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**DRAFT Consolidated Plan
2010-2015
City of Cupertino**

April 2010



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Table of Contents

1	Executive Summary	i
1.1	Purpose of the Consolidated Plan	i
1.2	Housing and Community Development Needs.....	i
1.3	Strategic Plan	vii
1.4	Goals, Strategies, and Actions	vii
2	Introduction	12
2.1	Purpose of the Consolidated Plan	12
2.2	Federal Entitlement Grants for Cupertino.....	12
2.3	Organization of the Consolidated Plan	13
3	Citizen Participation	14
4	Housing and Community Development Needs.....	16
4.1	Demographic Profile and Housing Needs.....	16
4.2	Needs of Homeless People.....	29
4.3	Other “Special Needs” Groups	45
4.4	Lead-Based Paint Needs	56
4.5	Housing Stock Characteristics	58
4.6	Housing Affordability	61
4.7	Public and Assisted Housing	73
4.8	Barriers to Affordable Housing	78
4.9	Fair Housing	86
4.10	Non-Housing Community Development Needs	95
5	Strategic Plan	99
5.1	Methodology for Prioritizing Need.....	99
5.2	Goals, Strategies, and Actions	100
5.3	Public Housing.....	105
5.4	Barriers to Affordable Housing	106
5.5	Anti-Poverty Strategy	107
5.6	Institutional Structure	108
5.7	Coordination	110
5.8	Resources for Housing and Community Development Activities	111
5.9	Strategic Plan Tables	114
6	One-Year Action Plan.....	124

6.1	Community Development Resources	124
6.2	Geographic Distribution	125
6.3	Community Participation	125
6.4	Housing Needs.....	126
6.5	Action Plan Tables.....	133
7	Appendix A: Documentation of Public Process.....	143
8	Appendix B: Needs Assessment Data Sources	154
9	Appendix C: Detailed Mapping of Areas of Minority Concentration	157
10	Appendix D: Services for Special Needs and Homeless Populations	160
11	Appendix E: Maximum Affordable Sales Price Calculator	172

Index of Tables

Table 4.1: Population and Household Growth, 2000-2009	17
Table 4.2: Household Composition and Size, 2009.....	17
Table 4.3: Age Distribution, 2009	18
Table 4.4: Race and Ethnicity, 2009.....	18
Table 4.5: Household Income, 2009.....	21
Table 4.6: Percent Low- and Very Low- Income Households, 2000	22
Table 4.7: Household Income by Race/Ethnicity, Cupertino, 2000	23
Table 4.8: Poverty Status, 2009.....	23
Table 4.9: Major Employers in Santa Clara County, 2009.....	27
Table 4.10: ABAG Job Projections, Santa Clara County, 2005-2035.....	29
Table 4.11: Total Sheltered and Unsheltered Homeless, 2009	31
Table 4.12: Sheltered and Unsheltered Populations, Santa Clara County, 2007-2009	32
Table 4.13: Homeless Race/Ethnicity Profile, Santa Clara County, 2009.....	33
Table 4.14: Homeless Subpopulations, Santa Clara County, 2009	34
Table 4.15: Emergency Shelters, Santa Clara County, 2009.....	36
Table 4.16: Transitional Housing, Santa Clara County, 2009	38
Table 4.17: Permanent Supportive Housing, Santa Clara County, 2009.....	40
Table 4.18: Homeless Housing Gap Analysis, Cupertino, 2009 (Required HUD Table 1A).....	43
Table 4.19: Large Households by Tenure, 2000.....	46
Table 4.20: Housing Problems, Elderly Households, Cupertino, 2000	47
Table 4.21: Female-Headed Households with Children, 2009	48
Table 4.22: Persons with Disabilities by Employment.....	49
Table 4.23: Disabilities by Type and Age, 2000	50
Table 4.24: Farmworkers, Santa Clara County, 2007.....	53
Table 4.25: Licensed Community Care Facilities, 2009.....	54
Table 4.26: Housing Units with Lead-Based Paint Occupied by Lower-Income Households, 2000 ..	57
Table 4.27: Housing Unit Type, 2009	59
Table 4.28: Tenure Distribution, 2009.....	59
Table 4.29: Age of Housing Stock, 2000.....	60
Table 4.30: Housing Conditions, 2000	60
Table 4.31: Residential Building Permits Issued, 2000-2009.....	61
Table 4.32: Median Sales Price, 2009	64
Table 4.33: Rental Market Characteristics, 4 th Quarter 2009	65
Table 4.34: Affordability of For-Sale Housing, Cupertino.....	67
Table 4.35: Affordability of Market Rate Rent in Cupertino	69
Table 4.36: Housing Overpayment, Cupertino, 2000.....	70
Table 4.37: Overcrowding, 2000	71
Table 4.38: Housing Problems by Income and Race, Cupertino, 2000	72

Table 4.39: Foreclosure Filings, Q3 2008 and Q3 2009.....	73
Table 4.40: Project and Tenant-Based Section 8 Vouchers.....	74
Table 4.41: Inventory of Affordable Rental Housing Units	76
Table 4.42: Fees and Exactions	82
Table 4.43: Summary of North and Central County Survey Responses for Community Services Need	96
Table 5.1 (HUD Table 1B): Special Needs (Non-Homeless) Populations.....	115
Table 5.2 (HUD Table 1C): Summary of Specific Housing/Community Development Objectives ..	116
Table 5.3 (HUD Table 2A): Priority Housing Needs/Investment Plan	121
Table 5.4 (HUD Table 2B): Non-Housing Community Development Needs.....	123
Table 6.1 (HUD Table 3A): Summary of Specific Annual Objectives	134
Table 6.2 (HUD Table 3B): Annual Affordable Housing Completion Goals	140
Table 6.3 (HUD Table 3C): Consolidated Plan Listing of Projects	142

Index of Figures

Figure 4.1: Concentrations of Population by Race/Ethnicity, Santa Clara County, 2009	20
Figure 4.2: Low and Moderate Income Census Tracts, Cupertino	25
Figure 4.3: Major Employers, Santa Clara County.....	28
Figure 4.4: Licensed Community Care Facilities, Cupertino	55
Figure 4.5: Median Sales Price, Cupertino, 1988-209	62
Figure 4.6: Sales Volume, Cupertino, 1988-2009	63
Figure 4.7: Subsidized Housing, Cupertino.....	77
Figure 4.8: Producer Price Index for Key Construction Costs	84

1 Executive Summary

1.1 Purpose of the Consolidated Plan

The federal Department of Housing and Urban Development (HUD) annually allocates a series of grants to local jurisdictions for community development activities. These funding programs include the Community Development Block Grants (CDBG), the HOME Investments Partnerships Program (HOME), Housing Opportunities for People with AIDS (HOPWA), and Emergency Shelter Grants (ESG).

Cupertino is one of nine entitlement jurisdictions within Santa Clara County. Jurisdictions typically must have a population of 50,000 or more to qualify as an “entitlement jurisdiction” that receives grant funding directly from HUD. Entitlement grants are largely allocated on a formula basis, based on several objective measures of community needs, including the extent of poverty, population, housing overcrowding, age of housing and extent of population growth lag in relationship to other metropolitan areas.¹

As a requirement to receive these entitlement grants, Title I of the National Affordable Housing Act mandates that jurisdictions prepare a five-year Consolidated Plan that identifies local community development needs and sets forth a strategy to address these needs. The Consolidated Plan must address both affordable housing and non-housing related community development needs.

1.2 Housing and Community Development Needs

The following findings of the Housing and Community Development Needs Assessment for the City of Cupertino serve as the basis for the Goals and Actions of the Strategic Plan.

Population and Household Trends

Cupertino had an estimated population of 55,800 residents in 2009, representing approximately three percent of Santa Clara County’s population. Population growth in the City has matched countywide growth between 2000 and 2009. During this time period, Cupertino’s population grew by just under 11 percent.

Cupertino has a slightly higher proportion of family households compared to Santa Clara County. In 2009, approximately 75 percent of Cupertino households were family households,

¹ HUD defines the extent of growth lag as the number of persons who would have been residents in a city or urban county, in excess of its current population, if the city or urban county had a population growth rate equal to the population growth rate of all metropolitan cities during that period.

defined as two or more individuals who are related by birth, marriage, or adoption. By comparison, 70 percent of Santa Clara County households were families.

The City has a majority Asian population, with Asian residents representing 57 percent of the total population. Non-Hispanic White persons were the second largest racial group in Cupertino, comprising 36 percent of the population. The City has a smaller population of Hispanic or Latino residents compared to Santa Clara County.

Cupertino households are more affluent than Santa Clara County households as a whole. The median household income was \$119,000 in the City of Cupertino in 2009, compared to \$88,400 in Santa Clara County. The City also has a lower share of households living below the federal poverty threshold relative to the County. Approximately 3.9 percent of Cupertino households had incomes below the poverty threshold, compared to 5.7 percent in the County. The City has nine Census block groups that meet the CDBG program definition of targeted low- and moderate-income areas with at least 27.4 percent of residents falling within these income categories. These areas are primarily concentrated in the eastern portion of Cupertino, east of Highway 85.

Needs of Homeless People and Other “Special Needs” Groups

Homeless. According to the *2009 Santa Clara County Homeless Census and Survey*, 7,086 people self-declared homelessness per the HUD definition on January 26-27, 2009 in Santa Clara County, meaning that they reported either sleeping in a place not fit for human habitation, or in emergency or transitional housing for homeless people. The Homeless Census found 61 homeless individuals in the City of Cupertino. This count, however, should be considered conservative because many homeless individuals cannot be found, even with the most thorough methodology.

Large Households. Large households may encounter difficulty in finding adequately-sized, affordable housing due to the limited supply of large units in many jurisdictions.² In 2000, 10 percent of Cupertino households had five or more persons, a lower figure than Santa Clara County as a whole. Approximately 54 percent of large renter households and 39 percent of large owner households in Cupertino experienced a housing problem in 2000. This includes overpaying for housing (spending more than 30 percent of their income on housing costs), living in an overcrowded situation, or living in a unit that lacks complete kitchen or plumbing facilities.

Elderly. Many elderly residents face a unique set of housing needs, largely due to physical limitations, lower household incomes, and health care costs. According to the 2000 Census, 62 percent of elderly renter households and 22 percent of elderly owner households in Cupertino

² The U.S. Census Bureau defines large households as those with five or more persons.

experienced housing problems.

Female-Headed Households. Single mothers have a greater risk of falling into poverty than single fathers due to factors such as the wage gap between men and women, insufficient training and education for higher-wage jobs, and inadequate child support. Households with single mothers also typically have special needs related to access to day care/childcare, health care, and other supportive services. In 2009, there were approximately 724 female-headed households with children, representing approximately four percent of the City's total households.

Persons with Disabilities. Persons with a disability generally have lower incomes and often face barriers to finding employment or adequate housing due to physical or structural obstacles. The 2000 Census reports that there were approximately 5,100 individuals with disabilities in Cupertino, accounting for 11 percent of the City's civilian, non-institutionalized population age five years and older. The proportion of disabled individuals in the County was higher, at 16 percent.

Persons with Alcohol/Other Drug Abuse. Within Santa Clara County, there were a total of 9,358 adult admissions to outpatient and residential treatment facilities during the 2002-2003 fiscal year.³ Although local city level data is unavailable, the number of admissions originating from Cupertino can be estimated based on the City's percentage of the overall County population. With Cupertino residents accounting for three percent of the County's population, it is estimated that 281 adult admissions originated from Cupertino.

Persons with HIV/AIDS. The California Department of Health Services reports that within Santa Clara County, 4,121 cases of AIDS and 762 cases of HIV have been reported cumulatively through April 2009. Of this, 2,008 individuals with AIDS and 755 people with HIV are alive.⁴ Based on Cupertino's proportion of the County's population, there are an estimated 124 AIDS cases and 23 cases of HIV reported through April 2009 in Cupertino.

Housing Conditions

Ownership housing in Cupertino is largely unaffordable to lower-income households. The maximum affordable sales price for a low-income, four-person household seeking to purchase a single-family home is \$280,300.⁵ In Cupertino, less than three percent of three-bedroom homes sold

³ Santa Clara Department of Alcohol & Drug Services, Annual Report – FY 2003, [http://www.sccgov.org/SCC/docs/Alcohol%20&%20Drug%20Services,%20Department%20of%20\(DEP\)/attachments/624309Annual_report_03.pdf](http://www.sccgov.org/SCC/docs/Alcohol%20&%20Drug%20Services,%20Department%20of%20(DEP)/attachments/624309Annual_report_03.pdf)

⁴ California Department of Health Services, "HIV/AIDS Surveillance in California," April 2009, <http://www.cdph.ca.gov/programs/aids/Documents/HIVAIDSMergedApr09.pdf>

⁵ This assumes conventional financing terms and a maximum payment of 30 percent of gross income on mortgage payments, taxes, and insurance.

on the market between June 28, 2009 and December 31, 2009 were under this price point. Additionally, only four percent of three- and four-bedroom condominiums sold in Cupertino during the same time period were affordable to low-income households.

In terms of rental housing, the average market rent in Cupertino far exceeds the maximum affordable rent for very low- and extremely low-income households.⁶ These households would need to spend substantially more than 30 percent of their gross income to afford market rate rental housing.

Approximately 28 percent of Cupertino households were “cost-burdened” in 2000.⁷ The incidence of overpayment was higher for renters than owners in Cupertino, with 31 percent of renter households and 26 percent of owner households spending more than 30 percent of their income on housing costs. During the current economic downturn, the rate of overpayment may have increased due to rising unemployment. Unfortunately, more recent data on overpayment is unavailable.

Overcrowding is more prevalent among renter households than owner households in Cupertino.⁸ Approximately 17 percent of renters and five percent of owners lived in overcrowded situations.

Fair Housing

HUD requires all jurisdictions to affirmatively further fair housing. This section summarizes potential impediments to fair housing and provides recommendations to address the impediments. Section 4.9 of the Consolidated Plan describes current City actions that promote and facilitate fair housing choice in Cupertino.

Access to FHA Loans and First-Time Homebuyer Programs. Households which face difficulty qualifying for a conventional mortgage may decide to use a Federal Housing Administration (FHA) loan. FHA loans have lower interest rates, require a low downpayment of 3.5 percent, and have more accessible underwriting criteria. However, many loan officers prefer to focus on conventional mortgages because of the added procedures for securing approval on a FHA loan. Similarly, loan officers sometimes seek to avoid homebuyers utilizing State-sponsored first-time homebuyer programs due to the added time and labor associated with these programs.

Access to Subsidized Housing for Special Needs Groups. Due to the requirements associated with

⁶ Maximum affordable rent assumes that household pay 30 percent of their gross income on rent and utilities.

⁷ Defined by HUD as spending more than 30 percent of gross income on housing-related costs.

⁸ Overcrowding is defined by the U.S. Census as more than one person per room, excluding bathrooms and kitchens.

various affordable housing funding sources, certain households may encounter difficulties in applying for subsidized housing. For example, applications can involve a large amount of paperwork and require households to provide records for income verification. In some cases, short application time frames and submittal requirements (e.g., by fax) create additional challenges. These requirements present obstacles for homeless or disabled individuals who lack access to communication systems, as well as the skills to complete and submit the necessary documentation.

Elderly Housing. While there are subsidized senior housing developments in the City and County, local service providers at the Consolidated Plan community meetings indicated a need for more subsidized senior housing facilities. Seniors can also face difficulties finding subsidized housing that accommodates a live-in caregiver. According to senior service providers, many subsidized projects serve individuals or couples only and do not accommodate caregivers. In other cases, the caregiver's income may make the household ineligible for the affordable unit.

Housing for Persons with Disabilities. Persons with disabilities face challenges that may make it more difficult to secure both subsidized or market-rate housing. Often persons with disabilities have high medical bills that lead to credit problems. Many individuals also rely on Social Security or welfare benefits. Organizations who assist disabled individuals to secure housing in the region, report that poor credit is one of the biggest barriers to housing choice.

Other challenges disabled individuals may face include difficulties securing reasonable accommodations requests. The Fair Housing Act prohibits the refusal of reasonable accommodations in rules, policies, practices, or services, when such accommodations are necessary to afford a person with a disability equal access to housing. Local fair housing organizations indicate that some individuals have difficulties with landlords not approving their reasonable accommodation request. These organizations report that reasonable accommodations requests for disabled individuals are one of the more common fair housing complaints seen throughout Santa Clara County.

Housing for Homeless Individuals. The primary barrier to housing choice for homeless individuals is insufficient income. Local and regional service providers report that many homeless rely on Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI), which are too low to qualify for most subsidized programs and affordable housing developments. In addition, both affordable housing developers and market-rate landlords may screen out individuals with a criminal or drug history, history of evictions, or poor credit.

