City is approximately 16 square miles, with over 1,000 acres remaining of undeveloped land. In 2018, the City's population was estimated to be 55,525, with a median household income of \$94,548.² The City's racial and ethnic makeup constitutes a large Hispanic population: 58 percent of the population is Hispanic, 30 percent is White, 1 percent Black/African American, 0.1 percent American Indian and Alaska Native, and 8 percent Asian.

This Needs Assessment will look at housing- and income-related data to assess the City's needs pertaining to disproportionately greater need, public housing, homeless needs, non-homeless special needs, and non-housing community development needs.

Most of the data used throughout the Needs Assessment and Market Analysis was provided by HUD. Data from the Comprehensive Housing Affordability Strategy (CHAS) is custom tabulation of data from the US Census Bureau that demonstrates the extent of certain types of housing problems and housing needs in each community, particularly those of lower-income households. Other supplemental data was also used, including direct data derived from the American Community Survey (ACS) five-year estimates. Though the ACS one-year estimates provide the most current data, this report utilizes five-year estimates as they reflect a larger sample size and have a smaller sampling error overall, making that source more reliable and precise.

A community survey was made available to residents of the City to discuss the needs specific to this plan. The survey offered four "overall needs":

1. Improve city facilities that provide public services (such as parks, recreation or senior centers, parking facilities, and street improvements)
2. Create additional affordable housing available to low-income residents
3. Improve nonprofit community services (such as elderly persons, youth, health, homeless, and fair housing services)
4. Create more jobs available to low-income residents

¹ *Gilroy Wine Trail*. web site. Retrieved May 22, 2013.

² 2018 ACS

Respondents were asked to rank these needs as 'low', 'medium', and 'high' priorities for the City.

Overall, 512 residents of the City participated in the survey. Of those residents, 69 percent said creating additional affordable housing was the highest need in the City; 69 percent said creating more jobs for low-income residents was the highest need in the City; 67 percent said improving nonprofit community services was the highest need in the City; and 63 percent of participants said improving City facilities was the highest need in the City.

Three focus groups were held at the Gilroy Public Library. Although extensive outreach was completed, only two residents attended the first of the three meetings, and zero persons attended the other two meetings. During this meeting, the group was asked what the City's top priorities are over the next five-years. The priorities included housing for the homeless, assistance to disabled persons, and diversity in housing options. Additionally, the group was asked about the most common or pressing housing needs in the City. They listed residential land availability, the transitional to permanent housing gap, current zoning laws for housing alternatives such as tiny homes, lack of affordable housing, the "missing middle" (i.e., housing needed for middle class families, but not LMI or luxury homes), and fair housing law education for the community.

Four community meetings were held throughout the County. Although no meetings were held directly in Gilroy, outreach was done to attract Gilroy residents through websites and flyers available in four languages: English, Chinese, Spanish, and Vietnamese. Attendees identified the top priorities for the next five years. These priorities included: transportation and accessibility, housing rehabilitation and maintenance, services for the elderly and mental health services, workforce development, sustainable housing solutions, affordable housing, more emergency assistance including transitional housing and shelters, services for special needs populations (particularly single-income families, elderly, and transition-age youth), homelessness prevention programs, and shelters including supportive services such as education and job/housing placement.

A total of four pop-up events were held in the County: one in Santa Clara, two in Sunnyvale, and one in Palo Alto. From the 220 participants, the following needs were determined: a regional forum on housing; creation of more affordable housing; a development built close to public transportation; mixed-use development along El Camino Real; expansion of public transit routes; and expansion of code enforcement activities due to residential blight.

Twenty-two community stakeholders were interviewed regarding the needs of their clients in the City and how CDBG funds should be spent over the next five years. The following is a list of stakeholder funding priorities: creating a citywide wellness program; investing in affordable housing projects that rehabilitate and create new units; advocating for development of affordable housing projects; converting larger dwellings to multiple units; creating short-term or interim housing, until more permanent housing is available; reducing the number of vacant homes and properties; continuing to fund homelessness prevention programs; expanding shelter capacities; and expanding housing options for elderly persons and persons with disabilities.

The information below gives a basic overview of what is addressed in the Needs Assessment, in order to determine how the City should allocate federal CDBG funding.

Housing Needs Assessment

At least 70 percent of CDBG-funded activities must go toward benefitting low- to moderate- income (LMI) individuals and households. CDBG funds may be used on housing activities that improve or provide permanent residential structures

which, upon completion, will be occupied by low-and moderate-income households.³ These are individuals and households whose incomes do not exceed 80 percent of the HUD area median family income (HAMFI) as established by HUD. Furthermore, lower-income households include the following groups:

- Extremely low-income: Households earning 0-30% HAMFI
- Low-income: Households earning 30-50% HAMFI
- Moderate-income: Households earning 50-80% HAMFI

Throughout the document and in many tables, HAMFI and AMI are used interchangeably. If you see the terms "area median income" (AMI) or "median family income" (MFI) used, assume it refers to HAMFI.

Definitions of housing problems and family types that will be analyzed in the sections below are as follows:

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

Elderly household – a household where at least one person is at least 62 years of age.

Person with a disability – A person who is determined to: (1) have a physical, mental, or emotional impairment that: (i) is expected to be of long-continued and indefinite duration; (ii) substantially impedes his or her ability to live independently; and (iii) is of such a nature that the ability could be improved by more suitable housing conditions; or (2) have a developmental disability defined in section 102(7) of the Developmental Disabilities Assistance and Bill of Rights Act (42 U.S.C 6001-6007); (3) be a surviving member or members of any family that had been living in an assisted unit with the deceased member of the family who had a disability at the time of his or her death.⁴

Families with children – a household with at least one minor child under the age of 18.

Households at imminent risk of homelessness – (1) An individual or family who: (i) has an annual income below 30 percent of median family income for the area, as determined by HUD; (ii) does not have sufficient resources or support networks, e.g., family, friends, faith-based or other social networks, immediately available to prevent them from moving to an emergency shelter or another place ... ; and (iii) meets one of the following conditions: (A) has moved because of economic reasons two or more times during the 60 days immediately preceding the application for homelessness prevention assistance; (B) is

³ 24 CFR § 270.208 (a) (3)

⁴ 24 CFR § 91.5 (1)

living in the home of another because of economic hardship; (C) has been notified in writing that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance; (D) lives in a hotel or motel and the cost of the hotel or motel stay is not paid by charitable organizations or by federal, State, or local government programs for low-income individuals; (E) lives in a single-room occupancy or efficiency apartment unit in which there reside more than two persons or lives in a larger housing unit in which there reside more than 1.5 people per room, as defined by the U.S. Census Bureau; (F) is exiting a publicly funded institution, or system of care (such as a health-care facility, a mental health facility, foster care or other youth facility, or correction program or institution); or (G) otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness, as identified in the recipient's approved consolidated plan.⁵

Disproportionately Greater Need – disproportionate housing needs is defined as “significant disparities in the proportion of members of a protected class experiencing a category of housing need when compared to the proportion of members of any other relevant groups or the total population experiencing that category of housing need in the applicable geographic area” (24 CFR Section 5.152). Specifically, a disproportionately greater need exists when the members of a racial/ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the jurisdiction as a whole at that income level. This Needs Assessment compares racial/ethnic groups in the City and the jurisdiction as a whole in the areas of housing problems, severe housing problems, cost burden, and severe cost burden. A narrower comparison of housing problems and severe housing problems by income level are compared to those income levels of the jurisdiction as a whole.

Public Housing

The Santa Clara County Housing Authority (SCCHA) is the regional Public Housing Authority (PHA) for the City of Gilroy. Public housing was established to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. Public housing comes in all sizes and types, from scattered single-family houses to high-rise apartments for elderly families. There are approximately 1.2 million households living in public housing units, managed by some 3,300 PHAs. HUD administers federal aid to local housing agencies (HAs) that manage the housing for low-income residents at rents they can afford.⁶ The City of Gilroy does not have public housing units; however, the PHA does own four units, which are located in the City of Santa Clara, and the PHA has voucher programs. Privately held alternative affordable housing units are also available such as through LIHTC programs.

In addition to managing and maintaining public housing units, the PHA also administers the Housing Choice Voucher (HCV) program and owns and manages affordable housing units in the City of Gilroy and throughout the County of Santa Clara. PHAs often provide other services, which might include homeownership opportunities for qualified families, employment training opportunities and other special training and employment programs for residents, and support programs for the elderly. Community stakeholders would like to see additional vouchers allocated to the City of Gilroy to serve homeless persons and LMI households.

In 2008, the SCCHA was awarded the opportunity to participate in the federal Moving to Work (MTW) program, a demonstration program that provides PHAs the opportunity to “design and test innovative, locally designed strategies that use Federal dollars more efficiently, help residents find employment and become self-sufficient, and increase housing choices for low-income families. MTW allows PHAs exemptions from many existing public housing and voucher rules and provides funding flexibility with how they use their Federal funds. PHAs in the MTW demonstration have pioneered a number of innovative policy interventions that have been proven to be successful at the local level, and subsequently rolled out

⁵ 24 CFR § 91.5

⁶ https://www.hud.gov/topics/rental_assistance/phprog

to the rest of the country's PHAs. Currently, there are 39 MTW PHAs nationwide and HUD plans to expand the program to addition 100 PHAs by 2022."⁷ The MTW program is available and benefits all voucher holders in Santa Clara County, including those households in the City of Gilroy.

Homeless Needs Assessment

A person is experiencing homelessness if they spend at least one night in a place not meant for human habitation, such as a park or sidewalk (unsheltered), or in emergency housing, transitional housing, or a motel paid for by a social service agency (sheltered). All jurisdictions that receive funding to serve homeless populations are required to conduct a biennial point in time (PIT) count of sheltered and unsheltered people experiencing homelessness on a single night in January.

The Santa Clara Continuum of Care (CoC) is the responsible entity for the PIT count, for all cities in the County of Santa Clara. The Santa Clara PIT count was conducted on the night of January 29, through the morning of January 30, 2019. The CoC then produced a comprehensive report of the count, the Santa Clara County Homeless Census & Survey (hereafter referred to as the 2019 County PIT count).

The number of homeless living in the City decreased between the years 2017 and 2019 by 2 percent. In 2017, a total of 722 people living in the City were experiencing homelessness compared to 704 people in 2019. In 2019, 345 homeless were unsheltered and 359 were sheltered. The City continues to participate in countywide efforts to address issues and end homelessness throughout the City and County.

Non-Homeless Special Needs Assessment

This section of the Consolidated Plan discusses the housing needs of special needs populations that are not homeless but could benefit from supportive housing. These populations include:

- Elderly households (defined as 62 and older)
- Frail elderly (defined as an elderly person who requires assistance with three or more activities of daily living, such as bathing, walking, or performing light housework)
- Persons with disabilities (mental, physical, and/or developmental disabilities)
- Persons with alcohol or other drug addiction
- Persons living with HIV/AIDS and their families
- Victims of domestic violence, dating violence, sexual assault, and stalking

Non-Housing Community Development Needs

This section of the Consolidated Plan addresses the City's needs for public facilities, public improvements, and public services. Examples include elderly care centers, centers for persons with disabilities, homeless facilities, youth centers, childcare centers, neighborhood facilities, fire stations/equipment, health facilities, parks, recreational facilities, and facilities for special needs population.

⁷ <https://www.hud.gov/mtw>

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

Summary of Housing Needs

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	48,821	51,645	6%
Households	14,403	14,990	4%
Median Income	\$67,317.00	\$83,027.00	23%

Table 5 – Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	3,130	1,974	1,865	1,445	6,570
Small Family Households	1,315	959	700	615	3,930
Large Family Households	735	449	395	345	1,055
Household contains at least one person 62-74 years of age	470	260	579	225	1,295
Household contains at least one person age 75 or older	530	249	175	95	295
Households with one or more children 6 years old or younger	1,034	634	380	279	1,034

Table 6 – Total Households Table

Data Source: 2011-2015 CHSA

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	0	0	0	10	10	4	0	0	0	4
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	110	85	70	30	295	25	10	10	35	80

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	445	170	95	35	745	20	10	25	40	95
Housing cost burden greater than 50% of income (and none of the above problems)	1,230	360	10	0	1,600	450	154	235	50	889
Housing cost burden greater than 30% of income (and none of the above problems)	370	415	260	100	1,145	35	169	260	330	794
Zero/negative Income (and none of the above problems)	45	0	0	0	45	35	0	0	0	35

Table 7 – Housing Problems Table

Data Source: 2011-2015 CHAS

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,785	615	175	75	2,650	500	174	270	125	1,069
Having none of four housing problems	535	735	695	465	2,430	230	454	725	785	2,194
Household has negative income, but none of the other housing problems	45	0	0	0	45	35	0	0	0	35

Table 8 – Housing Problems 2

Data Source: 2011-2015 CHAS

3. Cost Burden >30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,030	405	110	1,545	130	209	195	534
Large Related	545	340	50	935	90	54	80	224
Elderly	330	80	85	495	270	80	165	515
Other	185	145	25	355	45	0	80	125
Total need by income	2,090	970	270	3,330	535	343	520	1,398

Table 9 – Cost Burden >30%

Data Source: 2011-2015 CHAS

4. Cost Burden >50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	795	205	10	1,010	130	94	115	339
Large Related	415	30	0	445	90	35	0	125
Elderly	215	40	0	255	240	35	90	365
Other	145	80	0	225	35	0	30	65
Total need by income	1,570	355	10	1,935	495	164	235	894

Table 10 – Cost Burden >50%

Data Source: 2011-2015 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	450	195	115	65	825	35	14	35	30	114
Multiple, unrelated family households	100	55	55	0	210	10	4	0	44	58
Other, non-family households	10	0	0	0	10	0	0	0	0	0
Total need by income	560	250	170	65	1,045	45	18	35	74	172

Table 11 – Crowding Information – 1/2

Data Source: 2011-2015 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	-	-	-	-	-	-	-	-

Table 12 – Crowding Information 2/2

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

The County 2019 PIT count counted 9,706 homeless individuals (total sheltered and unsheltered) across the County, which included 2,470 chronically homeless individuals, 653 homeless veterans, and 1,456 transition-age youth.⁸ The PIT count counted 704 individuals experiencing homelessness in the City of Gilroy, specifically, although there is no data showing the demographics of these individuals.

Many programs target special needs populations (e.g., chronically homeless, veterans, transition-age youth). However, most single homeless adults do not fall into any of the special needs populations, and actually make up 67 percent of the homeless population nationwide.⁹

All single homeless individuals (regardless of whether they belong to a special needs population) need housing that is affordable, as well as low or no barrier. Many homeless individuals have zero income, some have a criminal background, and some have pets when coming in off the streets. These are some examples of potential barriers to housing as landlords/owners have a variety of approval requirements when tenants apply for housing. Additionally, most homeless shelters alone do not allow pets; thus, this population tends to stay unsheltered.

In addition to housing, homeless individuals need supportive services, which may differ by special needs group. Supportive services may include assessment of service needs, assistance with moving costs, case management, child care, education services, employment assistance and job training, food, housing search and counseling services, legal services, life skills training, mental health services, outpatient health services, outreach services, substance abuse treatment services, transportation, and utility deposits.¹⁰

In addition to homeless households, there are single-person one-income households, many of which may be elderly households. Elderly households have a need for affordable housing as they tend to be on a fixed income. Typically, elderly households have a need to be on the first floor and may need an accessible housing unit. The 2011-2015 ACS reveals that in 2015 there were 14,990 households in the City, and of those households, 4,173 (28 percent) have at least one person 62 or older. Of the elderly households in the City, 7 percent are extremely low-income, 3 percent are very low-income households, and 5 percent are low-income. This would mean the City would need to have approximately 600 affordable senior housing units available. Based on the above data, there is a need for additional affordable housing for the elderly and frail elderly population in the City. The 2017 ACS data shows that 2,469 (16 percent) of Gilroy households are single-person households.¹¹ Of the single-person households in the City, 1,120 households (45 percent) are persons 65 years and older.

⁸ Santa Clara Office of Supportive Housing. 2019 Santa Clara County Point in Time Count (PIT) & Survey. <https://www.sccgov.org/sites/osh/ContinuumofCare/ReportsandPublications/Documents/2015%20Santa%20Clara%20County%20Homeless%20Census%20and%20Survey/2019%20SCC%20Homeless%20Census%20and%20Survey%20Report.pdf>

⁹ <https://endhomelessness.org/homelessness-in-america/homelessness-statistics/state-of-homelessness-report/>

¹⁰ 24 CFR 578.53

¹¹ <https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?src=CF>

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

According to 2013-2017 ACS five-year estimates, there are at least 3,863 Gilroy residents living with a disability (hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, or independent living difficulty). Individuals aged 18-64 make up the most significant portion of Gilroy's disabled population, with 4.5 percent of persons living with disabilities.

Living with disabilities can pose additional hardship for HCV holders, especially for affordable housing options. This population may live on a fixed income and need a housing unit that is ADA-accessible and/or offer enough space for medical equipment and possibly a live-in aide. Additionally, a disabled household needs housing near transportation, grocery stores, mainstream services, and supportive services. When the many needs of a disabled household are taken into consideration, household choice is often extremely limited due to a limited housing stock in the area, and families must take any available housing unit regardless of whether it is near their support system or meets their specific needs. Stakeholder subject matter experts who engaged in the community outreach interviews saw a need for a variety of options of housing (size and income levels) for the disabled and elderly and would like to see CDBG funds used over the next five years to seek out available housing that would be appropriate for this population.

Domestic Violence Households

During stakeholder interviews, it was reported that the County has seen an increase in the number of victims of domestic violence and there is a need for additional services.

The City does not have the exact count of people facing domestic violence in the City. However, the 2019 County PIT count identified 6 percent of homeless individuals in the County as currently experiencing domestic/partner violence or abuse. Households who experience domestic violence, dating violence, sexual assault, and stalking need emergency housing and potentially long-term housing, as well as specialized case management services. Survivors of domestic violence may need to be housed outside of the City or jurisdiction, in an undisclosed location, or must move one or more times to stay in a safe housing situation.

Community stakeholders are also seeing an increase in the number of domestic violence victims and agree with the need for additional services. Currently, the CoC partners with local victim service providers to offer training for all staff that work with homeless clients. Staff are trained on a trauma-informed, victim-centered approach, which is the current best practice. They also discuss safety and planning protocols for serving survivors of domestic violence, dating violence, human trafficking, sexual assault, and stalking, as well as the Violence Against Women Act requirements.

The City has an emergency shelter, La Isla Pacifica Shelter for Victims of Domestic Violence and their Children, a bed emergency shelter in a confidential location, which is managed through the nonprofit Community Solutions. The shelter provides a confidential, safe, clean, and sober living environment for survivors and their minor children that provides culturally competent, strengths-based services for wellness and recovery. The shelter can receive referrals from victims themselves (self-referral), as well as from law enforcement, social services, and other services providers.

Community Solutions offers a supportive housing program to survivors of domestic violence and their families. This program provides rental assistance to survivors in the City, to obtain and maintain permanent, safe, decent housing. The program also offers supportive services, which include housing search assistance, counseling, life skills, jobs skills and education, legal assistance, and connection to mainstream services.

Community Solutions offers many other services to survivors of domestic violence, intimate partner abuse, sexual assault, commercially sexually exploited children, and human trafficking (both sexual and labor). Services for these populations include a 24-hour crisis line, case management, counseling, legal advocacy, accompaniment to medical, legal, and/or court appointments, advocacy for clients with outside agencies, referral and linkage to additional services and resources, community prevention and training, safety planning, and goal planning.

In addition to housing and services programs for victims and survivors in the City, Community Solutions offers two education and prevention programs for teens and young adults to help the community learn about healthy relationships.

What are the most common housing problems?

Of the total households in the City, 5,657 (38 percent) experience at least one housing problem.

Severe Housing Problems

Severe housing problems are when housing units lack a kitchen or complete plumbing, have severe overcrowding, or have severe cost burden. Severe housing problems are the most common housing problem in the City with 3,719 households (25 percent) (**Table 8**) having one or more severe housing problem. Community members completing the online survey continually addressed the need for additional housing for all income levels.

Severe Cost Burden

Severe cost burden occurs when a household pays greater than 50 percent of their income toward their gross housing costs. Severe cost burden is the second most common housing problem in the City, with 2,489 (17 percent) (**Table 7**) of households paying more than 50 percent of their monthly income toward their gross housing costs. Community stakeholders argue that one of the top priorities for use of CDBG funding should be to invest in rehabilitation and newly built affordable housing in the City.

Cost Burden

Cost burden occurs when a household pays 30 percent or greater of their income toward their gross housing costs. Cost burden is the third most common housing problem in the City, with 1,934 households (13 percent) (**Table 7**) of households paying more than 30 percent of their month income toward their gross housing costs. Agency priorities determined during community outreach included addressing the lack of housing stock, which includes a variety of housing in all sizes and at all income levels.

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

Extremely low-income households (0-30% AMI) are the most impacted by housing problems within the City (see **Table 7**):

- 445 renter households are overcrowded
- 1,230 renter households are severely cost burdened
- 450 owner households are severely cost burdened

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

Low-income individuals, families with children who are at imminent risk of homelessness, and households that are eligible for rapid re-housing (RRH) have similar characteristics and can be discussed together. In all cases, the primary focus is helping the household solve its immediate crisis, in order to stay housed or find and secure housing. Subject matter experts believe these populations can be successful without long-term supportive services. RRH rapidly connects families and individuals experiencing homelessness to permanent housing through a tailored package of assistance that may include the use of time-limited financial assistance and targeted supportive services. The three components include housing identification, rent and move-in assistance, and RRH case management and supportive services. Providing financial assistance and services for a shorter period allows for flexibility and a far less costly program overall.

Compared to permanent supportive housing, RRH programs need only provide one, two, or three of the available components, and assistance may be as short as a one-time move-in payment of help with a deposit, or as long as two years of rental assistance or 36 months of supportive services. The program is based on a client's particular needs and does not provide services that are not needed.

Since RRH only provides the minimum of needs, costs are kept to a minimum, which allows a program to serve a greater number of participants than a permanent supportive housing program. RRH programs are also extremely flexible in that not only are they tailored to the client's particular needs, but a client that needs additional assistance can return and obtain that assistance later. RRH programs allow for a one-time rental deposit, 24 months of rental assistance, and six additional months of supportive services after the completion of rental assistance.

The County 2019 PIT count found that the primary cause of first-time homelessness was job loss. When asked what may have prevented homelessness, the answer was rent or mortgage assistance, and then employment assistance.

