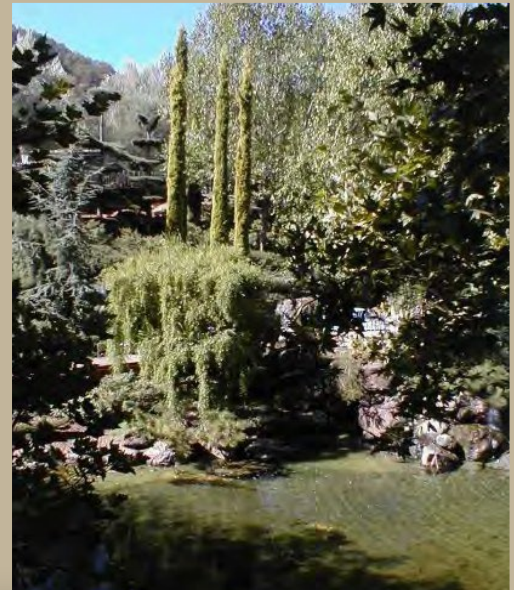
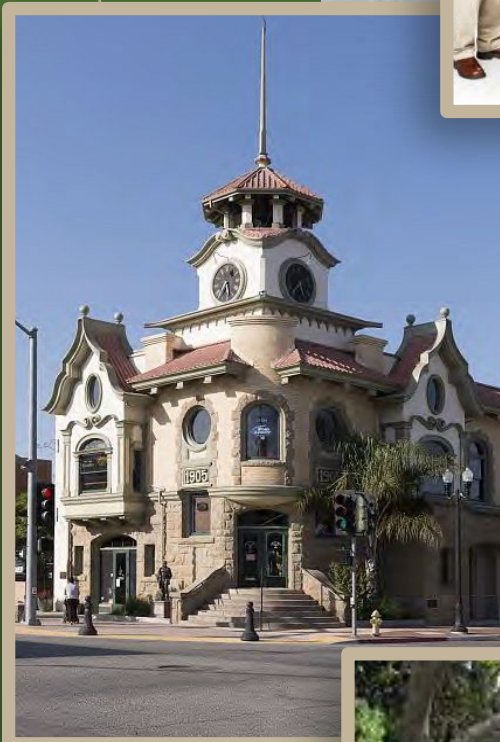


# 2025-2030 Consolidated Plan 2025-2026 Annual Action Plan



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## EXECUTIVE SUMMARY

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

The City of Gilroy annually receives Community Development Block Grant Funds (CDBG) from the federal Department of Housing and Urban Development (HUD). As an “entitlement jurisdiction” receiving these block grant funds, the City is required to prepare a Consolidated Plan every five years, which identifies the City’s priority housing and community development needs and goals.

The Consolidated Plan was developed through analysis of current housing market data; an assessment of the housing and supportive service needs of low-and moderate-income populations; stakeholder and resident consultations through focus groups and community meetings; and a resident survey. The City collaborated with Santa Clara County and other local governments receiving HUD block grants (“entitlement jurisdictions”) in the development of this 2025-30 Consolidated Plan.

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

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

Gilroy, Cupertino, and Palo Alto also participate in the Santa Clara County HOME Consortium and therefore receive HOME (Home Investments Partnership Program) funds through the County. The remaining entitlement jurisdictions receive their own HOME funds. Membership in the HOME Consortium enables Gilroy developers to apply for HOME funds from the County, for eligible projects, with the County taking on the administrative burden. The Consolidated Plan is implemented through the City’s Annual Action Plans (“Annual Action Plan”), which identifies how annual funding allocations are invested to achieve the City’s priorities and goals. Progress in advancing these goals is also evaluated annually in the City’s Consolidated Annual Performance Evaluation Report (CAPER).

#### **How to Read this Consolidated Plan**

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

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

1. Executive Summary (ES)—a brief summary of the primary housing and community development needs identified in the Consolidated Plan; an evaluation of past performance of funds; and an overview of the community engagement activities that informed the plan.
2. Process (PR)—a description of the stakeholder consultation and resident engagement that informed the priority housing and community development needs. Detailed engagement findings

are presented in a Consolidated Plan appendix.

3. Needs Assessment (NA)— assesses the needs of households at-risk of or experiencing homelessness, low to moderate income families and individuals, elderly residents, victims of domestic violence, persons living with HIV/AIDS, and persons with disabilities.
4. Housing Market Analysis (MA)— provides an overview of the housing market; identifies which households face challenges finding affordable housing; and assesses the business climate and economic development needs.
5. Strategic Plan (SP)— provides five-year priority needs and Goals which will guide investments over the Consolidated Planning period.
6. Annual Action Plan—specifies how the jurisdiction plans to allocate its HUD block grants during the program year.

## **Introduction**

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. In the 1970s, workers from 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 according to Longitudinal Employer-Household Dynamics (LEHD) data from 2022, is education and health services at 23%, surpassing retail trade since the last plan which is now at 21% of the civilian labor force; a reduction from 27%.

Gilroy is the southernmost city in the County of Santa Clara and sits just south of Morgan Hill and San Martin and north of San Benito County. The city is approximately 16 square miles, with over 1,000 acres remaining of undeveloped land. In 2023, the city’s population was estimated to be 58,561, an increase of 20% since 2010, with a median household income of \$131,554. The city’s racial and ethnic makeup constitutes a large Hispanic/Latina/Latino population: 59% of the population is Hispanic/Latina/Latino, 24% is White, 10% Asian and 2% Black/African American, and 5% other race/ethnicities.

The City anticipates an annual allocation of approximately \$400,000 in CDBG Entitlement & Program Income funds in each year of the 2025-2030 Consolidated Plan period based on the 2024 allocations provided by HUD. Additionally, as previously indicated, Gilroy may potentially receive HOME funds through membership in the Santa Clara County HOME Consortium, if a developer’s eligible project is funded by the County.

Housing and community development funds provided by the U.S. Department of Housing and Urban Development (HUD) are meant to address the needs of low- and moderate- income households in the city. The City invests these funds in community development-related activities to support lower-income individuals and households and/or those with special needs.

CDBG funding helps jurisdictions address their community development needs to support neighborhood revitalization, economic development, and improved housing opportunities and community services. Specifically, entitlement community grantees are eligible to use CDBG funds for the provision of public services, public facility and infrastructure projects (Capital Improvement Projects), housing rehabilitation, energy efficiency improvements, and job creation and retention activities.<sup>1</sup> These eligible activities are

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

principally focused on addressing the needs of the HUD defined low- and moderate-income (“LMI”) households in the community. LMI are households whose income does not exceed 80% of the area median family income (AMI), with adjustments for household size and eligible census block groups are areas where the benefits of the activity are available to all residents in a primarily residential area where at least 51% of households have incomes that are less than 80% of the AMI.

HOME funding is intended to be used for various housing-related programs and activities that address the housing needs of low- and very low-income households and is allocated for programs and projects in Gilroy through Santa Clara County which submits their own full Consolidated Plan which includes housing needs for Gilroy as a HOME Consortium member. Typically, HOME funds are used to address the housing needs through the preservation or creation of affordable housing. Eligible activities also include tenant-based rental assistance and financial assistance to homebuyers.<sup>2</sup>

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

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

According to CHAS (Comprehensive Housing Affordability Strategy) 2016-2020 data of the 15,680 total households in Gilroy, nearly half are defined as low-income, with the following breakdown:

- 18% (2,785 households) are extremely low-income;
- 15% (2,415 households) are very low-income; and
- 16% (2,585 households) are low-income

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.
- Prevent or eliminate 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 (for example, a natural disaster or major health epidemic).

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

The Consolidated Plan serves the following three purposes:

- A planning document for the City of Gilroy which builds on a participatory process;
- An application for federal funds under HUD’s CDBG formula grant program;
- A strategy for carrying out CDBG programs.

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

The Consolidated Plan comprises the following methods for analysis of Gilroy's priority needs:

- Data analysis using HUD provided CHAS data from 2016-2020, American Community Survey Data, locally provided data through regional reports;
- Extensive community outreach through key stakeholder interviews, resident workshops and a community survey;
- Interviews with city staff from Housing and Community Services, Community Development, Economic Development, Planning, Public Works, and Recreation.

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 persons experiencing homelessness and those at imminent risk of homelessness, non-homeless

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

As indicated in the Needs Assessment section, the priority populations in Gilroy are as follows:

- Extremely low, very low and low-income households
- Hispanic/Latina/Latino households
- Senior 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:

***Support and Preserve Affordable Housing:***

- Permanent affordable rental housing with services.
- Home rehabilitation for lower-income residents for safety and accessibility improvements

***Prevent and Reduce Homelessness:***

- Transitional and shelter housing, particularly for families (including those fleeing domestic violence) and older adults.
- Safe parking sites (longer term)
- Supportive services for the unhoused

***Increase Supportive/Public Services for Special Populations:***

- A resource/navigation center to connect people with resources, including migrant/agricultural/seasonal workers
- Youth activities, especially out of school time (after school, summer)

- More staffing for consistent programming and resources at the senior center
- Affordable childcare
- Mental health services
- Services for foster youth, seniors, and people with disabilities

***Invest in Community Development and Neighborhood Revitalization:***

- Street, sidewalk, and lighting improvements especially around affordable housing (roads, bike lanes)
- Additional or higher quality childcare centers and youth recreation centers
- Improvements to parks and recreation centers
- Public facilities improvements

**Evaluation of past performance**

The City has successfully implemented its CDBG program and has met several goals from the past 5-year Consolidated Plan period. Significant changes were made to the overall implementation of CDBG funds to ensure a more efficient process was established.

The goals for the previous Consolidated Plan included:

- Preserve Affordable Housing
- Install Safety and Enhanced Public Improvements
- Support Small Business Expansion
- Workforce Development
- Supportive Services for Homeless Populations
- Supportive Services for Special Needs Populations
- Fair Housing Support
- Neighborhood Revitalization

As the City is currently within PY 2024-25, the following accomplishments only consider program years 2020-21, 2021-22, 2022-23, and 2023-24.

**Preserve Affordable Housing**

- 74 low-income homeowner units were rehabilitated to preserve affordable housing which enabled the homeowners to age in place.
- In response to the COVID-19 pandemic, the City was a recipient of CDBG CARES Act funding which came in the form of CDBG-CV dollars. The City utilized a portion of these funds to assist 63 units with rental assistance to keep the beneficiaries in their home.

**Install Safety and Enhanced Public Improvements**

- The City's Public Works Department successfully completed multiple sidewalk and curb ramp projects to ensure safer pedestrian travel and enhance accessibility in primarily low-income areas.

**Support Small Business Expansion**

- The City used both CDBG and CDBG-CV funds to implement a Small Business Assistance program to help businesses that had endured financial hardships. A total of 79 eligible Gilroy businesses were assisted with grants funds.

**Workforce Development**

- No accomplishments to report.

**Supportive Services for Homeless Populations**

- Multiple public service programs were funded to aid 473 persons.

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**Supportive Services for Special Needs Populations**

- Multiple public service programs were funded to aid 518 persons.

**Fair Housing Support**

- The City is actively funding a Fair Housing anti-housing discrimination program with CDBG funding in PY 2024-25, which is part of the final year of the 2020-2025 Con Plan and has aided 13 persons through the second quarter.

**Neighborhood Revitalization**

- The City's Code Enforcement program identified 40 units to alleviate health, safety and code concerns.

In addition to the accomplished goals above, in May each year, HUD runs a "timeliness test" to verify that the City is annually expending its funds in a timely and efficient manner. For this test, the City is required to spend down its line of credit balance to ensure it doesn't exceed 1.5 times its current allocation. The City is pleased to report that for each year of this past Con Plan, the timeliness test was met and the City remained in compliance with HUD.

## Summary of citizen participation process and consultation process for the 2025-2030 Consolidated Plan

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

City of Gilroy specific engagement included:

- An Open House event on November 4, 2025, from 4:00-8:00 PM for residents at the Gilroy Public Library Community Room with approximately 30 residents attending. Activities were provided in English and Spanish.
- Individual stakeholder interviews were held with staff from Rebekah Children’s Services, Compassion Center, and the City of Gilroy Senior Center.
- Labeling at many local community events, including San Ysidro Park Spooky Night, Cafecito, and food distribution, Nueva Vida Flu shot clinic, Salvation Army event, and St. Mary’s Mass, Santa Clara County Cooking Experience, and Salvation Army Food distribution.
- Flyer stations were set up at the City of Gilroy Library, City Hall, and the Senior Center.
- Flyers were distributed at the South County Collaborative meeting, Neon Exchange, Rebekah’s Children’s Services, via rent coupons at Mobile Home parks, Victory Outreach Center, and to unhoused residents via case management efforts by South County Compassion Center.
- Flyers were emailed to and distributed by Project Sentinel, CARAS, Catholic Charities, the Gilroy Unified School District, 100% Affordable Apartment Property Managers, the Faith Based Community, Sourcewise, OnLok, the Gilroy Downtown Association, Gilroy Chamber of Commerce, Gilroy Foundation, Carry the Vision, Gilroy Housing Association, Silicon Valley Independent Living Center, Live Oak Day Care Center, The Health Trust – Meals on Wheels, via YMCA meal delivery, the Unhoused Service Providers Network, Department of Rehabilitation, South County Reentry Center, Rebuilding Together Silicon Valley, Gilroy Day Care providers, and Community Solutions.
- Promoted electronically via the City Housing Block Grant webpage, website “Newsflash”, weekly Email Express Newsletter, social media, the City Recreation Newsletter, and Nextdoor.
- Promoted both in print and electronically via the Gilroy Dispatch.
- A total of 563 surveys were completed by Gilroy residents and stakeholders.

Engagement that was done in coordination with the County included:

- A Consolidated Plan website—[www.letstalkhousingscc.org](http://www.letstalkhousingscc.org)—with information about the planning process including a short video and presentation; a link to the resident survey and activities to prioritize housing and community development needs; and community resources. The website contains a translation feature for easy conversion into multiple languages.
- A community survey, available between October and December 2024, was promoted through supportive service and public agencies that work with low- and moderate-income residents, City staff social media, and the Consolidated Plan website. Detailed survey findings are appended to this plan.
- Two virtual regional workshops open to all residents living in and stakeholders serving residents in the county. The workshops included a brief overview of the planning process, simple activities to express priority needs, and in-depth discussions about needs in breakout rooms. Interpretation was available in Spanish, Vietnamese, and Mandarin.

- Three focus groups with stakeholders in housing, supportive services, and community development serving residents throughout the county. After a brief presentation about the Consolidated Plan process, including information on how to circulate the survey and [letstalkhousingscc.org](http://letstalkhousingscc.org) website to clients—stakeholders participated in an in-depth discussion about priority needs and solutions to needs. Attendees represented affordable housing providers. Service providers serving special needs populations, people with lived experience, legal advocates, childcare service providers, public health agencies, mental health service providers, and others.
- One-on-one interviews with Santa Clara County Housing Authority, the Continuum of Care and coordination with the City of San José, who receives HOPWA and ESG funding and distributes that funding to the County’s public service departments.
- One-on-one interviews with four stakeholders working in housing and homelessness services, supportive services, and community development in Gilroy.

### Summary of public comments

Public comments were received in both written and verbal form. Detailed comments are attached in Appendix C and summarized below.

#### Verbal comments at the May 5, 2025 public meeting

- Commenter 1 spoke as a Gilroy resident. She said she supported the 2025-2030 Consolidated Plan and 2025-2026 Annual Action Plan and urged the Council to adopt the plans and allocate the funds strategically to maximize the economic benefits. Commenter 1 highlighted the economic benefits these plans bring the community, and the benefits affordable housing brings. She noted how the lack of affordable housing contributes to homelessness, which has a significant economic cost for the community. She emphasized that affordable housing is not just a basic need—but an investment in Gilroy’s economic future. Affordable housing has the ability to bring in workers and businesses, which strengthens the local economy.
- Commenter 2 spoke as a nonprofit volunteer who works with individuals and families who live in poverty and are at risk of becoming homeless. She has firsthand knowledge of the needs and challenges of residents living on poverty. She expressed her strong support for the plans and believes the assistance that the funding would provide can make a difference in the lives of those at risk of losing their housing. She also views addressing homelessness as an economic benefit, noting that addressing the needs of unhoused residents—ensuring that they are not living on the streets, in commercial areas, or in parks—has a positive impact on the community. Commenter 2 also noted the benefits of rental assistance during periods of rising rent costs. She says it is a very challenging time for renters in Gilroy.
- Commenter 3 spoke as a Gilroy resident and shared a personal story about housing needs. She started with a statement of her support for the 2025-2030 Consolidated Plan and 2025-2026 Annual Action Plan and how the funding the plans provide can be transformative for a community. She described affordable housing as an urgent need in Gilroy because many families struggle to pay for housing and other essential expenses given that the local minimum wage is \$16.00 per hour. She also noted that lack of affordable housing contributes to homelessness and a large share of unhoused residents in Gilroy are unsheltered. More affordable housing is needed to reduce homelessness and provide a safe and stable environment for everyone. She said that the allocation of CDBG funds must be strategic to support projects that truly benefit Gilroy residents, especially in terms of affordable housing and community services.
- Commenter 4 offered clarification for the electronic interpretation provided during the prior commenters’ testimonies. He said the point that one commenter was making was that affordable housing is an investment in Gilroy’s economic future (v. meeting a basic need). He also clarified what a commenter meant when referring to overcrowding in housing.

### Written comments

Three written public comments were received during the 30-day public comment period. The comments all concerned the allocation of CDBG among projects.

- The Chief Executive Officer of Sourcewise, a nonprofit that provides supportive services and transportation to elderly residents and residents with disabilities, emphasized the need for the City to support free transit for low-income older adults and residents with disabilities in Gilroy—especially since demand has increased. The organization anticipates it will provide more than 240 door-to-door one-way rides to low income Gilroy residents to access non-emergency medical and dental appointments, pharmacies, grocery stores, and the Gilroy Senior Center. Demand has already been very high during the program year. The organization kindly requests that City Council fund public services for the City’s aging population based on the Evaluation of Services method presented by City staff—noting that it is only fair to support organizations based on the quality of services provided which meet the needs of the most vulnerable residents in Gilroy.
- The Executive Director of Rebuilding Together Silicon Valley noted that her organization has proudly served Gilroy for many years, repairing and rehabilitating homes of residents with disabilities and homes of low-income families. Their work is life-changing, allowing residents to live with dignity, avoid displacement, and improve their health outcomes—and their work also increases neighborhood stability. Affordable housing is a high priority in the new Consolidated Plan, and that Plan specifically calls for funding rehabilitation activities for low-income residents. The commenter thanked the Council for their ongoing commitment to the City of Gilroy and residents.
- The Development Specialist at Bay Area Community Health (BACH) respectfully requested that the City Council reconsider their decision not to fund BACH’s improvement project. The commenter emphasized BACH’s significant investment in Gilroy in the form of a local health care clinic that serves very low-income residents; school-based clinic at Glen View Elementary School; and specialized outreach at Christopher Ranch and the Arturo Ochoa Migrant Center.

### Verbal comments at the May 19, 2025, public meeting during the public comment period for items not on the agenda

- Commenter 1 spoke on behalf of Rebuilding Together Silicon Valley, which has served Gilroy for many years through its low-income home repair, rehabilitation and modification program, to express sincere regret for not being present at the May 5 Council discussion on CDBG funds. She noted they are on track to complete repairs for 15 Gilroy households by the end of June, have turned away more than 17 eligible families living in unsafe conditions due to a lack of resources, and will be forced to turn away many families in need, veterans, educators, older adults and others next year without a CDBG allocation. She urged the council to reconsider the funding allocation at the upcoming June 2<sup>nd</sup> meeting and to continue supporting their critical work that is aligned with Gilroy’s top affordable housing priorities.
- Commenter 2 spoke on behalf of Rebuilding Together Silicon Valley, which helps Gilroy residents access critical home repairs that keep them safe and housed. The 17 households that were turned away are dealing with major issues that could displace them and pose serious health risks. Without CDBG, there will be no program beginning July 1. The work directly supports the City’s affordable housing objective #1, outlined in the Consolidated Plan, which is based on residents’ input on preserving affordable housing. Every dollar spent on home repair prevents costly outcomes from emergency room visits after a fall, to code enforcement responses to homelessness. Rebuilding Together Silicon Valley asks the Council to reconsider its funding allocation recommendation at the June 2 council meeting and allow them to continue doing essential work for Gilroy residents.
- Commenter 3 spoke as a native Gilroy resident and board member for Rebuilding Together Silicon Valley (RTSV), an organization that provides critical repairs for some of Gilroy’s most vulnerable residents. During this housing crisis, she invited the council and mayor to attend a lunch and learn at SynergG Coworking this Thursday to learn more about how Rebuilding Together Silicon Valley contributes to the success of the community. She encouraged the council to drive around the mobile parks in town and

see the wheelchair ramps and elevators provided to the residents free of charge. RTSV benefits low-income people such as veterans and former educators by assisting them with maintaining their homes because they may not be able to afford to buy another home if the current one deteriorates. A final thought offered was “Just because we can do something doesn’t mean we should do something.”

## **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.

### **Summary**

This 2025-2030 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 2025-2030 cycle, this plan will guide the City toward swift, yet appropriate allocations of its very limited 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)

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

The City of Gilroy Housing and Community Services Division is the entity 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 and Community Services Division (HCS), 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 to meet the housing and community development needs of its populations. As a part of the 2025-2030 Consolidated Plan process, the City collaborated with the County of Santa Clara (County) as the Urban County representing the Cities of Campbell, Los Altos, Los Altos Hills, Los Gatos, Monte Sereno, Morgan Hill, and Saratoga; the entitlement jurisdictions of Cupertino, Milpitas, Mountain View, Palo Alto, Sunnyvale, 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(l) and 91.315(l)

### Introduction

The Consolidated Plan outreach effort is a regional collaborative effort between the County of Santa Clara and seven entitlement jurisdiction cities. Public participation plays a central role in the development of the Consolidated Plan and 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 five-year regional plan. Engagement activities included a community survey, public outreach, individual stakeholder consultations (or meetings), stakeholder and resident workshops, and a community event. The City of Gilroy coordinated closely with Santa Clara County and other entitlement jurisdictions in stakeholder consultation and resident engagement to leverage opportunities and minimize duplication.

As a part of the stakeholder consultation process, the City consulted with various stakeholders, including City staff, human service agencies, local and regional community-based organizations, housing providers and advocates, and the Santa Clara County Housing Authority (SCCHA). Nonprofit service providers were also consulted, including those that provide services to the elderly, persons with disabilities, unhoused residents, and other lower-income individuals/families 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(l)).**

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. 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 (OSH), 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. Expanding knowledge of regional issues and sharing information benefits each jurisdiction represented in the group.

**South County Collaborative** – Partners with the collaborative, consisting of services providers to low-income and special needs residents of Gilroy, San Martin, and Morgan Hill.

- The collaborative is a nonprofit organization and can apply for funding benefiting the communities it serves.
- Collaborative members share information through an active listserv and receive notices of public comment periods on the Consolidated Plan, Annual Action Plans, and Consolidated Annual Performance and Evaluation Reports.

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**Unhoused Service Provider Network** – The City of Gilroy Housing and Community Services Division facilitates and hosts a monthly meeting that includes representatives from the County of Santa Clara, staff from various South County nonprofit agencies who provide resources to the unhoused community, Gilroy Unified School District staff, South County Reentry Center staff, Valley Medical staff, Valley Water staff, Gilroy Quality-of-Life Officers, and other local South County Resource providers

- The focus is on identifying resources and sharing information on the needs of the city's unhoused community
- The sharing of information and resources also has the goal of coordinating and conserving resources and creating partnerships amongst providers and the City.

**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.

**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 Action 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 Continuum of Care (CoC) is a multi-sector group of stakeholders dedicated to ending and preventing homelessness in the County and is overseen by the County's OSH staff. The CoC's primary responsibilities are to coordinate large-scale implementation of efforts to prevent and end homelessness in the County. The Santa Clara County OSH is the administrator of the regional CoC. The CoC is governed by the CoC Board, which takes a systems change approach to preventing and ending homelessness. Many members of the CoC Board also 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 persons experiencing homelessness in the County, including chronically homeless individuals and families, families with children, veterans, and unaccompanied youth. The plan also addresses the needs of persons at risk of homelessness. The CoC is 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 persons experiencing homelessness 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 Division.

Actions specifically undertaken by the **City of Gilroy** to address the needs of homeless residents include:

- Funding of the South County Compassion Center Outreach for the Unhoused program and Project Sentinel Fair Housing & Tenant/Landlord Counseling and Dispute Resolution programs for eviction prevention
- **City of Gilroy “Unhoused Resources & Efforts” webpage** - The City of Gilroy HCS Division maintains an “Unhoused Resources and Efforts” webpage. There, residents and stakeholders can find city-wide and regional efforts and resources aimed at helping the unhoused population <https://www.cityofgilroy.org/unhoused>.
- **The Unhoused Service Providers Network (USPN)** brings together unhoused service providers who serve Gilroy’s unhoused individuals and families. The USPN members meet monthly to increase collaboration and partnership among the service providers and the City of Gilroy, to connect the unhoused with services. All presentations provided to the USPN are posted on the Unhoused Resources and Efforts City webpage at <https://www.cityofgilroy.org/unhoused>.
- **City of Gilroy Quality-of-Life (QOL) Officers Program** -The City Council authorized the pilot program which began on November 1, 2021, and was approved as a permanent program by the City Council in 2024. The Quality-of-Life Officer’s duties include but are not limited to, responding to calls for service related to unhoused individuals and/or encampments, following up on new or ongoing complaints, working with property owners to resolve QOL–related problems, building relationships and collaborating with community and faith-based organizations who work with the unhoused community, collaborating with local unhoused service providers to survey and provide resources to unhoused clients, and community outreach and education on the issues and challenges affecting the Gilroy community.
- **Cold Weather Shelter** - Upon declaration of an Inclement Cold Weather event by the National Weather Service and Santa Clara County, the City of Gilroy activates the Gilroy Senior Center as a warming shelter. The shelter is typically activated during the months of November – March, and open for overnight sheltering from 9 PM – 7 AM. Walk-ins are welcome.

**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 aid 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 persons experiencing homelessness. The latest count and survey were conducted in January 2025. 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 County OSH is the Homeless Management Information System (HMIS) Lead for the County CoC. The CoC meets and exceeds HUD’s requirements for implementing and complying with 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.

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

The table below includes all agencies, groups, and organizations that participated in the regional virtual stakeholder workshops or in individual stakeholder interviews. Several of the agencies, groups and organizations identified in the table attended more than one workshop.

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

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

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	<a href="https://affirmedhousing.com/completed/vela/">https://affirmedhousing.com/completed/vela/</a>
3	Agency/Group/Organization	Alta Housing
	Agency/Group/Organization Type	Affordable housing
	What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	<a href="https://altahousing.org/">https://altahousing.org/</a>
4	Agency/Group/Organization	Bay Area Legal Aid
	Agency/Group/Organization Type	Fair housing and legal services
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	<a href="https://baylegal.org/">https://baylegal.org/</a>
5	Agency/Group/Organization	BHSD The Harm Reduction Project
	Agency/Group/Organization Type	County Government
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	<a href="#">The Q Corner   Behavioral Health Services   County of Santa Clara</a>
6	Agency/Group/Organization	Bill Wilson Center
	Agency/Group/Organization Type	Services for Families and Children
	What section of the Plan was addressed by Consultation?	Needs Assessment

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	<a href="https://www.billwilsoncenter.org/">https://www.billwilsoncenter.org/</a>
7	Agency/Group/Organization	Bridge Housing
	Agency/Group/Organization Type	City Government (San José) / Housing
	What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	<a href="#">Q&amp;A for Original Bridge Housing Program   City of San José</a>
8	Agency/Group/Organization	Caminar LGBTQ
	Agency/Group/Organization Type	Nonprofit
	What section of the Plan was addressed by Consultation?	NA
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	<a href="https://www.caminar.org/">https://www.caminar.org/</a>
9	Agency/Group/Organization	CARAS (Community Agency for Resources, Advocacy and Services)
	Agency/Group/Organization Type	Nonprofit
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	<a href="#">Community Agency for Resources, Advocacy and Services (CARAS)   Overdose Prevention Resources   County of Santa Clara</a>
10	Agency/Group/Organization	CASA
	Agency/Group/Organization Type	Nonprofit; Children’s advocacy
	What section of the Plan was addressed by Consultation?	Needs Assessment

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	<a href="https://childadvocatessv.org/">https://childadvocatessv.org/</a>
11	Agency/Group/Organization	Catholic Charities
	Agency/Group/Organization Type	Faith based supportive services
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	<a href="https://www.ccscc.org/?locale=en">https://www.ccscc.org/?locale=en</a>
12	Agency/Group/Organization	City of Gilroy
	Agency/Group/Organization Type	City Recreation Division, Senior Services
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Individual stakeholder interview
	Website	<a href="https://www.cityofgilroy.org/">https://www.cityofgilroy.org/</a>
13	Agency/Group/Organization	City of Morgan Hill
	Agency/Group/Organization Type	City Government
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	One-on-one interview
	Website	<a href="https://www.morganhill.ca.gov">https://www.morganhill.ca.gov</a>
14	Agency/Group/Organization	City Team
	Agency/Group/Organization Type	Homelessness Services
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group

	Website	<a href="https://www.cityteam.org/">https://www.cityteam.org/</a>
15	Agency/Group/Organization	Continuum of Care and Office of Supportive Housing
	Agency/Group/Organization Type	Continuum of Care
	What section of the Plan was addressed by Consultation?	Needs Assessment and Homeless Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	One-on-one interviews; Consolidated Plan review; data sharing
	Website	<a href="https://osh.santaclaracounty.gov/home">https://osh.santaclaracounty.gov/home</a>
16	Agency/Group/Organization	County Office of LGBTQ Affairs
	Agency/Group/Organization Type	County government
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	<a href="#">Office of LGBTQ Affairs   Division of Equity and Social Justice   County of Santa Clara</a>
17	Agency/Group/Organization	Destination Home
	Agency/Group/Organization Type	Homeless prevention
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	<a href="https://destinationhomesv.org/">https://destinationhomesv.org/</a>
18	Agency/Group/Organization	Downtown Streets Team
	Agency/Group/Organization Type	Homeless prevention
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	<a href="https://www.streetsteam.org/">https://www.streetsteam.org/</a>
19	Agency/Group/Organization	Eden Housing
	Agency/Group/Organization Type	Affordable housing

	What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	<a href="https://edenhousing.org/">https://edenhousing.org/</a>
<b>20</b>	Agency/Group/Organization	Gilroy Chamber of Commerce
	Agency/Group/Organization Type	Market Analysis
	What section of the Plan was addressed by Consultation?	
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	<a href="https://gilroy.org/">https://gilroy.org/</a>
<b>21</b>	Agency/Group/Organization	Gilroy County Library
	Agency/Group/Organization Type	County government
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
	Website	<a href="https://scclld.org/locations/gilroy/">https://scclld.org/locations/gilroy/</a>
<b>22</b>	Agency/Group/Organization	Golden State Manufactured Homes Owners League
	Agency/Group/Organization Type	Nonprofit advocacy
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	<a href="https://www.gsmol.org/">https://www.gsmol.org/</a>
<b>23</b>	Agency/Group/Organization	Housing Trust Silicon Valley
	Agency/Group/Organization Type	CDFI
	What section of the Plan was addressed by Consultation?	Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	<a href="https://housingtrustsv.org/">https://housingtrustsv.org/</a>
24	Agency/Group/Organization	Jamboree Housing
	Agency/Group/Organization Type	Affordable housing
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	<a href="https://www.jamboreehousing.com/">https://www.jamboreehousing.com/</a>
25	Agency/Group/Organization	Lived Experience Advisory Board
	Agency/Group/Organization Type	
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	
26	Agency/Group/Organization	Life Moves
	Agency/Group/Organization Type	Supportive Housing
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	<a href="https://www.lifemoves.org/">https://www.lifemoves.org/</a>
27	Agency/Group/Organization	Mountain View Chamber of Commerce
	Agency/Group/Organization Type	Civic Leadership
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Individual stakeholder interview

	Website	<a href="https://www.chambermv.org/">https://www.chambermv.org/</a>
28	Agency/Group/Organization	Next Door Solutions to Domestic Violence
	Agency/Group/Organization Type	Domestic Violence Survivor Resources
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	<a href="https://www.nextdoorsolutions.org/">https://www.nextdoorsolutions.org/</a>
29	Agency/Group/Organization	NOVA
	Agency/Group/Organization Type	Workforce development
	What section of the Plan was addressed by Consultation?	Economic development; especially business needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	One-on-one interviews
	Website	<a href="https://novaworks.org/about/novaworks/overview">https://novaworks.org/about/novaworks/overview</a>
30	Agency/Group/Organization	Path Ventures
	Agency/Group/Organization Type	Homelessness services
	What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	<a href="https://epath.org/path-ventures/">https://epath.org/path-ventures/</a>
31	Agency/Group/Organization	Pride Social
	Agency/Group/Organization Type	LGBTQ Advocacy
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	<a href="https://www.pridesocialsouthcounty.com/#OurMission">https://www.pridesocialsouthcounty.com/#OurMission</a>
32	Agency/Group/Organization	Project Sentinel
	Agency/Group/Organization Type	Fair Housing Advocacy, Education, and Enforcement Services and Tenant/Landlord Services

	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	<a href="https://www.housing.org/">https://www.housing.org/</a>
<b>33</b>	Agency/Group/Organization	Rebekah Children’s Services
	Agency/Group/Organization Type	Nonprofit family and children supportive services provider
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Individual stakeholder interview
	Website	
<b>34</b>	Agency/Group/Organization	Rebuilding Together Peninsula & Silicon Valley
	Agency/Group/Organization Type	Home Rehabilitation
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	<a href="https://rebuildingtogetherpeninsula.org/">https://rebuildingtogetherpeninsula.org/</a> , <a href="https://rebuildingtogethersv.org/">https://rebuildingtogethersv.org/</a>
<b>35</b>	Agency/Group/Organization	Resources for Community Development
	Agency/Group/Organization Type	Affordable housing
	What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	<a href="https://rcdhousing.org/">https://rcdhousing.org/</a>
<b>36</b>	Agency/Group/Organization	San Andreas Regional Center
	Agency/Group/Organization Type	Supportive Services for Residents with Disabilities
	What section of the Plan was addressed by Consultation?	Needs Assessment

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	<a href="https://www.sanandreasregional.org/">https://www.sanandreasregional.org/</a>
37	Agency/Group/Organization	Santa Clara County Housing Authority
	Agency/Group/Organization Type	Public housing authority
	What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	<a href="https://www.scchousingauthority.org/">https://www.scchousingauthority.org/</a>
38	Agency/Group/Organization	Santa Clara County
	Agency/Group/Organization Type	Housing and Community Development; Asset/Workforce Development; Community Development
	What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group and one-on-one interviews
	Website	<a href="https://www.santaclaracounty.gov/home">https://www.santaclaracounty.gov/home</a>
39	Agency/Group/Organization	Satellite Affordable Housing Associates
	Agency/Group/Organization Type	Affordable housing
	What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	<a href="https://www.sahahomes.org/">https://www.sahahomes.org/</a>
40	Agency/Group/Organization	Senior Adults Legal Assistance (SALA)
	Agency/Group/Organization Type	Fair Housing Legal Services
	What section of the Plan was addressed by Consultation?	Needs Assessment

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	<a href="https://www.mightycause.com/organization/Senior-Adults-Legal-Assistance">https://www.mightycause.com/organization/Senior-Adults-Legal-Assistance</a>
41	Agency/Group/Organization	Silicon Valley Independent Living Center
	Agency/Group/Organization Type	Services for people with disabilities
	What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	<a href="https://svilc.org/">https://svilc.org/</a>
42	Agency/Group/Organization	Silicon Valley Economic Development Alliance
	Agency/Group/Organization Type	Business development and advocacy
	What section of the Plan was addressed by Consultation?	Economic development: business and workforce needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	One-on-one interviews
	Website	<a href="https://www.siliconvalleyonline.org">https://www.siliconvalleyonline.org</a>
43	Agency/Group/Organization	SOMOS Mayfair
	Agency/Group/Organization Type	Community Advocacy / Families
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	<a href="https://www.somosmayfair.org/">https://www.somosmayfair.org/</a>
44	Agency/Group/Organization	Sourcewise
	Agency/Group/Organization Type	Services for older adults and people with disabilities
	What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	<a href="https://mysourcewise.com/">https://mysourcewise.com/</a>
45	Agency/Group/Organization	South County Compassion Center
	Agency/Group/Organization Type	Unhoused services
	What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	<a href="https://www.thecompassioncenter.org/">https://www.thecompassioncenter.org/</a>
46	Agency/Group/Organization	The LGBTQ Youth Space
	Agency/Group/Organization Type	Community advocacy organization
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	<a href="https://youthspace.org/">https://youthspace.org/</a>
47	Agency/Group/Organization	United Way Bay Area
	Agency/Group/Organization Type	Supportive services
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	<a href="https://uwba.org/">https://uwba.org/</a>
48	Agency/Group/Organization	Upwards
	Agency/Group/Organization Type	Child care services
	What section of the Plan was addressed by Consultation?	Needs Assessment

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	<a href="https://upwards.com/">https://upwards.com/</a>
49	Agency/Group/Organization	Vista Center for Blind and Visually Impaired
	Agency/Group/Organization Type	Services for people with disabilities
	What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	<a href="https://vistacenter.org/">https://vistacenter.org/</a>
50	Agency/Group/Organization	YWCA Golden Gate Silicon Valley
	Agency/Group/Organization Type	Supportive services for domestic violence survivors
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	<a href="https://yourywca.org/">https://yourywca.org/</a>
51	Agency/Group/Organization	work2future
	Agency/Group/Organization Type	Workforce development, training, re-skilling
	What section of the Plan was addressed by Consultation?	Economic development: business and workforce needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	One-on-one interviews
	Website	<a href="https://www.work2future.org">https://www.work2future.org</a>

Table 2 – Agencies, groups, organizations who participated

**Identify any Agency Types not consulted and provide a rationale for not consulting.**

No agency types were intentionally excluded from the consultation process; over 400 organizations were invited to participate in the Consolidated Plan process through stakeholder and resident surveys, workshops, and stakeholder focus groups.

**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 2020-2025	Continuum of Care Council	Identifies housing inventory count to facilitate the provision of housing services to those experiencing homelessness.
2022 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 2040	City of Gilroy	The General Plan 2040 outlines the City's goals associated with economic prosperity, land use, parks and recreation, mobility, the environment and public facilities.
City of Gilroy Housing Element 2023-2031		Determines physical conditions of housing that affect habitability. Identifies the number of affordable units that need to be allocated to households with different income level.
Santa Clara County Multi-jurisdictional Hazard Mitigation Plan	County of Santa Clara and jurisdictions	Assesses current capabilities and identifies action items that will expand and improve existing authorities, plans, policies, and resources for mitigation
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 Consolidated Plan was developed with close coordination with jurisdictional partners in Santa Clara County. The Santa Clara County Office of Supportive Housing (OSH) initiated the collaborative effort by bringing together all entitlement jurisdictions in spring 2024. The jurisdictions issued a joint RFP to hire a consultant team to complete the plans. The entitlement grantee jurisdictions involved in the collaborative effort included: Cupertino, Gilroy, Milpitas, Mountain View, Palo Alto, City of Santa Clara, and Sunnyvale, as well as the urban county consortium cities.

Collaboration on stakeholder engagement and resident participation to inform the plan began with a meeting to discuss a proposed engagement plan. The jurisdictions provided lists of priority stakeholders and organizations for engagement to avoid duplication in outreach efforts. Collaborative engagement consisted of two regional open houses (one in Gilroy), held in the evening and virtually to enable both residents and stakeholders to attend; three stakeholder consultation workshops held on varying days and times in December; and a joint community survey, which was promoted widely by the jurisdictions.

The jurisdictions also prepared a joint regional housing market assessment, with jurisdiction-level market data, to enable jurisdictions to compare housing needs and provide uniform market data in the plans.

The Association of Bay Area Governments (ABAG) was invited to participate in a meeting to discuss housing and community development needs. ABAG shared relevant reports for incorporation into the Consolidated Plans.

In addition, the City attends the Santa Clara County monthly 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.

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

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

As previously indicated, the City of Gilroy coordinated closely with Santa Clara County and other entitlement jurisdictions in stakeholder consultation and resident engagement to leverage opportunities and minimize duplication.

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

- Open house for Gilroy residents on November 4, 2025, from 4:00-7:00 PM with approximately 30 residents in attendance. Activities were provided to gather input on housing and community development needs in English and Spanish.
- Individual Gilroy specific stakeholder interviews (who are also Gilroy residents) with staff from Rebekah Children’s Services, Compassion Center and City of Gilroy Senior Center.
- A Consolidated Plan website—[www.letstalkhousingscc.org](http://www.letstalkhousingscc.org)—with information about the planning process including a short video and presentation; a link to the resident survey and activities to prioritize housing and community development needs; and community resources. The website contains a translation feature for easy conversion into multiple languages.
- A paper and online community survey, available between October and December 2024, and promoted through supportive service and public agencies that work with low- and moderate- income residents, city social media, and the Consolidated Plan website. A summary of survey findings appears below; detailed survey findings are appended to this plan.
- Two virtual regional workshops open to all residents living in Santa Clara County and stakeholders serving residents in the county. The workshops included a brief overview of the planning process, simple activities to express priority needs, and in-depth discussions about needs in breakout rooms. Interpretation was available in Spanish, Vietnamese and Mandarin.
- A 30-day public comment period on the Consolidated Plan and Annual Action Plan was held from April 11 through May 11, 2025, and published in the local Gilroy Dispatch Newspaper. The City Council held a public meeting on May 5, 2025, in the Gilroy City Council Chambers to receive direction from the City Council on PY 2025-26 funding allocations and receive public comments on the draft 2025-2030 Consolidated Plan and draft PY 2025-26 Annual Action Plan. The City Council held a public hearing on June 2, 2025, to receive public comments, consider approval of the Consolidated Plan, Annual Action Plan, and funding allocations.
- Public comment on the 2025-2030 Consolidated Plan was open from April 11, 2025, through May 11, 2025. A link to the Consolidated Plan draft document was provided on the [Letstalkhousingscc.org](http://Letstalkhousingscc.org) website and on the City of Gilroy webpage <https://www.cityofgilroy.org/cdbg>.
- In addition to the above engagement, City of Gilroy staff held a public hearing on January 29, 2025 for interested applicants to discuss the funding available, the application process, and answer questions. Attendees asked about grant amounts; HUD limits on the amount of CDBG that could be allocated to public services; whom the funds are targeted to serve; application requirements; eligible activities; and how applicants would be notified about awards. One commenter expressed

concern about the high costs of reporting for meeting CDBG requirements, which can make up 30% of the total grant and is disproportionate to the amount awarded for services.

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

- 563 respondents, 44 of which are also stakeholders
- 46% Hispanic/Latina/Latino, 18% Non-Hispanic/Latina/Latino White, 8% other race/ethnicities
- 46% homeowners, 36% renters, 13% precariously housed
- 29% have incomes less than \$49.9K, 17% have incomes between \$50-75K
- Survey respondents were asked to identify priority housing, community development, and economic development outcomes with the following results for the City of Gilroy: For housing outcomes, more affordable homeownership was selected most frequently (45%), followed by more affordable rental housing (45%), better distribution of affordable housing (44%), supportive housing for unhoused (34%), seniors/persons with disabilities are able to live independently (33%), and increased shelter capacity (33%);
- The top community development outcomes selected by Gilroy respondents were a new or improved community center (42%), followed by sidewalk and streetlight improvements (40%), more recreational opportunities for youth/special populations (40%), additional and/or higher quality childcare centers (37%), improvements to parks and recreation centers (35%), and improved access to fresh food (35%)
- Of the five economic development outcomes provided, job training programs were the most desired economic development outcome (46%), followed by more opportunities for small or start-up businesses (40%), a center for seasonal and day laborers (39%), improved transportation to areas with job opportunities (35%), and lastly, revitalization of neighborhood businesses or commercial areas (34%).

Mode of Outreach	Target of Outreach	Summary of response / attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
Consolidated Plan website	Countywide	Website provided information on the Consolidated Plan process and ways for community residents and stakeholders to be engaged through taking the survey and participating in events.	N/A	N/A, all comments accepted.	Letstalkhousingscc.org
Community Survey open from October to December 2024 (online and printed version)	Countywide residents and stakeholders	1659 total responses countywide, including 279 stakeholders. 166 responses for Mountain View, including 13 stakeholders. Of those respondents, 563 were Gilroy residents	Provided in the community engagement summary in the appendix and referenced in relevant sections throughout the report.	N/A, all comments accepted.	Surveymonkey.com/tr/Santa Clara Community
Community meeting at Gilroy Public Library on November 4, 2024	Gilroy residents	Approximately 30 Gilroy residents participated	Provided in the community engagement summary in the appendix and referenced in relevant sections throughout the report.	N/A, all comments accepted.	

Mode of Outreach	Target of Outreach	Summary of response / attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
2 Virtual Community Workshops on November 14 and November 20, 2024	Countywide residents	55 total participants between the 2 sessions provided	Provided in the community engagement summary in the appendix and referenced in relevant sections throughout the report.	N/A, all comments accepted.	
3 Virtual Stakeholder Workshops / Focus Groups on December 5, December 11 and December 17, 2024	Countywide stakeholders (who are also residents) representing a diversity of organizations involved in housing, social services and community development	72 total stakeholder participants across the 3 sessions provided.	Provided in the community engagement summary in the appendix and referenced in relevant sections throughout the report.	N/A, all comments accepted.	
Local Advertisement (Print and Electronic Media)	Non-targeted / broad community.	English and Spanish notices of public meeting, 30-day comment period, hearing and survey availability were posted in the Gilroy Dispatch.	See PR-15	All comments were accepted.	
Social Media	Broad Santa Clara County community with computer access	Announcements posted to Website, Facebook, Twitter, Nextdoor accounts of entitlement jurisdictions and community partners.	See PR-15	All comments were accepted.	

Mode of Outreach	Target of Outreach	Summary of response / attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
Public Meeting(s)	Non-targeted/broad community	<p>On May 5, 2025, a City Council public meeting was held to review the draft Consolidated Plan, receive public comments, and provide direction on the funding allocations.</p> <p>On May 19, 2025, a City Council public meeting was held. During the public comment period for items not on the agenda, three public comments were received on the funding allocations.</p>	<p>Commenters emphasized the need for affordable housing given the high share of Gilroy residents who are cost burdened. Commenters also expressed concern about rising rents leading to homelessness. Commenters believe an investment in affordable housing is an investment in the City's economic future.</p> <p>Commenters representing grant applicant Rebuilding Together Silicon Valley urged the Council to reconsider the funding allocation at the upcoming June 2 public hearing otherwise the program will end July 1.</p>	All public comments are accepted.	Not applicable
Public Hearing(s)	Non-targeted/broad community	On June 2, 2025, a City Council public hearing will be held to consider adoption of the Final Consolidated Plan.	TBD	All public comments are accepted.	Not applicable

## NEEDS ASSESSMENT

### NA-05 Overview

#### Housing Needs Assessment

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

- Moderate and severe cost burden are the most significant issues for both renter and homeowner households in Gilroy;
- 875 renters, or 46% of extremely low-income renters, pay more than 50% of their gross household income in housing costs and, as such, face a severe cost burden;
- 465 homeowners, or 53% of extremely low-income homeowners, pay more than 50% of their gross household income in housing costs and, as such, face a severe cost burden;
- 385 renters, or 35% of renters with incomes between 51% and 80% of the area median income, pay 30% of their gross incomes in housing costs and are cost burdened.
- 1,155 renters, regardless of income, are severely cost burdened, and 1,240 are cost burdened.
- Large family households are more likely to be lower income than small family households (65% of large family households are low income compared to 54% of small family households), In the city of Gilroy, large households comprise 23% of total households in the city (16,916 large households) with an average of 3.89 people per household. Large households tend to have lower incomes and face affordability challenges (especially low-income families with children) and often live in overcrowded conditions or overpay for their housing to avoid displacement/housing instability.

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

**Supplemental Figure 1: Future Housing Needs.**

Household Type	Current			Future
	Total HH	# HH With Hsg Need	% with Need	Hsg Need in 5 Yr
<b>All Low Income Households (&lt;80% AMI)</b>	<b>7,785</b>	<b>5,309</b>	<b>68%</b>	<b>5,683</b>
<b>By Income</b>				
Extremely low income households (<30% AMI)	2,785	2,260	81%	2,419
Very low income households (30-50% AMI)	2,415	1,669	69%	1,786
Low income households (50-80% AMI)	2,585	1,380	53%	1,477
<b>By Tenure</b>				
Low Income Renters (<80% AMI)	4,295	3,075	72%	3,291
Low Income Owners (<80% AMI)	3,489	2,129	61%	2,279
<b>By HH Type</b>				
Low Income Small Related HH	3,125	0	0%	-
Single householders	2,368	213	9%	228
With disability	3,675	1,405	38%	1,504
Low Income Large Related HH	1,535	0	0%	-
Elderly Low Income HH	2,959	0	0%	-

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

**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.<sup>4</sup>

**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

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.<sup>5</sup>

**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 is compared to those income levels of the jurisdiction as a whole.

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

### Housing Condition: Definitions and Needs

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

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

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

HUD defines *severe housing problems* as:

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

The City’s definition of substandard housing is any single-family, duplex or multi-family structure or portion thereof that is determined to be an unsafe building in accordance with the California Residential Code & the California Health and Safety Code Section 17920.3, or any portion thereof, including any dwelling unit, guest room or suite of rooms, or the premises on which the same is located, in which there exists any of the conditions listed that endangers the life, limb, health, property, or welfare of the public or the occupants there of, is deemed to be and declared to be substandard.

Inadequate Sanitation

Structural Hazards

Nuisance

Hazardous Electrical Wiring

Hazardous Plumbing

Hazardous Mechanical Equipment

Faulty Weather Protection

Fire Hazard

Faulty Materials of Construction

Hazardous or Unsanitary Premises

Inadequate Exits

Inadequate Fire Protection or Firefighting Equipment

Improper Occupancy

### Population, Household, and Income Growth

Between 2010 and 2023, according to ACS data, Gilroy’s population increased by 20% or nearly 10,000 people for an annual growth rate of 1.41%. Household growth was roughly the same, indicating little change to household size. Median income rose by 84%--from \$71,340 in 2010 to \$131,554 in 2023. The strong growth in income compared to modest growth in households indicates the displacement of lower-income households by higher-income households, as well as income growth for existing households.

Demographics	Base Year: 2010	Most Recent Year: 2023	% Change
Population	48,821	58,561	20%
Households	14,175	16,916	19.3%
Median Income	\$71,340	\$131,554	84.4%

Table 5 – Housing Needs Assessment Demographics  
 Data Source: 2010 Census (Base Year), 2023 5-year ACS (Most Recent Year)

### Number of Households Table by Income Range

The table below shows households by income category and household characteristics. Numerically, the largest number of low-income households are extremely low-income and those with the oldest adults, with incomes lower than 30% of the area median income (or incomes lower than \$55,300 per year for a family of 4 in 2024) and with a household member over 75. Thirty-three percent of these households are extremely low-income.

Extremely low-income households represent 18% of all households in Gilroy. Very low-income households, those with incomes between 31% and 50% of the area median income, represent 15% of all households, while low-income households, 50% to 80% of the area median income, represent 16%.

Large family households are more likely to be lower income than small family households (65% of large family households are low-income compared to 54% of small family households), although there are significantly fewer large family households than small family households.

By age, households with the oldest adults (75 years and older) are much more likely to be extremely low-income (33% have incomes below 30% of the area median income) than households with adults between 62 and 74 in age and those with young children (18% and 15% are extremely low-income respectively).

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	2,785	2,415	2,585	2,060	5,835
Small Family Households	990	1,040	1,095	890	3,395
Large Family Households	395	470	670	574	1,160
Household contains at least one person 62-74 years of age	665	490	579	485	1,475
Household contains at least one person aged 75 or older	525	345	355	94	295
Households with one or more children 6 years old or younger	465	584	455	493	1,080

Table 6 – Total Households Table  
 Data Source: 2016-2020 CHAS

### Housing Needs Summary Tables

The table below displays the number of households with housing needs defined by HUD. Based on the data in the table, the greatest needs are the severe cost burden for extremely low-income households, both renters and homeowners, and cost burden for low-income households. Specifically:

- 875 renters, or 46% of extremely low-income renters, pay more than 50% of their gross household income in housing costs and, as such, face a severe cost burden;
- 465 homeowners, or 53% of extremely low-income homeowners, pay more than 50% of their gross

household income in housing costs and, as such, face a severe cost burden;

- 385 renters, or 35% of renters with incomes between 51% and 80% of the area median income, pay 30% of their gross incomes in housing costs and are cost burdened.
- 1,155 renters, regardless of income, are severely cost burdened, and 1,240 are cost burdened.

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

	Renter					Homeowner				
	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
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	0	30	0	0	30	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	140	120	155	4	319	25	20	25	0	70
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	115	110	195	4	424	40	20	100	14	174
Housing cost burden greater than 50% of income (and none of the above problems)	875	285	80	0	1,240	465	420	175	25	1,085
Housing cost burden greater than 30% of income (and none of the above problems)	315	370	385	85	1,155	180	294	365	555	1,394
Zero/negative Income (and none of the above problems)	105	0	0	0	105	0	0	0	0	0

Table 7 – Housing Problems Table  
Data Source: 2016-2020 CHAS

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

	Renter					Home 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
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	1,125	545	335	15	2,020	530	460	305	39	1,334
Having none of four housing problems	780	745	765	420	2,710	350	664	1,180	1,585	3,779
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2  
Data Source: 2016-2020 CHAS

**Cost Burden >50%**

The table below isolates the severe cost burden housing problem and shows the number of households facing burden by household type. A severe cost burden occurs when household housing costs are more than 50% of the income.

Overall, 1,240 renters and 1,085 homeowners in Gilroy face a severe cost burden. Most severely cost-burdened renters have incomes between 30% and 50% of the area median income—possibly due to these households living in market-rate rentals for which they can qualify but not fully afford. Homeowners, by contrast, who are severely cost-burdened are most likely to be extremely low-income elderly households, who are struggling to afford property taxes, insurance, and the costs of maintaining their homes.

By household type, elderly renters and homeowner households represent most households who are extremely low-income and severely cost-burdened.

	Renter				Homeowner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	0	0	165	165	160	165	0	325
Large Related	0	0	30	30	40	110	0	150
Elderly	295	60	0	355	250	115	89	454
Other	0	260	30	290	55	0	0	55
Total need by income	295	320	225	840	505	390	89	984

Table 9 – Cost Burden >50%  
Data Source: 2016-2020 CHAS

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

Single-person households comprise 14% of total households in the City of Gilroy (2,375 single-person households), according to 2023 American Community Survey (ACS) 5-year estimates. Residents living alone in the city may face greater challenges affording their housing and other living costs, especially given that these households tend to have lower median household incomes.

Single-person households also have a need for prevention services that respond to immediate needs, as demonstrated by the large share of single adult households served by the Emergency Assistance Network Homelessness Prevention Services (EAN HP) program. According to the County's OSH, between December 2022 and November 2023, half (50%) of households who received EAN HP were single adult households.

Independent living challenges are also a concern for these households, specifically for elderly people and persons with disabilities. These households need access to housing assistance to supplement their incomes. Many of these residents have fixed incomes and are vulnerable to displacement and housing instability as housing prices and living costs increase. Individuals who live alone and hold low-paying jobs are also at an increased risk of homelessness, which was confirmed by 2024 VI-SPDT data for Gilroy indicating that 78% of 634 assessments were single adults.

Single-person households comprise the largest share of households enrolled in Santa Clara County's Rapid Rehousing (RRH) program between September 2023 and August 2024. Approximately 58%, or 1,026, single adult households were receiving RRH assistance. Single-person households receiving RRH are also very likely to report a disability.

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

**People with disabilities.** In 2023, there were a total of 5,453 residents with a disability living in the city of Gilroy (9% of the total resident population). Persons with disabilities and their families are at an increased risk of homelessness and need greater access to housing assistance to avoid housing instability. This is evidenced by the large number of individuals self-reporting chronic health conditions when enrolling in rapid re-housing (RRH) programs. (Almost half of single adult households reported chronic health conditions during the 2023 to 2024 reporting period.) These data demonstrate the need to provide these households with access to RRH programs, including rental housing subsidies, case management, and connections to supportive services.

Living with disabilities can pose additional hardship for Housing Choice Voucher (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 offers 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.

During the community engagement to inform the Consolidated Plan, several stakeholders identified South County (specifically Gilroy) as lacking the services needed to support persons with disabilities adequately. Participants identified a need to increase the availability of legal services, rent assistance (especially emergency rental assistance), and home repair programs to support these households' housing stability and financial security.

**Survivors of domestic violence.** Domestic violence, trafficking, and unsafe housing conditions place households at significant risk of housing instability, financial insecurity, and homelessness. According to the findings from the 2023 Point-in-Time (PIT) survey, for example, 8% self-reported that the reason they became homeless was because they were fleeing domestic violence, while 6% self-reported that they were currently

being abused while experiencing homelessness in the County of Santa Clara.

While these households need access to housing assistance and programs to avoid homelessness and long-term housing instability, stakeholders who participated in workshops explained that the programs that serve survivors of domestic violence are “tapped out.” When asked to identify geographic disparities in access to housing and services, providers identified South County as having the greatest need to increase the local supply of housing for survivors of domestic violence.

Stakeholders also reported an acute need for permanent and transitional housing to serve residents in Gilroy fleeing domestic violence. One housing provider noted that a transitional housing facility had to convert to permanent housing for residents fleeing violence because “there was no permanent housing for them to go.”

The CoC partners with local victim service providers to offer training for all staff who work with homeless clients. Staff are trained in 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 operates an Inclement Cold Weather Emergency Shelter at the Gilroy Senior Center, during County weather activations, if necessary, the County in collaboration with HomeFirst operates a 24-hour, 100-bed, year-round shelter in Gilroy, the County in collaboration with St. Joseph’s Family center operates the Ochoa Cold Weather Shelter Program from December through March which contains 100 units.

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 on behalf of clients with outside agencies, referral and linkage to additional services and resources, community prevention and training, safety planning, and goal setting. La Isla Pacifica Shelter for Victims of Domestic Violence and their Children, a bed emergency shelter in a confidential location, is managed by Community Solutions. The domestic violence shelter provides a confidential, safe, clean, and sober living environment for survivors and their minor children, and provides culturally competent, strength-based services for wellness and recovery. The shelter can receive referrals from victims themselves (self-referral) and from law enforcement, social services, and other service providers.

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 all low- to moderate-income households in Gilroy, 69% of renters and 53% of homeowners experience at least one housing problem, and 43% of renters and 26% of homeowners report having at least one severe housing problem. Severe cost burden is the most common housing problem for renters across all income groups, and the cost burden (more than 30% of income on housing costs) is the most common problem for homeowner households across income groups. In the 50-80% AMI category, 18% of renters experience crowding and 35% experience moderate cost burden. As previously referenced, renters in this category could have incomes too high for subsidy but too low to afford market rents without doubling up or becoming cost-burdened.

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

Not surprisingly, extremely low-income renter households in Gilroy are the most likely to experience household problems with cost burden and severe cost burden being reported the most frequently. However, just over half of all low- to moderate-income households in the city also experience some cost burden. Stakeholders across virtual workshops for this Consolidated Plan identified people on fixed incomes, such as seniors on social security, many of whom live in RVs and do not have sufficient income to afford the rising cost of food, medical services and everyday necessities, as particularly vulnerable. Stakeholders also indicated concern for multiple families sharing RV space due to a lack of affordable housing appropriate for larger families. Across the region, extremely low- to moderate-wage workers struggle to live in the region.

## 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

Demographics for the County's homeless population are only provided at the County level and do not provide insight into the at-risk populations living in the City of Gilroy. As such, it is helpful to supplement these analyses by comparing the distribution of households with extremely low incomes (below \$25,000/year) in Gilroy by race and ethnicity to the distribution of the overall homeless population by race and ethnicity.

According to the 2023 5-year American Community Survey (ACS) estimates, 8% of total households in Gilroy had incomes below \$25,000 per year or 1,284 households within this income range. Of these households, 48% were White, followed by 44% who were of Hispanic/Latina/Latino ethnicity—almost identical to the share of homeless persons identifying as White (47%) or Hispanic/Latina/Latino (41%) in the County of Santa Clara. Asian households (6%) are also in line with the share of homeless persons identifying as Asian (6%) countywide in 2023.

Other households that comprise large shares of Gilroy's households with incomes below \$25,000 per year include those identifying as multiple races (19% versus 7% who were homeless); and a different racial group (11% versus 18% who were homeless).

**Imminent risk of homelessness countywide.** Data on households enrolled in homeless prevention programs and those who have contacted the housing helpline and are in the Community Housing Queue provide characteristics and needs of those at imminent risk of homelessness.

During 2024, 3,014 households were enrolled in the County's homelessness prevention (HP) programs:

- 95% of households remained stably housed while receiving prevention assistance, and 94% retained their housing after 1 year.
- Residents are disproportionately likely to be Hispanic/Latina/Latino or Black residents: Sixty-five (65%) of households enrolled in HP programs identify as Hispanic/Latina/Latino and 12% identify as Black, African American, or African. Fourteen percent (14%) identify as White (Non-Hispanic/Latina/Latino), 7% identify as Asian or Asian American and 4% as American Indian or Alaska Native.
- Over half (57%) are households with children, 30% are single adults, and 13% are households without children. Seventy two percent (72%) are women heads of household.
- Over half (57%) of enrolled households were young to middle-aged adults (25 to 44 years of age) and 33% were age 45 to 64. Seven percent (7%) were 65 or above and only 3% were 18 to 24 years.