Access to Housing by Limited English Proficiency (LEP) Individuals. As financial institutions institute more stringent lending practices in response to the economic downturn, LEP individuals may face greater challenges in navigating the mortgage process. As another concern for LEP

households, undocumented individuals may face more complicated processes when applying for a mortgage or rental unit. Some groups within the Spanish-speaking community and other LEP populations are “unbanked,” and rely on a cash economy. Because regular banking provides the record keeping and legitimacy that lenders look for, unbanked households have a more difficult time providing documentation to qualify for a mortgage.

Housing Opportunities for Families. Fair housing law prohibits discrimination based on familial status. However, local service providers report that households with children are sometimes discriminated against, particularly when searching for rental housing. Landlords may view households with children as less desirable due to potential noise issues or damage to units. Local fair housing service providers report that differential treatment on the basis of familial status is another common fair housing issue in the County.

To address these impediments, the following actions are recommended. The City of Cupertino will be preparing its Analysis of Impediments to Fair Housing Choice (AI) during the second half of 2010. This document will likely include the following preliminary recommendations:

- Facilitate access to below-market-rate units.
- Contract with local service providers to conduct ongoing outreach and education regarding fair housing for homeseekers, landlords, property managers, real estate agents, and lenders.
- Contract with local service providers to conduct fair housing testing in local apartment complexes.
- Modify local zoning ordinances for consistency with State and federal fair housing laws.
- Allow for reasonable accommodation.
- Assist local Housing Authorities with outreach.
- Maintain a list of partner lenders.
- Plan for and encourage transit-oriented development.

Non-Housing Community Development Needs

Economic Development. The California Employment Development Department (EDD) reports a 12.0 percent unemployment rate for Santa Clara County in August 2009, the highest among the nine-county San Francisco Bay Area. As a symptom of high unemployment and the recession, Consolidated Plan Workshop participants stated a need for small business development, mentoring, and loan programs. Participants also expressed an interest in vocational programs that build basic job skills and train workers, especially youth, to enter growth industries like the clean technology sector.

Community Facilities and Infrastructure. Jurisdictions may use CDBG funds for the development of community facilities and infrastructure projects that benefit low- and moderate-income persons. However, the City of Cupertino has historically placed a priority on allocating CDBG funds for affordable housing developments rather than community facilities and infrastructure projects. The City relies on other funding sources to address community facility and infrastructure needs.

1.3 Strategic Plan

In developing Strategic Plan goals and associated actions that the City will undertake, multiple factors were considered, including:

- The priorities identified in the City’s Housing Element;
- The findings from the Consolidated Plan’s Housing and Homelessness Needs Assessment;
- Current market conditions as described in the Housing Market Analysis (see Section 4);
- The severity of needs among all groups and subgroups, including the relative need between varying income groups;
- Current housing stock;
- Likely available funding over the next five-year period for various housing and community development activities; and
- Input from community members and organizations at the Consolidated Plan workshops and through the Consolidated Plan survey.

1.4 Goals, Strategies, and Actions

Goal #1: Assist in the creation and preservation of affordable housing for lower-income and special needs households

Strategy #1A: Assist developers with the production of affordable rental housing

- **Action 1A.1.** Provide financial and technical assistance to developers producing affordable rental housing.
- **Action 1A.2.** Assist developers in rehabilitating seriously deteriorating and neglected apartment buildings for conversion into affordable rental units.
- **Action 1A.3.** Address any barriers to affordable housing production through implementation of associated Housing Element programs.

Strategy #1B: Support affordable ownership housing

- **Action 1B.1.** Provide financial and technical assistance to developers producing affordable ownership housing for lower-income households, such as self-help and “sweat equity” organizations.
- **Action 1B.2.** Continue to support financial training and homebuyer assistance programs serving lower-income households.
- **Action 1B.3.** Maintain a list of partner lenders that are familiar with local homebuyer assistance programs and other below-market rate loan products.
- **Action 1B.4.** Provide lower-income homeowners with the assistance for rehabilitating their properties through Rebuilding Together Silicon Valley.

Strategy #1C: Assist lower-income seniors, larger families, and the disabled in securing safe and affordable housing

- **Action 1C.1.** Support the production and rehabilitation of affordable housing for seniors, disabled individuals, large families, and other special needs groups through applications for State and federal funding, or with direct financial assistance.
- **Action 1C.2.** Ensure that local zoning standards allow for units that serve the needs of special needs populations, including second units and multifamily units.

Goal #2: Support activities to end homelessness

Strategy #2A: Provide housing and supportive services to homeless individuals and families and households at risk of homelessness

- **Action 2A.1.** Support developers of transitional and supportive housing facilities through technical and direct financial assistance, as well as their applications for State and federal funding, drawing from the Housing First approach to ending homelessness.
- **Action 2A.2.** Support existing transitional housing and supportive housing facilities.
- **Action 2A.3.** Support programs that provide short-term emergency shelter for homeless individuals and families, while still prioritizing Housing First approach to ending homelessness.
- **Action 2A.4.** Support emergency rental assistance programs to help protect lower-income

households from homelessness.

- **Action 2A.5.** Support outreach programs that provide vital services to homeless individuals, including health services, substance abuse services, referrals, and others.

Goal #3: Support activities that provide basic services, eliminate blight, and/or strengthen neighborhoods

Strategy #3A: Support local service organizations that provide essential services to the community, particularly special needs populations

- **Action 3A.1.** Provide funding for social services organizations benefiting lower-income households and special needs populations, including seniors, disabled, youth, homeless, single-mothers, victims of domestic violence, and others.
- **Action 3A.2.** Support programs and services that assist lower income households access vital services through translation, transportation, outreach and information, and other forms of assistance.
- **Action 3A.3.** Support programs and services that assist households with foreclosure prevention and recovery.

Strategy #3B: Provide the public facilities and infrastructure needed to assure the health, safety, and welfare of the community

- **Action 3B.1.** Remove accessibility barriers from public facilities and sidewalks.
- **Action 3B.2.** Enhance lower income neighborhoods through physical improvements and the ongoing maintenance and rehabilitation of public areas and facilities.

Strategy #3C: Mitigate lead-based paint hazards

- **Action 3C.1.** Continue outreach and education to the community regarding the hazards of lead poisoning, particularly with regard to lead-based paint hazards.
- **Action 3C.2.** Inspect all properties being rehabilitated or acquired for affordable housing for lead-based paint hazards.
- **Action 3C.3.** Continue to update and implement the local Lead Based Paint Management

Plan as appropriate.

Goal #4: Promote fair housing choice

Goal #4A: Conduct outreach to the community regarding fair housing, and address local barriers to fair housing

- **Action 4A.1.** Contract with local service providers to conduct ongoing outreach and education regarding fair housing for home seekers, landlords, property managers, real estate agents, and lenders.
- **Action 4A.2.** Contract with local service providers to conduct fair housing testing in local apartment complexes.
- **Action 4A.3.** Modify local zoning ordinances for consistency with State and federal fair housing laws.
- **Action 4A.4.** Establish formal written procedures for handling reasonable accommodations requests.
- **Action 4A.5.** Update the local Analysis of Impediments to Fair Housing Choice and report on its implementation as necessary.

Goal #5: Expand economic opportunities for low-income households

Strategy #5A: Support economic development activities that promote employment growth, and help lower-income persons secure and maintain a job

- **Action 5A.1.** Provide funding for organizations that support local employment development and workforce training.
- **Action 5A.2.** Support programs that facilitate small business development.

Goal # 6: Promote environmental sustainability

Strategy #6A: Encourage the installation of energy- and water-efficiency measures in new and existing homes

- **Action 6A.1.** Encourage and fund energy efficient improvements and modifications for

existing rental units serving extremely low-, very low-, and low-income households.

2 Introduction

2.1 Purpose of the Consolidated Plan

The federal Department of Housing and Urban Development (HUD) annually allocates a series of grants to local jurisdictions for community development activities. These funding programs include the Community Development Block Grants (CDBG), the HOME Investments Partnerships Program (HOME), Housing Opportunities for People with AIDS (HOPWA), and Emergency Shelter Grants (ESG).

Cupertino is one of nine entitlement jurisdictions within Santa Clara County. Jurisdictions typically must have a population of 50,000 or more to qualify as an “entitlement jurisdiction” that receives grant funding directly from HUD. Entitlement grants are largely allocated on a formula basis, based on several objective measures of community needs, including the extent of poverty, population, housing overcrowding, age of housing and extent of population growth lag in relationship to other metropolitan areas.⁹

As a requirement to receive these entitlement grants, Title I of the National Affordable Housing Act mandates that jurisdictions prepare a five-year Consolidated Plan that identifies local community development needs and sets forth a strategy to address these needs. The Consolidated Plan must address both affordable housing and non-housing related community development needs.

2.2 Federal Entitlement Grants for Cupertino

Community Development Block Grants

The CDBG program, one of the largest federal grants administered by HUD, provides funding for a wide variety of housing and community development needs. CDBG funds may be used for activities which include, but are not limited to:¹⁰

- Acquisition of real property
- Relocation and demolition
- Rehabilitation of residential and non-residential structures
- Construction of public facilities and improvements, such as water and sewer facilities, streets, neighborhood centers, and the conversion of school buildings for eligible purposes
- Public services, within certain limits

⁹ HUD defines the extent of growth lag as the number of persons who would have been residents in a city or urban county, in excess of its current population, if the city or urban county had a population growth rate equal to the population growth rate of all metropolitan cities during that period.

¹⁰ HUD, Community Development Block Grant Entitlement Communities Grants, August 27, 2009, <http://www.hud.gov/offices/cpd/communitydevelopment/programs/entitlement/>

- Activities relating to energy conservation and renewable energy resources
- Provision of assistance to profit-motivated businesses to carry out economic development and job creation/retention activities

Generally, the following types of activities are ineligible:

- Acquisition, construction, or reconstruction of buildings for the general conduct of government
- Political activities
- Certain income payments
- Construction of new housing units by local government

Over a one, two, or three-year period, as selected by the grantee, not less than 70 percent of CDBG funds must be used for activities that benefit low- and moderate-income persons. In addition, each activity must meet one of the following national objectives for the program:

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

2.3 Organization of the Consolidated Plan

The Consolidated Plan is comprised of the following four sections:

Section 3: Citizen Participation. Outlines the process used to solicit community input for the Consolidated Plan.

Section 4: Housing and Community Development Needs. Includes quantitative and qualitative data summarizing housing and community development needs in Cupertino. Specifically, this section addresses local demographics, housing stock characteristics, homeless needs, housing affordability, the supply of affordable housing, barriers to housing development, and fair housing issues. Non-housing community development needs, such as services, public facilities, and infrastructure, are also discussed.

Section 5: Strategic Plan. Contains the five-year plan for addressing local community development needs.

Section 6: Consolidated Action Plan. Summarizes the one-year plan for allocation of funding.

3 Citizen Participation

Cupertino was among a number of entitlement jurisdictions in Santa Clara County that collaborated on the collection of background data and information for the Draft 2010-2015 Consolidated Plan.

The Santa Clara County Entitlement Jurisdictions that collaborated on this effort include:

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

Santa Clara County administers CDBG funds for unincorporated areas within the County and the following cities that contain fewer than 50,000 residents: Campbell, Los Altos, Los Altos Hills, Los Gatos, Monte Sereno, Morgan Hill, and Saratoga. The City of Milpitas, an entitlement jurisdiction, did not participate because it is on a different Consolidated Plan cycle.

The City of Cupertino used the background report prepared for the Santa Clara County Entitlement Jurisdictions to assist in the preparation of Cupertino's 2010-2015 Consolidated Plan.

The collaborative effort of the Santa Clara County Entitlement Jurisdictions included an extensive public outreach process. Throughout September 2009, the Entitlement Jurisdictions hosted three Consolidated Plan workshops to engage the public and local stakeholders in the planning process. The Workshops were held in Sunnyvale, San José, and Morgan Hill, to encompass northern, central, and southern Santa Clara County. Workshops were scheduled both after typical work hours (6:00 pm to 7:30pm) and during the workday (3:00 pm to 4:30pm), allowing more flexibility for participants to attend. The San José workshop was intended for Central County residents and service providers, including those from the City of Cupertino. Cupertino residents and service providers also attended the North County workshop, which was held in the neighboring city of Sunnyvale. Appendix A.1 contains the date, time, and location of each workshop.

The Workshops were well attended due to efforts to publicize the events through emails to service providers, advertisements in the local newspapers, and communication with local stakeholders, neighborhood groups, and public officials. A total of 103 individuals participated in the three Workshops, including 31 individuals at the Central County Workshop held in San José and 52 individuals at the North County Workshop in Sunnyvale. Appendix A.1 documents the attendees at the Central County and North County Workshops.

At the Workshops, staff outlined the Consolidated Plan process and the purpose of the document. Participants then dispersed into smaller break-out groups to discuss needs associated with (1) community services, (2) housing, (3) economic development, and (4) community facilities and infrastructure. Specifically, participants were asked:

- What are the primary needs associated with each issue area?
- What services and facilities are currently in place to effectively address these needs?
- What gaps in services and facilities remain?

While responses generally centered on the specific sub-area of the County where the meeting was held (i.e., North, Central, and South), countywide issues also arose during the discussion. After the break-out session, participants reconvened to discuss these issues as a single group. Appendix A.2 summarizes the comments recorded at the North and Central County Workshops.

4 Housing and Community Development Needs

This Housing and Community Development Needs Assessment incorporates quantitative data from a variety of sources and qualitative information from various organizations and community stakeholders. Quantitative data sources include the United States Census; the Association of Bay Area Governments; the State of California, Department of Finance; and Claritas, Inc., a private demographic data vendor. A complete explanation of data sources used in this Needs Assessment is provided in Appendix B. Whenever possible, the Needs Assessment presents the most recent data reflecting current market and economic conditions. For example, data from Claritas, Inc. which estimates current demographic trends based on the 2000 Census, is often used to provide 2009 data.¹¹ However, in some cases, the 2000 U.S. Census provides the most reliable data and more up-to-date information is unavailable.¹²

4.1 Demographic Profile and Housing Needs

Population and Household Trends

Cupertino had an estimated population of 55,800 residents in 2009, representing approximately three percent of Santa Clara County's population. As shown in Table 4.1, population growth in the City has matched countywide growth between 2000 and 2009. During this time period, Cupertino's population grew by just under 11 percent.

Household growth in Cupertino and Santa Clara County paralleled population trends, though at a slower rate. There were an estimated 19,800 households in Cupertino in 2009, an increase of nine percent since 2000.

¹¹ Claritas is used instead of the American Community Survey (ACS) because the ACS does not allow an analysis of block groups or smaller geographic areas.

¹² In reviewing this Needs Assessment, it is important to consider that the 2000 Census marked a peak in the County's economy, with low unemployment and a severe housing shortage. In contrast, today's economy is characterized by high unemployment and more affordable housing. Data from 2000 may therefore be less applicable today. Notwithstanding this issue, current economic conditions also lead to affordability concerns, specifically because of job losses.

Table 4.1: Population and Household Growth, 2000-2009

	Cupertino			Santa Clara County		
	2000	2009 (a)	Percent Change	2000	2009 (a)	Percent Change
Population	50,546	55,840	10.5%	1,682,585	1,857,621	10.4%
Households	18,204	19,752	8.5%	565,863	612,463	8.2%

Note:

(a) 2009 population and household estimates provided by California Department of Finance.

Sources: Claritas, 2000; California Department of Finance, 2009; BAE, 2010.

Household Composition and Size

Table 4.2 provides a distribution of households across various types in 2009. As shown, family households, defined as two or more individuals who are related by birth, marriage, or adoption, represent the majority (75 percent) of households in Cupertino. Single-person households comprise 19 percent of households, while the remaining six percent are non-family households with two or more persons.

The average household size in Cupertino is 2.80, slightly smaller than Santa Clara County's average household size of 2.98 in 2009.

Table 4.2: Household Composition and Size, 2009

Household Type	Cupertino	Santa Clara County
Single Person	19.2%	21.2%
Two or More Persons		
Married Couple	64.0%	54.8%
Other Family	10.9%	15.1%
Non-Family	5.9%	8.9%
Avg. Household Size (a)	2.80	2.98

Note:

(a) Average household size is based on 2009 California Department of Finance population and household estimates.

Sources: Claritas, 2009; California Department of Finance, 2009; BAE, 2010.

Age Distribution

Cupertino's age distribution, shown in Table 4.3 is relatively similar to that of Santa Clara County with a few notable exceptions. In both Cupertino and Santa Clara County, there are significant proportions of persons under 18 years old. Compared to the County as a whole, Cupertino has a lower proportion of adults in the 25 to 44 age range but a higher proportion of 45 to 54 year old adults. Cupertino's elderly residents age 65 years old and above, also represents a slightly larger

share of the population, compared to the County as a whole.