The City does not have its own RRH program; however, Gilroy residents are eligible for Santa Clara County CoC RRH programs. Although there are no RRH programs managed or funded by the City, the City offers two transitional housing programs: Community Solutions' El Invierno Transitional Housing Gilroy, a program for 12 single homeless men; and Community Solutions' Walnut Lane Home Transitional Housing, a program for eight single homeless men. Unlike RRH, transitional housing programs do not provide services for persons at imminent risk of homelessness, but only for those that meet HUD's definition of homelessness, as discussed in NA-05. Although transitional housing facilitates the movement of homeless individuals and families to permanent housing within 24 months of entering, as RRH does, it does not offer supportive services after the rental assistance stops, and does not offer the same flexibility as a RRH program, which is discussed in further detail below.

The CoC's RRH programs offer housing-focused case management from program entry. RRH is a Housing First program with a goal of helping households obtain permanent housing as quickly as possible, with "just enough" financial assistance to help the household become stable (based on their needs). Housing may be in an apartment, shared housing/room rental, subsidized housing, or living with friends or family members. RRH programs build a client-centered plan that prioritizes employment, builds sustainable support systems, and encourages case management. RRH participants are eligible for continued case management, even after rental assistance is complete.

The CoC connects clients with:

- Employment Services – the gap between high rents and low wages is the primary barrier for retention of housing for RRH participants. Increasing income for RRH participants is the central focus of supportive services if the participant’s current income is inadequate to cover housing costs.
 - The Living Wage Employment Initiative (LWEI) is a program that holds jobs fairs, engages previously homeless program participants in job training, and connects participants with living-wage employment leading to careers in high growth industries such as healthcare, technology, advances manufacturing, building and construction.
- In 2017 and 2018, 30 percent of participants reached the County’s living wage threshold, and 91 percent of those who obtained full-time employment remained employed for at least one year.
- LWEI secured 285 employment and job training slots prioritized for people experiencing homelessness or in a housing program.
- In 2017 and 2018, 61 percent of LWEI participants obtained full-time employment.
- Affordable Housing – some households will be unable to increase their income to pay market-rate rent, even at a cost burdened rate. Therefore, there is a need for some households to seek out subsidized housing options.
 - Developed with County Housing Bond and other funds, 125 units are set aside for RRH clients with 1,475 additional RRH units planned throughout the County over the next 10 years.
 - Program providers support tenants through education of landlord/tenant laws to ensure lease compliance in order to stay housed.
- Mainstream Services and Systems – complementary supportive services available to homeless families in the jurisdiction.
 - School districts, child welfare agency, justice system, and victim service providers help clients address root causes of housing instability.
 - Connecting clients with mainstream benefits to help cover household expenses such as food, utilities, and healthcare.
- Landlord Incentive Program – dedicated funding is used to recruit and retain owners/landlords.
 - The All the Way Home Veterans program has engaged 791 new landlords since 2015.

As households near the end of the RRH program, providers work with clients on housing stability. This is done through:

- Identifying potential challenges that may arise and troubleshooting them in advance
- Scheduling follow-up visits – case management may continue for six months after the competition of rental assistance
- Ensuring there is a crisis plan in place
- If a household has greater financial barriers or extraordinary housing challenges, there may be a need for additional intervention or longer-term assistance. This can be done through:
 - Transfer to permanent supportive housing program
 - Referral to HCV with the SCCHA
 - Move to more affordable housing

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

Persons at imminent risk of homelessness include: (1) An individual or family who: **(i)** Has an annual income below 30 percent of median family income for the area, as determined by HUD; **(ii)** Does not have sufficient resources or support networks, *e.g.*, family, friends, faith-based or other social networks, immediately available to prevent them from moving to an emergency shelter or another place ...; and **(iii)** Meets one of the following conditions: **(A)** Has moved because of economic reasons two or more times during the 60 days immediately preceding the application for homelessness prevention assistance; **(B)** Is living in the home of another because of economic hardship; **(C)** Has been notified in writing that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance; **(D)** Lives in a hotel or motel and the cost of the hotel or motel stay is not paid by charitable organizations or by federal, state, or local government programs for low-income individuals; **(E)** Lives in a single-room occupancy or efficiency apartment unit in which there reside more than two persons or lives in a larger housing unit in which there reside more than 1.5 people per room, as defined by the U.S. Census Bureau; **(F)** Is exiting a publicly funded institution, or system of care (such as a health-care facility, a mental health facility, foster care or other youth facility, or correction program or institution); or **(G)** Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness, as identified in the recipient's approved consolidated plan.¹²

The CoC reviewed local data and national trends regarding imminent risk of homelessness. These risk factors are used along with the Prevention Vulnerability Index - Service Prioritization Decision Assistance Tool (VI-SPDAT) to assess a household's eligibility for the County's Homelessness Prevention System (HPS).¹³ The VI-SPDAT is a survey administered to homeless persons and those at imminent risk of homelessness to prioritize for services. Ongoing PIT count data show eviction, lack of employment, and low or no income as primary causes of homelessness. As discussed above, housing costs are an issue, with 15 percent of LMI renters and 7 percent of LMI owners experiencing cost burden, 23 percent of LMI renters experiencing severe cost burdened, and 12 percent of owners experiencing severe cost burden. Nationally, people living in poverty who struggle to afford necessities are at the greatest risk of homelessness, which include severe cost burden and living doubled up. "In 2017, 6.7 million households spent more than 50 percent of their income on rent. They were experiencing a 'severe cost burden'...4.4 million people in poor households were 'doubled up,' which means they were living with family and friends."¹⁴ The CoC also cites national research indicating additional factors including low or no income, mental illness, abuse, and criminal justice involvement.

Based on the findings discussed above, the following eligibility criteria was created for HPS: low income; self-report of imminent risk of homelessness OR unsafe housing situation; and a Prevention VI-SPDAT score of 8 or greater. The Prevention VI-SPDAT is for those at imminent risk of homelessness and scores the following factors: income and financial health, history of homelessness, eviction risk, abuse and/or trafficking, interaction with emergency services including criminal justice, and acuity of mental and physical needs.

HPS includes 13 agencies that offer financial assistance and supportive services that are targeted to client's needs. Supportive services may include working with a housing specialist to retain housing or possibly relocate.

¹² 24 CFR § 91.5

¹³ San Jose/Santa Clara City & County CoC FY2019 CoC Application

¹⁴ National Alliance to End Homelessness (2019) *State of Homelessness* <https://endhomelessness.org/homelessness-in-america/homelessness-statistics/state-of-homelessness-report/>

The County Office of Supportive Housing is the HPS program manager. Other partner agencies include five local victim service providers to assist families fleeing unsafe housing; the Law Foundation of Silicon Valley for eviction prevention services; CalWorks and Supportive Services for Veteran Families (SSVF) to provide financial assistance, case management, connections to benefits, and job training; and the Bill Wilson Center to work with school district homeless liaisons and train school staff to identify at-risk families to refer to HPS.

The County and the City of San Jose allocated \$10 million in new state funding over two years to fund the HPS program, which allows for an annual capacity of 900 households, countywide. HPS tracks data and outcomes in order to continually evaluate system outcomes. HPS has had successful outcomes; in the first two years of the program, 92 percent of participants remained housed one year after assistance.

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

Ongoing PIT count data show eviction, lack of employment, and low or no income as primary causes of homelessness. As discussed above, housing costs are also an issue, as 15 percent of LMI renters and 7 percent of LMI owners are cost burdened, 23 percent of LMI renters are severely cost burdened, and 12 percent of owners are severely cost burdened. The National Alliance to End Homelessness cites overcrowding or “doubled up” as a housing characteristic that leads to homelessness. The CoC also cites national research indicating additional factors including low or no income, mental illness, abuse, and criminal justice involvement. Throughout the County, 22 stakeholders were interviewed as part of this plan’s community engagement, which included nonprofit homeless providers. When asked how CDBG funds should be spent regarding homeless services, stakeholders stated that there is a need for homelessness prevention programs, which may include employment assistance, rental or utility assistance, or legal advocacy.

Additionally, providers identified a need for the County to continue to update resource guides and websites that point to correct agencies based on needs, and work with service agencies for quicker response rates to help people in crisis.

Last, both stakeholders and community members see a need for an increase in fair housing efforts to decrease evictions that lead to homelessness. This would include education for tenant rights regarding housing conditions and creating engagement activities and programs. There is a need for these activities to be provided in Spanish, and held within non-English speaking communities, as well as LMI communities that typically do not engage in services. This engagement should also include advocacy for persons with disabilities seeking housing resources.

When homeless individuals were asked during the PIT count what their primary cause of homelessness was, 30 percent of survey respondents countywide reported job loss as the primary cause, 22 percent cited alcohol or drug use, 15 percent cited a divorce/separation, 14 percent cited eviction, and 13 percent cited an argument with—or being asked to leave by—a family member or friend.

When asked what might have prevented their homelessness, survey respondents most commonly reported rent or mortgage assistance (42 percent, an increase from 30 percent in 2017) followed by employment assistance (37 percent).

For homeless families, the top three primary causes of homelessness were job loss (32 percent), eviction (25 percent), and a divorce or separation (19 percent).

Discussion

Overall, the City needs to continue to invest in job training programs as well as work to bring higher-paying jobs to the area in an attempt to decrease the number of extremely low-income households in the City. Additional affordable housing, permanent supportive housing for homeless persons, and programs to prevent homelessness and quickly rehouse those that are recently homeless are particularly important.

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

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section examines local income and racial/ethnic group data for the City of Gilroy and compares them to determine if any racial/ethnic groups have experienced a disproportionately greater housing need than the needs of the population of Gilroy as a whole.

A disproportionately greater need exists when the members of a racial/ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the jurisdiction at that income level, as a whole.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,695	360	80
White	480	80	10
Black / African American	95	0	0
Asian	65	20	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	2,005	255	70

Table 13 – Disproportionately Greater Need 0 - 30% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

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

>30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,369	610	0
White	279	210	0
Black / African American	30	10	0
Asian	50	40	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,015	355	0

Table 14 – Disproportionately Greater Need >30 - 50% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

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

>50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	970	900	0
White	335	349	0
Black / African American	10	10	0
Asian	14	50	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	590	485	0

Table 15 – Disproportionately Greater Need >50 - 80% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

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

>80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	630	820	0
White	295	320	0
Black / African American	0	0	0
Asian	25	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	310	465	0

Table 16 – Disproportionately Greater Need >80 - 100% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

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

Alternative Table: Disproportionately Greater Need (Jurisdiction) of Households Experiencing one or more Housing Problems:

	0-30% AMI Extremely low-income		>30-50% AMI Low-income		50-80% AMI Moderate-income		80-100% AMI Middle Income	
	#	%	#	%	#	%	#	%
Jurisdiction as a Whole	2,695	86%	1,369	69%	970	52%	630	44%
White	480	84%	279	57%	335	49%	295	48%
Black / African American	95	100%	30	75%	10	50%	0	0%
Asian	65	76%	50	56%	14	22%	25	45%
American Indian, Alaska Native	15	100%	0	0%	0	0%	0	0%
Pacific Islander	0	0%	0	0%	0	0%	0	0%
Hispanic	2,005	86%	1,015	74%	590	55%	310	40%

Discussion

The **Alternative Table** above shows a summary and comparison of **Tables 13, 14, 15, and 16**, which list the number of households in the City that experience one or more housing problems, sorted by ethnic/racial group and income category.

Based on HUD’s definition of disproportionately greater need, the following populations have a disproportionately greater need due to having one or more of four housing problems:

- 100 percent of extremely low-income Black/African American households, as compared to 86 percent of the jurisdiction as a whole.
- 100 percent of extremely low-income American Indian, Alaska Native households, as compared to 86 percent of the jurisdiction as a whole.

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

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

1. Introduction

A disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience severe housing problems at a greater rate (10 percentage points or more) than the income level as whole.

Severe housing problems include overcrowded households with more than 1.5 persons per room, not including bathrooms, porches, foyers, halls, or half-rooms, and households with severe cost burden, i.e., spending more than 50 percent of income on gross housing costs.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,285	765	80
White	410	150	10
Black / African American	75	20	0
Asian	65	20	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	1,690	575	70

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost burden over 50%

>30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	789	1,189	0
White	154	334	0
Black / African American	15	25	0
Asian	30	55	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	590	775	0

Table 18 – Severe Housing Problems >30 - 50% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost burden over 50%

>50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	445	1,420	0
White	135	544	0
Black / African American	0	20	0
Asian	0	65	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	300	775	0

Table 19 – Severe Housing Problems >50 - 80% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost burden over 50%

>80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	200	1,250	0
White	75	540	0
Black / African American	0	0	0
Asian	0	55	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	125	655	0

Table 20 – Severe Housing Problems >80 - 100% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost burden over 50%

Alternative Table: Disproportionately Greater Need (Jurisdiction) of Households Experiencing severe housing problems

	0-30% AMI Extremely low-income		30-50% AMI Low-income		50-80% AMI Moderate-income		80-100% AMI Middle Income	
	#	%	#	%	#	%	#	%
Jurisdiction as a Whole	2,285	73%	789	40%	445	24%	200	14%
White	410	72%	154	32%	135	20%	75	12%
Black / African American	75	79%	15	38%	0	0%	0	0%
Asian	65	76%	30	35%	0	0%	0	0%
American Indian, Alaska Native	15	100%	0	0%	0	0%	0	0%
Pacific Islander	0	0%	0	0%	0	0%	0	0%
Hispanic	1,690	72%	590	43%	300	28%	125	16%

Discussion

The **Alternative Table** above shows a summary and comparison of **Tables 17, 18, 19, and 20**, which list the number of households in the City that experience one or more severe housing problems, sorted by ethnic/racial group and income category.

Based on HUD’s definition of disproportionately greater need, the following populations have a disproportionately greater because the population has one or more severe housing problems:

- o 100 percent of extremely low-income American Indian, Alaska Native households, as compared to 73 percent of the jurisdiction as a whole.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

A disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing cost burden problems at a greater rate (10 percentage points or more) than the income level as whole.

A household is considered *cost burdened* if it spends more than 30 percent of its income on gross housing costs. A household is considered *severely cost burdened* if it spends more than 50 percent of its income on gross housing costs.

For renters, gross housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	8,615	3,314	2,984	80
White	4,035	1,180	780	10
Black / African American	104	100	90	0
Asian	730	99	70	0
American Indian, Alaska Native	15	0	15	0
Pacific Islander	0	0	0	0
Hispanic	3,535	1,890	1,985	70

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

Alternative Table: Disproportionately Greater Cost Burden (Jurisdiction)

	<30% of Income		30-50% of Income Cost Burdened		>50% of Income Severely Cost Burdened	
	#	%	#	%	#	%
All Households in Jurisdiction	8,615	57%	3,314	22%	2,984	20%
White	4,035	67%	1,180	20%	780	13%
Black/African American	104	35%	100	34%	90	31%
Asian	730	81%	99	11%	70	8%
American Indian, Alaska Native	15	50%	0	0%	15	50%
Pacific Islander	0	0%	0	0%	0	0%
Hispanic	3,535	47%	1,890	25%	1,985	26%

Discussion

The **Alternative Table** uses the data from **Table 21** to show which percentage of each racial/ethnic group in the City may experience a disproportionate cost burden or severe cost burden, compared to the jurisdiction as a whole. All households represented in this section earn between 0% to 80% AMI; and the **All Households in Jurisdiction** number is the total number of extremely low-, low-, and moderate-income households compared to all households in the City.

Black/African American households in the City are both disproportionately cost burdened and severely cost burdened. American Indian, Alaska Native households are disproportionately severely cost burdened.

- 34 percent of Black/African American households pay more than 30 percent of their income toward gross rent, compared to 22 percent of the jurisdiction as a whole.
- 31 percent of Black/African American households pay more than 50 percent of their income toward gross rent, compared to 20 percent of jurisdiction as a whole.
- 100 percent of American Indian, Alaska Native households pay more than 50 percent of their income toward gross rent, compared to 20 percent of the jurisdiction as a whole.

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

Tables 13 through 21 provide Comprehensive Housing Affordability Strategy (CHAS) data from a five-year period (2011–2015), which is then used to determine whether there are racial/ethnic groups in the City that have a disproportionately greater need than the needs of that jurisdiction as a whole. Sections NA-15, NA-20, and NA-25 addressed specific housing problems. This section will address income categories as they pertain to disproportionately greater need.

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

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

- Extremely low-income Black/African American households have a disproportionately greater need when experiencing housing problems than extremely low-income households as a whole.
- 34 percent of Black/African American households pay more than 30 percent of their income toward gross rent, compared to 22 percent of the jurisdiction as a whole.
- 31 percent of Black/African American households pay more than 50 percent of their income toward gross rent, compared to 20 percent of jurisdiction as a whole.
- Extremely low-income American Indian, Alaska Native households have a disproportionately greater need when experiencing housing problems than extremely low-income households as a whole.
- Extremely low-income American Indian, Alaska Native households have a disproportionately greater need when experiencing severe housing problems than extremely low-income households as a whole.
- 100 percent American Indian, Alaska Native households pay more than 50 percent of their income toward gross rent, compared to 20 percent of the jurisdiction as a whole.

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

Black/African American and American Indian/Alaska Native households have disproportionately greater needs compared to other households in the community, and need to be targeted during CDBG program outreach in order to receive needed services, particularly housing repair programs, affordable housing programs, and job training/mainstream resources to increase income.

Although Hispanic households are not found to have a disproportionately greater need compared to the jurisdiction as a whole, pertaining to housing problems, Hispanic persons make up 58 percent of population, which includes a large population of extremely low-income and low-income farmworkers. Due to the seasonal nature of farmwork, many households have a difficult time securing safe, habitable, and affordable housing. The SCCHA operates the Ochoa Migrant Center in Gilroy, which contains 100 family units, eight months out of the year; additionally, there are 84 units and another 37 beds available in the City and near Gilroy available for farmworkers and seasonal/migrant workers. There is a continued need for permanent affordable housing for this population in the City.

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

As discussed in MA-50, there is a minority concentration of Hispanic households in census tracts 5125.03, 5125.05, 5125.06, 5125.08, 5125.09, 5125.10, 5126.02, 5126.03, and 5126.04.

NA-35 Public Housing – 91.205(b)

1. Introduction

The SCCHA is the regional PHA for the City of Gilroy.

The SCCHA assists approximately 11,000 households through the HCV program, operates four public housing units (in the City of Santa Clara), and owns and controls more than 2,700 affordable housing units. The affordable housing units include single, family, and senior/elderly housing units and are found throughout the County of Santa Clara. There are currently 981 Gilroy residents with tenant-based HCVs, and 91 residents on the waiting list.

In addition to tenant-based vouchers, several Gilroy housing projects have been awarded project-based vouchers, including Lilly Gardens Apartments, Plum Tree West, and Parkview Apartments. In addition, there are several Low Income Housing Tax Credit properties in the City that offer affordable housing, but are not subsidized through the voucher program, such as the Sunset Gardens Senior Apartments.

The City has utilized local HTF monies to fund housing and supportive service needs through local community nonprofit organizations. In the past, these have included homeless prevention, emergency rental assistance, promoting fair housing, and first-time homebuyer assistance. The program serves LMI Gilroy residents living with HIV/AIDS and provides permanent supportive housing to participants and their families.

The City works collaboratively with the SCCHA in its efforts to increase federal appropriations for HCV and other affordable housing programs in Gilroy and throughout the County. In addition to the HCV program, the SCCHA manages a homeownership program for HCV participants, supportive service programs, and other affordable housing programs in Gilroy and throughout the County.

Countywide efforts that include City residents include the Moving to Work (MTW) program, a federal demonstration program that links broad federal goals with locally designed initiatives. MTW encourages select housing authorities to propose and, upon HUD approval, implement innovative changes to the way affordable housing programs are administered. The program's goal is to promote participants' self-sufficiency and expand participants' housing choices.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
				Veterans Affairs Supportive Housing	Family Unification Program	Disabled *			
# of units vouchers in use	0	48	20	10,212	692	9,267	212	0	36

Table 22 – Public Housing by Program Type

**includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition*

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	20,067	16,342	15,882	13,333	16,112	14,199	0	
Average length of stay	0	7	5	8	1	9	0	0	
Average Household size	0	2	2	2	1	2	1	0	
# Homeless at admission	0	0	1	15	4	4	0	0	
# of Elderly Program Participants (>62)	0	10	4	3,859	502	3,315	24	0	
# of Disabled Families	0	10	6	1,784	69	1,610	85	0	
# of Families requesting accessibility features	0	48	20	10,212	692	9,267	212	0	
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0	
# of DV victims	0	0	0	0	0	0	0	0	

Table 24 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	33	11	4,885	332	4,420	117	0	14
Black/African American	0	3	3	1,358	46	1,223	80	0	7
Asian	0	11	5	3,698	303	3,375	5	0	14
American Indian/Alaska Native	0	1	1	145	7	134	3	0	1
Pacific Islander	0	0	0	95	4	84	7	0	0
Other	0	0	0	31	0	31	0	0	0

Table 25 – Race of Public Housing Residents by Program Type

**includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition*

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	20	8	3,217	133	3,038	38	0	7
Not Hispanic	0	28	12	6,964	559	6,198	174	0	29

Table 26 – Ethnicity of Public Housing Residents by Program Type

**includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition*

Data Source: PIC (PIH Information Center)

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

Section 504 of the Rehabilitation Act of 1973 prohibits discrimination on the basis of disability in programs and activities conducted by HUD or that receive financial assistance from HUD.

The SCCHA Administrative Plan (Admin Plan) Section 1.8 defines a disability as “A physical or mental impairment that substantially limits one or more of the major life activities of an individual.”¹⁵ The applicant or participant must have a record of such impairment or being regarded as having such impairment.

Section 1.8 also discusses the PHA’s policy on reasonable accommodations, which is summarized below:

- It is designed so that persons with disabilities may fully access and use the housing program and related services.
- Reasonable accommodations can be requested beginning when a family applies to a waiting list.
- Applicants and participants are notified via certain PHA forms and letters of their right to apply for a reasonable accommodation.
- An applicant or participant with a disability must meet the essential obligations of the assisted housing program and the lease with the owner. This requirement can be met independently or with assistance from another person or agency.
- An applicant or participant, or a person on their behalf, must first request in writing or verbally the reasonable accommodation before the PHA will provide an accommodation.

Currently, 17 percent of HCV participant families report a disability, countywide. Additional data on the needs of those in units or on the wait-list is unavailable.

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

For HCV holders, the greatest needs include locating a housing unit that will accept a voucher. Voucher holders have a limited amount of time to find a housing unit that accepts a voucher, is at the fair market rent, and meets the Housing Quality Standards required by HUD. Often, voucher holders are forced to transfer their voucher to another location outside of the jurisdiction (Port-Out), accept a unit that is smaller than desirable for their family size, or move farther away from public transportation, a job, or support system, or otherwise risk the possibility of losing a voucher.