- About one-fifth (21%) are living with a self-reported mental health disorder and 20% are reported to be survivors of domestic violence. Other self-reported vulnerabilities include chronic health condition (26%), developmental disability (6%), and substance use disorder (2%).
- The average household income of the HP clients was \$2,485 per month.

As of February 13, 2025, 5,455 households are currently on the Community Housing Queue waiting for permanent housing placement. Of the total 5,455, 678 (12%) are households with children. There are an additional 389 families with children on the Emergency Shelter Queue and 1,055 adults without children.

**Rapid rehousing families.** Of 1,689 households enrolled in the County's Rapid Rehousing (RRH) programs during 2024:

- Residents are disproportionately likely to be Hispanic/Latina/Latino or Black residents: Half (50%) households enrolled in RRH programs identify as Hispanic/Latina/Latino and 19% identify as Black, African American, or African. Twenty-two percent (22%) identify as White (Non-Hispanic/Latina/Latino), 8% percent identify as American Indian or Alaska Native and 8% as Asian or Asian American.
- Over half (57%) are single adults and 39% are families with children. Nearly half (47%) are women heads of household.
- Almost half (47%) of enrolled households were young to middle-aged adults (25 to 44) and 27% were age 45 to 64. Sixteen percent (16%) were age 18 to 24 and only 10% were age 65 or above.
- Thirty percent (30%) are living with a self-reported mental health disorder. Other self-reported vulnerabilities include chronic health condition (24%), substance use disorder (14%), and developmental disability (7%). The reported incidences of vulnerabilities are much higher among veterans, single adults, and reentry clients.
- Most households are living well below the poverty level: The average household income of the RRH clients was \$1,733 per month. Single adults, youth, and reentry clients who were housed had the lowest average household incomes.

For those who exited RRH or are close to exiting, their housing situations upon leaving the program include:

- Seventy-four percent (74%) of households exiting RRH programs exited to permanent housing which exceeded the County's 73% performance goal.
- Within two years of exiting RRH to permanent housing, only 17% of veterans returned to homelessness, which was lower than the overall population at 22%. For veterans in all other programs, returns to homelessness were higher among veterans than the overall population. Twenty-nine percent (29%) who exited transitional housing entered homelessness within two years (compared to 25% overall) and 26% who exited emergency shelters re-entered homelessness (compared to 21% overall).
- Within 6 months of exiting rapid rehousing to a permanent housing destination, 94% of clients remained housed. After one year, 88% of RRH clients remained housed, and after two years, 82% remained housed.

The City does not have its own RRH program; however, Gilroy residents are eligible for Santa Clara County CoC RRH programs. Gilroy residents are also eligible for transitional housing programs run by Community Solutions. The programs are 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 who 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 an 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 to help 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 to RRH participants' housing retention. If the participant's current income is inadequate to cover housing costs, supportive services focus on increasing income.
- 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, advanced manufacturing, building and construction.
- Affordable Housing—Some households will be unable to increase their income to pay market-rate rent, even at a cost-burdened rate. Therefore, some households need to seek out subsidized housing options.
- Program providers support tenants by educating them about landlord/tenant laws to ensure lease compliance so that they can stay housed.
- Mainstream Services and Systems – complementary supportive services available to homeless families in the jurisdiction. School district, child welfare agency, justice system, and victim service providers help clients address the 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 homeowners/landlords.
- As of November 2024, the All the Way Home Veterans program has housed 3,000 veterans and maintained a “functional zero” level of homeless veterans, meaning that the number of veterans receiving housing exceeded the number of veterans falling into homelessness over the past decade.

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 completion 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% 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 healthcare 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.

The CoC uses research-based risk factors and 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). 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.

Eligibility for HPS is an indicator of being at risk of homelessness. Eligibility criteria include low income, self-report of imminent risk of homelessness OR unsafe housing situation, and a Prevention VI-SPDAT score of 8 or greater.

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 a critical issue for households in Gilroy, with 24% of LMI renters and 27% of homeowners experiencing a cost burden, 29% of LMI renters experiencing a severe cost burden, and 21% of homeowners experiencing a severe cost burden.

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

Contributing factors were identified by the 2,067 households enrolled in the County's Homelessness Prevention (HPS) program between December 2022 and November 2023. When asked why they were seeking assistance, households cited reasons including income loss (37%), income reduction (15%), change in family composition (13%), medical emergency (12%), and unexpected major expense (5%). Of the 833 households enrolled in the Emergency Assistance Network-Homelessness Prevention (EAN-HP) program, the top reasons for seeking assistance included: income loss (30%), income reduction (15%), medical emergency (13%), moving from temporary arrangement to permanent housing (12%), and unexpected major expense (8%).

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

In the City of Gilroy, the primary housing characteristics that have been linked with instability and an increased risk of homelessness are severe cost burden, low incomes/low wage jobs (or a lack of childcare that prevent families from working), and the limited supply of affordable housing and interim housing options to prevent individuals and families from entering homelessness. These characteristics were identified during the stakeholder workshops conducted to inform the City's Consolidated Plan and by members of the Lived Experience Advisory Board (LEAB), in which City staff heard that South County (particularly Gilroy) had the most significant unaddressed housing and service needs in Santa Clara County. Without an adequate support system to help residents and families experiencing housing/financial instability, participants expressed their concern that

Gilroy's homeless epidemic will only increase.

Findings from the engagement conducted for the City's Housing Element also provide insight into the housing characteristics linked with instability and an increased risk of homelessness in Gilroy. These characteristics for youth and young adults include difficulty paying rent, mortgage, or down payment; overcrowding; and lack of suitable housing types. For seniors in Gilroy, the top housing characteristics linked with instability were difficulty paying rent, mortgage, or down payment, lack of suitable housing types, and insufficient housing supply.

## **Discussion**

Overall, the City needs to explore ways to bolster affordable childcare availability, continue investing in job training programs, and coordinate with nonprofit service providers on homelessness prevention in the city. Additional affordable housing targeted to extremely low-income households, permanent supportive housing for persons experiencing homelessness, and programs to prevent homelessness and quickly rehouse those that are recently experiencing homelessness are particularly critical.

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

According to HUD, a disproportionate need exists when any group has a housing need that is 10 percentage points or more than the jurisdiction or the household category as a whole. This section assesses the needs of racial and ethnic groups with disproportionately high needs. The four housing problems are: 1. Lack of complete kitchen facilities, 2. Lack of complete plumbing facilities, 3. More than one person per room, and 4. Cost burden greater than 30%.

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

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

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	2,145	640	0
White	750	195	0
Black / African American	20	0	0
Asian	140	85	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic/Latina/Latino	1,175	360	0

Table 10 – Disproportionately Greater Need 0 - 30% AMI  
Data Source: 2016-2020 CHAS

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,670	745	0
White	349	200	0
Black / African American	25	0	0
Asian	105	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic/Latina/Latino	1,190	520	0

Table 11 – Disproportionately Greater Need >30 - 50% AMI  
Data Source: 2016-2020 CHAS

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,385	1,205	0
White	485	460	0
Black / African American	50	0	0
Asian	155	125	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic/Latina/Latino	630	585	0

Table 12 – Disproportionately Greater Need >50 - 80% AMI  
Data Source: 2016-2020 CHAS

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	700	1,360	0
White	390	485	0
Black / African American	0	30	0
Asian	8	149	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic/Latina/Latino	210	645	0

Table 13 – Disproportionately Greater Need >80 - 100% AMI  
Data Source: 2016-2020 CHAS

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

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

According to HUD, a disproportionate need exists when any group has a housing need that is 10 percentage points or more than the jurisdiction or the household category as a whole. This section assesses the needs of racial and ethnic groups with disproportionately severe housing problems or needs. The four severe housing problems are: 1. Lack of complete kitchen facilities, 2. Lack of complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost burden over 50%.

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

- No disproportionate severe housing needs exist by race/ethnicity for incomes at 50% or below AMI;
- 59% of households with incomes below 30% AMI and 42% of households between 30-50% AMI reported one or more housing problems;
- Disproportionate needs emerge for Hispanic/Latina/Latino households compared to White households in the 50-80% AMI income range, with 12% more reported severe housing needs by Hispanic/Latina/Latino households and a total of 25% of households reporting a severe housing need in this income range;
- Very few households (3%) reported severe housing needs across all race/ethnicities in the 80-100% AMI income range.

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	1,655	1,130	0
White	560	385	0
Black / African American	20	0	0
Asian	140	85	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic/Latina/Latino	890	645	0

Table 14 – Severe Housing Problems 0 - 30% AMI  
Data Source: 2016-2020 CHAS

**Discussion**

See above.

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	1,005	1,409	0
White	235	304	0
Black / African American	25	0	0
Asian	60	75	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	680	1,030	0

Table 15 – Severe Housing Problems >30 - 50% AMI  
Data Source: 2016-2020 CHAS

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	640	1,945	0
White	170	775	0
Black / African American	0	50	0
Asian	75	200	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	365	850	0

Table 16– Severe Housing Problems >50 - 80% AMI  
Data Source: 2016-2020 CHAS

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	54	2,005	0
White	25	850	0
Black / African American	0	30	0
Asian	4	159	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	25	830	0

Table 17 – Severe Housing Problems >80 - 100% AMI  
Data Source: 2016-2020 CHAS

## Discussion

See above.

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

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

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

Overall, in the City of Gilroy, 37% or 15,574 households are cost burdened. Of these cost burdened households, 3,164—or 20%—pay between 30% and 50% of their incomes in housing costs; another 2,630—or 17%—pay more than 50%. Based on CHAS data, all race/ethnicities in Gilroy have similar rates of moderate and severe cost burden across income groups (not greater than 10% of the jurisdiction as a whole). While American Indian and Alaska Native rates are higher, the populations represented in the data are too small to consider for the analysis.

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	9,780	3,164	2,630	105
White	3,730	1,090	1,040	10
Black / African American	110	50	45	0
Asian	1,190	230	235	30
American Indian, Alaska Native	10	4	10	0
Pacific Islander	0	0	0	0
Hispanic	4,280	1,640	1,230	65

Table 18 – Greater Need: Housing Cost Burdens AMI  
Data Source: 2016-2020 CHAS

**Discussion**

See above.

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

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

Hispanic/Latina/Latino households with incomes between 50-80% AMI are the only group by race/ethnicity and income who are disproportionately impacted by housing problems.

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

Hispanic/Latina/Latino households were found to have a disproportionately greater need compared to the jurisdiction as a whole, pertaining to housing problems within the 50-80% AMI income range. Hispanic/Latina/Latino persons make up 58% of Gilroy's population, which includes a large population of extremely low-income and low-income farmworkers. Due to the seasonal nature of farmwork, many households struggle to secure safe, habitable, and affordable housing, despite often having at least two household incomes. While Gilroy does have housing for the seasonal agricultural community which will be detailed in MA-35, 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?**

Hispanic/Latina/Latino households in Gilroy are disproportionately concentrated in census tracts 5125.05, 5125.10, 5125.12, 5125.13, 5125.14, 5126.02, 5126.03, and 5126.04.

## NA-35 Public Housing – 91.205(b)

### Introduction

The Santa Clara County Housing Authority (SCCHA) administers a variety of federal rental assistance programs for use in the County of Santa Clara. These programs are targeted toward extremely low, very low, and low-income, households, more than 80% of which are extremely low-income families, seniors, veterans, persons with disabilities, and formerly homeless individuals. In Santa Clara County, most federal publicly supported housing is provided through the Housing Choice Voucher Program, formerly known as Section 8, as SCCHA Rental Assistance Demonstration (RAD) transitioned all of its previous public housing inventory and currently only four units of traditional public housing remain. Housing voucher programs include:

1) Housing Choice Voucher (HCV) Program, which allows households to find a privately owned unit on their own, paying approximately 30% of their monthly income towards rent and SCCHA paying the balance to the property owner; and

2) Project-Based Vouchers (PBV) Program are attached to individual units in the publicly assisted housing inventory managed by SCCHA.

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

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

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

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

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	0	0	970	178	792	26	11	3

Table 19 – Public Housing by Program Type  
 \*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition  
 Data Source: Santa Clara County Housing Authority, January 2025

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
				Veterans Affairs Supportive Housing	Family Unification Program				
Average Annual Income	NA	NA	NA	27,542	19,204	29,416	27,573	27,129	
Average length of stay	NA	NA	NA	15.0	6.4	16.9	6.8	9.2	
Average Household size	NA	NA	NA	2.6	1.8	2.8	1.7	4.1	
# Homeless at admission	0	0	0	46	15	31	5	0	
# of Elderly Program Participants (>62)	0	0	0	382	126	256	9	0	
# of Disabled Families	0	0	0	341	75	266	9	1	
# of Families requesting accessibility features	0	0	0	NA	NA	NA	NA	NA	
# of HIV/AIDS program participants	NA	NA	NA	NA	NA	NA	NA	NA	
# of DV victims	NA	NA	NA	NA	NA	NA	NA	NA	

Table 20 – Characteristics of Public Housing Residents by Program Type  
 Data Source: Santa Clara County Housing Authority, January 2025

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	0	0	856	140	716	17	10	3
Black/African American	0	0	0	45	10	35	3	0	0
Asian	0	0	0	35	20	15	0	0	0
American Indian/Alaska Native	0	0	0	25	4	21	5	1	0
Pacific Islander	0	0	0	6	1	5	1	0	0
Other	0	0	0	3	3	0	0	0	0

Table 21 – Race of Public Housing Residents by Program Type  
 \*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition  
 Data Source: Santa Clara County Housing Authority, January 2025

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	0	0	756	106	650	13	11	2
Not Hispanic	0	0	0	214	72	142	13	0	1

Table 22 – Ethnicity of Public Housing Residents by Program Type  
 \*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition  
 Data Source: Santa Clara County Housing Authority, January 2025

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

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

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

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

**Most immediate needs of residents of Public Housing and Housing Choice Voucher holders**

The County’s rental market continues to be a challenge for leasing units to Housing Choice Voucher holders as they face high rents and reluctance from landlords to lease units despite the illegality of income source discrimination. Among other efforts to address this issue, SCCHA is continuing to promote the use of Project-Based Vouchers and actively participates in countywide efforts to increase the affordable housing supply. An initiative of the MTW program to address the issue of landlord participation is the provision of an incentive of \$1,500 bonus to new landlords and \$1,500 to landlords who re-rent to a new voucher holder. SCCHA has also created an owner/service department to serve landlords in the program to address issues of payments and any tenant issues.

In 2025, SCCHA will begin using the Small Area Median Income, which will increase the value of vouchers and help people access higher opportunity areas in the county. They are also working on a Housing Mobility Pilot Program with the goal of moving families with Housing Choice Vouchers to higher-income and opportunity areas in the county. As part of the Housing Mobility Pilot Project, SCCHA conducted focus groups with families to identify policies that act as barriers to their success in the program. The program will help them find a unit in a high-opportunity area, provide security deposit and application fee assistance. They are currently identifying 100 families who are currently voucher holders to participate in the program.

Services regularly requested by tenants include:

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

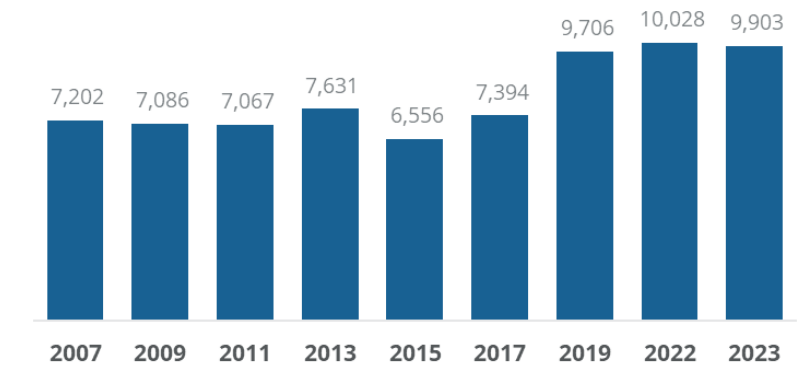
SCCHA applied for a digital equity grant through HUD, which was not successful. However, it will continue to seek funding opportunities to address this important gap, which is often referenced as a high priority need for senior residents in particular, impacting access to resources.

**NA-40 Homeless Needs Assessment – 91.205(c)**

**Introduction:**

A total of 9,903 individuals were counted as experiencing homelessness in Santa Clara County in the 2023 Point in Time (PIT) count—75% of which were unsheltered (7,401 unsheltered people) and 25% were sheltered homeless (2,502 people). As shown below, the number of persons experiencing homelessness rose significantly between 2017 and 2019.

**Supplemental Figure 2: Person’s Experiencing Homelessness (Point in Time Count), Santa Clara County, 2007-2023**



Source: Santa Clara County PIT, Destination Home, and Root Policy Research.

Of the entitlement jurisdictions within Santa Clara County, as of the 2023 PIT count:

- Cupertino had the lowest population of persons experiencing homelessness at only 48 people (less than 1% of the County counted persons experiencing homelessness population)—all of which were unsheltered persons experiencing homelessness and represented 1% of the County’s unsheltered persons experiencing homelessness population.
- **Gilroy had the largest population of persons experiencing homelessness at 1,048 residents (11% of the County population) and the largest population of unsheltered persons experiencing homelessness at 817 people (11% of the County’s unsheltered persons experiencing homeless population; and 78% of persons experiencing homelessness in Gilroy).**
- Milpitas had a total of 142 persons experiencing homelessness (1% of the County population), all of which were experiencing unsheltered homelessness. The City’s unsheltered persons experiencing homelessness population represented 2% of unsheltered persons overall.
- Mountain View had the second largest population at 562 persons experiencing homelessness (6% of the County population), most of which were unsheltered persons experiencing homelessness (75% of

the City’s persons experiencing homelessness population; and 6% of the County’s unsheltered persons experiencing homelessness population).

- Palo Alto had a total population of 206 persons experiencing homelessness (2% of the County’s population), almost all of which were unsheltered (91% of the City’s persons experiencing homelessness population; and 3% of the County’s unsheltered persons experiencing homelessness population).
- Santa Clara City had a total population of 461 persons experiencing homelessness (6% of the County’s persons experiencing homelessness population), almost all of which were unsheltered (90% of the City’s persons experiencing homelessness population; and 6% of the County’s persons experiencing homelessness unsheltered population).
- Sunnyvale had a total population of 471 persons experiencing homelessness (5% of the County’s population) and a comparatively smaller persons experiencing homelessness unsheltered population (68% of the City’s persons experiencing homelessness population; and 4% of the County’s persons experiencing homelessness unsheltered population).

**Supplemental Figure 3: Person’s Experiencing Homelessness (PIT Count), Santa Clara County and Participating Jurisdictions, 2023**

Jurisdiction	People Exp. Homelessness -PIT Cou			2023 PEH Per 1,000 Residents
	2019	2022	2023	
<b>Santa Clara County</b>	9,706	10,028	9,903	5.27
San José	6,097	6,650	6,266	6.33
<b>Participating Jurisdictions</b>				
Cupertino	159	102	48	0.82
Gilroy	704	814	1,048	17.90
Milpitas	125	274	142	1.82
Mountain View	606	346	562	6.82
Palo Alto	313	274	206	3.06
Santa Clara (city)	326	440	461	3.57
Sunnyvale	624	385	471	3.07
<b>Urban County Program</b>	651	680	637	2.23
Campbell	74	216	92	2.15
Los Altos	76	65	0	0.00
Los Altos Hills	0	0	0	0.00
Los Gatos	16	58	81	2.47
Monte Sereno	0	0	0	0.00
Morgan Hill	114	60	230	5.09
Saratoga	0	0	0	0.00
Unincorporated	371	281	234	2.55

Source: 2019, 2022, and 2023 PIT Count Santa Clara County, 2023 ACS, and Root Policy Research.

The table below examines the cyclical nature of homelessness.

Definitions for the table variables:

- Number Experiencing Homelessness Each Year—Unduplicated count of all persons enrolled during the program year;
- Number Becoming Homeless Each Year—Unduplicated count of persons appearing in HMIS for the first time during the year;
- Number Exiting Homelessness Each Year—Unduplicated count of persons exiting programs to a permanent destination as defined by HUD;
- Number of Days Persons Experience Homelessness—Average of the sums of the lengths of stay for each person.

**Supplemental Figure 4: Persons Experiencing Homelessness Needs Assessment, Santa Clara County, 2023**

	Total PIT	Sheltered	Unsheltered
<b>All Individuals</b>	<b>9,903</b>	<b>2,502</b>	<b>7,401</b>
<b>Households with Adult(s) and Child(ren)</b>	365	298	67
<b>Households with Only Children</b>	111	12	99
<b>Households with Only Adults</b>	7,183	1,445	5,738
<b>Chronically Homeless Individuals</b>	3,833	920	2,913
<b>Chronically Homeless Families</b>	348	240	108
<b>Veterans</b>	479	351	128
<b>Unaccompanied Youth</b>	764	106	658
<b>Persons with HIV/AIDS</b>	N/A	N/A	N/A

Source: County of Santa Clara Office of Supportive Housing.

Since January 2020, Santa Clara County has increased temporary housing and shelter capacity by 44% to a total of 2,717 units with 384 units in the pipeline; and increased the capacity of the supportive housing system by 12% to a total of 5,561 units/subsidies with 1,126 units in the pipeline. Additionally, the County has expanded the Homelessness Prevention System (HPS) to serve 2,487 at-risk households per year for an increase of 61%—according to the 2023 Ending Homelessness Report. There are currently 100 County shelter beds in Gilroy and 113 Permanent Supportive Housing units.

Since 2020, the county has helped nearly 17,500 households remain stably housed while receiving Homelessness Prevention services and has housed approximately 2,000 households annually.

In 2024, a total of 350 households affiliated with Gilroy were housed in permanent supportive housing (PSH) programs, 74 were housed through RRH programs, and 87 households received emergency housing vouchers.

Over the past year (CY2024), approximately 353 households affiliated with Gilroy have been permanently housed (24% being families with children) and 303 households have taken the VI-SPDAT housing assessment for the first time (an indicator of homeless inflow). This means that the rate of households getting permanently housed, is greater than the number of households assessed for the first time since becoming homeless.

Stakeholders participating in workshops to support the Consolidated Plan discussed a severe shortage of transitional and permanent housing units in Gilroy. Without these units to transition people out of homelessness, the needs of Gilroy's homeless population cannot be addressed.

**If data is not available for the categories "number of persons entering 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):**

Of the total Santa Clara County, persons experiencing homelessness population in 2023, 3,166 individuals were chronically homeless (32% of the population); 12% were families; 8% were unaccompanied youth; and 5% were veterans. Three percent (3%) of persons experiencing homelessness self-reported that they were pregnant while experiencing homelessness. Data for the County's persons experiencing homelessness population are provided in greater detail below by sub-population including, chronically experiencing homelessness persons, veterans, and unaccompanied youth. Families with children are discussed in the following prompt.

**Individuals Chronically Experiencing Homelessness.** In 2023, a total of 3,166 individuals (32% of the total persons experiencing homelessness population) were chronically experiencing homelessness in Santa Clara County, representing an overall 12 percentage point increase from 2022.

Most persons (46%) counted during the 2023 PIT reported experiencing only one episode of homelessness in the past three years, while 17% reported experiencing two episodes of homelessness and 15% reported experiencing three episodes of homelessness. When asked the duration of their current episode of experiencing homelessness, 65% reported that they had been experiencing homelessness for over one year; 29% reported experiencing homelessness for one month to 11 months; and only 7% reported experiencing homelessness for 30 days or less.

**First time experiencing homelessness.** Sixty-six percent (66%) of persons experiencing homelessness in Santa Clara County in 2023 reported that they were not experiencing homelessness for the first time, over half (52%) of which reported entering homelessness for the first time between the ages of 25 years and 59 years.

**Veterans.** In 2023, a total of 508 veterans (479 veteran households) were counted as experiencing homelessness in Santa Clara County. Of these households and individuals, 26% were experiencing sheltered homelessness, while 74% were living in unsheltered conditions. Additionally, between September 2023 and August 2024, there were a total of 358 veterans (20%) enrolled in the County's RRH programs. Veterans were significantly more likely than other target populations to self-report disabilities, with 52% reporting a mental health disability, followed by chronic health condition (40%), substance use disorder (23%), and developmental disability (7%).

The County's Veteran Master List, which is monitored by the Veterans Administration (VA) for outreach purposes, shows that 321 unhoused veterans in the County of Santa Clara are accessing services but may not be on any housing queue. Nearly half (47%) of veterans on the Master List score in the PSH level of intervention based on their most recent assessment score.

**Unaccompanied youth.** A total of 764 unaccompanied youth (644 households) were experiencing

homelessness in Santa Clara County in 2023. Of unaccompanied youth in the County, only 14% were sheltered, while 86% were experiencing unsheltered homelessness (a much larger share than other unsheltered special needs populations in the County). Only 12% of survey participants reported that they were in foster care at the time they were experiencing homelessness. Additionally, between September 2023 and August 2024, there were a total of 322 youth and youth adults (18%) enrolled in the County's RRH programs (formerly homeless youth) in which 21% self-reported a mental health disability followed by chronic health condition (8%), developmental disability (8%), and substance use disorder (6%). VI-SPDT assessments for Gilroy during 2024 included 32 unaccompanied youth and/or young adults accounting for 5% of total VI-SPDT assessments

Stakeholders who participated in the workshops to inform the Consolidated Plans explained that youth populations are particularly vulnerable to long-term housing instability and chronic homelessness when they are kicked out of their homes because many do not have a credit or rental history and often have limited work histories—if any. Service providers noted that this is a huge barrier and challenge for youth living in Santa Clara County, especially for young adults who have children of their own. They emphasized that the need far outweighs the capacity of what the County can provide. They recommended that County staff work to decrease county staff turnover rates and better support the agencies and organizations that provide crucial services to support these vulnerable populations.

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

**Families with children.** At the most acute level of families needing housing assistance are those experiencing homelessness. A total of 1,226 people in families with children (365 households) were experiencing homelessness in Santa Clara County in 2023. Most families with children were occupying shelters (81%). Additionally, between September 2023 and August 2024, 549 families with children (31%) were enrolled in the County’s RRH programs. Of families enrolled in RRH, 21% self-reported having a mental health disability; 15% a chronic health condition; 8% a substance use disorder; and 4% a developmental disability.

There are currently 5,455 households countywide in the Community Housing Queue waiting for permanent housing placement (511 are affiliated with Gilroy). Of these, 678 (12%) countywide are households with children. Of the 634 VI-SPDT assessments in Gilroy in 2024, 17% were households with children.

Since the 2023 PIT results, the number of families experiencing homelessness in Santa Clara County increased by 36%—however, the Office of Supportive Housing (OSH) notes that this likely mirrors the results of the Heading Home campaign which was launched in October 2021 to reach “functional zero” for families experiencing homelessness by 2025. According to OSH, the program has yielded significant results with 1,550 families with children (over 5,000 people) able to obtain permanent housing; 2,313 families served by HPS; 774 new units of affordable and supportive housing for families opened or started construction; and 848 additional family units obtained funding and will open by 2027.

The most needed assistance for families, according to the stakeholders who participated in the Plan development, are more childcare options and subsidies to support adults in families obtain work, and housing options for women and children fleeing domestic violence (DV). Stakeholders repeatedly mentioned the severe shortage of shelter beds, transitional housing, and permanent supportive housing for DV families throughout the county.

**Families of veterans.** The PIT data for 2023 show a total of 479 veteran households experiencing homelessness in the County of Santa Clara (only 26% of which were sheltered). The Veteran Master List, which is monitored by the Veterans Administration (VA) for outreach purposes, shows that there are 321 veterans experiencing homelessness in the county of Santa Clara who are accessing services but may not be on any housing queue. It is unclear how many are living with families.

Veterans in Santa Clara County need permanent supportive housing (PSH) programs, especially given the large share of veterans self-reporting disabilities. Of veterans enrolled in RRH between September 2023 and August 2024, for example, over half (52%) self-reported having a mental health disability and 40% reported having a chronic health condition. Almost a quarter (23%) self-reported having a substance use disorder, and 7% reported having a developmental disability. Additionally, almost half (47%) of veterans on the VA's Master List score in the PSH level of intervention based on their most recent assessment score. Veterans have also been successful in exiting RRH programs and moving to PSH programs with ongoing subsidies. According to an analysis of RRH program data by OSH, over 350 veterans were enrolled in Supportive Services for Veterans Families (SSVF) RRH programs between September 2023 and August 2024. Of those who exited their programs, 146 veterans (64%) exited to a PSH program with an ongoing VASH housing subsidy.

During the engagement conducted for the City's Consolidated Plan, stakeholders identified families with extremely low incomes as having the greatest need for housing assistance in Gilroy, as they often face the most significant barriers to accessing and maintaining affordable and safe housing. Service providers also identified families with children who have a disability as having the greatest need for housing assistance due to the rising costs of health care. During the Lived Experience Advisory Board (LEAB) meeting, members explained that families with criminal records and/or histories of experiencing homelessness also need housing assistance and resources. However, it is important to note that LEAB members and service providers identified the city of Gilroy as one of the most underserved areas in the county of Santa Clara.

### **Describe the nature and extent of experiencing homelessness by racial and ethnic group.**

Experiencing homelessness in Santa Clara County varies by race and ethnicity. According to data in the Homeless Management Information System (HMIS) for 8,325 households who completed the VI-SPDAT housing assessment in CY2024 (an indicator of experiencing homelessness), Hispanic/Latina/Latino residents comprised the largest share of people experiencing homelessness at 51% of the total in 2024. White (Non-Hispanic/Latina/Latino) comprised the second largest share (24%) followed by Black, African American, or African (15%), American Indian, Alaska Native or Indigenous (8%), Asian or Asian American residents (6%), and Native Hawaiian/Pacific Islander residents (3%).

The County's program enrollment data from the Homeless Management Information System (HMIS) also provides insight into the nature and extent of experiencing homelessness by race and ethnicity. Between December 2022 and November 2023, households served by HPS identified as Hispanic/Latina/Latino (63%), White (58%), and/or Black or African American (13%). Less than 10% identified as other racial groups. Sixty percent (60%) of households served by EAN-HP identified as White followed by those who identify as Hispanic (57%) and Black or African American (15%). Less than 10% identified as other racial groups.

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

- Only 2% of the total resident population living in poverty identify as Black or African American—yet 14% of total persons experiencing homelessness (including being unsheltered) identify as Black or African American. These residents also comprise a disproportionate share of families with children experiencing homelessness at 13%.
- Only 1% of the total resident population identify as American Indian or Alaska Native—however, 14% of persons experiencing homelessness (including being unsheltered) identified as American Indian/Alaska Native. These residents also comprise a disproportionate share of families experiencing unsheltered homelessness at 15%. Twenty-five percent (25%) of the total resident population identify as Hispanic/Latina/Latino —yet 47% of homeless persons identify as Hispanic/Latina/Latino. Families

with children who identify as Hispanic/Latina/Latino comprise a disproportionate share of families with children experiencing homelessness overall at 70%.

### **Describe the nature and extent of unsheltered and sheltered persons experiencing homelessness.**

There was a total of 9,903 individuals experiencing homelessness in Santa Clara County in January 2023. Of these individuals, 75% were experiencing unsheltered homelessness (7,401 people) compared to only 25% experiencing sheltered homelessness (2,502 people). In the city of Gilroy, 78% of persons experiencing homelessness are unsheltered (817 people), which represents 11% of the total population experiencing homelessness in the county.

Persons experiencing unsheltered homelessness has declined in Santa Clara County over the last year by an overall percentage decrease of 4%, while sheltered persons experiencing homelessness increased by 8%. Changes in unsheltered and sheltered persons experiencing homelessness have been starker in the city of Gilroy than the county overall, with overall persons experiencing homelessness increasing by 29% (or 234 people) since 2022. Unsheltered people experiencing homelessness increased significantly during this time for an overall percentage increase of 35% (or 211 people) while sheltered persons experiencing homelessness increased by 11% (or 23 people).

Findings from the survey administered in the weeks following the 2023 PIT Count provided greater insight into the nature and extent of unsheltered and sheltered persons experiencing homelessness in Santa Clara County. For example, when asked where they were staying on the night of January 24, almost one in five (17%) reported that they were living outdoors in streets or parks followed by individuals living in a van (12%), tent (11%), camper/RV (10%), or in their automobile/car (9%). Additionally, data from the 2024 VI-SPDT assessments indicated that in Gilroy, 43% were outdoors, 25% were living in a car, 18% were in shelters, 6% were couch surfing, 2% were in transitional housing and 6% had other living arrangements. An alarming 79% had been unhoused for more than a year, 62% for more than 2 years according to VI-SPDT assessments of households affiliated with Gilroy.

Individuals were also asked why they were not using any type of shelter service, to which respondents explained that shelters are full; too crowded; there are too many rules; germs or bugs; there is nowhere for them to store their stuff; and/or because they cannot stay with their partner/family. When asked what keeps them from getting permanent housing, the top reasons cited by participants were being unable to afford rent; no job/not enough income; no money for moving costs; bad credit; and/or no housing available.

In March 2023, the City of Gilroy spoke with the South County Compassion Center to identify concentrations of the people experiencing homelessness, for which staff identified concentrations in the center of Gilroy between Monterey Road and Highway 101, which was identified as a Racially and Ethnically Concentrated Area of Poverty (R/ECAP). Staff specifically identified the Tomkins Encampment, the IOOF bridge area, Garlic Farm, San Ysidro Park, and Christmas Hill Park as areas with high populations of persons experiencing homelessness. According to staff, these individuals primarily travel by biking or walking, and many individuals have an Uplift pass for public transportation. (Staff from the South County Compassion Center and the City's Quality-of-Life Officer noted that there is not much migration beyond these areas into the residential neighborhoods of Gilroy.)

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

### Introduction:

This section describes the characteristics of special needs populations in the City of Gilroy and addresses these groups' unique housing and service needs. The special needs populations considered in this section include: elderly households, persons with disabilities, large households, female-headed households, persons living with HIV/AIDS and their families, survivors of domestic violence, persons with addictions or mental illness, and farmworkers.

**Elderly households.** An Elderly household is defined by HUD as age 62 and older. The frail elderly are defined as persons who require assistance with three or more daily living activities, such as eating, bathing, walking, and performing light housework. Elderly persons comprised 15% of Gilroy's total resident population in 2023 (8,676 elderly persons), according to 5-year American Community Survey (ACS) estimates. Elderly persons in Gilroy have unique housing and service needs, as many of these residents live on fixed incomes and/or have disabilities. Elderly residents have the highest rates of disability: 35% of those over 65 years have some type of disability (2,501 residents). Poverty rates are also relatively high for this population compared to the County overall, with 11% of residents over 65 living below the poverty level—a slightly higher share than overall seniors in Santa Clara County at 9% in 2023.

During the engagement to inform the Consolidated Plan, several stakeholders working directly with seniors and elderly households identified an urgent need to expand housing resources and supportive services to South County, particularly within the City of Gilroy. According to the workshop participants, many seniors are vulnerable to immediate displacement and homelessness due to sudden life events. (For example, when elderly persons lose their spouse or partner and only have one source of income to cover housing and healthcare costs.) To respond to these events, participants explained that these residents need rental subsidies, eviction prevention services, case management, access to affordable units, and legal services for those experiencing discrimination or abuse in their housing situation, all of which must be easy to use and navigate, and available in multiple languages.

Additionally, the findings from the City's Housing Element survey indicate that the top three housing issues for seniors in Gilroy are: difficulty paying rent, mortgage, or down payment (63%); lack of suitable housing types (47%); and insufficient housing supply (37%). Respondents identified requiring affordable housing units in new developments (53%) and access to low-cost pre-designed plans for Accessory Dwelling Units (ADUs) as potential programs for the City to improve housing access for seniors in Gilroy.

**Persons with disabilities.** 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.

There was a total of 5,453 persons with disabilities in Gilroy in 2023 (9% of the total resident population). Persons with disabilities tend to be older: 24% of those with a disability are between 65 and 74 and 54% are 75 years and over. The most common type of disability in Gilroy during this time were ambulatory (26%), independent living (24%), and cognitive (21%) disabilities. These households have special housing needs as they often require access to housing that meets their affordability and accessibility needs, which are lacking in Santa Clara County and in the City of Gilroy. Persons with disabilities and their families also have supportive service needs that require housing near mainstream services, transportation, job opportunities, and other community assets.

During the engagement conducted to inform the City's Housing Element, City staff heard from participants that persons with intellectual and developmental disabilities need project-based vouchers; technical assistance for residents who need help applying to voucher programs; and housing and services for both independent living and supportive living skills. Additionally, stakeholders who participated in the workshops and breakout rooms to inform the City's Consolidated Plan spoke in-depth on the supportive housing needs of persons with disabilities in Gilroy and explained that they would most like to see the City and Santa Clara County provide more wraparound services and holistic support; emergency rental assistance; and assistance for households to make repairs and accessibility improvements to their homes. Participants emphasized that these programs and services are crucial to support housing choice and independent living for residents with disabilities.

**Large households.** The U.S. Census Bureau defines large households as households with five persons or more. In the city of Gilroy, large households comprise 23% (16,916 total households) of total households with an average of 3.89 people per household. Large households tend to have lower incomes and face affordability challenges (especially low-income families with children) and often live in overcrowded conditions or overpay for their housing to avoid displacement/housing instability.

Compared to other jurisdictions and the county overall, large households comprise a greater share of Gilroy's total household size and the average household size in Gilroy is much larger than the average household size for the county of Santa Clara. In 2023, for example, the county had an average household size of 2.85 people per household which could indicate that large households in Gilroy are being underserved by the local housing supply and are "doubling up" to avoid overpaying for their housing.

**Female-headed households.** In 2023, single female households comprised 19% of total households in the city of Gilroy (3,178 female-headed households), according to 5-year ACS estimates. This is a much higher share than the county overall (and other jurisdictions in the county) where female-headed households comprise only 10% of the county's total households. Of single female heads of households in Gilroy, 45% had children under 18, currently living with them (1,424 single mothers). Poverty rates are high among female householders, with 12% of the city's households living below the poverty level. Individual poverty rates are higher for single mothers living in Gilroy at 18%, which is similar to the county overall at 17% during this time. It is important to note the comparatively large share of female heads of households residing in Gilroy compared to other jurisdictions in Santa Clara County and the county overall.

These households are at an increased risk of housing instability and chronically experience homelessness, as they tend to have lower household incomes and higher housing costs, especially those with children who pay for childcare or cannot work because they do not have childcare. As rents and childcare costs continue to increase (and access to housing becomes more difficult), female heads of households and single mothers will likely struggle to remain in their current homes without access to housing assistance, childcare subsidies, affordable units, and/or higher wage job opportunities.

**Survivors of domestic violence.** Data on households experiencing (or who have experienced) domestic violence are only available at the county level. Of those who participated in the survey following the PIT count, 8% reported that they entered homelessness because they were fleeing domestic violence, and 6% reported that they had experienced domestic violence or abuse while they were experiencing homelessness in Santa Clara County. To address the housing needs of survivors of domestic violence in Gilroy, St. Joseph's Family Center's, "Our New Place" intends to add four Permanent Supportive Housing units to its scattered site program. Currently, this program consists of 25 units for persons experiencing homelessness and survivors of domestic violence.

**Persons with an addiction or mental illness.** 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 addictions, and narrowing down these numbers for populations living in a house can be a challenge. However, data collected during the Point-in-Time (PIT) count and self-reported disabilities during program enrollment can provide insight into the characteristics of residents with addiction, including their housing and supportive service needs. According to the 2023 PIT survey, 143 persons experiencing homelessness (14%) reported that the primary reason or condition that led to them entering homelessness was "alcohol or drug use," and 64 people (6%)

reported that “mental health issues” led to them entering homelessness. Additionally, 31% of households who enrolled in Rapid Rehousing (RRH) programs between September 2023 and August 2024 reported having a mental health disability and 15% a substance use disorder.

**Farmworkers.** are defined as persons whose primary incomes are earned through seasonal agricultural work. The demographics of farm laborers in California markets are collected and reported on a regional or countywide basis and the data collected includes income, household status, and the length of time laborers work in each area. There are generally three classifications of farmworkers:

- Migrant workers who move from place to place, planting and harvesting;
- Annual workers who generally work in the same agricultural area year after year for nine or ten months and spend the rest of the year in their home country; and
- Permanent workers who are employed most of the year in one location and may collect unemployment for the remainder of the year.

The U.S. Department of Agriculture conducts a Census of Agriculture every five years. According to 2022 estimates, there are 3,306 farmworkers in Santa Clara County working on 303 farms. This represents a decrease of 869 farmworkers from the 2017 survey, where there were a total of 4,175 farmworkers in Santa Clara County. The City of Gilroy has traditionally been home to many agricultural businesses and industries, with many farms located in the southern areas of Santa Clara County, in the regions surrounding Gilroy. However, the City notes that having served as a “bedroom community” for northern Silicon Valley jobs, the role of agriculture has reduced.

Farmworker households often have a difficult time securing safe, habitable, and affordable housing in Gilroy due to the seasonal nature of agricultural work and relatively low wages. In 2022, the City of Gilroy worked with staff from the Ochoa Migrant Camp to survey resident farmworkers and to identify their greatest housing needs. A total of 26 surveys were completed by the farmworkers in which survey respondents identified the top three housing issues as difficulty paying rent, mortgage, or down payment (100%), insufficient housing supply (42%), and experiencing homelessness (23%). Farmworkers also identified the primary issues limiting their housing options, including insufficient money for the deposit (92%) and credit history or low credit scores (31%).

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

Different populations have unique housing and supportive needs, which were identified in this plan through both data analysis and community engagement, including surveys, interviews, and stakeholder consultation. Specific needs by special populations include:

**Elderly households.** During the engagement to inform the Consolidated Plan, several stakeholders working directly with seniors and elderly households identified an urgent need to expand housing resources and supportive services to South County, particularly the city of Gilroy. According to the workshop participants, many seniors are vulnerable to immediate displacement and homelessness due to sudden life events. (For example, when elderly persons lose their spouse or partner and only have one source of income to cover housing and healthcare costs.) To respond to these events, participants explained that these residents need rental subsidies, eviction prevention services, case management, access to affordable units, and legal services for those experiencing discrimination or abuse in their housing situation, all of which must be easy to use and navigate, and available in multiple languages.

Additionally, the findings from the City’s Housing Element survey indicate that the top three housing issues for seniors in Gilroy are: difficulty paying rent, mortgage, or down payment (63%); lack of suitable housing types (47%); and insufficient housing supply (37%). Respondents identified requiring affordable housing units in new developments (53%) and access to low-cost pre-designed plans for ADUs as potential programs for the city to

improve housing access for seniors in Gilroy.

**Persons with disabilities.** During the engagement to inform the City’s Housing Element, City staff heard from participants that persons with intellectual and developmental disabilities need project-based vouchers; technical assistance for residents who need help applying to voucher programs; and housing and services for both independent living and supportive living skills. Additionally, stakeholders who participated in the workshops and breakout rooms to inform the City’s Consolidated Plan spoke in-depth on the supportive housing needs of persons with disabilities in Gilroy and explained that they would most like to see the City and Santa Clara County provide more wraparound services and holistic support; emergency rental assistance; and assistance for households to make repairs and accessibility improvements to their homes. Participants emphasized that these programs and services are crucial to support housing choice and independent living for residents with disabilities.

**Large households.** Compared to other jurisdictions and the county overall, large households comprise a greater share of the city’s total households and the average household size in Gilroy is much larger than the average household size for the county of Santa Clara. In 2023, for example, the county had an average household size of 2.85 people per household which could indicate that large households in Gilroy are being underserved by the local housing supply and are “doubling up” to avoid overpaying for their housing.

**Female-headed households.** These households are at an increased risk of housing instability and chronic homelessness as they tend to have lower household incomes and higher housing costs, especially those with children who pay for childcare or cannot work because they do not have childcare. As rents and childcare costs continue to increase (and access to housing becomes more difficult), female heads of households and single mothers will likely struggle to remain in their current homes without access to housing assistance, childcare subsidies, affordable units, and/or higher wage job opportunities.

**Survivors of domestic violence.** Data on households experiencing (or having experienced) domestic violence are only available at the county level. Of those who participated in the survey following the PIT count, 8% reported that they entered homelessness because they were fleeing domestic violence, and 6% reported that they experienced domestic violence or abuse while they were experiencing homelessness in Santa Clara County.

**Persons with an addiction or mental illness.** According to the 2023 PIT survey, 143 persons experiencing homelessness (14%) reported that the primary reason or condition that led to them entering homeless was “alcohol or drug use,” and 64 people (6%) reported that “mental health issues” led to them entering homeless. Additionally, 31% of households who enrolled in Rapid Rehousing (RRH) programs between September 2023 and August 2024 reported having a mental health disability and 15% a substance use disorder.

**Farmworkers.** Farmworker households often struggle to secure safe, habitable, and affordable housing in Gilroy, due to the seasonal nature of agricultural work and relatively low wages. In 2022, the City of Gilroy worked with staff from the Arturo Ochoa Migrant Center to survey resident farmworkers and to identify their greatest housing needs. A total of 26 surveys were completed by the farmworkers in which survey respondents identified the top three housing issues as difficulty paying rent, mortgage, or down payment (100%), insufficient housing supply (42%), and homelessness (23%). Farmworkers also identified the primary issues that limit their housing options, including not enough money available for the deposit (92%) and credit history or low credit scores (31%).

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

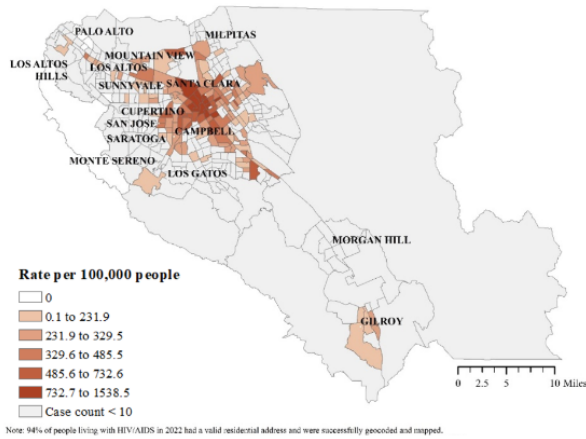
Persons living with HIV/AIDS for consistent access to medical care and supportive services, which requires that households have access to stable and affordable housing, preferably within proximity to public transit and/or proximity to supportive services or medical facilities. Supportive service needs for persons living with HIV/AIDS include transportation to medical appointments, assistance programs to subsidize care, and navigation services to connect individuals and families to mainstream health services and family counseling. Persons with HIV/AIDS also need employment services to support financial stability and economic mobility. (Of persons experiencing

homelessness with HIV/AIDS who participated in the PIT survey, 25% reported that their illness impacts their housing and/or employment situation.) In Santa Clara County in 2023, there are 3,922 cases of HIV/AIDS with new 171 cases reported during the year.<sup>3</sup>

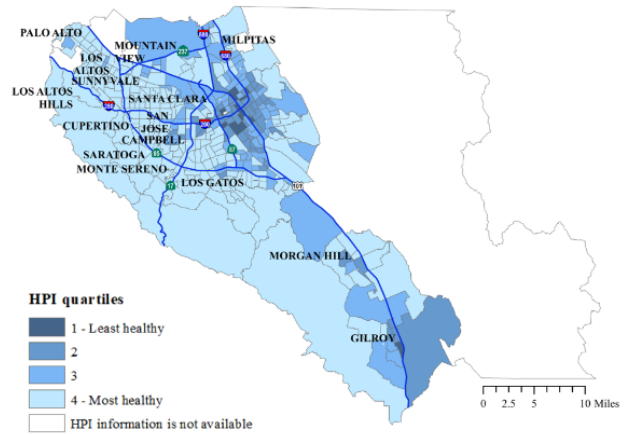
The maps below show cases of HIV/AIDS per 100,000 and the Healthy Places Index from 2022. As shown, Gilroy has overlapping census tracts with a lower health index and greater numbers of people living with HIV/AIDS.

**Supplemental Figure 5: HIV Rates by Census Tract.**

**Rates of people living with HIV by census tract, Santa Clara County, 2022**



**Healthy Places Index (HPI) quartiles by census tract, Santa Clara County, 2022**



**Discussion**

See Above.

<sup>3</sup> Santa Clara County Public Health. 2023 [HIV and STI data](#) | [Public Health](#) | [County of Santa Clara](#)

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

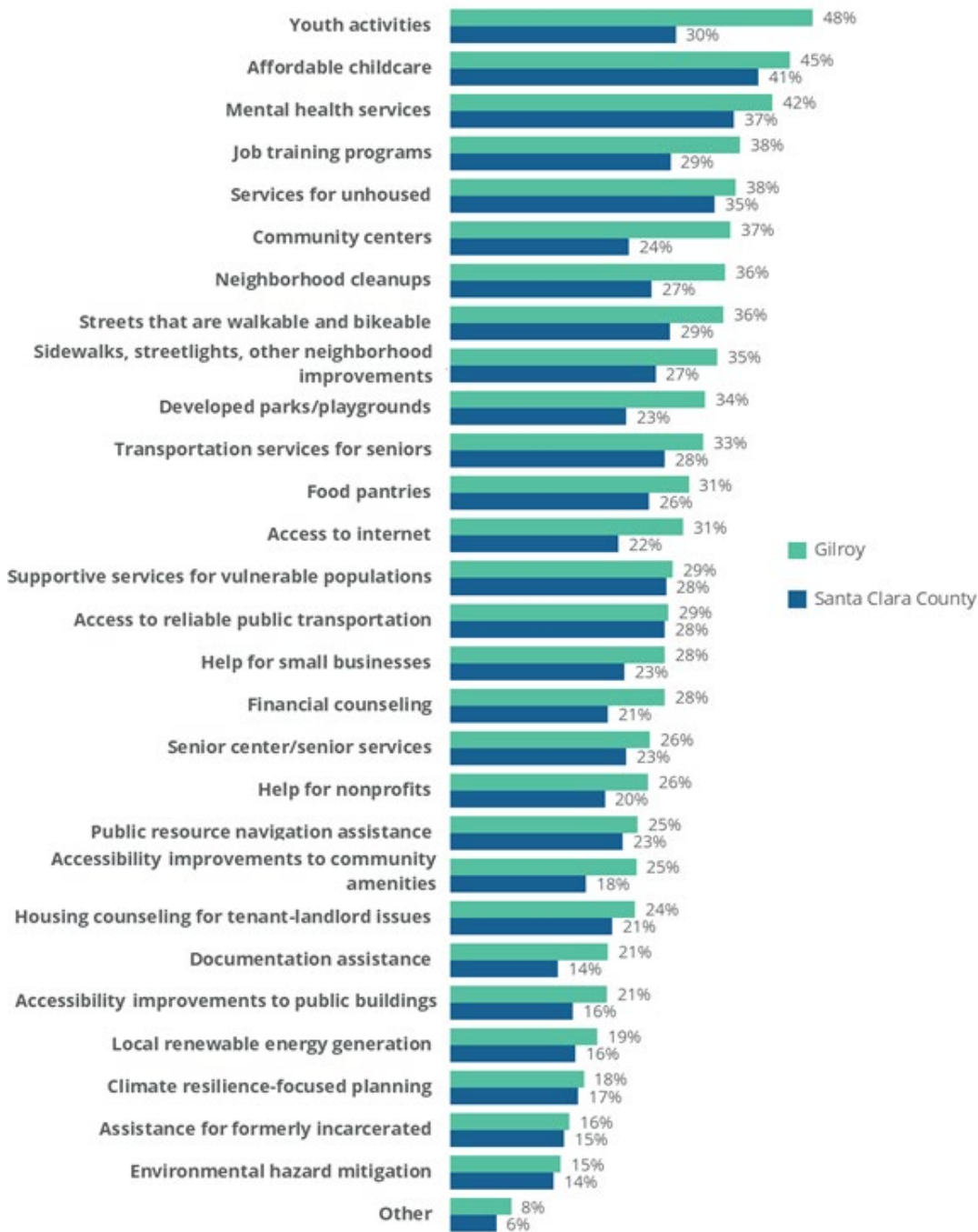
This section assesses non-housing community development needs, primarily informed by stakeholder consultation and the community survey. A complete survey analysis and overview of community engagement, including stakeholder consultation, is provided in the Appendix.

### **Describe the jurisdiction's need for public facilities:**

Respondents were asked to select the most critical community and economic development needs that included public facilities, public improvements, and public services. Public facilities-related options were selected less frequently overall than public service and improvement-related options, and the top 5 rankings are as follows among the 26 choices provided (figure with full results and comparative data to the county overall is below):

- #6: Community centers
- #10: Developed parks and playground
- #12: Food pantries
- #18: Senior centers
- #21: Accessibility improvements to community amenities

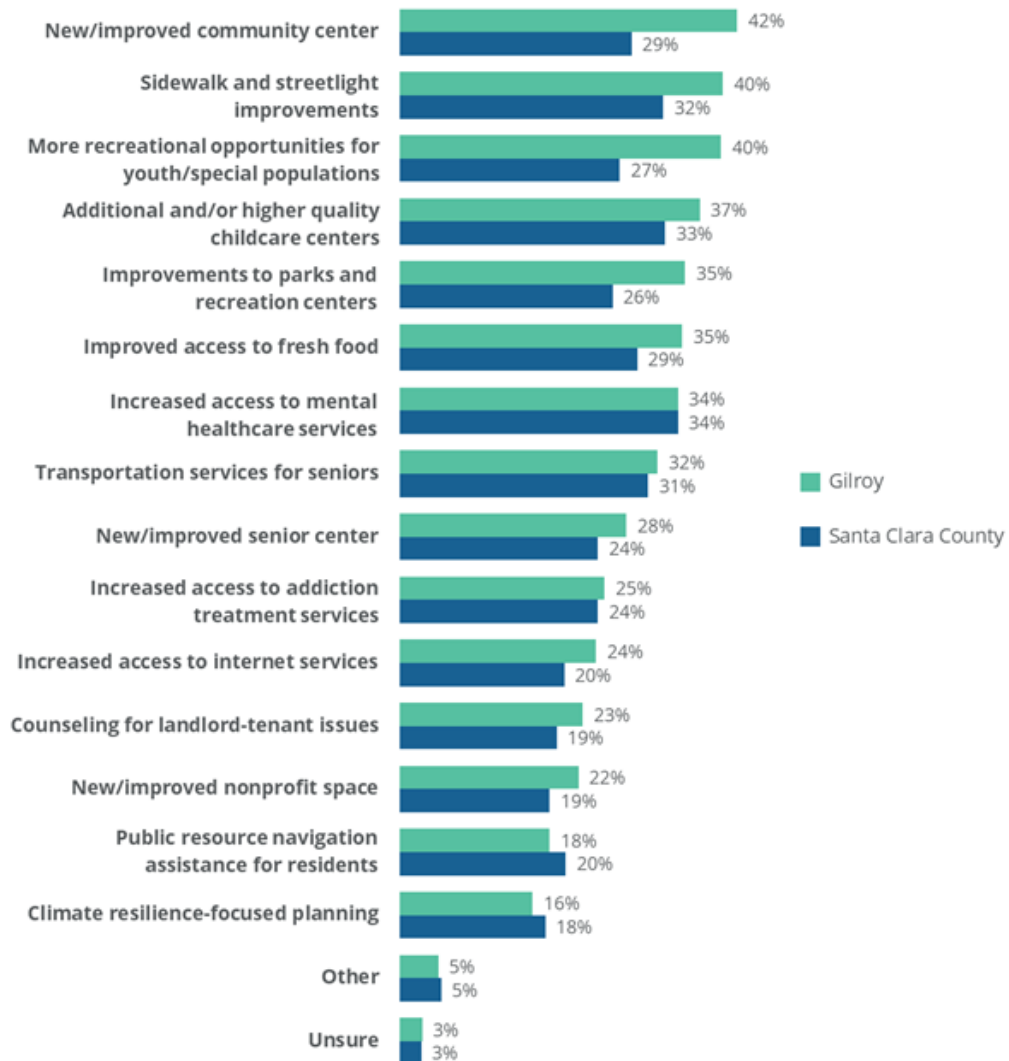
**Supplemental Figure 6: Critical Community Development Needs Survey Responses**



Source: 2024 Santa Clara County Resident and Stakeholder Survey.

Respondents were also asked to indicate the community development outcomes that they would like to see as a result of HUD funding. The figure below shows the ranking of all options provided with public facilities being more prioritized with community /recreation centers ranking first, childcare in 4<sup>th</sup>, and developed parks and playgrounds 5<sup>th</sup> for City of Gilroy resident respondents. Compared to the respondents from the County overall, responses from Gilroy residents highlight a need for more community resources consistent with stakeholder feedback on differences between north and south county amenities and services.

**Supplemental Figure 7: Community Development Outcomes Survey Responses.**



Source: 2024 Santa Clara County Resident and Stakeholder Survey.

Additionally, residents were asked to indicate housing outcomes they would like to see in the city as a result of the HUD funding. Related to public facilities, supportive housing for the unhoused ranked 4th and shelter for the unhoused ranked 6<sup>th</sup> among the housing options provided, indicating strong community support for prioritizing funds toward solutions for homelessness in Gilroy.

At the Gilroy open house, community members listed the need for investments in youth centers, affordable recreational opportunities, and partnerships with nonprofits to expand services and build community resilience. They also prioritized infrastructure improvements, such as fixing potholes, enhancing street lighting, and creating safer and more accessible roads. Climate-related activities were mentioned, such as developing an urban forest, investing in creek-rise mitigation, and developing a climate resilience plan.

In regional community meetings and stakeholder focus groups, stakeholders emphasized the need for nonprofit facilities, community centers, and youth centers and activities, which were frequently mentioned as essential for youth in Gilroy including classes for youth skill building especially for parents who are working long hours and do not have the resources or time to provide these opportunities. Participants highlighted the importance of

improving childcare infrastructure, including affordable and accessible childcare options, and creating safe spaces for LGBTQ+ individuals, seniors, and youth. Enhancements to public spaces, such as improved trails, parks, and ecological design, were also prioritized with calls for better walkability, bike and pedestrian infrastructure, and ADA-compliant facilities.

**How were these needs determined?**

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

During the community and stakeholder workshops to support the Consolidated Plan, attendees shared their perceptions of top needs through facilitated discussions and interactive activities. Gilroy resident feedback was also collected at the open house event on November 4, 2024, through activities in English and Spanish. Additionally, Nonprofit service providers in Gilroy were interviewed individually.

**Describe the jurisdiction's need for Public Improvements:**

Similar to public facilities options, survey respondents' ranking for public improvements was not selected as frequently as public services in response to identifying the most critical community and economic development needs in Santa Clara City. The ranking for the top 5 public improvement-related options for Gilroy respondents among the 26 choices offered is:

- #7: Neighborhood cleanups
- #8: Streets that are bikeable and walkable
- #9: Street improvements including lighting and sidewalks
- #13: Access to the internet
- #15: Access to reliable public transit

**How were these needs determined?**

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

During the community and stakeholder workshops held to support the Consolidated Plan, attendees shared their perceptions of top needs through facilitated discussions and interactive activities. Gilroy resident feedback was also collected at the open house event on November 4, 2024, through activities in English and Spanish. Additionally, Nonprofit service providers in Gilroy were interviewed individually.

### **Describe the jurisdiction's need for public services:**

Among Gilroy respondents, public services ranked in the top 5 in response to community and economic development critical needs and high in community development outcomes that residents would like to see as a result of the HUD block grant funding. The ranking of public services among 26 community and economic development critical need options was as follows (figure with all options is above):

- #1: Youth activities
- #2: Affordable childcare
- #3: Mental health services
- #4: Job training
- #5: Services for the unhoused

The top 5 public service-related community development outcomes priorities, as shown previously, included:

- #3: More recreational opportunities for youth and special populations
- #7: Mental health services
- #8: Transportation services for seniors
- #11: Supportive services for vulnerable populations
- #13: Help for small businesses

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

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

- #1: Job training
- #2: More opportunities for start-up and small business assistance
- #3: Center for seasonal and day laborers
- #4: Improved transportation to areas with job opportunities
- #5: Revitalization of neighborhood business and commercial areas

Gilroy nonprofit service providers interviewed individually for the Consolidated Plan emphasized a critical need for a navigation center for residents who are seasonal workers and only speak Spanish. Additionally, they highlighted opportunities for youth to access educational and training programs, leading to improved future employment options. Community members participating in the Gilroy open house also highlighted the need for gainful local employment opportunities, union jobs, and training programs, particularly for youth and the persons experiencing homelessness. They emphasized support for small businesses through low-cost loans, entrepreneurship programs, and policies to help street vendors operate.

Gilroy community members participating in the open house event also highlighted the need for expanded mental health services, substance abuse programs, and accessible healthcare, as well as improved support for food security and childcare. They also prioritized affordable and reliable transportation, safe parking for individuals experiencing homelessness, climate-resilient shelters, and resources to assist with rental and deposit

challenges.

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

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

#### **How were these needs determined?**

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

During the community and stakeholder workshops held to support the Consolidated Plan, attendees shared their perceptions of top needs through facilitated discussions and interactive activities. Gilroy resident feedback was also collected through the open house event on November 4, 2024, through activities in English and Spanish. Nonprofit service providers in Gilroy were also interviewed individually.

## HOUSING MARKET ANALYSIS

### MA-05 Overview

#### **Housing Market Analysis Overview:**

To support Gilroy's Consolidated Plan, a regional and jurisdictional housing market analysis was conducted. The primary findings of that study are summarized here. In addition, this section reviews housing stock, affordability, provision of publicly assisted housing, the housing needs of special populations, barriers to affordable housing development, needs for broadband service, and displacement risks caused by natural hazards.