In 2009, the median age in Cupertino was 40.8 years old, slightly older than the County’s median of 37.2 years old.

Table 4.3: Age Distribution, 2009

Age Cohort	Cupertino	Santa Clara County
Under 18	23.7%	24.1%
18 - 24	8.7%	8.9%
25 - 44	24.2%	30.1%
45 - 64	30.5%	25.9%
65 & Older	12.9%	11.0%
Median Age	40.8	37.2

Sources: Claritas, 2009; BAE, 2010.

Race/Ethnicity

As shown in Table 4.4, Cupertino has a majority Asian population. Asians represented 57 percent of the City’s total population, a higher proportion than in Santa Clara County as a whole. Non-Hispanic White persons were the second largest racial group in Cupertino, comprising 36 percent of the population. The City has a smaller population of Hispanic or Latino residents compared to Santa Clara County; approximately three percent of Cupertino residents were Hispanic or Latino, compared to 26 percent in the County.

Table 4.4: Race and Ethnicity, 2009

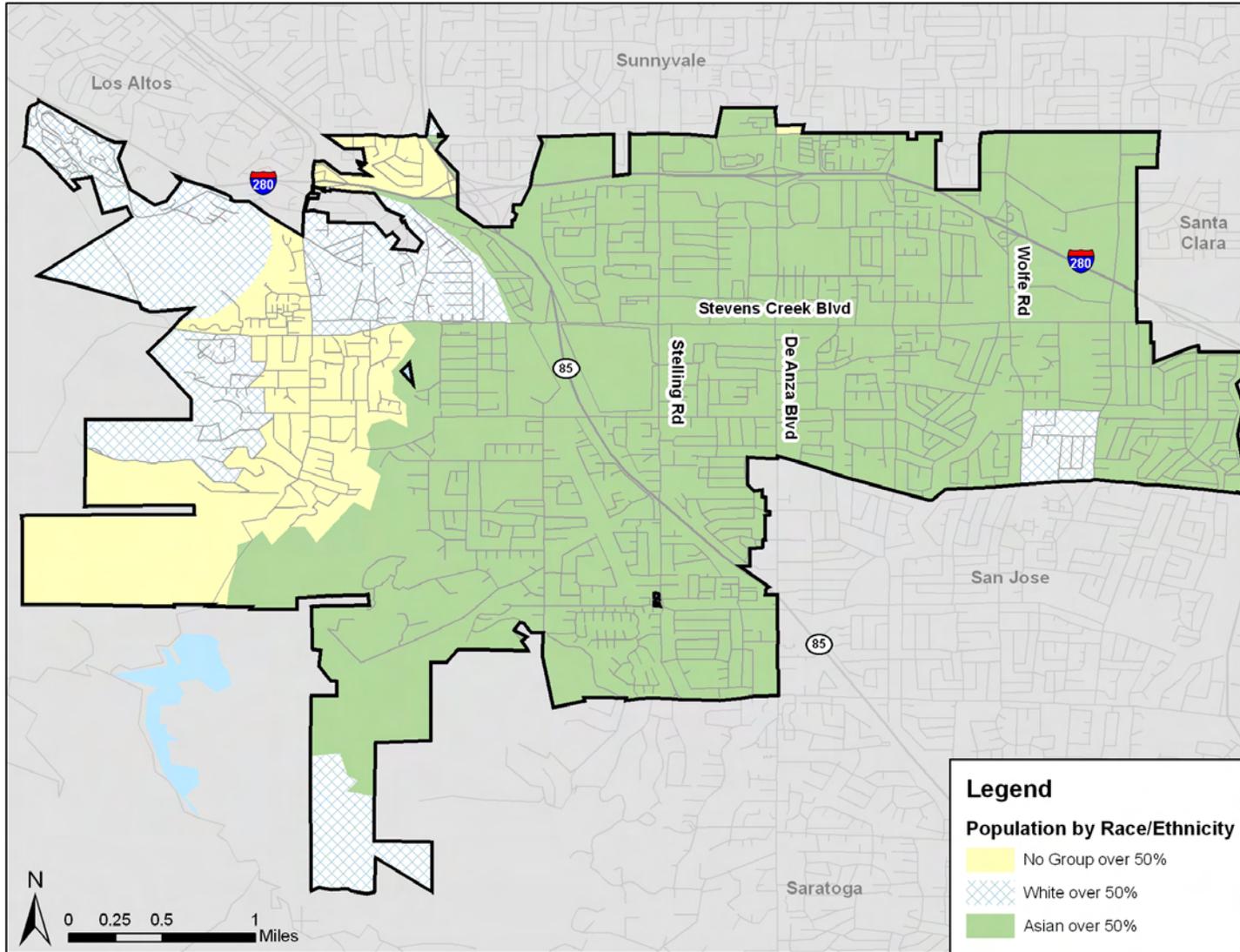
Race	Cupertino		Santa Clara County	
	Non-Hispanic	Hispanic	Non-Hispanic	Hispanic
White	36.0%	1.9%	37.0%	10.4%
Black/ African American	0.6%	0.1%	2.4%	0.2%
Native American	0.1%	0.0%	0.2%	0.4%
Asian	56.6%	0.1%	30.8%	0.2%
Native Hawaiian/ Pacific Islander	0.1%	0.0%	0.3%	0.0%
Other	0.3%	0.8%	0.2%	12.9%
Two or More Races	2.9%	0.5%	3.1%	1.8%
Total Population	96.6%	3.4%	74.1%	25.9%

Sources: Claritas, 2009; BAE, 2010.

Racial and ethnic groups are not equally distributed throughout the City. Areas of racial/ethnic minority concentration are neighborhoods with a disproportionately high number of minority (i.e.,

non-White) households. According to HUD, “areas of minority concentration” are defined as Census block groups where 50 percent of the population is comprised of a single ethnic or racial group other than Whites. As shown in Figure 4.1, Asian persons comprise over 50 percent of the population in the majority of the City. Portions of western Cupertino have a majority White population. There are no areas in the City where Hispanic residents comprise the majority.

Figure 4.1: Concentrations of Population by Race/Ethnicity, Cupertino, 2009



Sources: Claritas, 2009; BAE, 2010.

Another way employed by HUD to define minority concentration is where the percentage of minorities in an area is at least 20 percent greater than the countywide share of minorities. In 2009, the non-White population comprised approximately 64 percent of the County’s population. Therefore, under this definition, Census block groups where non-Whites represent over 84 percent of the population are considered areas of minority concentration. There are no areas in Cupertino that meet this definition of minority concentration.

Household Income Distribution

Cupertino households are more affluent than Santa Clara County households as a whole. As shown in Table 4.5, the median household income was \$119,000 in the City of Cupertino in 2009. By comparison, the County’s median household income stood at \$88,400. The largest proportion of Cupertino households earned between \$75,000 and \$149,999 in 2009.

Table 4.5: Household Income, 2009

Household Income	Cupertino	Santa Clara County
Less than \$35,000	13.6%	20.9%
\$35,000 to \$74,999	21.6%	29.1%
\$75,000 to \$149,999	42.4%	37.7%
\$150,000 or More	22.3%	12.2%
Median HH Income	\$119,000	\$88,400

Sources: Claritas, 2009; BAE, 2010.

Household Income by Household Type

For planning purposes, households are categorized by HUD as extremely low-income, very low-income, or low-income, based on percentages of the County’s Median Family Income (MFI). The MFI is calculated annually by HUD for different household sizes.¹³ The HUD income categories are defined below:

- Extremely Low-Income: Up to 30 percent of County MFI
- Very Low-Income: 31 percent to 50 percent of County MFI
- Low-Income: 51 percent to 80 percent of County MFI

HUD publishes data on these income groups based on the 2000 Census in the Comprehensive

¹³ MFI calculations are based on American Community Survey (ACS) median income data published by the U.S. Census Bureau and adjusted by a number of factors, including adjustment for high cost areas. As such, the MFI calculated by HUD is higher than the median household income estimated by Claritas for 2009, presented in Table 4.5. Higher MFI levels result in higher estimates of housing affordability than may actually be the case for County households.

Housing Affordability Strategy (CHAS). Table 4.6 shows the percentage of households that are very low- or low-income, that is those earning less than 80 percent of MFI, by household type. Consistent with the household income distributions discussed above, Cupertino has a lower proportion of low-income households relative to the County. Approximately 20 percent of all Cupertino households were lower-income in 2000, compared to 31 percent of households in Santa Clara County.

In both the City and County, elderly households had the highest percentage of lower-income households earning less than 80 percent of MFI when compared to all other household types. Approximately 40 percent of Cupertino’s elderly households and 54 percent of elderly households in the County were lower-income in 2000.

Table 4.6: Percent Low- and Very Low- Income Households, 2000 (a)

<u>Household Type</u>	<u>Cupertino</u>	<u>Santa Clara County</u>
Elderly	40.2%	53.5%
Small Family	13.1%	21.8%
Large Family	15.2%	34.3%
All Others	21.6%	29.1%
All Households	19.6%	30.5%

Notes:

(a) Very low-income households defined as those earning less than 50% of median family income (MFI). Low-income households defined as those earning between 51% and 80% of MFI

Definitions:

Elderly households - 1 or 2 person household, either person 62 years old or older

Small family - 2 to 4 related members

Large family - 5 or more related members

Sources: HUD, State of the Cities Data System: Comprehensive Housing

Affordability Strategy (CHAS) special tabulations from Census 2000; BAE, 2010.

Household Income by Race/Ethnicity

Table 4.7 presents a distribution of household income by race and ethnicity. As shown, the income distribution for individual racial/ethnic groups is relatively comparable to the City’s household income distribution as a whole. However, Hispanic and Native American households do show a greater concentration at the lower ends of the income distribution when compared to the City as a whole. Approximately 17 percent and 20 percent of Hispanic and Native American households, respectively, have incomes up to 50 percent of MFI, compared to 13 percent of all households in Cupertino.

Table 4.7: Household Income by Race/Ethnicity, Cupertino, 2000

	White	Black	Hispanic	Native American	Asian	Pacific Islander	Total (a)
Less than 30% MFI	6.3%	0.0%	13.9%	0.0%	8.4%	0.0%	7.2%
30% to 50% MFI	6.7%	6.7%	3.8%	20.4%	3.9%	0.0%	5.7%
50% to 80% MFI	7.0%	11.7%	7.0%	0.0%	6.6%	0.0%	6.7%
More than 80% MFI	80.1%	81.7%	75.3%	79.6%	81.1%	100.0%	80.4%
Total Households	10,375	120	502	49	6,764	50	18,217

Notes:

(a) Total includes other racial/ethnic groups not presented in this table.

Sources: HUD, State of the Cities Data System: Comprehensive Housing Affordability Strategy (CHAS) special tabulations from Census 2000; BAE, 2010.

Areas of Concentrated Poverty

Countywide, approximately six percent of households had incomes below the poverty level in 2009. As shown in Table 4.8, the prevalence of poverty in Cupertino was lower, at four percent.

Table 4.8: Poverty Status, 2009

Households Below Poverty Line	Cupertino	Santa Clara County
Households	543	23,000
Percent of Total HH's	3.9%	5.7%

Sources: Claritas, 2009; BAE, 2010.

The U.S. Census Bureau uses three categories to discuss the incidence of poverty in an area – less than 20 percent, between 20 percent and 40 percent, and 40 percent or more.¹⁴ The traditional definition of concentrated poverty is where 40 percent of the population lives below the federal poverty threshold.¹⁵ There are no block groups in the City of Cupertino that have more than 20 percent of the population living below the poverty line.

The CDBG program requires that CDBG funded activities principally benefit low- and moderate-income persons or meet other program eligibility criteria. CDBG assisted activities generally meet the low- and moderate-income principal benefit requirement if 51 percent of the residents in the activity’s service area are low and moderate income. However, for jurisdictions with no areas

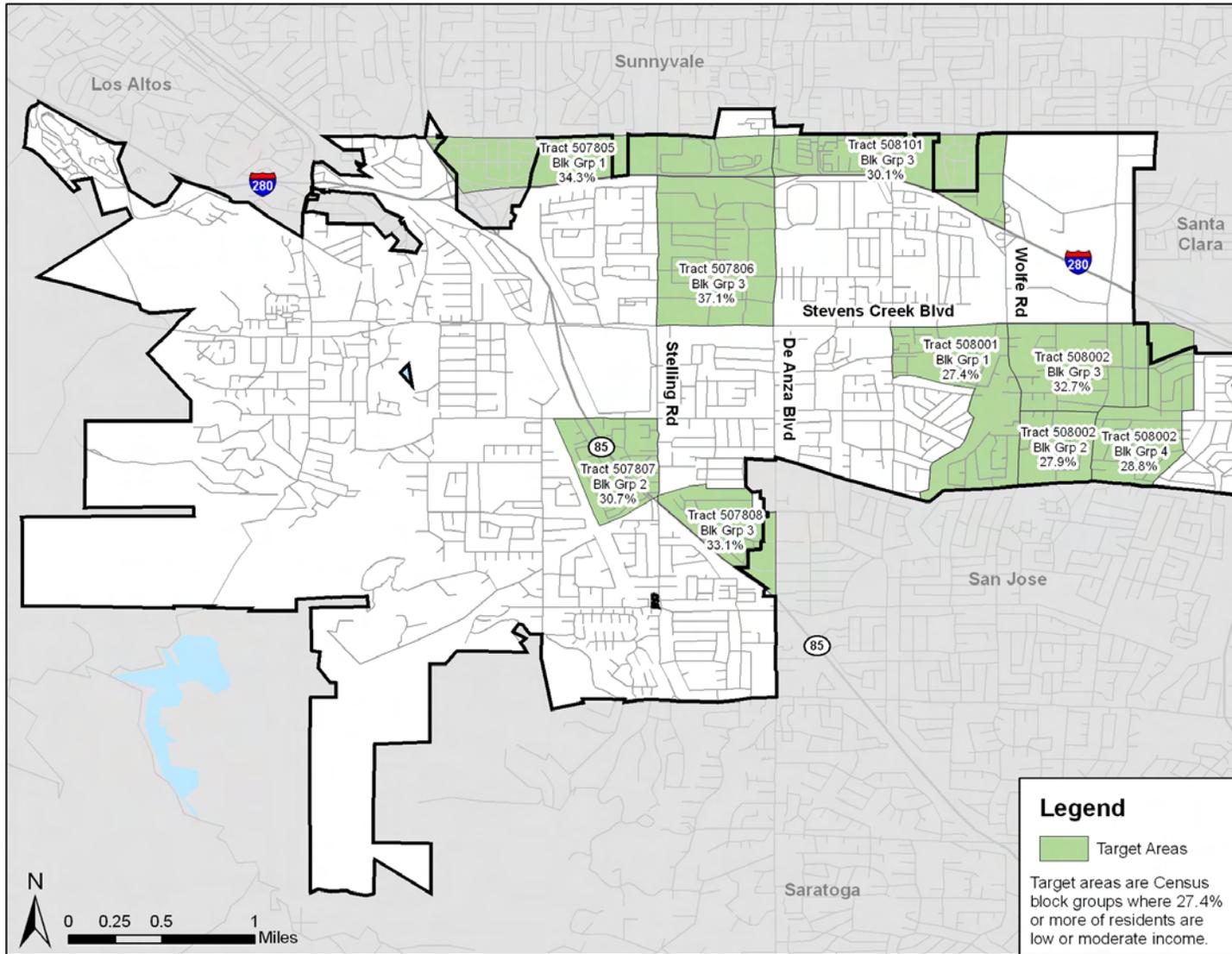
¹⁴ U.S. Census Bureau, “Areas with Concentrated Poverty: 1999,” July 2005, <http://www.census.gov/prod/2005pubs/censr-16.pdf>

¹⁵ Wolch, Jennifer and Nathan Sessoms, USC Department of Geography, “The Changing Face of Concentrated Poverty,” http://www.usc.edu/schools/sppd/lusk/research/pdf/wp_2005-1004.pdf

meeting this criterion, the highest all areas in the City in terms of degree of concentration is used. For the City of Cupertino, Census block groups with at least 27.4 percent low- and moderate-income residents are considered targeted areas.¹⁶ As shown in Figure 4.2, there are nine Census block groups that meet the definition of targeted areas. These areas are primarily concentrated in the eastern portion of Cupertino, east of Highway 85. It should be noted that the boundaries for targeted areas may change when updated data from the American Community Survey is released.

¹⁶ U.S. Department of Housing and Urban Development, CDBG Entitlement Low and Moderate Benefit on an Area Basis – “Exception Grantees.”

Figure 4.2: Census Tracts with Low and Moderate Income Census Tracts, Cupertino, 2000



Sources: City of Cupertino, 2010; HUD, 2009; BAE, 2010.