In an attempt to lessen the stress of finding housing units that accept HCVs, the PHA created an initiative under the MTW program. In 2017, the SCCHA piloted a Landlord Initiative to provide vacancy payments to HCV landlords who re-rent their units to SCCHA program participants. In the 2020 SCCHA MTW Annual Plan, the housing authority made a request to HUD to expand upon this initiative and create an incentive program to attract new owners and landlords to rent to HCV participants. Owners and landlords that rent to voucher holders for the first time will receive a one-time bonus payment. This program was created to maintain and increase the number of housing units and choices available to HCV participant households.

In 2019, Senate Bill 329 passed and no longer allow landlords/owners to refuse to rent to HCV participants. By advertising that the housing unit is not available to a voucher holder, this is a form of discrimination, and the voucher holder now has the right to apply like everyone else. The voucher holder does have to pass the same requirements as any non-voucher holder, such as a credit or past rental history check.

¹⁵ [https://www.scchousingauthority.org/assets/1/6/Chapter 1 - Policies and Objectives rev. 03-22-18.pdf](https://www.scchousingauthority.org/assets/1/6/Chapter_1_-_Policies_and_Objectives_rev._03-22-18.pdf)

This law was created to make more units available to voucher holders and make the process of application fairer.

How do these needs compare to the housing needs of the population at large

Community stakeholders agree that there needs to be more housing options for both low-income households in the population at large and voucher holders. During stakeholder interviews, needs were discussed that included varieties and sizes of housing units, particularly near employment and transit. Ideas included conversion of larger dwellings to multiple units, as well as allowing tiny homes, particularly for youth and agricultural workers.

HCV participants are much like general LMI households, in that voucher holders cannot earn more than 80% AMI in order to keep their voucher. As discussed above, voucher holders have a difficult time finding a housing unit, this is the same for LMI households in their search for an appropriate and affordable housing unit.

Discussion

The SCCHA is the regional PHA for the City of Gilroy. The City works collaboratively with the PHA to serve LMI families and find affordable housing options and solutions in the community.

NA-40 Homeless Needs Assessment – 91.205(c)

1. Introduction:

On a single night and throughout the early morning of January 29-30, 2019, the County of Santa Clara CoC performed the biennial PIT count. The PIT count is a count of sheltered and unsheltered people experiencing homelessness on a single night in January. HUD requires that CoCs conduct a count, every other year, of unsheltered people experiencing homelessness, which is defined as sleeping in a place not meant for human habitation, such as a car, park, or abandoned building. The CoC must also conduct an annual count of people experiencing homelessness who are sheltered in an emergency shelter, transitional housing, or a safe haven on a single night. The majority of the information available regarding homeless population in the City is sourced from the 2019 County PIT count. Below, the demographics of homeless persons in the County and City of Gilroy are addressed.

Homeless Needs Assessment

The City of Gilroy's homeless population decreased by 2 percent from 2017 to 2019 (see Figure 3 below). In 2017, a total of 722 homeless persons were living in the City, compared to 704 in 2019. In 2019, 345 homeless persons were unsheltered and 359 were sheltered at the City's winter shelters. The City works collaboratively and provides funding to the nonprofit Community Solutions, which offers a day program for homeless persons in the City. The City participates in countywide efforts to end homelessness by participating the Santa Clara County CoC; however, the City and County continue to have a great need for increased street outreach by a homeless services team. Street outreach by a homeless services team would meet people where they are, in order to build trust and rapport, with an ultimate goal of connecting people to services and housing. Great efforts have been made in the City and throughout the County to decrease homelessness; however, funding is insufficient to cover the amount of services and housing needed to serve the large homeless population in the area.

The City does not currently have a year-round shelter, but only shelter during the winter months. Additionally, City does not have a program that participates in the Coordinated Entry System (CES), both of which would help the chronically homeless connect with housing and long-term benefits and services.

The following table provides the characteristics of the homeless population at the County level. Approximately 9,706 individuals are experiencing homelessness within the County on any given night, and only 18 percent of those (1,784) will be sheltered. The primary subpopulation of those experiencing homelessness are households with only adults, as compared to households of adults with children. The survey also found that 276 unaccompanied youth are experiencing homelessness.

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	700	221	921	*See discussion of available data in narrative below	*	*
Persons in Households with Only Children	N/A	N/A	N/A	N/A	N/A	N/A
Persons in Households with Only Adults	1,532	6,977	8,509	*	*	*
Chronically Homeless Individuals	371	2,099	2,470	*	*	*
Chronically Homeless Families	N/A	N/A	N/A	N/A	N/A	N/A
Veterans	209	444	653	*	*	*
Unaccompanied Youth	14	262	276	*	*	*
Persons with HIV	29	165	194	*	*	*

Source: Santa Clara County 2017 and 2019 Point in Time Count (PIT) and Survey Report, County-wide numbers

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

The following estimates were obtained using data from the 2017 and 2019 Santa Clara County Point in Time Count (Homeless Census & Survey)

Estimate the # Becoming Homeless Each Year

- An average of 1,420 persons in households with **only adults** become homeless in the County each year. From 2017 to 2019, the number of adult homeless individuals increased from 5,670 to 8,509.
- An average of 74 **persons with HIV** become homeless in the County each year. From 2017 to 2019, the homeless persons with HIV stayed at two percent of the homeless population, however, the homeless population as a whole increased from 7,394 to 9,706 persons.
- An average of 187 homeless persons become **chronically homeless persons** in the County each year. From 2017 to 2019, the chronically homeless count increased from 2,097 to 2,470 persons.
- Overall, 36 percent or approximately one-third of those surveyed indicated that their current episode of homelessness was their first incidence of homelessness.

Estimate the # Exiting Homelessness Each Year

- An average of 77 persons in households with **adults and children** exit homelessness in the County each year. From 2017 to 2019, the number of homeless individuals in families decreased from 1,075 to 921.
- An average of 187 **unaccompanied youth** become homeless in the County each year. From 2017 to 2019, the number of unaccompanied youth decreased from 649 to 276.
- An average of 4 **Veterans** exit homelessness in the County each year. From 2017 to 2019, the number of homeless veterans decreased from 660 to 653.
- Approximately two-thirds of those surveyed said they had experienced homelessness previously and that this was not their first incidence of homelessness. Moreover, 35 percent experienced homelessness for the first time between the ages of 0 to 24.

Estimate the # of Days Persons Experience Homelessness

During the 2019 PIT count, 1,335 homeless persons were asked about the length of their current episode of homelessness. Overall, only a small percentage (6%) had been homeless 30 days or less, while most (94%) had experienced homeless for more than a month, and of those 67 percent had experienced homeless for one year or more.

- 2 percent reported they had been homeless seven days or less
- 4 percent reported they had been homeless 8-30 days
- 6 percent reported they had been homeless 1-3 months
- 12 percent reported they had been homeless 4-6 months
- 9 percent reported they had been homeless 7-11 months
- 67 percent reported they had been homeless one year or more

There is no data available on chronically homeless families or households with only children.

Nature and Extent of Homelessness: (Optional)

FIGURE 3. HOMELESS POPULATION BY JURISDICTION AND SHELTER STATUS

JURISDICTION	UNSHELTERED		SHELTERED		TOTAL		'17-'19 % CHANGE
	2017	2019	2017	2019	2017	2019	
Total Incorporated	5,259	7,652	1,775	1,594	7,034	9,246	31%
City of Campbell	94	74	0	0	94	74	-21%
City of Cupertino	127	159	0	0	127	159	25%
City of Gilroy	295	345	427	359	722	704	-2%
City of Los Altos	6	76	0	0	6	76	*
City of Los Altos Hills	0	2	0	0	0	2	*
Town of Los Gatos	52	16	0	0	52	16	*
City of Milpitas	66	125	0	0	66	125	89%
City of Monte Sereno	0	0	0	0	0	0	*
City of Morgan Hill	388	114	0	0	388	114	-71%
City of Mountain View	411	574	5	32	416	606	46%
City of Palo Alto	256	299	20	14	276	313	13%
City of San José	3,231	5,117	1,119	980	4,350	6,097	41%
City of Santa Clara	199	264	73	62	272	326	20%
City of Saratoga	12	10	0	0	12	10	*
City of Sunnyvale	122	477	131	147	253	624	147%
Total Unincorporated	189	270	113	89	302	359	19%
Confidential Locations	NA	NA	58	101	58	101	74%
Total	5,448	7,922	1,946	1,784	7,394	9,706	31%

*Note: Percentage change was not calculated for rows with less than 50 individuals.

Source: Santa Clara County 2019 Point in Time Count (PIT) and Survey Report

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

The City does not have an estimate of the number and type of families or veterans experiencing homelessness in the area; however, the 2019 County PIT count identified 269 homeless families with children living in the County. Families with children encompassed a total of 921 household members, an average of 3.4 persons per household. The total number of families in the County make up 9.5 percent of all homeless individuals counted. Of these families with children, 24 percent are unsheltered.

As discussed in NA-10, LMI households are more likely to become homeless than the general population due to housing problems and special needs. Although there is no data regarding the number of homeless families with children in the City, NA-10 discusses the number of households that identify as families and are also extremely low-, very low-, low, and moderate-income households. The comparisons below are based on the total number of households in the jurisdiction.

- Small families are defined as having 2-4 household members.
 - There are 2,974 LMI (43 percent) small family LMI households in the City.¹⁶
- Large families are defined as having 4 or 5 or more members.
 - There are 1,579 LMI (23 percent) large family LMI households in the City.¹⁷
- 2,048* LMI (29 percent) households in the City report having one or more children aged 6 or younger in the household. *This number is duplicative of the numbers above.
- The PIT count also identified 653 homeless veterans, of which 68 percent were unsheltered. Veterans make up 6.7 percent of all homeless, countywide.
 - In 2015, there were 1,953 total veterans living in the City of Gilroy.¹⁸

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

There are no numbers on the City level for the number of homeless persons by race. However, numbers exist for Santa Clara County as a whole. For 2019, the racial breakout is as follows:

- 44% white
- 24% multi-racial/other
- 19% black
- 8% American Indian/ Alaskan Native
- 3% Asian
- 2% Native Hawaiian or Pacific Islander

According to the 2019 County PIT Count, 43 percent of respondents indicated that they were of Hispanic/Latinx origin, which was much higher than the general population (26 percent).

Additionally, as discussed in NA-15, NA-20, and NA-25, certain racial/ethnic groups in the City may have a disproportionately greater need than the jurisdiction as a whole, with regard to housing problems that are known to lead to homelessness. Hispanic households in the City are disproportionately cost burdened.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Homelessness in Santa Clara County increased 31 percent from 2017 to 2019, with the highest number counted on record, since 2007, of 9,706 persons counted in 2019. Persons experiencing homelessness in the County tend to be longtime residents of the County, as 81 percent reported Santa Clara County as their residence prior to becoming homeless, and 57 percent of persons reported living in the County for ten years or more. Additionally, 67 percent of persons experiencing homelessness in the County report their current episode of homelessness as lasting one year or longer.

Persons experiencing homelessness might be living in a shelter or are unsheltered, as defined below:

Unsheltered homeless are persons sleeping at least one night in places not meant for human habitation, such as parks, sidewalks, alleys, fields, abandoned buildings, etc.

¹⁶ 2011-2015 ACS

¹⁷ 2011-2015 ACS

¹⁸ 2011-2015 ACS

Sheltered homeless are persons sleeping at least one night in one of the following: emergency shelters, transitional shelters for the homeless, domestic violence shelters, residential programs for runaway/homeless youth, or any hotel/motel/apartment voucher arrangements paid by a public/private agency because the person or family is homeless.

Within Santa Clara County, 82 percent of homeless persons are unsheltered. During the 2019 County PIT Count, 49 percent of the City's homeless population were found to be unsheltered, as the homeless population consisted of 345 unsheltered individuals and 359 sheltered individuals.

The unsheltered population of the City is concentrated in the east side of the City, as well as in Glenview neighborhood. A considerable number of homeless persons are found in census tracts 5126.03 and 5126.04, including in the downtown and the CDBG target area. Most of Gilroy's providers of homeless services are located in nearby census tract 5125.06, as is the National Guard Armory, which provides a cold weather shelter. 5126.04 is 0.7 miles from many service providers and 5126.03 is 1.8 miles from the service providers.

CDBG Target Area



The City does not have a large number of beds available for homeless families. The beds available for single adults or families are seasonal and only available during inclement.¹⁹

¹⁹ 2017 County of Santa Clara Housing Inventory Count (HIC)

Type of Housing	Name of Program	Beds Available	Population Served
Transitional Housing	El Invierno TH Gilroy	12	Single Adults
Transitional Housing	Walnut Lane Home TH	8	Single Adults
Emergency Shelter	Gilroy Armory Inclement Weather	50	Single Adults – seasonal beds
Emergency Shelter	Gilroy Nightly Shelter	130	Single Adults – seasonal beds
Emergency Shelter	Ochoa Winter Family Shelter	105	Families – seasonal beds
Emergency Shelter	La Isla Pacifica	14	Families with children

2017 County of Santa Clara Housing Inventory Count

Focus group participants discussed the idea of the City allowing tiny homes for both transitioning youth as well as agricultural workers as an affordable alternative to housing. Additionally, the group pointed out the large number of transitional housing beds for families but found that one of the most pressing housing problems in the City is the gap between transitional housing and permanent housing.

Discussion

The 2019 County PIT count showed a 2 percent decrease in the City’s homeless population compared to the previous 2017 count, specifically from 722 persons in 2017 to 704 persons in 2019. By comparison, in the same time frame, the County overall saw an increase of 31 percent. The sections above (NA-10, NA-15, NA-20, NA-25, NA-30) discuss many housing problems that lead to homelessness as well as possible community solutions that could prevent or decrease homelessness. Additionally, this section (NA-40) addresses the immediate needs of individuals and families currently experiencing homelessness. The City currently has 299 shelter beds available and 20 transitional housing beds for single adults and families with children. However, of these shelter beds, 285 of the shelter beds are seasonal and only available during inclement weather, or during the winter months. Additionally, there are 345 unsheltered individuals, realistically leaving a need for approximately 630 year-round beds in a variety of locations and types, e.g., single person shelters, harm reduction shelters, transitional housing, car parks, family shelters, and shelters that allow pets.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

1. Introduction:

For the purposes of the Consolidated Plan, this section will address special needs populations as defined by HUD. The following section addresses the needs of persons who are not homeless but require supportive housing. The special needs populations considered in this section are the following:

- Elderly households (defined as 62 and older)
- Frail elderly (defined as an elderly person who requires assistance with three or more activities of daily living, such as bathing, walking, or performing light housework)
- Persons with disabilities (mental, physical, and/or developmental disabilities)
- Persons with alcohol or other drug addiction
- Persons living with HIV/AIDS and their families
- Victims of domestic violence, dating violence, sexual assault, and stalking

Describe the characteristics of special needs populations in your community:

Elderly and Frail Elderly Households

As of 2017, the City had 6,714 (13 percent)²⁰ individuals 62 or older and 4,173 (28 percent)²¹ households with at least one person 62 or older. The previous City five-year Consolidated Plan showed similar numbers, with 9 percent²² of individuals 65 or older and 27 percent²³ of households containing at least one person over the age of 62. Of the elderly households in the City, 7 percent are extremely low income, 3 percent are very low income, and 5 percent are low income.

Households with Disabilities

According to the 2013-2017 ACS 5-Year Estimates, 3,863 persons (8 percent) in the City has one or more disability: 284 (0.63 percent) of residents aged 5-17; 2,036 (4.49 percent) of residents aged 18-64; and 1,543 (3.4 percent) of residents aged 65 or older.

Federal nondiscrimination laws define a person with a disability to include any (1) individual with a physical or mental impairment that substantially limits one or more major life activities; (2) individual with a record of such impairment; or (3) individual who is regarded as having such an impairment. In general, a physical or mental impairment includes, but is not limited to, examples of conditions such as orthopedic, visual, speech and hearing impairments, cerebral palsy, autism, epilepsy, muscular dystrophy, multiple sclerosis, cancer, heart disease, diabetes, human immunodeficiency virus (HIV), developmental disabilities, mental illness, drug addiction, and alcoholism.²⁴ ACS data consists of six broad disability categories that show characteristics of residents with disabilities. Disabled persons in the City reported at least one of the following and, in some cases, more than one:

²⁰ 2011-2015 ACS

²¹ 2011-2015 CHAS

²² 2008-2012 ACS

²³ 2007-2011 CHAS

²⁴ https://www.hud.gov/program_offices/fair_housing_equal_opportunity/disability_overview

- hearing difficulty: 995 (2.19 percent)
- vision difficulty: 581 (1.28 percent)
- cognitive difficulty: 1,305 (2.88 percent)
- ambulatory difficulty: 1955 (4.31 percent)
- self-care difficulty: 946 (2.08 percent)
- independent living difficulty: 1,345 (2.96 percent)

Persons with alcohol or other drug addiction

Alcohol and other drug (AOD) addiction is a disability under federal law. The City does not have data on persons or households that experience AOD addiction and narrowing down these numbers in a non-homeless population tends to be a challenge. Even the data that does exist is at the state level and is not current. During the 2006-2007 fiscal year, the State of California collected data from all clients at entry and exit of AOD treatment facilities in all 58 counties. The California Department of Alcohol and Drug Programs then developed the California Outcomes Measurement Systems data collection report, which included the following:

- Of the clients entering the AOD facilities, 64.2 percent were male, compared to 35.8 percent female.
- Clients tended to be middle-aged with 53.7 percent aged 26 to 45 years old; followed by 24.4 percent aged 46 to 64; then 15.5 percent aged 18 to 25.
- Race/ethnicity of those entering an AOD facility were as follows: 43.4 percent white; 33.9 percent Hispanic/Latino; 15.2 percent black; 3.5 percent other; 2.4 percent Asian/Pacific Islander; and 1.6 percent American Indian/Alaska Native.

Persons living with HIV/AIDS and their families

HIV/AIDS data is available at a County level and state level. In the County, according to the California Department of Public Health, Office of AIDS, there were 156 newly diagnosed cases of HIV in 2017 in Santa Clara County. From 2013 to 2017, the average rate of new diagnoses was 2.9 percent in 2013, 3.2 percent in 2014, 3.1 percent in 2015, 2.7 percent in 2016, and 3.3 percent in 2017.²⁵

Countywide, in 2017, males represent 86 percent of people living with HIV. The prevalence of HIV among males was more than 6 times the prevalence among females. Broken down by race, white represented 34 percent, Hispanic/Latino 40 percent, African American 11 percent, and Asian/Pacific Islander 12 percent. People aged 45 to 64 had the highest rates.²⁶

²⁵ California HIV Surveillance Survey 2017
<https://www.cdph.ca.gov/Programs/CID/DOA/CDPH%20Document%20Library/California%20HIV%20Surveillance%20Report%20-%202017.pdf>

⁴ HIV Epidemiology Annual Report County of Santa Clara 2017. <https://www.sccgov.org/sites/phd/hi/hd/Documents/hiv-report-2017.pdf>

Victims of domestic violence, dating violence, sexual assault, and stalking

City level data is not available; however, state-level data is available through the National Coalition of Domestic Violence. In California, 32.9 percent of women²⁷ (1 in 3 women)²⁸ and 27.3 percent of men²⁹ (1 in 4 men)³⁰ experience intimate partner physical violence, intimate partner sexual violence, and/or intimate partner stalking in their lifetimes. Domestic violence is most common among women between the ages of 18 and 24.³¹

What are the housing and supportive service needs of these populations and how are these needs determined?

Elderly and frail elderly residents generally face a unique set of housing needs, largely due to physical limitations, lower household incomes, and the rising costs of health care. Unit sizes and access to transit, health care, and other services are important housing concerns for this population. Housing affordability represents a key issue for the elderly, many of whom are living on fixed incomes. The demand for elderly housing serving various income levels is expected to increase as the baby boom cohorts further age. Community stakeholders see a very important need for housing for the aging population of the City and made many suggestions to help elderly households stay housed or find affordable housing. These suggestions include classes to teach technology (transportation to the classes included); access to nutrition information and healthy food for homebound households; retrofitting current housing and building affordable housing that is ADA accessible, including bedrooms, kitchens, and bathrooms; and partnerships/oversight of elderly care facilities in the area.

Households with disabilities may need affordable housing, particularly if they receive federal Social Security benefits or have additional medical costs. Disabled households may also need an accessible housing unit, which may include being on the first floor or in a complex that has an elevator; have an accessible bathroom and/or kitchen facilities; or be accessible units for the deaf or hard of hearing that include special doorbells, intercoms, and smoke alarms. In addition to housing needs, some households may need supportive services such as transportation, education, life skills, and case management to continue to live independently.

Community stakeholders noted the need for more accessibility around town as well. This would include wheelchair ramps, curb cuts, bathrooms, sidewalks, and handrails. Additionally, stakeholders feel there needs to be an increase in advocacy for additional accessible housing units during the planning phase of affordable communities.

Persons with AOD addiction need low or no barrier affordable housing when exiting an AOD facility. They may have lost their housing or job or have a criminal background due to their past addiction, and housing stability is important to continue in their recovery or to a harm reduction model of living. The County of Santa Clara offers substance use treatment services through the MediCal and the County Department of Behavioral Health. Stakeholders see a gap in services available for this population and feel that additional supportive services are necessary. Living with a disability or chronic health condition, there is a need for

²⁷ Centers for Disease Control and Prevention (2014). Lifetime prevalence of rape, physical violence, and/or stalking by an intimate partner by state of residence—U.S. women, NISVS 2010. Retrieved from http://www.cdc.gov/violenceprevention/nisvs/state_tables_74.html.

²⁸ O Black, M.C., Basile, K.C., Breiding, M.J., Smith, S.G., Walters, M.L., Merrick, M.T., Chen, J., & Stevens, M. (2011). The national intimate partner and sexual violence survey: 2010 summary report. Retrieved from http://www.cdc.gov/violenceprevention/pdf/nisvs_report2010-a.pdf.

²⁹ Centers for Disease Control and Prevention (2014). Lifetime prevalence of rape, physical violence, and/or stalking by an intimate partner by state of residence—U.S. women, NISVS 2010. Retrieved from http://www.cdc.gov/violenceprevention/nisvs/state_tables_74.html.

³⁰ O Black, M.C., Basile, K.C., Breiding, M.J., Smith, S.G., Walters, M.L., Merrick, M.T., Chen, J., & Stevens, M. (2011). The national intimate partner and sexual violence survey: 2010 summary report. Retrieved from http://www.cdc.gov/violenceprevention/pdf/nisvs_report2010-a.pdf.

³¹ ii Truman, J. L. & Morgan, R. E. (2014). Nonfatal domestic violence, 2003-2012. Retrieved from <http://www.bjs.gov/content/pub/pdf/ndv0312.pdf>.

nutrition and food subsidies, particularly for those under 60 that do not already qualify for additional help. This may mean collaborating with other service entities to provide routine nutrition and food delivery services or creating and expanding food storage areas, particularly to food desert areas.