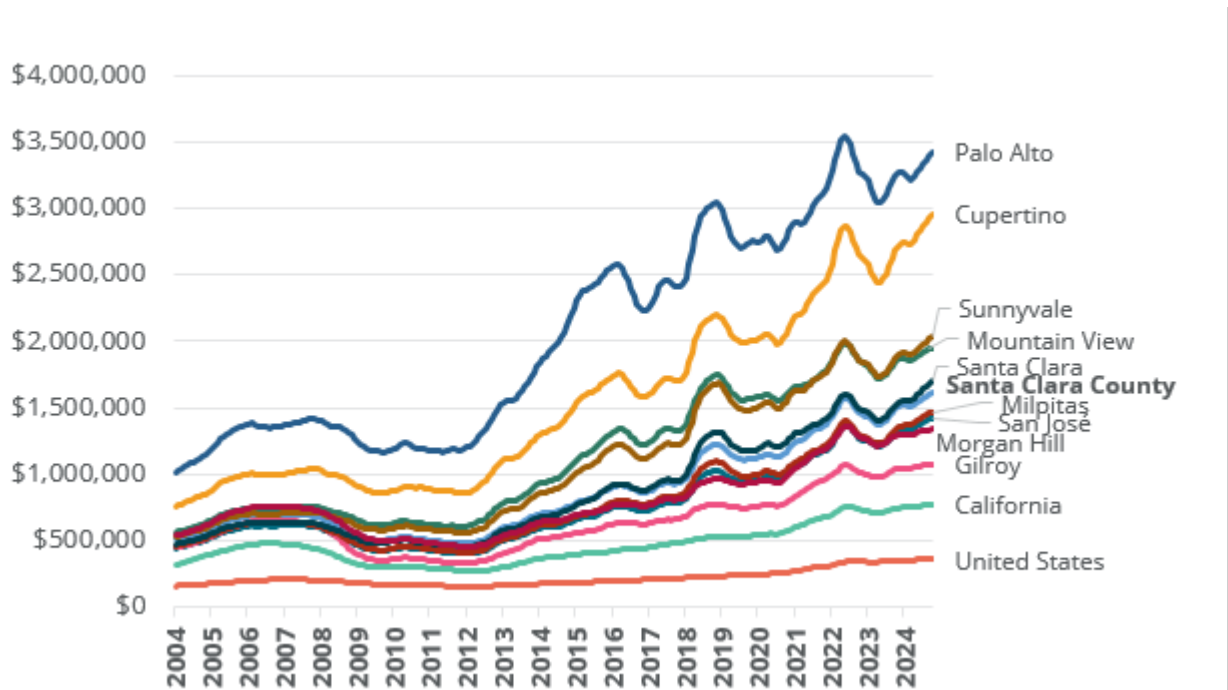
#### ***Primary Housing Market Analysis Findings***

Gilroy's commitment to affordability is found in its housing production, diverse housing types, and support for affordable housing. Between 2013 and 2023, Gilroy ranked the second highest among other entitlement jurisdictions in the county for housing unit production with an 18% increase in housing units, second to Milpitas at 24%. From 2018 to 2023, the City added units at a slightly slower pace, increasing the number of units by 7%, which is still higher than most entitlement jurisdictions.

Gilroy has the highest inventory of detached single-family homes among entitlement jurisdictions at 72%, and among higher density building types, Gilroy has the lowest share of multifamily apartments with 20+ units comprising only 7% of housing inventory. The City's emphasis on single-family detached housing helps support its homeownership affordability but may also depress rental unit affordability.

Among entitlement jurisdictions in the county, housing prices in Gilroy are the lowest, although still high relative to the State of California, with a median home value in 2023 exceeding \$1 million, according to Zillow data. The neighboring south County community of Morgan Hill has a median value of \$1.4 million in 2024, slightly higher than Gilroy but lower than the north County entitlement jurisdictions. Between 2018 and 2023, median renter income rose more quickly than rents, although this could be an indicator of the displacement of low-income renters by high-income renters (renter income rose by 134% while rents rose by 95%). The income required to afford homeownership increased by 73% since 2018, primarily due to high interest rates. This rise, coupled with higher energy costs and inflation, has made homeownership largely unattainable in Gilroy—except for higher earners from outside the city.

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



Source: Zillow Research and Root Policy Research.

Losses in purchase affordability due to rising prices and interest rates in the past five years have significantly limited accessibility of homeownership for Gilroy residents. As shown in the table below, purchase affordability gaps, which occur when demand from potential first-time homebuyers outweighs the supply of affordable homes for sale, exist for renters until they have incomes exceeding \$150,000. An estimated 81% of Gilroy’s potential first-time homebuyers earn less than \$150,000, but approximately 7% of owner-occupied units are valued within their affordable price range. Due to data limitations, it is not possible to show mismatches in supply and demand at higher income levels.

**Supplemental Figure 9: Renter Purchase Gaps.**

Renter Purchase Gaps					
Income Range	Maximum Affordable Price	% of Renter Households	% of Homes Affordable	Renter Purchase Gap	Cumulative Gap
Less than \$5,000	\$14,023	1%	2%	1%	1%
\$5,000 to \$9,999	\$28,043	2%	0%	-2%	-1%
\$10,000 to \$14,999	\$42,066	4%	0%	-4%	-5%
\$15,000 to \$19,999	\$56,089	2%	0%	-2%	-7%
\$20,000 to \$24,999	\$70,112	5%	1%	-5%	-11%
\$25,000 to \$34,999	\$98,158	8%	1%	-7%	-18%
\$35,000 to \$49,999	\$140,227	9%	1%	-9%	-27%
\$50,000 to \$74,999	\$210,342	13%	0%	-13%	-40%
\$75,000 to \$99,999	\$280,458	14%	1%	-13%	-53%
\$100,000 to \$149,999	\$420,688	22%	1%	-21%	-74%
\$150,000 or more		19%	93%	74%	

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

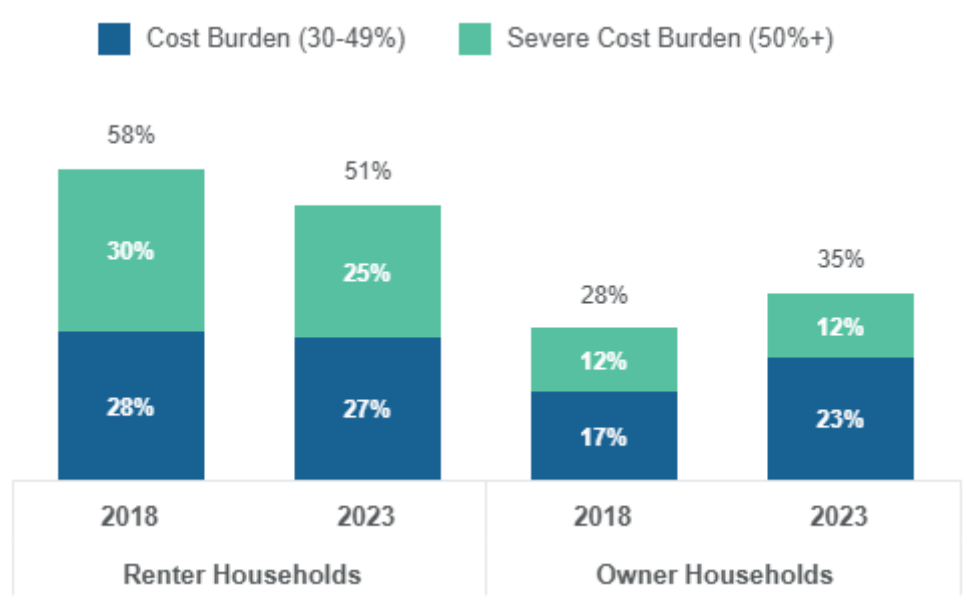
Gilroy residents participating in a focus group identified homeownership opportunities as a priority in their communities with particular interest in modular homes as a more affordable opportunity in Gilroy and expressed the need for downpayment and financing assistance.

**Rental Market**

The median rent in Gilroy, as of 2023, was \$2,270 per month according to American Community Survey (ACS) 5-year estimates. Costar, which tracks rents for larger multifamily properties, reports a lower median of \$2,062, slightly lower than the median for the State of California and substantially lower than the median rents in North County—yet high relative to Gilroy median income when considering rising costs for basic needs. The difference in ACS rents (which include single-family detached homes) and Costar rents (mostly larger multifamily developments) suggests that adding dense rental units could help Gilroy lower rent costs.

Renters are more likely than homeowners to report living with at least one housing condition: Based on ACS 5-year estimates for 2018 and 2023, 58% of renter households in Gilroy experience cost burden (paying more than 30% of their income on housing costs), compared to 28% of all homeowner households. The cost burden has decreased slightly since 2018 for renters and increased for homeowners consistent with previous data showing rising costs for homeownership and rent prices that have increased more slowly than renter median incomes. This could also indicate a displacement of lower income renters who can no longer afford to live in Gilroy.

**Supplemental Figure 10: Gilroy Cost Burden 2018 and 2023.**



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

Rental gaps—which occur when demand from renter households outweighs the supply of affordable rental units—exists for renters until they have incomes of \$50,000 and higher (approximately 30% AMI). Gilroy needs 754 additional rental units or subsidies affordable to renters with incomes of less than \$50,000: there are 1,987 renters with incomes under \$50,000 and 1,233 units affordable for them.

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

Twenty-two percent of respondents in Gilroy reported that they had experienced displacement in the past year. The most common reason for displacement identified by respondents in Gilroy was rent increasing more than ability to pay (47%).

**Supplemental Figure 11: Rental Unit Gaps by Income.**

Rental Gaps					
Income Range	Maximum Affordable Gross Rent	# of Renter Households	# of Rental Units Affordable	Rental Gap	Cumulative Gap
Less than \$5,000	\$125	49	0	-49	-49
\$5,000 to \$9,999	\$250	134	15	-119	-168
\$10,000 to \$14,999	\$375	267	142	-125	-293
\$15,000 to \$19,999	\$500	126	182	56	-237
\$20,000 to \$24,999	\$625	338	153	-185	-421
\$25,000 to \$34,999	\$875	492	226	-266	-687
\$35,000 to \$49,999	\$1,250	581	513	-68	-754
\$50,000 to \$74,999	\$1,875	847	1,032	185	-569
\$75,000 to \$99,999	\$2,500	878	1,598	720	152
\$100,000 or more		2,573	2,589	16	168

Rental Affordability Gap, Gilroy, 2023

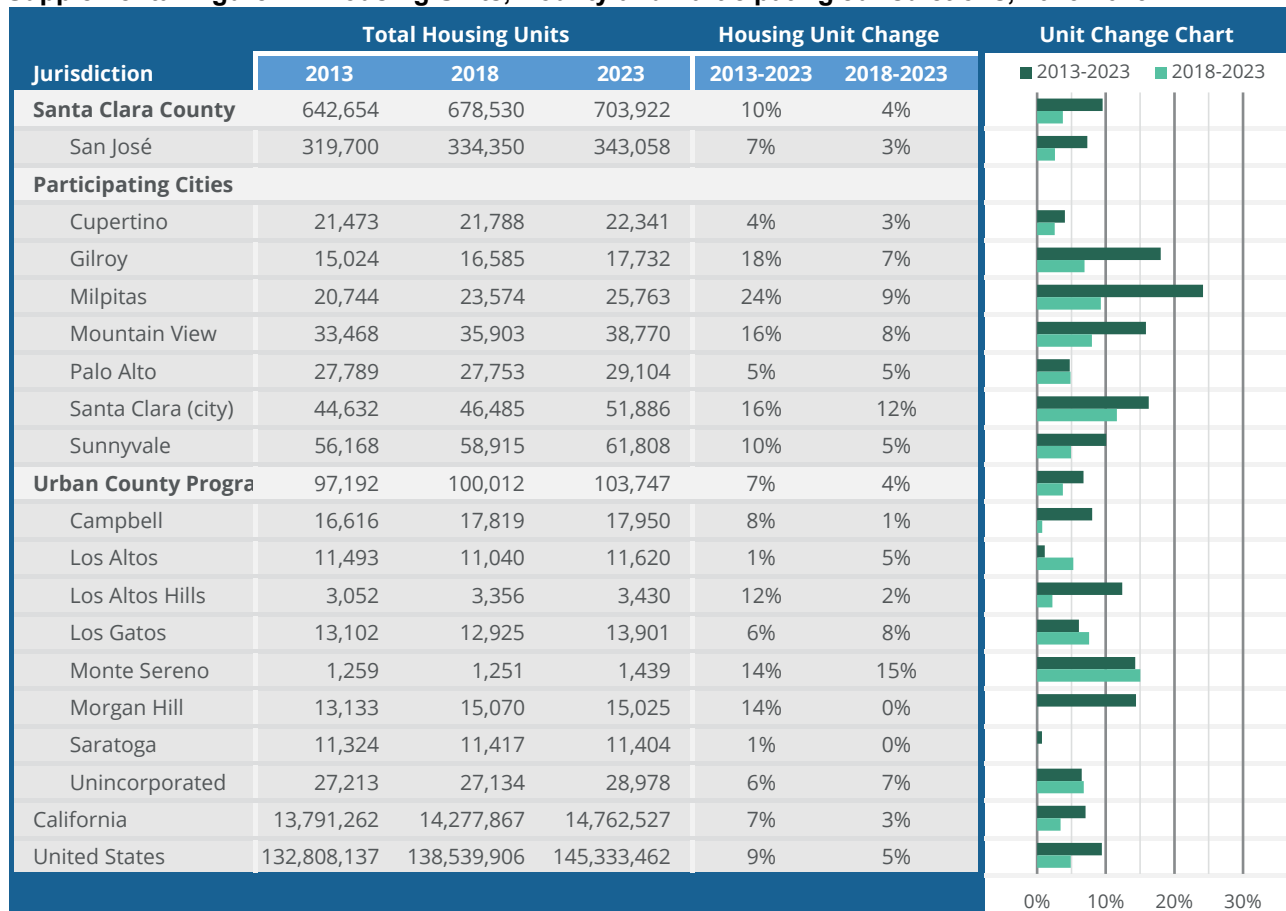
Source: 2023 5-year ACS and Root Policy Research.

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

### Introduction

Between 2013 and 2023, Gilroy ranked high among Santa Clara County entitlement communities in the number of housing units added, with an 18% increase in housing units. From 2018 to 2023, the pace of housing unit production slowed slightly to 7%.

**Supplemental Figure 12: Housing Units, County and Participating Jurisdictions, 2013-2023**

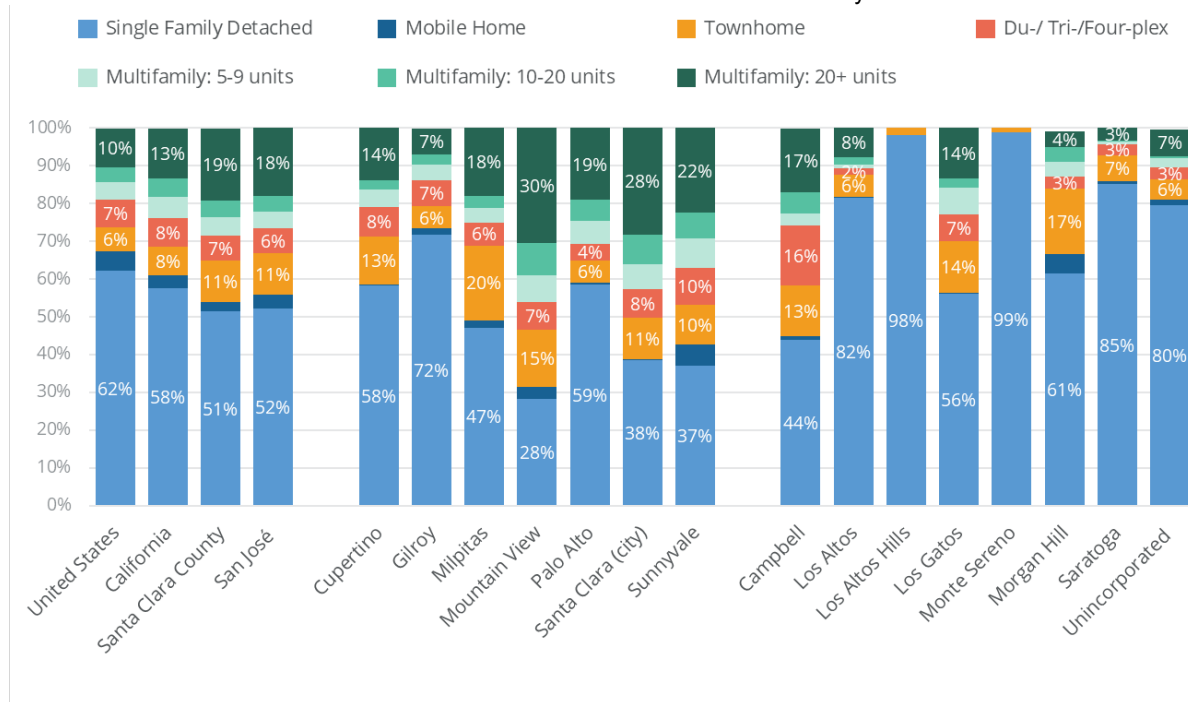


Source: 2013, 2018, 2022, and 2023 ACS, and Root Policy Research.

As shown the figure below, Gilroy has the highest inventory of detached single-family homes among entitlement jurisdictions at 72%. Among higher density building types, Gilroy has the lowest share of multifamily apartments with 20+ units comprising only 7% of housing inventory.

**Supplemental Figure 13: Housing Units by Structure Type, Participating Jurisdictions and Urban County Communities, 2022/23**

Source: 2022 and 2023 ACS and Root Policy Research.



Property Type	Number	%
1-unit detached structure	12,571	71%
1-unit, attached structure	1,015	6%
2-4 units	1,206	7%
5-19 units	1,277	7%
20 or more units	1,274	7%
Mobile home, boat, RV, van, etc.	389	2%
<b>Total</b>	<b>17,732</b>	<b>100%</b>

Table 23: All residential properties by number of units  
Data Source: 2023 ACS 5-year estimates

**Unit Size by Tenure**

Gilroy homeowners are most likely to live in larger homes (91% live in units with 3 or more bedrooms), while just over half of renters occupy 1–2 bedroom units (20% live in 1 bedroom and 35% live in 2-bedroom units). A considerable number of renters live in larger units with 3 or more bedrooms, which could indicate that many single-family homes in Gilroy are rental units when compared to jurisdictions in North County.

	Homeowners		Renters	
	Number	%	Number	%
No bedroom	48	0%	158	3%
1 bedroom	242	2%	1,245	20%
2 bedrooms	641	6%	2,192	35%
3 or more bedrooms	9,700	91%	2,690	43%
<b>Total</b>	<b>10,631</b>	<b>100%</b>	<b>6,285</b>	<b>100%</b>

Table 24: Unit Size by Tenure  
 Data Source: 2023 ACS 5-year estimates

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

**Affordable Housing**

The City also houses approximately 970 participants in the private housing market through the Housing Choice Voucher program administered by Santa Clara County Housing Authority. Participants of the HCV program living in Gilroy receive assistance 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. HCV participants typically pay 30% 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%. HUD and SCCHA Section 8 Project-Based and Housing Choice Voucher programs serve those between 0%-30% AMI and 30%-50% AMI and 50%-80%AMI as shown below. Additionally, several developments have loans with the City of Gilroy.

Development	Project-Based Vouchers (PVC)	Housing Choice Vouchers (HCV)	City Housing Loan
Alexander Station	0	52	N/A
The Cannery	0	20	N/A
Connell Apts.	5	4	YES
Gilroy Garden	0	3	N/A
Gilroy Park	0	10	N/A
Gilroy Studios	0	8	YES
Glen Loma Ranch	0	34	N/A
Harvest Park	0	9	N/A
Monterey Gateway	37	3	N/A
Monticelli	23	1	N/A
Park View	44	0	N/A
Plaza Vasquez	0	14	N/A
Sobrato Family	36	0	YES
Sunset Gardens	74	0	N/A

The Redwoods	0	1	YES
Town Square at Village Green	0	12	N/A
Village at First	0	20	N/A
Wheeler Manor	10	4	YES

**Agricultural Worker Housing**

- Aspen Grove, 23 units, 1 manager unit
- Maple Gardens, 18 units, 1 manager unit
- The Trees, 13 units, 1 manager unit

**Disabled Individuals and Families**

- Hope Villa Esperanza, 20 units, 1 manager unit

**Permanent Supportive Housing**

- Gilroy Studios, 26 studios and 1 manager unit

**Partial Permanent Supportive Housing/Affordable Housing**

- Sobrato Family Apartments, 40 units with supportive services, 17 non-supportive service units, and 1 manager unit \*

According to California’s California Tax Credit Allocation Committee (CTCAC) database and HUD’s Low Income Housing Tax Credit (LIHTC) database, Gilroy has approximately 1,748 units of housing targeted at extremely low- to low-income residents (Between 0-30% - 80% AMI) in the following buildings:

- Alexander Station Apartments, 260 units and 2 manager units
- The Cannery Apartments, 103 units and 1 manager unit
- Connell Apartments, 27 units and 1 manager unit
- Gilroy Garden Apartments, 74 units and 1 manager unit
- Gilroy Park Apartments, 74 units and 1 manager unit
- Glen Loma Ranch, 156 senior 62+ and family units, 2 manager units
- Harvest Park Apartments, 96 units and 2 manager units
- Lilly Gardens Apartments, 83 units and 1 manager unit
- Monterra Village Apartments, 33 units and 1 manager unit
- Monterrey Gateway Apartments, 74 units and 1 manager unit
- Monticelli Apartments, 51 units and 1 manager unit
- Plaza Vasquez Apartments, 109 units and 2 manager units
- Plum Tree West, elderly 62+ and disabled, 70 units, 1 manager unit

- The Redwoods Apartments, 23 units and 1 manager unit
- Sobrato Family Apartments, 40 units with supportive services, 17 non-supportive service units, and 1 manager unit
- Sunset Gardens Apartments, 74 units and 1 manager units
- Town Square at Village Green Apartments, 74 units and 1 manager unit
- Village at First Apartments, 119 units and 1 manager unit
- Village at Santa Teresa Apartments, 99 units and 1 manager unit
- Wheeler Manor Apartments, 116 units and 1 manager unit
- \*Coming Soon – Monterey Family Apartments, 93 units and 1 manager unit

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

The 2023-2031 Gilroy Housing Element indicated approximately 1,925 assisted affordable housing units in Gilroy. The City is currently conducting an inventory of its assisted housing developments to determine which developments are at risk of conversion.

At the time the Housing Element was being drafted, Maria Way Home, Glenview Drive Home, and Park View Apartments all had estimated affordability ending within 4 years. Park View Apartments renewed their Project Based Voucher units with HUD in 2025 and both Maria Way Home and Glenview Drive Home remain affordable, thus, there are no units within those projects that are currently at risk of conversion to market rate. The City will continue to make annual contact with the homeowners to confirm the affordability of the units.

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

There is currently a 754-unit gap for renter households between 0% and 30% AMI. Throughout the community engagement for this Consolidated Plan, stakeholders and residents referenced affordable housing for extremely low- and low-income residents as the highest priority as a preventative strategy for the increasing number of residents entering and experiencing homelessness across the county.

**Describe the need for specific types of housing:**

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

**Discussion**

There is a significant need for affordable housing units within the city, especially for extremely low-income people with special needs, including the elderly, disabled, and large households. Several past CDBG and HOME funded projects and activities have addressed these needs through service providers, including St. Joseph's Family Center, Catholic Charities, Santa Clara Senior Center Nutrition Program, and Rebuilding Together Silicon Valley. The City's 2023-2031 Housing Element outlines quantitative goals for increasing affordable housing inventory in Gilroy as shown below:

**Supplemental Figure 14: Housing Element Inventory Goals.**

Target	Extremely Low Income	Very Low Income	Low Income	Moderate Income	Above Moderate Income	Total
New Construction	334	335	385	200	519	1,773
Conservation	30	30	30	30	-	120
Rehabilitation	80				-	80
Preservation	55			-	-	55
					<b>Total</b>	<b>2,028</b>

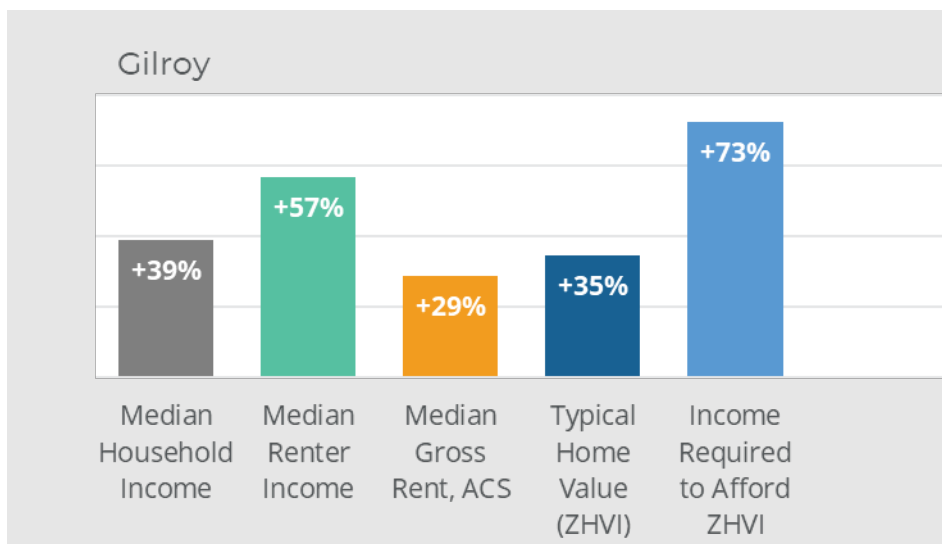
As part of the goal of constructing 1,773 units, rehabilitating 80 units, preserving 50 and conserving 120 units for affordable housing development, some examples of how the City seeks to increase actions that facilitate affordable housing development include: revision of Neighborhood Policy to increase density and adopt an Affordable Housing policy, implement the Surplus Lands Act and provide affordable housing developers the first priority for designated surplus lands, and continued close coordination with the County Office of Supportive Housing to identify affordable housing opportunities in Gilroy.

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

### Introduction

As shown in the figure below, between 2018 and 2023, median renter income surpassed rising rental costs: renter income rose by 57% while rents rose by 29%. The reality of rising costs of everyday necessities and energy costs coupled with displacement of lower income renters in the city, however, necessitate caution in concluding that the city is affordable to all households based on income and rental data alone. Although home values rose more slowly than rents, the income required to afford homeownership increased by 73%, primarily due to high interest rates, making homeownership out of reach for most renter households. Additionally, rising home insurance rates due to climate change related risk will continue to exacerbate the lack of homeownership affordability in Gilroy and regionally.

### Supplemental Figure 15: Median Income and Affordability.



Source: 2018 and 2013 ACS 5-year estimates.

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

Median contract rent increased by 95% between 2010 and 2023, according to data required by HUD. Median gross rent increased by 29% between 2018 and 2023. Most rental units rent for more than \$2,000 per month. Contract rent does not include utilities, or any other costs/fees associated with the rental.

In 2024, the median for sale home price in Gilroy was \$975,800. As previously mentioned, Gilroy’s median home value, although extremely high, is the lowest of all entitlement jurisdictions in the county, but higher than the median for the state.

	Base Year: 2010	Most Recent Year: 2023	% Change
Median Home Value	\$592,300	\$975,800	65%
Median Contract Rent	\$1,094	\$2,137	95%
Median Income	\$71,340	\$131,554	84%

Table 25: Cost of Housing.  
Data Source: 2010 and 2023 ACS 5-year estimates

Rent Paid	Number	%
Less than \$500	442	7.27%
\$500-999	618	10.16%
\$1,000-1,499	625	10.27%
\$1,500-1,999	1,034	17.00%
\$2,000 or more	3,364	55.30%
<b>Total</b>	<b>6,083</b>	<b>100.00%</b>

Table 26: Rent Paid  
Data Source: 2023 ACS 5-year estimates

% Units affordable to Households earning	Renter	Homeowner
30% HAMFI	19%	5%
50% HAMFI	40%	2%
80% HAMFI	41%	93%
100% HAMFI		
<b>Total</b>	<b>100%</b>	<b>100%</b>

Table 27: Housing Affordability  
Data Source: 2016-2020 CHAS

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent (All SCC Cities)	2383	2694	3132	4011	4425
High HOME Rent (County)	2058	2206	2649	3052	3385
Low HOME Rent	1613	1728	2073	2396	2672

Table 28: HOME and FMR Rents  
Data Source: HUD FMR and HOME Rents 2024– HOME Rents for Santa Clara County overall (Data for Gilroy alone not available)

### Is there sufficient housing for households at all income levels?

The rental affordability gap conducted to support the Consolidated Plan found that Gilroy needs 754 rental units affordable to renters with incomes of less than \$50,000: there are 1,987 renters with incomes under \$50,000 and 1,233 units affordable to them and therefore sufficient housing does not exist for households at all income levels.

Purchase affordability gaps—which occur when demand from potential first-time homebuyers outweighs the supply of affordable homes for sale—exist for renters until they have incomes exceeding \$150,000. An estimated 81% of Gilroy City’s potential first-time homebuyers earn less than \$150,000, but approximately 7% of owner-occupied units are valued within their affordable price range.

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

Rising housing costs continue to outpace household income growth within Gilroy. The City anticipates that the cost of market-rate housing will continue to increase due to shortages in construction and the impact of potential tariffs affecting the supply chain. These could simultaneously increase housing prices while reducing purchasing power, further creating barriers to homeownership for moderate-income renters.

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

The Fair Market Rent and High HOME rent is significantly higher than Gilroy's median rent for 2023 based on American Community Survey 5-year estimates. This allows Housing Choice Voucher holders to rent properly sized units.

**Discussion**

See above.

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

### Introduction

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

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

### Definitions

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

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

### Condition of Units

Just under half of Gilroy’s rental housing stock is in good condition, while two-thirds of owner-occupied housing reported no adverse conditions. Renters are therefore more likely than homeowners to occupy housing units with condition challenges, with 54% of units reporting 1-2 negative conditions, compared to 35% of homeowners.

Gilroy has a smaller inventory of older housing units compared to the other entitlement jurisdictions, with only 31% of owned units and 42% of rental units being built before 1980. These units have the highest risk of lead-based paint hazards. Data was not available to estimate the presence of children in these units. Interviews with Rebuilding Together Silicon Valley, a regional housing rehabilitation nonprofit serving Gilroy, indicated that the need for lead remediation is often identified when evaluating applications for home rehabilitation assistance. It involves a substantial cost and there are few qualified contractors in the region.

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	3,610	34%	3,047	48%
With two selected Conditions	108	1%	352	6%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	6,913	65%	2,886	46%
<b>Total</b>	10,631	100%	6,285	100%

Table 29: Condition of Units  
Data Source: 2023 ACS 5-year estimates

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	4,288	40%	1,562	25%
1980-1999	3,005	28%	2,077	33%
1950-1979	2,769	26%	2,052	33%
Before 1950	569	5%	594	9%
<b>Total</b>	<b>10,631</b>	<b>100%</b>	<b>6,285</b>	<b>100%</b>

Table 30- Age of Units  
Data Source: 2023 ACS 5-year estimates

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	3,338	31%	2,646	42%
Housing Units built before 1980 with children under the age of 6 present	NA	NA	NA	NA

Table 31: Risk of Lead-Based Paint Hazard  
Data Source: 2023 ACS 5-year estimates

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			816
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

Table 32: Vacant Units  
Data Source: 2023 ACS 5-year estimates

### Need for homeowner and rental rehabilitation

The City’s 2023-2031 Housing Element identified a low need for rehabilitation when compared to the need for new construction of affordable housing with an estimate of only 80 units needing rehabilitation over the span of the Housing Element.

Low- to moderate-income seniors and residents with disabilities living on fixed incomes have the greatest need for rehabilitation assistance. There are approximately 857 frail elderly households in Gilroy who could have need for accessibility improvements. There are an estimated 1405 residents with a disability — all of which could have rehabilitation needs based on their poverty rate.

### Estimated number of housing units occupied by low- or moderate-income families with LBP hazards

Building age is used to estimate the number of homes with lead-based paint (LBP), as LBP was prohibited for use on residential units built after 1978. For the purposes of this plan, units built before 1980 are used as a baseline for units that contain LBP. According to HUD data, 31% of owner-occupied units (or 3,338 units) and 42% of renter-occupied units (2,646 units) were built before 1980. Data on children present is not available

These homeowners and renters, especially those who are lower income, have the highest risk of lead-based paint hazards. It is important to note that many of these potential LBP units have been substantially rehabilitated where lead and other hazards were abated as part of that process, but the exact number of abated LBP units is uncertain. Rebuilding Together Silicon Valley, the region’s housing rehabilitation nonprofit service provider, indicated in stakeholder interviews that approximately 12 homes test positive and need remediation per year with high associated cost. They shared that most homes in the region that are positive for lead paint were built in the 1950’s.

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

**Introduction**

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

	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 available	0	0	0	NA	186	NA	NA	NA	NA	NA
# of accessible units	0	NA	0	NA	63	NA	NA	NA	NA	NA

Table 29 – Total Number of Units by Program Type  
 Data Source: Santa Clara County Housing Authority, January 2025  
 \*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

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

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

Not applicable.

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

SCCHA only has four traditional public housing buildings in its inventory, previously referenced in NA-35. Properties that have been RAD converted have received considerable rehabilitation and SCCHA has a capital improvement fund to address any new restoration and revitalization needs across properties and seek input

from residents on needed improvements through a survey conducted every three years.

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

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

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

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

**Discussion**

Please see above.

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

**Introduction**

This section describes the facilities and services that are available within Gilroy (or adjacent to Gilroy) that target the unique housing and service needs of persons experiencing homelessness and families. These facilities and services are crucial to address the housing and supportive service needs of persons and families experiencing homelessness in the City of Gilroy and in the County of Santa Clara. Below is an inventory of the homeless facilities located within or adjacent to Gilroy City limits by type, target population, and total capacity.

**Supplemental Figure 16: Homeless Facilities**

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 Nightly Shelter Inclement Weather beds	5	Single Adults – seasonal beds
Emergency Shelter	Gilroy Nightly Shelter	100	Single Adults – seasonal beds
Emergency Shelter	Ochoa Winter Family Shelter	100	Families – seasonal beds
Emergency Shelter	La Isla Pacifica	14	Families with children, DV survivors and children

Source: City of Gilroy Housing Element 2023-2031

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to persons experiencing homelessness.**

The City of Gilroy offers a range of mainstream services to support residents, special needs populations, and to complement the City’s homeless support and prevention services. Mainstream services in Gilroy include but are not limited to:

- El Centro – Gavilan College’s one-stop support center for students and community members. While open to all students, the center particularly targets students and community members who identify as Chicanx/Latinx. El Centro’s equity-oriented services include housing, food, and financial assistance through partnerships with basic needs services. El Centro’s Housing & Housing Insecure Program” (HHIP) provides help for people experiencing “housing insecurities” such as falling behind on rent, experiencing homelessness, couch surfing, living in their car, and needing to pay for a move-in cost (deposit/first month’s rent).
- The Salvation Army—Gilroy Corps—provides showers twice weekly, fresh food distribution, and hot weekday meals at noon.

- South County Re-Entry Resource Center – hosts Valley Homeless Healthcare Program (VHHP) every Tuesday, provides case management, VI-SPDAT survey assessment completion, mental health, and substance use assessment and referral, referral to the “Public Defender’s Record Clearance Program,” pro-bono legal advice, employment and education services, and referrals to the County shelter system.
- Santa Clara Family Health Plan – provides housing transition navigations services (including VI-SPDAT survey assessment completion), housing deposits, housing tenancy and sustaining services, and enrollment in a health plan (Medi-Cal/CalAIM) that provides many benefits to our unhoused community.
- Collaborating Agencies’ Disaster Relief Effort (CADRE) – Disaster preparedness for the persons experiencing homelessness – collaborates with the City of Gilroy, the local Faith-based community, and local service providers.
- Pacific Clinics – Trusted Response Urgent Support Team (TRUST) Mobile Response program – proactive response to a behavioral health crisis, on-site assessment, stabilization, and transport as needed. Provides de-escalation and support during high-stress times. Non-law enforcement alternative for the unhoused and residential community.
- Gardner Health Services – Health Care for the Homeless program – Mobile Medical Unit –visits Gilroy homeless shelters twice per month to provide medical, information and referral, and counseling services.
- Carry the Vision – Provides referrals to the County HPS system, eviction services, food services, and mental health and substance use treatment programs.
- Community Solutions – Provides services and support to help children, families, and individuals overcome the challenges posed by mental health issues, substance abuse, trauma, severe family dysfunction, sexual and domestic violence, and human trafficking. The organization offers transitional housing, shelter referrals, and runs the La Isla Pacifica Women’s Shelter.
- Abode Services – Homeless outreach conducted by Abode Services, funded by Santa Clara County, occurs weekly in the city of Gilroy. Additional outreach services are conducted during the cold weather season from November – April.
- Project Sentinel – Offers assistance to residents countywide, including in the city of Gilroy, with tenant/landlord counseling, eviction prevention, remediation between landlords and residents, as well as fair housing advocacy, education, and enforcement services.
- The SCCHA Family Self Sufficiency Program (FSS) provides employment training and support to SCCHA Section 8 families including coordinating access to childcare, transportation to jobs, and job training. As program participants increase their earned income and pay a larger share of their rent, SCCHA holds the amount of the tenant’s rent increase in an escrow account that is then provided to the participants when they successfully complete the program.
- Destination:Work is an employment initiative coordinated by Destination:Home and JobTrain to provide job training, professional certifications, and paid work experience in high-growth industries for individuals in

supportive housing.

**List and describe services and facilities that meet the needs of persons experiencing homelessness, 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.**

The City provides funding through the Permanent Local Housing Allocation (PLHA) California grant program, and provides some services targeted to persons experiencing homelessness and families, including programming targeted toward persons experiencing homelessness with special needs and chronically experiencing homelessness residents. Services provided with the help of PLHA funds:

- South County Compassion Center (SCCC)– Provides access to the services persons experiencing homelessness need to survive, become stable, and lead self-sufficient lives. SCCC is committed to meeting our unhoused community and providing for their needs, right where they live.
- St. Joseph’s Family Center – Homeless Prevention & Streets Team
- Silicon Valley Independent Living Center – Housing and Emergency Services for Persons with Disabilities Program
- CARAS – Homeward Bound

The City also provides the following services targeted at persons experiencing homelessness and families, including programming targeted toward persons experiencing homelessness with special needs and to persons who are chronically experiencing homelessness.

- Cold Weather Shelter: Upon declaration of an Inclement Cold Weather event by the National Weather Service and Santa Clara County, the City of Gilroy activates the Senior Center in Gilroy as a warming shelter. The shelter is typically activated during the months of November – March, and open for overnight sheltering from 9 PM to 7 AM. Walk in’s are welcome.
- Additionally, in 2021, The City Council authorized the City of Gilroy Quality-of-Life (QOL) Officers Program, which was approved as a permanent program by the City Council on July 22, 2024. The Quality-of-Life Officer’s duties include but are not limited to, responding to calls for service related to persons experiencing homelessness and/or encampments, following up on new or ongoing complaints, working with property owners to resolve QOL-related problems, building relationships and collaborating with community and faith-based organizations who work with the persons experiencing homelessness community, collaborating with local unhoused service providers to survey and provide resources to persons experiencing homelessness , and community outreach and education on the issues and challenges affecting the Gilroy community.

Local services and facilities in Gilroy offered by nonprofit organizations include:

- The Gilroy Shelter (formerly the Armory), operated by HomeFirst, funded by Santa Clara County, and operated on state-owned property, is a 24/7 emergency shelter. The shelter offers services, including

mobile laundry, showers, food, and light case management. Case Management is offered by the SCCC.

- Ochoa Seasonal Cold Weather Shelter (December – March) is coordinated by St. Joseph’s Family Center and can house up to 35 households (100 individuals total) that have at least one minor dependent.
- La Isla Pacifica is Community Solutions’ emergency confidential shelter for adult survivors of domestic violence/intimate partner abuse or human trafficking and their minor children. This program provides supportive services to promote independent living, case management, counseling, transportation, danger assessment and safety planning, legal advocacy, life skills, education, goal planning, referral, and linkage to additional services and resources.
- Pit Stop Outreach –The program provides the following services to persons experiencing homelessness in Gilroy: volunteers work in partnership with persons experiencing homelessness in Gilroy, to improve safety, health, and well-being, and to meet basic needs.
- Valley Homeless Healthcare Program (VHHP)—On Fridays, the South County Mobile Health Center is provided at two sites in Gilroy to residents experiencing homelessness. The Backpack Homeless Healthcare Program (BHHP) team reaches the most vulnerable persons experiencing homelessness in Gilroy, where they live, while carrying backpacks filled with medicines and medical equipment to locations such as encampments, railroad tracks, etc.

Lastly, Gilroy has the following future projects in the planning stages and will support the needs of persons experiencing homelessness, including families and households with special needs:

- St. Joseph’s Family Center’s “Our New Place” intends to add four Permanent Supportive Housing units to its scattered site program. Currently, this program consists of 25 units for persons experiencing homelessness and survivors of domestic violence.
- The Housing and Community Services Division has a Safe Parking program on its work plan for the 2025/26 fiscal year.

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

### Introduction

**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**

***Elderly households.*** Elderly residents in Gilroy tend to face unique housing needs as many households have physical limitations, lower or fixed household incomes, and are disproportionately impacted by the rising costs of housing and health care. Appropriately sized units that are affordable, accessible, and located near transit and community assets are the primary housing concerns for these residents. However, the demand for these housing types far exceeds the supply, which has placed the City’s elderly population at significant risk of displacement, long-term housing instability, and experiencing homelessness.

There is also a need to provide affordable housing for the elderly and frail elderly population in Gilroy. Because many elderly and frail elderly likely face self-care and/or independent living challenges and may struggle to afford the health or specialized care they need, the population of elderly persons who live alone are at an increased risk of displacement and experiencing homelessness. These challenges are exacerbated by rising housing and healthcare costs, the limited supply of housing, and a lack of resources and supports available.

Importantly, even when housing and services are available, stakeholders explained during workshops and breakout rooms that seniors face significant barriers accessing available resources due to technology barriers and the complexity of the service delivery system. (Service providers noted that they often receive requests from older adults for assistance applying for housing, support while looking for housing, etc.).

***Persons with disabilities.*** According to the 2023 ACS 5-year estimates, there are approximately 5,453 Gilroy residents living with some type of disability (9% of the total resident population). Individuals aged 65 and over comprise a large portion of persons with disabilities at 46%. Persons with disabilities in Gilroy often face additional hardships and housing challenges, especially accessing and maintaining housing as many of these residents have fixed incomes, limited work history, and accessibility needs. Affordability challenges are often exacerbated by the high costs of healthcare and specialized care—and by the lack of affordable units that are ADA accessible, offer enough space for medical equipment, and are within proximity to public transit, grocery stores, and mainstream and supportive services. Given the types of challenges persons with disabilities experience, the city likely has a need for more single-story housing types, complexes with elevators, homes with wheelchair access, larger homes for live-in care, and proximity to health care facilities.

According to data provided by the San Andreas Regional Center, there were a total of 520 people with developmental disabilities living in Gilroy in November 2021. Of these individuals, 212 residents are under 18 years (41%) and 308 residents are 18 years and older (59%). These data show Gilroy having a higher proportion of young residents with developmental disabilities (under 18) compared to the County overall (37%) and a smaller proportion of adults with developmental disabilities than the County overall (63%). A lack of affordable housing with supportive services is likely a contributing factor to the City’s lower share of adults with developmental disabilities.

Additionally, according to the Developmental Disabilities Housing Needs Analysis Report that was prepared for Gilroy, it is crucial that the City assesses and understands the housing needs of adults with developmental disabilities because many of these residents will require a residential option outside the family home once they reach adulthood. Living arrangements for adults with developmental disabilities in the city is similar to Santa Clara County overall with the San Andreas Regional Center reporting that the family home is the most common living arrangement for Gilroy adults with developmental disabilities. As of November 2021, 65% of Gilroy adults with developmental disabilities continue to live in their family home followed by those living in licensed care facilities (26%). Only 8% of Gilroy adults with developmental disabilities have successfully transitioned to their own apartment—lower than the County’s percentage at 11% overall.

**Public housing residents.** Public housing residents often face additional housing barriers and tend to have limited housing choice in jurisdictions with high rents. The Santa Clara Housing Authority (SCCHA) is the regional Public Housing Authority for the City and administers the Housing Choice Voucher (HCV) program. The City does not currently own any public housing—however, the SCCHA owns and manages affordable housing units in Gilroy including the Sunset Gardens Senior Apartments which is a 75-unit affordable senior housing complex with around half of the units reserved for special needs seniors. According to the City’s Housing Element, most housing choice vouchers are used in Gilroy in areas where there is more multifamily housing and rental apartments—and high voucher utilization rates overlap with the City’s Racially and Ethnically Concentrated Area of Poverty (R/ECAP). Voucher usage is much less prominent in the west side of Gilroy.

**Persons living with HIV/AIDS and their families.** Stable and affordable housing for persons with HIV/AIDS and their families is crucial as it helps provide a more consistent level of access to medical care and supportive services which are necessary for the well-being of households affected by HIV/AIDS. Access to stable and affordable housing is also important to ensure persons with HIV/AIDS do not enter homelessness due to increased medical costs, limited incomes, and/or reduced ability to work. Families may also need access to rent assistance and supportive services such as transportation to medical appointments and case management, particularly to connect individuals to mainstream services and family counseling.

**Farmworkers.** The U.S. Department of Agriculture conducts a Census of Agriculture every five years. According to 2022 estimates, there are 3,306 farmworkers in Santa Clara County working on 303 farms. This represents a decrease of 869 farmworkers from the 2017 survey, where there were a total of 4,175 farmworkers in Santa Clara County. Figure 4 shows farms in the county by the number of farmworkers for 2022. As shown below, most farmworkers (83%) work on farms with ten or more farmworkers.

**Supplemental Figure 17: Farmworkers per farm.**

	Workers	Farms
Farms with 1 to 4 workers	351	174
Farms with 5 to 9 workers	225	34
Farms with 10 workers or more	2,730	95
<b>Total farms/workers</b>	<b>3,306</b>	<b>303</b>

*Source: 2022 Census of Agriculture, Santa Clara County*

According to the City’s Housing Element, the California Department of Conservation’s Important Farmland Finder shows that the areas to the east and south of the Gilroy City limits include large amounts of prime farmland, farmland of local or statewide importance, and unique farmland. The presence of this land indicates a need for the City to provide more farmworker housing to support residents who work on farmland in and around Gilroy.

To address the unique housing needs of farmworkers in Gilroy, Eden Housing manages three housing developments (The Trees, Aspen Grove, and Maple Gardens) within the Gilroy city limits which provides a total of 56 housing units for farmworkers, as well as the Arturo Ochoa Migrant Center (outside Gilroy City limits) which functions as a migrant camp from April through November each year. The center provides housing for 100 farmworker families within 33 three-bedroom and 67 two-bedroom apartments.

The former Rodriguez Migrant Labor Camp was acquired and renovated by Christopher Ranch three years ago and now has the capacity to house 150 single residents (no children) with 30+ units that include a kitchen. Housing is provided from May 1 to November 3 each year and is located just outside of the city limits.

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

Residents exiting institutional settings (mental health/substance abuse facilities, criminal justice facilities) in Gilroy have access to a variety of resources to transition to the Gilroy community. Below are current resources available:

- Community Solutions provides a bilingual program guide (English and Spanish) which provides a description of all the various programs they provide. <https://www.communitysolutions.org/>
- The South County Reentry Resource Center assist residents exiting institutional settings. Home | Diversion and Reentry Services | County of Santa Clara ([santaclaracounty.gov](http://santaclaracounty.gov))
- The Salvation Army – Gilroy Corps refers Gilroy residents to Salvation Army Adult Rehabilitation Center [https://sanjosearc.salvationarmy.org/san\\_jose\\_adult\\_rehabilitation\\_center/](https://sanjosearc.salvationarmy.org/san_jose_adult_rehabilitation_center/).
- Carry the Vision provides healing circles and system navigation for adults exiting incarceration.

<https://www.carrythevision.org/>

- Catholic Charities now has a center in Gilroy can offer or refer Gilroy residents to programs listed below:
  - Catholic Charities Inmate Support and Reentry - <https://www.ccscc.org/support-for-incarcerated-reentry-programs?locale=en> provides employment services to adult residents of Santa Clara County for justice involved individuals through the Right Directions Program. They provide case management, job readiness, resume writing, interviewing skills, tattoo removal, job development, job retention, job coaching and follow-along support for 90 days after placement, and linkage to other Catholic Charities services and programs. Contact employment services reception at (409) 325-5285.
  - Services for the Unhoused, those released from incarceration and other vulnerable residents are provided by Catholic Charities' Cathedral Social Ministries. They provide "The Window", "Healthcare Clinic", and "Faith Based Resource Center". Contact [smiller@catholiccharitiesscc.org](mailto:smiller@catholiccharitiesscc.org)
  - The Window provides a place where persons experiencing homelessness and those released from incarceration can receive mail, phone service to make appointments and receive messages, sandwiches and granola bars, referrals to Re-Entry Center at 150 W. Mission including faith based, referrals to shelter, clothing, employment, housing and community programs, Santa Clara Continuum of Care (CoC) advocating homeless solutions, and help with navigating immigration, domestic violence, and legal documents service. Contact [smiller@catholiccharitiesscc.org](mailto:smiller@catholiccharitiesscc.org)
  - The Catholic Charities John XXIII Gardner Healthcare Center (Clinic) for Uninsured provides free primary healthcare to those who are homeless, migrant workers, and those with no health insurance. They provide primary healthcare assessment and treatment, preventive health services and education, immunization, flu shots, COVID-19 testing, and vaccinations, TB tests and HEP C series, mental health referrals, substances recover support, and pharmacy prescription with the St. James Clinic. [smiller@catholiccharitiesscc.org](mailto:smiller@catholiccharitiesscc.org)
  - The Faith Based Resource Center – Bridges of Hope: Healing the wounds of incarceration. Santa Clara Mental Health Department (SCCMHD) contracted with Catholic Charities of Santa Clara County and the Cathedral Basilica of St. Joseph to launch a faith-based resource center (FBRC) focusing on the provision of reentry services and case-management to individuals and families healing from the effects of incarceration in local jail or state prison.

**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 experiencing homelessness, 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. - TBD after receipt of Council Direction on May 5, 2025

***Affordable Housing***

***Supportive Services***

**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 experiencing homelessness 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

There are a wide variety of factors that influence whether, where, when, how, and what type of housing is constructed. While many factors enable, guide, and even incentivize housing construction, almost all pose some sort of limitation or constraint, as well. There are generally two types of constraints: governmental and nongovernmental. Governmental constraints include policies, regulations, and procedures that directly affect housing, such as land use controls, development standards, local processing and procedures, and permitting fees. Nongovernmental constraints, such as construction costs, land costs, or availability of financing, are beyond the direct control and authority of the City but still have an impact on housing development.

As part of its 2023-31 Housing Element update, the City conducted an analysis of several potential constraints to the development, maintenance, and improvement of housing and affordable housing. The findings are summarized below.

- **General Plan.** This plan constitutes the highest-level policy document for the City and contains several items that can affect the development and distribution of housing, such as land use classifications, and density and intensity standards. In general, the Plan does not constrain housing development.
- **Zoning Ordinance.** The City partially completed a comprehensive update of its Zoning Ordinance in 2023 to conform with its 2040 General Plan and current state housing law. As identified in several of the City’s Housing Element programs, the Zoning Ordinance will continue to be revised and updated to remove constraints to housing development.
- **Development standards.** The City of Gilroy has permissive standards for development, especially in its Downtown Specific Plan area. The cumulative effect of development standards is not likely to constrain the ability of developers to achieve densities on site development.
- **Parking requirements.** Parking requirements often pose a potential constraint on development. However, the construction of recent developments in Gilroy, including 100% Affordable Apartment developments, demonstrates that the City’s existing parking requirements are appropriate and are not an unreasonable constraint.
- **Residential Development Ordinance.** Established in 1979, the City’s Residential Development Ordinance (RDO) monitored the amount of residential growth in the city by limiting the number of dwelling units that could be built in a 10-year period. The RDO was a potential constraint on development prior to the passage of SB 330 and SB 8, which has made the RDO null.
- **Affordable Housing Policy.** The City does not have an affordable housing policy in effect for the whole city and is working to develop a framework..
- **Permit Processing time.** The processing time needed to obtain development permits and required approvals can act as a constraint to development and contribute to the high cost of housing. Gilroy has similar or slightly quicker processing times, compared to other County jurisdictions for most permits. For example, the City has a shorter processing time on discretionary permits that go to City Council (5–6 months) than all jurisdictions except two.
- **Planning, Building and Development Impact Fees.** Housing developments are typically subject to three types of fees: planning permit fees, building permit fees, and development impact fees. The fees are

charged by the City and other agencies to cover administrative processing costs associated with development and help ensure the provision of adequate services. In May 2022, the City completed a Comprehensive User Fee Study to update the City’s user fees schedule, which had been last updated and adopted in 2014. Following community meetings and public hearings with the City Council, a new fee schedule was adopted, effective August 1, 2022. There was no public opposition to the proposed fees, which may be an indication that the fees remain reasonable.

***Nongovernmental constraints.***

- **Requests to develop below the anticipated density.** In some regions, market factors such as the demand for single-family housing or larger high-end condominiums can lead to properties being developed below the maximum allowable density. Requests to develop housing at densities below those anticipated in the Housing Element act as a potential constraint to housing development. However, the City does not generally receive any requests to develop below the densities anticipated.
- **Land costs.** Land costs have a demonstrable influence on the cost and availability of affordable housing. Land prices are determined by numerous factors, the most important of which are land availability and permitted development densities. As land becomes less available, the price of land increases. The scarcity of adequate housing opportunities in northern Santa Clara County has influenced upward pressure on land and housing costs in Gilroy.
- **Construction costs.** Construction costs include the cost of materials and labor. Materials costs include the cost of building materials (wood, cement, asphalt, roofing, pipe, glass, and other interior materials), which vary depending on the type of housing being constructed and amenities provided. In general, construction costs can be lowered by increasing the number of units in a development, until the scale of the project requires a different construction type that has a lower cost per square foot.
- **Financing availability.** Interest rates affect homeownership opportunities throughout the city. In January 2025, Freddie Mac’s primary mortgage market survey listed interest rates on home loans at 6.95 percent on a 30-year fixed-loan rate.
- **Federal and state programs.** There is limited funding available for housing assistance programs from the state and federal governments.
- **Environmental constraints.** Environmental hazards affecting housing units include geologic and seismic conditions, soil conditions, flood risk, vegetation, and wildlife habitat, toxic and hazardous waste, fire hazards, noise levels, and preservation of agricultural lands. In Gilroy, seismic hazards provide the greatest threat to the built environment. Infrastructure constraints include the availability and cost of water and sewer services, which may impact future development of residential units in the city and can pose a potential constraint to housing development.

**Strategies to remove or ameliorate the barriers to affordable housing**

The City has identified the following goals, policies, and programs to remove or ameliorate barriers to affordable housing in its 2023-2031 Housing Element, including:

**Goal 1.** Housing Production. Provide adequate residential sites to accommodate projected housing needs and encourage the production of a variety of housing types.

- Policy 1.1. The City shall encourage the provision of a variety of housing options for Gilroy residents.

- Policy 1.2. The City shall strive to ensure adequate land is available at a range of densities to meet Gilroy’s existing and projected housing needs.
- Policy 1.3. The City shall encourage the provision of new affordable housing.

**Goal 2.** Removal of Government Constraints. Remove or reduce governmental constraints to the development, improvement, and maintenance of housing where feasible and legally permissible.

- Policy 2.1. The City shall periodically review City regulations, ordinances, permitting processes, and residential fees to ensure that they do not unreasonably constrain housing development and are consistent with state law.
- Policy 2.2. The City shall continue to provide individuals with disabilities reasonable accommodation through flexibility in the application of land use or zoning when necessary to eliminate barriers to housing opportunities.
- Policy 2.3. The City shall consider the development of single-room occupancy units, studio apartments, micro-units, and other similar unit types that are affordable to extremely low-income residents in higher-density areas of the city.

**Programs to reduce barriers to affordable housing development:**

- In Progress - Surplus lands are documented in the Annual Progress Report, which is presented to the City Council annually in March and subsequently provided to HCD annually on or before April 1st. City staff has begun the process to determine if additional city-owned sites could be declared as surplus and will complete the process by the end of the 2025 calendar year.
- In Process - The City is working on revising the Neighborhood District Policy by Fall 2025 to remove reference to the Residential Development Ordinance (RDO) and update target densities in the 2040 General Plan. The City is collaborating with the Santa Clara County Planning Collaborative and Strategic Economics to complete a Grand Nexus/Affordable Housing Study, which includes a Residential Feasibility Study, an Affordable Housing Analysis, a Residential Nexus Analysis (for small developments), and a Commercial Nexus Study and Feasibility Analysis. Upon completion of the study and implementation of prescribed affordable housing standards, the City will update the Neighborhood District policy to include relevant affordable housing standards adopted by the Council. The Grand Nexus/Affordable Housing Study is estimated to be completed by fall 2025, and implementation of prescribed affordable housing standards will occur by June 2026.
- Program A-10. Facilitate Missing Middle/Middle Income Housing. A Zoning Amendment implementing this program was adopted on June 3, 2024. Ordinance No. 2024-01.
- Program A-11. Inclusionary Housing Policy. In process - In 2023, the City hired a consultant who conducted an Inclusionary Housing Feasibility Analysis and recommended that an Inclusionary Housing Policy for both ownership and rental projects be future-tested and planned for improved economic conditions. The City pivoted and joined the Santa Clara Community Planning Collaborative's Grand Nexus/Affordable Housing study to work on a Commercial Nexus Study and Feasibility Analysis, to study the collection of fees for affordable housing. In response to changing economic times, the City has added the Residential Feasibility Study, Affordable Housing Analysis, and Residential Nexus Analysis (for small developments) to its work. The Grand Nexus/Affordable Housing Study is expected to be completed by fall 2025, and the City anticipates implementing the prescribed inclusionary housing

standards by June 2026.

- Program A-12. Incentives Beyond Density Bonus State Law. In process - In 2023, the City hired a consultant who conducted an Inclusionary Housing Feasibility Analysis and recommended that an Inclusionary Housing Policy for both ownership and rental projects be future-tested and planned for improved economic conditions. The City pivoted and joined the Santa Clara Community Planning Collaborative's Grand Nexus/Affordable Housing study to work on a Commercial Nexus Study and Feasibility Analysis, to study the collection of fees for affordable housing. In response to changing economic times, the City has added the Residential Feasibility Study, Affordable Housing Analysis, and Residential Nexus Analysis (for small developments) to its work. The Grand Nexus/Affordable Housing Study is expected to be completed by fall 2025, and the City anticipates implementing the prescribed inclusionary housing standards by June 2026.
- Program B-1. Residential Development Ordinance (RDO) Removal. In progress - The RDO will be removed, with a draft zoning ordinance implementing the Housing Element being presented to the Planning Commission and City Council during the summer of 2026, with adoption anticipated by the end of Summer 2026.
- Program B-2. Zoning and General Plan Densities. In Progress – a draft zoning ordinance implementing the Housing Element is being presented to the Planning Commission and City Council during the summer of 2026. Regardless, submitted projects will be processed in compliance with state law, both prior to and following the adoption of the code amendment.
- Program B-5. Permit Streamlining - In Progress - A draft zoning ordinance implementing this program is being presented to the Planning Commission and City Council during the summer of 2026, with adoption anticipated by the end of summer 2026. The Building Division website includes an example residential permit in compliance with AB2234.
- Program B-6. Objective Standards - In Process - A draft zoning ordinance implementing this program is being presented to the Planning Commission and City Council during the summer of 2026, with adoption anticipated by the end of summer 2026. The City will also evaluate design guidelines per this program prior to the end of the 2026 calendar year. Affordable Housing project objective standards will be updated upon adoption of an Affordable Housing Ordinance by June 2026.
- Program B-7. Zoning Ordinance Update. In Progress - The Zoning amendment adopted by the City Council on 6/3/2024 (Ordinance No. 2024-01) includes a requirement for the replacement of demolished units on RHNA site units and a clarification regarding FAR in mixed-use projects. The remaining items will be considered by the City Council during the summer of 2026, with adoption anticipated by the end of Summer 2026.
- Program B-8. Entitlement Road Webpage. Completed - Complete and posted on the City website.
- Program B-9. Building Department Webpage. Completed - The Building Division website was updated in 2023 to include example residential permits in compliance with AB2234. The website includes plan submittal checklists (for application completeness), and example permits that received a final building permit approval. The example permits include accessory dwelling units, duplexes, multifamily / mixed-use projects, townhomes, custom single-family home, and single-family tract home.
- Program B-10. Zoning Code Annual Updates. In Progress - The City updated the Accessory Dwelling Unit Ordinance in 2023, created a webpage with a list of properties that can be approved ministerially pursuant to Government Code Section 65583.2, and will be completing a comprehensive update of the entire Zoning Ordinance in 2026 to implement state laws described in other Housing Element

programs.