The federal poverty level is only one way of measuring poverty and self-sufficiency. In fact, the federal poverty level is based on 1964 cost data, and may not be the best measure for a region with a high cost of living, such as Santa Clara County. As an alternative to the federal poverty level, the *First Steps to Cutting Poverty in Half by 2020* report for Santa Clara County presents a Self-Sufficiency Standard that identifies the wage needed for a household to escape poverty. This includes enough money to pay for basics like rent, food, child care, health care, transportation, and taxes, and to save and build assets for the future. According to the report, a household with two adults, a preschooler, and a school-age child would need to earn \$68,430 a year to make ends meet in Santa Clara County. That is more than three times the federal poverty level of \$21,200 for the same-sized family.¹⁷ The Self-Sufficiency Standard is higher than the federal poverty level, in part, due to high housing costs in Santa Clara County. The *First Steps to Cutting Poverty* report also includes an Action Plan to reduce the number of households below the Self-Sufficiency Standard.

Access to Employment and Job Centers

The distance between jobs and housing and the availability of transit affects people's ability to find and hold jobs. Table 4.9 provides a list of the largest private sector employers in Santa Clara County, while Figure 4.3 indicates their locations. Many of the County's largest employers are located in San José, Santa Clara, and Sunnyvale. Two of the largest employers are located in the City of Cupertino. Importantly, 21 of the County's 26 largest employers are within one-quarter mile of a transit station or bus stop, facilitating access to households who rely on public transit to get to work.¹⁸ Countywide employment data is presented here to reflect the fact that the many Cupertino residents hold jobs outside the City.

Cupertino, in addition to being one of the major job centers, is located within close proximity (within 15 miles) of other major job centers in the county. Two major freeways run through Cupertino, connecting the City to other employment centers in the region. These include Interstate 280 and Highway 85. In addition, several local bus routes provided by the Santa Clara Valley Transportation Authority (VTA) serve the major arterials that traverse the City.

Job skills and level of education can also affect a person's ability to obtain employment, particularly for the higher wage jobs in the information and technology sections. Persons who are unemployed, and in particular lower income persons who do not have post secondary degrees or are unskilled for higher wage jobs, may face challenges in finding work. In North Santa Clara County, the North Valley Job Training Consortium (NOVA), which is a nonprofit, federally funded employment and training agency, provides workforce development services. NOVA collaborates with local businesses, educators, and job seekers to build the knowledge and skills needed to address the

¹⁷ Step up Silicon Valley, *First Steps to Cutting Poverty in Half by 2020: Together We Can Help Families Step Up and Out of Poverty*, April 2009, Page 4-5.

¹⁸ Based on GIS analysis of employer locations and transit network.

workforce needs of Silicon Valley. NOVA is directed by the NOVA Workforce Board which works on behalf of a seven-city consortium composed of the cities of Cupertino, Los Altos, Milpitas, Mountain View, Palo Alto, Santa Clara, and Sunnyvale. Though the majority of job seekers served through NOVA are laid off workers affected by the downsizing or closure of their companies, NOVA also helps lower income job seekers with special needs, such as homeless veterans, disabled workers, welfare recipients, and teen parents.

Table 4.9: Major Employers in Santa Clara County, 2009

Employer Name	Location	Industry	Number of Employees (a)
Cisco Systems, Inc.	San Jose	Computer Peripherals Mfg.	10,000+
Applied Materials, Inc.	Santa Clara	Semiconductor Mfg Equipment Wholesale	5,000-9,999
Avago Technologies Ltd.	San Jose	Exporters (Wholesale)	5,000-9,999
Fujitsu IT Holdings Inc, International	Sunnyvale	Computers- Wholesale	5,000-9,999
Intel Corp.	Santa Clara	Semiconductor- Devices (Mfg.)	5,000-9,999
Valley Medical Center	San Jose	Hospitals	5,000-9,999
Flextronics International	Milpitas	Solar Energy Equipment- Mfg.	5,000-9,999
Google	Mountain View	Information	5,000-9,999
Advanced Micro Devices, Inc.	Sunnyvale	Semiconductors and Related Devices Mfg.	1,000 -4,999
Apple Inc.	Cupertino	Computers- Electronics Mfg.	1,000 -4,999
California's Great America	Santa Clara	Amusement and Theme Parks	1,000 -4,999
Christopher Ranch, LLC	Gilroy	Garlic (Mfg.)	1,000 -4,999
E4E	Santa Clara	Venture Capital Companies	1,000 -4,999
El Camino Hospital	Mountain View	Hospitals	1,000 -4,999
Fujitsu Ltd.	Sunnyvale	Venture Capital Companies	1,000 -4,999
Goldsmith Plants, Inc.	Gilroy	Florists- Retail	1,000 -4,999
Hewlett-Packard	Cupertino	Computer and Equipment Dealers	1,000 -4,999
Hewlett Packard Co.	Palo Alto	Venture Capital Companies	1,000 -4,999
HP Pavilion at San Jose	San Jose	Stadiums, Arenas, and Sports Fields	1,000 -4,999
Kaiser Permanente Medical Center	San Jose	Hospitals	1,000 -4,999
Microsoft Corp	Mountain View	Computer Software- Mfg.	1,000 -4,999
National Semiconductor Corp	Santa Clara	Semiconductors and Related Devices Mfg.	1,000 -4,999
Net App Inc.	Sunnyvale	Computer Storage Devices- Mfg.	1,000 -4,999
Nortel Networks	Santa Clara	Marketing Programs and Services	1,000 -4,999
Santa Teresa Community Hospital	San Jose	Hospitals	1,000 -4,999
VA Palo Alto Healthcare	Palo Alto	Hospitals	1,000 -4,999

Note:

(a) These companies are ranked by employment size category; no exact employment figures were provided by California Employment Development Department.

Sources: California Employment Development Department, 2nd Edition 2009 ; BAE, 2010.

Figure 4.3: Major Employers, Santa Clara County



Sources: California Employment Development Department, 2009; BAE, 2009.

Major Job Centers

The Association of Bay Area Governments estimates there are approximately 906,270 jobs in Santa Clara County in 2010. Consistent with information on the County’s largest employers, San José, Santa Clara, and Sunnyvale comprise the three largest job centers in 2010. San José accounted for 41 percent of all employment countywide, while Santa Clara and Sunnyvale contained 12 percent and nine percent of jobs, respectively. These three cities are expected to remain the top three job centers in the County through 2035. Cupertino has an estimated 31,800 jobs in 2010, accounting for approximately four percent of countywide jobs.

ABAG projects that employment in Santa Clara County will increase by 56 percent to 1.4 million jobs between 2010 and 2035. Cupertino is expected to experience moderate job growth relative to the County. ABAG projects the City’s employment base will grow by 18 percent, to 37,600 jobs in 2035. Although ABAG released its projections data in the summer of 2009, and made some adjustments for the economic recession, job growth may fall short of the projections in the near future due to the current economic climate.

Table 4.10: ABAG Job Projections, Santa Clara County, 2005-2035

	2010	2015	2020	2025	2030	2035	% Change '10-'35
Cupertino	31,780	32,550	33,340	34,260	35,880	37,620	18.4%
Gilroy	17,850	18,710	19,650	21,550	23,880	26,350	47.6%
Mountain View	51,990	52,510	53,650	58,890	65,310	72,470	39.4%
Palo Alto	76,480	76,740	77,010	78,550	80,320	82,160	7.4%
San Jose	369,500	425,100	493,060	562,350	633,700	708,980	91.9%
Santa Clara	106,750	111,560	118,100	127,080	140,050	153,940	44.2%
Sunnyvale	77,890	81,460	85,200	92,650	101,320	109,900	41.1%
Urban County							
Campbell	22,910	23,880	25,100	26,490	27,490	28,900	26.1%
Los Altos	10,540	10,820	11,130	11,430	11,730	11,950	13.4%
Los Altos Hills	1,900	1,910	1,920	1,940	1,950	1,970	3.7%
Los Gatos	18,900	19,020	19,510	20,250	20,990	21,800	15.3%
Monte Sereno	420	440	480	520	550	590	40.5%
Morgan Hill	13,520	15,450	17,390	19,810	22,220	24,640	82.2%
Saratoga	7,070	7,120	7,220	7,320	7,420	7,480	5.8%
Unincorporated County	50,400	53,590	56,670	59,690	62,620	64,710	28.4%
Urban County Total	125,660	132,230	139,420	147,450	154,970	162,040	29.0%
Santa Clara County Total	906,270	981,230	1,071,980	1,177,520	1,292,490	1,412,620	55.9%

Sources: ABAG Projections, 2009; BAE, 2010.

4.2 Needs of Homeless People

Homeless individuals struggle with various difficulties, such as physical and mental disabilities, unemployment, HIV/AIDS, and/or substance abuse that often impair their ability to secure or retain

housing. Depending on an individual's circumstances, these needs may be addressed via emergency shelters, transitional, or permanent supportive housing. Emergency shelters are defined as housing offering minimal supportive services, with occupancy limited to up to six months. HUD defines transitional housing as a project that is designed to provide housing and appropriate support services to homeless persons to facilitate movement to independent living within 24 months. For purposes of the HOME program, there is not a HUD-approved time period for moving to independent living. Permanent supportive housing puts no limit on the length of stay, and offers on- or off-site services that assist residents in retaining their housing, improving health, and maximizing their ability to live and work in the community.

Homeless Population

According to the *2009 Santa Clara County Homeless Census and Survey*, 7,086 people self-declared homelessness per the HUD definition on January 26-27, 2009 in Santa Clara County, meaning that they reported either sleeping in a place not fit for human habitation, or in emergency or transitional housing for homeless people. The Homeless Census found 61 homeless individuals in the City of Cupertino. While the number of homeless individuals in Cupertino increased between 2007 and 2009, the Homeless Census suggests the overall homeless count in the County generally decreased from 2007, with 116 fewer homeless people in the County by 2009 (see Table 4.11).

This count, however, should be considered conservative because many homeless individuals cannot be found, even with the most thorough methodology. Furthermore, a decrease in homeless counted during the point-in-time census does not necessarily signify a decrease in homelessness. Although careful training took place prior to the count of unsheltered homeless, it is very difficult to count all homeless individuals living on the streets and there is the potential for human error. Consolidated Plan Workshop participants, including representatives from homeless shelters and service providers such as EHC Lifebuilders, Inn Vision, the Bill Wilson Center, and West Valley Community Services, reported increased demand for homeless services, particularly as a result of the recession and many households having one or more members out of work.

Table 4.11: Total Sheltered and Unsheltered Homeless, 2009 (a)

	Cupertino			Santa Clara County		
	<u>2007</u>	<u>2009</u>	<u>Change</u>	<u>2007</u>	<u>2009</u>	<u>Change</u>
Individuals	37	53	16	4,049	4,011	(38)
Persons in Families	12	-	(12)	1,257	1,008	(249)
Individuals in Vehicles, Encampments, Abandoned Buildings, or Parks (b)	4	8	4	1,896	2,067	171
Total Homeless (c)	53	61	8	7,202	7,086	(116)

Notes:

(a) This survey does not include people in rehabilitation facilities, hospitals, or jails. The 2007 Homeless Census and Survey was conducted from Jan. 29- 30, 2007. The 2009 Census took place during Jan. 26-27, 2009.

(b) Reported as a separate category because family status could not be determined.

Sources: Santa Clara County Homeless Census, Applied Survey Research, 2007 & 2009; BAE, 2010.

Table 4.12 below shows that the majority of homeless men and women lived without shelter in both 2007 and 2009. However, the majority of homeless children lived in transitional housing.

Table 4.12: Sheltered and Unsheltered Populations, Santa Clara County, 2007-2009 (a)

Setting	Men			Women			Youth (b)			Adults of Undetermined Gender/Age (c)			Total Individuals		
	2007	2009	Change	2007	2009	Change	2007	2009	Change	2007	2009	Change	2007	2009	Change
Unsheltered	2,084	2,022	(62)	647	499	(148)	246	80	(166)	2,124	2,382	258	5,101	4,983	(118)
Single individuals	2,022	2,009	(13)	580	480	(100)	114	46	(68)	222	315	93	2,938	2,850	(88)
Persons in families	62	13	(49)	67	19	(48)	132	34	(98)	-	-	-	261	66	(195)
Individuals in cars, vans, RVs	-	-	-	-	-	-	-	-	-	1,031	978	(53)	1,031	978	(53)
Individuals in encampments	-	-	-	-	-	-	-	-	-	865	752	(113)	865	752	(113)
Individuals in abandoned buildings	-	-	-	-	-	-	-	-	-	NA	285	NA	NA	285	NA
Individuals reported by park ranger	-	-	-	-	-	-	-	-	-	6	52	46	6	52	46
Sheltered (d)	902	917	15	557	227	(330)	640	547	(93)	2	412	410	2,101	2,103	2
Emergency Shelter	616	675	59	219	148	(71)	163	163	-	1	92	91	999	1,078	79
Single individuals	594	675	81	143	148	5	21	17	(4)	1	-	(1)	759	840	81
Persons in families	22	NA	NA	76	NA	NA	142	146	4	-	92	92	240	238	(2)
Transitional Housing	286	242	(44)	338	79	(259)	477	384	(93)	1	320	319	1,102	1,025	(77)
Single individuals	213	242	29	105	79	(26)	27	-	(27)	1	-	(1)	346	321	(25)
Persons in families	73	NA3	NA	233	NA3	NA	450	384	(66)	-	320	320	756	704	(52)
Total Unsheltered & Sheltered	2,986	2,939	(47)	1,204	726	(478)	886	627	(259)	2,126	2,794	668	7,202	7,086	(116)

Notes:

(a) This survey does not include people in rehabilitation facilities, hospitals, or jails. The 2007 Homeless Census and Survey was conducted from Jan. 29- 30, 2007. The 2009 Census took place during Jan. 26-27, 2009.

(b) It should be noted that a change in the youth data collection process was made in 2009. The 2009 Census defined youth as under the age of 18. The 2007 census included unaccompanied youth ages 18-22 years as youth.

(c) This category includes individuals whose family status, or sex, could not be determined by observers during point-in-time homeless count.

(d) In 2009, shelter service providers were not asked to indicate the gender of individuals in families, which resulted in the considerable increase of individuals in the "undetermined gender" category.

Sources: Santa Clara County Homeless Census, Applied Survey Research, 2007 & 2009; BAE, 2010.

Table 4.13 presents the race and ethnicity profile of the homeless population in Santa Clara County. This data is based on the 936 individuals who were surveyed as part of the 2009 Homeless Census. As shown, White and Hispanic/Latino individuals represented the largest proportions of the homeless population, each comprising 33 percent of those surveyed. While African Americans represent two percent of Santa Clara County’s total population in 2009, they represented 20 percent of the homeless population.

Table 4.13: Homeless Race/Ethnicity Profile, Santa Clara County, 2009

Response (a)	Number	Percent
White / Caucasian	305	32.6%
Hispanic / Latino	305	32.6%
Black / African American	187	20.0%
Asian	37	4.0%
American Indian / Alaskan Native	33	3.5%
Pacific Islander	11	1.2%
Other / Multi-ethnic	58	6.2%
Total	936	100.0%

Note:

(a) Represents surveyed homeless population only.

Sources: Santa Clara County Homeless Census,

Applied Survey Research, 2009; BAE, 2010.

The 2009 Homeless Census found that approximately 39 percent of homeless individuals surveyed have chronic substance abuse problems. Another 32 percent are chronically homeless, defined by HUD as an unaccompanied homeless individual with a disabling condition who has either been continuously homeless for a year or more, or has had at least four episodes of homelessness in the past three years (see Table 4.14). It should be noted that a homeless individual could fall into more than one subpopulation. These findings, coupled with the comments from Consolidated Plan Workshop participants, highlight the ongoing need for substance abuse services serving the homeless and others.

Table 4.14: Homeless Subpopulations, Santa Clara County, 2009

	<u>Sheltered</u>	<u>Unsheltered</u>	<u>Total</u>	<u>Percent of Total</u>
Chronically Homeless	195	2,075	2,270	32.0%
Seriously Mentally Ill	409	1,222	1,631	23.0%
Chronic Substance Abuse	492	2,301	2,793	39.4%
Veterans	283	583	866	12.2%
Persons with HIV/AIDS	5	99	104	1.5%
Victims of Domestic Violence	149	533	682	9.6%
Unaccompanied Youth (Under 18)	17	46	63	0.9%
Total (b)	2,103	4,983	7,086	

Notes:

(a) Estimates calculated by applying the Homeless Survey results to the point-in-time Census count.

(b) Total do not equal sum of all subpopulations. An individual may be counted in more than one category. The total represents the total number of individuals counted in the Homeless Census.

Sources: 2009 Santa Clara County Homeless Census and Survey, Applied Survey Research, January 2009; BAE, 2010.