Stable and affordable housing available to persons living with **HIV/AIDS** and their families helps provide a more consistent level of access to medical care and supportive services that are necessary for the well-being of households directly affected by HIV/AIDS. Stable and affordable housing can also result in fewer hospitalizations and decreased emergency room care. Persons living with HIV/AIDS are at a higher risk of losing their housing due to increased medical costs and limited incomes or reduced ability to keep working due to related illnesses. In addition to affordable housing, housing assistance, such as short-term rental or mortgage payment assistance, may prevent homelessness among persons with HIV/AIDS and their families. Households may also need supportive services such as transportation to medical appointments, and case management particularly for connection to mainstream services and counseling for the family.

Victims of domestic violence, dating violence, sexual assault, and stalking can fall into homelessness if they do not have enough support and financial resources when leaving their abuser. The Santa Clara PIT count indicated that 6 percent of all survey respondents reported currently experiencing domestic/partner violence or abuse, and 27 percent indicated they had been abused by a relative or someone they stayed with at some point in their lifetime. Community stakeholders reported seeing a recent increase in domestic violence victims and the need for an increase in services. Victims need affordable, safe, and confidential housing which may be a shelter, transitional or rapid rehousing, or permanent housing. Additionally, victims need supportive services such as case management, counseling, transportation, connection to mainstream resources, job training, and life skills.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

The County of Santa Clara identified a total of 3,502 individuals living with HIV as of 2017. Of those individuals, 2,724 (77.8%) are currently in treatment and 2,315 (66.1%) are virally suppressed.³² Statistics break down further to show that 86 percent persons living with HIV are male, 13 percent are female, and 1 percent are transgender. Furthermore, 34 percent of persons living with HIV are white, 40 percent are Latino, 11 percent are African American, and 12 percent are Asian or Pacific Islander.³³

Those with late HIV diagnoses, defined as having an AIDS diagnosis within three months of an HIV diagnosis, are typically older (44% are 40 years or older), female (36%), and African American (38%). The most common transmission modes related to late HIV diagnoses are other/unknown and intravenous drug use.³⁴

Discussion

Community stakeholders addressed needs and priorities that encompass all special needs populations. This includes using funding for training of counselors and referral personnel for programs within the Continuum of Care that serve persons in the City. Community members overwhelmingly voiced concerns over the need for repairs to sidewalks, which would make them safer for both the elderly, and those with physical disabilities.

³² HIV Epidemiology Annual Report County of Santa Clara 2017 <https://www.sccgov.org/sites/phd/hi/hd/Documents/hiv-report-2017.pdf>

³³ California HIV Surveillance Survey 2017
<https://www.cdph.ca.gov/Programs/CID/DOA/CDPH%20Document%20Library/California%20HIV%20Surveillance%20Report%20-%202017.pdf>

³⁴ HIV Epidemiology Annual Report County of Santa Clara 2017 <https://www.sccgov.org/sites/phd/hi/hd/Documents/hiv-report-2017.pdf>

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

The online survey available as part of the Consolidated Plan's community outreach was particularly successful in Gilroy. Although not every person answered every question, a total of 157 persons took the online survey and 355 persons submitted a paper survey.

Describe the jurisdiction's need for Public Facilities:

Respondents ranked the following public facilities as **high priority** in regard to adding additional or updated locations in the City:

- 70 percent – facilities for children who are abused, abandoned and/or neglected
- 68 percent - mental health care facilities
- 59 percent – educational facilities
- 59 percent – senior centers
- 59 percent – youth centers
- 56 percent – healthcare facilities
- 50 percent – drop-in day center for people who are homeless

How were these needs determined?

Community needs were determined through extensive community engagement efforts including a resident survey, which was available online, and in four languages; stakeholder interviews; community forums; and pop-up events. The survey and pop-up events sought to solicit feedback from County and City residents, while stakeholder interviews and community forums focused on community development practitioners and experts.

- **512** City resident survey responses were received, of which 286 were in English, 224 in Spanish, 2 in Chinese, and 2 in Vietnamese.
- Approximately **22** stakeholders participated in the process.
- An additional **45** attendees provided feedback at community engagement workshops and focus groups.
- Four total pop-up events were held Countywide, and **three** surveys were completed.
- Two focus groups were held with a total of **seven** persons in attendance from **seven** different agencies, including one held at the Gilroy public library.

Describe the jurisdiction's need for Public Improvements:

Respondents ranked the following as a **high need** in regard to public improvements in the City:

- 77 percent -- street improvements
- 72 percent – cleanup of contaminated sites
- 66 percent – sidewalk improvements
- 66 percent – lighting improvements
- 66 percent – stormwater and drainage improvements

Priorities from the Gilroy focus group included revitalizing older City infrastructure, particularly accessibility for elderly persons and persons with disabilities.

How were these needs determined?

See the description of community engagement above.

Describe the jurisdiction's need for Public Services:

Respondents ranked the following as a **high need** in regard to public services in the City:

- 73 percent – mental health services
- 73 percent – services for children who are abused, abandoned, and or neglected
- 71 percent – neighborhood cleanups (trash, graffiti, etc.)
- 69 percent – youth services
- 68 percent – crime awareness and prevention services
- 67 percent – homeless services
- 67 percent – emergency housing assistance to prevent homelessness – such as utility assistance and rental assistance
- 65 percent – employment training services
- 64 percent – Veteran services
- 63 percent – access to fresh and nutritious foods
- 63 percent – batter and abused spouses services
- 63 percent – childcare services
- 62 percent – financial literacy
- Priorities from the Gilroy focus group included homelessness prevention programs, including education and job/housing placement; assistance to disabled persons; and services for special needs populations, particularly single-income families, elderly, disabled and homeless youth. Feedback from community members included creating higher-paying jobs in the City so residents can work where they live; and improve health and safety – particularly mental health options for low-income families

How were these needs determined?

See the description of community engagement above.

HOUSING MARKET ANALYSIS

MA-05 Overview

Housing Market Analysis Overview:

As discussed in the Needs Assessment, the San Jose-Gilroy-Santa Clara, CA HUD Metro Fair

Market Rent Area is one of the most expensive rental markets in the nation. Rental housing throughout the County is becoming increasingly more expensive and the affordability gap is widening.

This is also true for the City itself. While home prices have decreased, the City is not immune to increasing problems in the rental market. An adequate housing supply is critical to keeping housing affordable, and affordable housing is among the most important contributors to household welfare. When considering the difference between income growth and rental housing costs, the need for more affordable housing—not just for the lowest-income residents, but also for a large number of low- and moderate-income working families—becomes clear. Overall, there is a strong need for a diverse mixture of new housing stock to serve the needs of the region's current and future population.

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

1. Introduction

Housing stock in Gilroy mostly consists of single-family units; about 70 percent of housing units fall into this category, and about 30 percent are multi-family units. Overall, the housing stock has slightly increased since the last Consolidated Plan period (2007-2011), rising by 2 percent. In the City, more units are owner-occupied versus renter-occupied, representing 56 percent of the housing stock; however, the number of rental housing units has significantly decreased. To illustrate, the number of owner-occupied units has slightly decreased since 2011 by a rate of 4 percent and, since the last Consolidated Plan period, the growth of rental housing units has increased by 17 percent.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	9,805	64%
1-unit, attached structure	920	6%
2-4 units	1,970	13%
5-19 units	1,495	10%
20 or more units	750	5%
Mobile home, boat, RV, van, etc	380	2%
Total	15,320	100%

Table 31 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	140	2%	180	3%
1 bedroom	45	1%	965	15%
2 bedrooms	705	8%	2,710	43%
3 or more bedrooms	7,730	90%	2,510	39%
Total	8,620	101%	6,365	100%

Table 32 – Unit Size by Tenure

Data Source: 2011-2015 ACS

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

Approximately 1,050 assisted housing units exist in Gilroy; approximately 220 units of those units are funded through HUD Section 811 Supportive Housing for Persons with Disabilities, HOME funds, or HUD Project-based Section 8 program funds; and approximately 830 housing units are funded through Low-Income Housing Tax Credits (LIHTC).³⁵ The City also houses approximately 980 participants through the HCV program.

- The HUD project-based Section 8 program contracts with owners of multifamily rental housing developments. Tenants are families whose income do not exceed 50% AMI and a limited number

³⁵ <http://www.ci.gilroy.ca.us/290/Housing-Element>

of available units may be rented to low-income families whose incomes are between 50% and 80% AMI. All households pay no more than 30 percent of their adjusted gross income.³⁶

- LIHTC provides tax incentives, written into the Internal Revenue Code, to encourage developers to create affordable housing. Tenants eligible for LIHTC properties in Gilroy have income no greater than 60% AMI. Rent is not based on a tenant's income but set by the use restriction tied to the unit. Tenants pay 30% of the AMI. This is calculated with an assumed family size of 1.5 persons per bedroom.³⁷
- HUD HOME Investments Partnership Program (HOME) rent does not exceed 30 percent of the annual income of a family whose income equals 50% AMI or less.³⁸
- HUD Section 811 allows persons with disabilities to live as independently as possible through subsidized rental housing with supportive services. Tenants must be 30% to 50% AMI and have a disability. All households pay no more than 30 percent of adjusted gross income.³⁹
- Participants of the HCV program living in the City are assisted through the SCCHA. For this program specifically, general targets according to the housing authority stipulate 75 percent of recipients to be in the extremely low-income bracket (0-30% AMI), while the remaining 25 percent to be no higher than the very low-income bracket (50% AMI or less). However, exceptions can be made on a case-by-case basis, and families up to the 80% AMI bracket will not be barred from assistance.⁴⁰ HCV participants typically pay 30 percent of their adjusted gross income toward their rent; however, the SCCHA is a Moving to Work (MTW) Housing Authority, and one of the HUD-approved MTW activities is to increase the participant rent amount to 32 percent. Therefore, HCV participants in Gilroy pay 32 percent of their adjusted gross income toward rent.⁴¹

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

There are no units at risk of conversion during this Consolidated Plan period (2020-2025).

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

Availability of housing is not an issue for the City. The housing stock is sufficient to meet the total needs of the population; however, there are other problems which will be explored further in following sections. This includes a need for affordable housing units, and issues with housing cost burden. These needs of the population will be explored in sections including MA-15, MA-20, and MA-40. In addition, they are identified in various Public Outreach (PR) sections and Needs Assessment sections. Additional affordable housing units would help low-to-moderate-income (LMI) and special needs populations; however, the housing voucher waiting list is currently closed for the City and County.

Describe the need for specific types of housing.

Sections in the Needs Assessment outline specific needs for the City, and these also point to needs for housing. This includes housing for the homeless and those at imminent risk of homelessness and special needs populations, such as, elderly and frail elderly households, disabled households, AOD households, persons living with HIV/AIDS and their families, and victims of domestic violence and their minor children.

³⁶ <https://www.hud.gov/hudprograms/rs8pbpra>

³⁷ <https://www.nhlp.org/resources/lihtc-admissions-rents-grievance-procedures/>

³⁸ <https://www.hudexchange.info/programs/home/home-rent-limits/>

³⁹ https://www.hud.gov/program_offices/housing/mfh/progdesc/disab811

⁴⁰ 24 CFR § 982.201 - Eligibility and targeting

⁴¹ https://www.scchousingauthority.org/assets/1/6/Chapter_4_-_Factors_Related_to_Total_Tenant_Payment_and_Family_Share_Determination_rev._08-01-19.pdf

These populations are more likely to need housing assistance. Since the City and County housing voucher waiting list is currently closed, these populations continue to represent a specific housing need for the City.

Availability of affordable rental housing is important for affordability Citywide. Recent trends outlined in the housing data for this section show a decrease in owner-occupied units, paired with a 17.3 percent rise in renter-occupied units. If a portion of these new rental units are not affordable for LMI populations, it will continue to cause housing cost burden in the City.

Discussion

Overall, there has been a rise in renter-occupied units in the City, which highlights the need to keep affordability attainable in the rental housing market. Recent state laws have streamlined development of various housing product types, including multi-family units and ADUs. As the above data identifies a significant amount of single-family development units in Gilroy, based on the legislative changes it can be anticipated that the housing stock over the next five-year period may shift to include more variety of housing types.

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

1. Introduction

Housing affordability is an important factor for evaluating the housing market as well as quality of life, as many housing problems relate directly to the cost of housing. HUD standards measure affordability by the number of households paying no more than 30 percent of their gross income toward housing costs, including utilities.

As stated in the Needs Assessment, cost burden is the most common housing problem in the City. While it can affect the overall population, it is especially prevalent for LMI households in the City. Overall, 31 percent of all households in the City are both LMI and spend too much on their housing. In addition, severe housing cost burden is the second most prevalent housing problem within the City, as 18.5 percent of households are both LMI and severely cost burdened when paying for housing (paying more than 50 percent of gross income toward housing costs).

As show in **Table 33** renter households must earn high incomes to afford a market-rate apartment. This causes the area to be one of the most expensive rental markets in the nation.

Cost of Housing

	Base Year: 2010	Most Recent Year: 2015	% Change
Median Home Value	\$592,300	\$478,500	(19%)
Median Contract Rent	\$1,167	\$1,432	23%
Median Income	\$71,340	\$83,027	16%

Table 33 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	397	6%
\$500-999	936	15%
\$1,000-1,499	2,113	34%
\$1,500-1,999	1,519	24%
\$2,000 or more	1,320	21%
Total	6,285	100%

Table 34 – Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	650	No Data
50% HAMFI	1,920	335
80% HAMFI	4,220	675
100% HAMFI	No Data	1,430
Total	6,790	2,440

Table 35 – Housing Affordability

Data Source: 2011-2015 ACS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent (City)	\$1,120	\$1,310	\$1,670	\$2,355	\$2,875
High HOME Rent (County)	\$1,165	\$1,250	\$1,502	\$1,727	\$1,906
Low HOME Rent (County)	\$931	\$997	\$1,196	\$1,382	\$1,542

Table 36 – Monthly Rent

Data Source: HUD FMR and HOME Rents 2015 (average for Gilroy zip codes 95020 and 95021) – HOME Rents for Santa Clara County overall (Data for Gilroy alone not available)

Is there sufficient housing for households at all income levels?

In the City, housing need does not align with the availability of affordable housing. This is especially true for LMI households. For example, there are approximately 3,130 extremely low-income households in the City, yet there are only 650 affordable rental units for this population. This disparity represents a crucial need for the City to meet its needs for LMI affordable housing.

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

Data for home values in the City shows that homeownership may be increasingly affordable to residents. Median home value decreased by nearly 20 percent Citywide in just a five-year period from 2010 to 2015, while area income grew over 16 percent. Therefore, growth in area appears to be rising while housing costs appear to be plummeting.

However, affordability for rental units is different than the current situation for ownership. Although area income appears to be increasing, the expansion of rental cost in the City is outpacing the growth of income, which could lead to further rental affordability problems. Median rents rose by nearly 23 percent in the five-year period from 2010 to 2015. If rental prices continue to increase more rapidly than income, housing cost burden will continue to be a housing problem for the City.

To combat rent gouging and the lack of supply and affordability of housing, and to slow the increase of rent in all areas of California, on October 8, 2019, the California governor signed into law AB 1482 Tenant Protection Act of 2019. AB 1482 states: “[subject to division b] an owner of residential real property shall not, over the course of any 12-month period, increase the gross rental rate for a dwelling or a unit more than 5 percent plus the percentage change in the cost of living, or 10 percent, whichever is lower, of the lowest gross rental rate charged for that dwelling or unit at any time during the 12 months prior to the effective date of the increase.” Although the state has passed a law to protect tenants regarding rent increases, stakeholders would like to see the City create local policies and advocate for rent and housing value stabilization.

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

Median contract rent for the City in 2015 stood at \$1,432 per month. This is higher than HUD FMRs for studio and one-bedroom apartments. In addition, the median rent is higher than all Low HOME Rent levels except for four or more bedroom apartments, and higher than 0-1 bedroom apartments in the High HOME Rent categories.

Given the affordability problems that have already been outlined for LMI residents, strategies that preserve affordability for these populations is important for the City. Given that most private market rents are higher

than what HUD deems to be affordable, this emphasizes the need for programs such as the HCV program in the City. However, this will continue to be a problem until the waiting list for this program reopens.

Discussion

While home values have decreased in the City since the time of the last Consolidated Plan, rental prices continue to outpace income growth. This has caused a lack of affordable rental housing units in the City, especially for LMI residents.

In addition, In November 2016, County voters approved Measure A – the \$950 million affordable housing bond. The housing bond provides the County with an unprecedented opportunity to partner with cities, residents, and the affordable and supportive housing community to significantly address the housing needs of the community's poorest and most vulnerable residents. It will provide affordable housing for vulnerable populations including veterans, the elderly, persons with disabilities, low- and moderate-income individuals or families, foster youth, victims of abuse, the homeless and individuals suffering from mental health or substance abuse illnesses. The bond proceeds would contribute to the creation and/or preservation of approximately 4,800 affordable housing units.

The Housing Bond will enhance the County's ability to achieve its housing priorities which include:

- Increasing the scope and breadth of supportive housing for special needs populations, including homeless and chronically homeless persons;
- Increasing the supply of housing that is affordable to extremely low-income (ELI) households; and,
- Improving coordination and collaboration among the County, the cities, other governmental agencies, and the affordable housing community.

The County of Santa Clara and its partners have moved quickly to utilize the bond funds, which are projected to fund 120 new affordable housing developments over ten years, including 4,800 new units dedicated to extremely low-income households and individuals, families exiting homelessness, and other underserved populations. The City has already benefitted from Measure A funding; a 75-unit apartment complex is under construction on Monterey Road. Gateway Senior Apartments is a new affordable housing complex where 37 of the units are reserved for seniors with special needs, and 37 units will go to income-qualifying seniors.

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

1. Introduction

The County defines substandard housing as buildings or units that are not in compliance with the California Health and Safety Code. This includes units having structural hazards; faulty weather protection; fire, health and safety hazards; or lacking complete kitchen or plumbing facilities.

Standard condition housing is defined as being in compliance with the California Health and Safety Code. Concern for the City would include risk of lead-based paint hazards in households built before 1980, which represents 38 percent of all owner-occupied units in the City, and 50 percent of all renter-occupied units in the City.

Definitions

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

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

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,910	34%	3,280	52%
With two selected Conditions	95	1%	705	11%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	5,615	65%	2,375	37%
Total	8,620	100%	6,360	100%

Table 37 – Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	2,030	24%	1,040	16%
1980-1999	3,280	38%	2,140	34%
1950-1979	2,765	32%	2,710	43%
Before 1950	555	6%	470	7%
Total	8,630	100%	6,360	100%

Table 38 – Year Unit Built

Data Source: 2011-2015 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	3,320	38%	3,180	50%
Housing Units built before 1980 with children under the age of 6 present	2,275	26%	1,135	18%

Table 39 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units); 2011-2015 CHAS (Units with Children present)Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	203	-	203
Abandoned Vacant Units	-	-	-
REO Properties	3	-	3
Abandoned REO Properties	-	-	-

Table 40 – Vacant Units

Data Source: Re.com and Realtytrac.com

Need for Owner and Rental Rehabilitation

Characteristics commonly used to evaluate the housing supply include age of housing stock, the number of vacant/abandoned units, and the risk of lead-based paint (LBP). Unless carefully maintained, older housing stock can create health and safety problems for occupants. As seen in **Table 39**, there is nearly an even amount of owner-occupied and renter-occupied units in the City that were built before 1980, representing about 42.4 percent of the housing stock.

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

Building age is used to estimate the number of homes with LBP, as LBP was prohibited on residential units after 1978. For the purposes of this plan, units built before 1980 are used as a baseline for units that contain LBP. A little over 42 percent (6,500) of all housing units were built before 1980 and have potential exposure to LBP. As explained in the Needs Assessment, 46 percent of the households (6,969 households) in the City are LMI (0-80% AMI). Using this percentage as a baseline, it is estimated that 2,958 units with LBP hazards are occupied by LMI families or individuals.

Discussion

Children six years of age and younger have the highest risk of lead poisoning, as they are more likely to place their hands and other objects into their mouths. The effects of lead poisoning include damage to the nervous system, decreased brain development, and learning disabilities. As shown in **Table 39**, approximately 3,410 households live in households with risk of LBP and contain children under the age of 6.

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

Introduction

The City does not have public housing units. However, there are 1,200 vouchers being used in the City: 981 tenant-based vouchers (the tenant finds a housing unit that will accept the voucher), 199 project-based (at a specific apartment complex), and 20 tenant-based vouchers allocated specifically to households with disabilities.

Although homelessness has decreased by 2 percent from 2017 - 2019, additional HCVs allocated to the City would assist the 704 homeless individuals that currently live in the City and aid in further decreasing the population. In addition, NA-10 shows that many LMI renter households in the City are currently experiencing impactful housing problems. Of these LMI renter households, 10 are lacking complete plumbing or kitchen facilities, 295 are severely overcrowded, 745 are overcrowded, 1,600 are severely cost burdened, and 1,145 are cost burdened.

HCVs help renters with housing problems find more appropriate housing because the household has more in terms of a selection of housing. If the household obtains an HCV, they can live in an appropriately sized housing unit, and a housing unit that meets HUD’s Housing Quality Standards (HQS) of safe, decent, and sanitary.

In addition, there are several Low Income Housing Tax Credit properties in the City that offer affordable housing, but are not subsidized through the voucher program, such as the Sunset Gardens Senior Apartments.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	0	1,200	199	981	0	0	20
# of accessible units	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Table 41 – Total Number of Units by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

As mentioned above, the City does not have public housing. However, the SCCHA does have four public housing units, located in the City of Santa Clara, of which none are ADA-accessible. The City currently has 199 project-based HCV units, 981 residents that receive assistance through the HCV program, and 20 residents that receive special HCVs for persons with disabilities.

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

There are no public housing units in the City of Gilroy. However, the City owns a multifamily apartment complex in downtown Gilroy, called Cherry Blossom, which includes seven residential units. The City currently partners to provide permanent supportive housing to chronically homeless households.

Public Housing Condition

Public Housing Development	Average Inspection Score
N/A	N/A

Table 42 – Public Housing Condition

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

There are no public housing units in the City of Gilroy. The Cherry Blossom apartment complex needs new roofing, windows, replacement flooring, upgrades to energy-efficient appliances and water-saving toilets and faucets, and accessibility upgrades.

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

The City has partnered with the County, along with two nonprofits, Community Solutions and Abode Services, to create a pilot program to house homeless individuals at the Cherry Blossom complex. The program provides a rental subsidy through Abode Services and intensive case management through Community Solutions, which focuses on improving participants' health and increasing their stability. The program specifically serves homeless individuals who have been involved in the criminal justice system and may expand to families that had an adult involved in the criminal justice system

Since the City does not have public housing, LMI households in the jurisdiction that receive subsidized housing participate in the HCV program. There are 981 HCV holders and 199 project-based voucher holders with the SCCHA in the City. In 2008, the SCCHA was selected by HUD to participate in the Moving to Work (MTW) demonstration program. The program's goal is to promote participants' self-sufficiency and expand participants' housing choices. In the last 10 years, HUD has approved 45 activities in the program.