- Program C-1. Monitoring of Units At Risk of Converting to Market Rate - Ongoing - The City reviews affordable housing term expirations as part of its annual monitoring program. In the Fall of 2024, the city began collaborating with the County of Santa Clara Office of Supportive Housing to implement a Pilot Below-Market-Rate preservation Program. The SCCBOS has approved their portion of the pilot, and the City of Gilroy Council approved the program in March of 2025. The City is collaborating with the SCCPC and Strategic Economics to conduct a comprehensive Grand Nexus/Affordable Housing Study, which will encompass a Residential Feasibility Study, an Inclusionary Analysis, a Residential Nexus Analysis (focused on small developments), and a Commercial Nexus Study and Feasibility Analysis. The Grand Nexus/Affordable Housing study is expected to be completed by fall 2025, and the implementation of the prescribed affordable housing standards is scheduled for June 2026. The city of Gilroy continues to be open to allocating city CDBG funding towards the rehabilitation of naturally occurring affordable housing for low-income residents and for the rehab of and continued affordability of 100% affordable units.
- Program C-2. Housing Rehabilitation. Ongoing - In FY 22-23 Rebuilding Together Silicon Valley was awarded a CDBG grant for \$140,000. In FY 23-24 Rebuilding Together Silicon Valley was awarded a CDBG grant for \$258,000. In FY 24-25 Rebuilding Together was awarded a CDBG grant for \$179,942.32. The City will facilitate TEFRA hearings, as needed.
- Program C-4. Resale Control on Owner Occupied Below Market -Rate Units. Ongoing - Annually, the BMR Program Administrator conducts compliance monitoring for BMR portfolio homes. In FY24, the City BMR Administrator and city staff conducted a community meeting to answer questions and explain resale restriction agreements to current homeowners. In FY24, the city's BMR Program Administrator conducted a compliance certification via mail to confirm that residents were complying with their resale agreement and restrictions. City staff has collaborated with the Santa Clara County Office of Supportive Housing to create a Pilot BMR Preservation Program - see C-1 above.
- Program C-5 – Resale Control on Rental Below Market Rate Units. Ongoing - For renter-occupied units in 100% Affordable developments, the BMR Program Administrator sends information to property owners regarding resale restrictions outlined in their Regulatory, Loan, or Density Bonus Agreements and conducts an annual compliance audit. In January 2024, the city BMR Administrator completed outreach and administered the annual re-certification procedures for 100% Affordable Housing developments to confirm compliance with City and other regulatory agreements.
- Program C-6 – Identification and Preservation of At-Risk Units. Ongoing - The City's BMR Program Administrator continues to update the City's inventory of BMR units. City staff have collaborated with the Santa Clara County Office of Supportive Housing to create a Pilot BMR Preservation Program (see C-1 above). This process provides an opportunity to allow one currently for-sale (as of October 2024) low-income BMR unit to remain in the program and remain affordable for an additional 30 years. When units become available for resale, the new program will enable the city to purchase them and maintain affordability for other low-income households.
- Program D-2- Funding Sources to Assist Homeownership. Ongoing - The City's Housing and Community Services webpage includes information on homebuyer assistance, including Santa Clara County Empower Homebuyers Down Payment Assistance Program, California Housing Finance Agency (CalHFA) First Mortgage Programs and Down Payment Assistance Programs, and CalHFA's Accessory Dwelling Unit (ADU) Grant Program. In FY 24, the City conducted workshops in English and Spanish with over 150 attendees to inform the community of these resources. The city has BEGIN and CalHome ReUse Down Payment Assistance available for low-income households and is planning to use a portion

of this assistance for the Pilot BMR Preservation Program - see C-1 above.

- Program D-4 – Pursue Funding for Affordable Housing. Ongoing - Permanent Local Housing Allocation (PLHA) funding from the State through application and partnership with Santa Clara County will be applied for in the Fall of 2025, and 40% of the funding will be allocated towards affordable homeownership activities. The city continues to receive annual CDBG funding and supports two 100% affordable developments with 0% interest rate CDBG loans, allowing them to refinance and rehabilitate the properties. The City's Housing and Community Services Staff will apply for Federal Housing Trust Fund funding if available in the fall of 2025. The City is participating in the SCCPC Grand Nexus/Affordable Housing Study, which may suggest Housing In Lieu fees as part of a possible Affordable Housing Ordinance. See A-11 above. The City has been working in collaboration with the SCC Office of Supportive Housing and the Santa Clara County Housing Authority to plan the potential affordable housing development at 8th and Alexander Streets in Gilroy. City staff directs developers to the city's opportunity sites and will host a Developer Roundtable in May of 2025.
- Program E-1 – Priority Water and Sewer Service for Affordable Housing Developments - Ongoing - This policy is currently in place and used in standard practice. The City has not identified a need to update the Policy. The City of Gilroy provides sewer and water services to all residents. The 2023-2031 Housing Element has been posted on the City's website. The City's water and sewer service website also provides information on the Low-Income Household Water Assistance Program.
- Program E-2 - Zoning to Encourage and Facilitate Single-Room Occupancy Units. Completed - A Zoning Amendment implementing this program was adopted on 06/03/2024. Ordinance No. 2024-01
- Program E-5 - Incentivize M-Units. In Progress - A draft zoning ordinance that amends regulations for efficiency units is being presented to the Planning Commission and City Council during the summer of 2026, with adoption anticipated by the end of Summer 2026. Regardless, submitted projects will be processed in compliance with state law, both prior to and following the adoption of the code amendment.
- Program E-6 - Parking Requirements for Senior Housing. In Progress - There is nothing to report for the 2024 calendar year. The city will conduct a study by the end of 2025 to determine if updated senior parking standards should be included in the Zoning Ordinance update. The implementation status will be updated in future years in accordance with this Program.
- Program E-10 – Development and Rehabilitation of Housing for Persons with Disabilities. A Zoning Amendment including streamlining the permit process for residential care homes was adopted on 06/03/2024. Ordinance No. 2024-01. The modified reasonable accommodation findings will be considered by the City Council in 2025.
- Program E-11 - Housing for Extremely Low Income and Special Needs Households. The City received Permanent Local Housing Allocation (PLHA) funding from the State through application and partnership with Santa Clara County. The City's Housing and Community Services Division will apply for Federal Housing Trust Fund funding, if available, in the fall of 2025. The City is participating in the SCCPC Grand Nexus/Affordable Housing Study that may prescribe Housing In Lieu fees as part of a possible Affordable Housing Ordinance. See A-11 above. City has been working in collaboration with SCC Office of Supportive Housing and the Santa Clara County Housing Authority to plan the potential affordable housing development at 8th and Alexander Streets in Gilroy. This development is anticipated to contain a minimum of 57 units, with 100% of the units restricted to occupants earning 80% or less of the area median income (AMI), with 25% of the units restricted to households earning 30% AMI or less and 25% of the households earning 50% AMI or less. The fully entitled ROEM 100% Affordable development will

provide at least 21 restricted to households earning 50% AMI or less. May 2025 will be the first Developer Roundtable of the planning period. Developer Roundtables are planned for a minimum annually each May. The Pilot BMR Preservation program will have the opportunity to provide housing for low-income seniors and other low-income households. See C-1 above for BMR Preservation Program.

- Program E-13- Permanent Supportive Housing - A Zoning Amendment implementing this program was adopted on 06/03/2024. Ordinance No. 2024-01 The City amended the code to allow supportive housing uses by-right in zones where multi-family and mixed-uses are permitted and permit transitional and supportive housing as a residential use in all zones allowing residential uses, subject to restrictions that apply to other residential dwellings of the same type in the same zone
- Program F-4 - Housing Mobility and Choice in Higher Opportunity Areas - An update on each of these programs is identified under their respective program number. See A-10, A-11, and A-12 above
- Program G-1 – Collaboration with Development Community -. In Progress - Community Development staff created a list of Gilroy Developers over the 2023 & 2024 FYs while conducting outreach for CDBG Consolidated Plan, the initial Inclusionary Housing Feasibility Study, the Grand Nexus/Affordable Housing Study, and High Speed Rail outreach, and through permit applications with the Building and Planning Department. The first Developer Roundtable will be hosted in May of 2025.
- Program G-. - ADU Education. In progress - The City Building and Planning Department's ADU webpages have been consolidated, with a link to pre-approved ADU plans. HCS staff tracks ADU permit issuance and will collaborate with other City department staff to create an ADU marketing program, and will encourage residents to participate in the SCC ADU loan program established in February 2025.

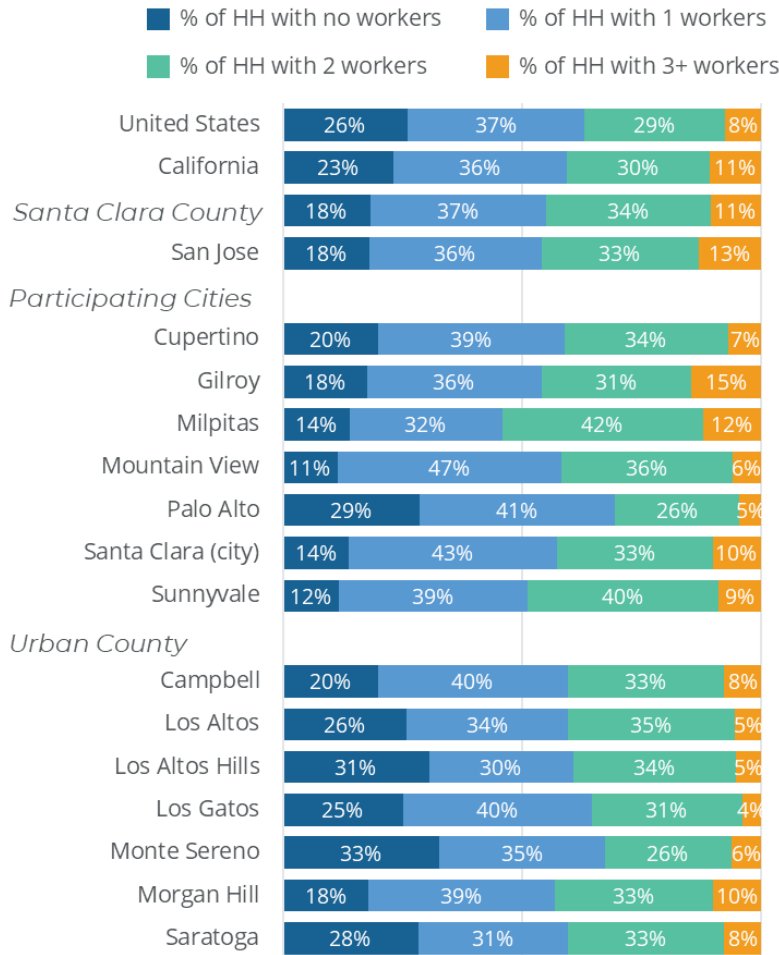
## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

Gilroy's largest employment sectors are education and healthcare services and retail, comprising nearly half of all jobs in the city (44%). The next largest employment industry is arts, entertainment and accommodation (13%). This represents a slight shift from the last Consolidated Plan when retail trade was the largest employment sector at 27%, now down to 23% in 2022, with education and healthcare taking the lead according to Longitudinal Employer-Household Dynamics data. Gilroy's employment landscape differs from North County which has a large proportion of jobs in manufacturing.

Education and health care workers are paid much less, averaging between \$85,000 and \$95,000 in annual salaries. Retail and arts, entertainment and accommodations employees are paid even less with many jobs typically at minimum wage. These workers are an integral part of the city's economy and, unless they are living in multiple-worker households, struggle to find affordable rentals and cannot afford to become homeowners in the city. Potentially indicative of limited affordable housing inventory, there is a mismatch of workers available in these industries to fill the number of jobs. As shown below, 67% of Gilroy households have 1-2 incomes and have the second highest share of 3+ income households in the County (15%) consistent with the city having a higher than the average household size. The proportion of workers in lower paid industries, however, indicates that in Gilroy, at least two incomes would be necessary to avoid cost burden and is insufficient for homeownership.

**Supplemental Figure 18: Workers per Household, Participating Jurisdictions, 2022/23**



Source: 2022 and 2023 ACS and Root Policy Research.

## Economic Development Market Analysis

<b>Business by Sector</b>	<b>Number of Workers</b>	<b>Number of Jobs</b>	<b>Share of Workers %</b>	<b>Share of Jobs %</b>	<b>Jobs less workers %</b>
Agriculture, Mining, Oil & Gas Extraction	805	141	3.1%	0.9%	-2.2%
Arts, Entertainment, Accommodations	2,288	2,099	8.7%	13.0%	4.3%
Construction	2,218	1,256	8.4%	7.8%	-0.7%
Education and Health Care Services	5,662	3,691	21.5%	22.9%	1.3%
Finance, Insurance, and Real Estate	842	278	3.2%	1.7%	-1.5%
Information	883	110	3.4%	0.7%	-2.7%
Manufacturing	3,043	1,353	11.6%	8.4%	-3.2%
Other Services	695	644	2.6%	4.0%	1.3%
Professional, Scientific, Management Services	2,342	558	8.9%	3.5%	-5.5%
Administration and Support, Waste Management	1,682	1,088	6.4%	6.7%	0.3%
Public Administration	1,242	268	4.7%	1.7%	-3.1%
Retail Trade	2,648	3,401	10.1%	21.1%	11.0%
Transportation & Warehousing	901	475	3.4%	2.9%	-0.5%
Wholesale Trade	1,023	777	3.9%	4.8%	0.9%
<b>Grand Total</b>	<b>26,274</b>	<b>16,139</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0.0%</b>

Table 30 – Business Activity

Data Source: 2023 5-year ACS (Workers), 2022 Longitudinal Employer-Household Dynamics (Jobs)

<b>Total Population in the Civilian Labor Force</b>	<b>29,592</b>
Civilian Employed Population 16 years and over	27,774
Unemployment Rate	6.14%
Unemployment Rate for Ages 16-24	12.13%
Unemployment Rate for Ages 25-65	5.15%

Table 30 – Labor Force  
Data Source: 2023 5-year ACS

Occupations by Sector	Number of People
Management, business and financial	5,219
Farming, fisheries and forestry occupations	597
Service	5,383
Sales and office	5,707
Construction, extraction, maintenance and repair	3,023
Production, transportation and material moving	3,309

Table 31 – Occupations by Sector  
Data Source: 2023 5-year ACS

Travel Time	Number	Percentage
< 30 Minutes	11,054	48%
30-59 Minutes	7,778	34%
60 or More Minutes	4,327	19%
<b>Total</b>	<b>23,159</b>	<b>100%</b>

Table 32 – Travel Time  
Data Source: 2023 5-year ACS

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	3,199	247	1,238
High school graduate (includes equivalency)	4,785	298	1,163
Some college or associate degree	7,805	498	1,988
Bachelor's degree or higher	6,769	186	1,138

Table 33 – Educational Attainment by Employment Status (population 16 and older)  
Data Source: 2023 5-year ACS

Table 34 below details educational attainment for city residents 25 years of age and older (36,592 residents) with 38% of Gilroy residents having at most a high school diploma or GED. This is consistent with employer data indicating that the most prevalent industries in Gilroy are those with a larger portion of jobs not requiring a college degree. Translating this to median income by industry, \$58,728 is the median income for an employee with some college placing many Gilroy households below the threshold to afford housing in the city or requiring at least two incomes. Additionally, more than half of Gilroy residents commute more than 30 minutes per day, indicating a mismatch of jobs and housing available in Gilroy.

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	199	442	724	1,475	853
9th to 12th grade, no diploma	685	524	440	1,079	448
High school graduate, GED, or alternative	1,993	1,798	1,580	2,889	1,615
Some college, no degree	2,344	1,738	1,970	3,720	1,439
Associate degree	168	637	833	1,393	532
Bachelor’s degree	467	1,382	1,518	2,619	1,438
Graduate degree	0	273	925	1,376	932

Table 34 – Educational Attainment by Age  
Data Source: 2023 5-year ACS

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$41,193
High school graduate (includes equivalency)	\$46,728
Some college or associate degree	\$58,728
Bachelor's degree	\$108,355
Graduate or professional degree	\$128,281

Table 35 – Median Earnings in the Past 12 Months  
Data Source: 2023 5-year ACS

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

As shown above, the major employment sectors in the City include retail trade (21%); arts, entertainment, accommodation (13%); education and health care services (23%). As previously observed, there is a considerable mismatch between the number of workers in retail and arts, entertainment and accommodations which could presumably be a function of limited affordable housing options in the city.

**Describe the workforce and infrastructure needs of the business community:**

Throughout the community engagement efforts for this Consolidated Plan, consistent responses regarding workforce and infrastructure needs emerged. First and foremost, affordable housing for the workforce is critical to filling unmet business needs, particularly in retail and hospitality (arts, entertainment and accommodation). Secondly, as many Gilroy households have 2+ wage earners in order to live in the city, more options for affordable and accessible childcare (extended and weekend hours) are needed in addition to youth activities for older children to participate in after school while parents are still working.

Stakeholders also referenced multiple wi-fi dead zones within the city which greatly compromises the ability of businesses to operate efficiently with the recommendation of updated broadband technology to address this gap. Secondly, technical assistance in Spanish and English with Gilroy’s high population of monolingual Spanish speakers, would contribute to employability and availability of labor for businesses in the community. Lastly, stakeholders referenced the possibility of adding a community shuttle and the limitation of workers to access jobs and youth to access educational opportunities in Gilroy.

**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.**

Gilroy currently has several hotel projects in the pipeline, as well as the addition of the Gilroy Ice Center, which will increase the hospitality jobs in the area. Amazon Web Services (AWS) is also planning to build a data center(s) in Gilroy, which is expected to bring approximately 100 jobs in various wage/skill levels, including IT jobs. These projects underscore the need for additional affordable housing to support the hospitality jobs that will become available, and technical training assistance, for Gilroy residents to be able to take advantage of these new opportunities.

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

As previously referenced, housing that is affordable to residents working in health and education, retail and hospitality is the biggest challenge currently facing Gilroy. Additional opportunities for residents to upskill into higher level jobs within the education and healthcare sector, and management roles within the retail and hospitality sector would contribute to boosting salaries to the requisite income for living in the city. With almost half of Gilroy residents having a high school diploma/GED or less, and a high percentage of residents speaking only Spanish, workforce development opportunities that are provided in Spanish will be critical to addressing workforce shortages in Gilroy's top employment industries and to attract new business investment to the community.

**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.**

Gilroy has several opportunities for workforce development available to community members at low cost. These include:

- Gavilan College:
- Guided Pathways provide a framework for integrating California-based initiatives such as Student Success and Support Program (SSSP), Equity, Basic Skills Transformation, the Strong Workforce Program, and California College Promise
- Free continued education courses including the following programs:
  - English as a Second Language (ESL)
  - Citizenship
  - High School Equivalency (GED)
  - Basic Academic Skills (English/Math)
  - Short term vocational (courses to improve employment skills)
  - Computer literacy
  - Workplace communication
  - Entrepreneurship

- Small business ownership

Additionally, WORKCONNECT provides employment services that are open to the public and located in Goodwill of Silicon Valley's Gilroy store.

Some examples of WORKCONNECT programs in Gilroy:

- o New Opportunity Work Program
- o Career Technical Education
- o Electrical Fundamentals
- o Class A Truck Driving
- o Medical Assistant
- o Information Technology (IT) Service & Support
- o Construction Fundamentals
- o Heating, Ventilation, and Air Conditioning (HVAC)
- o work2future: America's Job Center CA

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

The City of Gilroy is included in the SF Bay Area CEDs, through ABAG. A local Economic Development Strategic Plan update is proposed for FY 26-28. The goals outlined in our 2040 General Plan-Economic Prosperity section are as follows:

**Goal 1:** Support the development of an educated, skilled, and competitive workforce to match the current and future employment needs of Gilroy's businesses.

**Goal 2:** Support efforts to increase employment in Gilroy by encouraging the attraction and expansion of private sector businesses.

**Goal 3:** Maintain a supportive business climate that increases the City's ability to support expansion of existing businesses and attraction of new businesses.

**Goal 4:** Be a key partner with other agencies and organizations to achieve the City's and the region's economic goals.

**Goal 5:** Maintain and expand Gilroy's retail sector to meet local and regional demands and generate tax revenues for City operations.

**Goal 6:** Attract visitors and provide them with the amenities and services to make their stay enjoyable.

**Goal 7:** Create a vibrant community that attracts visitors and businesses and enhances the quality of life for residents.

**Goal 8:** Proactively manage land uses to provide and enhance economic development and job growth.

**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.**

Goal 4 in the Economic Prosperity chapter of the General Plan specifically addresses regional collaboration including interagency collaboration between the City and nonprofits, coordination with the County and public/private partnerships. Stakeholders from Gilroy interviewed for this Consolidated Plan indicated a need for more coordination and collaboration across the many nonprofit service providers and the City for greater impact on addressing the critical needs of the community while avoiding duplicated efforts.

#### **Discussion**

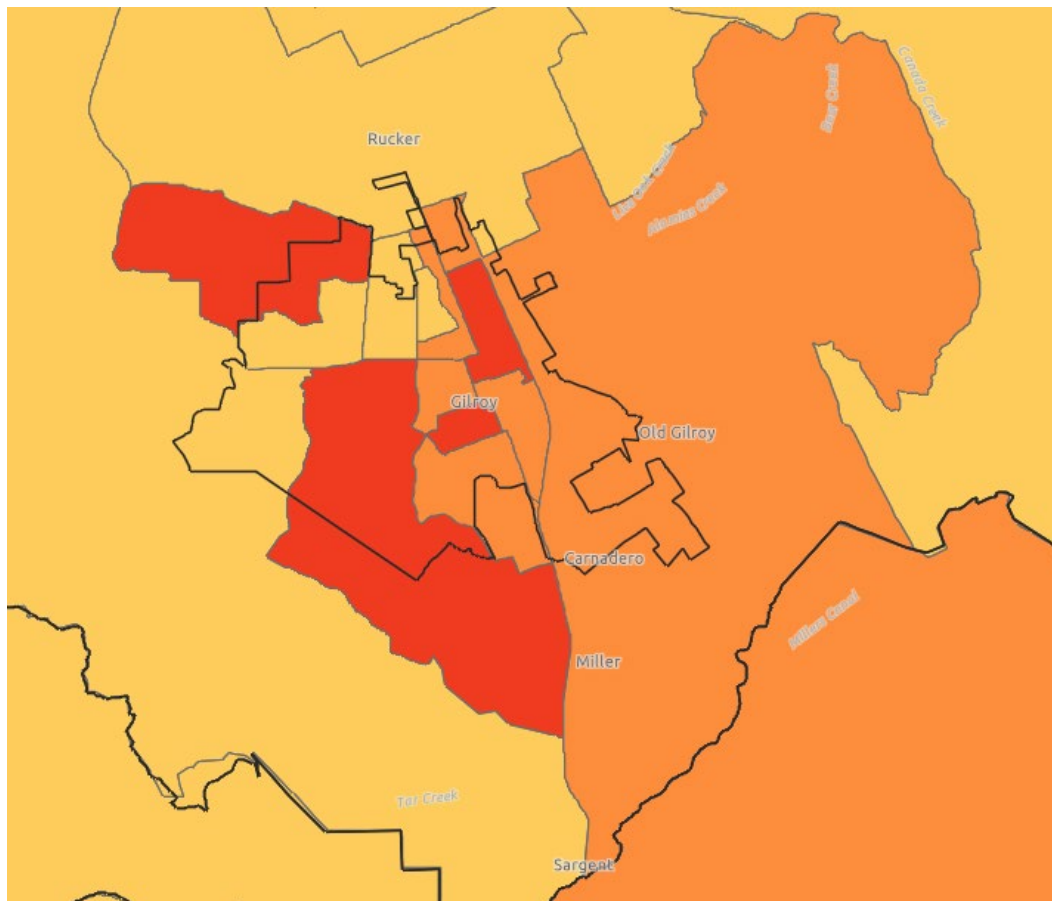
Economic development information is readily available on the City website. This includes documents detailing demographic information, economic development guiding principles, economic growth statistics, economic incentives policy, and a quality-of-life housing market analysis.

**MA-50 Needs and Market Analysis Discussion**

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

Concentration is defined as a group that is at least 20 percentage points higher than the citywide average. Cost burden and severe cost burden are the most common housing problems in Gilroy. As shown in the map below, census tracts in the eastern section of Gilroy and downtown have high concentrations of renters who are cost burdened.

**Supplemental Figure 19: Renter Cost Burden by Census Tract**



**Overpayment by Renters (ACS, 2018-2022) - Tract**

Percent of Renter Households for whom Gross Rent (Contract Rent Plus Tenant-Paid Utilities) is 30.0 Percent or More of Household Income



Source: California Department of Housing and Community Development, Affirmatively Furthering Fair Housing (AFFH) Data Viewer.

**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/Latina/Latino white. As the City of Gilroy is 59% Hispanic/Latina/Latino according to 2023 American Community Survey 5-year estimates, only three census tracts meet this definition: 5126.03, 5126.04 and 5125.13.

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 census tracts 5125.05, 5125.08, 5125.13, 5126.02, 5126.03, and 5126.04.

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

All census tracts are dense with residential housing except for 5126.02, which is mainly industrial/warehouses as well as the Gilroy Premium Outlets. Most homes were built prior to 2000, approximately 47% are occupied by homeowners. Census tract 5126.03 has the lowest homeownership at 17%.

There are enough 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.

Census tract 5125.08 includes three affordable housing complexes

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 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 Head Start preschool.

**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 which are the only two Racially/Ethnically Concentrated Areas of Poverty (R/ECAPs) in the city. 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:

- **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.
- **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.
- **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.

## **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. According to American Community Survey 2023 5-year estimates, only 82% of households making less than \$20,000 annually and 93% of households making between \$20,000-\$75,000 have some type of broadband subscription in the City of Gilroy indicating a need for low cost or free broadband services for these households. In the past, Gilroy residents with lower and mid-level incomes could qualify for the federal Affordable Connectivity Program (ACP) for a \$30 service discount with qualification up to 200% of the federal poverty line, however this program has expired. Discounted programs for lower income households do exist through AT&T and Xfinity (Comcast), however these providers are not available to all households based on data from the Federal Communications Commission Broadband Map.

Broadband connectivity is not just a modern convenience but a critical component of household safety, emergency preparedness, and community resilience. The need for reliable broadband wiring and connections is especially urgent for low- and moderate-income (LMI) households, which are often the most vulnerable during emergencies yet have the least access to vital communications infrastructure.

To truly build resilient communities, we must treat broadband connectivity as essential emergency infrastructure—on par with roads, electricity, and clean water. Ensuring that every household, regardless of income or ZIP code, has access to reliable, high-speed internet is fundamental to achieving equity in emergency preparedness, response, and recovery. Prioritizing broadband installation and access in underserved neighborhoods will directly reduce disaster vulnerability, save lives, and accelerate equitable recovery. Internet connection is also vital to accessing basic resources, applying for assistance, workforce development and educational attainment.

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

According to Highspeedinternet.com, zip code 95020 in Gilroy has 7 residential broadband providers. According to the FCC Broadband Map data, however, only 3 providers have 100% coverage in Gilroy. With the expiration of the federal Affordable Connectivity program and limited discounted programs available as previously referenced, increased internet and broadband competition would give residents more choices for services and cost, given the few opportunities for low-cost broadband service.

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

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

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

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. Gilroy is surrounded by large, wooded areas, including multiple state forests and parks. Therefore, the city is vulnerable to wildfires in its immediate vicinity. As such, the City has recently adopted a Community Wildfire Protection Plan in addition to the Local Hazard Mitigation Plan.

The city is also vulnerable to earthquakes. According to risk indexes on USA.com, the risk in the city for earthquakes is more than twice as high as the rest of the state.

Lastly, a potentially catastrophic natural hazard associated with climate change is heavier rain; since the city is vulnerable to floods, heavy rains may also lead to mudslides and landslides. South Gilroy is predominantly a FEMA 100-year floodplain which also has a high percentage of LMI households making this area particularly vulnerable to climate change- related flooding, and potential displacement.

The table below shows the number of critical facilities present by jurisdiction indicating the level of preparedness to respond to natural hazard events in a timely manner. Relative to population, the City of Gilroy has a high number of critical facilities, however, given that the city is remotely located compared to other jurisdictions in the county, it has lower accessibility to the combined resources available in North County. Additionally, ten of Gilroy's critical facilities are located within the 10% annual chance of flood hazard area.

**Supplemental Figure 21: Santa Clara County Critical Facilities by Jurisdiction.**

Jurisdiction	Essential Facilities	Transportation	Utilities	Hazardous Materials	Community Assets	Jurisdiction
Campbell	21	23	0	6	7	93
Cupertino	26	26	2	5	16	95
Gilroy	25	34	2	7	13	118
Los Altos	22	8	0	0	11	73
Los Altos Hills	6	21	0	0	2	55
Los Gatos	20	35	0	1	6	79
Milpitas	32	66	1	60	19	178
Monte Sereno	1	1	0	0	1	5
Morgan Hill	22	14	1	8	10	69
Mountain View	37	52	1	20	29	174
Palo Alto	49	42	4	26	46	207
San José	370	498	18	135	191	1,479
Santa Clara (city)	53	63	9	103	36	295
Saratoga	18	32	0	0	11	70
Sunnyvale	40	49	3	51	27	232
Unincorporated County	38	187	17	4	48	327
<b>Total</b>	<b>777</b>	<b>1151</b>	<b>58</b>	<b>426</b>	<b>473</b>	<b>3,549</b>

**Source:** County of Santa Clara’s Operational Area Hazard Mitigation Plan, 2023.

**Regional Hazard Mitigation Planning.** Santa Clara County faces growing risks from natural hazards as a direct result of climate change. The Multi-Jurisdictional Hazard Mitigation Plan (MJHMP) identifies climate change as a key factor contributing to worsening year-round wildfire seasons, rising temperatures, and shifting precipitation patterns, all of which heighten the risks of drought, flash flooding, and infrastructure failure. As climate-driven hazards intensify, they require a coordinated response to mitigate their long-term impacts on communities across the county. These hazards, including wildfires, deteriorating air quality, extreme heat, drought, and flooding, are increasing in frequency and severity, threatening public safety, infrastructure, and economic stability.

Wildfires pose an escalating threat, particularly in areas where dense vegetation meets urban development. Rising temperatures, prolonged dry conditions, and increased fuel loads are intensifying wildfire frequency, spread, and destructiveness. Without proactive mitigation efforts, these conditions can continue to drive more frequent and severe wildfires. While not all residents may be directly exposed to wildfire, secondary impacts, such as smoke and deteriorating air quality, will affect a much larger portion of the population. Vulnerable groups—including older adults, low-income residents, and individuals with pre-existing health conditions—are at the highest risk of experiencing respiratory complications and other long-term public health effects. As wildfire events become more frequent and severe, these secondary impacts will become an increasing concern for the county’s public health and emergency response efforts.

Extreme heat events affect public health, infrastructure, and energy demand. In high-density urban areas, particularly those with limited green space and inadequate cooling infrastructure, the urban heat island effect exacerbates already high temperatures, placing vulnerable populations at increased risk. Without

proper mitigation, heat waves can lead to heat-related illnesses, increased strain on healthcare systems, and disruptions to energy infrastructure.

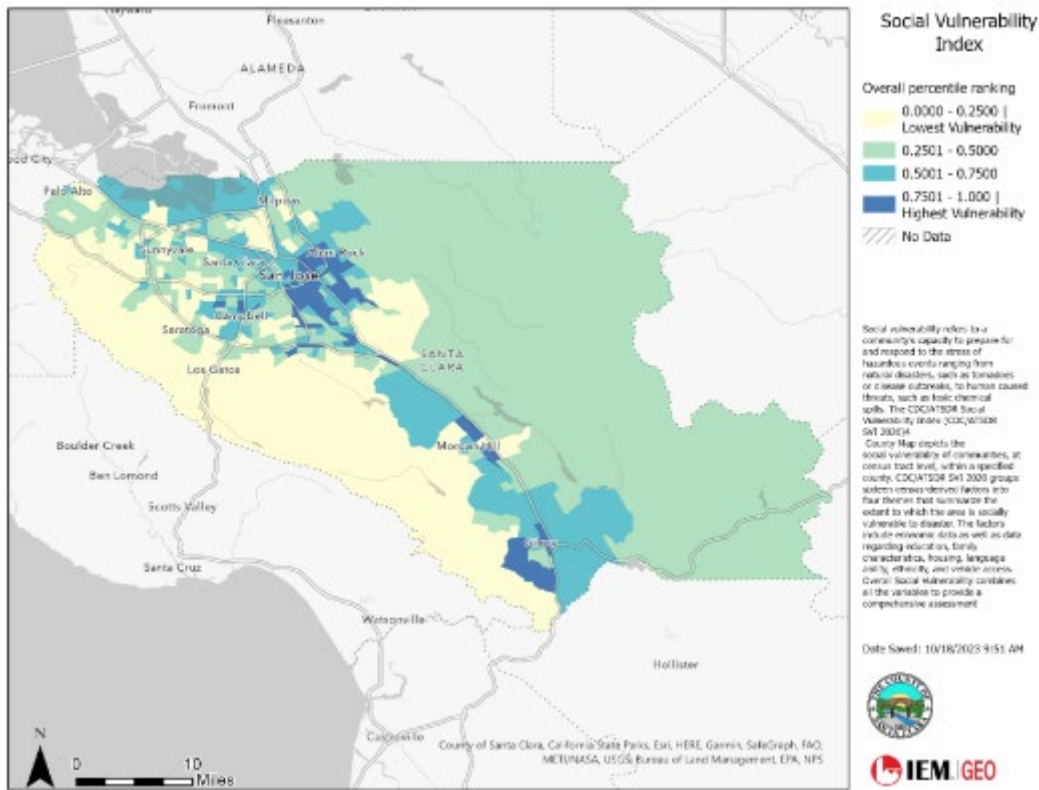
Flooding remains a persistent concern, particularly in low-lying areas and neighborhoods near major waterways. Climate change is increasing the frequency and intensity of extreme storm events. Recognizing the growing impact of climate change on natural hazards, Santa Clara County incorporates climate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

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

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 the soil there. However, these eastern areas of the city also have concentrations of LMI and Hispanic/Latina/Latino households. 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 potential for damage from earthquakes, according to the CA Department of Conservation, whereas the city’s western tracts have a lower risk.

The Social Vulnerability Index of the Centers for Disease Control provides a visual representation of the potential negative effects on communities that natural hazards or other external stresses have on human health. The map below shows Gilroy’s social vulnerability index as high across the city relative to the county except for San Jose.

**Supplemental Figure 22: Social Vulnerability Index by Census Tract**



Source: County of Santa Clara’s Operational Area Hazard Mitigation Plan, 2023.

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

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

Extreme heat disproportionately impacts renters with limited financial resources, especially those living in older buildings with poor insulation and inadequate ventilation. High energy costs make it difficult for many households to maintain safe indoor temperatures, increasing the risk of heat-related illnesses and other

health complications. To address these challenges, the Sustainability Master Plan (SMP) emphasizes the need for community cooling programs, urban tree-planting initiatives, and housing retrofits to create safer and more resilient living conditions.

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

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

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## 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 2025-2030 Consolidated Plan cycle. These goals are aligned with HUD's objectives and outcomes and are achieved through the Annual Action Plan, which divides up the five-year goals into annual targets. The City has identified 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 and senior services, economic development, housing services, and infrastructure improvements.

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

### Geographic Area

The City of Gilroy does not have geographic priorities and will continue to utilize CDBG funding to support citywide efforts that meet the needs of the community.

The city as a whole falls just under the citywide LMA (Low-and Moderate-Income Area) definition of 51% of the population falling within the Low-and Moderate-Income category. All public services and housing activities will serve LMI households citywide.

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

**Priority Needs.** The 5-year Consolidated Plan priority needs were developed through community input in meetings and a community survey; stakeholder consultation through interviews and focus groups; and the data analysis conducted for the Needs Assessment and Market Analysis sections of Five-year Consolidated Plan.

1	<b>Priority Need Name</b>	Affordable Housing
	<b>Priority Level</b>	High
		Extremely Low-Income, Low-Income Moderate-Income Families with Children Elderly Frail Elderly Persons with Disabilities
	<b>Geographic Areas Affected</b>	Citywide
	<b>Associated Goals</b>	<b><i>Support and Preserve Affordable Housing</i></b>
	<b>Description</b>	Permanent affordable rental housing with services  Home rehabilitation for lower income residents for safety and accessibility improvements
	<b>Basis for Relative Priority</b>	Data Analysis, Citizen Participation, Stakeholder Consultation
2	<b>Priority Need Name</b>	Homelessness Response and Prevention
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low-Income households at risk of homelessness Chronically homeless residents Homeless residents Special populations currently or at risk of homelessness
	<b>Geographic Areas Affected</b>	Citywide
	<b>Associated Goals</b>	<b><i>Prevent and Reduce Homelessness</i></b>
	<b>Description</b>	Transitional and shelter housing, particularly for families (including those fleeing domestic violence) and older adults  Safe parking sites (longer term)  Supportive services for the unhoused
	<b>Basis for Relative Priority</b>	Data Analysis, Citizen Participation, Stakeholder Consultation

3	<b>Priority Need Name</b>	Supportive Services
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low-Income and low-income households Moderate-Income households Frail elderly Elderly Persons with disabilities Youth and families Foster youth
	<b>Geographic Areas Affected</b>	Citywide
	<b>Associated Goals</b>	<b><i>Increase Supportive/Public Services for Special Populations:</i></b> .
	<b>Description</b>	A resource/navigation center to connect people with resources, including migrant/agricultural/seasonal workers  Youth activities, especially out of school time (after school, summer)  More staffing for consistent programming and resources at the senior center  Affordable childcare  Mental health services  Services for foster youth, seniors, and people with disabilities
	<b>Basis for Relative Priority</b>	Data Analysis, Citizen Participation, Stakeholder Consultation
	4	<b>Priority Need Name</b>
<b>Priority Level</b>		High
<b>Population</b>		Extremely Low-Income and low-income households Moderate-Income Frail elderly Elderly Persons with disabilities Foster youth Youth and families
<b>Geographic Areas Affected</b>		Citywide

	<b>Associated Goals</b>	<i>Invest in Community Development and Neighborhood Revitalization</i>
	<b>Description</b>	<p>Street, sidewalk, and lighting improvements especially around affordable housing (roads, bike lanes)</p> <p>Additional or higher quality childcare centers and youth recreation centers</p> <p>Improvements to parks and recreation centers</p> <p>Public facilities improvements</p>
	<b>Basis for Relative Priority</b>	<p>Data Analysis, Citizen Participation, Stakeholder Consultation</p>

Table 37 – Priority Needs Summary

Narrative (Optional)

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

1. Introduction

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	\$400,000		\$80,000	\$480,000	\$TBD	-

Table 39: 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.**

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, including Permanent Local Housing Allocation (PLHA) from the state of California, to provide services to populations in need.

**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 2023-2031 Housing Element identified two publicly owned property sites with potential for development:

- **8th and Alexander:** The City is partnering with the Santa Clara County Office of Supportive Housing (County owned land) regarding the development of affordable housing at the publicly owned property at 8th and Alexander.
- **880 Sunrise Drive:** This 1.98-acre site is partially occupied by a City of Gilroy fire station, with the remainder being vacant. The site is zoned PF (Park/Public Facilities District), which permits City or other governmental agency facilities. The realistic capacity for this site is 21 lower-income units on the vacant land and parking lot portions, while retaining the fire station. This site is included in the RHNA sites inventory as an opportunity site and is publicly owned.

The City of Gilroy is actively considering and utilizing its publicly owned land for affordable housing development and is committed to complying with regulations regarding surplus lands. In May of 2025, city staff will meet with developers and discuss affordable housing opportunities, housing element goals, and opportunity sites.

**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	Citywide

Table 39 – Institutional Delivery Structure

**Assessment of Strengths and Gaps in the Institutional Delivery System**

Availability of services targeted to persons experiencing homelessness and persons with HIV and mainstream services

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

Table 40: Availability of Services Targeted to Homeless and Persons with HIV/AIDS

**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 individuals experiencing homelessness. 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**

***Strengths***

Low- to moderate-income residents benefit from the robust coordination of county and local resources, however, most of these resources are concentrated in San Jose with few resources available in South County. The Santa Clara County Homeless Prevention System (HPS), managed by the County Office of Supportive Housing, includes 19 nonprofit organizations that offer financial assistance and case management targeted to clients’ needs. Partner agencies include:

- Sacred Heart Community Services (San Jose)
- Bay Area Community Health (San Jose) - there is Gilroy outreach
- Amigos de Guadalupe Center (San Jose)
- HomeFirst Services (San Jose)- run shelter in Gilroy
- Community Services Agency (Mountain View)
- Housing Choices (San Jose)
- ICAN (San Jose)
- Latinas Contra Cancer (San Jose)
- LifeMoves (Palo Alto) -
- Salvation Army (San Jose) - Gilroy location – 2 of them
- St. Joseph’s Family Center (Gilroy)
- Sunnyvale Community Services (Sunnyvale)
- West Valley Community Services (Cupertino)
- Family Supportive Housing (San Jose)
- Law Foundation of Silicon Valley (San Jose)
- Asian Americans for Community Involvement (San Jose)
- Community Solutions (Gilroy)
- Next Door Solutions to Domestic Violence (San Jose)
- YWCA Silicon Valley (San Jose)
- South County Compassion Center (Gilroy)
- Pit Stop (Gilroy)
- Abode Services – outreach in Gilroy
- St. Stephens Episcopal Church - Gilroy
- Gardener Health Services - outreach in Gilroy
- Goodwill – Gilroy
- Valley Medical Homeless Healthcare - Gilroy outreach
- Silicon Valley Independent Living Center – Gilroy
- Catholic Charities (Gilroy)

Low-income residents and those at high risk of experiencing homelessness (in unsafe housing, unable to pay upcoming rent, or have received an eviction notice) can contact HPS to receive a referral to partner agencies throughout the county. HPS streamlines resources for individuals in crisis and ensures that clients are referred to the most convenient and appropriate organization.

Additionally, United Way of Silicon Valley operates the Emergency Assistance Network (EAN) that connects residents in need with one-time rent and mortgage payment assistance, move-in costs for rental deposits, and one-time utility assistance. Member agencies include Community Services Agency, LifeMoves, Sacred Heart Community Services, St. Joseph’s Family Center, Sunnyvale Community Services, the Salvation Army, and West Valley Community Services.

Gilroy has several local organizations that aim to prevent homelessness, provide outreach and supportive services to unhoused residents, and promote workforce development. These include the Work2Future Job Center, La Isla Pacifica Domestic Violence Shelter, the South County Reentry Resource Center, Project Sentinel Fair Housing Center, Arturo Ochoa Migrant Center, St. Joseph’s Food Pantry, and South County Compassion Center. These local sources enable residents to receive face-to-face support and immediate housing relief in emergency shelters. Beginning July 1, 2025, St. Joseph’s Family Center and the South County Compassion Center are merging their programs under the new name South County Community Services with the goal of consolidating their operations, administrative functions, and collective resources to strengthen and expand the services provided to those experiencing poverty.

### **Gaps**

The largest challenges in the provision of resources in Gilroy are funding and capacity. Resources meant to prevent homelessness and support unhoused residents do exist in the city, but do not meet the demand. Gilroy is also geographically farther away from the resource hubs in San Jose that provide additional family shelter spaces and case management for clients across the county. Public transit options from Gilroy take about an hour and a half to get to San Jose, thus accessing resources require intensive planning around work or school schedules.

To systematically evaluate the institutional structure of services in Gilroy, gaps were ranked by service category:

- “Critical” ratings signify that there is a substantial service missing at the local or regional level or the service is extremely hard to access based the services’ point of access (i.e. service only available in-person outside of Gilroy) and on stakeholder feedback.
- “Moderate” ratings were given if resources existed in the area but were considered constrained and unable to adequately meet demand.
- “Manageable” ratings were given if there were resources available and accessible at the local level that mostly met demand.

The tables titled “Homeless Prevention and Street Outreach Services Gaps Assessment” and “Supportive Services for Individuals Experiencing Homelessness and Special Populations Gaps Assessment” summarize these ratings, point of access for individuals in need of these services, and factors that were considered when rating the gaps.

	Gaps Assessment	Point of Access	Factors in Gap Assessment
Homeless Prevention Services		<ul style="list-style-type: none"> <li>■ Online and phone for rental and utility assistance</li> <li>■ In-person case management via the South County Compassion Center and St. Joseph's in Gilroy</li> <li>■ Referral from County EAN or HPN</li> </ul>	Gilroy offers rental assistance through the Emergency Assistance Network partner agencies, including Gilroy-based St. Joseph's Family Center's Homeless Prevention and safety net services. Stakeholders report that demand for such services is exceeding supply of available assistance.
Street Outreach Services		<ul style="list-style-type: none"> <li>■ Outreach providers make initial contact</li> </ul>	St. Joseph's Family Center Street Team, the Gilroy Street Team, and law enforcement connect unsheltered homeless individuals with resources. Additionally, the South County Compassion Center and Health Mobile offer healthcare tailored to the needs of unsheltered homeless individuals.

**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 residents experiencing homelessness and leverage other funding sources to effectively use CDBG funds. South County Compassion Center, St. Joseph's Family Center Street Team, and City of Gilroy Quality of Life Officers connect the unsheltered homeless individuals with resources. Additionally, the South County Compassion Center and Valley Health Mobile offer healthcare tailored to the needs of unsheltered unhoused individuals. PitStop and other local non-profits provide food, clothing, and other necessities to unsheltered unhoused individuals.

In addition to the factors listed in the table above, there is currently a higher demand for short-term rental assistance but a greater amount of longer-term rental assistance available.

**SP-45 Goals Summary – 91.215(a)(4)**

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Support and Preserve Affordable Housing	2025	2030	Affordable housing	Citywide		TBD	
2	Prevent and Reduce Homelessness	2025	2030	Homelessness	Citywide		TBD	
3	Increase supportive/public services for special populations	2025	2030	Supportive Services	Citywide		TBD	
4	Invest in community development and neighborhood revitalization	2025	2030	Community Development	Citywide		TBD	

Table 41 – Goals Summary

Goal Descriptions

1	<b>Goal Name</b>	<b>Support and Preserve Affordable Housing</b>
	<b>Goal Description</b>	<ul style="list-style-type: none"> <li>- Permanent affordable rental housing with services</li> <li>- Home rehabilitation for lower-income residents for safety and accessibility improvements</li> </ul>
2	<b>Goal Name</b>	<b>Prevent and Reduce Homelessness</b>
	<b>Goal Description</b>	<ul style="list-style-type: none"> <li>- Transitional and shelter housing, particularly for families (including those fleeing domestic violence) and older adults</li> <li>- Safe parking sites (longer term)</li> <li>- Supportive services for the unhoused</li> </ul>
3	<b>Goal Name</b>	<b>Increase Supportive/Public Services for Special Populations</b>
	<b>Goal Description</b>	<ul style="list-style-type: none"> <li>- A resource/navigation center to connect people with resources, including migrant/agricultural/seasonal workers</li> <li>- Youth activities, especially out of school time (after school, summer)</li> <li>- More staffing for consistent programming and resources at the senior center</li> <li>- Affordable childcare</li> <li>- Mental health services</li> <li>-</li> <li>- Services for foster youth, seniors, and people with disabilities</li> </ul>
4	<b>Goal Name</b>	<b>Invest in Community Development and Neighborhood Revitalization</b>
	<b>Goal Description</b>	<ul style="list-style-type: none"> <li>-</li> <li>- Street, sidewalk, and lighting improvements especially around affordable housing (roads, bike lanes)</li> <li>- Additional or higher quality childcare centers and youth recreation centers</li> <li>- Improvements to parks and recreation centers</li> <li>- Public facilities improvements</li> </ul>

**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 receive HOME funds directly as it participates in the Santa Clara County HOME Consortium.

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**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 Involvement**

SCCHA conducts resident surveys every three years to determine needs, experiences, and program suggestions of voucher participants across the county. Additionally, two residents are on the SCCHA Board.

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

No.

**Plan to remove the “troubled” designation**

Not applicable

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

### Barriers to Affordable Housing

#### Negative effects of public policies on affordable housing and residential investment

There are a wide variety of factors that influence whether, where, when, how, and what type of housing is constructed. While many factors enable, guide, and even incentivize housing construction, almost all pose some sort of limitation or constraint, as well. There are generally two types of constraints: governmental and non-governmental. Governmental constraints include policies, regulations, and procedures that directly affect housing, such as land use controls, development standards, local processing and procedures, and permitting fees. Nongovernmental constraints, such as construction costs, land costs, or availability of financing, are beyond the direct control and authority of the City but still have an impact on housing development.

As part of its 2023-31 Housing Element update, the City conducted an analysis of several potential constraints to the development, maintenance, and improvement of housing and affordable housing. The findings are summarized below.

- **General Plan.** This plan constitutes the highest-level policy document for the City and contains several items that can affect the development and distribution of housing, such as land use classifications, and density and intensity standards. In general, the Plan does not constrain housing development.
- **Zoning Ordinance.** The City partially completed a comprehensive update of its Zoning Ordinance in 2023 to conform with its 2040 General Plan and current state housing law. As identified in several of the City's Housing Element programs, the Zoning Ordinance will continue to be revised and updated to remove constraints to housing development.
- **Development standards.** The City of Gilroy has permissive standards for development, especially in its Downtown Specific Plan area. The cumulative effect of development standards is not likely to constrain the ability of developers to achieve densities on site development.
- **Parking requirements.** Parking requirements often pose a potential constraint on development. However, the construction of recent developments in Gilroy, including 100% Affordable Apartment developments, demonstrates that the City's existing parking requirements are appropriate and are not an unreasonable constraint.
- **Residential Development Ordinance.** Established in 1979, the City's Residential Development Ordinance (RDO) monitored the amount of residential growth in the city by limiting the number of dwelling units that could be built in a 10-year period. The RDO was a potential constraint on development prior to the passage of SB 330 and SB 8, which has made the RDO null through 2030.
- **Affordable Housing Policy.** The City does not have an affordable policy in effect for the whole city and is working to develop a framework.
- **Permit Processing time.** The processing time needed to obtain development permits and required approvals can act as a constraint to development and contribute to the high cost of housing. Gilroy has similar or slightly quicker processing times, compared to other County jurisdictions for most permits. For example, the City has a shorter processing time on discretionary permits that go to City Council (5–6 months) than all jurisdictions except two.
- **Planning, Building and Development Impact Fees.** Housing developments are typically subject to three

types of fees: planning permit fees, building permit fees, and development impact fees. The fees are charged by the City and other agencies to cover administrative processing costs associated with development and help ensure the provision of adequate services. In May 2022, the City completed a Comprehensive User Fee Study to update the City’s user fees schedule, which had been last updated and adopted in 2014. Following community meetings and public hearings with the City Council, a new fee schedule was adopted, effective August 1, 2022. There was no public opposition to the proposed fees, which may be an indication that the fees remain reasonable.

***Nongovernmental constraints.***

- **Requests to develop below the anticipated density.** In some regions, market factors such as the demand for single-family housing or larger high-end condominiums can lead to properties being developed below the maximum allowable density. Requests to develop housing at densities below those anticipated in the Housing Element act as a potential constraint to housing development. However, the City does not generally receive any requests to develop below the densities anticipated.
- **Land costs.** Land costs have a demonstrable influence on the cost and availability of affordable housing. Land prices are determined by numerous factors, the most important of which are land availability and permitted development densities. As land becomes less available, the price of land increases. The scarcity of adequate housing opportunities in northern Santa Clara County has influenced upward pressure on land and housing costs in Gilroy.
- **Construction costs.** Construction costs include the cost of materials and labor. Materials costs include the cost of building materials (wood, cement, asphalt, roofing, pipe, glass, and other interior materials), which vary depending on the type of housing being constructed and amenities provided. In general, construction costs can be lowered by increasing the number of units in a development, until the scale of the project requires a different construction type that has a lower cost per square foot.
- **Financing availability.** Interest rates affect homeownership opportunities throughout the city. In January 2025, Freddie Mac’s primary mortgage market survey listed interest rates on home loans at 6.95 percent on a 30-year fixed-loan rate.
- **Federal and state programs.** There is limited funding available for housing assistance programs from the state and federal governments.
- **Environmental constraints.** Environmental hazards affecting housing units include geologic and seismic conditions, soil conditions, flood risk, vegetation, and wildlife habitat, toxic and hazardous waste, fire hazards, noise levels, and preservation of agricultural lands. In Gilroy, seismic hazards provide the greatest threat to the built environment. Infrastructure constraints include the availability and cost of water and sewer services, which may impact future development of residential units in the city and can pose a potential constraint to housing development.

**Strategies to remove or ameliorate the barriers to affordable housing**

The City has identified the following goals, policies, and programs to remove or ameliorate barriers to affordable housing in its 2023-2031 Housing Element, including:

**Goal 1.** Housing Production. Provide adequate residential sites to accommodate projected housing needs and encourage the production of a variety of housing types.

- Policy 1.1. The City shall encourage the provision of a variety of housing options for Gilroy residents.
- Policy 1.2. The City shall strive to ensure adequate land is available at a range of densities to meet Gilroy's existing and projected housing needs.
- Policy 1.3. The City shall encourage the provision of new affordable housing.

**Goal 2.** Removal of Government Constraints. Remove or reduce governmental constraints to the development, improvement, and maintenance of housing where feasible and legally permissible.

- Policy 2.1. The City shall periodically review City regulations, ordinances, permitting processes, and residential fees to ensure that they do not unreasonably constrain housing development and are consistent with state law.
- Policy 2.2. The City shall continue to provide individuals with disabilities reasonable accommodation through flexibility in the application of land use or zoning when necessary to eliminate barriers to housing opportunities.
- Policy 2.3. The City shall consider the development of single-room occupancy units, studio apartments, micro-units, and other similar unit types that are affordable to extremely low-income residents in higher-density areas of the city.

**Programs to reduce barriers to affordable housing development:**

- In Progress - Surplus lands are documented in the Annual Progress Report, which is presented to the City Council annually in March and subsequently provided to HCD annually on or before April 1st. City staff has begun the process to determine if additional city-owned sites could be declared as surplus and will complete the process by the end of the 2025 calendar year.
- In Process - The City is working on revising the Neighborhood District Policy by Fall 2025 to remove reference to the Residential Development Ordinance (RDO) and update target densities in the 2040 General Plan. The City is collaborating with the Santa Clara County Planning Collaborative and Strategic Economics to complete a Grand Nexus/Affordable Housing Study, which includes a Residential Feasibility Study, an Affordable Housing Analysis, a Residential Nexus Analysis (for small developments), and a Commercial Nexus Study and Feasibility Analysis. Upon completion of the study and implementation of prescribed affordable housing standards, the City will update the Neighborhood District policy to include relevant affordable housing standards adopted by the Council. The Grand Nexus/Affordable Housing Study is estimated to be completed by fall 2025, and implementation of prescribed affordable housing standards will occur by June 2026.
- Program A-10. Facilitate Missing Middle/Middle Income Housing. A Zoning Amendment implementing this program was adopted on June 3, 2024. Ordinance No. 2024-01.
- Program A-11. Inclusionary Housing Policy. In process - In 2023, the City hired a consultant who conducted an Inclusionary Housing Feasibility Analysis and recommended that an Inclusionary Housing Policy for both ownership and rental projects be future-tested and planned for improved economic conditions. The City pivoted and joined the Santa Clara Community Planning Collaborative's Grand Nexus/Affordable Housing study to work on a Commercial Nexus Study and Feasibility Analysis, to study the collection of fees for affordable housing. In response to changing economic times, the City has added the Residential Feasibility Study, Affordable Housing Analysis, and Residential Nexus Analysis (for small developments) to its work. The Grand Nexus/Affordable Housing Study is expected to be completed by fall 2025, and the City

anticipates implementing the prescribed inclusionary housing standards by June 2026.

- Program A-12. Incentives Beyond Density Bonus State Law. In process - In 2023, the City hired a consultant who conducted an Inclusionary Housing Feasibility Analysis and recommended that an Inclusionary Housing Policy for both ownership and rental projects be future-tested and planned for improved economic conditions. The City pivoted and joined the Santa Clara Community Planning Collaborative's Grand Nexus/Affordable Housing study to work on a Commercial Nexus Study and Feasibility Analysis, to study the collection of fees for affordable housing. In response to changing economic times, the City has added the Residential Feasibility Study, Affordable Housing Analysis, and Residential Nexus Analysis (for small developments) to its work. The Grand Nexus/Affordable Housing Study is expected to be completed by fall 2025, and the City anticipates implementing the prescribed inclusionary housing standards by June 2026.
- Program B-1. Residential Development Ordinance (RDO) Removal. In progress - The RDO will be removed, with a draft zoning ordinance implementing the Housing Element being presented to the Planning Commission and City Council during the summer of 2026, with adoption anticipated by the end of Summer 2026.
- Program B-2. Zoning and General Plan Densities. In Progress – a draft zoning ordinance implementing the Housing Element is being presented to the Planning Commission and City Council during the summer of 2026. Regardless, submitted projects will be processed in compliance with state law, both prior to and following the adoption of the code amendment.
- Program B-5. Permit Streamlining - In Progress - A draft zoning ordinance implementing this program is being presented to the Planning Commission and City Council during the summer of 2026, with adoption anticipated by the end of summer 2026. The Building Division website includes an example residential permit in compliance with AB2234.
- Program B-6. Objective Standards - In Process - A draft zoning ordinance implementing this program is being presented to the Planning Commission and City Council during the summer of 2026, with adoption anticipated by the end of summer 2026. The City will also evaluate design guidelines per this program prior to the end of the 2026 calendar year. Affordable Housing project objective standards will be updated upon adoption of an Affordable Housing Ordinance by June 2026.
- Program B-7. Zoning Ordinance Update. In Progress - The Zoning amendment adopted by the City Council on 6/3/2024 (Ordinance No. 2024-01) includes a requirement for the replacement of demolished units on RHNA site units and a clarification regarding FAR in mixed-use projects. The remaining items will be considered by the City Council during the summer of 2026, with adoption anticipated by the end of Summer 2026.
- Program B-8. Entitlement Road Webpage. Completed - Complete and posted on city website.
- Program B-9. Building Department Webpage. Completed - The Building Division website was updated in 2023 to include example residential permits in compliance with AB2234. The website includes plan submittal checklists (for application completeness), and example permits that received a final building permit approval. The example permits include accessory dwelling units, duplexes, multifamily / mixed-use projects, townhomes, custom single-family home, and single-family tract home.
- Program B-10. Zoning Code Annual Updates. In Progress - The City updated the Accessory Dwelling Unit Ordinance in 2023, created a webpage with a list of properties that can be approved ministerially pursuant to Government Code Section 65583.2, and will be completing a comprehensive update of the entire Zoning Ordinance in 2026 to implement state laws described in other Housing Element programs.
- Program C-1. Monitoring of Units At Risk of Converting to Market Rate - Ongoing - The City reviews

affordable housing term expirations as part of its annual monitoring program. In the Fall of 2024, the city began collaborating with the County of Santa Clara Office of Supportive Housing to implement a Pilot Below-Market-Rate preservation Program. The SCCBOS has approved their portion of the pilot, and the City of Gilroy Council approved the program in March of 2025. The City is collaborating with the SCCPC and Strategic Economics to conduct a comprehensive Grand Nexus/Affordable Housing Study, which will encompass a Residential Feasibility Study, an Inclusionary Analysis, a Residential Nexus Analysis (focused on small developments), and a Commercial Nexus Study and Feasibility Analysis. The Grand Nexus/Affordable Housing study is expected to be completed by fall 2025, and the implementation of the prescribed affordable housing standards is scheduled for June 2026. The city of Gilroy continues to be open to allocating city CDBG funding towards the rehabilitation of naturally occurring affordable housing for low-income residents and for the rehab of and continued affordability of 100% affordable units.

- Program C-2. Housing Rehabilitation. Ongoing - In FY 22-23 Rebuilding Together Silicon Valley was awarded a CDBG grant for \$140,000. In FY 23-24 Rebuilding Together Silicon Valley was awarded a CDBG grant for \$258,000. In FY 24-25 Rebuilding Together was awarded a CDBG grant for \$179,942.32. The City will facilitate TEFRA hearings, as needed.
- Program C-4. Resale Control on Owner Occupied Below Market -Rate Units. Ongoing - Annually, the BMR Program Administrator conducts compliance monitoring for BMR portfolio homes. In FY24, the City BMR Administrator and city staff conducted a community meeting to answer questions and explain resale restriction agreements to current homeowners. In FY24, the city's BMR Program Administrator conducted a compliance certification via mail to confirm that residents were complying with their resale agreement and restrictions. City staff has collaborated with the Santa Clara County Office of Supportive Housing to create a Pilot BMR Preservation Program - see C-1 above.
- Program C-5 – Resale Control on Rental Below Market Rate Units. Ongoing - For renter-occupied units in 100% Affordable developments, the BMR Program Administrator sends information to property owners regarding resale restrictions outlined in their Regulatory, Loan, or Density Bonus Agreements and conducts an annual compliance audit. In January 2024, the city BMR Administrator completed outreach and administered the annual re-certification procedures for 100% Affordable Housing developments to confirm compliance with city and other regulatory agreements.
- Program C-6 – Identification and Preservation of At-Risk Units. Ongoing - The City's BMR Program Administrator continues to update the City's inventory of BMR units. City staff have collaborated with the Santa Clara County Office of Supportive Housing to create a Pilot BMR Preservation Program (see C-1 above). This process provides an opportunity to allow one currently for-sale (as of October 2024) low-income BMR unit to remain in the program and remain affordable for an additional 30 years. When units become available for resale, the new program will enable the city to purchase them and maintain affordability for other low-income households.
- Program D-2- Funding Sources to Assist Homeownership. Ongoing - The City's Housing and Community Services webpage includes information on homebuyer assistance, including Santa Clara County Empower Homebuyers Down Payment Assistance Program, California Housing Finance Agency (CalHFA) First Mortgage Programs and Down Payment Assistance Programs, and CalHFA's Accessory Dwelling Unit (ADU) Grant Program. In FY 24, the City conducted workshops in English and Spanish with over 150 attendees to inform the community of these resources. The city has BEGIN and CalHome ReUse Down Payment Assistance available for low-income households and is planning to use a portion of this assistance for the Pilot BMR Preservation Program - see C-1 above.
- Program D-4 – Pursue Funding for Affordable Housing. Ongoing - Permanent Local Housing Allocation (PLHA) funding from the State through application and partnership with Santa Clara County will be applied

for in the Fall of 2025, and 40% of the funding will be allocated towards affordable homeownership activities. The city continues to receive annual CDBG funding and supports two 100% affordable developments with 0% interest rate CDBG loans, allowing them to refinance and rehabilitate the properties. The City's Housing and Community Services Staff will apply for Federal Housing Trust Fund funding if available in the fall of 2025. The City is participating in the SCCPC Grand Nexus/Affordable Housing Study, which may suggest Housing In Lieu fees as part of a possible Affordable Housing Ordinance. See A-11 above. The City has been working in collaboration with the SCC Office of Supportive Housing and the Santa Clara County Housing Authority to plan the potential affordable housing development at 8th and Alexander Streets in Gilroy. City staff directs developers to the city's opportunity sites and will host a Developer Roundtable in May of 2025.