Inventory of Facilities and Services for Homeless

There are a variety of facilities and services to assist individuals and families who are homeless or at-risk of homelessness. Some facilities target specific groups, such as victims of domestic violence, veterans, or individuals with HIV or AIDS. Table 4.15, Table 4.16, Table 4.17 provide an inventory of facilities in Santa Clara County, along with the type of clients served and facility capacity. Table 4.15 lists the emergency shelters in the County, while Table 4.16 and Table 4.17 list the County’s transitional housing and permanent supportive housing facilities, respectively. The inventories of facilities are based on the County’s 2009 Continuum of Care Application.

As described earlier, emergency shelters provide temporary shelter for homeless individuals and families. Transitional housing provides rental housing for individuals and families who are transitioning out of homelessness for a predetermined amount of time (usually up to 24 months). Permanent supportive housing offers on- or off-site services to assist residents, with no limit on the length of stay.

There is one rotating emergency shelter and two transitional housing facilities in Cupertino. West Valley Community Services operates the rotating shelter program in Cupertino, which provides shelter, food, transportation, job search apparel, and case management services to homeless men. The shelter operates at 11 churches and one synagogue in Cupertino, Sunnyvale, and Saratoga. The program provides assistance for 15 homeless men for 90 days, including an average of about five men from Cupertino. The program typically has a waiting list of 20 people. West Valley Community Services staff believes that there is a need for more emergency shelter services in Cupertino.

West Valley Community Services also owns and operates a transitional housing project which accommodates up to four working homeless men and homeless women with children. The program serves successful graduates of the rotating shelter program and other eligible individuals. A second transitional housing facility serving South Asian women and children impacted by domestic violence recently opened in Cupertino. Maitri's Transitional House provides 16 beds, serving clients for an average stay of nine months. The City of Cupertino provided CDBG funding to assist Maitri in acquiring a townhouse for its facility.¹⁹

Cupertino, along with the other Santa Clara County jurisdictions, supports the Housing First model, which is based on the principle that permanent housing with services can help chronic homeless individuals achieve stability. The model places people in permanent housing as quickly as possible, as the most cost-effective approach with the greatest chance of permanently extracting persons from homelessness. As such, the City supports permanent supportive housing for homeless residents in addition to emergency shelters.

¹⁹ The Maitri Transitional Housing facility is not included in Table 4.16 because it was not in operation at the time the inventory was prepared.

Table 4.15: Emergency Shelters, Santa Clara County, 2009 (a)

Provider	Facility Name	City	Target Population (a)		All Year-Round Beds/Units				Total Seasonal Beds	
			A	B	Family Beds	Family Units	Individual Beds	Total Year-Round Beds		
Current Inventory										
West Valley Community Services	Rotating Shelter	Cupertino	SM		0	0	15	0	15	
Community Solutions	La Isla Pacifica	Gilroy	HC	DV	14	3	0	0	14	
EHC Lifebuilders	Armory - Gilroy	Gilroy	SMF		0	0	0	0	0	125
Support Network for Battered Women	Emergency Shelter		HC	DV	16	6	0	0	16	
InnVision	Hotel de Zinc	Palo Alto	SMF		0	0	15	0	15	
Asian Americans for Community Involvement	Asian Women's Place	San Jose	HC	DV	12	4	0	0	12	
City Team Ministries	City Team Rescue Mission	San Jose	SM		0	0	50	0	50	
Community Homeless Alliance Ministry	First Christian Church Shelter	San Jose	SMF+HC		19	1	2	0	21	
EHC Lifebuilders	Boccardo Regional Reception Center	San Jose	SMF		0	0	185	0	185	
EHC Lifebuilders	Boccardo Regional Reception Medical Respite Center	San Jose	SMF		0	0	17	0	17	
Family Supportive Housing	San Jose Family Shelter	San Jose	HC		143	35	0	0	143	
InnVision	Commercial Street Inn	San Jose	SFHC		40	12	15	0	55	
InnVision	Montgomery Street Inn/Community Inns	San Jose	SM		0	0	46	0	46	
InnVision	Julian Street	San Jose	SMF		0	0	60	0	60	
Next Door Solutions to Domestic Violence	Next Door Solutions	San Jose	HC	DV	19	7	0	0	19	
Salvation Army	Hospitality House (Overnighter)	San Jose	SM		0	0	22	0	22	
Bill Wilson Center	Runaway and Homeless Youth Shelter	Santa Clara	YMF		0	0	20	0	20	
EHC Housing Consortium dba EHC Lifebuilders	Armory - Sunnyvale	Sunnyvale	SMF		0	0	0	0	0	125
EHC Lifebuilders	Boccardo Family Living Center in San Martin	Santa Clara County	HC		0	0	0	0	0	48
InnVision	Clara Mateo Shelter	Santa Clara County	SMF+HC		18	6	40	0	58	
EHC Lifebuilders	Boccardo Family Living Center - Migrant Worker Program (7 month: May - Nov)	Santa Clara County	HC		0	0	0	0	0	48
EHC Lifebuilders	Sobrato House Youth Center	San Jose	YMF		0	0	10	0	10	
EHC Lifebuilders	Veterans Dorm at the Boccardo Reception Center	San Jose	YMF	VET	0	0	10	0	10	
Subtotal					281	74	507	788	346	

Provider	Facility Name	City	Target Population (a)		All Year-Round Beds/Units				Total Seasonal Beds	
			A	B	Family Beds	Family Units	Individual Beds	Total Year-Round Beds		
Under Development										
Next Door Solutions to Domestic Violence	ND Solutions	San Jose	HC	DV	3	1	0	0	3	0
			Subtotal		3	1	0		3	0
			Total		284	75	507		791	346

Notes:

(a) Target Population Key:

SM: single males

SF: single females

SMF: single males and females

CO: couples only, no children

SMHC: single males and households with children

SFHC: single females and households with children

HC: households with children

YM: youth males

YF: youth females

YMF: youth males and females

SMF + HC: Single male and female plus households with children

DV - Domestic Violence victims only

VET - Veterans only

HIV - HIV/AIDS populations only

Sources: Santa Clara County, Continuum of Care Application, 2009; BAE, 2009.

Table 4.16: Transitional Housing, Santa Clara County, 2009

Provider	Facility Name	City	Target Population (a)		All Year-Round Beds/Units			
			A	B	Family Beds	Family Units	Individual Beds	Total Year-Round Beds
Current Inventory								
West Valley Community Services	Transitional Housing Program	Cupertino	SMHC		12	6	10	22
Bill Wilson Center	TH/Homeless Youth and Young Families - Maria Way	Gilroy	HC		8	4	0	8
South County Housing (previously EHC LifeBuilders)	Sobrato Transitional Apts. - TH for Single Mothers and Their Children	Gilroy	HC		196	44	0	196
Community Solutions	EI Invierno Transitional Housing	Gilroy	SM		0	0	12	12
Community Solutions	Kern Avenue Transitional Housing	Gilroy	SM		0	0	8	8
Bill Wilson Center	TH/North County - Villa Street	Mountain View	HC		10	5	0	10
InnVision (with Community Services Agency)	Graduate House	Mountain View	SMF		0	0	6	6
Bill Wilson Center	TH/Homeless Youth and Young Families- Humbolt Street	San Jose	YMF		0	0	5	5
Bill Wilson Center	TH/Homeless Youth and Young Families - Leigh Ave.	San Jose	YMF		0	0	5	5
City Team Ministries	House of Grace	San Jose	SF		0	0	22	22
City Team Ministries	Men's Recovery/Discipleship	San Jose	SM		0	0	40	40
City Team Ministries	Heritage Home	San Jose	SF		0	0	20	20
EHC LifeBuilders	Boccardo Regional Reception Center	San Jose	SMF+HC		40	10	0	40
Family Supportive Housing	Glen Art - Transitional Housing Program #1	San Jose	HC		33	10	0	33
InnVision	HomeSafe San Jose	San Jose	SFHC	DV	66	24	1	67
InnVision	Montgomery Street Inn	San Jose	SM	VET	0	0	39	39
InnVision	Stevens House	San Jose	SMF		0	0	7	7
Salvation Army	Hospitality House (Emmanuel House)	San Jose	SM		0	0	40	40
Salvation Army	Volunteer Recovery	San Jose	SM		0	0	6	6
San Jose Cathedral	Worker House for Women and Children	San Jose	HC		25	7	0	25
San Jose Cathedral	Worker House for Men	San Jose	SM		0	0	20	20
Unity Care	Unity Place (THP Plus)	San Jose	YMF		0	0	16	16
InnVision	InnVision Villa	San Jose	SMF		46	14	9	55
EHC LifeBuilders	Sobrato House Youth Center	San Jose	YMF		0	0	9	9

Provider	Facility Name	City	Target Population (a)		All Year-Round Beds/Units			
			A	B	Family Beds	Family Units	Individual Beds	Total Year-Round Beds
EHC LifeBuilders	Boccardo Regional Reception Center (Single Adults Transitioning out of Psychiatric Hospitals)	San Jose	SMF		0	0	15	15
Family Supportive Housing	Transitional Housing Program #2	San Jose	HC		24	7	0	24
Bill Wilson Center	Young Parents with Children - Jackson St. Santa Clara	Santa Clara	HC		16	8	0	16
EHC LifeBuilders	Sobrato Family Living Center (Santa Clara)	Santa Clara	HC		173	43	0	173
Next Door Solutions to Domestic Violence	HomeSafe Santa Clara	Santa Clara	SFHC	DV	44	20	4	48
EHC LifeBuilders	Boccardo Family Living Center in San Martin	Santa Clara County	HC		81	18	0	81
InnVision	North Santa Clara County Transitional Housing	Santa Clara County	HC		18	5	0	18
Community Solutions	La Casa del Puente TRT	Santa Clara County	SMF		0	0	12	12
Bill Wilson Center	TH/North County - Rockefeller Drive	Sunnyvale	YMF		0	0	8	8
Bill Wilson Center	TH/Homeless Youth and Young Families - Norman Drive	Sunnyvale	HC		10	5	0	10
Subtotal					802	230	314	1,116
Under Development								
EHC LifeBuilders	Veterans THP at the Boccardo Reception Center	San Jose	SMF	VET	0	0	10	10
Subtotal					0	0	10	10
Total					802	230	324	1,126

Notes:

(a) Target Population Key:

SM: single males

SF: single females

SMF: single males and females

CO: couples only, no children

SMHC: single males and households with children

SFHC: single females and households with children

HC: households with children

YM: youth males

YF: youth females

YMF: youth males and females

SMF + HC: Single male and female plus households with children

DV - Domestic Violence victims only

VET - Veterans only

HIV - HIV/AIDS populations only

Sources: Santa Clara County, Continuum of Care Application, 2009; BAE, 2009.

Table 4.17: Permanent Supportive Housing, Santa Clara County, 2009

Provider	Facility Name	City	Target Population (a)		All Year-Round Beds/Units			
			A	B	Family Beds	Family Units	Individual Beds	Total Year-Round Beds
Current Inventory								
South County Housing (formerly EHC LifeBuilders)	Sobrato Transitional Apartments in Gilroy (PBA Units)	Gilroy	HC		68	15	0	68
Community Solutions	Walnut Lane	Gilroy	SM		0	0	6	6
Community Solutions	Glenview Dr.	Gilroy	SM		0	0	6	6
Community Working Group	Opportunity Center	Palo Alto	SMF+HC		56	18	75	131
Catholic Charities of San Jose	New Directions	San Jose	SMF		0	0	25	25
Charities Housing Development Corp.	San Antonio Place and Scattered Sites	San Jose	SMF+HC		4	2	8	12
	Off the Streets Project for Homeless Addicted to Alcohol (Housing Homeless People with Alcohol Addiction)			San Jose				
SCC Department of Mental Health (formerly EHC Lifebuilders)	Homeless People with Alcohol Addiction)	San Jose	SMF		0	0	44	44
Emergency Housing Consortium of Santa Clara County dba EHC LifeBuilders	Markham Terrace	San Jose	SMF		0	0	95	95
First Community Housing (SCC Dept. of Mental Health)	Curtner Gardens	San Jose	SMF		0	0	27	27
Housing Authority of the County of Santa Clara	Shelter Plus Care/Off the Streets	San Jose	SMF		0	0	12	12
Housing Authority of the County of Santa Clara	Shelter Plus Care	San Jose	SMF+HC		276	77	117	393
Housing Authority of the County of Santa Clara	Section 8 Vouchers - Housing First	San Jose	SMF+HC		249	62	2	251
Housing for Independent People	Sunset Leasing	San Jose	SMF+HC		10	3	4	14
Housing for Independent People	Sesame Court	San Jose	SMF		0	0	6	6
InnVision	Alexander House	San Jose	SMF		0	0	6	6
InnVision	North County Inns	San Jose	SMF		0	0	19	19
InnVision	Safe Haven Permanent Housing for Women (Hester Project)	San Jose	SF		0	0	10	10
InnVision	Sunset Square	San Jose	HC		55	15	0	55
Catholic Charities of San Jose	Navigator Project	San Jose	SMF		0	0	29	29
Charities Housing Development Corp.	Paseo Senter II (1900 Senter Rd.)	San Jose	SMF+HC		9	4	1	10

Provider	Facility Name	City	Target Population (a)		All Year-Round Beds/Units			
			A	B	Family Beds	Family Units	Individual Beds	Total Year-Round Beds
Charities Housing Development Corp.	Paseo Senter I (1896 Senter)	San Jose	SMF+HC		11	5	3	14
Housing Authority of the County of Santa Clara	Section 8 Voucher - MTW	San Jose	SMF+HC		10	3	1	11
Housing Authority of the County of Santa Clara	HUD-VASH Veteran Housing Choice Vouchers	San Jose	SMF+HC	VET	2	1	19	21
EHC LifeBuilders	Sobrato Family Living Center	Santa Clara	HC		32	8	0	32
InnVision	North Santa Clara County Supportive Housing Coalition	Santa Clara County	SMF		0	0	8	8
Subtotal					782	213	523	1,305
Under Development								
St. Joseph's Family Center	Gilroy Place	Gilroy	SMF		0	0	9	9
St. Joseph's Family Center	Our New Place	Gilroy	YMF		32	9	0	32
Catholic Charities of San Jose	New Directions Expansion	San Jose	SMF		0	0	22	22
Catholic Charities of San Jose	Family Housing	San Jose	HC		50	14	0	50
Charities Housing Development Corp.	Kings Crossing	San Jose	SMF+HC		8	4	14	22
Housing Authority of the County of Santa Clara	Section 8 Voucher - MTW	San Jose	SMF+HC		490	197	199	689
Housing Authority of the County of Santa Clara/Veterans Administration	HUD-VASH Veteran Housing Choice Vouchers	San Jose	SMF+HC	VET	22	9	146	168
Santa Clara County Mental Health Department	Mental Health Permanent Supportive Housing Project	San Jose	SMF		0	0	18	18
InnVision	Samaritan Inns	San Jose	SMF+HC		8	2	17	25
Charities Housing Development Corp.	Belovida Santa Clara	Santa Clara	SMF		0	0	3	3
South County Housing	Royal Court Apartments	Santa Clara County	HC		20	12	0	20
Subtotal					630	247	428	1,058
Total					1,412	460	951	2,363

Notes:

(a) Target Population Key:

SM: single males

SF: single females

SMF: single males and females

CO: couples only, no children

SMHC: single males and households with children

SFHC: single females and households with children

HC: households with children

YM: youth males

YF: youth females

YMF: youth males and females

SMF + HC: Single male and female plus households with children

DV - Domestic Violence victims only

VET - Veterans only

HIV - HIV/AIDS populations only

Sources: Santa Clara County, Continuum of Care Application, 2009; BAE, 2009.

Continuum of Care Gap Analysis

Each year the County prepares a Continuum of Care Gap Analysis which identifies the unmet need for emergency shelters, transitional housing, and permanent supportive housing.²⁰ The Gap Analysis, presented in Table 4.18, is based on the current inventory and the number of beds under development as well as the most recent Homeless Census, and reflects the County's 2009 Continuum of Care Application.

As shown in Table 4.18, there is an unmet need of nearly 25 beds in transitional and permanent supportive housing for individuals. Approximately 10 beds in transitional and permanent supportive housing are needed for households with children.

²⁰ The Continuum of Care is a set of three competitively-awarded HUD programs created to address the problems of homelessness in a comprehensive manner with other federal agencies. The programs are the Supportive Housing Program (SHP), Shelter Plus Care program, and Single Room Occupancy program (SRO).