Many community stakeholders spoke of the need to streamline the complex intake processes, which is an ongoing goal of the MTW program. Below is a summarized list of activities the SCCHA implemented that directly impact the positive living environment of LMI families who are HCV participants.⁴²

- Expediting the initial income verification process – extends the time period that initial documents are valid, from 60 days to 120 days, to provide relief to applicants.
- Exploring new housing opportunities for the chronically homeless – identifies chronically homeless families outside of the HCV waiting list and connects them with case management services and referrals to project-based housing assistance.
- Utilization of LIHTC Tenant Income Certification Income and Asset Verification – allows tenants to only have to turn in documents once.
- Provide project-based vouchers to 100 percent of units in family projects – for complexes with supportive services available, instead of the 25 percent of the units in any one complex that would be allowed should there be no supportive services offered on-site. This gives low-income families more choices.

⁴² SCCHA Moving to Work (MTW) Annual Plan FY2020

- Payment standard changes between regular recertifications – if the FMR has increased, the tenant will be able to take advantage of the new payment standard during an interim (if needed) reexamination, instead of having to wait until the annual reexamination.
- Excluding asset income from calculations for families with assets under \$50,000.
- Streamlined approval process for exception payment standard for reasonable accommodation – HCV
- Project-Based Voucher Inspection Self-Certification – allows project-based voucher owners and tenants to self-certify the correction of reported HQS deficiencies within the 30-day period after the initial HQS inspection. This activity only applies to the HQS deficiencies which are not life threatening.
- Modified elderly definition for project-based vouchers – modified the age of elderly identified by HUD (62 or older) to age 55 or older to align with the definition used by several affordable housing developments in the area.
- Special needs population direct referral program – creates an exception to HCV waiting list regulations to create a direct referral program for certain special needs populations who are not best served through a waiting list, such as disabled individuals at risk of institutionalization or transition-age youth.
- Family Self-sufficiency (FSS) Program – Waive Contract of Participation Requirements – First, eliminates the requirement to participate in a reexamination within 120 days of enrollment, and instead uses the family income as determined at the last regular reexamination, which may be up to two years before enrollment for families which are not on fixed incomes. Second, allows the successful maintained employment of any adult member of the enrolled family – rather than just the head of household – to count toward the family’s FSS goals.

Discussion

The Cherry Blossom complex, owned and managed by the City, is used as a pilot program for permanent supportive housing in the City. This program is a collaboration with two local nonprofits.

As discussed above, obtaining HCVs helps LMI households to find and live in safe, decent, and sanitary housing units, as required by the voucher. Therefore, to ensure the HCV program continues to operate effectively, the SCCHA works to create and maintain good relationships with owners and landlords. Landlords are often discouraged by the additional administrative burden associated with the HCV program and may not know much about how it works. Therefore, in 2017, the SCCHA MTW piloted a Landlord Initiative to provide vacancy payments to HCV landlords who re-rent their unit to SCCHA program participants.

In the 2020 SCCHA MTW Annual Plan, the SCCHA requested HUD to expand upon this initiative and create an incentive program to attract new owners and landlords to rent to HCV participants. Owners and landlords that rent to voucher holders for the first time will receive a one-time bonus payment.

This program was created to maintain and increase the number of housing units and choices available to HCV participant households.

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

1. Introduction

Multiple organizations throughout the County provide housing opportunities to homeless persons, which include emergency shelters, transitional housing, rapid re-housing, and permanent supportive housing. The following chart shows a bed inventory on the City level. As seen below, there are only 14 year-round emergency shelter beds, which are for domestic violence victims and their minor children. Community stakeholders expressed concerns over the need for additional emergency shelter options for the homeless population, as well as transitional housing and permanent housing.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	14	105	169	-	-
Households with Only Adults	-	180	20	6	-
Chronically Homeless Households	-	-	-	31	-
Veterans	-	-	-	-	-
Unaccompanied Youth	-	-	-	-	-

Table 43 – Facilities and Housing Targeted to Homeless Households

Data Source: Santa Clara County Homeless Census & Survey 2019

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

Mainstream services are public benefits that all households may be eligible for, regardless of whether they are homeless. The most challenging part is connecting homeless persons to mainstream services, in order to complement the housing and services offered through federally funded programs. Community stakeholders feel there is a need for additional nonprofits to become involved with the Continuum of Care (CoC) as well as additional staff members for the nonprofits in order to obtain smaller caseloads to better to serve the critical needs of some of the long-time homeless members of the community.

Each year, housing providers are offered a 12-hour mainstream services training to address eligibility, the application process, and best practices. The training is hosted by the CoC, and taught by local benefit offices, as well as advocates and legal services partners.

Gilroy Benefits or Services:

- Non-Employment Income:
 - SSI/SSDI – Social Security/Social Security Disability, General Assistance/Cash Aid, CalWORKS, Veterans Benefits, Tribal TANF, CAPI, EDD
- Food Related Assistance:

- CalFresh/SNAP, WIC
- Fresh Approach – mobile farmers market and nutrition education
- Legal Services:
 - Bay Area Legal Aid/Law Foundation of Silicon Valley
- Medical:
 - Medicaid/Medicare/Covered California/Valley Homeless Healthcare Program
 - Health Mobile – Mobile dental services for homeless and low-income community members through a grant from El Camino Healthcare District
 - Planned Parenthood Mar Monte
- Employment Training Opportunities:
 - Living Wage Employment Initiative – Provided by the area CoC, this program holds job fairs and engages previously homeless program participants in job training and connects them with living-wage employment leading to careers in high-growth industries.⁴³
 - CalWORKS – Job Training Program
 - Workforce Innovation Opportunity Act (WIOA)
- Transportation:
 - CalWORKS
- Childcare:
 - early childhood providers
 - CalWORKS

Although mainstream services are accessible to all City residents, community stakeholders identified some gaps in services that would benefit homeless families, both previously homeless and sheltered/unsheltered homeless. These benefits include creating nutrition programs, cooking instruction, and food delivery. Stakeholders feel these benefits are particularly important for those staying in areas of possible food deserts, where there is no easy access to fresh groceries, as well as those with chronic health issues who are under the age of 60 and may need additional nutritional support due to their health. Ideas include creating local food storage areas and working with grocers to fill in food desert areas.

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

Homeless Outreach

All outreach is currently done by law enforcement; however, the City plans to move forward with creating a dedicated outreach team in Gilroy that would interact with homeless individuals and families in order to create relationships and trust to where homeless persons are open to services. Additionally, countywide housing services through the CoC are provided to homeless households via the countywide community queue, which a person would have to join to access said services. In order to join the community queue, a homeless person needs to participate in the coordinated entry process by answering a set of questions, using the Vulnerability Index - Service Prioritization Decision Assistance Tool (VI-SPDAT). A score is given

⁴³ FY 2019 CoC Application

based on length of homelessness and service needs, allowing the CoC to prioritize the household for program type. More dedicated outreach means quicker assessments and more accurate program placement for homeless households.

Emergency Shelter

Community Solutions' La Isla Pacific Confidential Emergency Shelter for domestic violence victims and their minor children. The shelter provides a confidential, safe, clean, and sober living environment that has culturally competent, strengths-based services for wellness and recovery. The shelter can receive referrals from victims themselves (self-referral), as well as law enforcement, social services, and other services providers.

Transitional Housing

Community Solutions' El Invierno Transitional Housing Gilroy is a program for 12 single homeless men.

Community Solutions' Walnut Lane Home Transitional Housing is a program for eight single homeless men.

Day Center

Gilroy Compassion Center is open year-round, Monday through Friday, 8:00 a.m.-3:00 p.m. with extended hours during the winter months, December 1–March 31, beginning at 6:00 a.m. Additionally, Saturday Suppers are offered every Saturday from April through November at 3:00 p.m. The Day Center offers a drop-in center with basic needs such as food, clothing, bathrooms, and personal hygiene supplies. Shower and laundry facilities are on-site; there is also a weekly medical van, support groups, and case management. In addition to supportive services and basic needs, Gilroy Compassion Center offers the Almost Home Camping Program, which provides safe and legal campsites with showers, food, transportation, and case management. Lastly, the center is instrumental in putting on the City's biannual Project Homeless Connect, an event where multiple services providers from around the County come together to offer information and services to homeless persons, as well as a hot meal and clothing distribution.

Permanent Supportive Housing

The City provides housing to one chronically homeless individual, in partnership with the County, Community Solutions, and Abode Services, in its City-owned Cherry Blossom apartment complex.

Community Solutions' Supportive Housing program for survivors of domestic violence and their families. This program provides rental assistance to survivors in the City, so that they can obtain and maintain permanent, safe, decent housing. The program also offers supportive services, which include housing search assistance, counseling, life skills, jobs skills and education, legal assistance, and connection to mainstream services.

Community Solutions' Glenview Way Home is a shared housing program that provides housing and supportive services for six chronically homeless single men.

Community Solutions' Maria Way is a shared housing program that provides housing and supportive services for six single men.

Eden Housing's Gilroy Sobrato Studios is a housing program that provides housing and supportive services for eight chronically homeless individuals.

Eden Housing's Gilroy Sobrato Studios is a housing program that provides housing and supportive services, specifically mental health services, for 17 chronically homeless individuals.

Homelessness Prevention

St. Joseph's Family Center's Homeless Prevention and Safety Net Services program provides emergency rental assistance, utility assistance, food assistance, and other supportive programs that help diminish the overall risk of becoming homeless and increase family well-being.

Housing Services for Persons with Disabilities

Silicon Valley Independent Living Center (SVILC) assists individuals with disabilities and their families in their housing search for affordable and accessible housing. SVILC provides low-income City of Gilroy residents who have disabilities with education and training on all aspects of how to conduct a housing search to obtain safe, affordable, accessible, long-term housing.

Employment Services

St. Joseph's Family Center's Street Team program prepares homeless and imminently homeless individuals for regular employment. Participants will receive employment readiness and training opportunities that will prepare them for employment.

The following are the number of beds allocated to homeless programs within specific demographic categories in the County:

- Households with children: 2,907
- Single adults: 4,260
- Children only: 12
- Youth, 18-24 with children: 77
- Youth, 18-24 without children: 62
- Chronically homeless: 1,614
- Veterans: 1,086
- Domestic violence: 308

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

1. Introduction

This chapter provides statistics on special needs facilities in the City of Gilroy, including facilities for the elderly, persons with disabilities, and persons with HIV/AIDS and their families. The County overall is a significant funder of housing for special needs populations, such as elderly persons, persons with mental health needs, persons with alcohol or other drug addictions, and those with HIV/AIDS that receive supportive services from the County. The County funds and provides emergency shelters, transitional and supportive housing, and housing for other special needs populations countywide.

As of 2015, the City itself provided 609 beds in 23 licensed community care facilities, broken down as follows: 14 adult residential facilities with 97 beds

- 6 residential care for the elderly facilities with 452 beds
- 3 group homes with 60 beds

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Supportive housing for the elderly, frail elderly, persons with disabilities, and those living with HIV/AIDS is designed to allow the individuals to live as independently as possible. Supportive housing services generally involve more accessible units, greater access to transportation and healthcare, and possibly larger units to accommodate those who need assistance with one or more daily activities. More challenging or ongoing conditions might require supportive services that include long-term assisted living as well as transportation and nursing care.

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

As of 2015, the City has a total of 609 licensed community care facility beds available for persons with health-related conditions. This includes the following types of licensed care facilities:

- **Group Homes:** Group homes are facilities that provide 24-hour non-medical care and supervision to children in a structured environment. Group homes provide social, psychological, and behavioral programs for troubled youth. The City has three group homes that provide 60 beds.
- **Adult Residential Facility:** Adult residential facilities are facilities that provide 24-hour non-medical care for adults ages 18 through 59 who are unable to provide for their own daily needs. Adults may be physically, developmentally, and/or mentally disabled. The City has 14 adult residential facilities that contain 97 beds.
- **Residential Care Facilities for the Elderly:** Residential care facilities for the elderly (RCFE) provide care, supervision, and assistance with activities of daily living, such as bathing and grooming. They may also provide incidental medical services under special care plans. The City has six RCFEs that contain 452 beds.

The facilities provide services to persons 60 years of age and over and persons under 60 with compatible needs. RCFEs may also be known as assisted living facilities, nursing homes, and board and care homes. The facilities can range in size from fewer than six beds to over 100 beds. The residents in these facilities require varying levels of personal care and protective supervision.

SCCHA created an HCV waiting list preference for non-elderly, disabled families referred by the Silicon Valley Independent Living Center and transitioning out of nursing homes or other health care institutions.

Outreach is done daily at jails and Veterans Affairs (VA) psychiatric facilities throughout the County to ensure that veterans are not discharged to the street.

In addition to these City facilities and services, the County has many other specific programs in place to address the supportive housing needs of special needs groups.

Additional Services Available in the County

Program Name	Services	Impact
Housing Services (Transitional, Emergency, Support)		
Bill Wilson Center	Since 1973, the organization has provided services to children, youth, young adults and families in Santa Clara County, reaching over 30,000 clients.	<ul style="list-style-type: none"> - Assisted more than 4,100 people through counseling, housing, education, foster care, mental health, shelter and basic needs programs - Helped 154 students and families on the verge of homeless remain in their homes - Helped 238 runaway and homeless youth with counseling and housing services
InnVision, Transitional Shelter Program	Operates as one of 17 facilities maintained by LifeMoves. Provides adults with children under 18 (families) with emergency and transitional housing.	<ul style="list-style-type: none"> - In 2018, the organization overall provided 9,350 families and individuals experiencing homelessness with shelter, food, clothing, and comprehensive supportive services
Family Supportive Housing	For 30 years the organization has helped homeless single- and two-parent families with children remain intact, providing support for food, shelter, employment, and education.	<ul style="list-style-type: none"> - In 2018, provided 52,000 shelter nights and 186,000 meals to 237 adults and 393 children
InnVision, Julian Street Inn	Operates as one of 17 facilities maintained by LifeMoves. Provides adult men and women that are referred with a mental health issue and associated diagnosis with various supportive services.	<ul style="list-style-type: none"> - In 2018, the organization overall provided 9,350 families and individuals experiencing homelessness with shelter, food, clothing, and comprehensive supportive services
Sacred Heart Community Service, Homelessness Program	Funded by Destination: Home - this program is designed to help vulnerable families avoid	<ul style="list-style-type: none"> - In its second year of the program in 2018, assessed 1,693

Program Name	Services	Impact
Housing Services (Transitional, Emergency, Support)		
	homelessness through consistent access, assessment and intervention services.	households and assisted 215 households with an average of \$3,600 each
Project Sentinel	Since 1976, they have developed and promoted fairness and equality of housing opportunities for all persons and advocated peaceful resolution of disputes for community welfare and harmony.	- In charge of over 50 programs to assist people with housing issues including housing discrimination, tenant-landlord dispute resolution, and housing counseling
Domestic Violence Services		
Community Solutions, La Isla Pacifica Shelter for Urban County Battered Women and Children	Since 1972, they have provided support through housing services, specifically treating victims of domestic violence and creating solutions to violence programs.	- In 2018, assisted 4,636 persons through care, support, and resources
Next Door Solutions to Domestic Violence	Works to reduce and end domestic violence in the County through comprehensive, compassionate and bilingual services.	- On average per year, the organization answers 15,000 crisis calls and serves 3,000 survivors of domestic violence

Table 44 – Supportive Housing Programs

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

Through CDBG funds, the City plans to provide the following programs/services to non-homeless special needs populations.

Affordable Housing

- Rebuilding Together Silicon Valley’s Safe at Home program addresses home repair and maintenance issues that may otherwise present a safety risk or that limit access to or within the home. The Accessibility/Mobility program particularly focuses on updating homeowner living spaces to allow seniors and the disabled persons to stay in their homes. The fact that many households in these special needs populations are on a fixed income means that they do not have the extra funds to pay for necessary items such as ramps and widening of doorways that are necessary to extend a homeowner’s independence.

Supportive Services

- Live Oak Adult Day Services provides recreation activities and meals to frail elderly and elderly individuals. These activities help individuals that visit Live Oak with their social experience and stimulation. Adults in this program are those that are unable to live independently, and this program allows individuals to participate in many stimulating activities, while their caregivers go to work, run errands, or complete other necessary daily tasks.
- Catholic Charities of Santa Clara County’s Long-Term Care Ombudsman program promotes the rights and well-being of residents in long-term care facilities in Santa Clara County.

- The City of Gilroy Recreation Department Youth Center provides an after-school program and summer day camp programs to keep youth in the area engaged while their parents are at work for the day.

The City of Gilroy Recreation Department provides free swim lessons to LMI youth in the area to decrease probability of drownings in the area and teach life skills.

Through the Gilroy local Housing Trust Fund funds, the City plans to provide the following programs/services to non-homeless special needs populations.

Supportive Services

- The City partners with the Silicon Valley Independent Living Center to bolster its support for housing and emergency services for persons with disabilities. This helps the City partly answer its need for supportive services and housing services. The center provides low-income City of Gilroy residents who have disabilities with education and training on all aspects of how to conduct a housing search to obtain safe, affordable, accessible, long-term housing.
- The Health Trust Meals on Wheels delivers hot, nutritious meals five days a week, sometimes with the option of a once-a-week frozen meal, to seniors and adults with disabilities. In addition to delivering meals, their drivers also provide daily wellness checks, making sure that their clients are safe, alert, and cared for.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

See above response.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The City and other jurisdictions in the County and Bay Area face common barriers to affordable housing. One of the most prominent issues is the lack of land available for development, which increases the cost of real estate that does become available and increases housing development costs. Managing local input for affordable housing investment is also an issue, as neighbors often oppose infill and other aspects of affordable housing development. These oppositions are often misplaced, as they are based upon notions such as a foreseen increase in crime; erosion of property values; increase in parking and traffic congestion; and overwhelmed school systems. However, to ensure a prospering economy, the region must focus on strategies that provide housing for much of the region's workforce—for example, sales clerks, secretaries, firefighters, police, teachers, and health service workers—whose incomes might significantly limit their housing choices.

Even when developments produce relatively affordable housing, the area's constrained housing supply market will often cause higher-income buyers and renter households to generally outbid lower-income households, thus pushing a home's final sale or rental price higher than the projected value. Therefore, public subsidies are often needed to guarantee affordable homes for LMI households.

Aligning with these effects on affordable housing investment, the City identified several potential constraints to the development, maintenance, and improvement of housing and affordable housing, in its 2015-2023 Housing Element update:

- The General Plan constitutes the highest-level policy document for the City. As such, a City's General Plan contains several items that can affect the development and distribution of housing, such as land use classifications, and density and intensity standards.
- The City's residential zoning designations control both the use and development standards of each residential parcel, thereby influencing the development of housing. The City has found that the maximum development limits established by the Zoning Ordinance do not pose a constraint to the development of housing, although these regulations do have an obvious effect on the cost and development of housing.
- Parking requirements do not constrain the development of housing directly but may reduce the amount of available lot area for residential development.

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

1. Introduction

An adequate housing supply is critical to keeping housing affordable, and affordable housing is among the most important contributors to household welfare. As housing prices increase, the value of household income decreases. One prime example is that the inflation-adjusted value of the federal minimum wage has fallen by more than one-third from its peak and is currently about 20 percent less than it was in 1981. Thus, the federal minimum wage has lost value and has not kept up with the rising cost of housing, such as rent. Even in states such as California where the state minimum wage exceeds the federal minimum wage, one full-time minimum wage job is usually not enough for a household to afford a two-bedroom unit. As discussed in MA-15, for residents of the City in the San Jose-Gilroy-Santa Clara, CA HUD Metro Fair Market Rent Area (FMR), renter households must earn higher than average wages in order to afford an apartment unit.

Strategies for increasing the housing supply must take into account a jurisdiction’s job/housing balance, which is defined as the ratio of number of jobs to number of housing units in a given area. (A more precise ratio is between the number of jobs and the number of employed residents, as some households have no workers, while others have multiple workers). There should not only be a sufficient amount of housing at a range of prices, but also a variety of housing types appropriate for a range of needs and in locations that allow access to transportation and employment opportunities. If there is an imbalance of appropriate housing for the number of employees in an area, the results can be a longer commute and greater traffic congestion as employees must then commute to places of employment.

Economic Development Market Analysis

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	979	181	5	1	-4
Arts, Entertainment, Accommodations	2,542	2,865	13	19	6
Construction	1,641	898	8	6	-2
Education and Health Care Services	2,917	2,525	15	17	2
Finance, Insurance, and Real Estate	731	308	4	2	-2
Information	513	165	3	1	-1
Manufacturing	2,562	1,445	13	10	-3
Other Services	684	701	3	5	1
Professional, Scientific, Management Services	1,730	417	9	3	-6
Public Administration	0	0	0	0	0
Retail Trade	2,854	4,006	14	27	12

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Transportation and Warehousing	461	316	2	2	0
Wholesale Trade	915	426	5	3	-2
Total	18,529	14,253	--	--	--

Table 45 – Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	26,894
Civilian Employed Population 16 years and over	24,290
Unemployment Rate	9.66
Unemployment Rate for Ages 16-24	20.15
Unemployment Rate for Ages 25-65	7.14

Table 46 – Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	5,200
Farming, fisheries and forestry occupations	1,275
Service	2,705
Sales and office	5,790
Construction, extraction, maintenance and repair	3,740
Production, transportation and material moving	1,585

Table 47 – Occupations by Sector

Data Source: 2011-2015 ACS Travel Time

Travel Time	Number	Percentage
< 30 Minutes	11,590	50%
30-59 Minutes	7,645	33%
60 or More Minutes	3,745	16%
Total	22,980	100%

Table 48 – Travel Time

Data Source: 2011-2015 ACS **Education:**

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	4,130	545	1,390
High school graduate (includes equivalency)	3,530	515	955
Some college or Associate degree	6,675	655	1,610
Bachelor's degree or higher	5,580	180	775

Table 49 – Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	20	695	1,050	1,334	828
9th to 12th grade, no diploma	779	960	1,030	1,005	365
High school graduate, GED, or alternative	1,865	1,593	1,255	2,150	1,063
Some college, no degree	1,808	1,730	1,825	2,875	985

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Associate degree	385	640	585	1,270	387
Bachelor's degree	285	930	1,420	2,180	835
Graduate or professional degree	15	305	485	1,235	520

Table 50 – Educational Attainment by Age

Data Source: 2011-2015 ACSAs shown in **Table 50** above, the educational attainment for City residents 25 years of age and older (31,535 residents) is as follows:

- 23 percent have not graduated high school
- 19.2 percent have graduated high school (including equivalency,) but not further education
- 23.5 percent have some college but no degree
- 9.1 percent have an Associate degree
- 17 percent have a bachelor's degree
- 8.1 percent have a graduate or professional degree

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	20,275
High school graduate (includes equivalency)	88,560
Some college or Associate degree	97,307
Bachelor's degree	159,347
Graduate or professional degree	158,070

Table 51 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS **Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?**

As show in **Table 45**, the major employment sectors in the City include retail trade (27 percent, 4,006 jobs); arts, entertainment, accommodations (19 percent, 2,865 jobs); education and health care services (17 percent, 2,525 jobs); and manufacturing (10 percent, 1,445 jobs). About 75 percent of the total jobs (10,841 jobs) in the City are produced by these four employment sectors.