- Program E-1 – Priority Water and Sewer Service for Affordable Housing Developments - Ongoing - This policy is currently in place and used in standard practice. The City has not identified a need to update the Policy. The City of Gilroy provides sewer and water services to all residents. The 2023-2031 Housing Element has been posted on the City's website. The City's water and sewer service website also provides information on the Low-Income Household Water Assistance Program.
- Program E-2 - Zoning to Encourage and Facilitate Single-Room Occupancy Units. Completed - A Zoning Amendment implementing this program was adopted on 06/03/2024. Ordinance No. 2024-01
- Program E-5 - Incentivize M-Units. In Progress - A draft zoning ordinance that amends regulations for efficiency units is being presented to the Planning Commission and City Council during the summer of 2026, with adoption anticipated by the end of Summer 2026. Regardless, submitted projects will be processed in compliance with state law, both prior to and following the adoption of the code amendment.
- Program E-6 - Parking Requirements for Senior Housing. In Progress - There is nothing to report for the 2024 calendar year. The city will conduct a study by the end of 2025 to determine if updated senior parking standards should be included in the Zoning Ordinance update. The implementation status will be updated in future years in accordance with this Program.
- Program E-10 – Development and Rehabilitation of Housing for Persons with Disabilities. A Zoning Amendment including streamlining the permit process for residential care homes was adopted on 06/03/2024. Ordinance No. 2024-01. The modified reasonable accommodation findings will be considered by the City Council in 2025.
- Program E-11 - Housing for Extremely Low Income and Special Needs Households. The City received Permanent Local Housing Allocation (PLHA) funding from the State through application and partnership with Santa Clara County. The City's Housing and Community Services Division will apply for Federal Housing Trust Fund funding, if available, in the fall of 2025. The City is participating in the SCCPC Grand Nexus/Affordable Housing Study that may prescribe Housing In Lieu fees as part of a possible Affordable Housing Ordinance. See A-11 above. City has been working in collaboration with SCC Office of Supportive Housing and the Santa Clara County Housing Authority to plan the potential affordable housing development at 8th and Alexander Streets in Gilroy. This development is anticipated to contain a minimum of 57 units, with 100% of the units restricted to occupants earning 80% or less of the area median income (AMI), with 25% of the units restricted to households earning 30% AMI or less and 25% of the households earning 50% AMI or less. The fully entitled ROEM 100% Affordable development will provide at least 21 restricted to households earning 50% AMI or less. May 2025 will be the first Developer Roundtable of the planning period. Developer Roundtables are planned for a minimum annually each May. The Pilot BMR Preservation program will have the opportunity to provide housing for low-income seniors and other low-income households. See C-1 above for BMR Preservation Program.

- Program E-13- Permanent Supportive Housing - A Zoning Amendment implementing this program was adopted on 06/03/2024. Ordinance No. 2024-01 The City amended the code to allow supportive housing uses by-right in zones where multi-family and mixed-use are permitted and permit transitional and supportive housing as a residential use in all zones allowing residential uses, subject to restrictions that apply to other residential dwellings of the same type in the same zone
- Program F-4 - Housing Mobility and Choice in Higher Opportunity Areas - An update on each program is identified under their respective program number. See A-10, A-11, and A-12 above
- Program G-1 – Collaboration with Development Community. In Progress - Community Development staff created a list of Gilroy Developers over the 2023 & 2024 FYs while conducting outreach for CDBG Consolidated Plan, the initial Inclusionary Housing Feasibility Study, the Grand Nexus/Affordable Housing Study, and High Speed Rail outreach, and through permit applications with the Building and Planning Department. The first Developer Roundtable will be hosted in May of 2025.
- Program G- - ADU Education. In progress - The City Building and Planning Department's ADU webpages have been consolidated, with a link to pre-approved ADU plans. HCS staff tracks ADU permit issuance and will collaborate with other city department staff to create an ADU marketing program, and will encourage residents to participate in the SCC ADU loan program established in February 2025.

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## SP-60 Homelessness Strategy – 91.215(d)

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

Homeless outreach is conducted weekly in the City of Gilroy, all of which is currently conducted by law enforcement though the City intends to create a dedicated street outreach team in Gilroy to reach out to Individuals experiencing homelessness and families. The goal is to establish a street outreach team to create relationships and trust and make individuals more open to accessing services. Abode Services, which is funded by Santa Clara County, also conducts weekly homeless outreach in Gilroy with additional outreach services conducted during the cold weather season (November to April).

The South County Compassion Center (SCCC) also contributes to Gilroy’s strategic plan goals by providing access to the services and resources that support unhoused persons and families and by conducting community outreach activities to assess and meet the individual needs of people experiencing homelessness. Community outreach conducted by the SCCC includes activities and programming such as:

- An innovative mobile outreach team which provides basic need items, critical resources, and case management services. Basic need items include food, supplies, access to showers and laundry, and clothing. The mobile team conducts outreach to residents at local encampments throughout the South County.
- Twice weekly “Unhoused Popup Markets” which provide access to services including a medical van, weekly food boxes, drinking water refills, USPS Mail pickup, hygiene kits, socks and underwear, garbage bags, toilet buckets and seats, case management services, and hot meals.
- Shower and laundry services which are provided in partnership with the Salvation Army Gilroy twice per week on Monday and Wednesday mornings from 8:30am to 11am. Hot meals are also provided after showering.

Homeless needs are also assessed through the CoC’s Vulnerability Index—Service Prioritization Decision Assistance Tool (VI-SPDAT) which assigns scores to individuals who participate in the County’s Coordinated Entry System (CES) by answering a set of questions about their current housing situation and service needs. A score is provided based on the length of homelessness and the type of services needed which allows the CoC to prioritize households for programs. The South County Re-Entry Resource Center supports residents in completing VI-SPDAT survey assessments and provides case management services, mental health services, substance use assessment and referrals, referrals to the Public Defender’s Record Clearance Program, pro-bono legal advice, and referrals to the County’s shelter system.

As part of the Housing Element Update, the City of Gilroy adopted strategies and action items to develop education and outreach programs for the unhoused population including advertisements on the resources available for unhoused persons in Gilroy. Specifically, Gilroy’s education and outreach program included: the creation of a dedicated webpage with information on unhoused resources and efforts; continuance of the unhoused service providers network which consists of monthly meetings with service providers working

directly with people experiencing homelessness in Gilroy. The city is in the process of the development of printed collateral to distribute at City Hall and by code enforcement officers.

### **Addressing the emergency and transitional housing needs of homeless persons**

The City of Gilroy offers several options for emergency and transitional housing to meet the needs of people experiencing homelessness in the city, which includes Santa Clara County's CoC Rapid Re-Housing (RRH) programs. The County's RRH programs rapidly connect families and individuals experiencing homelessness to permanent housing through tailored packages of assistance that include the use of time-limited financial assistance and targeted supportive services. These components include housing identification, rent and move-in assistance, RRH case management, and supportive services. A comprehensive list of Gilroy's transitional housing and emergency housing options is provided below.

- Community Solutions operates transitional housing programs for single men experiencing homelessness including El Invierno Transitional Housing and Walnut Lane Home Transitional Housing. These programs are only available to men currently experiencing homelessness.
- Glenview Way Home and Maria Way are shared housing programs run by Community Solutions that provide housing and supportive services for single men experiencing chronic homelessness.
- Gilroy Sobrato Studios is operated by Eden Housing to provide housing and supportive services for eight individuals experiencing chronic homelessness. The program also offers individuals mental health services.
- InnVision Transitional Housing is operated by LifeMoves to provide families with children (under 18 years) with emergency and transitional housing.
- The City of Gilroy also has three group homes with 60 beds to provide social, psychological, and behavioral programs for troubled youth. (Group homes are facilities that provide 24-hour non-medical care and supervision to children in a structured environment.)

The goals, policies, and strategies established and adopted by the City's most recent Housing Element will contribute to and build on the efforts highlighted above—and address the concerns expressed by Gilroy residents and by the Lived Experience Advisory Board (LEAB) during the engagement conducted for the City's Consolidated Plan. One of the primary concerns City staff heard during engagement was the lack of housing options available to support people experiencing homelessness and families including those at-risk of experiencing homelessness—specifically a lack of permanent supportive housing, transitional housing programs, and year-round shelters for families with children.

**Helping people experiencing homelessness (especially individuals experiencing chronic homelessness 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 individuals experiencing homelessness and families to affordable housing units, and preventing individuals and families who were recently experiencing homelessness from experiencing homelessness again.**

Helping persons and families make the transition to permanent housing, and homelessness prevention, is a central component of the City’s homeless strategy. For example, the Silicon Valley Independent Living Center (SVILC) provides low-income residents with disabilities (and their families) in Gilroy with education and training on how to search for and obtain permanent housing that is safe, affordable, and accessible.

Additionally, to prevent episodes of homelessness and to prevent individuals who formerly experienced homelessness and families from entering homelessness again, Santa Clara County established the Homeless Prevention System (HPS) which includes 13 agencies that offer financial assistance and supportive services targeted to the unique needs of clients. (The Office of Supportive Housing is the HPS program manager.) Other partner agencies include five local victim service providers to assist families who are fleeing unsafe housing situations; the Law Foundation of Silicon Valley for eviction prevention services; CalWORKs and Supportive Services for Veteran Families (SSVF) which provides financial assistance, case management, referrals to benefits, and job training; and the Bill Wilson Center which works with homeless liaisons and trains school staff to identify at-risk families to refer to HPS.

Gilroy has set a goal to increase access to decent and suitable housing for residents with special housing needs including seniors, persons with disabilities (including developmental disabilities), unhoused persons, large households, single female-headed households, and farmworkers. To achieve this goal, the City will implement the following policies over the plan period: 1) encourage housing opportunities for special needs groups; 2) encourage the development, rehabilitation, and preservation of affordable and market-rate housing for seniors, particularly in neighborhoods that are accessible to public transit, commercial services, and health and community facilities; 3) support efforts to provide emergency shelter, transitional housing, and permanent supportive housing for unhoused persons and persons at risk of experiencing homelessness; 4) support the development of permanent and seasonal farmworker housing; 5) encourage affordable housing developments to include units that can accommodate large households of five or more; and 6) encourage the development and maintenance of housing accessible to people with disabilities including people with developmental disabilities.

The City’s Housing Element also includes homeless prevention strategies, policies, and goals including a Displacement Prevention Policy in which the City plans to adopt a formal policy by the end of 2025 with a mid-term evaluation of the policy two years after adoption. To inform policy design and implementation, the City will organize a focus group of organizations with experience in displacement prevention policies (e.g., SV@Home) and complete an analysis of best practices in jurisdictions similar to Gilroy. As noted in the Housing Element, the City is considering measures including “tenant option to purchase agreements” for redevelopment projects, a just cause eviction ordinance, and relocation agreements. To facilitate access to affordable housing, the City of Gilroy is committed to maintaining the City’s affordable ownership and rental housing units through the implementation of resale controls on owner-occupied and renter-occupied units that are designated as below market-rate. The BMR Program Administrator will be responsible for implementing these controls to ensure that affordable units provided through public assistance or public action are retained per the terms specified in the affordable housing agreement (30 years) as designated affordable housing.

Additionally, the City is planning to develop a system to prioritize the occupancy of affordable for-sale and for-rent units in Gilroy for income-eligible residents and/or individuals working in the city. The City expects to

determine how to weigh specific factors and to develop a process for priority tenures while also affirmatively furthering fair housing by the end of 2024.

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

The County's homelessness prevention program (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. OSH 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. 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% of participants remained housed one year after assistance.

The City of Gilroy is committed to supporting and helping low-income individuals and families avoid experiencing homelessness after being discharged from institutions or systems of care including individuals and families who receive assistance from public and private agencies. The one-year and five-year strategic goals included in this plan will further these ongoing efforts. For example, the Valley Homeless Healthcare Program (VHHP) manages a Medical Respite program for individuals experiencing homelessness discharged from hospitals and the County conducts daily outreach at jails and Veteran Affairs (VA) psychiatric facilities throughout Santa Clara County (including Gilroy) to ensure that veterans who are discharged from institutions are not discharged to the street. Similarly, the South County Reentry Resource Center provides services to individuals who were previously incarcerated and to people experiencing homelessness upon release. Services include referrals to drug treatment programs, housing assistance, food assistance, counseling, and other benefits. The Resource Center also serves South County residents (including those living in Gilroy) by hosting VHHP every Tuesday, assisting with the completion of VI-SPDAT survey assessments, providing pro-bono legal advice, and by offering referrals to the Public Defender's Record Clearance Program and/or referrals to the County's shelter system.

Additionally, residents exiting institutions and systems of care in Gilroy can be referred to Catholic Charities Inmate Support and Reentry which provides employment services to justice-involved individuals through the Right Directions Program. The program offers adults access to case management, job readiness, resume writing, interview prep and skills, tattoo removal, job retention and coaching, and staff conduct follow up support for 90 days after job placement. Residents are also connected to other Catholic Charities services and programs to ensure long-term stability. Cathedral Social Ministries provides services to unhoused persons who were previously incarcerated and provide access to the following programs, services, and facilities.

- The Window provides a place where persons experiencing homelessness released from criminal justice institutions and facilities can receive mail, phone services to make appointments and receive messages, food, referrals to the Re-entry Center, help navigating documentation requirements, and connections to community resources and programs.

- The Healthcare Center for Uninsured provides free primary healthcare to persons experiencing homelessness, migrant workers, and individuals without health insurance. The clinic provides primary healthcare assessments and treatment, preventative health services and education, immunization, flu shots, COVID tests, mental health referrals, substance recovery support, and pharmacy prescriptions.
- Faith Based Resource Center: Bridges of Hope was launched by the Santa Clara Mental Health Department (SCCMHD), Catholic Charities of Santa Clara County, and the Cathedral Basilica of St. Joseph to create the resource center which focuses on the provision of reentry services and case management for individuals and families healing from the effects of incarceration.

While these strategies and resources have been crucial in helping residents and families avoid homelessness, it is important to note that the members of the Lived Experience Advisory Board (LEAB) identified Gilroy as having significantly higher rates of recidivism due to the criminalization of homelessness and a lack of resources to support individuals once they exit incarceration. Members strongly recommend that Gilroy work with the County to design a system where individuals are connected to transitional housing and services before they exit jail. They also hope to see the City implement strategies and priorities that result in more emergency and interim housing options for all populations including persons with criminal backgrounds.

## 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 5,984 housing units 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.

## 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
- SCCCHA Family Self Sufficiency Program – participants can 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.
- Beginning July 1, 2025, St. Joseph’s Family Center and the South County Compassion Center will have merged their programs under the new name South County Community Services. The program proposes to alleviate poverty in the community, reduce food and housing insecurity, strengthen the safety net for the most vulnerable residents, and provide essential support to unhoused individuals.

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

The City will continue to implement the 2023-2031 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**

As a recipient of federal CDBG funds, the City of Gilroy is responsible for managing the day-to-day operations of all CDBG-funded activities and ensuring that CDBG funds are used within all applicable requirements. Monitoring is the primary tool to ensure that this happens.

The two primary goals of monitoring are:

1. Subrecipient and grantee compliance with all regulations governing their administrative, financial, and programmatic operations; and
2. Attainment of the performance objectives identified in the subrecipient and grantee agreement on schedule and within budget.

Annually, at the start of each program year, City staff will conduct a risk assessment, identify monitoring needs, create a monitoring plan, develop a strategy, establish a schedule, and use a monitoring checklist and workbook to track each monitoring effort for grant recipients and subrecipients.

At a minimum, all recipients and subrecipients will also receive a desktop review during the program year.

- All programs will receive remote technical assistance in October to identify and resolve potential issues early in the program year.
- After quarter 4, all newly funded subrecipients, grant recipients, new programs, or high-risk subrecipients/grant recipients require annual remote or on-site (at City staff's discretion) monitoring of the preceding program year.
- All agencies continuously receiving a CDBG grant that are identified to be low-risk and/or more experienced grant recipients, may require a remote, narrowly focused, monitoring visit (at City staff's discretion) to review aspects of their operations that may be affected by changes in regulations or clarifications of regulations issued by HUD, and/or operational changes recommended in prior monitoring visits.

Effective monitoring strategies may include:

- **Desktop Review** - appropriate for all grant recipients.
- **Pre-monitoring** - An informal discussion on the monitoring process and potential areas of non-compliance. May include technical assistance or training. Appropriate for new or higher-risk grant recipients.
- **Monitoring** - A formal monitoring visit – held remotely or on-site- to evaluate program

compliance. May include interviews, inspections, and document review. Appropriate for at-risk grant recipients and those City staff has not recently visited.

This multi-tiered monitoring system ensures compliance with CDBG requirements.

Prior to signing contracts (grant agreements) City staff provides new subrecipients and grantee staff with a CDBG orientation. Technical assistance will be provided throughout the program year regarding benchmarks, reporting, and record keeping. This assistance will be repeated in the ensuing years covered by the Consolidated Plan if there are new subrecipients/grantee staff responsible for the 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.

## ANNUAL ACTION PLAN

### AP-15 Expected Resources – 91.420(b), 91.220(c)(1,2)

#### Introduction

For PY 2025-26, the City was allocated \$380,083 in CDBG entitlement funds. In addition, prior years’ resources are being committed from projects/programs that were either cancelled or completed under budget. The following amounts from “from prior years’ resources” will be included in this Action Plan: **2023** - \$70,888.98; **2024** - \$7,940.33.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public – federal	Acquisition Admin and Planning Housing Public Improvements Public Services	\$380,083	\$0.00	\$78,829.31	\$458,912.31	\$1,600,000	This is the first year of the 5-year Consolidated Plan

**Table 1: Expected 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 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.**

The City of Gilroy is partnering with Santa Clara County to develop affordable and supportive housing on a County-owned property located at the corner of 8<sup>th</sup> Street and Alexander Street in Gilroy. The project is anticipated to deliver a mixed-income community, containing units at extremely low- and very low-income levels, and focusing on farmworker housing. The site is centrally located and is close to schools, parks, medical services, grocery stores, transit, and other services.

The City's 2023-2031 Housing Element includes goals and policies that support the development of permanent and seasonal farmworker housing in the City. In particular, the City has a goal to produce a minimum of 50 farmworker housing units. Farmworker housing will also help the City meet the regional housing needs for 335 extremely low-income and 334 very low-income dwelling units in Gilroy.

The City and County have conducted initial joint community engagement and are collaborating on the development path. The County plans to issue a Request for Offer to select a development partner among the County's affordable housing developer qualified pool. The City is not planning to allocate CDBG funding toward this development. To facilitate the development, the City Council expressed support for waiving impact fees. The City will also provide support through the entitlement and permitting process, including review and approval of entitlement, California Environmental Quality Act (CEQA), and building permits.

**AP-20 Annual Goals and Objectives–91.420, 91.220(c)(3)&(e)**

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase Supportive/Public Services for Special Populations	2025	2026	Non-Homeless Special Needs	Citywide	Public Services for Vulnerable Populations	CDBG: \$57,012.45	Public service activities other than Low/Moderate Income Housing Benefit: 149 persons
2	Invest in Community Development and Neighborhood Revitalization	2025	2026	Non-Housing Community Development	Citywide	Community Development and Public Facilities	CDBG: \$325,883.26	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: TBD based on project location. Will occur in LMI qualifying area.

**Table 2: Goals Summary**

**Goal Descriptions**

<b>1</b>	<b>Goal Name</b>	<b>Increase Supportive/Public Services for Special Populations</b>
	<b>Goal Description</b>	<ul style="list-style-type: none"> <li>- A resource/navigation center to connect people with resources, including migrant/agricultural/seasonal workers</li> <li>- Youth activities, especially out of school time (after school, summer)</li> <li>- More staffing for consistent programming and resources at the senior center</li> <li>- Affordable childcare</li> <li>- Mental health services- Services for foster youth, seniors, and people with disabilities</li> </ul>
<b>2</b>	<b>Goal Name</b>	<b>Invest in Community Development and Neighborhood Revitalization</b>
	<b>Goal Description</b>	<ul style="list-style-type: none"> <li>- Street, sidewalk, and lighting improvements especially around affordable housing (roads, bike lanes)</li> <li>- Additional or higher quality childcare centers and youth recreation centers</li> <li>- Improvements to parks and recreation centers</li>   <li>- Public facilities improvements</li> </ul>

**Table 3: Goals Descriptions**

## PROJECT SUMMARY

### AP-35 Projects – 91.420, 91.220(d)

#### Introduction

For PY 2025-26, the City was allocated \$380,083 in CDBG entitlement funds. In addition, \$78,829.31 of prior years’ resources are being committed from projects/programs that were either cancelled or completed under budget.

PY 2025-26 will be a one-year funding cycle for the proposed activities and represents the first year of the City’s 2025-2030 Consolidated Plan.

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

One of the greatest challenges in meeting the underserved needs of low- and moderate-income persons is having limited financial resources. Public service dollars are always in high demand, but with limited funding, it is difficult to fund these programs to their fullest potential while staying within HUD parameters. The City continues to utilize its CDBG monies to the greatest extent possible to serve as many underserved needs as they are able in each program year.

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

#	Project Name
1	Advocacy Program for Foster Youth in Gilroy
2	Adult Day Care
3	Meals on Wheels
4	Fair Housing
5	Transit Service
6	Housing Assistance for Gilroy Residents with Disabilities
7	Sidewalk Curb Ramp Project
8	Repair and Accessibility Modification Program for Low-Income Homeowners
9	City of Gilroy Program Administration

**Table 4 – Project Information**

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, persons experiencing homelessness, and

special needs populations.

## Project Summary

### CDBG PY2025-2026 Proposed Projects/Programs and Allocations

Category	Organization	Project/Program	Formula Funds (\$380,083)	Prior Years' Resources (\$78,829.31)	Allocation (May 5, 2025 Council Direction)
Public Service	Child Advocates of Silicon Valley	Advocacy Program for Foster Youth in Gilroy	\$9,502.07	\$0	\$9,502.07
Public Service	Live Oak Adult Day Services	Adult Day Care	\$9,502.07	\$0	\$9,502.07
Public Service	Loaves and Fishes Family Kitchen	Meals on Wheels	\$9,502.07	\$0	\$9,502.07
Public Service	Project Sentinel	Fair Housing	\$9,502.08	\$0	\$9,502.08
Public Service	Sourcewise	Transit Service	\$9,502.08	\$0	\$9,502.08
Public Service	Silicon Valley Independent Living Center	Housing Assistance for Gilroy Residents with Disabilities	\$9,502.08	\$0	\$9,502.08
<b>Public Services Subtotal</b>			<b>\$57,012.45</b>	<b>\$0</b>	<b>\$57,012.45</b>
Non-Public Service	City of Gilroy Public Works	Sidewalk/Curb/Ramp	\$136,775.48	\$39,414.66	\$176,190.14
Non-Public Service	Rebuilding Together Silicon Valley	Repair and Accessibility Modification Program for Low-Income Homeowners	\$110,278.47	\$39,414.65	\$149,693.12
Non-Public Service	Bay Area Community Health	Gilroy Tenant Improvement Suite 110	\$0	\$0	\$0
<b>Non-Public Services Subtotal</b>			<b>\$247,053.95</b>	<b>\$78,829.31</b>	<b>\$325,883.26</b>
Program Admin.	City of Gilroy	Program Administration	\$76,016.60	\$0	\$76,016.60
<b>Program Admin. Subtotal</b>			<b>\$76,016.60</b>	<b>\$0</b>	<b>\$76,016.60</b>

<b>Total</b>	<b>\$380,083.00</b>	<b>\$78,829.31</b>	<b>\$458,912.31</b>
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**AP-50 Geographic Distribution – 91.220(f)**

**Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

The City will continue to utilize CDBG funding to support citywide efforts that meet the needs of the community.

**Geographic Distribution**

Target Area	Percentage of Funds
Citywide	100

Table 4 - Geographic Distribution

**Rationale for the priorities for allocating investments geographically**

The city falls just under the citywide LMA (Low-and Moderate-Income Area) definition of 51% of the population falling within the Low-and Moderate-Income category. All public services and housing activities will serve LMI households citywide.

**Discussion**

See above.

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

**Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

The 2025-2030 Consolidated Plan identifies providing basic needs and supportive services to homeless persons as a high priority need. The 2023 PIT Count indicated that 1,048 persons are experiencing homelessness in the City and 9,903 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.

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 Gilroy. 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 2023.

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 period starting in 2020. 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, the County operates a small year-round family shelter, and the Ochoa Cold Weather Shelter. Community Solutions offers two transitional housing programs. The Gilroy Compassion Center offers year-round case management to provide basic needs to persons experiencing homelessness, such as portable restrooms delivered to encampments, additional case management and resource referrals, showers, laundry, food, and clothing available at twice weekly pop-ups. The Compassion Center strives to provide case management and administer the VI-SPDAT to as many individuals experiencing homelessness 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. Below is an inventory of the homeless facilities located within or adjacent to Gilroy City limits by type, target population, and total capacity.

**Homeless Facilities**

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 Nightly Shelter Inclement Weather beds	5	Single Adults – seasonal beds
Emergency Shelter	Gilroy Nightly Shelter	100	Single Adults – seasonal beds
Emergency Shelter	Ochoa Winter Family Shelter	100	Families – seasonal beds
Emergency Shelter	La Isla Pacifica	14	Families with children, DV survivors and children

Recognizing the critical role of support services to prevent and reduce homelessness, the City provides funding through the Permanent Local Housing Allocation (PLHA) California grant program, and provides some services targeted to persons experiencing homelessness and families, including programming targeted toward persons experiencing homelessness with special needs and chronically experiencing homelessness residents. Services provided with the help of PLHA funds:

- South County Compassion Center (SCCC)– Provides access to the services persons experiencing homelessness need to survive, become stable, and lead self-sufficient lives. SCCC is committed to meeting our unhoused community and providing for their needs, right where they live.
- St. Joseph’s Family Center – Homeless Prevention & Streets Team
- Silicon Valley Independent Living Center – Housing and Emergency Services for Persons with Disabilities Program
- CARAS – Homeward Bound

The City of Gilroy also provides the following services targeted to persons experiencing homelessness and families, including programming targeted toward persons experiencing homelessness with special needs and to persons who are chronically experiencing homelessness.

- Cold Weather Shelter: Upon declaration of an Inclement Cold Weather event by the National Weather Service and Santa Clara County, the City of Gilroy activates the Senior Center in Gilroy as a warming shelter. The shelter is typically activated during the months of November – March, and open for overnight sheltering from 9 PM to 7 AM. Walk in’s are welcome.
- Additionally, in 2021, The City Council authorized the City of Gilroy Quality-of-Life (QOL) Officers Program, which was approved as a permanent program by the City Council on July 22, 2024. The Quality-of-Life Officer’s duties include but are not limited to, responding to calls for service related to persons experiencing homelessness and/or encampments, following up on new or ongoing complaints, working with property owners to resolve QOL-related problems, building relationships and collaborating with community and faith-based organizations who work with the persons experiencing homelessness community, collaborating with local unhoused service providers to survey and provide resources to persons experiencing homelessness, and community outreach and education on the issues and challenges affecting the Gilroy community.

Local services and facilities in Gilroy offered by nonprofit organizations include:

- The Gilroy Shelter (formerly the Armory), operated by HomeFirst, funded by Santa Clara County, and operated on state-owned property, is a 24/7 emergency shelter. The shelter offers services, including mobile laundry, showers, food, and light case management. Case Management is offered by the SCCC.
- Ochoa Seasonal Cold Weather Shelter (December – March) is coordinated by St. Joseph’s Family Center and can house up to 35 households (100 individuals total) that have at least one minor dependent.
- La Isla Pacifica is Community Solutions’ emergency confidential shelter for adult survivors of domestic violence/intimate partner abuse or human trafficking and their minor children. This program provides supportive services to promote independent living, case management, counseling, transportation, danger assessment and safety planning, legal advocacy, life skills, education, goal planning, referral, and linkage to additional services and resources.
- Pit Stop Outreach –The program provides the following services to persons experiencing homelessness in Gilroy: volunteers work in partnership with persons experiencing homelessness in Gilroy, to improve safety, health, and well-being, and to meet basic needs.
- Valley Homeless Healthcare Program (VHHP)—On Fridays, the South County Mobile Health Center is provided at two sites in Gilroy to residents experiencing homelessness. The Backpack Homeless Healthcare Program (BHHP) team reaches the most vulnerable persons experiencing homelessness in Gilroy, where they live, while carrying backpacks filled with medicines and medical equipment to locations such as encampments, railroad tracks, etc.

Lastly, Gilroy has the following future projects in the planning stages and will support the needs of persons experiencing homelessness, including families and households with special needs:

- St. Joseph’s Family Center’s “Our New Place” intends to add four Permanent Supportive Housing units to its scattered site program. Currently, this program consists of 25 units for persons experiencing homelessness, and survivors of domestic violence.
- The Housing and Community Services Division has a Safe Parking program on its work plan for the 2025/26 fiscal year.

## Discussion

Please see above.

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

### Introduction

#### Negative effects of public policies on affordable housing and residential investment

There are a wide variety of factors that influence whether, where, when, how, and what type of housing is constructed. While many factors enable, guide, and even incentivize housing construction, almost all pose some sort of limitation or constraint, as well. There are generally two types of constraints: governmental and non-governmental. Governmental constraints include policies, regulations, and procedures that directly affect housing, such as land use controls, development standards, local processing and procedures, and permitting fees. Nongovernmental constraints, such as construction costs, land costs, or availability of financing, are beyond the direct control and authority of the City but still have an impact on housing development.

As part of its 2023-31 Housing Element update, the City conducted an analysis of several potential constraints to the development, maintenance, and improvement of housing and affordable housing. The findings are summarized below.

- **General Plan.** This plan constitutes the highest-level policy document for the City and contains several items that can affect the development and distribution of housing, such as land use classifications, and density and intensity standards. In general, the Plan does not constrain housing development.
- **Zoning Ordinance.** The City partially completed a comprehensive update of its Zoning Ordinance in 2023 to conform with its 2040 General Plan and current state housing law. As identified in several of the City's Housing Element programs, the Zoning Ordinance will continue to be revised and updated to remove constraints to housing development.
- **Development standards.** The City of Gilroy has permissive standards for development, especially in its Downtown Specific Plan area. The cumulative effect of development standards is not likely to constrain the ability of developers to achieve densities on site development.
- **Parking requirements.** Parking requirements often pose a potential constraint on development. However, the construction of recent developments in Gilroy, including 100% Affordable Apartment developments, demonstrates that the City's existing parking requirements are appropriate and are not an unreasonable constraint.
- **Residential Development Ordinance.** Established in 1979, the City's Residential Development Ordinance (RDO) monitored the amount of residential growth in the city by limiting the number of dwelling units that could be built in a 10-year period. The RDO was a potential constraint on development prior to the passage of SB 330 and SB 8, which has made the RDO null through 2030.
- **Affordable Housing Policy.** The City does not have an affordable policy in effect for the whole city and is working to develop a framework.
- **Permit Processing time.** The processing time needed to obtain development permits and required approvals can act as a constraint to development and contribute to the high cost of housing. Gilroy has similar or slightly quicker processing times, compared to other County jurisdictions for most permits. For example, the City has a shorter processing time on discretionary permits that go to City Council (5–6 months) than all jurisdictions except two.
- **Planning, Building and Development Impact Fees.** Housing developments are typically subject to three types

of fees: planning permit fees, building permit fees, and development impact fees. The fees are charged by the City and other agencies to cover administrative processing costs associated with development and help ensure the provision of adequate services. In May 2022, the City completed a Comprehensive User Fee Study to update the City's user fees schedule, which had been last updated and adopted in 2014. Following community meetings and public hearings with the City Council, a new fee schedule was adopted, effective August 1, 2022. There was no public opposition to the proposed fees, which may be an indication that the fees remain reasonable.

### ***Nongovernmental constraints.***

- **Requests to develop below the anticipated density.** In some regions, market factors such as the demand for single-family housing or larger high-end condominiums can lead to properties being developed below the maximum allowable density. Requests to develop housing at densities below those anticipated in the Housing Element act as a potential constraint to housing development. However, the City does not generally receive any requests to develop below the densities anticipated.
- **Land costs.** Land costs have a demonstrable influence on the cost and availability of affordable housing. Land prices are determined by numerous factors, the most important of which are land availability and permitted development densities. As land becomes less available, the price of land increases. The scarcity of adequate housing opportunities in northern Santa Clara County has influenced upward pressure on land and housing costs in Gilroy.
- **Construction costs.** Construction costs include the cost of materials and labor. Materials costs include the cost of building materials (wood, cement, asphalt, roofing, pipe, glass, and other interior materials), which vary depending on the type of housing being constructed and amenities provided. In general, construction costs can be lowered by increasing the number of units in a development, until the scale of the project requires a different construction type that has a lower cost per square foot.
- **Financing availability.** Interest rates affect homeownership opportunities throughout the city. In January 2025, Freddie Mac's primary mortgage market survey listed interest rates on home loans at 6.95 percent on a 30-year fixed-loan rate.
- **Federal and state programs.** There is limited funding available for housing assistance programs from the state and federal governments.
- **Environmental constraints.** Environmental hazards affecting housing units include geologic and seismic conditions, soil conditions, flood risk, vegetation, and wildlife habitat, toxic and hazardous waste, fire hazards, noise levels, and preservation of agricultural lands. In Gilroy, seismic hazards provide the greatest threat to the built environment. Infrastructure constraints include the availability and cost of water and sewer services, which may impact future development of residential units in the city and can pose a potential constraint to housing development.

### **Strategies to remove or ameliorate the barriers to affordable housing**

The City has identified the following goals, policies, and programs to remove or ameliorate barriers to affordable housing in its 2023-2031 Housing Element, including:

**Goal 1.** Housing Production. Provide adequate residential sites to accommodate projected housing needs and encourage the production of a variety of housing types.

- Policy 1.1. The City shall encourage the provision of a variety of housing options for Gilroy residents.

- Policy 1.2. The City shall strive to ensure adequate land is available at a range of densities to meet Gilroy’s existing and projected housing needs.
- Policy 1.3. The City shall encourage the provision of new affordable housing.

**Goal 2.** Removal of Government Constraints. Remove or reduce governmental constraints to the development, improvement, and maintenance of housing where feasible and legally permissible.

- Policy 2.1. The City shall periodically review City regulations, ordinances, permitting processes, and residential fees to ensure that they do not unreasonably constrain housing development and are consistent with state law.
- Policy 2.2. The City shall continue to provide individuals with disabilities reasonable accommodation through flexibility in the application of land use or zoning when necessary to eliminate barriers to housing opportunities.
- Policy 2.3. The City shall consider the development of single-room occupancy units, studio apartments, micro-units, and other similar unit types that are affordable to extremely low-income residents in higher-density areas of the city.

**Programs to reduce barriers to affordable housing development:**

- In Progress - Surplus lands are documented in the Annual Progress Report, which is presented to the City Council annually in March and subsequently provided to HCD annually on or before April 1st. City staff has begun the process to determine if additional city-owned sites could be declared as surplus and will complete the process by the end of the 2025 calendar year.
- In Process - The City is working on revising the Neighborhood District Policy by Fall 2025 to remove reference to the Residential Development Ordinance (RDO) and update target densities in the 2040 General Plan. The City is collaborating with the Santa Clara County Planning Collaborative and Strategic Economics to complete a Grand Nexus/Affordable Housing Study, which includes a Residential Feasibility Study, an Affordable Housing Analysis, a Residential Nexus Analysis (for small developments), and a Commercial Nexus Study and Feasibility Analysis. Upon completion of the study and implementation of prescribed affordable housing standards, the City will update the Neighborhood District policy to include relevant affordable housing standards adopted by the Council. The Grand Nexus/Affordable Housing Study is estimated to be completed by fall 2025, and implementation of prescribed affordable housing standards will occur by June 2026.
- Program A-10. Facilitate Missing Middle/Middle Income Housing. A Zoning Amendment implementing this program was adopted on June 3, 2024. Ordinance No. 2024-01.
- Program A-11. Inclusionary Housing Policy. In process - In 2023, the City hired a consultant who conducted an Inclusionary Housing Feasibility Analysis and recommended that an Inclusionary Housing Policy for both ownership and rental projects be future-tested and planned for improved economic conditions. The City pivoted and joined the Santa Clara Community Planning Collaborative's Grand Nexus/Affordable Housing study to work on a Commercial Nexus Study and Feasibility Analysis, to study the collection of fees for affordable housing. In response to changing economic times, the City has added the Residential Feasibility Study, Affordable Housing Analysis, and Residential Nexus Analysis (for small developments) to its work. The Grand Nexus/Affordable Housing Study is expected to be completed by fall 2025, and the City anticipates implementing the prescribed inclusionary housing standards by June 2026.
- Program A-12. Incentives Beyond Density Bonus State Law. In process - In 2023, the City hired a consultant who conducted an Inclusionary Housing Feasibility Analysis and recommended that an Inclusionary Housing Policy for both ownership and rental projects be future-tested and planned for improved economic conditions. The

City pivoted and joined the Santa Clara Community Planning Collaborative's Grand Nexus/Affordable Housing study to work on a Commercial Nexus Study and Feasibility Analysis, to study the collection of fees for affordable housing. In response to changing economic times, the City has added the Residential Feasibility Study, Affordable Housing Analysis, and Residential Nexus Analysis (for small developments) to its work. The Grand Nexus/Affordable Housing Study is expected to be completed by fall 2025, and the City anticipates implementing the prescribed inclusionary housing standards by June 2026.

- Program B-1. Residential Development Ordinance (RDO) Removal. In progress - The RDO will be removed, with a draft zoning ordinance implementing the Housing Element being presented to the Planning Commission and City Council during the summer of 2026, with adoption anticipated by the end of Summer 2026.
- Program B-2. Zoning and General Plan Densities. In Progress – a draft zoning ordinance implementing the Housing Element is being presented to the Planning Commission and City Council during the summer of 2026. Regardless, submitted projects will be processed in compliance with state law, both prior to and following the adoption of the code amendment.
- Program B-5. Permit Streamlining - In Progress - A draft zoning ordinance implementing this program is being presented to the Planning Commission and City Council during the summer of 2026, with adoption anticipated by the end of summer 2026. The Building Division website includes an example residential permit in compliance with AB2234.
- Program B-6. Objective Standards - In Process - A draft zoning ordinance implementing this program is being presented to the Planning Commission and City Council during the summer of 2026, with adoption anticipated by the end of summer 2026. The City will also evaluate design guidelines per this program prior to the end of the 2026 calendar year. Affordable Housing project objective standards will be updated upon adoption of an Affordable Housing Ordinance by June 2026.
- Program B-7. Zoning Ordinance Update. In Progress - The Zoning amendment adopted by the City Council on 6/3/2024 (Ordinance No. 2024-01) includes a requirement for the replacement of demolished units on RHNA site units and a clarification regarding FAR in mixed-use projects. The remaining items will be considered by the City Council during the summer of 2026, with adoption anticipated by the end of Summer 2026.
- Program B-8. Entitlement Road Webpage. Completed - Complete and posted on the City website.
- Program B-9. Building Department Webpage. Completed - The Building Division website was updated in 2023 to include example residential permits in compliance with AB2234. The website includes plan submittal checklists (for application completeness), and example permits that received a final building permit approval. The example permits include accessory dwelling units, duplexes, multifamily / mixed-use projects, townhomes, custom single-family home, and single-family tract home.
- Program B-10. Zoning Code Annual Updates. In Progress - The City updated the Accessory Dwelling Unit Ordinance in 2023, created a webpage with a list of properties that can be approved ministerially pursuant to Government Code Section 65583.2, and will be completing a comprehensive update of the entire Zoning Ordinance in 2026 to implement state laws described in other Housing Element programs.
- Program C-1. Monitoring of Units At Risk of Converting to Market Rate - Ongoing - The City reviews affordable housing term expirations as part of its annual monitoring program. In the Fall of 2024, the city began collaborating with the County of Santa Clara Office of Supportive Housing to implement a Pilot Below-Market-Rate preservation Program. The SCCBOS has approved their portion of the pilot, and the City of Gilroy Council approved the program in March of 2025. The City is collaborating with the SCCPC and Strategic Economics to conduct a comprehensive Grand Nexus/Affordable Housing Study, which will encompass a Residential Feasibility Study, an Inclusionary Analysis, a Residential Nexus Analysis (focused on small developments), and a Commercial

Nexus Study and Feasibility Analysis. The Grand Nexus/Affordable Housing study is expected to be completed by fall 2025, and the implementation of the prescribed affordable housing standards is scheduled for June 2026. The city of Gilroy continues to be open to allocating city CDBG funding towards the rehabilitation of naturally occurring affordable housing for low-income residents and for the rehab of and continued affordability of 100% affordable units.

- Program C-2. Housing Rehabilitation. Ongoing - In FY 22-23 Rebuilding Together Silicon Valley was awarded a CDBG grant for \$140,000. In FY 23-24 Rebuilding Together Silicon Valley was awarded a CDBG grant for \$258,000. In FY 24-25 Rebuilding Together was awarded a CDBG grant for \$179,942.32. The City will facilitate TEFRA hearings, as needed.
- Program C-4. Resale Control on Owner Occupied Below Market -Rate Units. Ongoing - Annually, the BMR Program Administrator conducts compliance monitoring for BMR portfolio homes. In FY24, the City BMR Administrator and city staff conducted a community meeting to answer questions and explain resale restriction agreements to current homeowners. In FY24, the city's BMR Program Administrator conducted a compliance certification via mail to confirm that residents were complying with their resale agreement and restrictions. City staff has collaborated with the Santa Clara County Office of Supportive Housing to create a Pilot BMR Preservation Program - see C-1 above.
- Program C-5 – Resale Control on Rental Below Market Rate Units. Ongoing - For renter-occupied units in 100% Affordable developments, the BMR Program Administrator sends information to property owners regarding resale restrictions outlined in their Regulatory, Loan, or Density Bonus Agreements and conducts an annual compliance audit. In January 2024, the city BMR Administrator completed outreach and administered the annual re-certification procedures for 100% Affordable Housing developments to confirm compliance with City and other regulatory agreements.
- Program C-6 – Identification and Preservation of At-Risk Units. Ongoing - The City's BMR Program Administrator continues to update the City's inventory of BMR units. City staff have collaborated with the Santa Clara County Office of Supportive Housing to create a Pilot BMR Preservation Program (see C-1 above). This process provides an opportunity to allow one currently for-sale (as of October 2024) low-income BMR unit to remain in the program and remain affordable for an additional 30 years. When units become available for resale, the new program will enable the city to purchase them and maintain affordability for other low-income households.
- Program D-2- Funding Sources to Assist Homeownership. Ongoing - The City's Housing and Community Services webpage includes information on homebuyer assistance, including Santa Clara County Empower Homebuyers Down Payment Assistance Program, California Housing Finance Agency (CalHFA) First Mortgage Programs and Down Payment Assistance Programs, and CalHFA's Accessory Dwelling Unit (ADU) Grant Program. In FY 24, the City conducted workshops in English and Spanish with over 150 attendees to inform the community of these resources. The city has BEGIN and CalHome ReUse Down Payment Assistance available for low-income households and is planning to use a portion of this assistance for the Pilot BMR Preservation Program - see C-1 above.
- Program D-4 – Pursue Funding for Affordable Housing. Ongoing - Permanent Local Housing Allocation (PLHA) funding from the State through application and partnership with Santa Clara County will be applied for in the Fall of 2025, and 40% of the funding will be allocated towards affordable homeownership activities. The city continues to receive annual CDBG funding and supports two 100% affordable developments with 0% interest rate CDBG loans, allowing them to refinance and rehabilitate the properties. The City's Housing and Community Services Staff will apply for Federal Housing Trust Fund funding if available in the fall of 2025. The City is participating in the SCCPC Grand Nexus/Affordable Housing Study, which may suggest Housing In Lieu fees as part of a possible Affordable Housing Ordinance. See A-11 above. The City has been working in collaboration with the SCC Office of Supportive Housing and the Santa Clara County Housing Authority to plan the potential

affordable housing development at 8th and Alexander Streets in Gilroy. City staff directs developers to the city's opportunity sites and will host a Developer Roundtable in May of 2025.

- Program E-1 – Priority Water and Sewer Service for Affordable Housing Developments - Ongoing - This policy is currently in place and used in standard practice. The City has not identified a need to update the Policy. The City of Gilroy provides sewer and water services to all residents. The 2023-2031 Housing Element has been posted on the City's website. The City's water and sewer service website also provides information on the Low-Income Household Water Assistance Program.
- Program E-2 - Zoning to Encourage and Facilitate Single-Room Occupancy Units. Completed - A Zoning Amendment implementing this program was adopted on 06/03/2024. Ordinance No. 2024-01
- Program E-5 - Incentivize M-Units. In Progress - A draft zoning ordinance that amends regulations for efficiency units is being presented to the Planning Commission and City Council during the summer of 2026, with adoption anticipated by the end of Summer 2026. Regardless, submitted projects will be processed in compliance with state law, both prior to and following the adoption of the code amendment.
- Program E-6 - Parking Requirements for Senior Housing. In Progress - There is nothing to report for the 2024 calendar year. The city will conduct a study by the end of 2025 to determine if updated senior parking standards should be included in the Zoning Ordinance update. The implementation status will be updated in future years in accordance with this Program.
- Program E-10 – Development and Rehabilitation of Housing for Persons with Disabilities. A Zoning Amendment including streamlining the permit process for residential care homes was adopted on 06/03/2024. Ordinance No. 2024-01. The modified reasonable accommodation findings will be considered by the City Council in 2025.
- Program E-11 - Housing for Extremely Low Income and Special Needs Households. The City received Permanent Local Housing Allocation (PLHA) funding from the State through application and partnership with Santa Clara County. The City's Housing and Community Services Division will apply for Federal Housing Trust Fund funding, if available, in the fall of 2025. The City is participating in the SCCPC Grand Nexus/Affordable Housing Study that may prescribe Housing In Lieu fees as part of a possible Affordable Housing Ordinance. See A-11 above. The City has been working in collaboration with SCC Office of Supportive Housing and the Santa Clara County Housing Authority to plan the potential affordable housing development at 8th and Alexander Streets in Gilroy. This development is anticipated to contain a minimum of 57 units, with 100% of the units restricted to occupants earning 80% or less of the area median income (AMI), with 25% of the units restricted to households earning 30% AMI or less and 25% of the households earning 50% AMI or less. The fully entitled ROEM 100% Affordable development will provide at least 21 restricted to households earning 50% AMI or less. May 2025 will be the first Developer Roundtable of the planning period. Developer Roundtables are planned for a minimum annually each May. The Pilot BMR Preservation program will have the opportunity to provide housing for low-income seniors and other low-income households. See C-1 above for the BMR Preservation Program.
- Program E-13- Permanent Supportive Housing - A Zoning Amendment implementing this program was adopted on 06/03/2024. Ordinance No. 2024-01 The City amended the code to allow supportive housing uses by-right in zones where multi-family and mixed-uses are permitted and permit transitional and supportive housing as a residential use in all zones allowing residential uses, subject to restrictions that apply to other residential dwellings of the same type in the same zone
- Program F-4 - Housing Mobility and Choice in Higher Opportunity Areas - An update on each of these programs is identified under their respective program number. See A-10, A-11, and A-12 above
- Program G-1 – Collaboration with Development Community -. In Progress - Community Development staff created a list of Gilroy Developers over the 2023 & 2024 FYs while conducting outreach for CDBG Consolidated

Plan, the initial Inclusionary Housing Feasibility Study, the Grand Nexus/Affordable Housing Study, and High Speed Rail outreach, and through permit applications with the Building and Planning Department. The first Developer Roundtable will be hosted in May of 2025.

- Program G-. - ADU Education. In progress - The City Building and Planning Department's ADU webpages have been consolidated, with a link to pre-approved ADU plans. HCS staff tracks ADU permit issuance and will collaborate with other City department staff to create an ADU marketing program and will encourage residents to participate in the SCC ADU loan program established in February 2025.

## **AP-85 Other Actions - 91.420, 91.220(k)**

### **Introduction**

#### **Actions planned to address obstacles to meeting underserved needs**

The Needs Assessment and Market Analysis of the 2025-2030 Consolidated Plan helped develop the City's priority needs for LMI persons, persons experiencing homelessness, special needs populations, and community service needs.

#### **Actions planned to foster and maintain affordable housing**

No entitlement CDBG funding beyond public services is planned to be allocated for affordable housing; these actions will be accomplished through other funding sources (e.g., LIHTC).

#### **Actions planned to reduce lead-based paint hazards**

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

#### **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 Live Oak Adult Day Services' 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.
- Loaves and Fishes Meals on Wheels Program will focus on providing meals and wellness checks to those individuals who are at or below the poverty line and typically home bound.
- SVILC projects to serve 60 unduplicated low-income Gilroy residents with disabilities. All persons have at least one of the following disabilities: physical, mental/behavioral, sensory, developmental or cognitive disabilities. The Project also meets the HUD Priorities for Public Service Activities by providing Housing services that benefit low- or extremely-low income persons with all disabilities of all ages, including seniors and youth with disabilities.
- Sourcewise will provide free transit rides to seniors and/or disabled adults to local medical appointments, pharmacies, grocery stores, and to socialize at the Senior Center.
- Child Advocates of Silicon Valley is responsible for operating the Court Appointed Special Advocate (CASA) program in Santa Clara County, which entails recruiting, training and supporting CASA volunteers for foster youth. All children served are low-income, as they are all children in the Santa Clara County foster care

system, and are, therefore, dependents of the Court.

- Project Sentinel provides services to address the incidence of illegal housing discrimination by: investigating complaints, administering systemic audits, conducting community outreach and education, and seeking redress for victims of such discrimination. The agency also educates housing providers in an effort to prevent fair housing complaints.

### **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 partnerships with nonprofits to strategically meet some needs of the community. An especially pressing issue is meeting the needs of the City's growing unhoused population. The City will continue to provide a platform for the City and service providers to increase collaboration and partnership to connect unhoused individuals and families with services, through the monthly Unhoused Service Providers Network meetings. In addition, the City provides unhoused resources and efforts on its website at <https://www.cityofgilroy.org/unhoused>.

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

Local nonprofits are partnering with the City of Morgan Hill to operate a Safe Parking Program for the South County.

The city is partnering with the Office of Supportive Housing and the SCCHA to develop a 100% affordable housing project at 8<sup>th</sup> and Alexander. The project will provide housing for extremely low, very low, and low income people, including dedicated units to Agricultural workers. The city will waive impact fees and provide community outreach and engagement.

### **Discussion**

See discussion above.

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

**Introduction**

The City will continue to collect additional revenue to support the actions noted in the Annual Action Plan. Program Income is collected from various sources to include repayment of past rehabilitation loans. The City does not anticipate receiving any program income in PY 2025-26.

**Community Development Block Grant Program (CDBG)**

**Reference 24 CFR 91.220(l)(1)**

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

- 1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed 0
- 2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the 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:** **0**

**Other CDBG Requirements**

- 1. The amount of urgent need activities 0
- 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low- and moderate-income. Overall Benefit - A consecutive period of one, two, or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. 100%

**Discussion**

The City will attempt to meet an overall benefit of 100% for this Annual Action Plan which will be for one year. The overall benefit will be measured for PY 2025-26.

# Appendix A. Citizen Participation and Stakeholder Consultation.

Residents of Gilroy and stakeholders working in the city were given the opportunity to provide feedback on critical housing and community development needs through a variety of events held in Fall 2024.

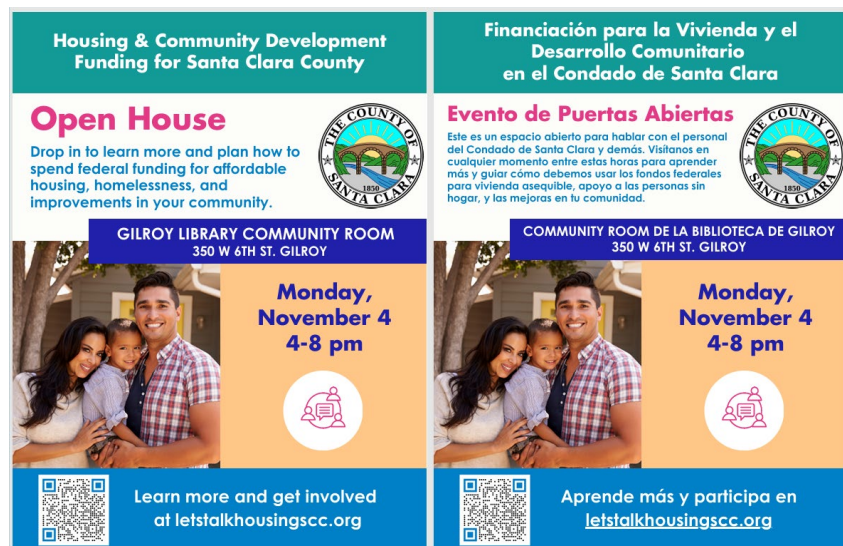
- Community Open House Event on November 4, 2024, from 4:00 - 8:00 PM at the Gilroy Public Library with approximately 30 residents participating;
- Individual stakeholder interviews: Root Policy conducted four interviews with stakeholders from Gilroy throughout the month of January 2025;
- Stakeholder Virtual Workshops on December 5, 11, and 17; and
- Resident Virtual Workshops on November 14 and 21 in the evening.

Additionally, a resident and stakeholder survey were open for submission in fall 2024, with full analysis provided in Appendix B.

## Gilroy Community Open House

The event comprised a 4-hour Open House to collect feedback from Gilroy and South Bay community members with a variety of activities with the goal of getting feedback on how federal funds should be spent in their community. Approximately 30 residents participated from Gilroy, San Jose, Morgan Hill, Santa Cruz, and Millbrae attended.

**Figure A-1.**  
**Gilroy and South County Open House Promotional Flyer**

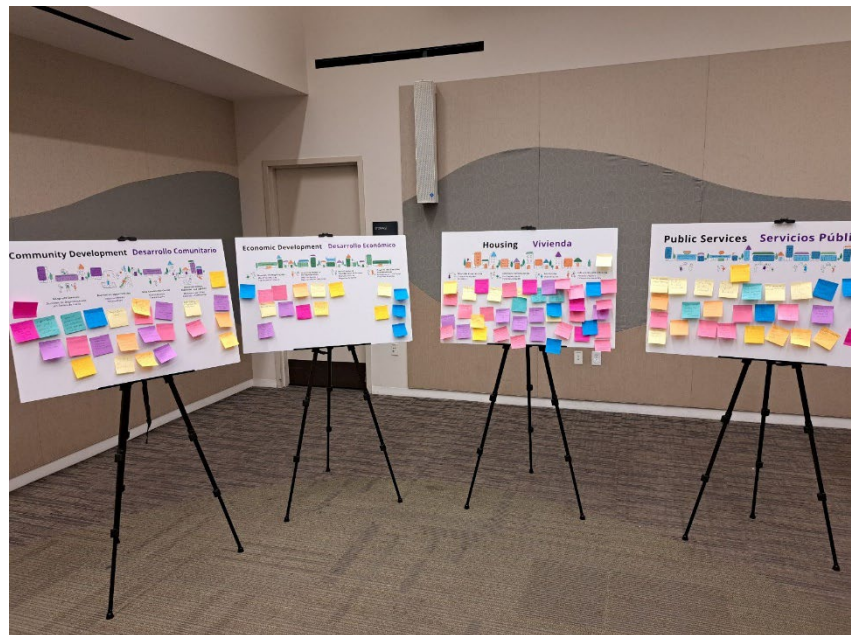


**Activities Overview**

- Demographic Survey
- Community Survey
- Activity 1: What are the Greatest Needs? (Comment Boards)
- Activity 2: Prioritizing Outcomes
- Children’s Activity: Your Favorite Place in the Neighborhood Coloring Sheet

**Comment Boards.** Residents were asked to post comments on boards with their thoughts on housing, community development and economic development needs in Gilroy. Examples of the boards are below. Responses were recorded and are summarized below.

**Figure A-2.**  
**Gilroy Open House**  
**Comment Boards**



**Housing.** Community members stressed the importance of affordable housing solutions, including very low-income units, supportive housing, and shelters, alongside programs for homeownership and rental assistance. They also noted a few policy actions to help support housing challenges such as stronger tenant protections, enforcement against housing discrimination and unsafe rentals, creative solutions like tiny homes and safe parking, and expanded resources for farmworkers and the unhoused.

**Public Services.** Community members noted the need for expanded mental health services, substance abuse programs, and accessible healthcare, along with better support for food security and childcare. They also prioritized affordable and reliable transportation, safe parking for unhoused individuals, climate-resilient shelters, and resources to assist with rental and deposit challenges.

**Community Development.** Community members listed the need for investments in youth centers, affordable recreational opportunities, and partnerships with nonprofits to expand services and build community resilience. They also prioritized infrastructure improvements like fixing potholes, improving street lighting, and creating safer, more accessible roads. Climate-related activities were mentioned such as developing an urban forest, investing in creek-rise mitigation, and developing a climate resilience plan.

**Economic Development.** Community members highlighted the need for gainful local employment opportunities, union jobs, and training programs particularly for youth and the homeless. They also emphasized support for small businesses through low-cost loans, entrepreneurship programs, and policies to help street vendors operate.

**Prioritizing Outcomes Activity.** Jars were provided, each representing different community development and housing activities. Resident participants were each given 10 tickets and asked to drop tickets into the jars to indicate prioritization of funding for the types of activities provided.

1. Residents experiencing homelessness/housing instability have more permanent housing options.
2. First-time homebuyers, low-income residents have more opportunities to buy an affordable home.
3. Residents have access to new parks and/or recreation centers in their neighborhood(s).
4. (Tie) Seniors have several housing options to downsize.
5. (Tie) Residents experiencing homelessness/housing instability have more access to shelters that meet their needs.
6. Residents experiencing homelessness benefit from increased access to services that address their housing needs.
7. (Tie) Residents have more access to job training programs or job training centers in their community.
8. Residents have more access to employment opportunities in their community

## Individual Stakeholder Interviews

Gilroy City staff provided contact information for nonprofit service providers specifically working in Gilroy in the areas of housing and homelessness, supportive services and community development. Four interviews were conducted, and the following feedback and recommendations were provided:

**Housing.** Stakeholders emphasized the critical need for housing that is affordable for residents who have incomes that are less than 30%AMI as the basis for preventing homelessness in Gilroy. They also identified an extreme shortage of emergency and transitional housing with only roughly 100 beds available, and 10 safe parking spots. Seniors are overrepresented in the homeless population in Gilroy. Additional populations who are particularly vulnerable in Gilroy are domestic violence survivors, monolingual Spanish speakers and undocumented residents, people with disabilities, people with chronic health issues and people struggling with mental illness. Gaps in referral services were identified as a considerable barrier to connecting people with the services needed in Gilroy as related to homelessness and health needs. VI-SPDT data show that 83% of homeless residents are from Gilroy and not coming from the North County. South County lacks sufficient services compared to North County.

**Community Development.** Youth and seniors were most frequently referenced as groups needing access to improved services and activities in the community. Improvements to park and recreation centers such as the Wheeler Center that would facilitate more space and staff for after school activities and skill building opportunities for youth while parents are working was recommended. Additionally, more space and staffing for senior activities so that programming can be more consistent was indicated as a high need for socialization and physical activity. Lastly, a navigation center that can provide individualized case management that connects people to needed services was referenced as a critical need in Gilroy including housing, healthcare, food, childcare, job opportunities / workforce development, document assistance, with services available in Spanish. Recommendations were made for the City to more actively connect all of the nonprofit service providers in the community which could be accomplished through the establishment of a navigation center.

## Regional Resident and Stakeholder Virtual Workshops

Regional stakeholder virtual workshops were held on December 5, 11, and 17, 2024 and resident workshops were held on November 14 and 21. The workshops provided an overview of the Consolidated Plan process, interactive activities to identify broad themes of interest to the community, gaps in services and institutional delivery structure and geographic priorities. Attendees were assigned to small breakout room discussions which facilitated the opportunity for more detailed feedback and engagement with other

participants. Detailed discussion notes from the citizen and stakeholder virtual events follow Appendix B.

**Figure A-3.  
Stakeholder Workshop Information and Registration Page, Let’s Talk Housing SCC Website**

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

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

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

**Stakeholder organizations are invited to give feedback.**

**Join a Virtual Stakeholder Workshop**

**December 5th: 1 - 2:30 pm**

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

**December 17th: 3 - 4:30 pm**

**RSVP FOR A WORKSHOP**

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

**TAKE THE SURVEY!**

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

Primary findings from these workshops specific to Gilroy and South County are summarized below.

**Housing.** South County and Gilroy stakeholders placed a priority on addressing the **shelter and service gaps** faced by **migrant farmworkers**. Many county-level stakeholders and South County residents recommended allowing and funding safe parking areas as an interim solution.

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

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

Participants emphasized the need for **senior housing options** where caregivers and recipients can live in the same place. Currently, live-in caregivers become homeless when

the recipient dies. Helping caregivers to live in separate apartments in the same building as the recipient would allow for better care to the recipient and greater stability and privacy for the caregiver. Need is geographically widespread. A Lawyer with SALA expressed that there's been an increase in difficulty aging in place in rental housing. There's a need to support older adults in their rental housing. They are not aware of their rights around accessibility modifications, and needing accessibility modifications makes it hard to find places to live. Examples of programs that help the low-income homeowners keep their home safe include home rehabilitation programs, and access to financing for home improvements through low or no interest rate loans to make improvements.

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

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

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

**Community Development.** Residents frequently reported a need for new, **accessible community centers** with recreational, cultural, and educational programming, access to services, reservable common spaces, and potentially subsidized meals. Residents also recommended providing community spaces with engagement opportunities in new housing developments. Multiple stakeholders reported that social isolation is a common problem for the county's seniors and recommended increased provision of senior recreational programming and facilities such as an indoor walking track. One stakeholder reported that many senior centers are run down and need renovation. Multiple stakeholders offered ideas for how to increase community and combat loneliness through "communal social centers" and free events; this was mentioned frequently in

Gilroy.