Table 4.18: Homeless Housing Gap Analysis, Cupertino, 2009 (Required HUD Table 1A)

	Number of Beds			
	Current Inventory	Under Development	Unmet Need (a)	
Individuals				
Emergency Shelter	15	0	0	
Transitional Housing	10	0	0	
Permanent Supportive Housing	0	0	25	
Total	25	0	25	
Families with Children				
Emergency Shelter	0	0	0	
Transitional Housing	12	0	2	
Permanent Supportive Housing	0	0	8	
Total	12	0	10	
Part 1: Homeless Population (b)				
	Sheltered (c)		Unsheltered	Total
	Emergency Shelter	Transitional Housing		
Number of Families with Children (d)	0	4	0	4
Number of Persons in Families with Children	0	15	0	15
Number of Persons in Households without Children (e)	15	13	18	46
Total	15	28	18	61
Part 2: Homeless Subpopulations (f)				
	Sheltered	Unsheltered	Total	
a. Chronically Homeless	4	7	11	
b. Seriously Mentally Ill	8			
c. Chronic Substance Abuse	10			
d. Veterans	6			
e. Persons with HIV/AIDS	0			
f. Victims of Domestic Violence	3			
g. Unaccompanied Youth (Under 18)	0			

Notes:

- (a) Unmet need derived from the number of beds under development and the number of sheltered and unsheltered homeless enumerated in the 2009 Santa Clara County Homeless Census and Survey. Methodology used to calculate unmet need based on the 2009 Continuum of Care Application. For complete description of methodology and assumptions, contact the Executive Committee of the Santa Clara County Collaborative on Housing and Homeless Issues.
 - (b) Based on 2009 Santa Clara County Homeless Census and Survey.
 - (c) The point-in-time count at some emergency shelters and transitional housing facilities have been corrected since the 2009 Homeless Census and Survey was released. This data reflects the corrected figures.
 - (d) Number of families derived from average household sizes from the Homeless Census and Survey.
 - (e) Persons in households without children include single persons and individuals in vehicles, encampments, abandoned buildings, or parks where family status could not be determined.
 - (f) These data are based on both the Homeless Census and data from the Homeless Survey. The results are estimates, calculated by applying the survey results to the point-in-time Homeless Census population.
- Sources: 2009 Homeless Census and Survey, Applied Survey Research, January 2009; 2009 Santa Clara County Continuum of Care Application; BAE, 2010.

Efforts to Address Homelessness

Cupertino and other Santa Clara jurisdictions are addressing homelessness through the following initiatives:

10 Year Plan to End Chronic Homelessness in Santa Clara County. The Santa Clara County Collaborative on Affordable Housing and Homeless Issues is a coordinated effort to meet the housing and supportive services needs of unhoused and very low-income residents in the County.²¹ To this end, the Collaborative developed a 10-Year Plan to End Chronic Homelessness. The Plan indicates that the chronically homeless utilize most of the community's resources within the homeless service system and are costly to mainstream systems because of frequent interactions with hospitals, mental health crisis services, and the criminal justice system. Strategies identified in the Plan to end chronic homelessness are identified below:²²

- Prevent its occurrence.
- Provide permanent housing with access to treatment, services, and income to facilitate long-term housing retention.
- Engage chronically unhoused people to use services and housing.
- Access income supports and employment.
- Establish an infrastructure for success
- Engage the entire community.

Destination: Home. Destination: Home is a task force charged with implementing the recommendations of the 2007 Blue Ribbon Commission on Ending Chronic Homelessness and Solving the Affordable Housing Crisis in Santa Clara County. The Blue Ribbon Commission (BRC) identified several solutions for ending homelessness in the County:²³

- Improve access to services by creating outreach and benefit teams that have a consistent and dependable presence on the streets where chronically homeless individuals congregate.
- Create an Institutional Outreach and Discharge Planning Strategy for persons such as health care or corrections facilities.
- Implement a medical respite facility for homeless patients being discharged from a hospital or emergency room to recover and recuperate.
- Establish a "One Stop" Homeless Prevention Center that will provide all of the services needed by homeless populations to address issues and ultimately access permanent

²¹ <http://www.collabsc.org>

²² *Keys to Housing: A 10 Year Plan to End Chronic Homelessness in Santa Clara County*, May 2005, http://www.collabsc.org/Keys_to_Housing_10_Year_Plan.pdf

²³ *Executive Summary for the Blue Ribbon Commission to End Homelessness and Solve the Affordable Housing Crisis*, November 30, 2007, <http://www.sjhousing.org/homeless/BRC.pdf>

housing.

- Shift to a housing first model that emphasizes permanent housing with services.

Destination: Home opened two One-Stop Homeless Prevention Centers in November 2008, serving over 3,700 homeless and at-risk clients to date. The County of Santa Clara Department of Social Services has Supplemental Security Income (SSI) advocates at each One-Stop location, allowing eligible clients to begin the process of applying for benefits at the same time they search for employment, receive housing assistance, or get assistance with other needs.²⁴

Local Efforts. In addition to the countywide initiatives discussed above, the City of Cupertino supports West Valley Community Services' rotating emergency shelter and transitional housing programs.

4.3 Other "Special Needs" Groups

In addition to homeless people, other groups have special needs that affect their ability to secure housing or require special types of housing such as accessible or elderly housing. These groups may encounter greater difficulty finding adequate and affordable housing due to a shortage of units of the type they require, or other barriers. These special needs populations include large households, female-headed households with children, seniors, disabled individuals, and persons with HIV/AIDS. Please refer to Section 5.2 for a quantitative assessment of unmet need for special needs populations, and the proposed annual goals for addressing these needs (HUD Table 1B).

Large Households

The U.S. Census Bureau defines large households as those with five or more persons. Large households may encounter difficulty in finding adequately-sized, affordable housing due to the limited supply of large units in many jurisdictions. Additionally, large units generally cost more to rent and buy than smaller units. This may cause larger families to live in overcrowded conditions and/or overpay for housing.

In 2000, 10 percent of Cupertino households had five or more persons. This figure is lower than Santa Clara County as a whole, where 16 percent of households were large households (See Table 4.19). Large households in Cupertino were slightly more prevalent among homeowners than renters; 11 percent of owner households had five or more persons, compared to eight percent of renter households.

²⁴ Maureen O'Malley-Moore, Project Director, Destination: Home, "One Stop Homelessness Prevention Centers."

Table 4.19: Large Households by Tenure, 2000 (a)

	Cupertino		Santa Clara County	
	Large Households	Percent of Total HH's	Large Households	Percent of Total HH's
Owners	1,246	10.8%	53,262	15.7%
Renters	477	7.2%	34,484	15.2%
Total	1,723	9.5%	87,746	15.5%

Note:

(a) A "large household" is defined as five persons or more.

Sources: U.S. Census, SF1 H-15, 2000; BAE, 2010.

Elderly

Many elderly residents face a unique set of housing needs, largely due to physical limitations, lower household incomes, and health care costs. Smaller unit sizes and accessibility to transit, health care, and other services are important housing concerns for this population. Housing affordability also represents a key issue for seniors, many of whom are living on fixed incomes. As the Baby Boom generation ages, the demand for senior housing serving various income levels is expected to increase in the Bay Area, California, and nation.

Table 4.20 presents the percentage of elderly households facing one or more housing problems in 2000.²⁵ This includes overpaying for housing (spending more than 30 percent of their income on housing costs), living in an overcrowded situation, or living in a unit that lacks complete kitchen or plumbing facilities. Housing problems are more prevalent among elderly renter households than owner households. Approximately 62 percent of elderly renter households experienced housing problems, compared to 22 percent of owner households in Cupertino.

Local service providers at each of the Consolidated Plan Workshops indicated a need for more affordable senior housing facilities, particularly given the long waiting lists at existing subsidized developments.

²⁵ More recent data is not available.

Table 4.20: Housing Problems, Elderly Households, Cupertino, 2000 (a)

	Extr. Low	Very Low	Low	Median +	All Elderly Households
Elderly Renter Households	190	65	60	170	485
% with any housing problems	71.1%	69.2%	58.3%	50.0%	61.9%
% Cost Burden >30%	71.1%	69.2%	58.3%	50.0%	61.9%
% Cost Burden >50%	71.1%	69.2%	58.3%	11.8%	48.5%
Elderly Owner Households	294	395	297	1,765	2,751
% with any housing problems	54.1%	32.9%	12.8%	16.1%	22.2%
% Cost Burden >30%	50.7%	32.9%	12.8%	16.1%	21.9%
% Cost Burden >50%	44.2%	20.3%	6.1%	3.7%	10.7%

Notes:

(a) Figures reported above are based on the HUD-published CHAS 2000 data series, which uses reported 1999 incomes. CHAS data reflect HUD-defined household income limits, for various household sizes, which are calculated for Cupertino.

Definitions:

Any housing problems: cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities.

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

Sources: HUD, State of the Cities Data System: Comprehensive Housing Affordability Strategy (CHAS) special tabulations from Census 2000; BAE, 2010

The Census Bureau defines the frail elderly as persons 65 years old or older who have a self-care or mobility limitation. In 2000, approximately 1,500 seniors, or 29 percent of the elderly in Cupertino, had one or more disabilities. Among disabled seniors, 48 percent had a disability that prevented them from leaving their homes and 19 percent had a self-care disability.²⁶

Female-Headed Households

According to the 2006 American Community Survey, 43 percent of single-parent female-headed households nationwide live at or below the federal poverty level, compared to national poverty rate of 10 percent. Single mothers have a greater risk of falling into poverty than single fathers due to factors such as the wage gap between men and women, insufficient training and education for higher-wage jobs, and inadequate child support. Households with single mothers also typically have special needs related to access to day care/childcare, health care, and other supportive services.

In 2009, there were approximately 30,500 female-headed households with children, representing approximately five percent of the County's total households. The proportion of female-headed

²⁶ It should be noted that individuals may have more than one disability. For example, those with a self care disability may also have a go-outside-of-home disability.

households with children in the City of Cupertino was slightly lower, at four percent. There were approximately 700 female-headed households with children in the City.

Table 4.21: Female-Headed Households with Children, 2009

	<u>Cupertino</u>	<u>Santa Clara County</u>
Female-Headed HH's with Children	724	30,528
Percent of Total Households	3.9%	5.1%

Sources: Claritas, 2009; BAE, 2010.

Persons with Disabilities

A disability is a physical or mental impairment that limits one or more major life activities.²⁷ Persons with a disability generally have lower incomes and often face barriers to finding employment or adequate housing due to physical or structural obstacles. This segment of the population often needs affordable housing that is located near public transportation, services, and shopping. Persons with disabilities may require units equipped with wheelchair accessibility or other special features that accommodate physical or sensory limitations. Depending on the severity of the disability, people may live independently with some assistance in their own homes, or may require assisted living and supportive services in special care facilities.

The 2000 Census reports that there were approximately 5,100 individuals with disabilities in Cupertino, accounting for 11 percent of the City’s civilian, non-institutionalized population age five years and older. The proportion of disabled individuals in the County was higher, at 16 percent.

²⁷ According to the Americans with Disabilities Act, major life activities include seeing, hearing, speaking, walking, breathing, performing manual tasks, learning, caring for oneself, and working.

Table 4.22: Persons with Disabilities by Employment (a)

	<u>Cupertino</u>	<u>Santa Clara County</u>
Age 5-15	190	9,419
Age 16-64, Employed Persons with a Disability	2,149	114,389
Age 16-64, Not Employed Persons with a Disability	1,239	70,311
Persons Age 65 Plus with a Disability	1,504	60,610
Total Persons with a Disability	5,082	254,729
Percent of Total Population	10.8%	16.4%

Notes:

(a) Includes civilian noninstitutionalized population, 5 years and over.

Sources: U.S. Census, SF3-P42, 2000; BAE 2010.

The U.S. Census Bureau places disabilities into six categories, defined below:

- **Sensory disability** – blindness, deafness, or a severe vision or hearing impairment
- **Physical disability** – a condition that substantially limits one or more basic physical activities such as walking, climbing stairs, reaching, lifting, or carrying
- **Mental disability** – a physical, mental or emotional condition that made it difficult to perform certain activities like learning, remembering, or concentrating
- **Self-care disability** – a physical, mental, or emotional condition that made it difficult to perform certain activities like dressing, bathing, or getting around inside the home
- **Going-outside-the-home disability** – a physical, mental, or emotional condition that made it difficult to perform certain activities like going outside the home alone to shop or visit a doctor’s office
- **Employment disability** – a physical, mental, or emotional condition that made it difficult to perform certain activities like working at a job or business

As shown in Table 4.22, the largest proportion (46 percent) of disabled individuals in Cupertino had an employment disability. The second most common disability type was go-outside-home disability, representing 43 percent of disabled individuals, followed by physical disabilities at 32 percent. It should be noted that individuals may have more than one disability.

Table 4.23: Disabilities by Type and Age, 2000

Disability Type	Age 5-15		Age 16-64		Age 65+		Total	
	Number	Percent of Persons with Disabilities (a)	Number	Percent of Persons with Disabilities (a)	Number	Percent of Persons with Disabilities (a)	Number	Percent of Persons with Disabilities (a)
Cupertino								
Sensory Disability	21	11.1%	355	10.5%	556	37.0%	911	17.9%
Physical Disability	10	5.3%	637	18.8%	962	64.0%	1,599	31.5%
Mental Disability	176	92.6%	441	13.0%	303	20.1%	744	14.6%
Self-Care Disability	33	17.4%	168	5.0%	280	18.6%	448	8.8%
Go-Outside-Home Disability	N/A	N/A	1,453	42.9%	722	48.0%	2,175	42.8%
Employment Disability	N/A	N/A	2,353	69.5%	N/A	N/A	2,353	46.3%
Total Disabilities (b)	240		5,407		2,823		8,470	
Santa Clara County								
Sensory Disability	12,541	133.1%	16,480	8.9%	20,564	16.9%	37,044	14.5%
Physical Disability	1,804	19.2%	40,257	21.8%	39,508	32.5%	79,765	31.3%
Mental Disability	1,640	17.4%	28,044	15.2%	18,128	14.9%	46,172	18.1%
Self-Care Disability	6,875	73.0%	12,663	6.9%	12,897	10.6%	25,560	10.0%
Go-Outside-Home Disability	N/A	N/A	79,636	43.1%	30,596	25.1%	110,232	43.3%
Employment Disability	N/A	N/A	130,246	70.5%	N/A	N/A	130,246	51.1%
Total Disabilities (b)	22,860		307,326		121,693		451,879	

Notes:

(a) Total percent of persons with disabilities exceeds 100 percent because individuals may have more than one disability type.

(b) Total disabilities exceed total persons with disabilities because individuals may have more than one disability type.

Source: U.S.Census, SF3-P41, 2000; BAE, 2010.

Persons with Alcohol/Other Drug Abuse

Alcohol/other drug abuse (AODA) refers to excessive and impairing use of alcohol or other drugs, including addiction. The National Institute of Alcohol Abuse and Alcoholism reports that 17.6 million people in the United States (about one in every 12 adults) abuse alcohol or are alcohol dependent.²⁸ Persons with AODA have special housing needs during treatment and recovery. Group homes are often appropriate for treatment and recovery while affordable rental housing provides stability for those transitioning to a responsible drug- or alcohol-free life.

The California Department of Alcohol and Drug Programs (ADP) reports that there were 22,345 admissions to alcohol and other drug treatment facilities in California during the 2007-2008 fiscal year. The number of individuals admitted to treatment during the year was 174,066 and on any given day, there were 115,677 clients in treatment. Clients may have multiple admissions to treatment during a year, accounting for the higher number of admissions compared to clients. The majority of clients admitted to a treatment program were men, representing 62 percent of

²⁸ National Institute of Alcohol Abuse and Alcoholism, "FAQ for the General Public," <http://www.niaaa.nih.gov/FAQs/General-English/default.htm#groups>

admissions. The highest percent of admissions were for treatment of methamphetamine addictions at 34 percent; alcohol treatment represented 20 percent of admissions.²⁹

Within Santa Clara County, there were a total of 9,358 adult admissions to outpatient and residential treatment facilities during the 2002-2003 fiscal year.³⁰ Although local city level data is unavailable, the number of admissions originating from Cupertino can be estimated based on the City's percentage of the overall County population. With Cupertino residents accounting for three percent of the County's population, it is estimated that 281 adult admissions originated from Cupertino.

Five primary substances accounted for the large majority of treatment admissions – methamphetamines (47 percent), alcohol (24 percent), marijuana (11 percent), cocaine (10 percent), and heroin (five percent). Criminal justice referrals accounted for 76 percent of treatment admissions in Santa Clara County in 2003.³¹

As a result of the State's budget crisis, funding for substance abuse treatment programs has been reduced substantially. For example, the State's 2009-2010 budget eliminated funding for the Substance Abuse and Crime Prevention Act, which provided first- and second-time nonviolent drug offenders the opportunity to receive substance abuse treatment instead of incarceration.³²

HIV/AIDS

Individuals with Human Immunodeficiency Virus (HIV) and Acquired Immunodeficiency Syndrome (AIDS) face various challenges to obtaining and maintaining affordable and stable housing. For persons with HIV/AIDS, the shortage of stable housing is a barrier to consistent medical care and treatment. Furthermore, despite federal and State fair housing laws, many individuals face eviction when their health conditions are disclosed.