Describe the workforce and infrastructure needs of the business community:

Workforce Needs

The unemployment rate (2011-2015 ACS data) for the City remains a concern as it has been slow to recover from the Great Recession which resulted in a peak unemployment rate of 10.0 percent in October 2009. According to the data, the unemployment rate for the City stands at 9.9 percent, which is more than 30 percent higher than the rate for the County as a whole. However, the rate for the City is actually equal to the State's rate, which stands at 9.9 percent according to the same ACS data.

Based on the data, the City has a need for Retail Trade jobs. For this sector, there is an estimated 4,006 available jobs, yet some of these are unfilled since there are only 2,854 workers in the sector. This represents the largest gap between share of jobs and workers of any sector in the City. The second sector with the next largest gap is the Arts, Entertainment and Accommodations sector.

Infrastructure Needs

The economic health and the social well-being of a community is often reflected in the quality of its public infrastructure, including roads and highways, public transit systems, sewer and sewage treatment systems, water distribution systems, schools, parks and recreation areas, libraries, and other public buildings. Adequate public infrastructure is an important foundation for a healthy economy. Improvements to public infrastructure and facilities were identified as a need for the City.

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.

The City has several development projects planned and/or underway that will support the local economy. Projects include:

- CineLux Theaters
- Shopping center at First and Kelton
- 200 townhomes - Eagle Garden townhomes on First Street
- 75 apartments - Gateway Senior Apartments
- Hampton Inn (about 100 rooms)
- SportsPark Master Plan Amendment is envisioning an ice rink
- Downtown Specific Plan update will occur during the ConPlan

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

In the City, 25.1 percent of residents 25 years and older have a bachelor's degree or higher. According to the median annual wages, residents in the City who have a high school diploma or less can only expect to be employed in occupations that will provide them with incomes in the 0-50% AMI range. Many people are driving out of town to their jobs. Regardless of earning capacity, the City needs more job opportunities in town for all skill levels.

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

The Silicon Valley Workforce Investment Network's Work2Future is the local administrative arm of the Workforce Innovation and Opportunity Act of 2013 (WIOA). Work2Future operates one-stop centers that serve the areas of San Jose, Campbell, Morgan Hill, Los Altos Hills, Gilroy, Los Gatos, Saratoga, Monte Sereno, and the unincorporated areas of the County. The Department of Labor is the main funding stream for the centers. Other sources include state, local, and federal grants and corporate support. Strategically positioned within the Office of Economic Development, Work2Future addresses the workforce and economic development needs of the local area, in collaboration with small and large businesses, educational institutions, and community-based organizations.

Work2Future supports regional collaborative partnerships that include employers from priority industry sectors and targets leveraged investments in quality training in these sectors. Its regional economic and workforce analysis shows San Jose as having great influence on the regional economy. While the report forecasts long-term job growth in most industries, it identifies the following priority industry sectors:

- Health

- Advanced manufacturing
- Information and communication technology and digital media

Work2Future's Business Services Plan supports its priority industry sectors through existing and new regional workforce development networks and industry sector partnerships. Work2Future's adult strategies emphasize career pathway approaches to workforce development in growth industry sectors utilizing earn-and-learn approaches. Its plan includes a robust business service operation that supports training in:

- Entrepreneurship
- Customized and on-the-job training
- Registered apprenticeship training
- Technology-based training and attainment of industry recognized certificates and credentials

The plan commits at least 25 percent of WIOA Adult and Dislocated Worker funds toward these training approaches and also commits to serving all populations. Work2Future's youth strategies focus on collaboration with its youth partners to increase high school completion and support higher education and training opportunities in science, technology, engineering and math. Partnerships with programs at Gavilan College in the City support collaboration for serving these populations and allowing them to increase access to higher education and training opportunities.

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

No

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

The City provides funding for partner agencies who work in tandem with the City to promote economic development, including Gilroy Economic Development Corporation, Gilroy Welcome Center, and Gilroy Downtown Business Association. The City also works closely with other partners such as the Gilroy Chamber of Commerce and Gilroy Gardens.

Discussion

Economic development information is readily available on the City website. This includes documents detailing demographic information, economic development guiding principles, economic growth statistics, economic incentives policy, and a quality of life housing market analysis.

MA-50 Needs and Market Analysis Discussion

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

A concentration is defined as a group that is at least 20 percentage points higher than the citywide average. Annually, 30 code enforcement cases are resolved in the CDBG target area, in an effort to maintain the current housing stock.

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

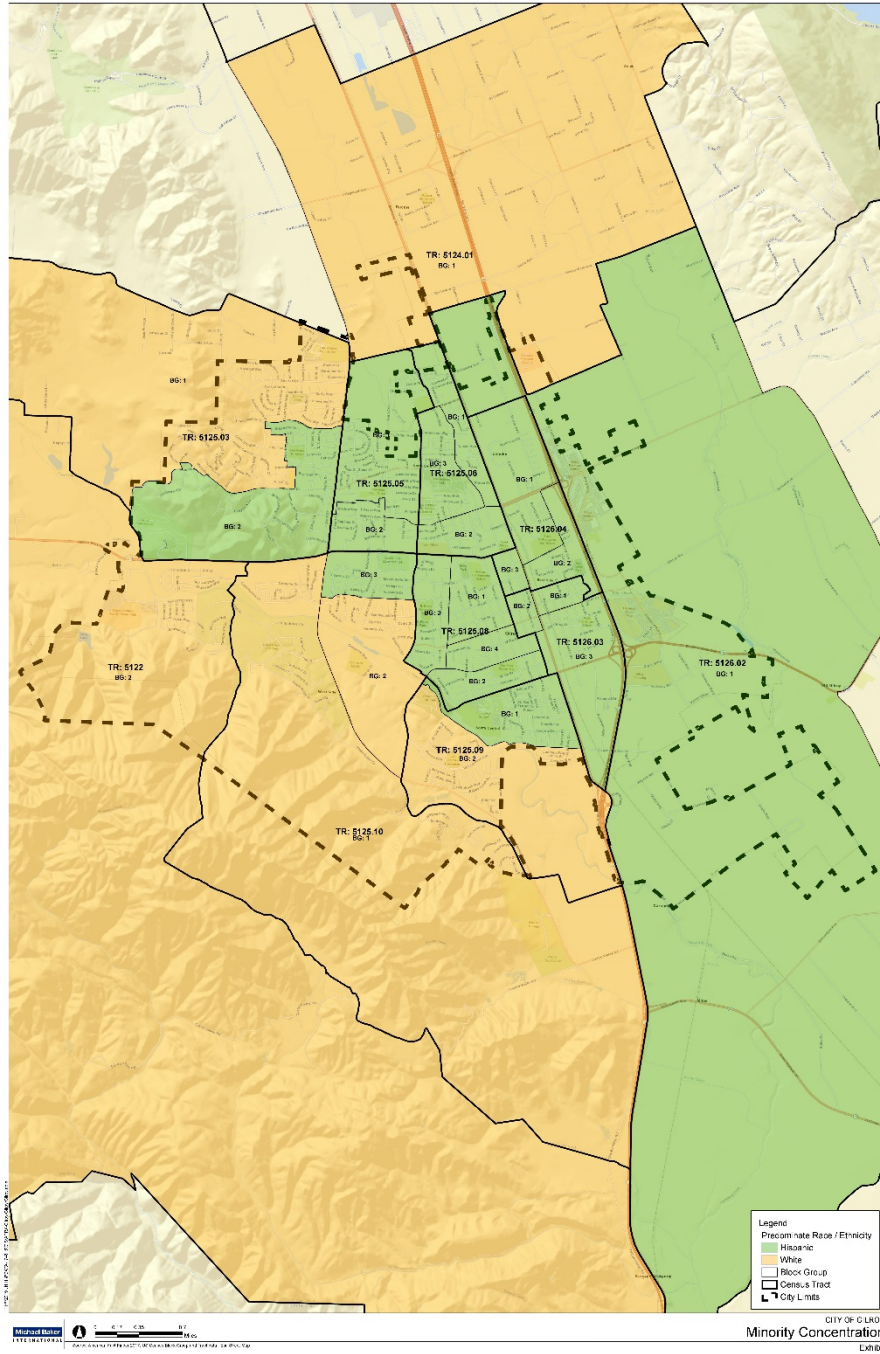
Minority concentration is defined as a delineated geography where the percentage of individuals of a particular racial or ethnic minority group is at least 20 percentage points higher than the citywide average. Minority refers to all racial or ethnic groups other than non-Hispanic white.

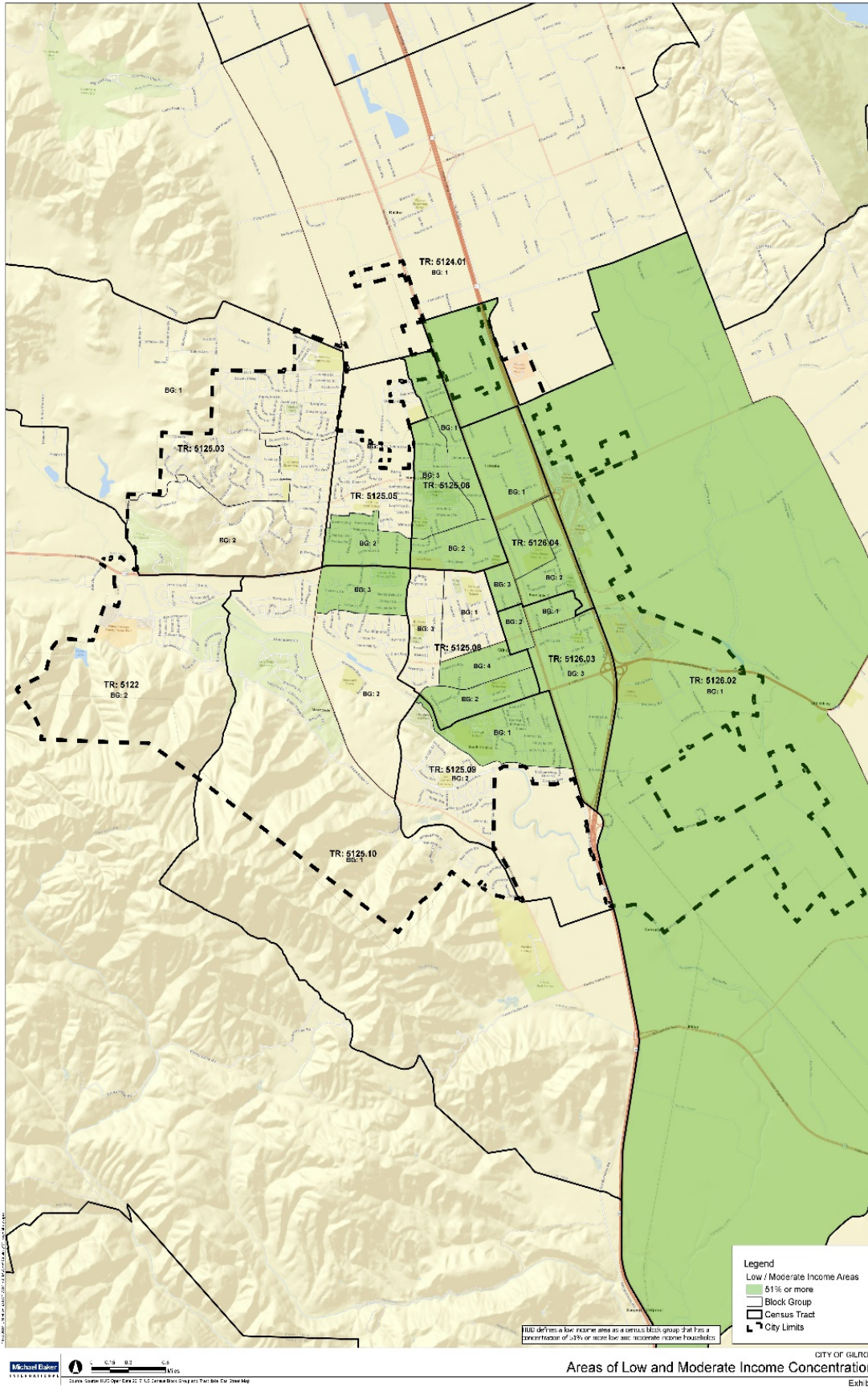
There is a minority concentration of Hispanic households in all or part of census tracts 5125.03, 5125.05, 5125.06, 5125.08, 5125.09, 5126.02, 5126.03, and 5126.04.

LMI concentration is defined as one of the following: a census tract in which the median household income is less than or equal to 80 percent of the statewide median family income, in which the median family income is less than or equal to 80 percent of the metropolitan area's median family income, or in which the federal poverty rate is 20 percent or greater.

There are LMI concentrations in all or in part of census tracts 5125.05, 5125.06, 5125.08, 5125.09, 5126.02, 5126.03, and 5126.05.

See maps below for additional geographical information.





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

All census tracts are dense with residential housing with the exception of 5126.02, which is mainly industrial/warehouses as well as the Gilroy Premium Outlets. Most homes were built between 1970 and the 2000's and include 59 percent owners and 36 percent renters and have an average median home value of \$463,000.

There are a sufficient number of schools, parks, and shopping centers available.

Are there any community assets in these areas/neighborhoods?

Census tract 5125.05 includes one affordable housing complex and one transitional housing complex.

5125.06 includes the National Guard Armory and the Gilroy Winter Shelter, which offers emergency shelters to single persons during the cold winter months.

5125.08 holds City offices as well as an aged care facility.

5126.02 includes the Gilroy Premium Outlets, Pacheco Plaza shopping center, and an industrial area that holds many other businesses and warehouses. The retail trade is the number one occupation in Gilroy, and additionally brings a great amount of tax revenue to the area.

5126.03 includes the Gilroy Golf Course which was built in 1923 by local farmers and businessmen.

5126.04 is one of three tracts within the HUD-approved Neighborhood Revitalization Strategy Area. It includes parts of downtown Gilroy and features a mix of residential and commercial uses. It also includes many of the nonprofit service providers that offer vital services to City residents. This area also includes an adult school and Headstart preschool.

5126.05 is also part of the downtown area, which includes many shops, eateries and wineries for locals and visitors to enjoy.

Are there other strategic opportunities in any of these areas?

Gilroy has two Census tracts that are designated as Opportunity Zones; Census tracts 5126.03 and 5126.04. Opportunity Zones are designated census tracts that encourage investment within those areas. Investments made by individuals in these zones through Qualified Opportunity Funds would be allowed to defer or eliminate federal taxes on capital gains in three ways:

1. Temporary Deferral: A temporary deferral of inclusion for capital gains reinvested into a Qualified Opportunity Fund. The deferred gain must be recognized on the earlier of the date on which the opportunity zone investment is disposed of or December 31, 2026.
2. Step-Up In Basis: A step-up in basis for capital gains reinvested in a Qualified Opportunity Fund. The basis is increased by 10% if the investment in the Qualified Opportunity Fund is held by the taxpayer for at least 5 years and by an additional 5% if held for at least 7 years, thereby excluding up to 15% of the original gain from taxation.
3. Permanent Exclusion: A permanent exclusion from taxable income of capital gains from the sale or exchange of an investment in a Qualified Opportunity Fund if the investment is held for at least 10 years. This exclusion only applies to gains accrued after an investment in an opportunity fund.⁴⁴

⁴⁴ <http://www.ci.gilroy.ca.us/805/Opportunity-Zones>

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.

The City is surrounded by wooded areas, including the Soquel Demonstration State Forest and Henry W. Coe State Park. The City is more isolated than others in the County, which presents fewer options than other cities. Some residents do not have access to broadband in their homes at all, due to the area, others only have one provider option, so they are not able to compare prices.

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

According to Federal Communications Commission (FCC) datasets from internet providers, 72.2 percent of consumers in the City (about 41,000 people) only have access to one or none wired internet providers available at their address. Therefore, increased internet and broadband competition would give consumers in the City more options. Bringing more providers to the jurisdiction would give residents more choices for services and cost.

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

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

Due to rising temperatures as a result of climate change, natural hazard risks have become more severe for the area. Most notably, the prevalence of wildfires in the region is a concern for the City. As stated in the previous section, the City is surrounded by large wooded areas including multiple state forests and parks. Therefore, the City is vulnerable to wildfires in its immediate vicinity. The City is also vulnerable to earthquakes. According to risk indexes on USA.com, risk in the City for earthquakes is more than twice as high as the rest of the state. Another natural hazard associated with climate change is heavier rains; since the City is vulnerable to floods, heavy rains may also lead to mudslides and landslides. Between 1950 and 2010, the City has been in proximity to 92 extreme flooding events.

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

Typically, LMI households are present in floodplains more often than other types of households. Therefore, they become more vulnerable to extreme flooding events, as well as subjected to higher flood insurance costs. According to the City's Hazard Mitigation Plan, large portions of the City are subject to flood hazards due to seasonal runoff along Llagas Creek and Uvas Creek. This problem is particularly acute in the eastern agricultural areas, which is attributed to the richness of soil there. However, these eastern areas of the City also have concentrations of LMI and Hispanic households, as shown in the maps in MA-50. The City's LMI populations are less vulnerable to wildfire risks, as western hillside areas represent the areas of highest risk. LMI populations are also present in areas of the City with the highest shaking potential for earthquakes, according to the CA Department of Conservation, whereas the City's western tracts have a lower risk.

STRATEGIC PLAN

SP-05 Overview

Strategic Plan Overview

The Strategic Plan identifies the five-year goals that the City of Gilroy expects to achieve during the 2020-2025 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 six high-need categories through the Needs Analysis, Market Analysis, and Community Outreach portions of the Consolidated Plan. The Strategic Plan then identifies goals that are aligned to address most of those needs. Not every need identified in the plan can be met and sufficiently addressed in the next five years. Some of the needs are not feasible, some require much more funding than the City currently receives, and some are simply too large to be addressed in just five years.

The Strategic Plan includes goals to address basic needs, supportive services, youth services, economic development, housing services, and infrastructure improvements.

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

Geographic Area

1	Area Name:	CDBG target area
	Other Target Area Description:	Target area
	HUD Approval Data:	N/A
	% of Low/Mod:	>51%
	Revital Type:	Comprehensive
	Other Revital Type:	SOCIO-ECONOMIC
	Identify the neighborhood boundaries for this target area.	The CDBG target area is composed of census tracts 5126.03, 5126.04, and 5125.06. General boundaries are Highway 101 to the east and south, Las Animas Avenue to the north, and parts of Wren Avenue, Hanna Street, and Princevalle Street to the west.
	Include specific housing and commercial characteristics of this target area.	The Small Business Administration of Gilroy has deemed this area to be a “Historically Underutilized Business Zone.”
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Consultation of other community plans and input from the community were utilized to determine and define strategies that the City will undertake and address for areas of concern within the CDBG target area.
	Identify the needs in this target area.	Infrastructure needs, specifically safety updates. Supportive services for homeless persons and non-homeless special needs populations.
What are the opportunities for improvement in this target area?	Opportunities for improvement include infrastructure and service needs.	
Are there barriers to improvement in this target area?	Limited availability of funding makes it difficult to make all necessary improvements.	

Table 52 – Geographic Priority Areas

General Allocation Priorities

In general, investments will be made citywide; however, some funding will be allocated to the Gilroy CDBG target area.

The map below displays the Gilroy CDBG target area.



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

Priority Needs

1	Priority Need Name	Affordable Housing – Rehabilitation of Existing Units
	Priority Level	High
	Population	Extremely Low Income Low Income Moderate Income Families with Children Elderly Frail Elderly Persons with Disabilities
	Geographic Areas Affected	Citywide
	Associated Goals	Preserve affordable housing for home ownership
	Description	Housing repair/rehabilitation projects for low-income and disabled Gilroy homeowners who otherwise could not afford to make critical repairs in their homes, resulting in health and safety issues. Approximately 30 percent of CDBG funds are used for this funding priority.
	Basis for Relative Priority	Elderly persons, frail elderly persons, and persons with disabilities tend to be on fixed incomes and may not have the funds to complete a necessary health and safety related repair or accessibility repair that would keep them in their home. A rehabilitation program helps homeowners with repairs or rehabilitation of these necessary items that would otherwise cause a home to become uninhabitable and may lead to homelessness. Additionally, a home that lacks proper accessibility for its owner may lead to a serious accident that could cause an even larger financial burden.
2	Priority Need Name	Special Needs Services – Elderly/Frail Elderly
	Priority Level	High
	Population	Extremely Low Income Low Income Moderate Income Elderly Frail Elderly
	Geographic Areas Affected	Citywide
	Associated Goals	Supportive services for special needs populations
	Description	Recreation, socialization, and meals for frail elderly and elderly City residents that may otherwise not participate in these types of activities. Ombudsman services for long-term care residents in the City. Approximately 6 percent of CDBG funds are used for this funding priority. Home-delivered meals, social visits/wellness checks, wellness and educational resources.
	Basis for Relative Priority	People are living longer, and the City has a stabilized elderly population that often lives on a fixed income and is need of activities to stay active, as well as advocates to make sure they stay safe.