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

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

Broader infrastructure improvements are also needed. There was very widespread concern that **bike lanes and pedestrian infrastructure** such as sidewalks and street crossings are nonexistent, unsafe, or non-ADA compliant in areas across the county, including near essential public facilities. Bike lane safety could be improved with public education on bike lane use. Road improvements including streetlight and intersection improvements are also needed across the county.

Participants also called for improvements to **trails and outdated parks**, with a focus on providing safer parks with better lighting. While these needs are countywide, infrastructure improvements have not kept up with housing development especially in the South County: residents report the need to fill potholes, improve sidewalks, and resolve frequent electricity and internet outages.

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

***Economic development.*** Stakeholders and residents reported significant needs for **adult education, job training, and skills development** across the county and especially in East San Jose and the South County. Workforce development programs are critical to the economic mobility of residents of all ages seeking higher paying jobs, and participants noted that they are particularly important for youth entering the workforce and unhoused

residents seeking gainful employment. Residents recommended trade education, and several stakeholders reported that youth would benefit from paid internship or trade apprenticeship opportunities. Workforce development programs should be offered outside of regular business hours and in English and Spanish where possible, especially in areas with large monolingual Spanish populations like the South County. There is also a need for marketing existing programs: one low-income resident expressed interest in skills development, but did not know of any programs in the county.

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

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

Stakeholders and South County residents reported that immigrants struggle to access skills training and small business development resources due to immigration status and/or language needs, resulting in needs for immigration support and expanded access to English language training. South County residents with limited English proficiency reported immigration-related employment discrimination and poor working conditions. Other participants noted that domestic violence survivors need trauma-informed employment opportunities, recommending training for employers on the impact of trauma and support policies like flexible work hours and affordable childcare for survivors.

## Appendix B.

# Gilroy Survey Analysis

Santa Clara County conducted the 2024 Santa Clara County Housing and Community Needs Survey to better understand the greatest housing, community development, and economic development needs of its residents. The survey was administered to both residents and stakeholders to gain an in-depth understanding of concerns from those who deliver services and those who may receive them. This analysis focuses specifically on residents and stakeholders based in Gilroy.

### Primary Findings

#### Housing needs and outcomes

Most respondents in Gilroy selected low- or moderate-income families as the group with the greatest challenges finding and keeping housing (57%), followed by persons with mental illness (46%), persons who are currently unhoused (45%), seniors/elderly persons (36%), and persons with disabilities (35%);

Sixty percent of Gilroy respondents selected homeownership opportunities for low- or moderate-income residents as the most needed housing activity. Renters, Hispanic/Latina/Latino respondents, households with income less than \$49,999, unemployed respondents, large households, and families with children selected homeownership opportunities and more rental housing for low-income households at the highest rates;

More affordable homeownership was the most frequently selected housing outcome (45%), followed by more affordable rental housing (45%), better distribution of affordable housing (44%), supportive housing for unhoused (34%), seniors/persons with disabilities are able to live independently (33%), and increased shelter capacity (33%). Compared to Santa Clara County, respondents in Gilroy selected affordable homeownership at a substantially higher rate (45% versus 37%); and

Precariously housed respondents selected better distribution of affordable housing as a housing outcome at the highest rate (58%), followed by renters (55%).

#### Funding priorities

Respondents were asked to rank items from 1, indicating strong disagreement for funding, to 10, indicating strong agreement that the item should be funded. Starter homes for first-time buyers received the highest average rating, followed by housing affordable to residents living on fixed income, housing affordable to residents working in public services like public safety, librarians, and teachers, and housing for youth exiting the foster care system; and

Hispanic/Latina/Latino respondents who took the survey in Spanish rated apartments appealing to seniors, housing for downsizing, housing for those who are losing mobility, housing for larger households, housing for multigenerational households, and permanent supportive housing for unhoused individuals substantially higher than other racial or ethnic groups—including Hispanic/Latina/Latino respondents who took the survey in English.

### **Homelessness and displacement**

Eleven percent of survey respondents in Gilroy reported that they are currently or had been unhoused in the past year. Seventeen percent of those who identified as Hispanic/Latina/Latino and took the Spanish survey had been unhoused in the past year, as were 15% who were Hispanic/Latina/Latino and took the English survey. Fifteen percent of large households, 19% of households reporting a disability, and 22% of single parents experienced being unhoused in the past year; and

Twenty-two percent of respondents in Gilroy reported that they had experienced displacement in the past year. The most common reason for displacement identified by respondents in Gilroy was rent increasing more than ability to pay (47%).

Hispanic/Latina/Latino respondents who took the Spanish survey identified landlords renting to someone else after the lease ended as a reason for displacement at higher rates than Hispanic/Latina/Latino respondents who took the survey in English (16% compared to 3%) and reported unsafe housing (e.g. domestic violence) at higher rates than Hispanic/Latina/Latino respondents who took the survey in English (11% versus 5%).

### **Accessibility needs**

Twenty-seven percent of respondents in Gilroy reported that they or someone in their household have a disability. Of those with a disability or those living with a household member who has a disability, 33% currently live in a home or apartment that does not meet their accessibility needs; and

Forty-four percent of respondents whose home needed modifications said they needed grab bars in the bathroom. This was followed by 38% who needed a walk or roll-in shower, 34% who needed a reserved accessible parking spot by the entrance, 30% who needed a service or emotional support animal in the home, 24% who needed ramps, and 24% who needed an alarm to notify if a non-verbal child has left the home.

### **Community and economic development needs and outcomes**

Youth activities were the most selected community and economic development need by respondents in Gilroy (48%), followed by affordable childcare (45%), mental health services (42%), job training programs (38%), services for unhoused (38%), and community centers (37%);

Compared to Santa Clara County overall, respondents in Gilroy selected youth activities, job training programs, community centers, neighborhood cleanups, and developed parks as community development needs at substantially higher rates;

A new or improved community center was the most frequently selected community development outcome by respondents in Gilroy (42%), followed by sidewalk and streetlight improvements (40%), more recreational opportunities for youth/special populations (40%), additional and/or higher quality childcare centers (37%), improvements to parks and recreation centers (35%), and improved access to fresh food (35%);

Sixty-six percent of Hispanic/Latina/Latino Spanish survey takers selected sidewalk and street improvements as a community development outcome—the highest rate of any group and more than twenty percentage points higher than Hispanic/Latina/Latino English survey takers; and

Respondents in Gilroy selected job training programs as the most desired economic development outcome (46%), followed by more opportunities for small or startup businesses (40%), center for seasonal and day laborers (39%), improved transportation to areas with job opportunities (35%), and revitalization of neighborhood businesses or commercial areas (34%).

### **Stakeholder perspectives**

Stakeholders in Gilroy rated advocacy and counseling for people with HIV/AIDS, law enforcement to help low-income households, transportation services for low-income families, and life skills training as the resources hardest to access and rated advocacy and counseling for homeless at-risk youth, healthcare for people experiencing homelessness, advocacy for people experiencing homelessness, and childcare and education services for low-income families as the easiest to access; and

Compared to stakeholders in Santa Clara County overall, stakeholders in Gilroy generally rated resources as less accessible. The only resources Gilroy stakeholders rated as more accessible than Santa Clara County stakeholders overall were counseling services and advocacy for at-risk youth, childcare and education services targeted at homeless and low-income families, healthcare for people experiencing homelessness, and transportation targeted to people experiencing homelessness.

### **Methodology and Sample**

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

563 people responded to the survey in Gilroy. 519 were residents only and 44 were both residents and stakeholders who work for an organization or agency that serves county or city residents. Stakeholder perspectives are included at the end of this report. The survey was promoted in Gilroy through the following activities:

- Labeling at many local community events, including the Gilroy Senior Center, San Ysidro Park Spooky Night, Cafecito, and food distribution, Nueva Vida Community Flu shot clinic, Salvation Army event, St. Mary Parish Masses, Santa Clara County Cooking Experience, Salvation Army food distribution, and La Ofrenda community event.
- Flyer stations were set up at the City of Gilroy Library, City Hall, and the Senior Center
- Flyers were distributed at the South County Collaborative meeting, Neon Exchange, Rebekah’s Children’s Center, Mobile Home parks, Victory Outreach Center, and to unhoused residents via case management efforts by South County Compassion Center.
- Flyers were emailed to and distributed by Project Sentinel, CARAS, Catholic Charities, the Gilroy Unified School District, 100% Affordable Apartment Property Managers, the Faith Based Community, Sourcewise, OnLok, the Gilroy Downtown Association, Gilroy Chamber of Commerce, Gilroy Foundation, Carry the Vision, Gilroy Housing Association, Silicon Valley Independent Living Center, Live Oak Day Care Center, The Health Trust – Meals on Wheels, via YMCA meal delivery, the Unhoused Service Providers Network, Department of Rehabilitation, South County Reentry Center, Rebuilding Together Silicon Valley, Gilroy Day Care providers, and Community Solutions.
- Promoted electronically via the City Housing Block Grant webpage, website “Newsflash”, weekly Email Express Newsletter, social media, the City Recreation Newsletter, and Nextdoor.
- Promoted both in print and electronically via the Gilroy Dispatch

**Figure B-1.**  
**Survey Promotion on Let’s Talk Housing Santa Clara County**

## The Consolidated Plan makes sure communities get what they need.

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

The Consolidated Plan is required to determine the top housing needs, community development concerns, and gaps in supportive services for low to moderate income households. Many communities use the Consolidated Plan to fund their Housing Element priorities.



TELL US WHAT YOU THINK

Source: [Let's Talk Housing Santa Clara](#).

**Figure B-2.  
Placeholder for  
Social Media  
Adverts**

- Note:
- City of Gilroy website
- 
- Source:
- City of Gilroy Newsflash.

**Housing & Community Development  
Funding for Santa Clara County**

**Join the Conversation**

Help plan federal funding for affordable housing, homelessness, and improvements in your community

Hosted by the cities, towns, and the County of Santa Clara

FIND WAYS TO CONNECT!

**Take the Community Survey**  
bit.ly/4066y5N:

Learn more at [letstalkhousingcc.org](https://letstalkhousingcc.org)

**We Need Your Input! Take the Survey.**

We're Seeking Input on Community Development Block Grant Funds. To effectively plan and prioritize how Gilroy allocates its federal Community Development Block Grant (CDBG) funds, we would like to gather your feedback through a Community Needs Survey.

[Read on...](#)

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

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

### **Explanation of terms.**

- “Precariously housed” includes residents who are staying with friends and family but not on a lease (“couch surfing”), are staying in shelters, transitional housing, rapid rehousing, hotels or motels, and sleeping on the street or in a car.
- “Hispanic – English Survey” indicates that a respondent identified as Hispanic/Latina/Latino/ and took the survey in English while “Hispanic/Latina/Latino–Spanish Survey” indicates that a respondent identified as Hispanic/Latina/Latino and took the survey in Spanish. Hispanic/Latina/Latino respondents were separated this way to explore how needs and opinions differ based on potential language barriers.
- “Disability” indicates that the respondent or a member of the respondent’s household has a disability of some type—physical, mental, intellectual, developmental.
- “Single parents” are respondents living with their children without a spouse or partner.
- “Large households” are made up of five or more people in one housing unit.
- “Older adult” is a respondent older than 65.

### **Demographics**

Almost half (46%) of respondents in Gilroy were homeowners. Thirty-six percent were renters, and 13% identified as precariously housed. Eighteen percent of respondents identified as non-Hispanic/Latina/Latino White and 46% identified as Hispanic/Latina/Latino. Respondents with household income less than \$49,999 made up the highest proportion of any income bracket (29%). Thirty-two percent of respondents were employed full-time, 16% were retired, and 7% were unemployed. By household type, 27% of respondents reported a disability in the household, 17% were older adults, 23% were large households, and 17% were renters with household income less than \$49,999. Twenty-eight percent of respondents were a couple with children and 9% were single parents.

**Figure B-3.  
Respondent Demographics,  
Gilroy**

- Note:
- n = 563.
- 
- Source:
- Root Policy Research from the 2024 Santa Clara County Housing and Community Needs Survey.

	n	%
<b>Total Responses</b>	<b>563</b>	<b>100%</b>
<b>Respondent Type</b>		
Stakeholder and Resident	44	8%
Resident Only	519	92%
<b>Tenure</b>		
Homeowner	259	46%
Renter	203	36%
Precariously housed	76	13%
<b>Race and Ethnicity</b>		
Non-Hispanic White	102	18%
Other Race	44	8%
Hispanic - English Survey	153	27%
Hispanic - Spanish Survey	107	19%
<b>Household Income</b>		
Less than \$49,999	162	29%
\$50,000 up to \$99,999	94	17%
\$100,000 up to \$149,999	51	9%
\$150,000 or more	64	11%
<b>Employment Status</b>		
Employed Full-Time	182	32%
Employed Part-Time	48	9%
Retired	92	16%
Unemployed	37	7%
<b>Household Characteristics</b>		
Large Households (5 or more)	130	23%
Older Adult (Over 65)	93	17%
Disability	151	27%
Renter with Income < \$49,999	93	17%
<b>Family Type</b>		
No Children	356	63%
Couple with Children	157	28%
Single Parent	50	9%

## Housing Needs

**Groups with the greatest housing challenges.** Respondents in Gilroy were asked to identify the groups with the greatest challenges finding and keeping housing in Santa Clara County. Most respondents selected low- or moderate-income families (57%), followed by persons with mental illness (46%), persons who are currently unhoused (45%), seniors/elderly persons (36%), and persons with disabilities (35%).

Figure B-4 shows the groups respondents in Gilroy and Santa Clara County identified as having the greatest housing challenges. Compared to Santa Clara County respondents overall, respondents in Gilroy selected low- or moderate-income families, seniors, and immigrants without documentation at a higher rate.

Figure B-5 through B-9 break down the top five groups with the greatest housing challenges selected by Gilroy respondents by tenure, race and ethnicity, household income, employment status, selected household characteristics, and family type:

Renters selected low- or moderate-income families at the highest rate (70%), while homeowners selected persons with mental illness at the highest rate (58%).

Precariously housed respondents selected seniors and persons with disabilities at the highest rates (45% and 42%, respectively);

Seventy-seven percent of Hispanic/Latina/Latino respondents who took the survey in Spanish selected low- or moderate-income families—the highest of any racial or ethnic group. This was followed by 65% of Hispanic/Latina/Latino respondents who took the survey in English. Hispanic English survey takers selected persons with mental illness and persons who are currently unhoused at higher rates than Hispanic/Latina/Latino Spanish survey takers;

By household income, households with income less than \$49,999 selected low- or moderate-income families and seniors at the highest rates. Selection of these groups decreased as income increased;

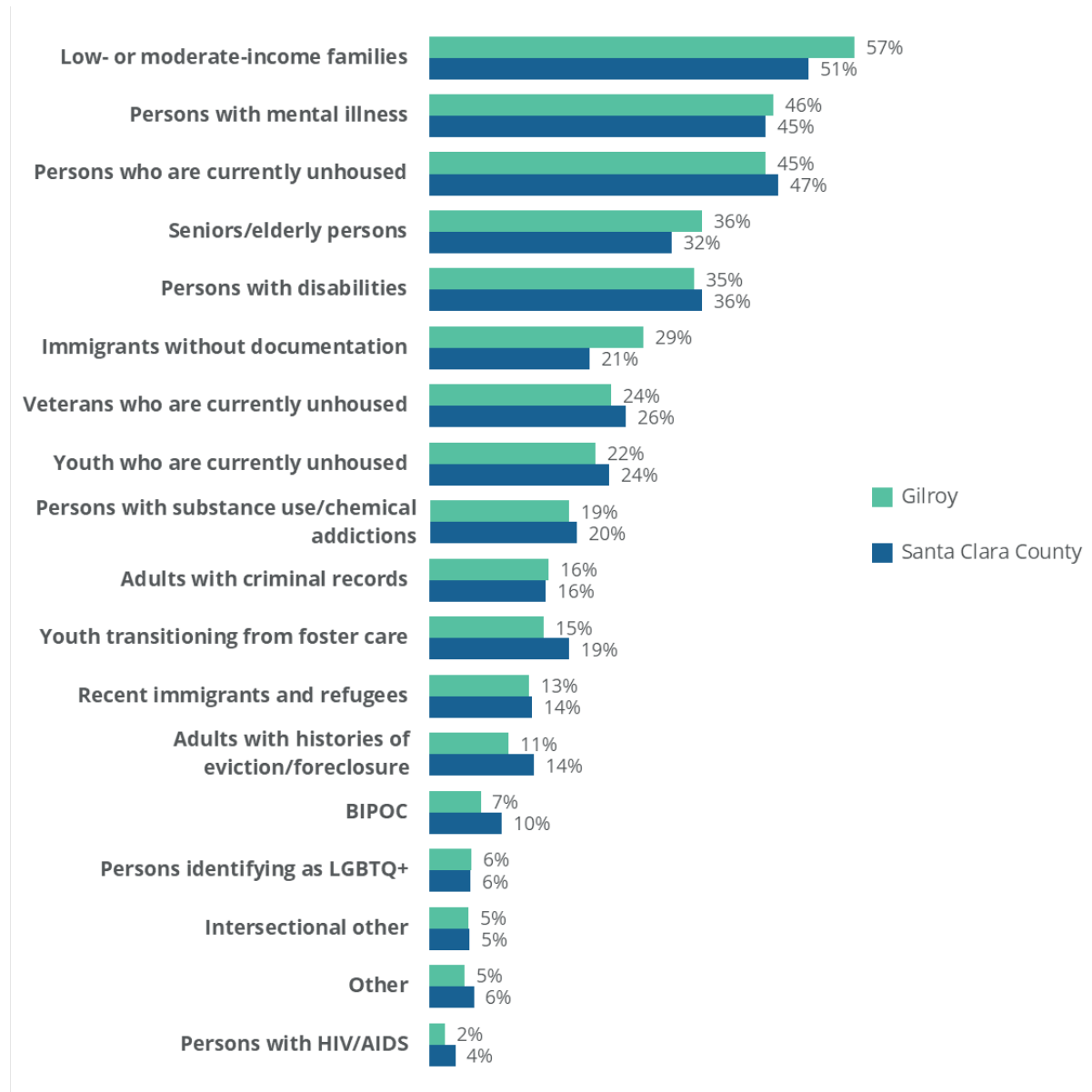
By employment status, retired respondents unsurprisingly selected seniors as having the greatest housing challenges at the highest rate (59%) while unemployed individuals selected persons who are currently unhoused at the highest rate (54%);

Seventy-seven percent of renters with household income less than \$49,999 selected low- or moderate-income families—the highest of any household group. Fifty-seven percent of respondents with a disability selected persons with a mental illness as a group with the greatest housing challenges; and

Single parents selected persons with disabilities at the highest rate (42%) while couples with children selected low- or moderate-income families at the highest rate (67%).

Forty-nine percent of respondents with no children selected persons with mental illness—higher than groups with children.

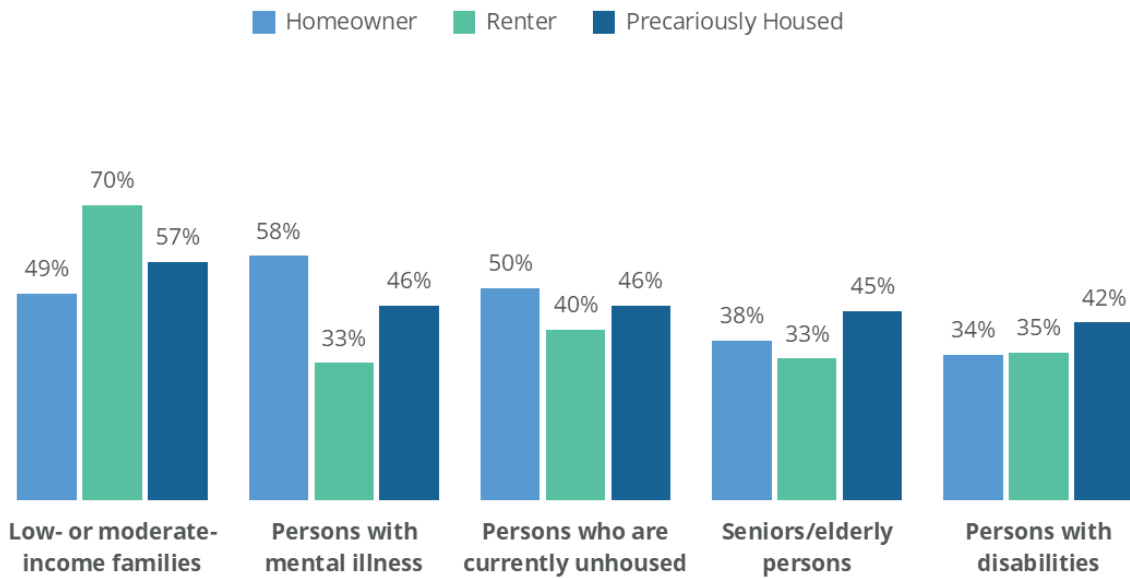
**Figure B-4.**  
**Groups with the Greatest Challenges Finding and Keeping Housing, Gilroy and Santa Clara County**



Note: n = 563.

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

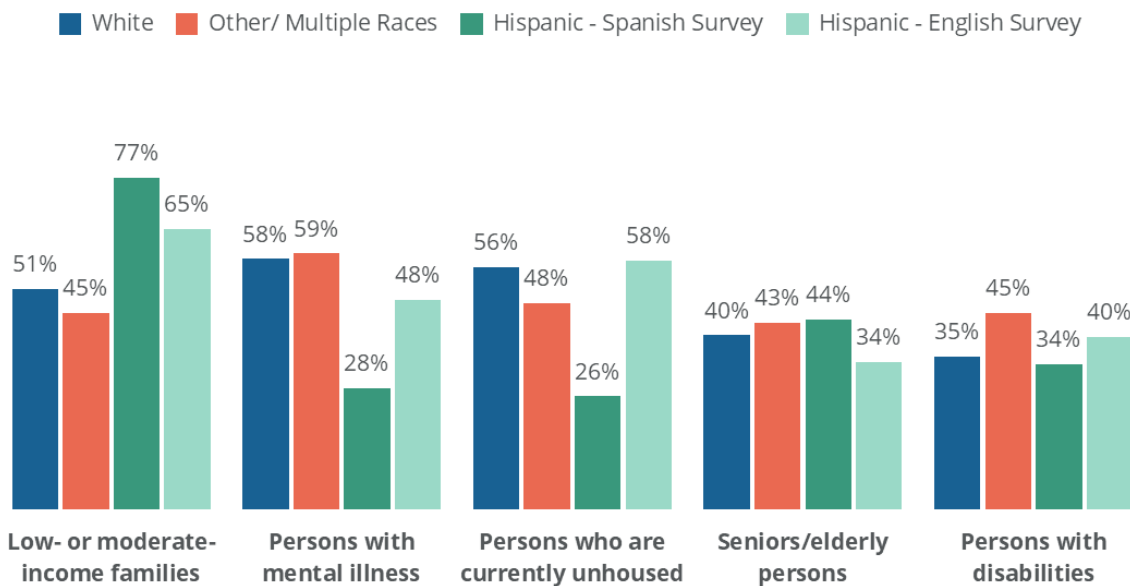
**Figure B-5.**  
**Top Five Groups with Greatest Housing Challenges, Tenure, Gilroy**



Note: n = 563.

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

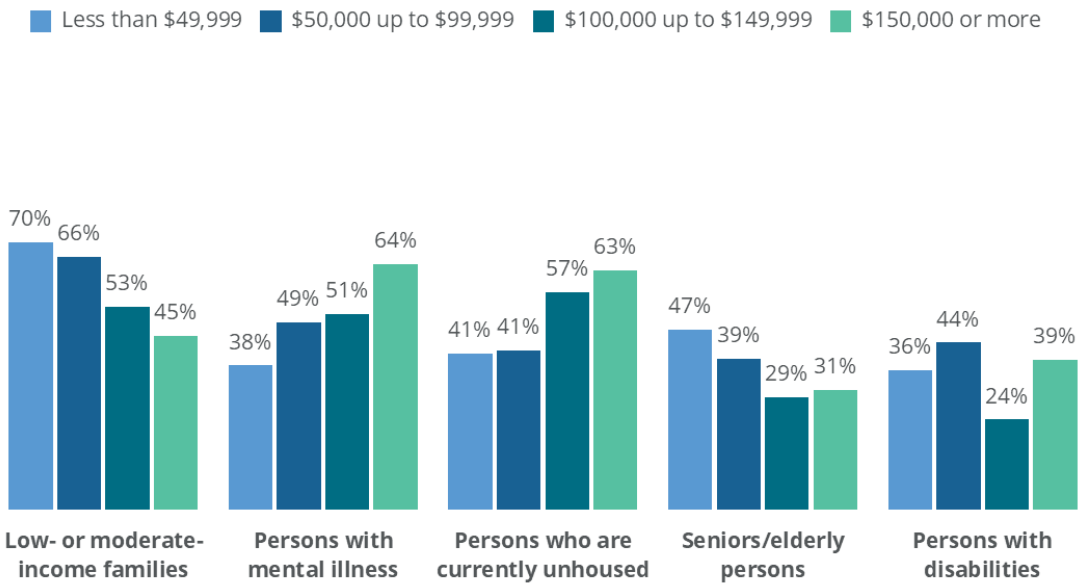
**Figure B-6.**  
**Top Five Groups with Greatest Housing Challenges, Race and Ethnicity, Gilroy**



Note: n = 563.

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

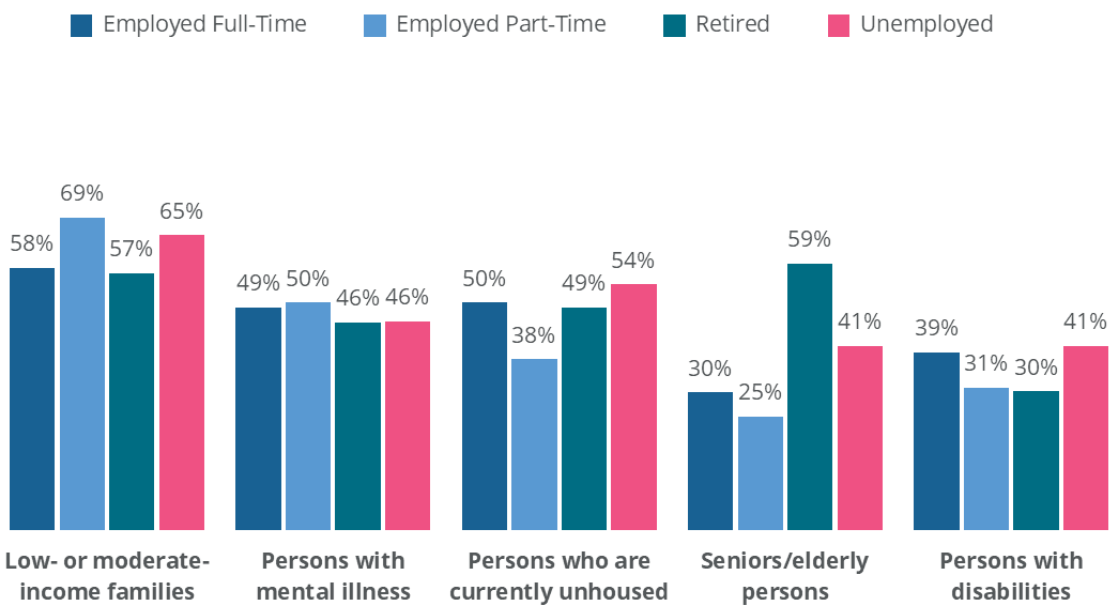
**Figure B-7.**  
**Top Five Groups with Greatest Housing Challenges, Household Income, Gilroy**



Note: n = 563.

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

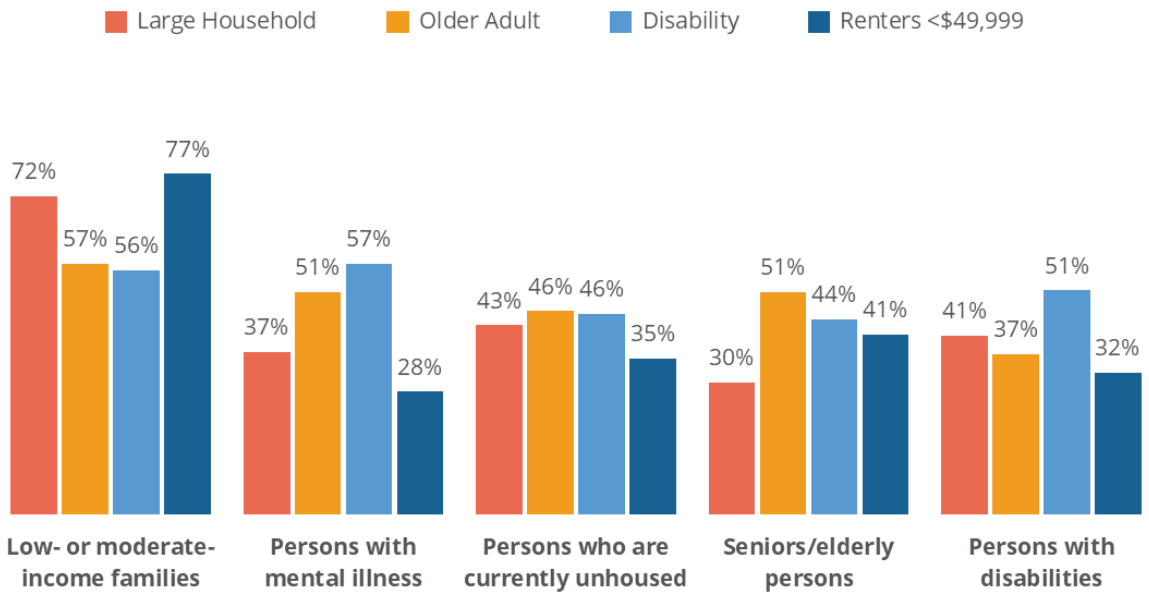
**Figure B-8.**  
**Top Five Groups with Greatest Housing Challenges, Employment Status, Gilroy**



Note: n = 563.

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

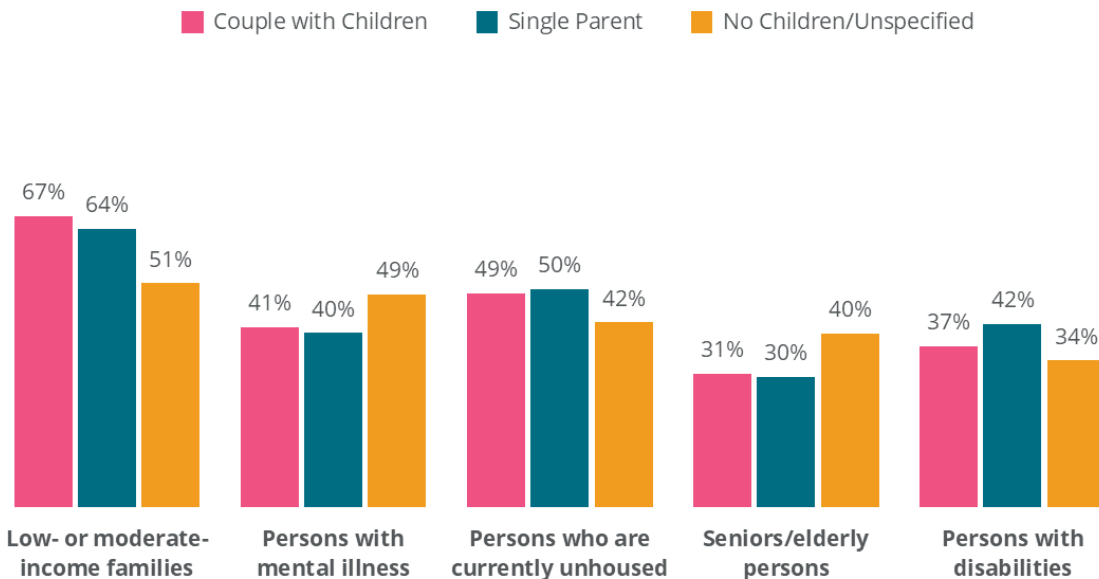
**Figure B-9.**  
**Top Five Groups with Greatest Housing Challenges, Selected Household Characteristics, Gilroy**



Note: n = 563.

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

**Figure B-10.**  
**Top Five Groups with Greatest Housing Challenges, Family Type, Gilroy**



Note: n = 563.

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

**Most needed housing activities.** Responses for the most needed housing activities aligned with the results regarding groups with the hardest time finding and keeping housing: The most needed housing activities were homeownership opportunities for low- or moderate-income residents (60%), followed by rental housing for low-income renters (50%), supportive housing for unhoused residents (37%), emergency shelters (36%), and rental housing for seniors (35%).

Gilroy respondents selected homeownership opportunities and housing rehabilitation for low-income owners at noticeably higher rates compared to respondents in Santa Clara County overall. Respondents in Gilroy also selected the need for emergency shelters at a slightly higher rate (36% versus 35%).

Figure B-11 through B-17 break down the top five most needed housing activities selected by Gilroy residents by tenure, race and ethnicity, household income, employment status, selected household characteristics, and family type:

Renters selected homeownership opportunities for low- to moderate-income residents and rental housing for low-income renters at the highest rates (71% and 59%, respectively). Rental housing for seniors was selected by homeowners at the highest rate (38%) and the lowest by precariously housed respondents (29%);

Homeownership opportunities for low- to moderate-income residents and rental housing for low-income renters were selected at the highest rates by Hispanic/Latina/Latino respondents who took the Spanish survey and closely followed by Hispanic/Latina/Latino respondents who took the survey in English;

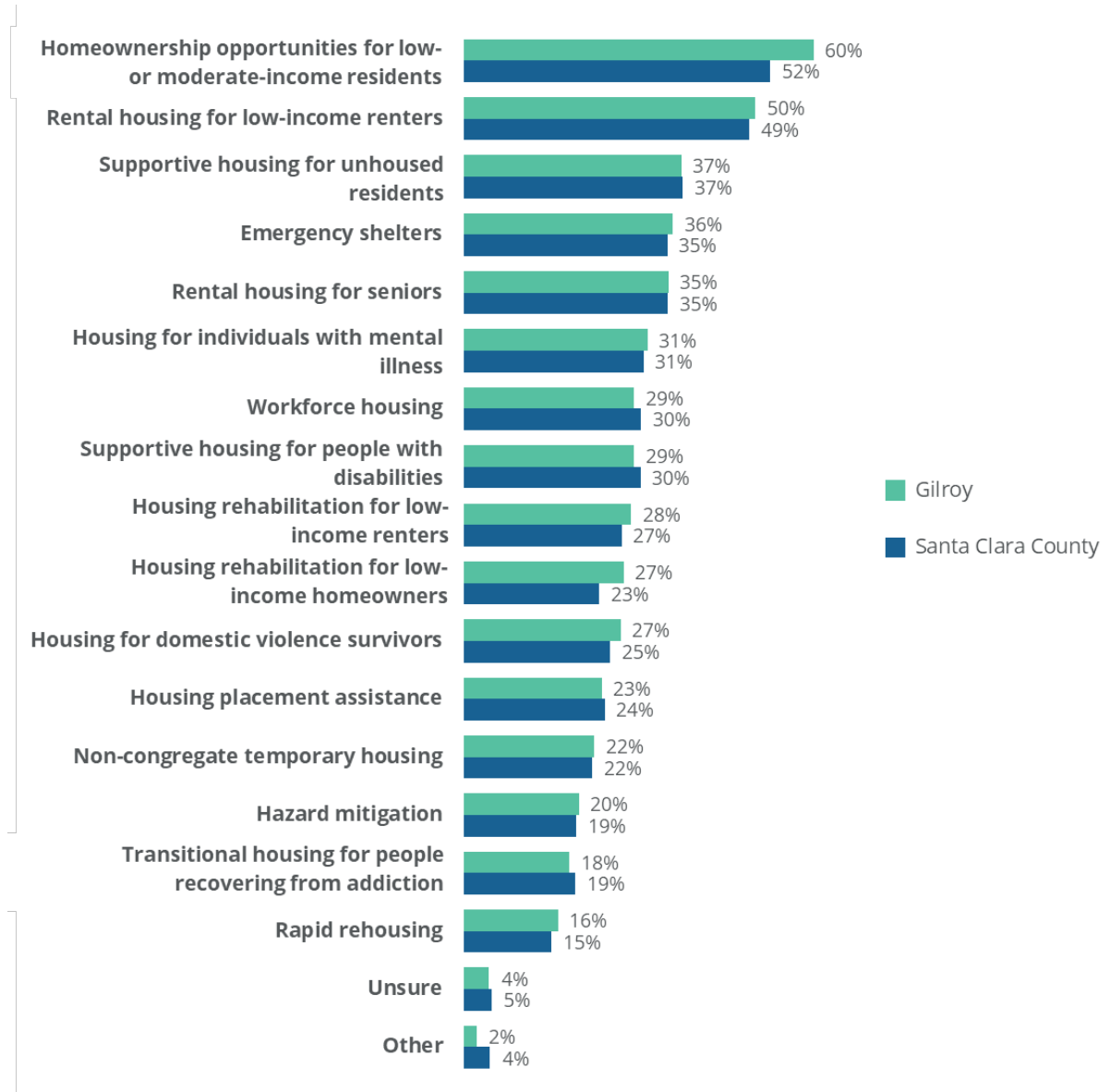
Households with income less than \$49,999 selected rental housing for low-income renters at the highest rate (62%). Selection for low-income renters decreased as income increased. Conversely, selection of rental housing for seniors increased as income increased;

Seventy percent of unemployed respondents selected rental housing for low-income renters—the highest of any employment status. Retired respondents selected emergency shelters and rental housing for seniors at the highest rates (48% and 49%, respectively);

Seventy-five percent of large households selected homeownership opportunities for low- to moderate-income residents—the highest of all household groups. Older adults selected emergency shelters at the highest rate (52%); and

Couples with children and single parents rated homeownership opportunities and rental housing for low-income renters at substantially higher rates than those without children.

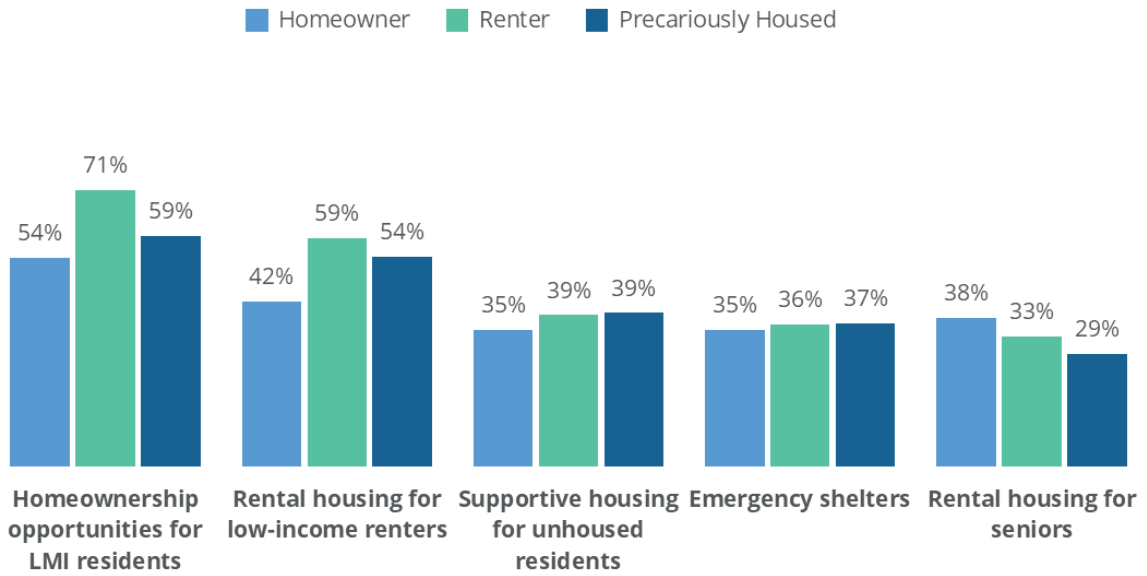
**Figure B-11.**  
**Most Needed Housing Activities, Gilroy and Santa Clara County**



Note: n = 563.

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

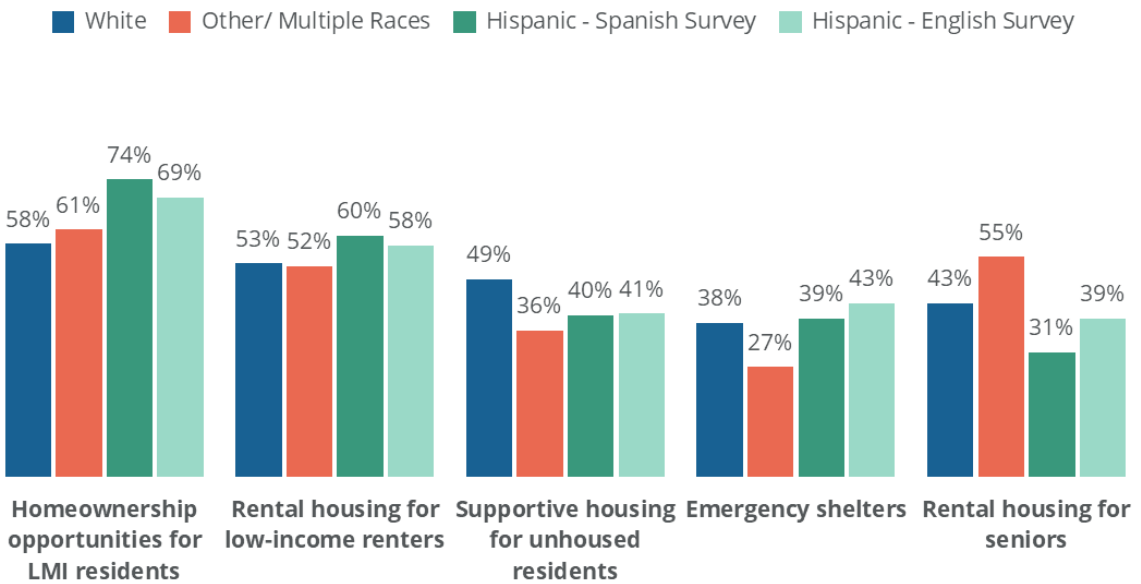
**Figure B-12.**  
**Top Five Most Needed Housing Activities, Tenure, Gilroy**



Note: n = 563.

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

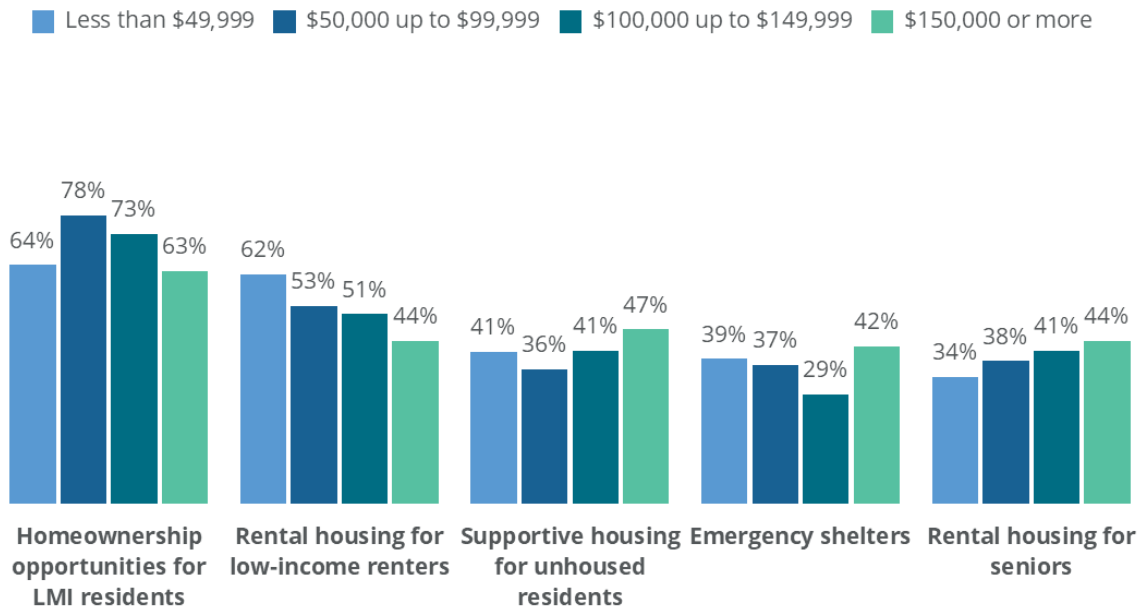
**Figure B-13.**  
**Top Five Most Needed Housing Activities, Race and Ethnicity, Gilroy**



Note: n = 563.

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

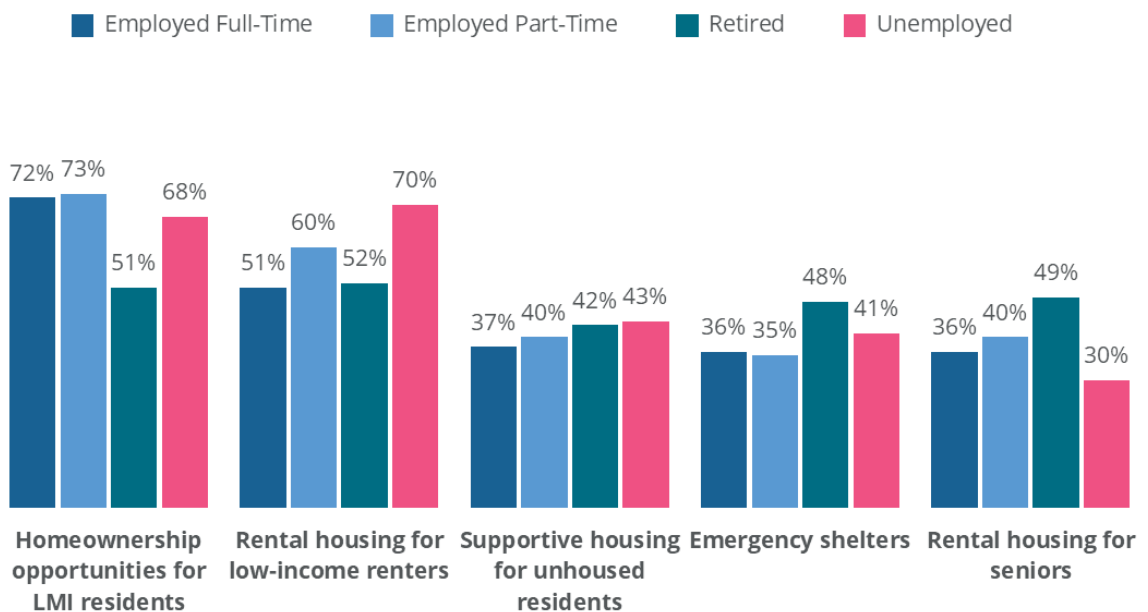
**Figure B-14.**  
**Top Five Most Needed Housing Activities, Household Income, Gilroy**



Note: n = 563.

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

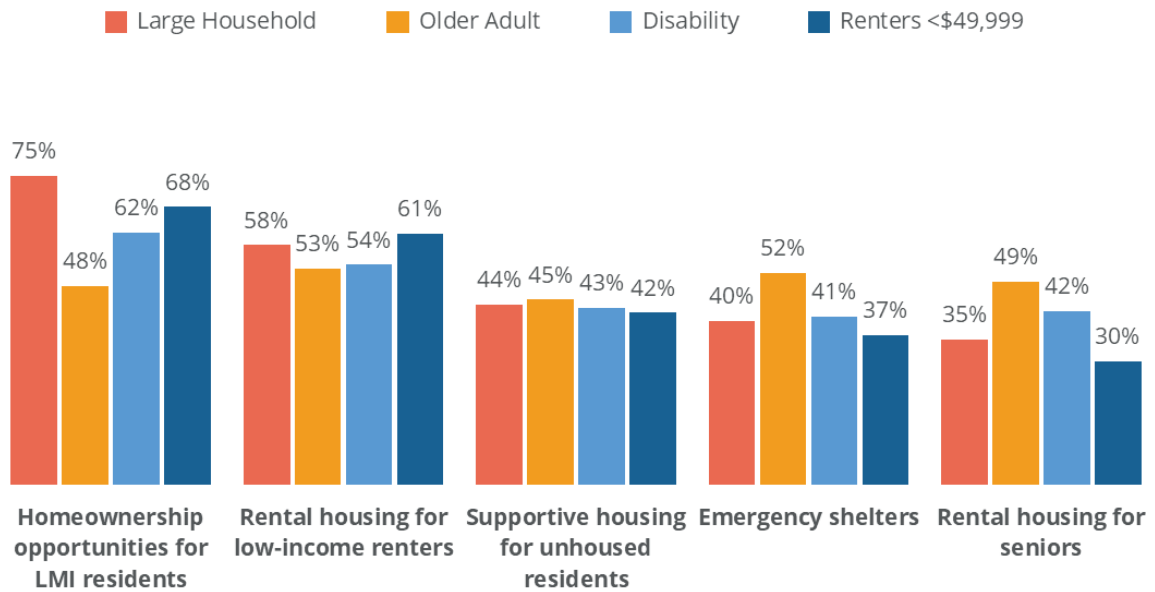
**Figure B-15.**  
**Top Five Most Needed Housing Activities, Employment Status, Gilroy**



Note: n = 563.

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

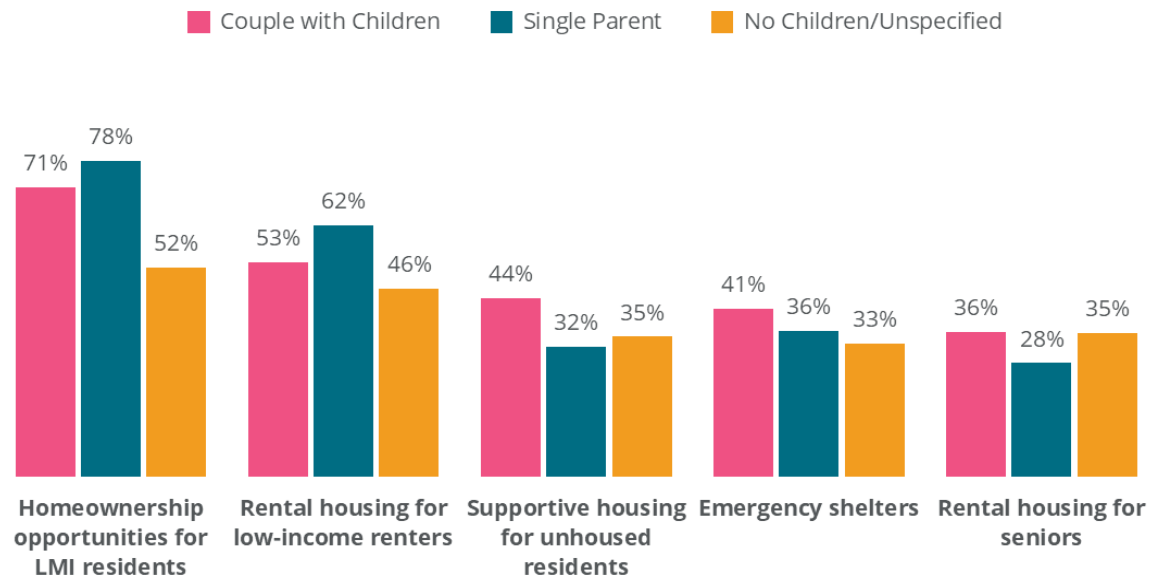
**Figure B-16.**  
**Top Five Most Needed Housing Activities, Selected Household Characteristics, Gilroy**



Note: n = 563.

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

**Figure B-17.**  
**Top Five Most Needed Housing Activities, Family Type, Gilroy**



Note: n = 563.

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

## Housing Outcomes

Respondents were asked to select housing outcomes. These outcomes aligned with the top housing needs selected in the previous section (low-income housing for renters and affordable homeownership for low- to moderate-income households): More affordable homeownership was selected most frequently (45%), followed by more affordable rental housing (45%), better distribution of affordable housing (44%), supportive housing for unhoused (34%), seniors/persons with disabilities are able to live independently (33%), and increased shelter capacity (33%).

Compared to Santa Clara County, respondents in Gilroy selected affordable homeownership at a substantially higher rate (45% versus 37%). Forty-four percent of Gilroy respondents selected a better distribution of affordable housing compared to 36% of Santa Clara County respondents overall. Better condition of rental housing was also selected at a higher rate in Gilroy than Santa Clara County overall—32% compared to 23%.

Figure B-18 through B-24 display the top five housing outcomes by county location, tenure, race and ethnicity, household income, household characteristics, and family type:

Precariously housed respondents selected better distribution of affordable housing at the highest rate (58%), followed by renters (55%);

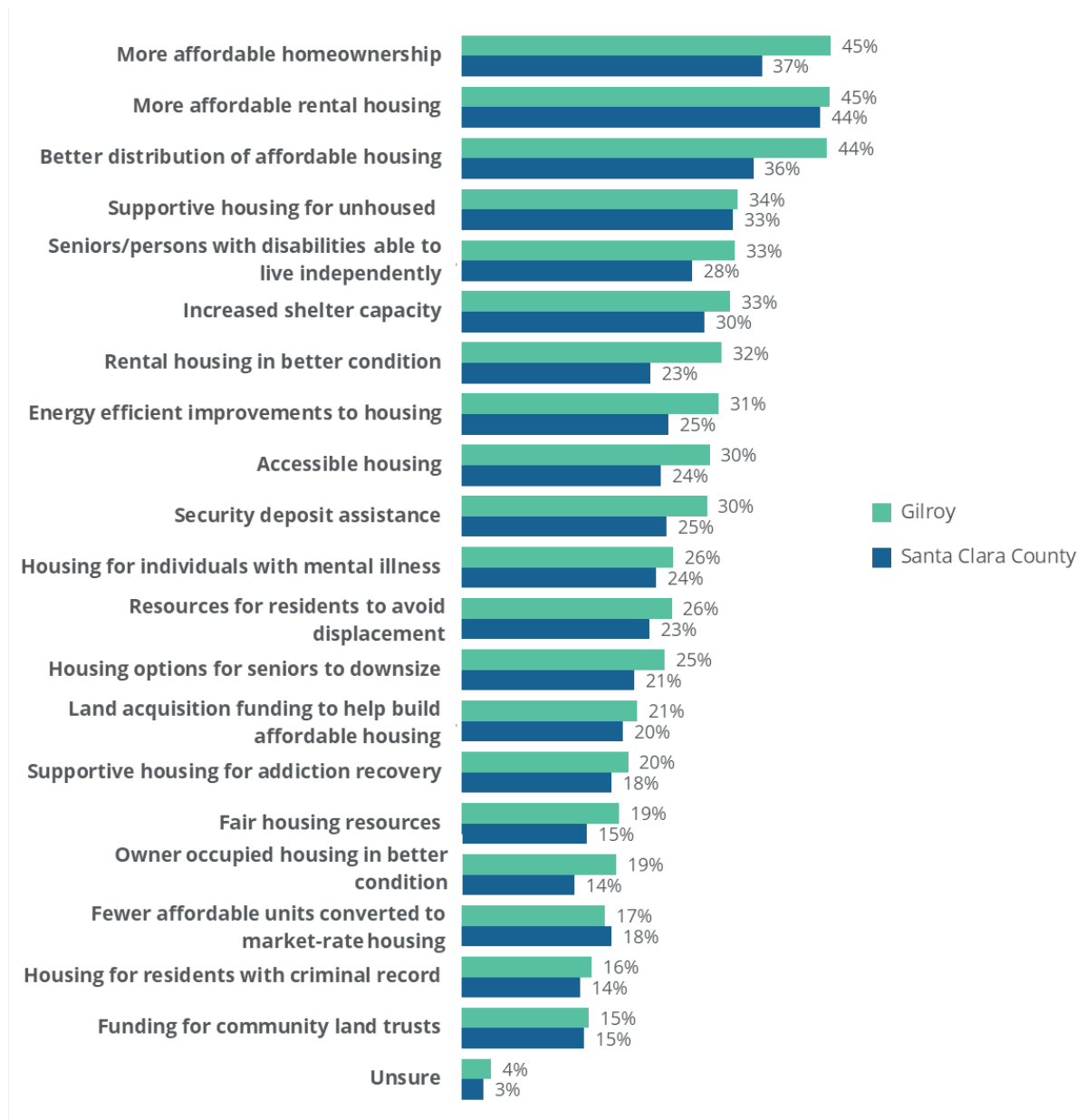
More affordable rental housing was selected by Hispanic/Latina/Latino English survey takers and White respondents at the highest rates while more affordable homeownership was selected by both Hispanic/Latina/Latino groups at the highest rates;

Households with income less than \$49,999 selected better distribution of affordable housing at the highest rate (61%). Rates of selection for this item decreased as income increased. Similarly, seniors/persons with disabilities able to live independently was selected at the highest rate by households with income less than \$49,999 and rates decreased as income increased;

Unemployed respondents selected more affordable homeownership, more affordable rental housing, and better distribution of affordable housing at the highest rates. Forty-nine percent of retired respondents selected seniors/persons with disabilities able to live independently—the highest of any employment status; and

Couples with children selected more affordable homeownership at a higher rate (64%) than single parents (56%) and respondents with no children (35%). Single parents selected more affordable rental housing at the highest rate (60%).

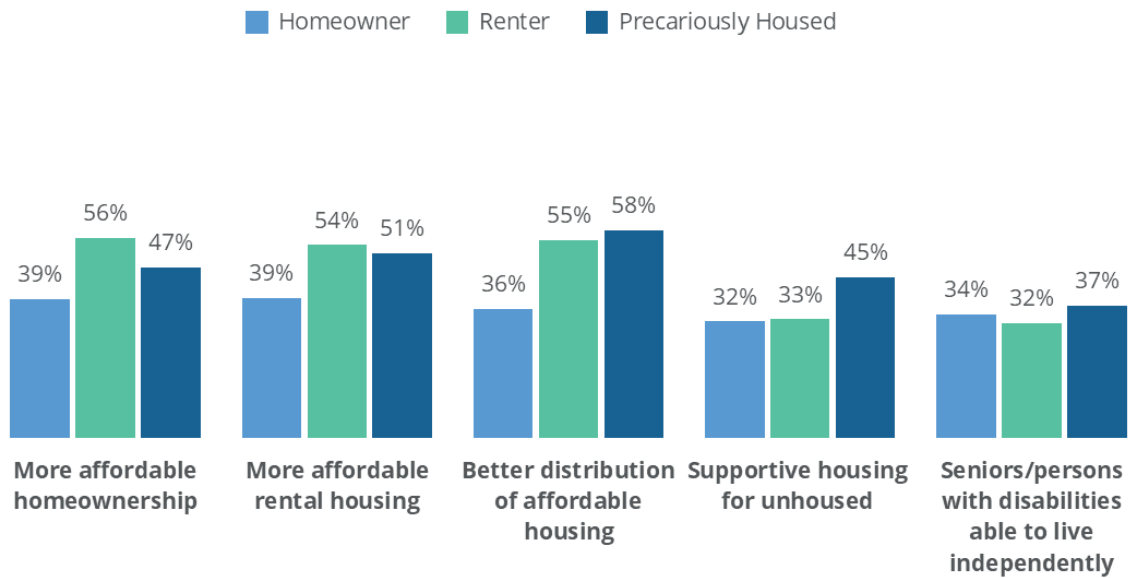
**Figure B-18.**  
**Housing Outcomes, Gilroy and Santa Clara County**



Note: n = 563.

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

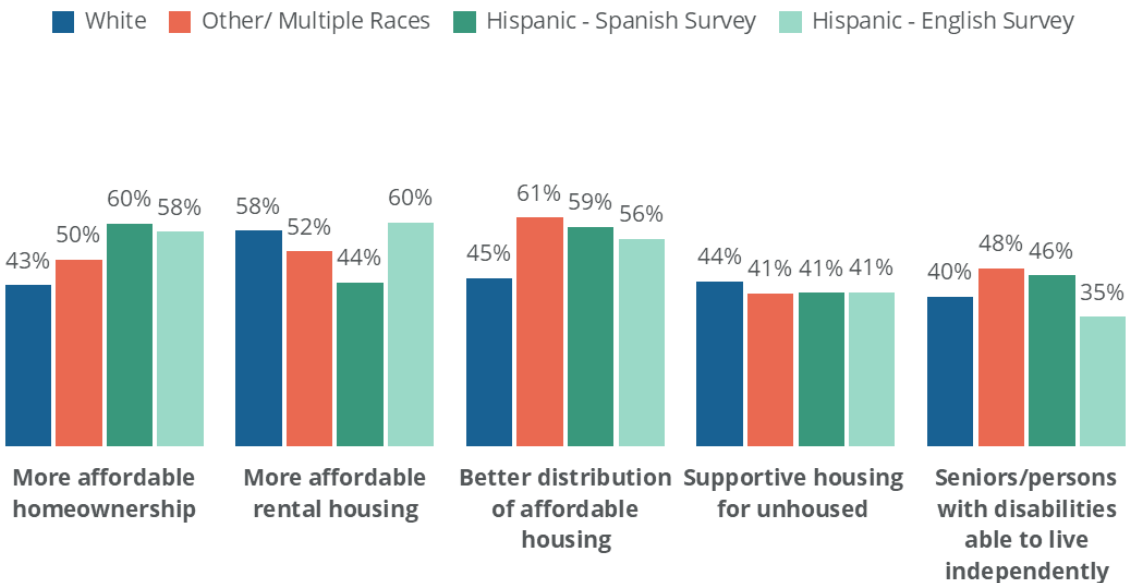
**Figure B-19.**  
**Top Five Housing Outcomes, Tenure, Gilroy**



Note: n = 563.