According to the Center for Disease Control and Prevention (CDC), California has second highest number AIDS cases reported cumulatively from the beginning of the epidemic through December 2007 among the fifty states. California reported 148,949 AIDS cases to the CDC cumulatively

²⁹ California Department of Alcohol and Drug Programs, "California Alcohol and Other Drug (AOD) Treatment Report: Fiscal Year (FY) 2007-2008," http://www.adp.ca.gov/oara/pdf/Californians_in_Tx_FINAL.pdf

³⁰ Santa Clara Department of Alcohol & Drug Services, Annual Report – FY 2003, [http://www.sccgov.org/SCC/docs/Alcohol%20&%20Drug%20Services,%20Department%20of%20\(DEP\)/attachments/624309Annual_report_03.pdf](http://www.sccgov.org/SCC/docs/Alcohol%20&%20Drug%20Services,%20Department%20of%20(DEP)/attachments/624309Annual_report_03.pdf)

³¹ Santa Clara Department of Alcohol & Drug Services, Annual Report – FY 2003, [http://www.sccgov.org/SCC/docs/Alcohol%20&%20Drug%20Services,%20Department%20of%20\(DEP\)/attachments/624309Annual_report_03.pdf](http://www.sccgov.org/SCC/docs/Alcohol%20&%20Drug%20Services,%20Department%20of%20(DEP)/attachments/624309Annual_report_03.pdf)

³² State of California, "2009-2010 Enacted Budget Summary," July 28, 2009, <http://www.ebudget.ca.gov/pdf/Enacted/BudgetSummary/FullBudgetSummary.pdf>

through December 2007.³³ More recent data from the California Department of Health Services indicates that there have been 153,901 individuals with AIDS and 36,412 people with HIV in the State through April 2009. Within Santa Clara County, 4,121 cases of AIDS and 762 cases of HIV have been reported cumulatively through April 2009. Of this, 2,008 individuals with AIDS and 755 people with HIV are alive.³⁴ Based on Cupertino's proportion of the County's population, there are an estimated 124 AIDS cases and 23 cases of HIV reported through April 2009 in Cupertino.

Medical advances in the treatment of HIV and AIDS allow individuals living with the disease to have longer life expectancies and many are able to continue living without the need of government assistance. As such, not all of the 2,763 persons in the County with HIV/AIDS need assistance from the government.

Farmworkers

Farmworkers may encounter special housing needs because of their limited income and seasonable nature of employment. Many farmworkers live in unsafe, substandard, and/or crowded conditions. Housing needs for farmworkers include both permanent and seasonal housing for individuals, as well as permanent housing for families.

The U.S. Department of Agriculture (USDA) categorizes farmworkers into three groups: 1) permanent, 2) seasonal, and 3) migrant. Permanent farmworkers are typically employed year round by the same employer. A seasonal farmworker works an average of less than 150 days per year and earns at least half of his or her earned income from farm work. Migrant farmworkers are a subset of seasonal farmworkers, and include those who have to travel to their workplace, and cannot return to their permanent residence within the same day.

Santa Clara County does not have large populations of farmworkers. As shown in Table 4.24, the 2007 USDA Census of Agriculture identified 5,589 farmworkers in Santa Clara County. Approximately half of farmworkers countywide were permanent employees in 2007. Although the USDA Census of Agriculture does not provide farmworker data at the city level, discussions with city staff and local service providers indicate that there is a larger farmworker population, and a corresponding need for affordable housing and services, in Southern Santa Clara County compared to Central County jurisdictions such as Cupertino.

³³ Center for Disease Control and Prevention, "California 2008 Profile," http://www.cdc.gov/nchhstp/stateprofiles/pdf/California_profile.pdf

³⁴ California Department of Health Services, "HIV/AIDS Surveillance in California," April 2009, <http://www.cdph.ca.gov/programs/aids/Documents/HIVAIDSMergedApr09.pdf>

Table 4.24: Farmworkers, Santa Clara County, 2007

Santa Clara County	Number	Percent of Total
Seasonal (Less than 150 days)	2,747	49.2%
Permanent (More than 150 days)	2,842	50.8%
Total	5,589	

Sources: United States Department of Agriculture, 2007 Census of Agriculture, Table 7; BAE, 2010.

Inventory of Facilities and Services for Special Needs Populations

Individuals with special needs, including the elderly or persons with physical or mental disabilities, need access to suitable housing in their communities. This segment of the population often needs affordable housing that is located near public transportation, services, and shopping. Persons with disabilities may require units equipped with wheelchair accessibility or other special features that accommodate physical or sensory limitations. Depending on the severity of the disability and support program regulations and reimbursement levels, people may live independently with some assistance in their own homes, or may live in assisted living or other special care facilities.

Table 4.25 shows the number and capacity of licensed community care facilities in the County by jurisdiction while Figure 4.4 shows the location of these facilities. These licensed facilities are defined by the California Department of Social Services, Community Care Licensing Division:

- **Adult Residential Facilities (ARF)** provide 24-hour non-medical care for adults ages 18 years through 59 years old, who are unable to provide for their own daily needs. ARFs include board and care homes for adults with developmental disabilities and mental illnesses.
- **Residential Care Facilities for the Elderly (RCFE)** provide care, supervision, and assistance with daily living activities, such as bathing and grooming.
- **Group Homes** provide 24-hour non-medical care and supervision to children. Services include social, psychological, and behavioral programs for troubled youth.
- **Small Family Homes (SFH)** provide 24-hour care in the licensee’s family residence for six or fewer children who require special supervision as a result of a mental or developmental disability or physical handicap.

As shown in Table 4.25, there are 715 licensed care facilities with capacity to accommodate approximately 11,400 individuals within the Entitlement Jurisdictions. As the largest city in the County, San José has the greatest number of licensed community care facilities, with 490 facilities housing 4,600 individuals.

Table 4.25: Licensed Community Care Facilities, 2009

Facility Type	Cupertino		Santa Clara County	
	Facilities	Beds	Facilities	Beds
Adult Residential (a)	2	12	283	2,178
Residential Care for the Elderly (b)	6	961	371	8,677
Group Homes (c)	2	12	57	535
Small Family Home (d)	-	-	4	22
Total	10	985	715	11,412

Notes:

(a) Adult Residential Facilities provide 24-hour non-medical care or adults who are unable to provide for their own daily needs.

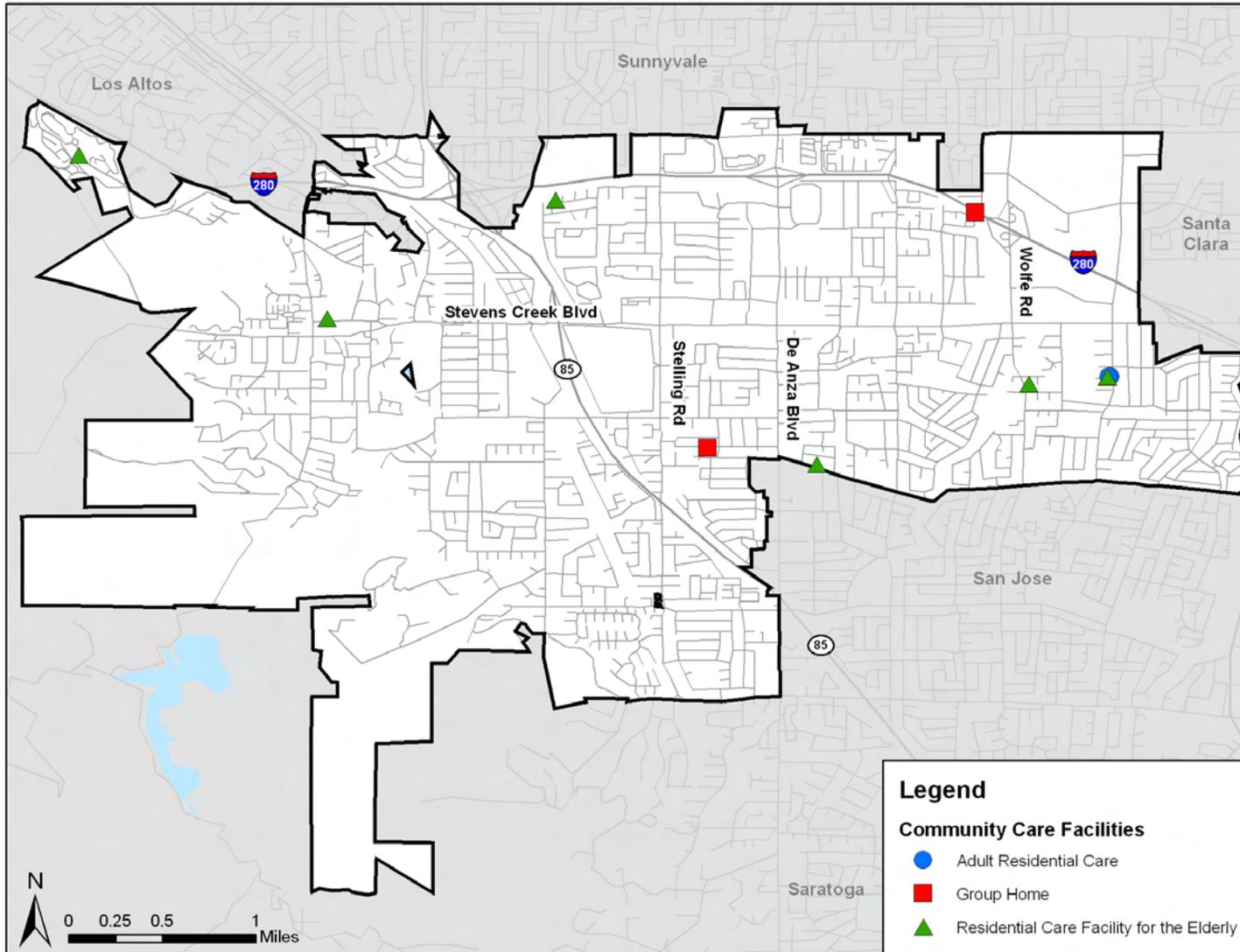
(b) Residential Care Facilities for the Elderly provide care, supervision, and assistance with daily living activities.

(c) Group homes provide non-medical care and supervision to children.

(d) Small Family Homes provide twenty-four hour care in the licensee's family residence for six or fewer children who require special care and supervision due to mental or developmental disabilities or physical handicap.

Sources: California Community Care Licensing Division, 2009; BAE, 2010.

Figure 4.4: Licensed Community Care Facilities, Cupertino 2009



Sources: California Community Care Licensing Division, 2009; BAE, 2009.

In addition to the residential care facilities described above, there are a wide variety of programs to assist special needs populations, homeless individuals and families, and individuals and families threatened with homelessness. Many programs target specific groups such as youth, veterans, or persons with HIV/AIDS. Appendix E provides a complete inventory of services for special needs and homeless populations in Santa Clara County.

4.4 Lead-Based Paint Needs

Lead poisoning is a major environmental health problem in the United States, particularly among children. According to the Center for Disease Control (CDC), approximately 250,000 U.S. children aged one to five years old have lead blood levels greater than recommended. Children are particularly vulnerable to lead poisoning because their growing bodies absorb more lead and their brains and nervous systems are more sensitive to lead's damaging effects. Lead poisoning can cause damage to the brain and nervous system, behavior and learning problems, slowed growth, hearing problems, and headaches.

Lead-based paint (LBP) is the most common source of lead exposure for children today. In 1978, the use of lead-based paint on residential properties was banned. According to the U.S. Department of Housing and Urban Development (HUD), approximately 75 percent of all residential structures built prior to 1978 contain LBP.³⁵ Low-income and minority children are more likely to be exposed to lead hazards because they more often live in older housing with LBP, and where the units suffer from deferred maintenance and chipping paint. According to a 2000 nationwide study, 16 percent of low-income children living in older housing have lead poisoning, compared to 4.4 percent of all children.³⁶

CHAS data provides the number of housing units built prior to 1970 that were affordable to lower-income households in 2000. This data can be used to estimate the extent of LBP hazards among lower-income households. As shown in Table 4.26, approximately 377 rental units occupied by extremely low- and low-income households in 2000 may contain LBP. In addition, approximately 280 ownership units occupied by extremely low- and low-income households may contain LBP.

³⁵ U.S. Department of Housing and Urban Development, "EPA and HUD Announce Landmark Lead Disclosure Settlement." January 16, 2002. <http://www.hud.gov/news/release.cfm?content=pr02-012.cfm>

³⁶ President's Task Force on Environmental Health Risks and Safety Risks to Children, "Eliminating Childhood Lead Poisoning: A Federal Strategy Targeting Lead Paint Hazards," February 2000.

Table 4.26: Housing Units with Lead-Based Paint Occupied by Lower-Income Households, 2000

Cupertino				
Housing Units	Occupied Units by Income Category			Total Households
	Ext. Low <30% AMI	Very Low 31- 50% AMI	Low 51- 80% AMI	
Renters				
Number of Pre-1970 Units	138	29	335	502
Est. Number of Units With Lead-Based Paint (a)	104	22	251	377
Owners				
Number of Pre-1970 Units	NA	369	4	373
Est. Number of Units With Lead-Based Paint (a)	NA	277	3	280
Santa Clara County				
Housing Units	Occupied Units by Income Category			Total Households
	Ext. Low <30% AMI	Very Low 31- 50% AMI	Low 51- 80% AMI	
Renters				
Number of Pre-1970 Units	9,228	15,958	35,590	60,775
Est. Number of Units With Lead-Based Paint (a)	6,921	11,968	26,693	45,582
Owners				
Number of Pre-1970 Units	N/A	6,408	1,607	8,015
Est. Number of Units With Lead-Based Paint (a)	N/A	4,806	1,205	6,011

Notes:

(a) Approximately 75% of homes built before 1978 contain lead-based paint according to the U.S. Dept. of Housing and Urban Development (HUD).

(b) Data for extremely-low income owners is not available.

Sources: U.S. Census, CHAS, 2000; HUD, 2002; BAE, 2010.

In Santa Clara County in 2006, there were 65 confirmed cases of elevated blood lead levels among children, accounting for 20 percent of all confirmed cases in the Bay Area that year.³⁷ In 2007, the last complete year for which data is readily available, there were 58 new cases recorded in the

³⁷ Center for Disease Control and Prevention, State of California, 2006.

County.³⁸

The City and County address LBP hazards by conducting ongoing screening and abatement through various rehabilitation programs. Consistent with federal regulations, jurisdictions require that single-family or multifamily residential rehabilitation being assisted by federal funds be inspected for LBP if the property was constructed before 1978. Properties that test positive must undergo appropriate reduction and abatement procedures. In all cases, the property owners and tenants are notified of the presences of LBP.

The Santa Clara County Childhood Lead Poisoning Prevention Program (CLPPP) offers services to reduce LBP hazards. These include outreach and education, public health nurse case management and environmental investigations, resources and referrals for children who require lead testing, and investigation of complaints of unsafe work practices and lead hazards.

The relatively low number of elevated blood lead level cases in the County suggests that these measures are effective. Nonetheless, County staff indicate that abatement measures can be costly and these programs may be underfunded.³⁹

4.5 Housing Stock Characteristics

Housing Units

According to the California Department of Finance, the majority of housing units in Cupertino and Santa Clara County were single-family (attached and detached) homes in 2009 (see Table 4.27). Single-family homes represent 71 percent of all housing units in the City and 63 percent of all units in the County.

³⁸ Chuck Fuller, Santa Clara County Childhood Lead Poisoning Prevention Program, "Identifying Unique Sources of Lead Exposure & Challenges of Lead Hazard Enforcement."

³⁹ Fuller, Chuck, Santa Clara County Childhood Lead Poisoning Prevention Program, Phone Interview with BAE, November 3, 2009.

Table 4.27: Housing Unit Type, 2009

<u>Housing Unit Type</u>	<u>Cupertino</u>	<u>Santa Clara County</u>
Single-Family (a)	71.1%	62.7%
Multifamily	28.9%	34.1%
Mobile Homes	0.0%	3.1%
Total Units	20,269	626,659

Note:

(a) Includes single-family detached and single-family attached units.

Sources: CA Department of Finance, Table E-5, 2009; BAE, 2010.

Tenure

Often, a jurisdiction’s housing stock correlates with the tenure distribution of the occupied housing units. Cities with a higher proportion of single-family residences generally have a higher homeownership rate. As shown in Table 4.28, approximately 59 percent of Santa Clara County households were homeowners in 2009. Consistent with the distribution of housing type the City of Cupertino had a higher homeownership rate at 64 percent.