		Additionally, many frail elderly and elderly persons have mobility issues and do not have a support system to go to the grocery store, which leads to the inability to have hot nutritious meals. Approximately 10 percent of HTF funds are used for this funding priority.
3	Priority Need Name	Special Needs Services - Youth
	Priority Level	High
	Population	Extremely Low Income Low Income Moderate Income Youth
	Geographic Areas Affected	Citywide
	Associated Goals	Support services for special needs populations
	Description	Youth services for at-risk youth that address crime prevention, gang intervention, recreational activities, and youth empowerment. Approximately 8 percent of CDBG funds are used for this funding priority.
	Basis for Relative Priority	Community engagement efforts identified youth services as a priority need, including safe places for youth and life skills such as swim lessons to keep youth population safe.
4	Priority Need Name	Economic Development
	Priority Level	Low
	Population	Extremely Low Income Low Income Moderate Income Other
	Geographic Areas Affected	CDBG target area
	Associated Goals	Support small business expansion
	Description	Community-based development organization to provide a range of services within an CDBG target area that promote economic development.
	Basis for Relative Priority	Economic development was identified as a priority need during community engagement. Additionally, the Gilroy CDBG target area was identified as an area in need of continued revitalization.
5	Priority Need Name	Homeless Supportive Services
	Priority Level	High
	Population	Extremely Low Income Low Income Moderate Income Homeless
	Geographic Areas Affected	Citywide
	Associated Goals	Supportive services for homeless populations

	Description	Provide clothing and personal care items. Approximately 12 percent of HTF funds are used for this funding priority. Case management supply basic needs/survival supplies, access to showers, and laundry. Approximately 3 percent of CDBG funds are used for this funding priority.
	Basis for Relative Priority	. The 2019 County PIT count counted 704 homeless individuals in the City of Gilroy. Homeless persons often need case management services to connect them to mainstream services to gain earned or unearned income, as well as health services, and other benefits necessary to prepare to seek permanent housing. Homeless persons often lack clean dry clothing and personal care items due to lack of shelter and income. Receiving clothing and personal care items improves health and quality of life of participants
6	Priority Need Name	Infrastructure Improvements in the CDBG Target Area
	Priority Level	High
	Population	Extremely Low Income Low Income Moderate Income Non-Housing Community Development
	Geographic Areas Affected	CDBG target area
	Associated Goals	Install safety and enhanced public improvements
	Description	Improve deficient infrastructure in CDBG target area, particularly related to safety concerns. Approximately 36 percent of CDBG funds are used for this funding priority.
	Basis for Relative Priority	Safety improvements to public infrastructure and facilities were identified as a high priority need during community engagement.
7	Priority Need Name	Affirmatively Furthering Fair Housing
	Priority Level	Low
	Population	Extremely Low Income Low Income Moderate Income Frail Elderly Elderly Persons with disabilities Persons with alcohol or drug addictions Persons living with HIV/AIDS and their families Victims of domestic violence, dating violence, sexual assault, and stalking Homeless persons Persons at imminent risk of homelessness
	Geographic Areas Affected	Citywide and Outreach and Education in CDBG target area
	Associated Goals	Fair housing support.
	Description	Investigate fair housing complaints from City residents; conduct fair housing consultations; and provide landlord/tenant counseling and dispute resolution, and case management. Outreach and education, particularly in census tracts with concentrations of LMI households and those that experience disproportionately greater housing needs. Approximately 23 percent of HTF funds are used for funding this priority.
	Basis for Relative Priority	As discussed in the needs assessment section, there are particular racial/ethnic groups and LMI households that experience disproportionately greater housing needs that can

		benefit from fair housing outreach and education. Additionally, landlord/tenant disputes may lead to homelessness.
8	Priority Need Name	Homelessness Prevention and Safety Net Services
	Priority Level	Low
	Population	Extremely Low Income Low Income Moderate Income Persons at imminent risk of homelessness Frail Elderly Elderly Persons with disabilities Persons with alcohol or drug addictions Persons living with HIV/AIDS and their families Victims of domestic violence, dating violence, sexual assault, and stalking Other
	Geographic Areas Affected	Citywide
	Associated Goals	Supportive services for homeless populations
	Description	Emergency rental assistance and VI-SPDAT Assessments. Approximately 25 percent of HTF funds are used for funding this priority.
	Basis for Relative Priority	Rental housing is often difficult to find and requires a large sum of money to move in, such as a security deposit and application fees. As discussed in NA-10, if a household can stay housed with only a small amount of assistance, it is in the household's best interest because the alternatives are very costly, which may include the moving expenses listed above; moving can also include an increased rent amount, and the inability to pay current rent can lead to eviction and even homelessness.
9	Priority Need Name	Workforce Development
	Priority Level	Low
	Population	Extremely Low Income Low Income Moderate Income Homeless Persons Persons at imminent risk of homelessness
	Geographic Areas Affected	Citywide
	Associated Goals	Workforce development
	Description	Employment readiness and training opportunities that prepare homeless, unhoused, and at-risk individuals for employment. Approximately 17 percent of HTF funds are used for funding this opportunity.
	Basis for Relative Priority	Economic development was identified as a priority need during community engagement.
10	Priority Need Name	Special Needs Services – Persons with Disabilities
	Priority Level	Low
	Population	Extremely Low Income Low Income Moderate Income

		Persons with Disabilities
	Geographic Areas Affected	Citywide
	Associated Goals	Supportive services for special needs populations
	Description	Assisting individuals with disabilities and their families in their search for affordable and accessible housing. Providing low-income City of Gilroy residents who have disabilities with education and training on all aspects of how to conduct a housing search to obtain safe, affordable, accessible, long-term housing. Approximately 12 percent of the HTF funds are used for funding this opportunity.
	Basis for Relative Priority	Approximately 8 percent of City residents report having a disability and less than 2 percent of housing units throughout the United States are accessible or ADA compliant. This priority need helps the City's disabled population to learn about how to find accessible housing, how to request a reasonable accommodation, and what parts of a housing unit may be modified to meet their needs to have a safe and affordable place to live.
11	Priority Need Name	Code Enforcement – eliminating health and safety violations
	Priority Level	High
	Population	Extremely Low Income Low Income Moderate Income
	Geographic Areas Affected	CDBG target area
	Associated Goals	Prevention or elimination of slums or blight.
	Description	Aimed at creating suitable living environments and arresting the decline of housing units in LMI neighborhoods. City staff implements the program and focusses on eliminating health and safety violations and increasing adherence to local building codes/standards. Approximately 2 percent of the CDBF funds are used for funding this opportunity.
	Basis for Relative Priority	In 2019, there were 64 housing related Code Enforcement cases in the CDBG target area alone, this year the program will be expanded Citywide.

Table 53 – Priority Needs Summary

Narrative (Optional)

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The City will make TBRA funds available for up to ten households at risk of homelessness through the St. Joseph's Family Center Emergency Rental Assistance program, funded through the Gilroy local HTF.
TBRA for Non-Homeless Special Needs	The City will not make funds available for a TBRA for non-homeless special needs program.
New Unit Production	The City will not make funds available for new unit production.
Rehabilitation	<p>As discussed in the Market Assessment, 50 percent of the City's rental housing and 38 percent of the City's homeowner housing is over the age of 40. Homes may require major repairs starting at 30 or 40 years of age.</p> <p>The City will fund through CDBG funds and Rebuilding Together Silicon Valley's Rebuilding Home Repair Rehabilitation and Accessibility Modification Program in completing minor repairs of homeowner-occupied homes and larger rehabilitation repairs that otherwise would deem homes uninhabitable.</p>
Acquisition, including preservation	The City will not make funds available for acquisition, including preservation.

Table 54 – Influence of Market Conditions

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

1. Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Consolidated Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public - Federal	Admin and Planning Economic Development Affordable Housing Public Improvements Public Services	\$468,300	\$27,000	\$0	\$495,300	\$1,404,900	-
Housing Trust Fund	Public - Local	Public Services TBRA	\$200,800	\$0	\$0	\$200,800	\$602,400	-

Table 55 – 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 may utilize local Housing Trust Fund dollars, as appropriate, to leverage and meet the goals determined in this Consolidated Plan.

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’s 2015-2023 Housing Element identified three specific plan areas that may be used for housing for different income categories. The Glen Loma Specific Plan is able to accommodate 322 very low-and low-income housing units; the Hecker Pass Specific Plan does not accommodate low-income units; and the Downtown Gilroy Specific Plan can accommodate 455 lower-income units.

The 2015-2023 Housing Element also identified vacant and underutilized land outside of specific plans that can accommodate 423 lower-income units. Additional opportunities may appear due to changes in recent housing legislation to streamline multi-family housing and accessory dwelling unit (ADU) developments.

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.

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Gilroy	Government	Homelessness Non-homeless special needs Neighborhood improvements Public facilities Public services	

Table 56 – Institutional Delivery Structure

Assessment of Strengths and Gaps in the Institutional Delivery System

The City is financially constrained and cannot meet all the needs identified in the Needs Assessment; however, the City continues to enter into partnerships with nonprofits to strategically meet some needs of the community. An especially pressing issue is meeting the needs of the City’s homeless population. The City will continue to work with nonprofits to meet the needs of its homeless individuals.

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	X	X	
Legal Assistance	X		
Mortgage Assistance			
Rental Assistance	X		
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement		X	
Mobile Clinics			
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X		
Employment and Employment Training	X	X	
Healthcare	X		
HIV/AIDS	X		
Life Skills	X	X	
Mental Health Counseling	X		
Transportation	X		
Other			
Other			

Table 57 – 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)

There are limited services available within the City to meet the needs of homeless individuals. Furthermore, there are no services available to those living with HIV and their families.

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 City of Gilroy is geographically distant from much of Santa Clara County, including the County's supportive services. This makes it difficult to provide supportive services to the City's homeless population.

The CoC had adopted the Community Plan to End Homelessness in Santa Clara County (2015-2020), which creates a community-wide roadmap 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:

Disrupt Systems: Develop disruptive strategies and innovative prototypes that transform the systems related to housing homeless people;

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*

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.

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

The City continues to engage in strategic partnerships with nonprofits to meet the basic needs of the City's homeless population and leverage other funding sources in order to effectively use CDBG funds.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Preserve affordable housing for home ownership	2020	2025	Affordable housing	Citywide	Affordable Housing – Rehabilitation of Existing Units	CDBG: \$721,819	Homeowner housing rehabilitated 20 large rehabilitation projects 240 minor rehabilitation projects
2	Install safety and enhanced public improvements	2020	2025	Non-Housing Community Development	Citywide	Public Improvements	CDBG: \$849,404	Public facility or infrastructure activities other than low/moderate-income housing benefit 5 safety projects
3	Support small business expansion	2020	2025	Non-Housing Community Development	CDBG target area	Expanding Economic Opportunities for Lower Income People	CDBG: \$0	Businesses assisted 5 businesses assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Workforce development	2020	2025	Non-Housing Community Development	Citywide	Expanding Economic Opportunities for Lower Income People	HTF: \$157,500	Public service activities other than low/moderate-income housing benefit – 25 persons
5	Supportive services for homeless populations	2020	2025	Non-Housing Community Development	Citywide	Homelessness At risk of homelessness	CDBG: \$79,769 HTF: \$332,069	Public service activities other than low/moderate-income housing benefit – 1,000 persons 300 VI-SPDAT administrations to literally homeless persons Tenant-based rental assistance Homelessness prevention – 50 households 40 VI-SPDAT administrations to at-risk of homelessness persons

6	Supportive services for special needs populations	2020	2025	Non-homeless special needs	Citywide	Public services for non-homeless special needs populations	CDBG: \$288,204 HTF: \$202,500	<p>Public service activities other than low/moderate-income housing benefit</p> <p>120 Frail Elderly/Elderly/Disabled persons in need of Adult Day Services</p> <p>360 Long-term Care Residents</p> <p>4,750 meals served to home-bound, elderly, disabled persons</p> <p>2,550 Social visits/wellness checks</p> <p>100 wellness and Education resources</p> <p>325 Youth after school participants/campers</p> <p>163 Youth swim lesson participants</p> <p>170 housing services to consumers in need</p> <p>50 safety net and emergency needs services</p>
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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Fair Housing Support	2020	2025	Affordable Housing	Citywide	Fair Housing	HTF: \$211,500	<p>Public service activities other than low/moderate-income housing benefit</p> <p>50 Fair housing complaint investigations</p> <p>40 Fair housing consultations</p> <p>15 Outreach and Education workshops</p> <p>1,915 Information and referral calls</p> <p>175 Case Management</p>
8	Neighborhood Revitalization	2020	2025	Code Enforcement	CDBG target area	Prevention or elimination of slums or blight	CDBG: \$38,499	<p>Housing code enforcement/Foreclosed property care</p> <p>300 Cases</p>

Table 58 – Goals Summary

Goal Descriptions

1	Goal Name	Preserve affordable housing for homeownership
	Goal Description	Homeowner housing rehabilitation
2	Goal Name	Install safety and enhanced public improvements
	Goal Description	Non-housing community development projects – safety related

3	Goal Name	Support small business expansion
	Goal Description	Assisting businesses in CDBG target area
4	Goal Name	Workforce development
	Goal Description	Job training programs – expanding economic opportunities for lower-income people
5	Goal Name	Supportive services for homeless populations
	Goal Description	Public services for homeless populations; TBRA for homelessness prevention using HTF funding
6	Goal Name	Supportive services for special needs populations
	Goal Description	Public services for non-homeless special needs populations
7	Goal Name	Fair housing support
	Goal Description	Fair housing complaint investigations and landlord/tenant counseling and dispute resolution
8	Goal Name	Neighborhood Revitalization
	Goal Description	Housing code enforcement/Foreclosed property care

Table 58-B – Goal Descriptions

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 does not expect to provide affordable housing using HOME funds over the next five years.

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

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

Not applicable.

Activities to Increase Resident Involvements

The SCCHA incorporates residents' input into the decision-making process through the involvement of tenant commissioners and board members. The SCCHA has also created a Resident Counsel, comprising five residents from HUD-funded programs, which evaluates the effectiveness of the SCCHA's rental assistance programs. The SCCHA also operates a Family Self Sufficiency Program designed so residents can be involved in the development of self-sufficiency goals, job training, and other services.

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

No.

Plan to remove the “troubled” designation

Not applicable

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Generally, the City faces the same affordable housing barriers as the rest of the Bay Area, including:

- High costs that constrain the development of affordable housing units in favor of higher-end units;
- Lack of developable land, which prevents housing development and increases the price of land;
- Local opposition that prevents affordable housing from being built in high-resource areas.

Specifically, the City has identified constraints to the affordable housing and residential investment in its 2015-2023 Housing Element update. They include General Plan land use controls that constrain distribution of housing, density, and intensity as well as parking requirements that reduce the amount of available lot area for residential development.

Stakeholders echoed these barriers and further identified that private companies that can contribute to the construction of affordable housing are not always approached.

City residents reported experiencing discrimination in accessing housing. During community engagement, the City surveyed residents for their input on various community and housing needs. Of the 421 respondents, 30 percent of those surveyed said they personally experienced housing discrimination with 63 percent of those incidences occurring at an apartment, as opposed to a single-family home or other locations. Other types of housing where respondents reported discrimination include when applying for City/County programs, public or subsidized housing project, single-family home, and shared space. The two most common types of reported discrimination were racial (49 percent) and familial status (8 percent), and 64 percent of reported incidences were at the hands of a landlord, and 15 percent of discrimination reports named a City or County staff.

Also, at regional community engagement meetings, City residents reported the most common or pressing housing problems to be lack of affordable housing supply, lack of affordable housing zoning, rising housing costs due to technology companies, and insufficient private sector funding for government/nonprofit programs.

The City has not identified any local policies that constitute a barrier to affordable housing.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City has identified strategies to remove or ameliorate barriers to affordable housing in its 2015-2023 Housing Element, including:

- Commitment to reviewing and revising the residential development ordinance to ensure it does not pose a constraint on the maintenance, development, and improvement of housing;
- Coordination with private and nonprofit developers to encourage construction of residential development;
- Evaluation of permit requirements with engagement from housing builders;
- Conducting a study of the appropriateness of “micro-units” in Gilroy;
- Development of affordable housing incentives, including parking reductions and reduced setback; and
- Pursuit of additional funding sources from local, regional, state, and federal sources.

To address discrimination against tenants, the City will continue to promote fair housing services to residents through its website, monthly e-newsletter, online brochures, and through outreach events every April. By contacting these service providers, residents can request information, assistance, and even advocacy related to foreclosure preventions, tenancy rights, and financial education. Last year, brochures were distributed to city-owned buildings and other public locations (e.g., City Hall, Library, post office, other community facilities) and by posting information on the City website.

SP-60 Homelessness Strategy – 91.215(d)

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

The Santa Clara Office of Supportive Housing surveys homeless individuals every two years and writes strategic plans every five years, both of which involve extensive community engagement.

Addressing the emergency and transitional housing needs of homeless persons

Peninsula Healthcare Connection provides integrated primary and mental healthcare and intensive case management for homeless individuals or those at risk of becoming homeless in Santa Clara County. 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. Community partners include Good Samaritan Hospital, Santa Clara Family Health Plan, Valley Homeless Healthcare Program, El Camino Hospital, Santa Clara Office of Supportive Housing, and Downtown Streets Team.

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.

It is recommended that chronically homeless individuals receive intensive case management that will assist them in finding housing, resources, and services that help them stay in housing. Case management is person-based rather than shelter-based and contains the goal of rapid re-housing.

The five-year goals of the Community Plan to End Homelessness include creating approximately 5,500 housing opportunities for chronically homeless individuals, homeless veterans, and homeless children, youth, and families as well as access to the services that help keep them in housing.

Additionally, part of the City's local funds go toward funding public services to address the supportive housing needs of very low-income and homeless individuals.

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

Services for those discharged from publicly funded institutions include the following:

- 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.⁴⁵

⁴⁵ Valley Homeless Healthcare Program. Santa Clara Valley Medical Center. <https://www.scvmc.org/clinics-and-locations/Valley-Homeless-Health-Program/Pages/overview.aspx>

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- 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.
 - The County's Behavioral Health Services Department (BHS) has multiple programs to connect homeless individuals with housing or shelter assistance. BHS also treats those going through behavioral health crises.
 - The County's Reentry Resource Center provides services to those who have been previously incarcerated and to individuals who are homeless upon release. Services include referrals to drug treatment, housing assistance, food assistance, counseling, and other benefits.
 - The County's Office of Supportive Housing's (OSH) mission is to increase the supply of housing and supportive housing that is affordable and available to extremely low-income and/or special needs households. OSH supports the County mission of promoting a healthy, safe, and prosperous community by ending and preventing homelessness.

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

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

The City provides information about lead-based paint hazards at the Community Development counter and inspects properties being rehabilitated or acquired for affordable housing.

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

As discussed in MA-20, there are approximately 3,400 homes in the City of Gilroy built before 1980 with possible lead-based paint hazard and children present. Children under six years of age are vulnerable to lead-based paint hazards.

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

The City complies with HUD lead-based paint testing requirements and tests housing developed prior to 1978 when being rehabilitated, especially when a child under six years of age is present in a household.

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

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

Each goal and program identified above helps address poverty directly or indirectly.

Additional programs currently operating within the City include:

- Work2Future – operates a One-Stop Career Center in the City of Gilroy
- SCCHA Family Self Sufficiency Program – participants are able to access job training and other services and are required to maintain employment or school enrollment. The goal of the program is to ultimately increase a household’s income and direct them to buying a house.
- Sacred Heart Community Services – provides financial training, family services, emergency assistance loans, job search assistance, and essential services.
- CDBG target area – includes actions to address poverty in areas of the City with a poverty rate of at least 25 percent.

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

The City will continue to implement the 2015-2023 Housing Element to provide housing opportunities to Gilroy residents and will implement the goals identified above to provide housing and supportive services to low-income households and special needs populations in Gilroy.

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

Every year, City staff conducts a desktop review of all subrecipients and on-site monitoring of all newly funded agencies for that program year, as well as agencies receiving \$15,000 or more from City CDBG funds. Desktop review that indicates substandard performance will be followed up with phone contact and on-site review if needed. This will ensure long-term compliance with requirements of the programs involved.

For any subrecipients that do not otherwise require on-site monitoring, City staff will provide specific technical assistance regarding benchmarks, reporting, and record keeping, prior to signing agreements. This assistance will be repeated in the ensuing years covered by the Consolidated Plan if there are new subrecipients or new agency staff responsible for administration of the Gilroy activity.

Staff will monitor multifamily properties rehabilitated through past CDBG loans annually in accordance with the terms of the loan agreements.

EXPECTED RESOURCES

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

1. Introduction

The City anticipates receiving \$468,300 in CDBG entitlement funds for the 2020-2021 program year. **Table 59, Expected Resources – Priority Table**, below lists all anticipated funding resources intended for community development activities during the 2020-2021 program year in the City of Gilroy.

Expected Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public-Federal	Admin and Planning Economic Development Housing Public Improvements Public Services	\$468,300	\$27,000	-	\$495,300	\$1,702,135	Funds will be used to support various community development activities including rehabilitation of existing units, helping homeless persons, and supporting the needs of the elderly/frail elderly and youth in the community.
Local Housing Trust Fund (HTF)	Public-Local	Fair Housing Public Services	\$200,800	-	-	\$200,800	\$702,769	Funds will be used to support various community development activities including helping homeless persons, homelessness prevention, supporting the needs of the elderly/frail elderly/elderly and youth, and persons with disabilities in the community, and providing fair housing and landlord/tenant counseling and dispute resolution services.

Table 59 – Expected Resources – Priority Table

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 of Gilroy does not have a match requirement.

There are additional federal grant programs the City can leverage to fund community development activities and increase the project efficiencies and benefits from economies of scale. These programs include:

- Housing Choice Voucher Program;
- Section 202;
- Section 811; and
- Affordable Housing Program through the Federal Home Loan Bank.

These programs would not be provided to the City but rather the SCCHA and affordable housing developers.

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

Discussion

The 2015-2023 Gilroy Housing Element identified a surplus capacity of 3,451 units throughout the jurisdiction. This capacity can be found in vacant and underutilized sites, the Glen Loma Ranch Specific Plan area, Hecker Pass Specific Plan area, and the Downtown Specific Plan area.