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

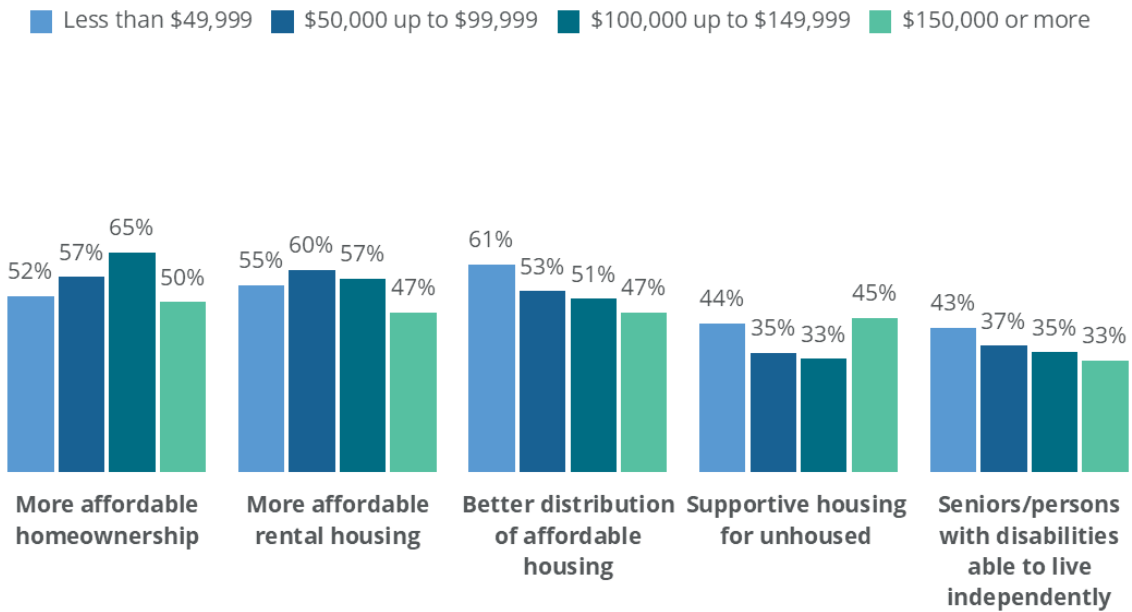
**Figure B-20.**  
**Top Five Housing Outcomes, Race and Ethnicity, Gilroy**



Note: n = 563.

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

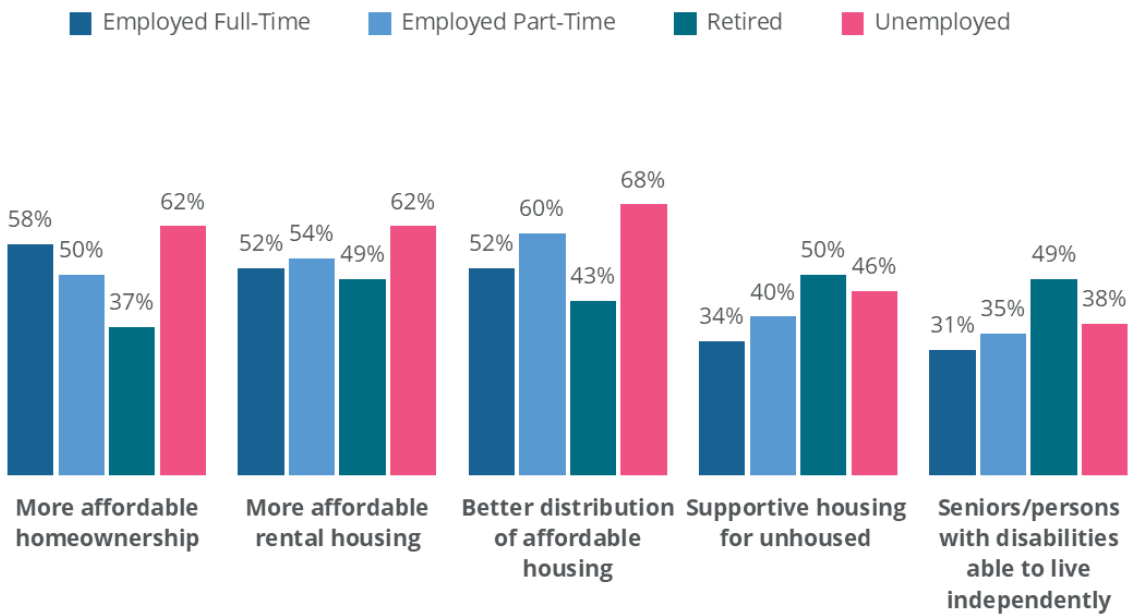
**Figure B-21.**  
**Top Five Housing Outcomes, Household Income, Gilroy**



Note: n = 563.

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

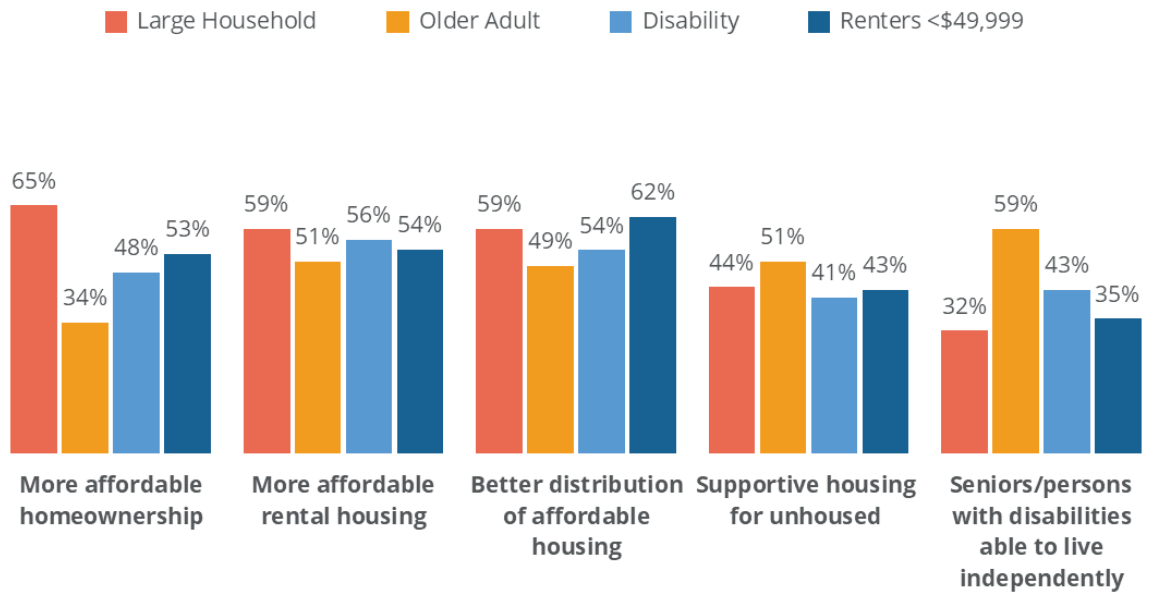
**Figure B-22.**  
**Top Five Housing Outcomes, Employment Status, Gilroy**



Note: n = 563.

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

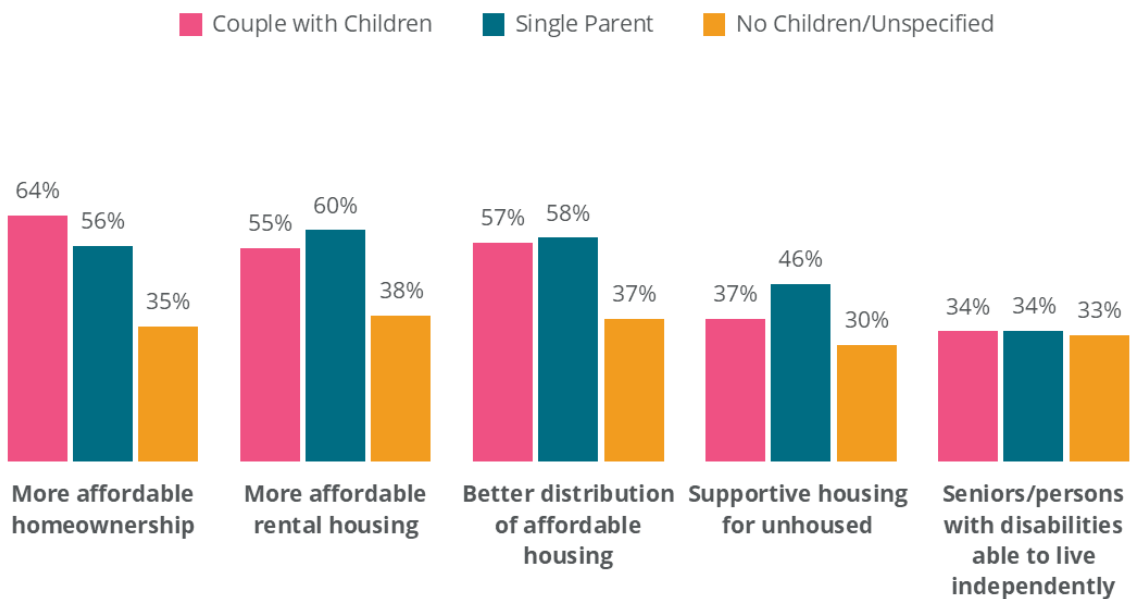
**Figure B-23.**  
**Top Five Housing Outcomes, Selected Household Characteristics, Gilroy**



Note: n = 563.

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

**Figure B-24.**  
**Top Five Housing Outcomes, Family Type, Gilroy**



Note: n = 563.

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

## Funding Priorities

Respondents were asked to rank items from 1, indicating strong disagreement for funding, to 10, indicating strong agreement that the item should be funded. Starter homes for first-time buyers received the highest average rating, followed by housing affordable to residents living on fixed income, housing affordable to residents working in public services like public safety, librarians, and teachers, and housing for youth exiting the foster care system. Figure B-25 to B-30 analyze average rankings by county location, tenure, race and ethnicity, household income, employment status, selected household characteristics, and family type:

Funding for starter homes for first time buyers and apartments appealing to young adults working or starting families received the highest average ratings from renters while precariously housed respondents rated housing for multigenerational households;

Hispanic/Latina/Latino respondents who took the survey in Spanish rated apartments appealing to seniors, housing for downsizing, housing for those who are losing mobility, housing for larger households, housing for multigenerational households, and permanent supportive housing for unhoused individuals substantially higher than other racial or ethnic groups—including Hispanic/Latina/Latino respondents who took the survey in English;

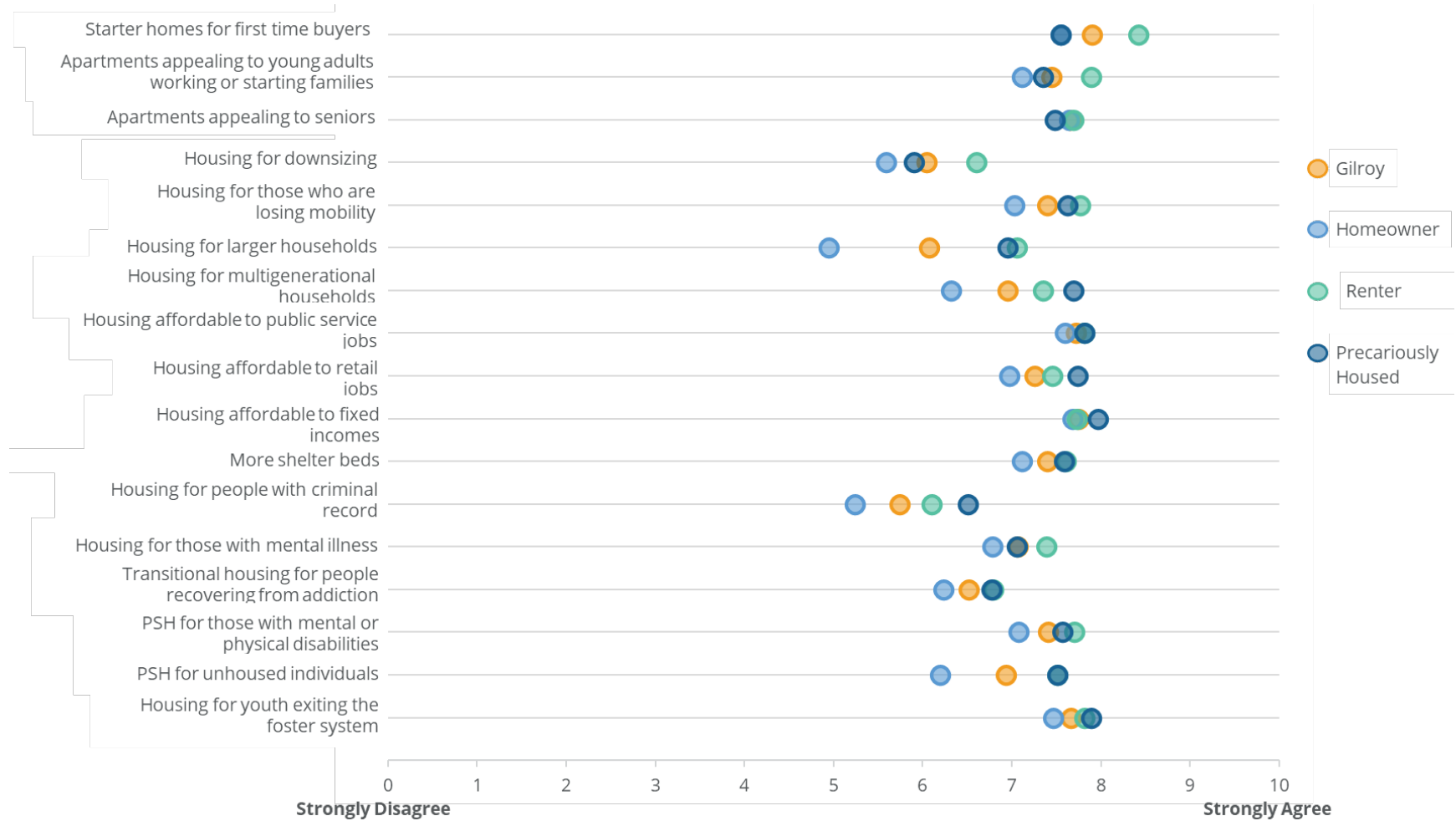
Households with income less than \$49,999 rated housing for larger households, housing for multigenerational households, housing for people with a criminal record, transitional housing for people recovering from addiction, and permanent supportive housing for unhoused individuals the highest out of all income brackets;

Unemployed respondents rated housing for larger households, housing for multigenerational households, transitional housing for people recovering from addiction, and permanent supportive housing for unhoused individuals the highest of all employment groups. Retired individuals rated apartments appealing to seniors the highest;

Older adults rated funding support for housing affordable to people on fixed incomes the highest of all household groups. Renters with household income less than \$49,999 rated housing for people losing mobility, permanent supportive housing for unhoused individuals, and those with mental or physical disabilities the highest of all household groups; and

Couples with children rated starter homes for first-time buyers higher than single parents and respondents with no children. Single parents rated housing for larger households, more shelter beds, housing for people with criminal records, housing for those with mental illness, transitional housing for people recovering from addiction, and permanent supportive housing higher than couples with children and respondents with no children.

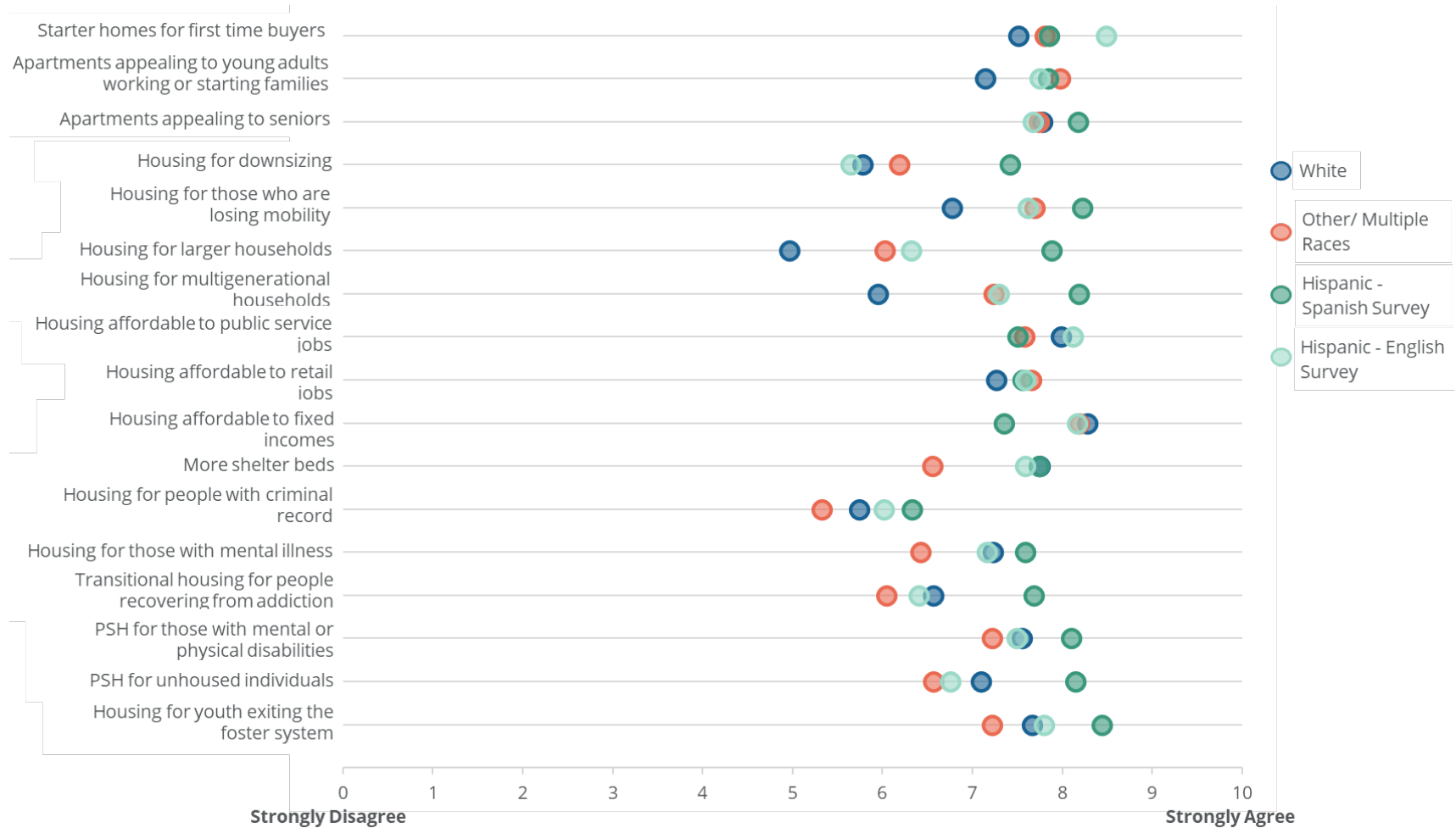
**Figure B-25.**  
**Average Rating of Importance for Funding, Gilroy and Tenure**



Note: n = 563.

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

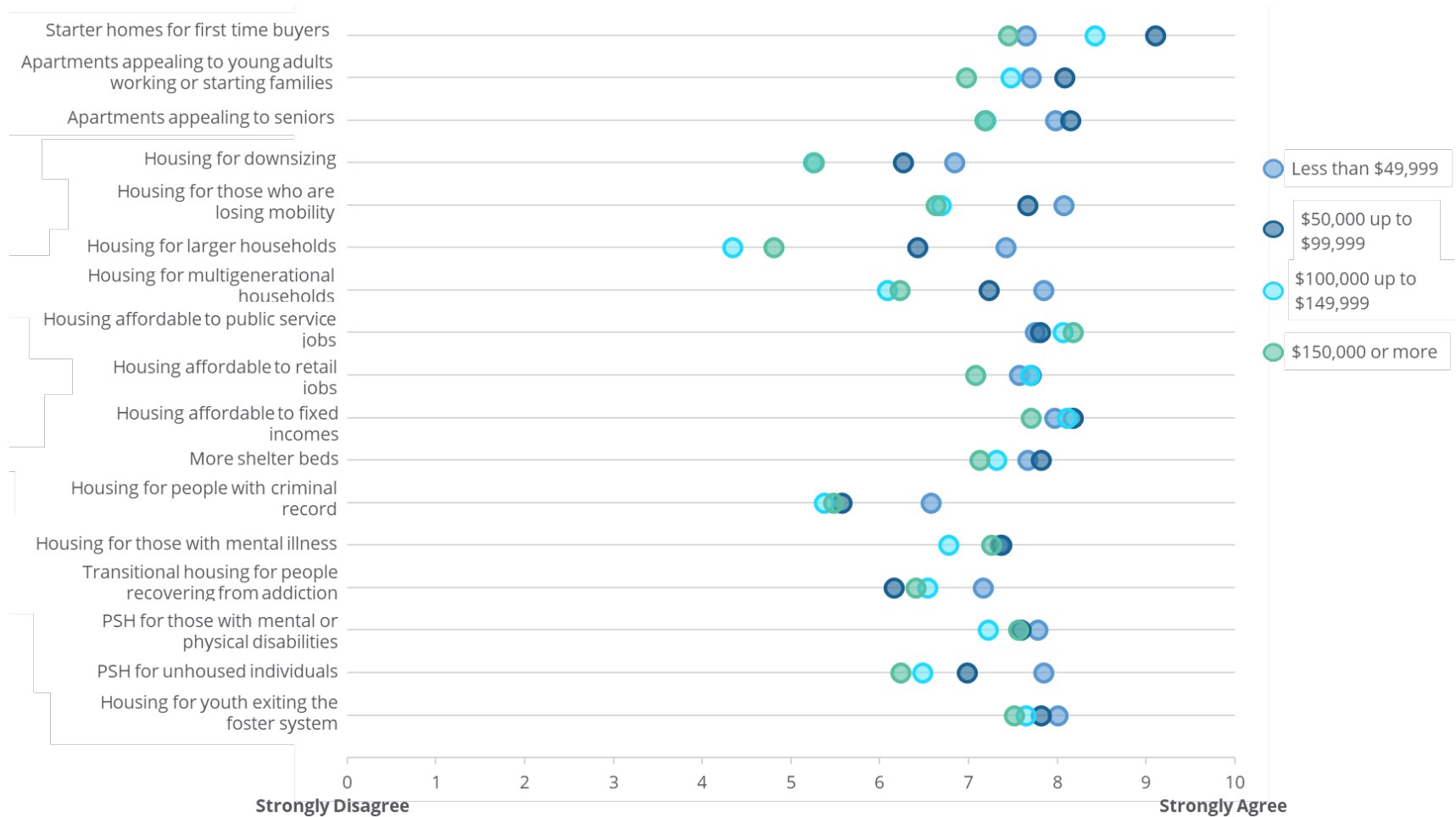
**Figure B-26.**  
**Average Rating of Importance for Funding, Race and Ethnicity, Gilroy**



Note: n = 563.

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

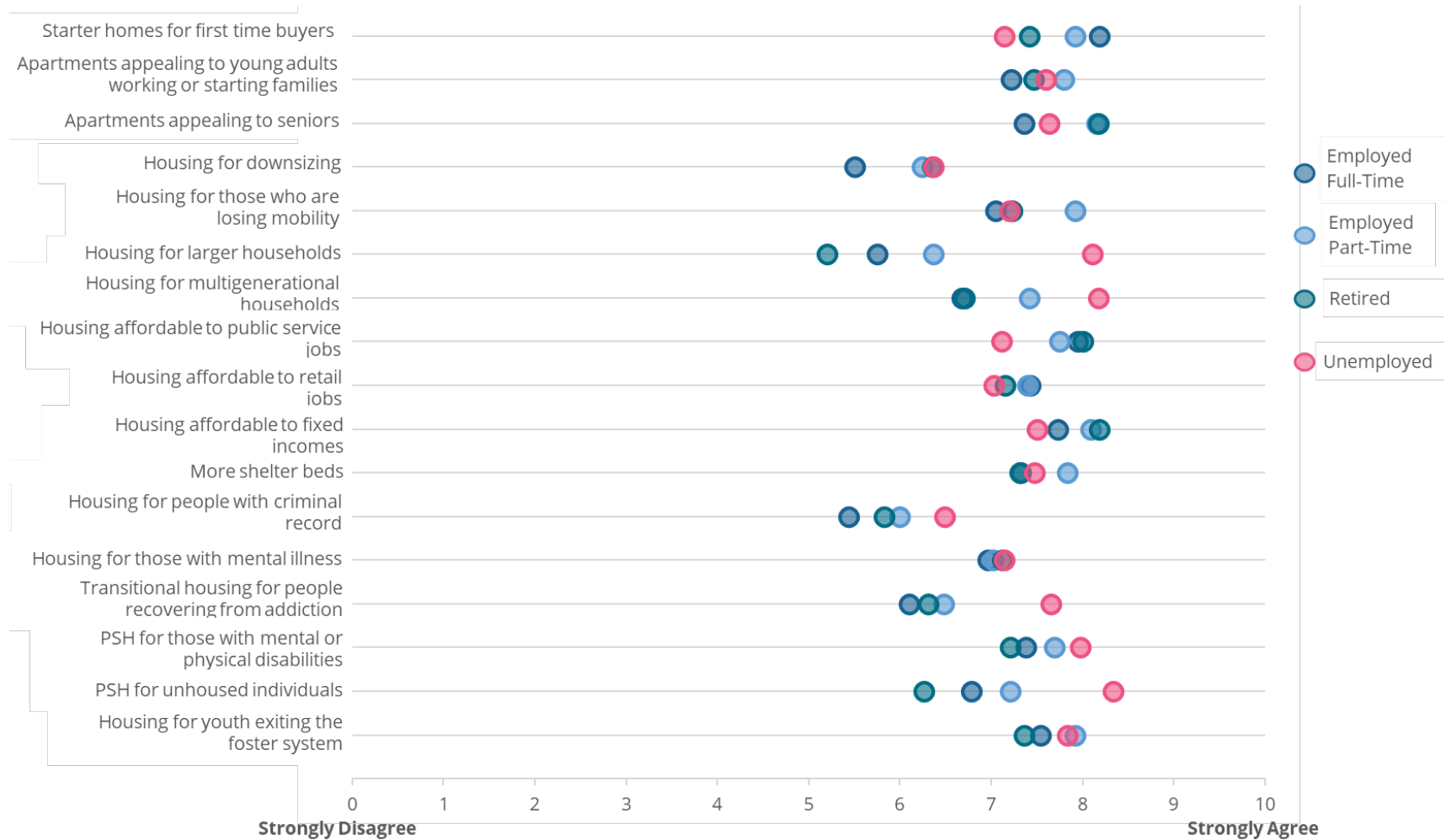
**Figure B-27.**  
**Average Rating of Importance for Funding, Household Income, Gilroy**



Note: n = 563.

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

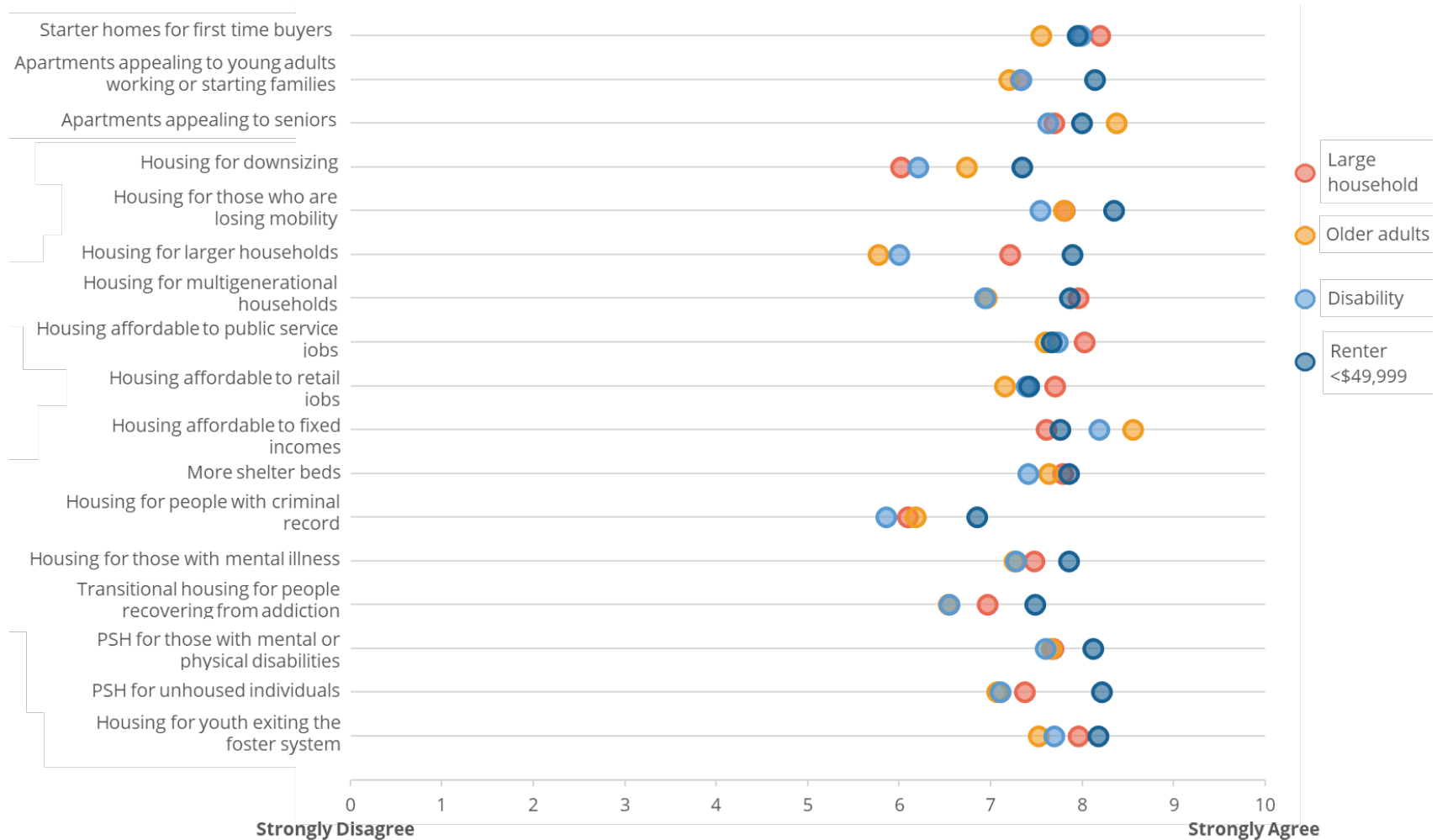
**Figure B-29.**  
**Average Rating of Importance for Funding, Employment Status, Gilroy**



Note: n = 563.

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

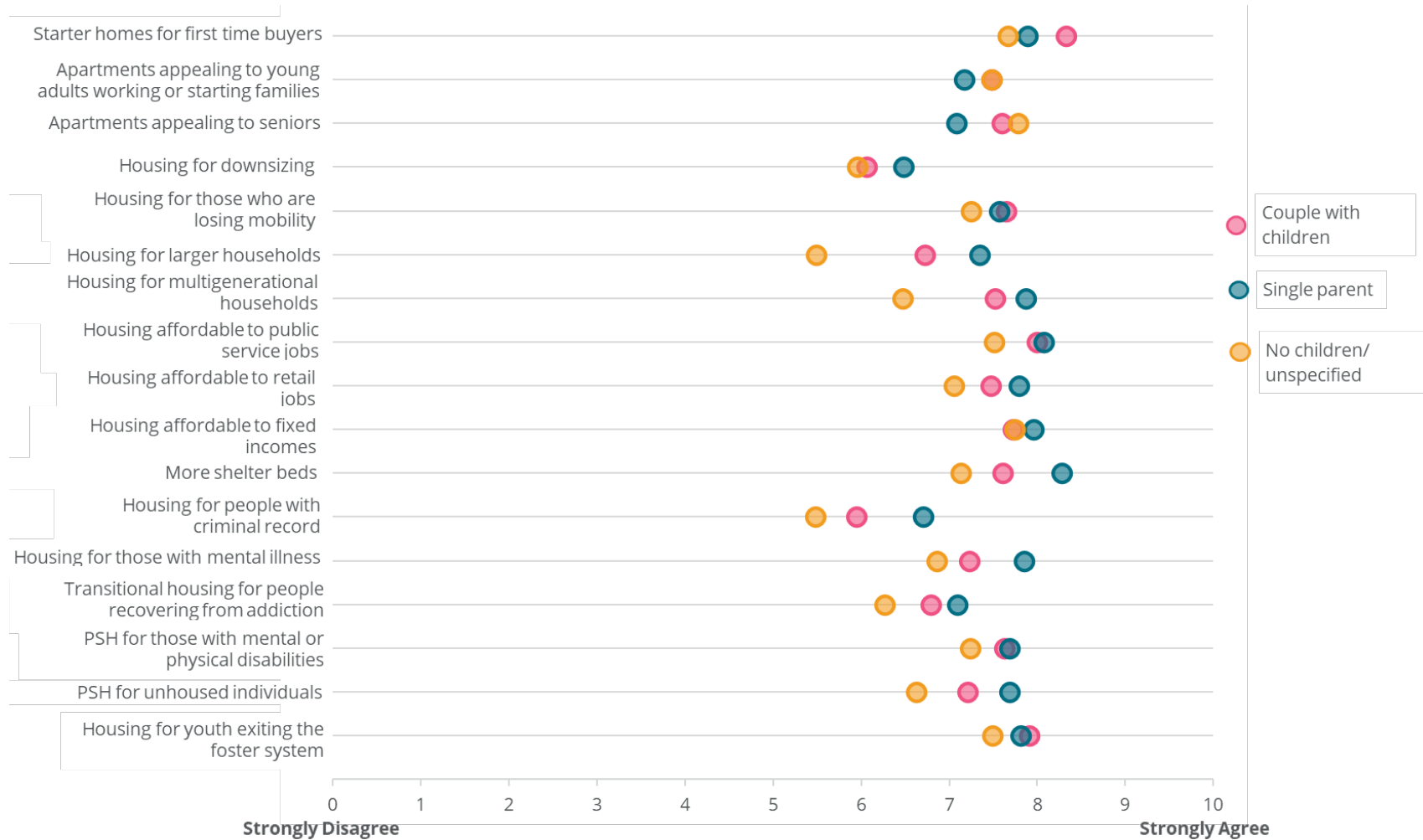
**Figure B-29.**  
**Average Rating of Importance for Funding, Selected Household Characteristics, Gilroy**



Note: n = 563.

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

**Figure B-30.**  
**Average Rating of Importance for Funding, Family Type, Gilroy**



Note: n = 563.

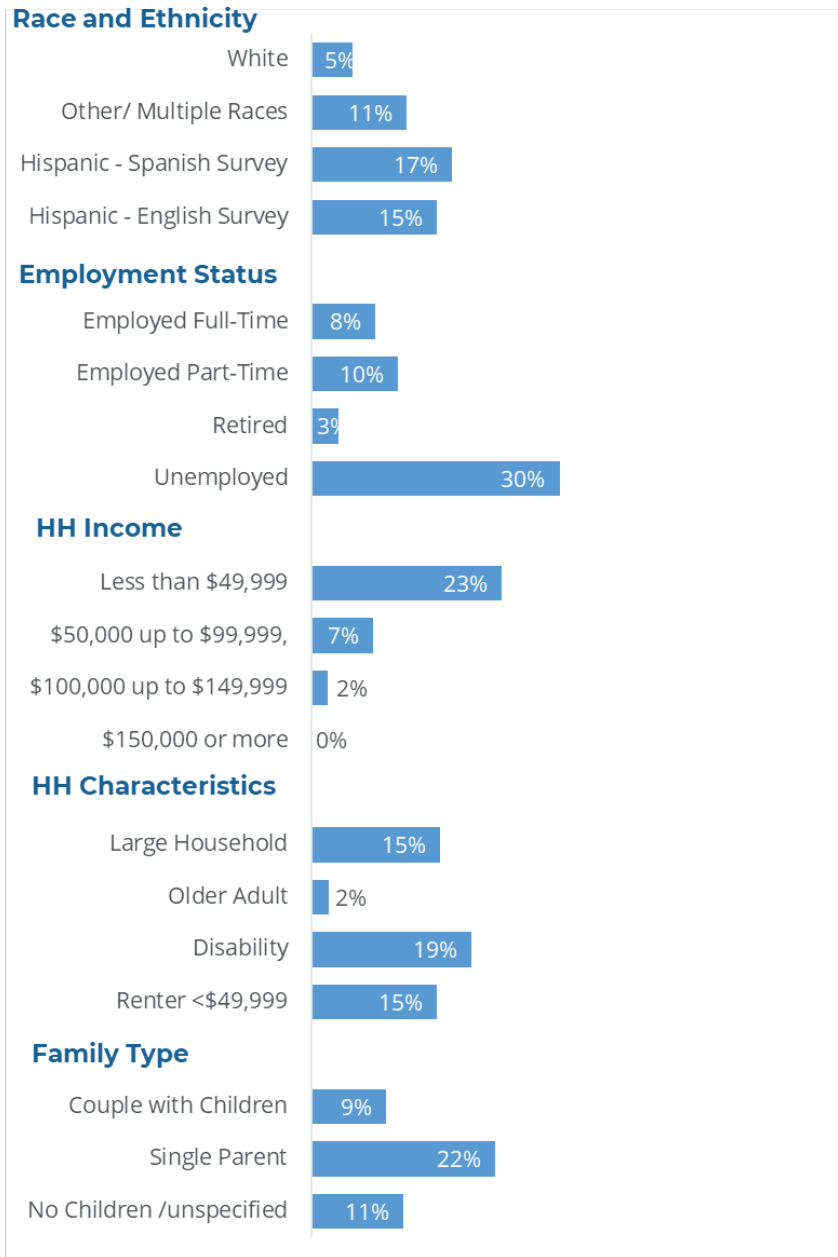
Source: Root Policy Research from the 2024 Santa Clara County Housing and Community Needs Survey.

## Homelessness and Displacement

**Homelessness.** People experiencing homelessness can be difficult to pick up in surveys, as they face barriers to internet access, language challenges, and are moving in and out of shelters frequently. Despite these challenges, 62 individuals in Gilroy responded that they are or have been unhoused in the county within the past year. The figure below breaks down the demographics of this population. Seventeen percent of those who identified as Hispanic/Latina/Latino and took the Spanish survey had been unhoused in the past year, as were 15% who were Hispanic/Latina/Latino and took the English survey. Thirty percent of unemployed people were unhoused in the past year. Those with household income less than \$49,999 reported being unhoused at the highest rate of any income bracket (23%). Fifteen percent of large households and 19% of households reporting a disability were unhoused in the past year and 22% of single parents experienced being unhoused in the past year.

**Figure B-31.**  
**Are you currently or have you been unhoused in Santa Clara County in the past year?**

- Note:
- n = 563.
- 
- Source:
- Root Policy Research from the 2024 Santa Clara County Housing and Community Needs Survey.



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

*"A supportive shelter for women and children."*

*"A stable place with a restroom."*

*"Safe family shelters with private rooms."*

*"More than just the Armory for shelter."*

*"Refugio de apoyo no colectivo como iglesias." Non-collective support shelter such as churches.*

*"Safe parking."*

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

*“A year-round shelter with proper care for the mentally unstable.”*

*“RV facility for those that live out of their RVs/cars until more housing assistance can be provided.”*

*“Addiction recovery resources.”*

*“Refugio para personas con discapacidades.” Shelter for people with disabilities.*

*“Domestic abuse shelter.”*

*“Emergency shelters for short-term and non-congregate supportive shelter for longer-term.”*

*“Transitional temporary housing to stop sweeps while people wait for housing”*

**Displacement experiences.** To better understand the precursors to homelessness, residents were asked if they have had to move from their home or apartment in the last five years when they did not want to. Twenty-two percent of respondents reported that they had experienced displacement. Precariously housed respondents had the highest rate of displacement (43%)—an unsurprisingly high rate given the nature of their current housing situation. They were followed by 40% of single parents, 36% of households with income less than \$49,999, 35% of Hispanic/Latina/Latino respondents who took the Spanish survey (compared to 25% of Hispanic/Latina/Latino respondents who took the survey in English), and 34% of renters with household income less than \$49,999.

The most common reason for displacement identified by respondents in Gilroy was rent increasing more than ability to pay (47%), followed by landlords selling the apartment (25%), poor condition of property (19%), lost job/ reduced hours (16%), and personal reasons (16%). Hispanic/Latina/Latino respondents who took the Spanish survey identified landlords renting to someone else after the lease ended as a reason for displacement at higher rates than Hispanic/Latina/Latino respondents who took the survey in English (16% compared to 3%) and reported unsafe housing (e.g. domestic violence) at higher rates than Hispanic/Latina/Latino respondents who took the survey in English (11% versus 5%).

**Figure B-32.  
Percent  
Experiencing  
Displacement**

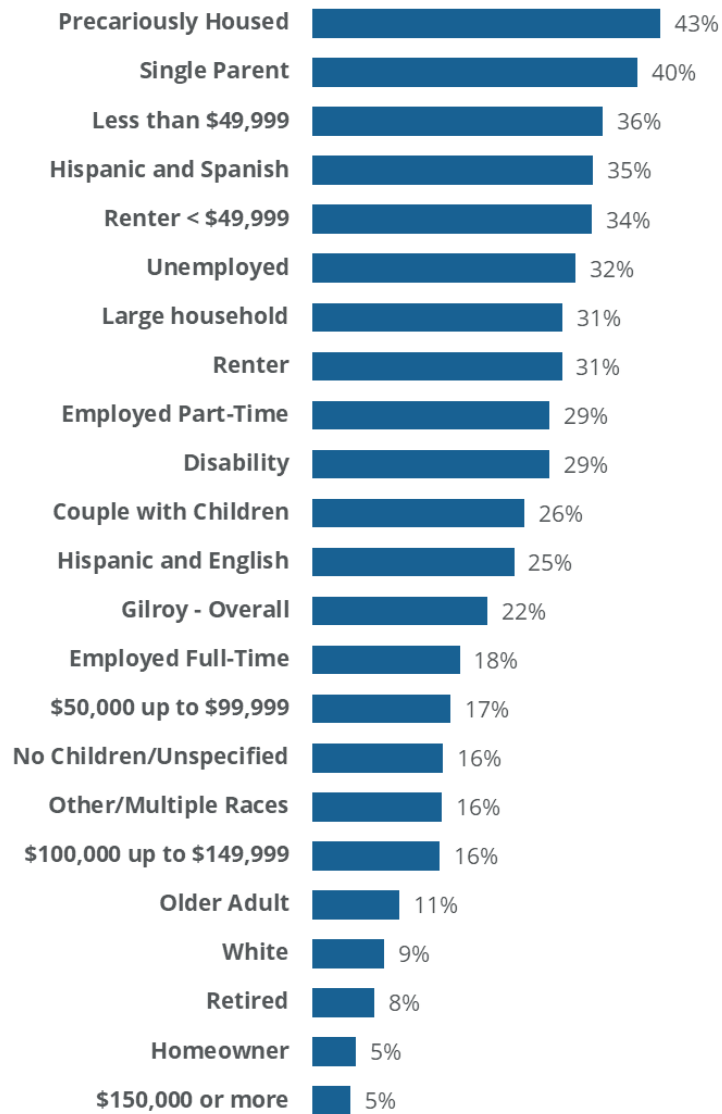
■ Note:

■ n = 563.

■

■ Source:

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

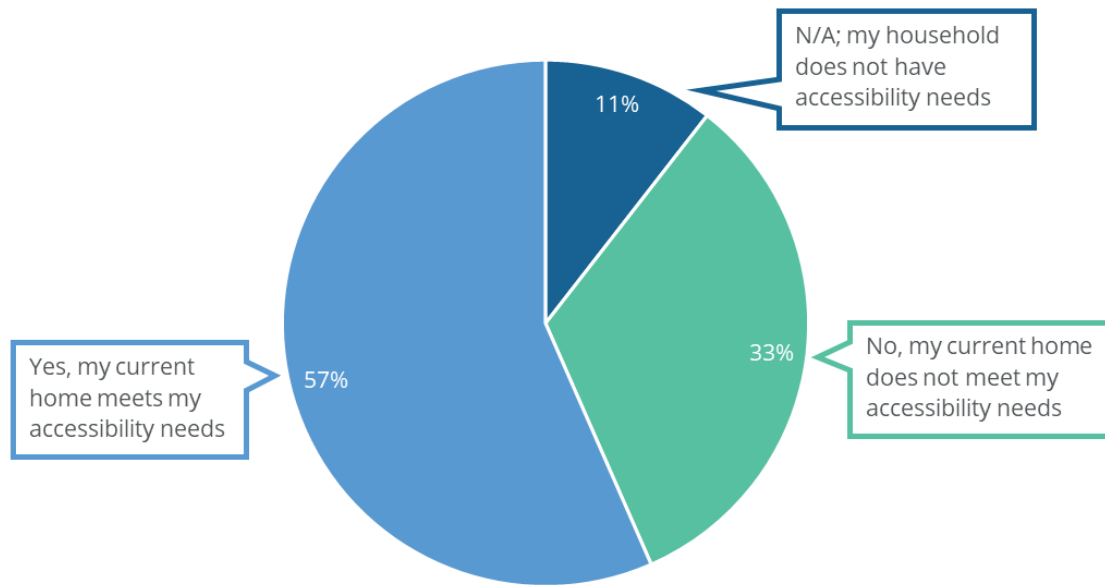


## Accessibility Needs

Twenty-seven percent of respondents in Gilroy reported that they or someone in their household have a disability. Of respondents who reported a disability, the most common types were moderate physical disabilities (47%), followed by mental disabilities (37%), medical disabilities (27%), and developmental disabilities (15%).

Of those with a disability or those living with a household member who has a disability, 33% currently live in a home or apartment that does not meet their accessibility needs.

**Figure B-33.**  
**Does your home or apartment meet your accessibility needs?**

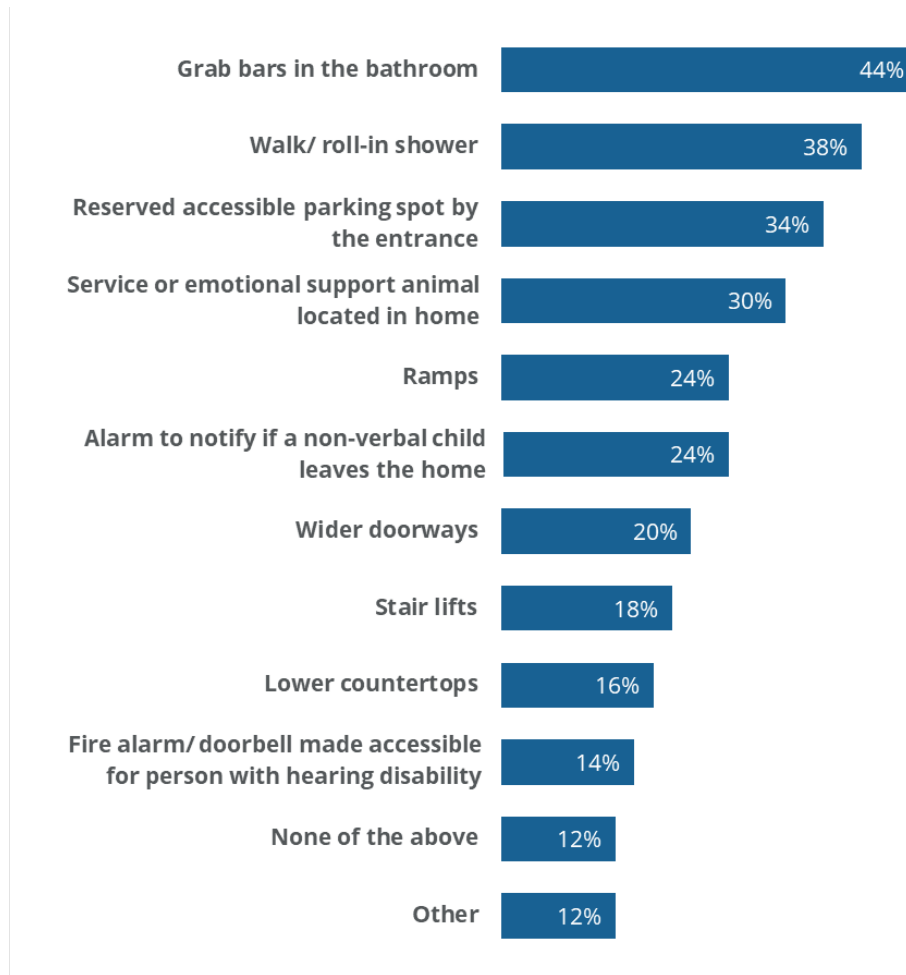


Note: n = 152.

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

When asked what improvements or modifications they needed to better meet their household needs, 44% of respondents whose home needed modifications said they needed grab bars in the bathroom. This was followed by 38% who needed a walk or roll-in shower, 34% who needed a reserved accessible parking spot by the entrance, 30% who needed a service or emotional support animal in the home, 24% who needed ramps, and 24% who needed an alarm to notify if a non-verbal child has left the home.

**Figure B-34.**  
**Improvements and Modifications Needed**



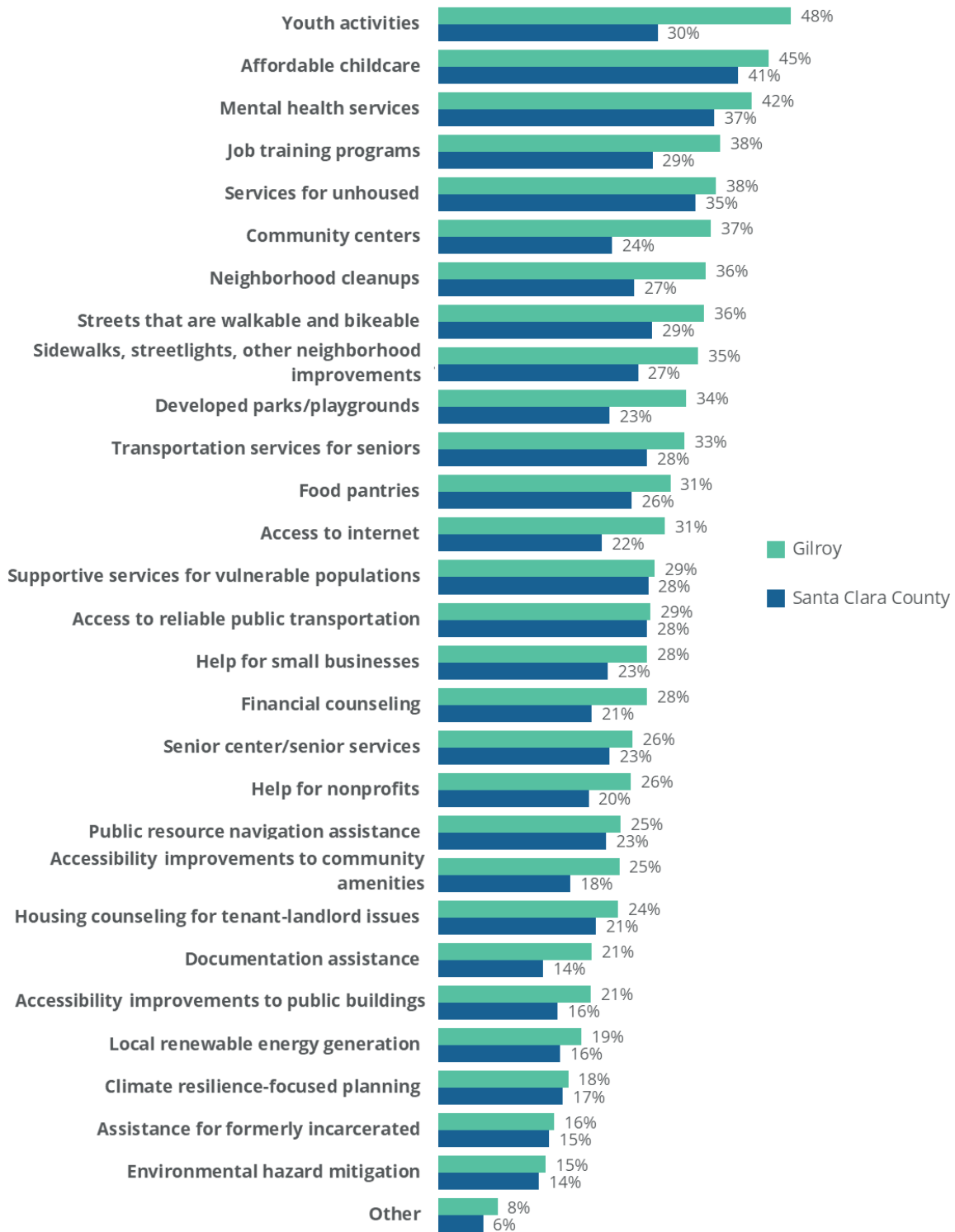
Note: n = 50.

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

## Community and Economic Development Needs

Community and economic development needs questions asked respondents to examine non-housing related services and resources that were missing from Gilroy that bolster community and economic activity. Figure B-35 shows the most frequently selected critical community and economic development needs by all survey respondents in Gilroy and Santa Clara County overall. Youth activities were the most selected community and economic development need by respondents in Gilroy (48%), followed by affordable childcare (45%), mental health services (42%), job training programs (38%), services for unhoused (38%), and community centers (37%). Compared to South Clara County overall, respondents in Gilroy selected youth activities, job training programs, community centers, neighborhood cleanups, and developed parks at substantially higher rates.

**Figure B-35.**  
**Most Critical Community and Economic Development Needs, Gilroy**



Note: n = 563.

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

Figures B-36 through B-41 break down the top community and economic development needs by county location, tenure, race and ethnicity, household income, employment status, selected household characteristics, and family type:

By tenure, precariously housed respondents in Gilroy selected affordable childcare, mental health services, and services for unhoused at the highest rates (60%, 46%, and 51%, respectively);

Both Hispanic /Latino/Latina respondents who took the survey in English and Spanish selected youth activities and affordable childcare at the highest rates. Spanish survey takers selected mental health services, job training programs, and services for unhoused at slightly higher rates than Hispanic/Latina/Latino English survey takers;

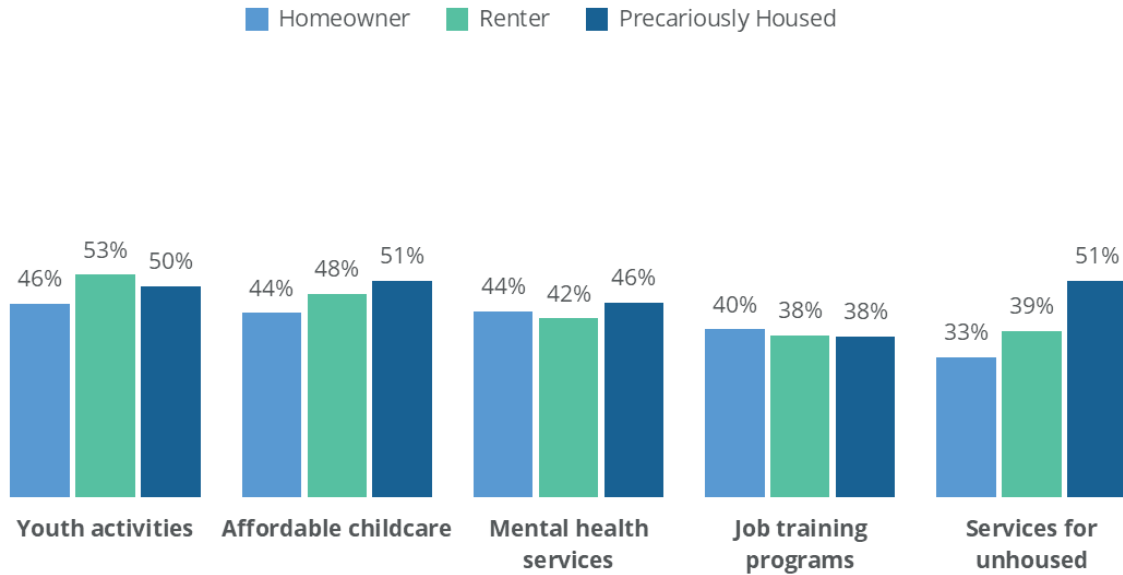
By household income, affordable childcare was selected at higher rates by income brackets under \$150,000. Mental health services were selected at the highest rate by households with income higher than \$150,000 (66%);

Sixty-eight percent of unemployed respondents in Gilroy selected affordable childcare, 59% selected job training programs, and 68% selected youth activities—the highest rates of any employment status;

Sixty-six percent of large households selected youth activities—the highest rate of all household groups. Large households also selected affordable childcare and job training programs at the highest rates;

Respondents with children (both as a couple and single parent) selected all items at higher rates than those without children.

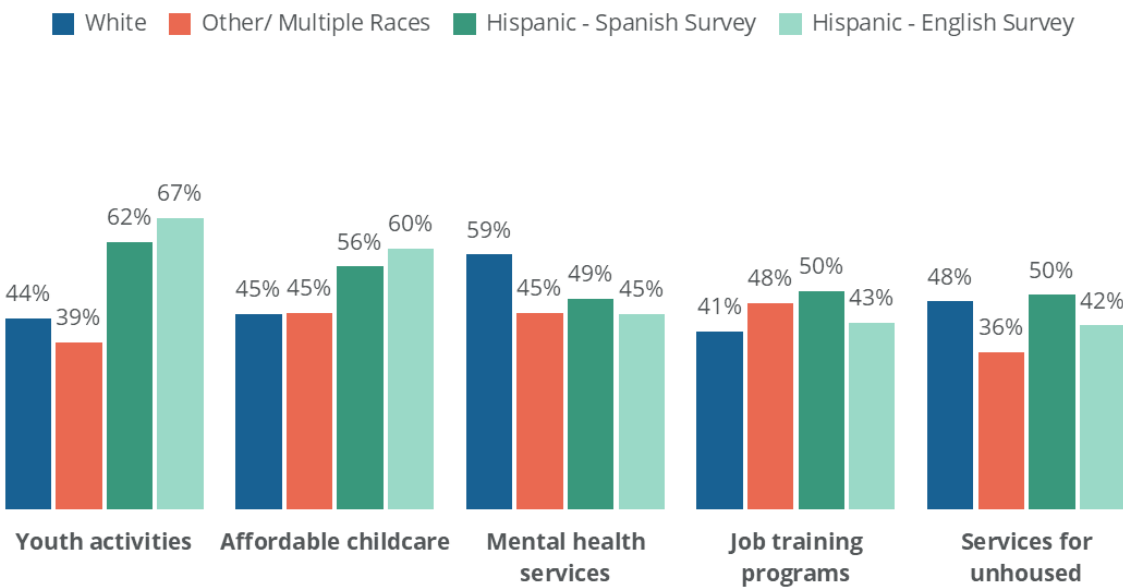
**Figure B-36.**  
**Top Five Most Critical Community and Economic Development Needs, Tenure, Gilroy**



Note: n = 563.

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

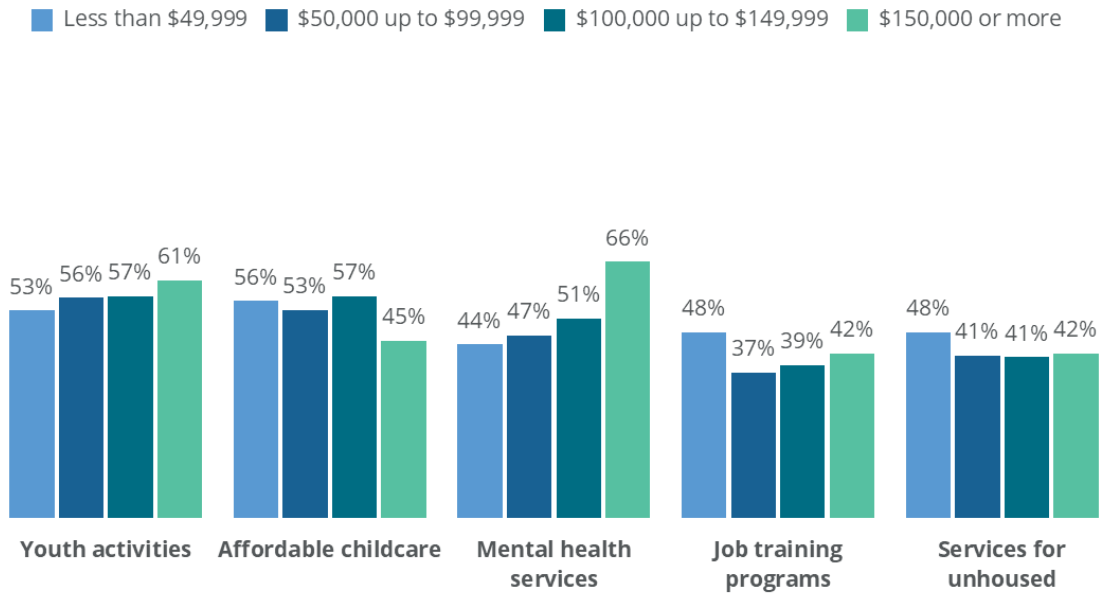
**Figure B-37.**  
**Top Five Most Critical Community and Economic Development Needs, Race and Ethnicity, Gilroy**



Note: n = 563.