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Preserve affordable housing for home ownership	2020	2021	Affordable housing	Citywide	Affordable Housing – Rehabilitation of Existing Units	CDBG: \$144,364	Homeowner housing rehabilitated: Minor Repairs – 48 housing units Larger Rehabilitation – 4 housing units
2	Install safety and enhanced public improvements	2020	2021	Non-Housing Community Development Neighborhood Revitalization	Citywide	Other Community Development Efforts	CDBG: \$169,881	Public facility or infrastructure activities other than low/moderate-income housing benefit – 1 Community Development Project
3	Workforce development	2020	2021	Anti-poverty strategy Homelessness	Citywide	Expanding Economic Opportunities for Lower Income People	HTF: \$35,000	Public service activities other than low/moderate-income housing benefit – 5 persons
4	Supportive services for homeless	2020	2021	Homelessness	Citywide	Homelessness At risk of homelessness	CDBG: \$15,954 HTF: \$73,800	Public service activities other than low/moderate-income housing benefit – 200 persons Tenant-based rental assistance Homelessness prevention – 10 persons

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Supportive services for special needs populations	2020	2021	Non-homeless special needs	Citywide	Special Needs Services – Elderly/Frail Elderly Special Needs Services - Youth	CDBG: \$58,341 HTF: \$45,000	Public service activities other than low/moderate-income housing benefit Meals on Wheels – 14 persons Housing and Emergency Services for Persons with Disabilities – 34 persons Adult Day Care – 24 persons Youth Center – 45 persons Swim Program – 15 persons Long Term Care Ombudsman – 72 persons
6	Fair housing support	2020	2021	Affirmatively Furthering Fair Housing	Citywide	Fair Housing	HTF: \$47,000	Public service activities other than low/moderate-income housing benefit Consultations/Complaint Investigations – 18 persons Information, Referral, Case Management – 118 persons

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Neighborhood Revitalization	2020	2021	Code Enforcement	CDBG target area	Prevention or elimination of slums or blight	CDBG: \$7,700	Housing code enforcement/Foreclosed property care 75 Cases

Table 60 – Goals Summary

Goal Descriptions

1	Goal Name	Preserve affordable housing for homeownership
	Goal Description	Homeowner housing rehabilitation
2	Goal Name	Install safety and enhanced public improvements
	Goal Description	Non-housing community development projects – safety related
3	Goal Name	Workforce development
	Goal Description	Job training programs – expanding economic opportunities for lower-income people
4	Goal Name	Supportive services for homeless
	Goal Description	Public services for homeless populations TBRA for homelessness prevention using HTF funding
5	Goal Name	Supportive services for special needs populations
	Goal Description	Public services for non-homeless special needs populations
6	Goal Name	Fair housing support
	Goal Description	Fair housing complaint investigations and landlord/tenant counseling and dispute resolution
7	Goal Name	Neighborhood Revitalization
	Goal Description	Housing code enforcement/Foreclosed property care

PROJECTS

AP-35 Projects – 91.220(d)

1. Introduction

Projects

#	Project Name
1	Rebuilding Home Repair, Rehabilitation and Accessibility Modification Program
2	Adult Day Care (Gilroy)
3	Day Center
4	Long Term Care Ombudsman
5	Gilroy Youth Center
6	Swim Program
7	Meals on Wheels
8	Homelessness Prevention & Safety Net Services
9	Gilroy Street Team
10	Housing and Emergency Services for Persons with Disabilities
11	Day Center for the Homeless
12	Fair Housing
13	Landlord/Tenant Counseling & Dispute Resolution
14	Public Improvements
15	Planning and Administration
16	Neighborhood Revitalization

Table 61 – Project Information

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

Allocation priorities are determined based on the needs identified by analyzing data from HUD, ACS, and other sources and soliciting feedback from community members and local stakeholders. The City awards CDBG funds to organizations to provide public services and housing for low-income and special needs households. Additionally, the City leverage in the form of its HTF funds to fill necessary gaps in funding to offer programs that address additional priority programs that otherwise may not be addressed during the program year.

HUD requires that 70 percent of all CDBG funds be spent on activities that would benefit low- to moderate income (LMI) households, which are those making 0-80% of AMI. The City allocates its CDBG funds to projects and programs that will primarily benefit 0-50% AMI households, the homeless, and special needs populations.

AP-38 Project Summary

Project Summary Information

1	Project Name	Rebuilding Home Repair, Rehabilitation and Accessibility Modification Program
	Target Area	Not applicable
	Goals Supported	Affordable Housing – Rehabilitation of Existing Units
	Needs Addressed	Affordable Housing
	Funding	CDBG \$144,364
	Description	Rebuilding Together Silicon Valley will make minor repairs to 48 low-income, single-unit, residential owner-occupied homes in Gilroy and larger rehabilitation repairs to 4 low-income, single-unit, residential owner-occupied homes in Gilroy, for owners who could not otherwise afford to make critical repairs in their homes, thus potentially resulting in health and safety issues. Grants may include funding for the addition of accessible features for disabled and/or elderly homeowners who may otherwise not be able to stay in their homes.
	Estimate the number and type of families that will benefit from the proposed activities	Minor Repair Maintenance Goal: 48 Larger Rehabilitation Repair Goal: 4
	Location Description	Citywide
Planned Activities	22 low-income City of Gilroy households at or below 80% of median income for Gilroy as defined by the most current HUD income limits for Santa Clara County, for a total of 88 minor/maintenance repairs and 7 major rehabilitation repairs.	
2	Project Name	Adult Day Care (Gilroy)
	Target Area	Not applicable
	Goals Supported	Supportive services for special needs populations
	Needs Addressed	Non-Homeless Special Needs
	Funding	CDBG \$11,292
	Description	Live Oak Adult Day Services will provide recreation activities and meals to 24 frail elderly and elderly unduplicated individuals. These activities keep individuals that visit Live Oak active and help with their social experience and stimulation. Adults in this program are those who are unable to live independently, and this program allows individuals to participate in many stimulating activities, while their caregivers go to work, run errands, or complete other necessary daily tasks.
	Estimate the number and type of families that will benefit from the proposed activities	24 frail elderly/elderly individuals
	Location Description	Citywide
Planned Activities	Recreation activities and meals	
3	Project Name	Day Center
	Target Area	Citywide
	Goals Supported	Homelessness
	Needs Addressed	Homeless Supportive Services
	Funding	CDBG \$15,954
	Description	The Gilroy Compassion Center's Day Center is a drop-in center with basic amenities including bathrooms, personal hygiene supplies, shower and laundry facilities, manna bags, a weekly medical van, and case management.
	Estimate the number and type of families that will	200 homeless and chronically homeless individuals

	benefit from the proposed activities	
	Location Description	Gilroy Compassion Center – 370 Tompkins Court, Gilroy, CA 95020
	Planned Activities	Basic needs – 8,000 units, Case Management and VI-SPDAT – 60 individuals, Showers and Laundry – 670 total
4	Project Name	Long Term Care Ombudsman
	Target Area	Citywide
	Goals Supported	Supportive services for special needs populations
	Needs Addressed	Public services for non-homeless special needs populations
	Funding	CDBG \$9,410
	Description	Catholic Charities of Santa Clara County’s Long-Term Care Ombudsman program promotes the rights and well-being of residents in long-term care facilities in Santa Clara County.
	Estimate the number and type of families that will benefit from the proposed activities	72 persons living in long-term care
	Location Description	Long term care centers - citywide
	Planned Activities	Facility visits, visits with residents, and complaint resolution
5	Project Name	Gilroy Youth Center
	Target Area	Citywide
	Goals Supported	Supportive services for special needs populations
	Needs Addressed	Public services for non-homeless special needs populations
	Funding	CDBG \$36,884
	Description	The City of Gilroy Recreation Department Youth Center provides an after-school program and summer day camp programs to keep youth in the area engaged while their parents are at work for the day.
	Estimate the number and type of families that will benefit from the proposed activities	65 youth
	Location Description	Gilroy Youth Center – Cesar Chavez Gym 227 loof Ave, Gilroy, CA 95020
	Planned Activities	Homework help, reading help, lunch, recreational activities, educational workshops, arts and crafts, field trips and events
6	Project Name	Swim Program
	Target Area	Citywide
	Goals Supported	Supportive services for special needs populations
	Needs Addressed	Public services for non-homeless special needs populations
	Funding	CDBG \$755
	Description	The City of Gilroy Recreation Department provides free swim lessons to LMI youth in the area to decrease probability of drownings in the area and teach life skills.
	Estimate the number and type of families that will benefit from the proposed activities	15 youth
	Location Description	Christopher High School Aquatics Center – 850 Day Rd, Gilroy, CA 95020
	Planned Activities	Swim lessons
7	Project Name	Meals on Wheels
	Target Area	Citywide
	Goals Supported	Supportive services for special needs populations
	Needs Addressed	Public services for non-homeless special needs populations
	Funding	HTF \$20,000

	Description	The Health Trust Meals on Wheels delivers hot, nutritious meals five days a week, sometimes with the option of a once-a-week frozen meal, to seniors and adults with disabilities. In addition to delivering meals, their drivers also provide daily wellness checks, making sure that their clients are safe, alert, and cared for.
	Estimate the number and type of families that will benefit from the proposed activities	The Health Trust Meals on Wheels provides home-delivered, nutritious meals to 14 seniors and adults with disabilities. In addition to delivering meals, their drivers also provide wellness checks, making sure that their clients are safe, alert, and cared for.
	Location Description	Citywide
	Planned Activities	Delivery of healthy meals, and at least one wellness check each week
8	Project Name	Homelessness Prevention & Safety Net Services
	Target Area	Citywide
	Goals Supported	Supportive services for homeless
	Needs Addressed	Homelessness, at risk of homelessness
	Funding	HTF \$50,000
	Description	St. Joseph's Family Center's Homeless Prevention and Safety Net Services program provides emergency rental assistance, utility assistance, food assistance, and other supportive programs that help decrease the overall risk of becoming homeless and increase family well-being.
	Estimate the number and type of families that will benefit from the proposed activities	70 unduplicated persons served and 18 households assisted through rental assistance payments.
	Location Description	Citywide
	Planned Activities	Emergency rental assistance, VI-SPDAT Assessments
9	Project Name	Gilroy Street Team
	Target Area	Citywide
	Goals Supported	Workforce Development
	Needs Addressed	Expanding economic opportunities for lower income people
	Funding	HTF \$35,000
	Description	The Gilroy Street Team project provides workforce development to low-income, vulnerable clients, including an opportunity to improve their job readiness through beautification projects across the City while gaining access to services and programs.
	Estimate the number and type of families that will benefit from the proposed activities	9 unduplicated clients to be served
	Location Description	Citywide
	Planned Activities	3,000 hours of community clean ups
10	Project Name	Housing and Emergency Services for Persons with Disabilities
	Target Area	Citywide
	Goals Supported	Supportive services for special needs populations
	Needs Addressed	Public services for non-homeless special needs populations
	Funding	HTF \$25,000
	Description	Silicon Valley Independent Living Center (SVILC) assists individuals with disabilities and their families in their housing search for affordable and accessible housing. SVILC provides low-income City of Gilroy residents who have disabilities with education and training on all aspects of how to conduct a housing search to obtain safe, affordable, accessible, long-term housing.
	Estimate the number and type of families that will benefit from the proposed activities	34 persons with disabilities

	Location Description	Citywide
	Planned Activities	Housing services, safety net and emergency needs services
11	Project Name	Day Center for the Homeless
	Target Area	Citywide
	Goals Supported	Supportive services for homeless
	Needs Addressed	Homelessness
	Funding	HTF \$23,800
	Description	The Gilroy Compassion Center's Day Center is a drop-in facility with basic needs including clothing and personal care items.
	Estimate the number and type of families that will benefit from the proposed activities	200 persons experiencing homelessness
	Location Description	Gilroy Compassion Center – 370 Tompkins Court, Gilroy, CA 95020
	Planned Activities	Clothes closet, personal care items
12	Project Name	Fair Housing
	Target Area	Citywide
	Goals Supported	Fair housing support
	Needs Addressed	Fair housing
	Funding	HTF \$21,000
	Description	Project Sentinel's Fair Housing Center provides education and counseling to community members, housing providers, and tenants about fair housing laws. They also investigate complaints and advocate for those who have experienced housing discrimination. Lastly, Project Sentinel works with both landlords and tenants to help them understand their rights and responsibilities under the laws and ordinances that affect the rental relationship.
	Estimate the number and type of families that will benefit from the proposed activities	18 LMI households
	Location Description	Citywide
Planned Activities	Fair housing complaint investigations, fair housing consultations, outreach and education	
13	Project Name	Landlord/Tenant Counseling & Dispute Resolution
	Target Area	Citywide
	Goals Supported	Fair housing support
	Needs Addressed	Fair housing
	Funding	HTF \$26,000
	Description	Project Sentinel's Landlord/Tenant Dispute Resolution program explains the rights and responsibilities of landlords and tenants, contact the other party and connect both parties with a mediator to assist tenants and landlords with settlement discussions around the pending unlawful detainer claims, mediate between Small Claims litigants and work with parties asking for restraining orders.
	Estimate the number and type of families that will benefit from the proposed activities	118 LMI households
	Location Description	Citywide
	Planned Activities	Information and referral calls and case management
14	Project Name	Public Improvements
	Target Area	CDBG target area
	Goals Supported	Install safety and enhanced public improvements
	Needs Addressed	Non-housing community development projects – safety related

	Funding	CDBG \$169,881
	Description	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
15	Project Name	Planning and Administration
	Target Area	Citywide
	Goals Supported	Not applicable
	Needs Addressed	Not applicable
	Funding	CDBG \$99,060
	Description	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.
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable
	Location Description	Citywide
	Planned Activities	See description above
16	Project Name	Neighborhood Revitalization
	Target Area	Citywide
	Goals Supported	Prevention and elimination of slums or blight
	Needs Addressed	Code Enforcement – eliminating health and safety violations
	Funding	CDBG \$7,700
	Description	Aimed at creating suitable living environments and arresting the decline of housing units in the CDBG target area. City staff implements the program and focuses on eliminating health and safety violations and increasing adherence to local building codes/standards.
	Estimate the number and type of families that will benefit from the proposed activities	75 housing units
	Location Description	Citywide
	Planned Activities	Respond to reports of regarding housing problems in the City. Inspect premises and work with owner to remedy housing problems to eliminate health and safety violations and adhere to local building codes/standards in order to prevent and eliminate slums or blight.

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

Geographic Distribution

Target Area	Percentage of Funds
Citywide	64
CDBG target area	36

Table 62 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The CDGB target area was identified for economic development projects and to help small businesses because the area is a historically underutilized business zone and is also in need of additional revitalization. Additionally, the CDBG area consists of at least 51 percent LMI residents.

All public service and affordable housing projects serve LMI households citywide.

Discussion

AFFORDABLE HOUSING

AP-55 Affordable Housing – 91.220(g)

1. Introduction

The one-year goal for the first year of the 2020-2025 Consolidated Plan will include two programs that support the City’s priority needs for homeless and special needs populations, and affordable housing.

CDBG funds will be used to provide minor rehabilitation projects for 48 LMI homeowners and larger rehabilitation projects for 4 LMI homeowners. These rehabilitation projects are for homeowners who otherwise could not afford to make critical repairs in their homes, thus potentially resulting in health and safety issues that could cause a home to become uninhabitable and may lead to homelessness. Additionally, a home that lacks proper accessibility for its owner may lead to a serious accident that could cause an even larger financial burden.

HTF funds will be used for homelessness prevention and safety net services, which will provide emergency rental assistance to 10 households in the City that are imminent risk of homelessness.

One Year Goals for the Number of Households to be Supported	
Homeless	10
Non-Homeless	0
Special-Needs	52
Total	62

Table 63 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	10
The Production of New Units	0
Rehab of Existing Units	52
Acquisition of Existing Units	0
Total	62

Table 64 - One Year Goals for Affordable Housing by Support Type

Discussion

A detailed summary of projects can be found under the Project Summary (AP-38) of the Annual Action Plan.

AP-60 Public Housing – 91.220(h)

1. Introduction

While residents of the City may use Housing Choice Vouchers (formerly Section 8), these programs are managed and administered by the public housing authority, Santa Clara County Housing Authority (SCCHA).

The SCCHA assists approximately 17,000 households through the Housing Choice Voucher program countywide. The SCCHA has four public housing units, but they are located in the City of Santa Clara. The SCCHA also develops, controls, and manages over four affordable rental housing properties throughout the County.

Actions planned during the next year to address the needs to public housing

Not applicable; there are no public housing developments in the City.

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

While the majority of its units have been converted to affordable housing stock, the SCCHA is proactive in incorporating resident input into its policy-making process. An equitable and transparent policy-making process that includes the opinions of residents is achieved through the involvement of two tenant commissioners on the SCCHA board.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Not applicable.

Discussion

While the City does not operate any public housing, the City works closely with and supports the SCCHA.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

1. Introduction

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

The 2020-2025 Consolidated Plan identifies providing basic needs and supportive services to homeless persons as a high priority need. The Consolidated Plan identifies that 704 persons are experiencing homelessness in the City and 9,706 persons are experiencing homelessness countywide. The City participates in the County of Santa Clara Continuum of Care (CoC), which is administered by the Santa Clara County Office of Supportive Housing. The CoC has the primary responsibility to address homelessness regionally.

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

The Santa Clara County Office of Supportive Housing conducts biennial Point in Time (PIT) counts to estimate the prevalence of homelessness in the jurisdictions in Santa Clara County, including the City. The CoC includes the results of the PIT count and survey reports to HUD in its annual application for funding to provide housing services, including homeless services. Currently, the Santa Clara County CoC receives approximately \$26 million annually in federal funding. The most recent PIT count took place in January 2019.

Every five years, the CoC prepares a community plan focused on ending homelessness in Santa Clara County. The current plan is for the five-year time period starting in 2015. The plan was developed through a series of community summits addressing specific homeless populations in the County.

The CoC conducts extensive community engagement with the homeless populations in the development of both the PIT count and the strategic plan.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City currently operates a temporary congregate cold weather shelter for six months out of the year, a small year-round family shelter, and two transitional housing programs. The Gilroy Compassion Center is open year-round and offers a day program that provides basic needs to persons experiencing homelessness, such as restrooms, showers, laundry, food, and clothing. The one-year goals of the City, to provide case management and administer the VI-SPDAT to 60 homeless individuals so that those individuals may be able to address and overcome barriers that prevent them from obtaining permanent housing and also become eligible for rapid rehousing or permanent supportive housing with local nonprofits throughout the County once they are entered into the Coordinated Entry System. This goal will be met through the tow Day Center projects. More information can be found in project summary in AP-38.

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

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Additionally, HTF funds will be used for a homelessness prevention and safety net services program to provide emergency rental assistance to 10 households. The St. Joseph's Family Center oversees the homelessness prevention program and will also administer the VI-SPDAT to households that present at the center to seek services for homelessness prevention. These households may not qualify for the City's emergency rental assistance program, but they may qualify for another homelessness prevention program with a CoC program that participates in the Coordinated Entry System.

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

City funding will continue to support the following existing services:

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

Discussion

AP-75 Barriers to Affordable Housing – 91.220(j)

1. Introduction

The City is subject to the same barriers to affordable housing that exist across the Bay Area. These issues include the high cost of development, constraining the development of affordable housing units in favor of higher-end units, and the lack of developable land, which prevents housing development and increases the price of land.

Additionally, the County's Assessment of Fair Housing identified the following contributing factors to fair housing issues, including affordable housing, through analysis of data and community engagement feedback:

- Displacement of residents due to economic pressures
- Land use and zoning laws
- Source of income discrimination
- Community opposition
- Availability, type, frequency, and reliability of public transportation
- Lack of access to opportunity due to high housing costs
- Lack of affordable, accessible housing in a range of unit sizes
- Lack of affordable housing for individuals who need supportive services
- Lack of assistance for housing accessibility modifications
- Lack of resources for fair housing agencies and organizations
- Location and type of affordable housing
- Loss of affordable housing
- Private discrimination

The most relevant contributing factor to the City of Gilroy's barrier to affordable housing is the high cost of land and lack of funding for affordable housing. Survey results also identified discrimination as a barrier to acquiring affordable housing. Respondents expressed that they were discriminated against on the basis of sex, familial status, or other reasons.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

In its 2015-2023 Housing Element update, the City of Gilroy identified opportunities and potential solutions for providing housing:

- Develop a task force for development plans for housing.
- Day laborers can call the Compassion Center and Maria Day Worker Center in Mountain View to get more information.
- More money for affordable housing; partner with the County and City for housing money.

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- San Francisco is seeing micro units (small units with a bedroom and the rooftop garden is the “family room”). This type of housing could work in Gilroy’s climate. The City could do a study of micro units and revise the zoning code to allow them.
 - High-density housing in the downtown area has been well received by the community because it supports businesses downtown.
 - At the County, CDBG money is used for grants for housing rehabilitations (about 10 homes/year); the Planning Department reaches out to owners with code issues.
 - Gilroy has a home access program and \$10,000 of CDBG for compliance issues.

Discussion

See above

AP-85 Other Actions – 91.220(k)

1. Introduction:

Actions planned to address obstacles to meeting underserved needs

The Needs Assessment and Market Analysis of the 2020-2025 Consolidated Plan helped develop the City's priority needs for LMI persons, persons experiencing homelessness, special needs populations, and community development needs.

Actions planned to foster and maintain affordable housing

Rebuilding Together Silicon Valley will receive CDBG funds which will be used to provide minor rehabilitation projects for 48 LMI homeowners and larger rehabilitation projects for 4 LMI homeowners. These rehabilitation projects are for homeowners who otherwise could not afford to make critical repairs in their homes, thus potentially resulting in health and safety issues that could cause a home to become uninhabitable and may lead to homelessness. Additionally, a home that lacks proper accessibility for its owner may lead to a serious accident that could cause an even larger financial burden. St. Joseph's Family Center will receive HTF funds which will be used for homelessness prevention and safety net services, which will provide emergency rental assistance to 10 households in the City that are at imminent risk of homelessness.

Actions planned to reduce lead-based paint hazards

The City provides information about lead-based paint hazards at the Community Development counter and inspects properties being rehabilitated or acquired for affordable housing.

Additionally, any homeowner units that participate in Rebuilding Together Silicon Valley's affordable housing project will be assessed for possible lead-based paint prior to rehabilitation.

Actions planned to reduce the number of poverty-level families

The City works to reduce the number of poverty-level families through all projects by making the projects available to LMI households citywide. Some projects were created to address the need of expanding economic opportunities for lower-income people and others may offer additional benefits in reducing poverty, simply by way of design.

- The Gilroy Street Team project provides workforce development to low-income, vulnerable clients, including an opportunity to improve their job readiness through beautification projects across the City while gaining access to services and programs.
- The Live Oak Adult Day Care program provides recreation and socialization for persons who are unable to live independently. This program allows their caretakers to go to work during the hours that the program is open. Were it not for this program, the caretaker may not be able to earn an income for the household because the person using the day program does not have anywhere else to go during that time.
- The Rebuilding Together Silicon Valley program will aid low-income homeowners in making necessary health and safety and accessibility repairs to their homes that they otherwise would not be able to afford and which may otherwise may lead to uninhabitability and then homelessness.
- The Gilroy Youth Center program provides an after-school program and summer day camp programs to keep youth in the area engaged while their parents are at work for the day.

Actions planned to develop institutional structure

The City is financially constrained and cannot meet all the needs identified in the Needs Assessment; however, the City continues to enter into partnerships with nonprofits to strategically meet some needs of the community. An especially pressing issue is meeting the needs of the City's homeless population. The City will continue to work with nonprofits to meet the needs of its homeless individuals.

Two projects during the plan year, Day Center and Homeless Prevention & Safety Net Services, will administer the VI-SPDAT, which will connect persons experiencing homelessness and those at imminent risk of homelessness to nonprofits that provide housing and supportive services.

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

Local nonprofits are partnering with sister city Morgan Hill to operate a Safe Parking Program for South County. Morgan Hill has developed and fine-tuned an operational model that could be replicated in Gilroy. These nonprofits are also developing camping programs that are run out of county campgrounds outside of city limits.

Discussion

See discussion above

PROGRAM SPECIFIC REQUIREMENTS

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

1. Introduction

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$27,000
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	\$0
3. The amount of surplus funds from urban renewal settlements	\$0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	\$0
5. The amount of income from float-funded activities	\$0
Total Program Income	\$27,000

Other CDBG Requirements

1. The amount of urgent need activities	\$0
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HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows: N/A
2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows: N/A
3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows: N/A
4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows: N/A