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

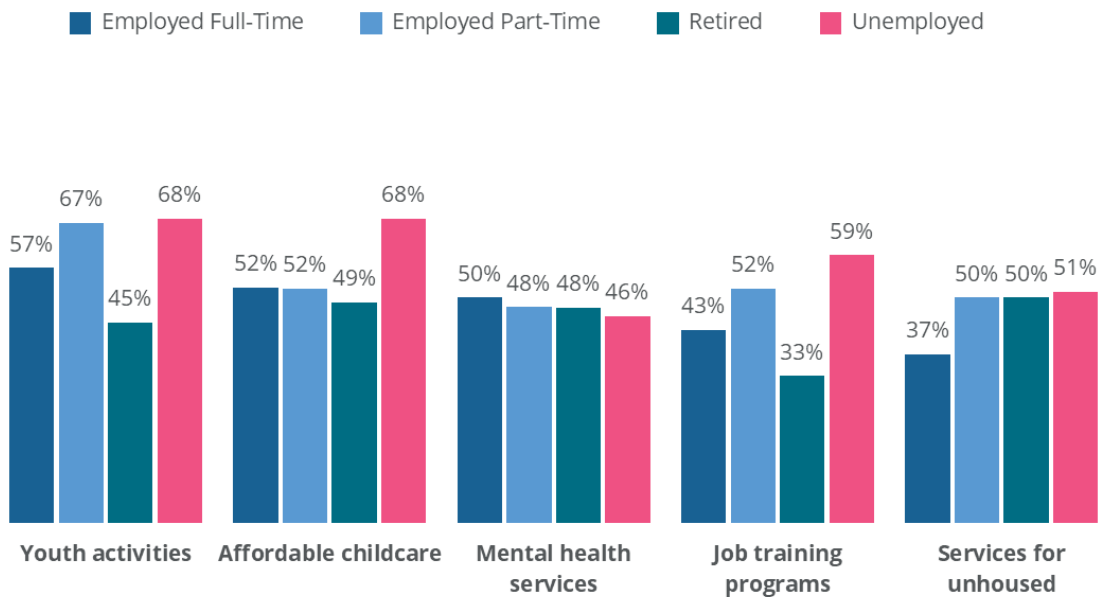
**Figure B-38.**  
**Top Five Most Critical Community and Economic Development Needs,**  
**Household Income, Gilroy**



Note: n = 563.

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

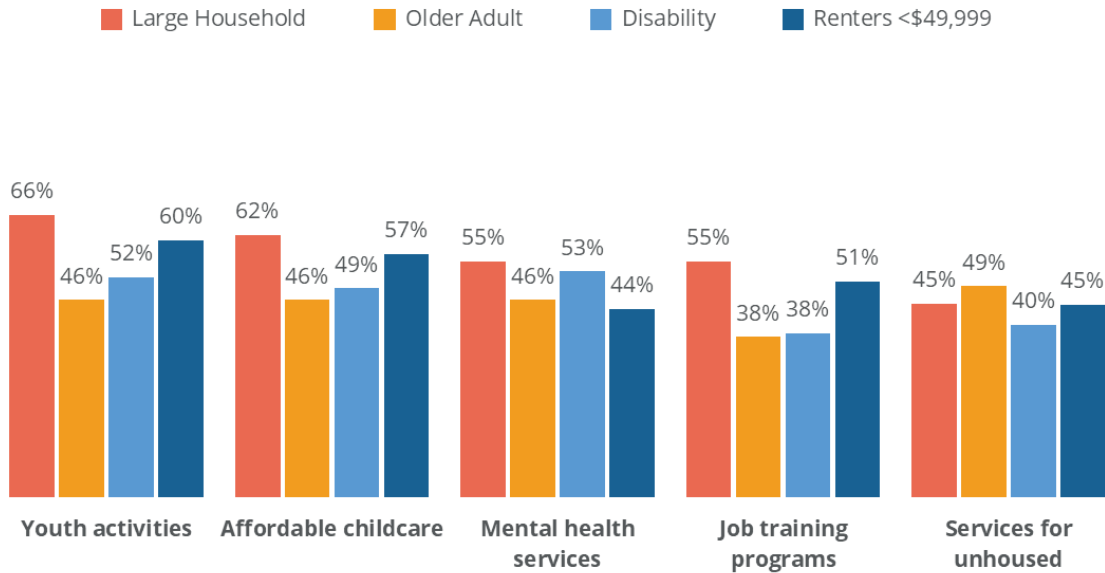
**Figure B-39.**  
**Top Five Most Critical Community and Economic Development Needs,**  
**Employment Status, Gilroy**



Note: n = 563.

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

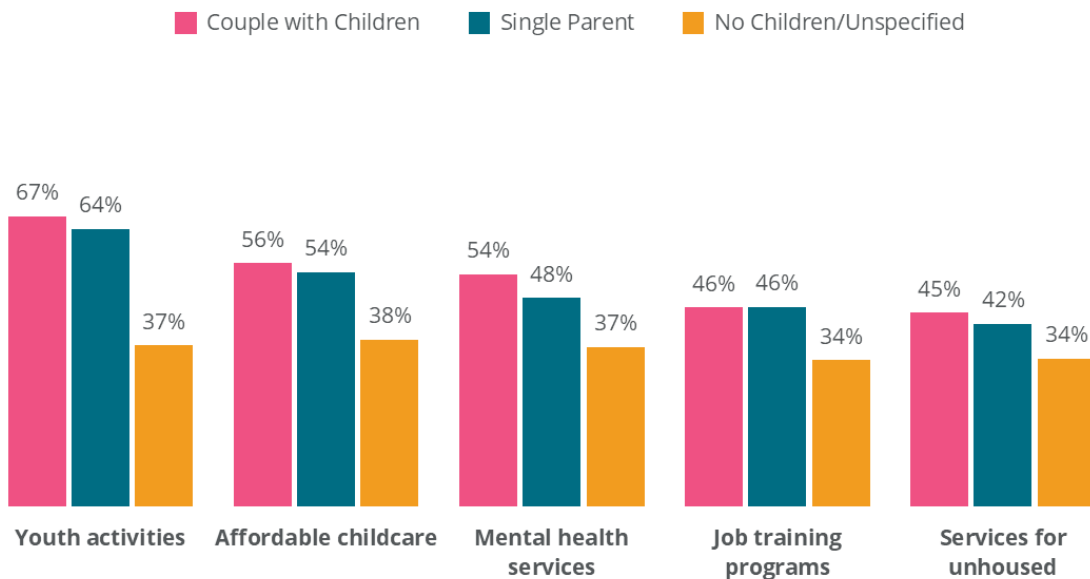
**Figure B-40.**  
**Top Five Most Critical Community and Economic Development Needs,**  
**Selected Household Characteristics, Gilroy**



Note: n = 563.

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

**Figure B-41.**  
**Top Five Most Critical Community and Economic Development Needs,**  
**Family Type, Gilroy**



Note: n = 563.

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

## Community and Economic Development Outcomes

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

**Community development outcomes.** A new or improved community center was the most frequently selected community development outcome by respondents in Gilroy (42%), followed by sidewalk and streetlight improvements (40%), more recreational opportunities for youth/special populations (40%), additional and/or higher quality childcare centers (37%), improvements to parks and recreation centers (35%), and improved access to fresh food (35%).

Figure B-42 through B-48 break down community development outcomes by county location, tenure, race and ethnicity, household income, selected household characteristics, and family type:

Renters selected more recreational opportunities for youth/ special populations at the highest rate (47%) while precariously housed respondents selected additional and/or higher quality childcare centers at the highest rate (49%);

Sixty-six percent of Hispanic/Latina/Latino Spanish survey takers selected sidewalk and street improvements—the highest rate of any group and more than twenty percentage points higher than Hispanic/Latina/Latino English survey takers;

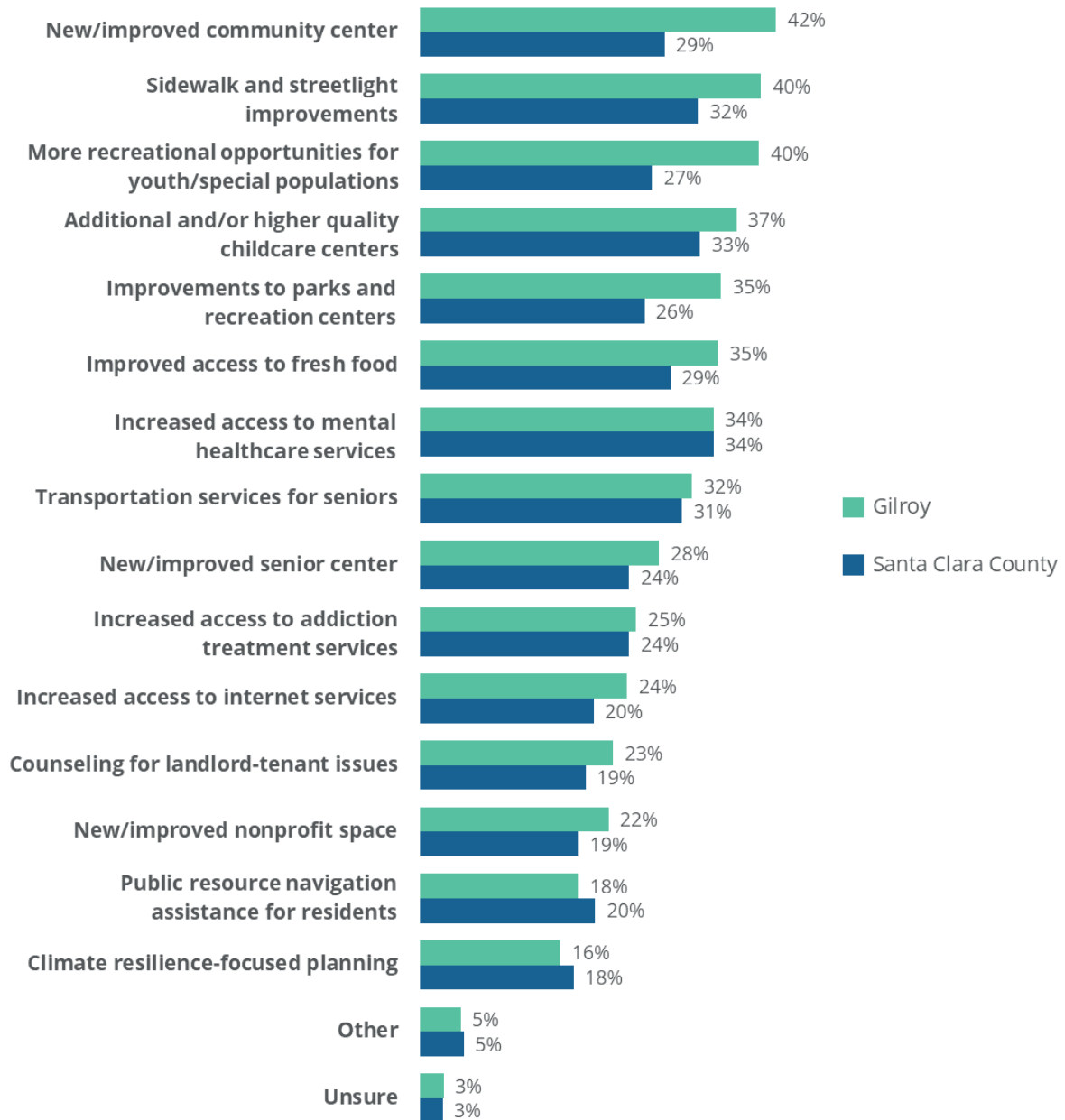
New/ improved community centers, more recreational for youth/special populations, and improvements to parks were selected by households with income more than \$150,000 at the highest rates;

Half (50%) of respondents employed part-time and 49% of unemployed respondents selected additional and/or higher quality childcare centers—higher than respondents employed full-time or retired;

Older adults selected more recreational opportunities for youth/special populations at the lowest rate (34%) while 55% of larger households and renters with income less than \$49,999 selected this option; and

Households with children selected all items at higher rates than those without children. Couples with children and single parents selected community development outcomes at similar rates except for additional childcare centers where 50% of couples with children selected this item compared to 44% of single parents.

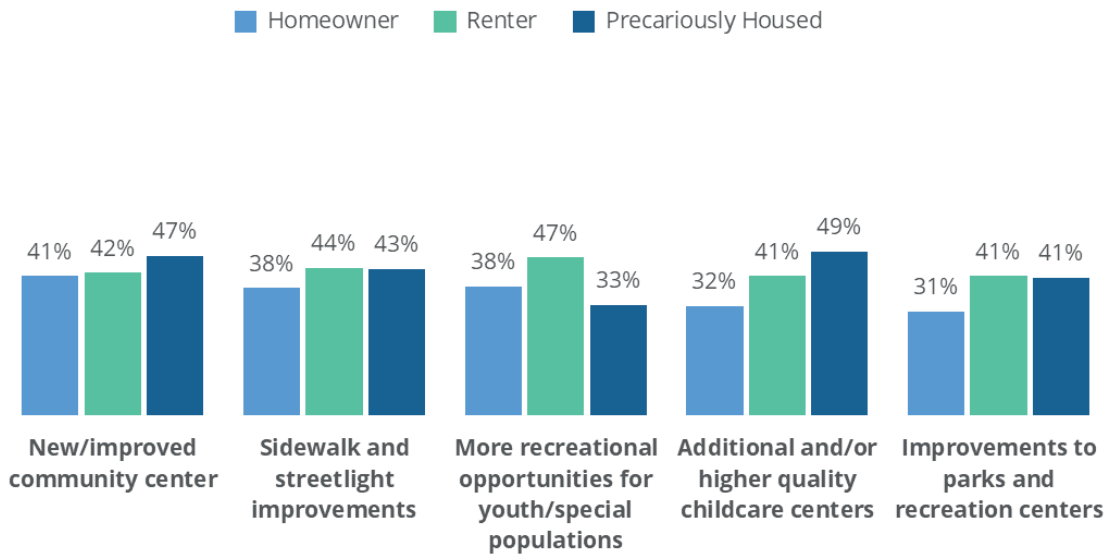
**Figure B-42.**  
**Top Community Development Outcomes, Gilroy and Santa Clara County**



Note: n = 563.

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

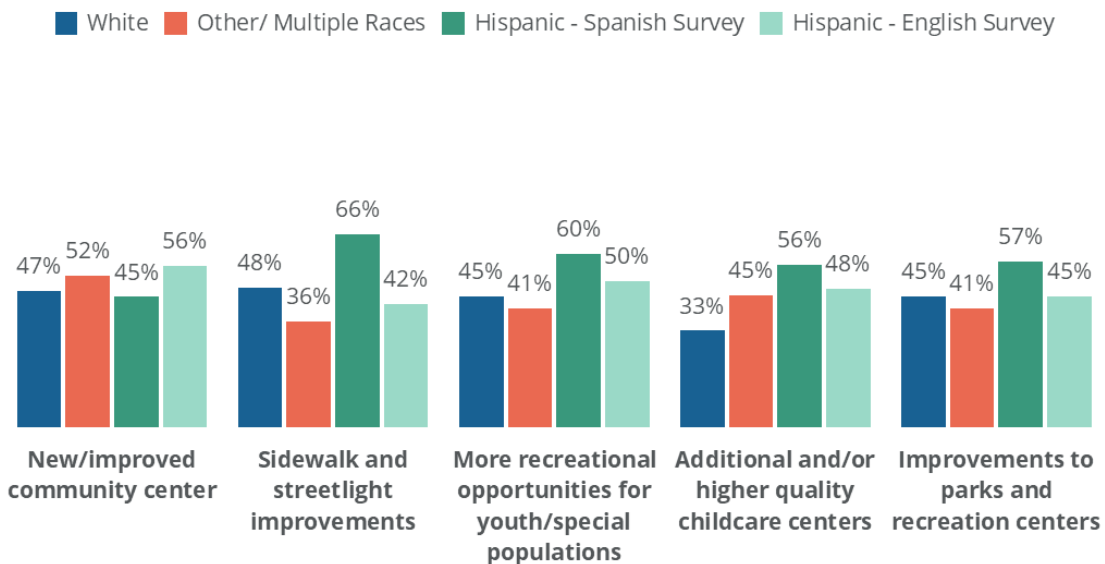
**Figure B-43.**  
**Top Five Community Development Outcomes, Tenure, Gilroy**



Note: n = 563.

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

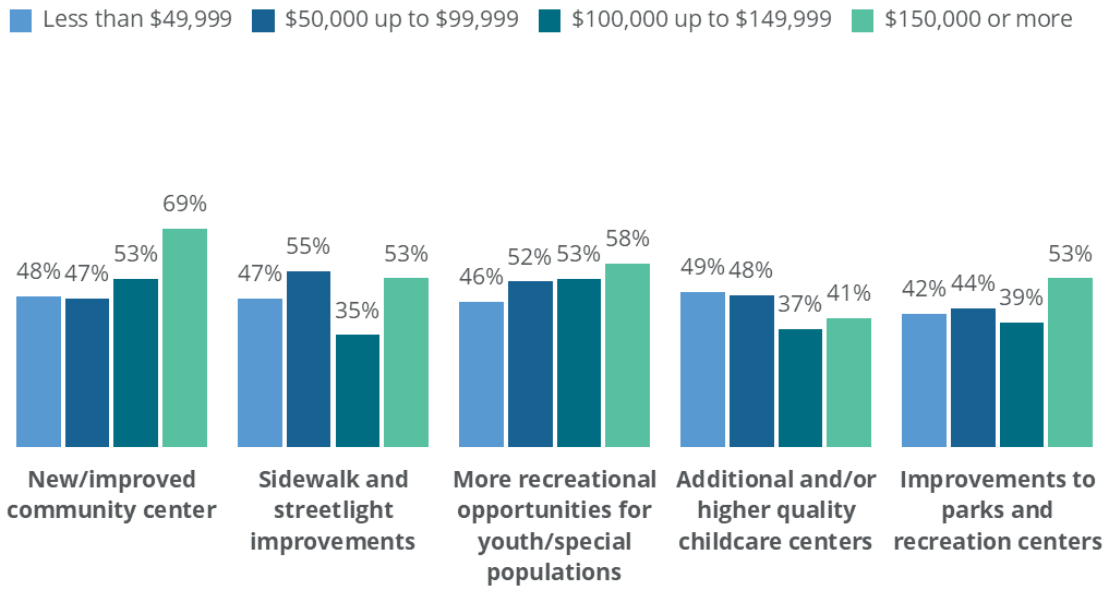
**Figure B-44.**  
**Top Five Community Development Outcomes, Race and Ethnicity, Gilroy**



Note: n = 563.

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

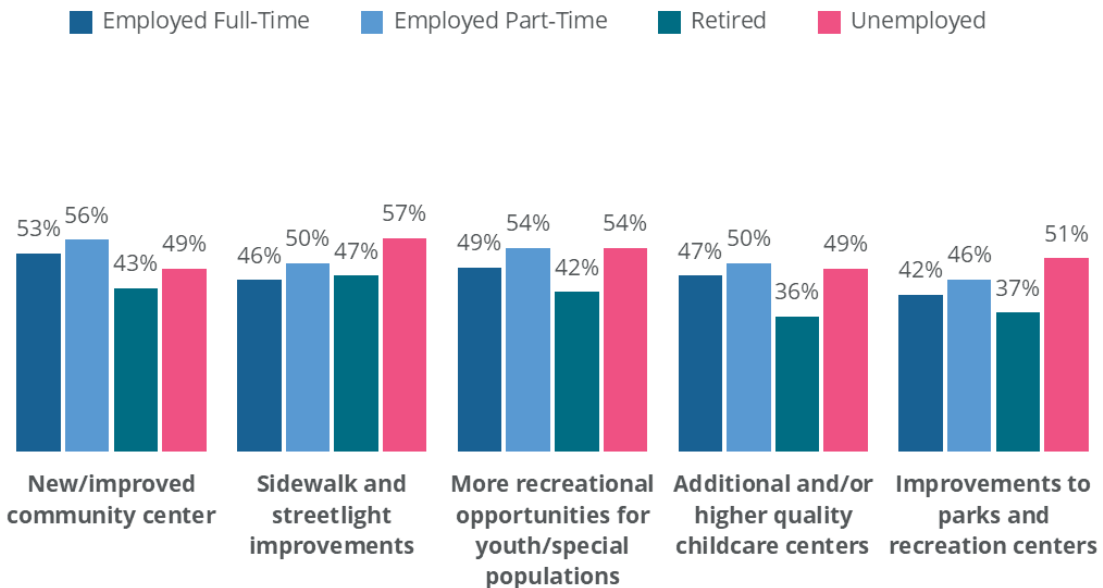
**Figure B-45.**  
**Top Five Community Development Outcomes, Household Income, Gilroy**



Note: n = 563.

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

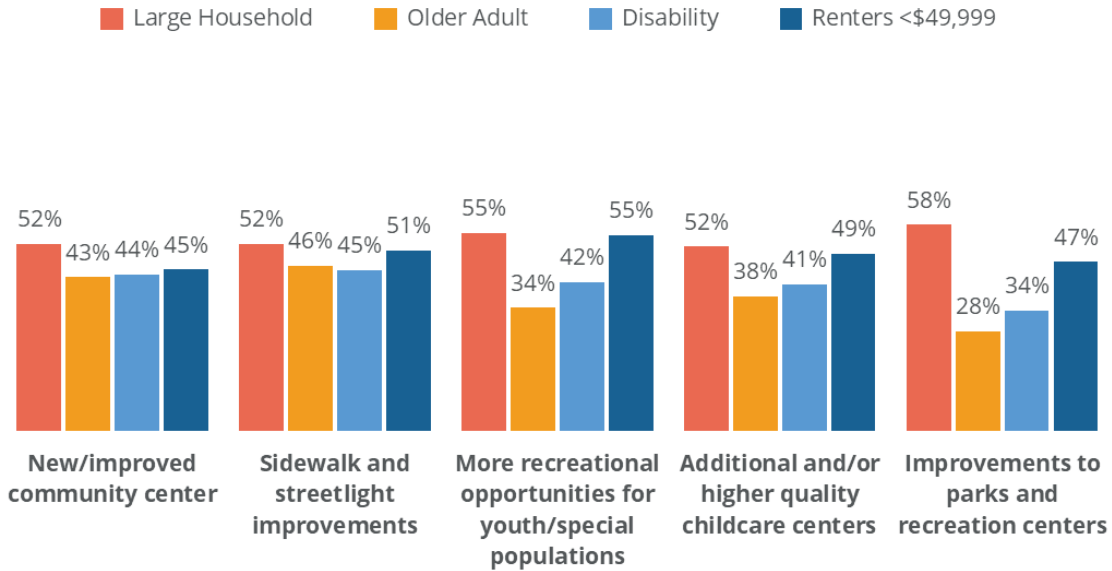
**Figure B-46.**  
**Top Five Community Development Outcomes, Employment Status, Gilroy**



Note: n = 563.

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

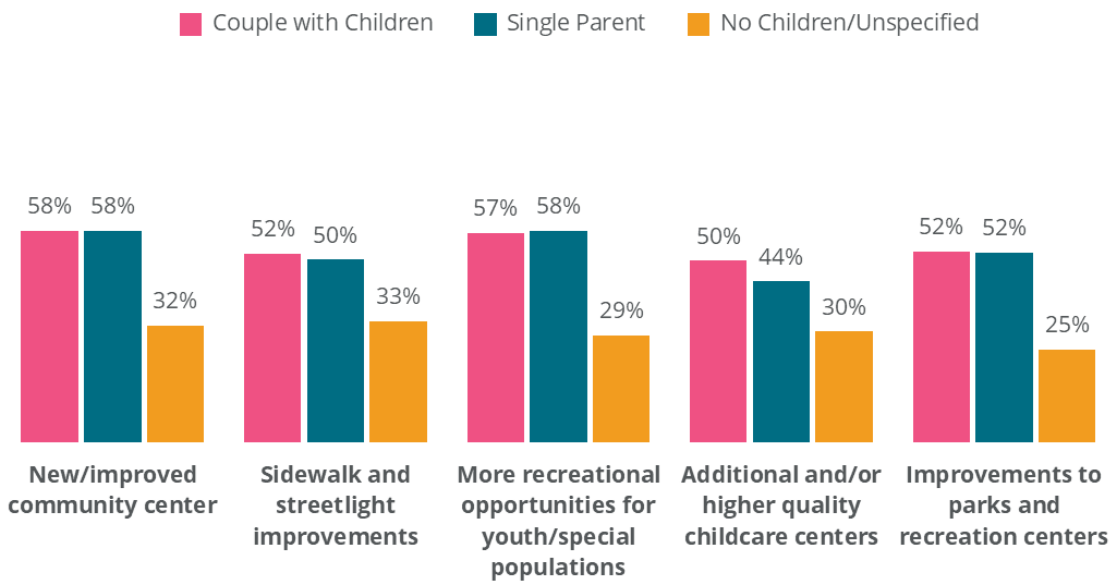
**Figure B-47.**  
**Top Five Community Development Outcomes, Selected Household Characteristics, Gilroy**



Note: n = 563.

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

**Figure B-48.**  
**Top Five Community Development Outcomes, Family Type, Gilroy**



Note: n = 563.

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

**Economic development outcomes.** Respondents selected job training programs as the most desired economic development outcome (46%), followed by more opportunities for small or startup businesses (40%), center for seasonal and day laborers (39%), improved transportation to areas with job opportunities (35%), and revitalization of neighborhood businesses or commercial areas (34%). Gilroy respondents selected job training programs, more opportunities for small businesses, center for seasonal and day laborers, and improved transportation to areas with job opportunities at higher rates than respondents in Santa Clara County overall.

Figure B-49 to B-55 breaks down the top five economic development outcomes by county location, tenure, race and ethnicity, household income, employment status, selected household characteristics, and family type:

Precariously housed respondents selected a center for seasonal and day laborers at the highest rate (51%), followed by renters (46%) and homeowners (32%). Homeowners selected more opportunities for small businesses and revitalization of neighborhood businesses at the highest rates;

Seventy percent of Hispanic/Latina/Latino respondents who took the survey in Spanish selected a center for seasonal and day laborers as a desired economic outcome compared to 51% of Hispanic/Latina/Latino English survey takers, 41% of those who identified as other or multiple races, and 34% of White respondents;

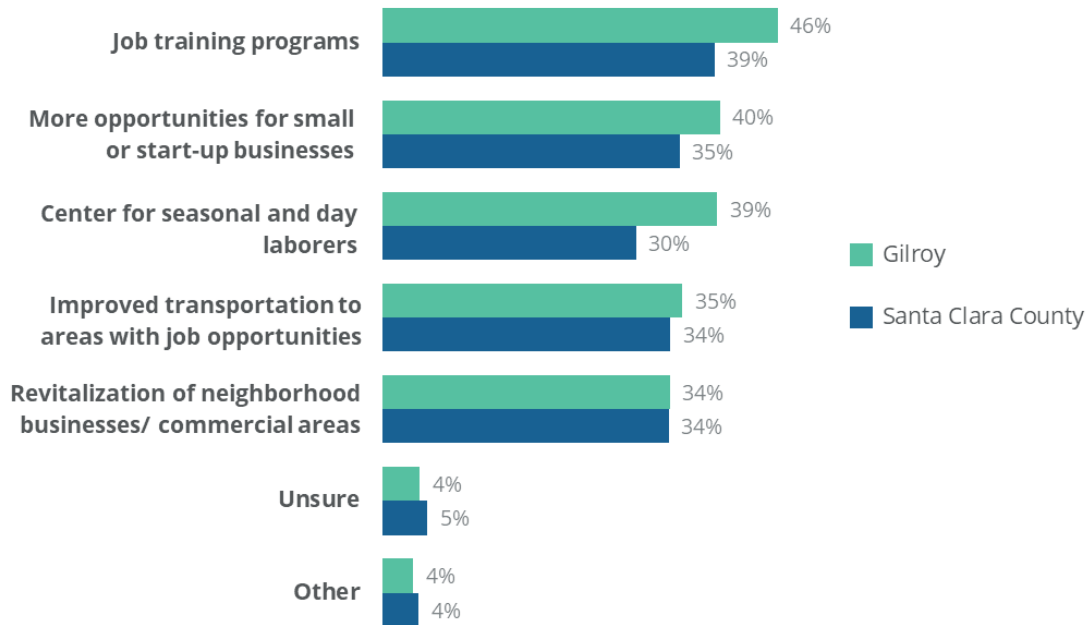
Respondents with household income \$150,000 or more selected revitalization of neighborhood businesses at the highest rate (66%). Rates of selection for this item decreased with income. Respondents with household income less than \$49,999 selected a center for seasonal and day laborers and job training programs at the highest rate;

Seventy percent of respondents who were unemployed selected job training programs as a desired outcome. This group also selected improved transit to areas with job opportunities at the highest rate (65%) and center for seasonal and day laborers at the highest rate (62%);

Job training programs were selected at the highest rates by renters with income less than \$49,999 (65%) and large households (62%). These groups also selected a center for seasonal and day laborers at the highest rates (58%); and

Single parents selected improved transit to areas with job opportunities at the highest rate (46%)—higher than couples with children (39%) and respondents with no children (32%). Job training programs, more opportunities for small businesses, and revitalization of neighborhood businesses were selected at the highest rate by couples with children.

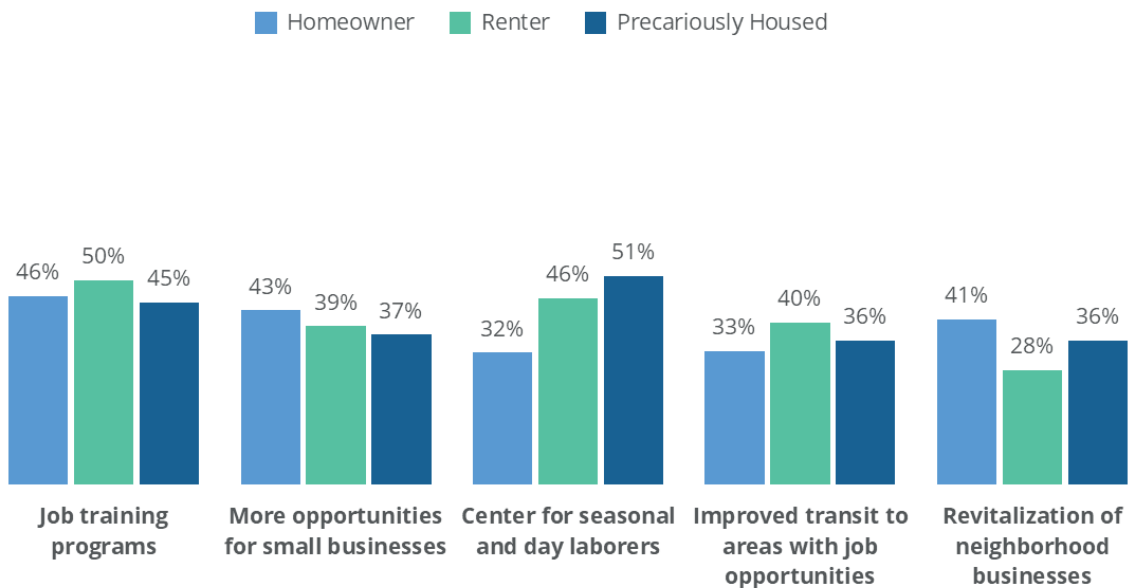
**Figure B-49.**  
**Top Economic Development Outcomes, Gilroy and Santa Clara County**



Note: n = 563.

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

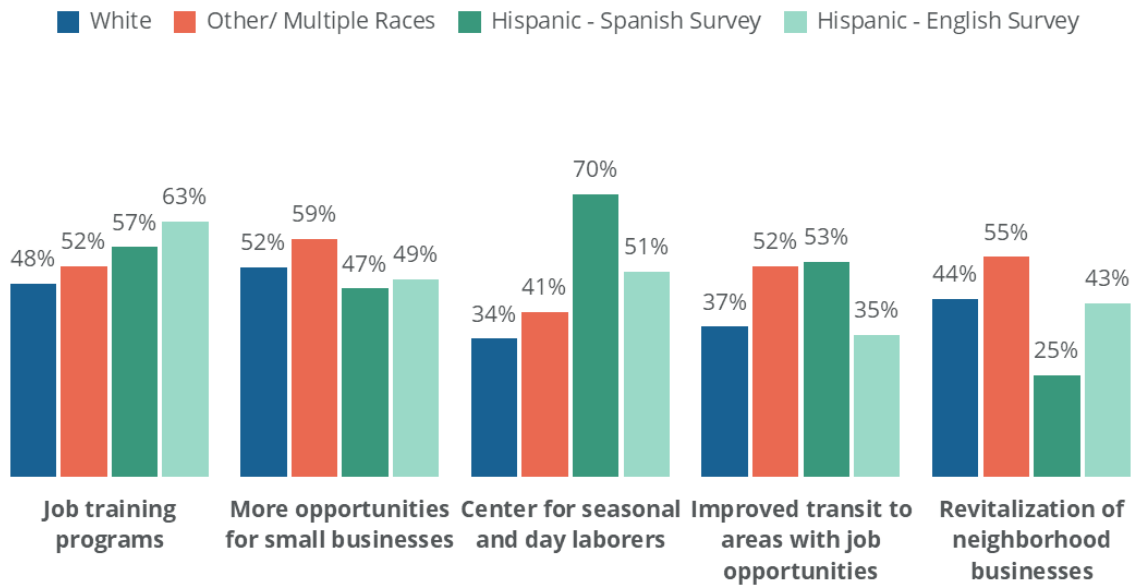
**Figure B-50.**  
**Top Five Economic Development Outcomes, Tenure, Gilroy**



Note: n = 563.

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

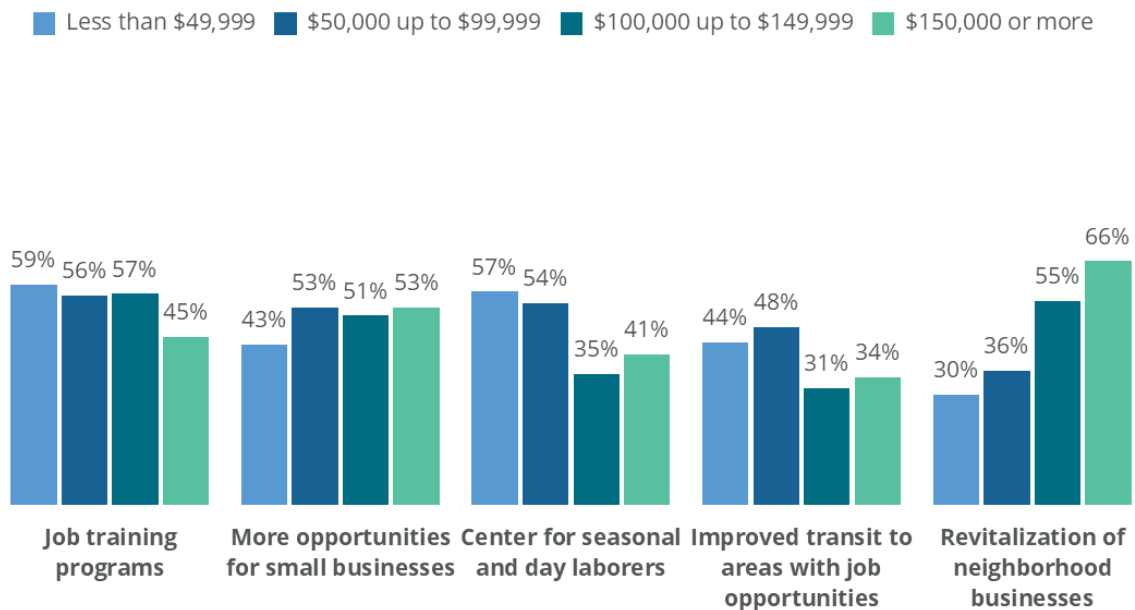
**Figure B-51.**  
**Top Five Economic Development Outcomes, Race and Ethnicity, Gilroy**



Note: n = 563.

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

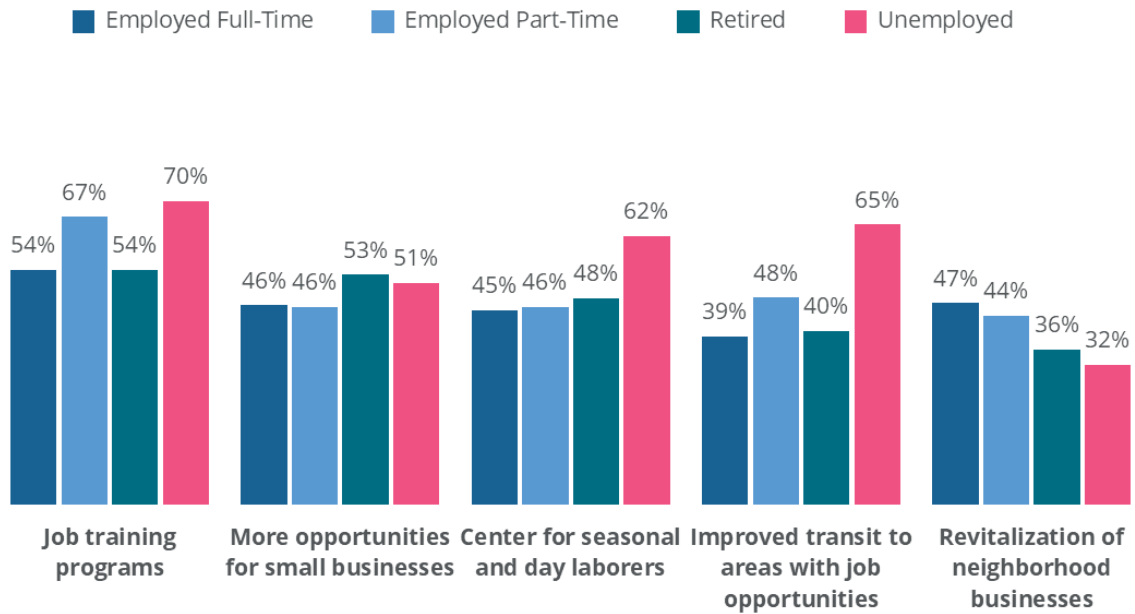
**Figure B-52.**  
**Top Five Economic Development Outcomes, Household Income, Gilroy**



Note: n = 563.

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

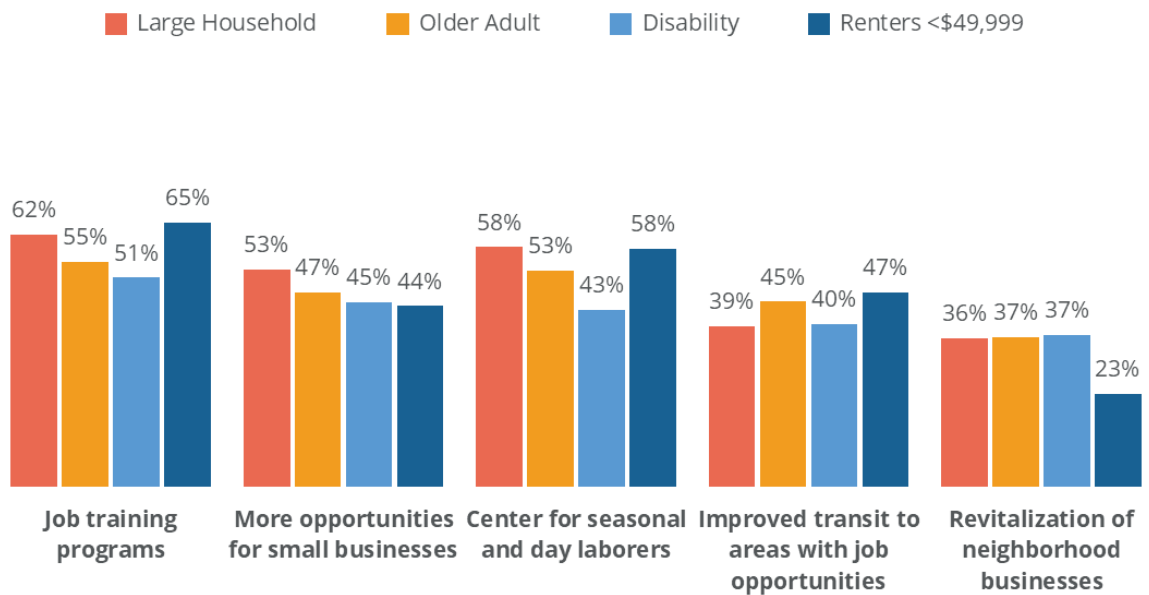
**Figure B-53.**  
**Top Five Economic Development Outcomes, Employment Status, Gilroy**



Note: n = 563.

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

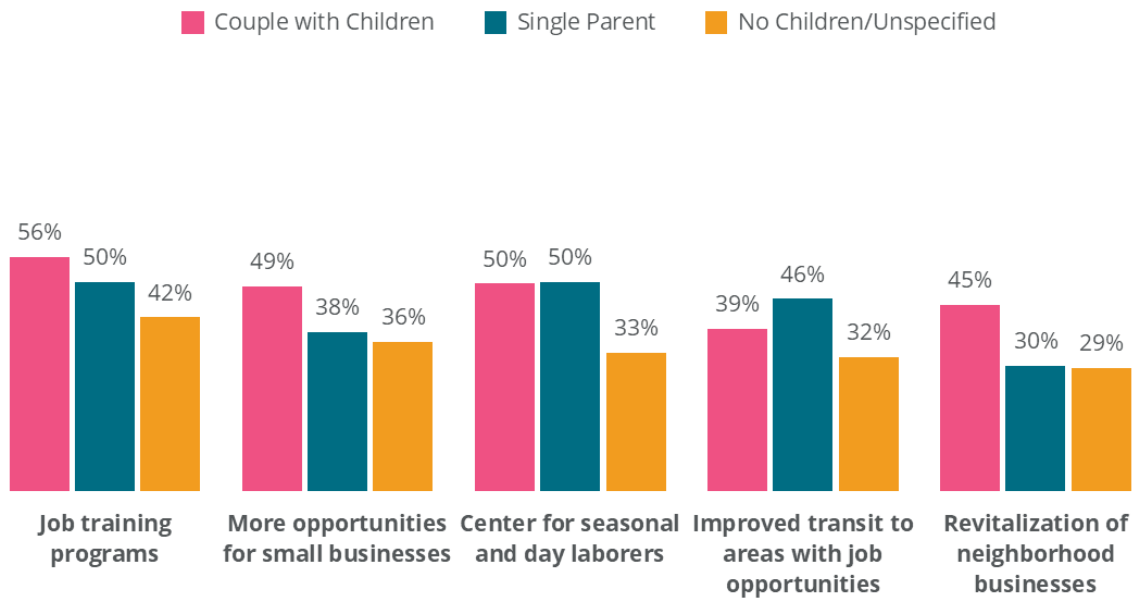
**Figure B-54.**  
**Top Five Economic Development Outcomes, Selected Household Characteristics**



Note: n = 1,582.

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

**Figure B-55.**  
**Top Five Economic Development Outcomes, Family Type**



Note: n = 1,582.

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

## Stakeholder Perspectives

This survey included a stakeholder-specific section for service providers, city and county staff, and developers who reside in Gilroy.

**Stakeholder demographics.** The figure below shows the industries stakeholder respondents represented. Thirty-six percent selected a government-related industry, followed by 14% who worked in K-12 or higher education, 14% who selected another, non-listed industry, and 9% who selected supportive services for unhoused residents.

**Figure B-56.  
Stakeholder Industries,  
Gilroy**

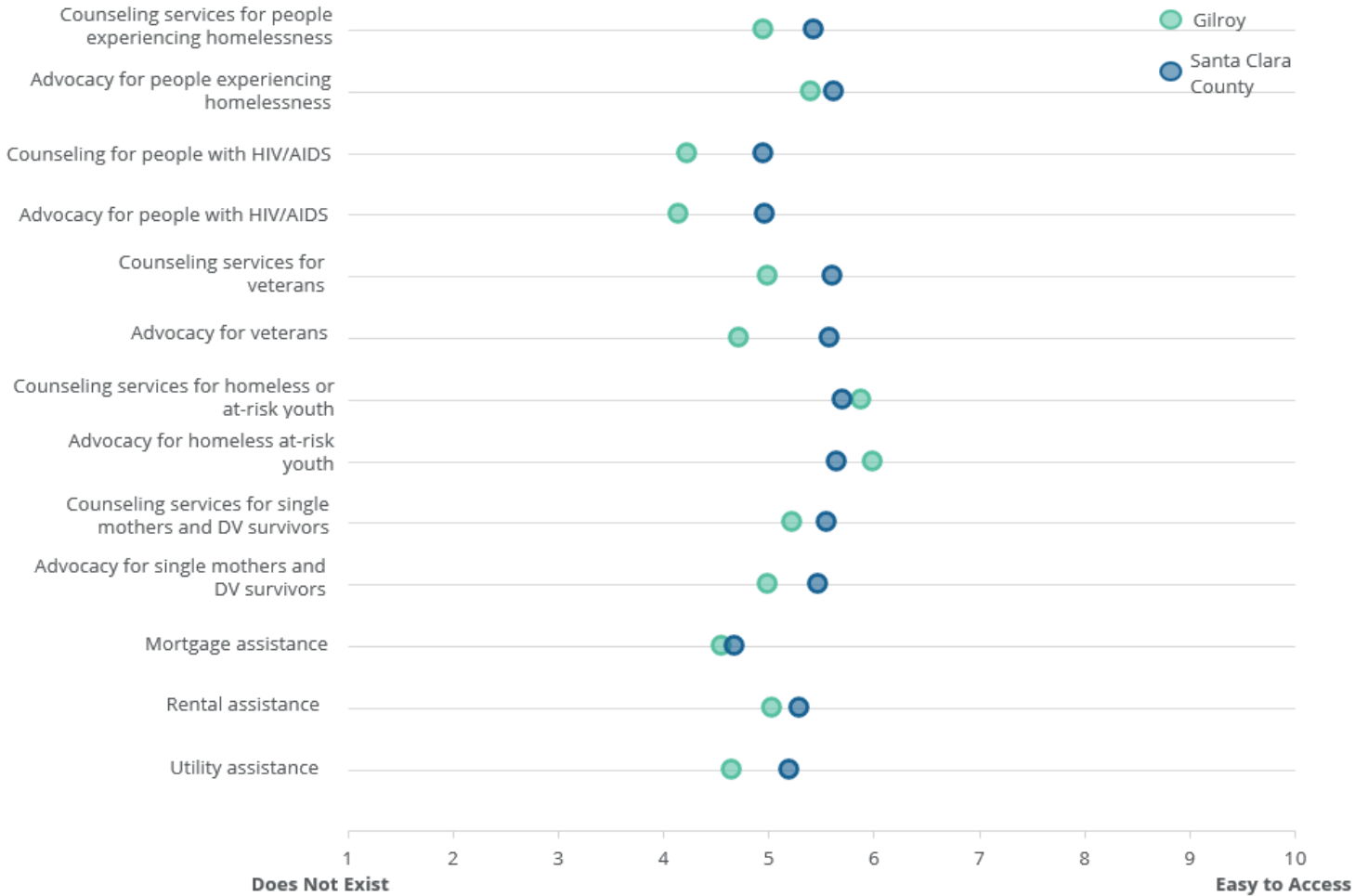
- Note:
- n = 44.
- 
- Source:
- Root Policy Research from the 2024 Santa Clara County Housing and Community Development Survey.

	n	%
Affordable housing advocacy	3	7%
Affordable housing development	0	0%
Affordable housing provision	2	5%
Business owner/manager	1	2%
Civil rights	2	5%
Criminal justice	0	0%
Disability rights/advocacy	1	2%
Economic development	1	2%
K-12 or higher education	6	14%
Environmental justice	2	5%
Fair housing	3	7%
Food provision	1	2%
Government	16	36%
Services to unhoused populations	2	5%
Homeownership counseling or services	1	2%
Insurance	1	2%
Land use planning	1	2%
Landlord/tenant services	0	0%
Legal aid	1	2%
Lending	1	2%
Market rate housing development	0	0%
Owner of rental property	2	5%
Property management	1	2%
Public housing authority	0	0%
Regional planning	1	2%
Residential appraisals	0	0%
Rural development	0	0%
Home sales	1	2%
Services for businesses	0	0%
Supportive services for residents	4	9%
Transit provider	0	0%
Transportation planning	0	0%
Other	6	14%

**Access to resources.** Stakeholders rated resource access from 1 (resource does not exist) to 10 (resource is easy to access). Figures B-57 and B-58 display average ratings. The resources receiving the lowest average ratings and therefore regarded as the most sparse and difficult to access were advocacy and counseling for people with HIV/AIDS, law enforcement to help low-income households, transportation services for low-income families, and life skills training. The resources with the highest average ratings, and therefore rated easiest to access, were advocacy and counseling for homeless at-risk youth, healthcare for people experiencing homelessness, advocacy for people experiencing homelessness, and childcare and education services for low-income families.

Compared to stakeholders in Santa Clara County overall, stakeholders in Gilroy generally rated resources as less accessible. The only resources Gilroy stakeholders rated as more accessible than Santa Clara County stakeholders overall were counseling services and advocacy for at-risk youth, childcare and education services targeted at homeless and low-income families, healthcare for people experiencing homelessness, and transportation targeted at people experiencing homelessness.

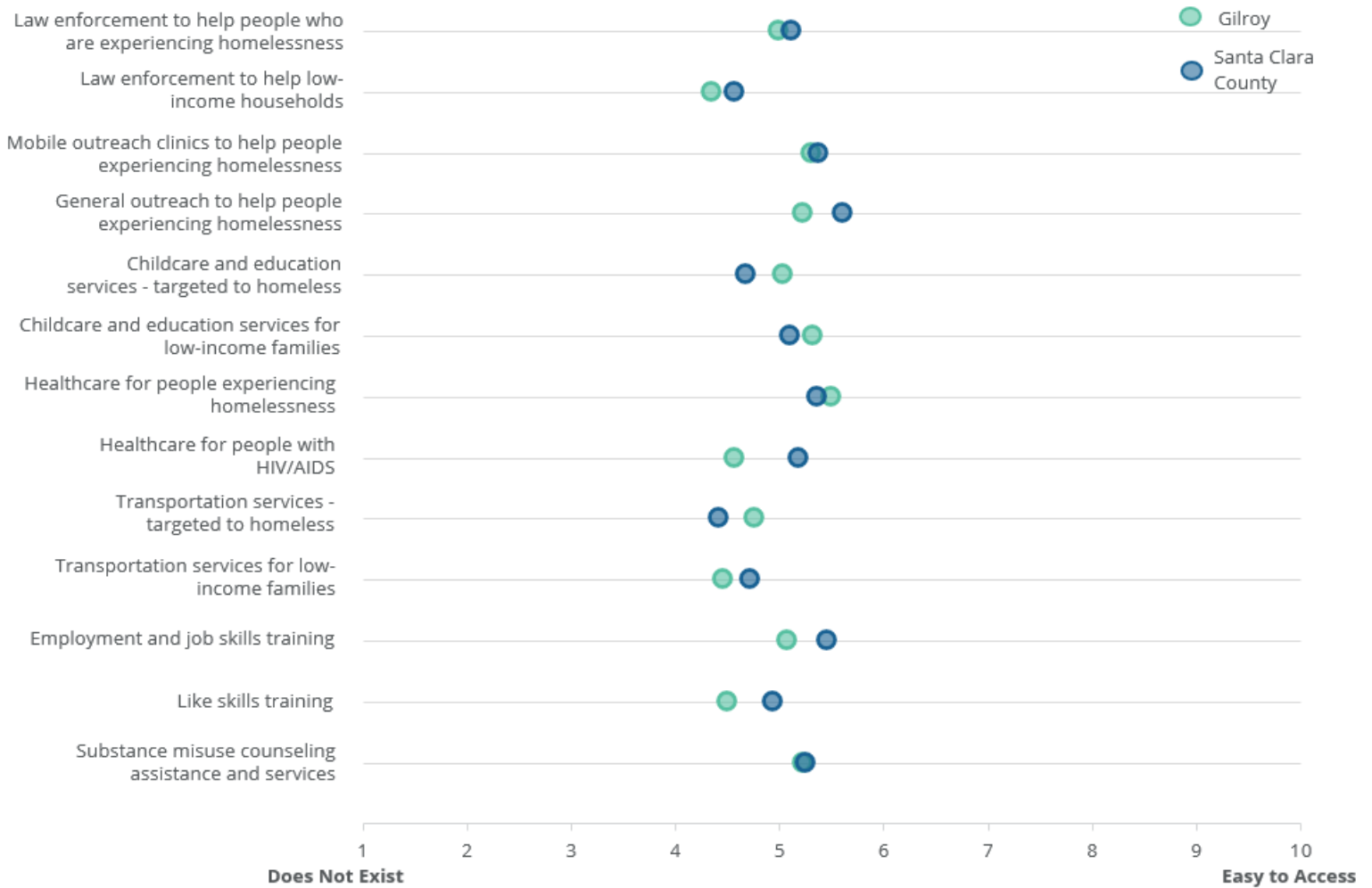
**Figure B-57.**  
**Average Rating of Resource Access, Stakeholders, Gilroy and Santa Clara County**



Note: n = 44.

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

**Figure B-58.**  
**Average Rating of Resource Access, Stakeholders, Gilroy and Santa Clara County**



Note: n = 44.

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

## Appendix C. Public Comments Received

The City of Gilroy accepted comments on the Draft 2025-2030 Consolidated Plan and Draft 2025-2026 Action Plan at the May 5, 2025, City Council public meeting and in written form during the 30-day public comment period, April 11, 2025, through May 11, 2025.

At the May 19, 2025, City Council public meeting, the City Council accepted public comments on items not on the agenda.

On June 2, 2025, the City Council will accept public comments prior to considering approval of the Plans. Both the meeting and the hearing will occur in City Hall, which is accessible to persons with disabilities; interpretation is provided through a Wordly AI screen.

This section details the comments received during the public meeting and in written form during the public comment period. Public comments from the June 2 public hearing will be included in the approved Plan.

### Public Comments Received during May 5 Public Meeting

Four attendees spoke at the public meeting to provide comments on the Draft Consolidated Plan and Action Plan. Two comments were delivered in Spanish; two were delivered in English.

#### Commenter 1:

Commenter 1 spoke as a Gilroy resident. She said she supported the 2025-2030 Consolidated Plan and 2025-2026 Annual Action Plan and urged the Council to adopt the plans and allocate the funds strategically to maximize the economic benefits.

Commenter 1 highlighted the economic benefits these plans bring the community, and the benefits affordable housing brings. She noted how the lack of affordable housing contributes to homelessness, which has a significant economic cost for the community. She emphasized that affordable housing is not just a basic need—but an investment in Gilroy's economic future. Affordable housing has the ability to bring in workers and businesses, which strengthens the local economy.

Commenter 1 noted the high share of Gilroy renter households who are cost burdened, paying more than 30% of their household income in housing costs. She said that when families don't spend such a large portion of their income on housing, they have more resources to invest in education, health and other areas that drive economic growth. She also noted that, in 2023, 75% of the unhoused population in Santa Clara County, which

includes Gilroy, did not have shelter. By reducing homelessness, we can reduce spending on emergency services and improve the quality of life for all residents.

Commenter 1 urged the City Council to adopt these plans and allocate the funds strategically to maximize these economic benefits.

### **Commenter 2:**

Commenter 2 spoke as a nonprofit volunteer who works with individuals and families who live in poverty and are at risk of becoming homeless. She has firsthand knowledge of the needs and challenges of residents living on poverty.

Commenter 2 expressed her strong support for the plans and believes the assistance that the funding would provide can make a difference in the lives of those at risk of losing their housing. She also views addressing homelessness as an economic benefit, noting that addressing the needs of unhoused residents—ensuring that they are not living on the streets, in commercial areas, or in parks—has a positive impact on the community.

Commenter 2 also noted the benefits of rental assistance during periods of rising rent costs. She says it is a very challenging time for renters in Gilroy.

### **Commenter 3:**

Commenter 3 spoke as a Gilroy resident and shared a personal story about housing needs. She started with a statement of her support for the 2025-2030 Consolidated Plan and 2025-2026 Annual Action Plan and how the funding the plans provide can be transformative for a community.

Commenter 3 described affordable housing as an urgent need in Gilroy because many families struggle to pay for housing and other essential expenses given that the local minimum wage is \$16.00 per hour. She also noted that lack of affordable housing contributes to homelessness and a large share of unhoused residents in Gilroy are unsheltered. More affordable housing is needed to reduce homelessness and provide a safe and stable environment for everyone. She said that the allocation of CDBG funds must be strategic to support projects that truly benefit Gilroy residents, especially in terms of affordable housing and community services.

Commenter 3 shared that her mom was renting a room in 2021 when her work hours were reduced. Going to court as a result of not being able to maintain her rent was a sad and stressful experience for her mother. It is essential that affordable housing be available to and accessible to all residents, as affordable housing not only alleviates financial stress, but it also improves residents' quality of life and the overall economic stability of the Gilroy community.

Commenter 3 urged the City Council to adopt the 2025-2030 Consolidated Plan and the 2025-2030 Annual Action Plan. She feels these plans are essential to building a more inclusive and equitable Gilroy. She thanked the Council for their time and consideration.

#### **Commenter 4:**

Commenter 4 offered clarification for the electronic interpretation provided during two of the prior commenters' testimonies. He said the point that one commenter was making was that affordable housing is an investment in Gilroy's economic future (v. meeting a basic need). He also clarified what a commenter meant when referring to overcrowding in housing.

### **Written Comments Received during the 30-day Public Comment Period**

Three written public comments were received during the 30-day public comment period. Those written comments are attached. The comments all concerned the allocation of CDBG among projects.

- The Chief Executive Officer of Sourcewise, a nonprofit that provides supportive services and transportation to elderly residents and residents with disabilities, emphasized the need for the City to support free transit for low-income older adults and residents with disabilities in Gilroy—especially since demand has increased. The organization anticipates it will provide more than 240 door-to-door one-way rides to low-income Gilroy residents to access non-emergency medical and dental appointments, pharmacies, grocery stores, and the Gilroy Senior Center. Demand has already been very high during the program year. The organization kindly requests that City Council fund public services for the City's aging population based on the Evaluation of Services method presented by City staff—noting that it is only fair to support organizations based on the quality of services provided and which meet the needs of the most vulnerable residents in Gilroy.
- The Executive Director of Rebuilding Together Silicon Valley noted that her organization has proudly served Gilroy for many years, repairing and rehabilitating homes of residents with disabilities and homes of low-income families. Their work is life-changing, allowing residents to live with dignity, avoid displacement, and improve their health outcomes—and their work also increases neighborhood stability. Affordable housing is a high priority in the new Consolidated Plan, and that Plan specifically calls for funding rehabilitation activities for low-income residents. The commenter thanked the Council for their ongoing commitment to the City of Gilroy and residents.
- The Development Specialist at Bay Area Community Health (BACH) respectfully requested that the City Council reconsider their decision not to fund BACH's

improvement project. The commenter emphasized BACH’s significant investment in Gilroy in the form of a local health care clinic that serves very low-income residents; school-based clinic at Glen View Elementary School; and specialized outreach at Christopher Ranch and the Arturo Ochoa Migrant Center.

The commenter noted that funding rehabilitation would:

- Reduce emergency room visits,
  - Improve management of chronic conditions,
  - Provide preventative care that reduces overall health care costs,
  - Supports mental health and substance abuse treatment, and
  - Enable residents to remain employable and productive.
- The commenter concluded by noting that moving funding into City Public Works projects contradicts City staff recommendations and does a disservice to the community. The commenter asked City Council to take a more balanced approach and fund public works at a reasonable level *and* allocate funding to rehabilitation of the healthcare facility. This would serve both critical needs within the community.

## **Public Comments Received during May 19 Public Meeting for items not on the agenda**

### **Commenter 1:**

Commenter 1 spoke on behalf of Rebuilding Together Silicon Valley, which has served Gilroy for many years through its low-income home repair, rehabilitation and modification program, to express sincere regret for not being present at the May 5 Council discussion on CDBG funds. She reaffirmed the organization’s commitment to the city, seniors, veterans, and individuals with disabilities who rely on their services.

Commenter 1 cautioned that the reallocation of nonpublic service funds may not be feasible under HUD guidelines if the funds are shifted to projects that aren’t fully compliant or ready to be spent quickly, putting the project at risk if the funds aren’t spent by the deadline.

Commenter 1 noted they are on track to complete repairs for 15 Gilroy households by the end of June, have turned away more than 17 eligible families living in unsafe conditions due to a lack of resources, and will be forced to turn away many families in need, educators, older adults and others next year without a CDBG allocation. She urged the council to reconsider the funding allocation at the upcoming June 2<sup>nd</sup> meeting and to continue supporting their critical work that is aligned with Gilroy’s top affordable housing priorities.

**Commenter 2:**

Commenter 2 spoke on behalf of Rebuilding Together Silicon Valley, which helps Gilroy residents access critical home repairs that keep them safe and housed. She described what is at stake if their program loses CDBG support. The 17 households that were turned away are dealing with major issues such as living with no hot water, damaged flooring causing falling hazards, or electrical and plumbing failures that could displace them and pose serious health risks. Without CDBG, there will be no program residents in need can turn to beginning July 1. The work directly supports the City's affordable housing objective #1, outlined in the Consolidated Plan based on resident's input on preserving affordable housing, especially for low-income homeowners.

Commenter 2 made the case that every dollar spent on home repair prevents costly outcomes from emergency room visits after a fall, to code enforcement responses to homelessness, making it a smart, compassionate investment for long-term stability in the community. They ask the Council to reconsider its funding allocation recommendation at the June 2 council meeting and allow them to continue doing essential work for Gilroy residents.

**Commenter 3:**

Commenter 3 spoke as a native Gilroy resident and board member for Rebuilding Together Silicon Valley (RTSV), an organization that provides critical repairs for some of Gilroy's most vulnerable residents. She confirmed that Rebuilding Together Silicon Valley stands with the city of Gilroy in prioritizing housing by providing repairs that allow residents to stay in their homes. During this housing crisis, Rebuilding Together Silicon Valley not only provides repairs that are critical to prevent displacement, but they also bring hope, a sense of belonging, a sense of pride, create neighborhoods, and cross social/cultural boundaries.

Commenter 3 invited the council and mayor to attend a lunch and learn at SynerG Coworking this Thursday to learn more about how Rebuilding Together Silicon Valley contributes to the success of the community. She encouraged the council to drive around the mobile parks in town and see the wheelchair ramps, elevators provided to the residents free of charge which in some cases enable them to remain in their homes. RTSV benefits low-income people such as veterans and former educators by assisting with maintaining their homes because they may not be able to afford to buy another home if the current one deteriorates. A final thought she offered is "Just because we can do something doesn't mean we should do something."