Table 4.28: Tenure Distribution, 2009

<u>Tenure</u>	<u>Cupertino</u>	<u>Santa Clara County</u>
Owner	63.7%	59.4%
Renter	36.3%	40.6%
Total Occupied Units	18,408	595,646

Sources: Claritas, 2009; BAE, 2010.

Housing Conditions

Age of Housing Stock. Unless carefully maintained, older housing stock can create health and safety problems for occupants. Housing policy analysts generally believe that even with normal maintenance, dwellings over 40 years of age can deteriorate, requiring significant rehabilitation. According to the 2000 Census, approximately 50 percent of housing units in the City of Cupertino and Santa Clara County were built before 1970.

Table 4.29: Age of Housing Stock, 2000

Year Built	Cupertino	Santa Clara County
1949 or earlier	4.3%	10.5%
1950 to 1969	45.8%	39.4%
1970 to 1989	36.1%	38.6%
1990 to March 2000	13.8%	11.5%
Median Year Built	1970	1970

Sources: U.S. Census, SF3 H34 and H36, 2000; BAE, 2010.

Housing Conditions. Despite the age of housing units in some jurisdictions, much of the City and County housing stock remains in relatively good condition. Data on the number of units which lack complete plumbing and kitchen facilities are often used to assess the condition of a jurisdiction’s housing stock. As Table 4.30 illustrates, virtually all of the City’s and County’s housing units contain complete plumbing and kitchen facilities.

The 2000 Census, which provides the most recent data on housing conditions, found that less than one percent of the occupied housing units in the Cupertino and the County lacked complete plumbing. In addition, less than one percent of owner-occupied units in the County and Cupertino lacked complete kitchen facilities.

Table 4.30: Housing Conditions, 2000

Without Complete Plumbing Facilities	Cupertino	Santa Clara County
Owners	0.2%	0.3%
Renters	0.4%	0.8%
Total	0.2%	0.5%
Without Complete Kitchen Facilities		
Owners	0.1%	0.2%
Renters	0.4%	1.1%
Total	0.2%	0.6%

Sources: U.S. Census, SF3 H48, 2000; BAE, 2010.

New Residential Building Permits

Since 2000, new residential construction in Cupertino has been dominated by single-family homes. Approximately 66 percent of the 1,100 building permits issued in the City between 2000 and 2009 were for single-family homes. Large multifamily buildings with five units or more accounted for 29 percent of permits issued. Cupertino’s building permit trends differs from the Santa Clara

County, where the majority of permits issued were for units in large multifamily buildings (see Table 4.31).

It should be noted that not all issued building permits are actually constructed. Due to the current downturn in the housing market, many projects were issued building permits, but were not completed.

Table 4.31: Residential Building Permits Issued, 2000-2009

Building Type	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2000-2009	
											Total	% of Total
Cupertino												
Single Family	112	45	111	36	87	114	78	83	65	21	752	65.5%
2 Units	0	8	4	0	0	0	0	0	42	0	54	4.7%
3 & 4 Units	0	0	4	0	0	0	0	0	0	0	4	0.3%
5 or More Units	14	24	252	0	0	0	48	0	0	0	338	29.4%
Total	126	77	371	36	87	114	126	83	107	21	1,148	100.0%
Santa Clara County												
Single Family	2,827	1,622	2,096	2,468	2,534	2,291	2,076	1,891	930	578	19,313	39.2%
2 Units	28	38	22	62	82	28	10	44	50	28	392	0.8%
3 & 4 Units	183	78	147	88	126	202	90	40	49	7	1,010	2.1%
5 or More Units	3,573	4,179	2,196	4,388	2,242	3,050	3,899	2,148	2,433	411	28,519	57.9%
Total	6,611	5,917	4,461	7,006	4,984	5,571	6,075	4,123	3,462	1,024	49,234	100.0%

Sources: U.S. Census Bureau, 2009; BAE, 2010.

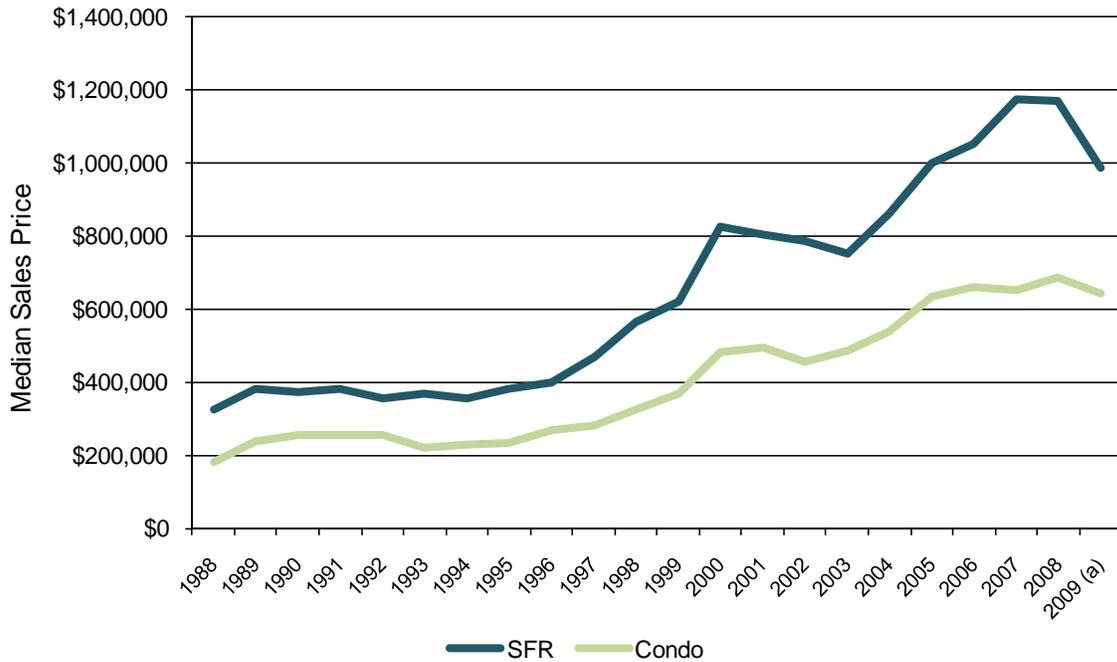
4.6 Housing Affordability

Home Sale Trends

As shown in Figure 4.5, the median sales price for single-family homes in Cupertino increased dramatically between 2000 and 2007 before falling during the current economic downturn. The median sales price for single-family homes increased by 42 percent from \$825,000 to \$1,175,000 between 2000 and 2007. Since the 2007 peak, the median sales price has decreased by 16 percent. During 2009 (January through May), the median home sales price for single-family homes was \$986,500.

Condominium sales prices in Cupertino have been more stable compared to single-family homes. The median sales price for condominiums peaked in 2008 at \$686,500 before falling by two percent in 2009 to \$642,500.

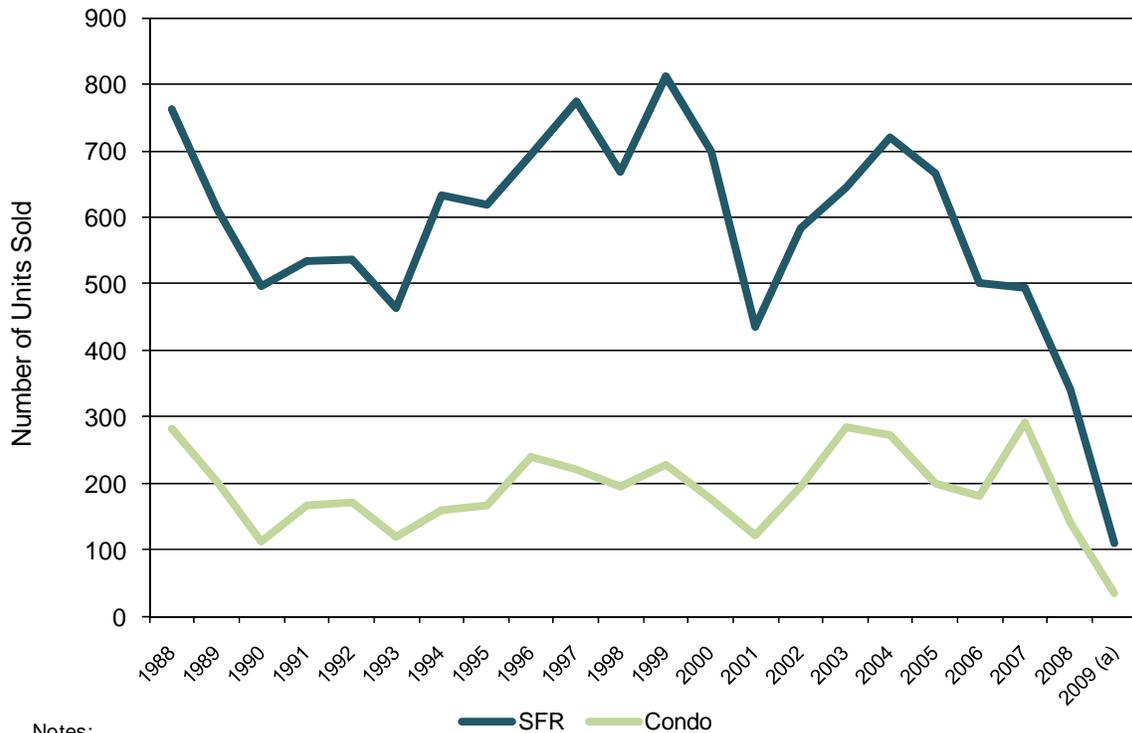
Figure 4.5: Median Sales Price, Cupertino, 1988-2009



Notes:
 (a) 2009 data includes January to May 2009.
 Sources: DataQuick, 2009; BAE, 2010.

Figure 4.6 depicts the sales volume for single-family homes and condominiums in Cupertino since 1988. As shown, the sales volume for single-family homes has been more than twice the volume for condominiums. Residential sales volume for single-family homes has steadily declined since 2004.

Figure 4.6: Sales Volume, Cupertino, 1988-2009



Notes:
 (a) 2009 data includes January to May 2009.
 Sources: DataQuick, 2009; BAE, 2010.

It should be noted that Cupertino’s housing market has remained more stable than the County’s as a whole. As shown in Table 4.32, the decline in median sales prices in the County was more than twice as high as in the City between 2008 and 2009 for both single-family homes and condominiums.

Median home prices in Cupertino were also higher than they were in the County as a whole for both single-family homes and condominiums. The median sales price for a single-family home in Santa Clara County during the first five months of 2009 was \$447,000, compared to \$986,500 in Cupertino.

Table 4.32: Median Sales Price, 2009 (a)

	<u>Single Family Residences</u>		<u>Condominiums</u>	
	<u>Cupertino</u>	<u>Santa Clara County</u>	<u>Cupertino</u>	<u>Santa Clara County</u>
Median Sales Price	\$986,500	\$447,000	\$642,500	\$294,500
Units Sold	111	4,918	34	1,645
Percent Change in Sales Price from 2007	-16.0%	-42.3%	-1.5%	-45.0%

(a) 2009 data includes January to May 2009.
Source: DataQuick, 2009; BAE, 2010.

Rental Market Trends

A review of rental market conditions in Cupertino was conducted using data from RealFacts, a private data vendor that collects quarterly rental data from apartment complexes with 50 or more units.

Table 4.33 shows rental market characteristics for Cupertino during the fourth quarter of 2009. Market rents averaged \$1,802 a month across all unit types. On average, monthly rents in the City has decreased by four percent since 2007. During this same time period, vacancies for rental units in the City increased (discussed below). The increased vacancies and the corresponding decline in average rents are indicative of the economic recession. Average asking rents were reduced in response to rising unemployment and reduced household spending.

Table 4.33: Rental Market Characteristics, 4th Quarter 2009 (a)

CURRENT MARKET DATA - Q4 2009					
<u>Unit Type</u>	<u>Number</u>	<u>Percent of Mix</u>	<u>Avg. Sq. Ft.</u>	<u>Avg. Rent</u>	<u>Avg. Rent/Sq. Ft.</u>
Studio	135	3%	466	\$1,143	\$2.45
Jr 1BR/1 BA	69	2%	660	\$1,166	\$1.77
1 BR/1 BA	1,547	36%	722	\$1,466	\$2.03
1 BR TH	12	0%	909	\$1,583	\$1.74
2 BR/1 BA	574	13%	913	\$1,704	\$1.87
2 BR/2 BA	1,350	31%	1,056	\$2,109	\$2.00
2 BR TH	353	8.2%	1,070	\$2,066	\$1.93
3 BR/2 BA	172	4%	1,276	\$2,630	\$2.06
3 BR TH	106	2.5%	1,321	\$2,397	\$1.81
Totals	4,318	100%	908	\$1,802	\$1.98

AVERAGE RENT HISTORY - ANNUAL					
<u>Unit Type</u>	<u>2007</u>	<u>2008</u>	<u>2007-2008 % Change</u>	<u>2009 (b)</u>	<u>2007-2009 % Change</u>
Studio	\$1,199	\$1,290	7.6%	\$1,180	-1.6%
Jr 1BR	\$1,402	\$1,316	-6.1%	\$1,256	-10.4%
1BR/1 BA	\$1,630	\$1,712	5.0%	\$1,518	-6.9%
2 BR/1 BA	\$1,885	\$1,917	1.7%	\$1,774	-5.9%
2 BR/2 BA	\$2,157	\$2,301	6.7%	\$2,133	-1.1%
2 BR TH	\$2,306	\$2,432	5.5%	\$2,135	-7.4%
3 BR/2 BA	\$2,644	\$2,828	7.0%	\$2,641	-0.1%
3 BR TH	\$2,433	\$2,633	8.2%	\$2,424	-0.4%
All Units	\$1,928	\$2,030	5.3%	\$1,847	-4.2%

OCCUPANCY RATE	
<u>Year</u>	<u>Average Occupancy</u>
2004	95.8%
2005	96.2%
2006	96.7%
2007	96.5%
2008	95.4%
2009	93.1%

AGE OF HOUSING INVENTORY (by Project)	
<u>Year</u>	<u>Percent of Projects</u>
Pre 1960's	0.0%
1960's	28.6%
1970's	33.3%
1980's	4.8%
1990's	33.3%
2000's	0.0%

Notes:

- (a) Represents only housing complexes with 50 units or more.
- (b) 2009 data presents annual average. Differs from above, which shows Q4 2009 only.

Sources: RealFacts, Inc., 2010; BAE, 2010.

Housing economists generally consider a rental vacancy of five percent as sufficient to provide adequate choice and mobility for residents, and sufficient income for landlords. Higher rates result in a depressed rental market, while lower rates begin to impinge on resident mobility and lead to housing concerns such as overcrowding and overpayment. During the fourth quarter of 2009, vacancy rates in Cupertino stood at seven percent, a symptom of the downturn in the rental market. Historically, vacancy rates have been lower, ranging from four to five percent between 2004 and 2008.

Housing Affordability for Various Income Groups

Affordability is generally discussed in the context of households with different income levels. Households are categorized by HUD as extremely low-income, very low-income, or low-income based on household size and percentages of the area Median Family Income (MFI). These income limits are established annually by HUD. Federal, state, and local affordable housing programs generally target households earning up to 80 percent of MFI, though some programs also provide assistance to households earning up to 120 percent of MFI. The HUD-defined income categories are presented below:

- Extremely Low-Income: Up to 30 percent of County MFI
- Very Low-Income: 31 percent to 50 percent of County MFI
- Low-Income: 51 percent to 80 percent of County MFI

For-Sale Housing. Table 4.34 shows affordability scenarios for four-person households with extremely low-, very low-, and low-incomes. This analysis compares the maximum affordable sale price for each of these households to the market rate prices for three-bedroom units in Cupertino between June 28, 2009 and December 31, 2009.

The maximum affordable sales price was calculated using household income limits published by HUD, conventional financing terms, and assuming that households spend 30 percent of gross income on mortgage payments, taxes, and insurance. Appendix G shows the detailed calculations used to derive the maximum affordable sales price for single-family residences and condominiums.

As shown in Table 4.34, the maximum sales price for a low-income, four-person household seeking to purchase a single-family home is \$280,300. In Cupertino, less than three percent of three-bedroom homes sold on the market were under this price point. This analysis indicates that current market prices present a serious obstacle to single-family homeownership for lower-income households in the area.

The maximum affordable sales price for condominiums is slightly lower than the price for single-family homes because monthly homeowners association (HOA) fees are factored into the

calculation, thereby reducing the amount available for mortgage payments. The maximum affordable condominium sales price for a four-person low-income household is \$240,600. Approximately four percent of three- and four-bedroom condominiums sold in Cupertino were within this price range, indicating that condominium ownership is also a challenge for lower-income households.

Table 4.34: Affordability of For-Sale Housing, Cupertino

Single-Family Residences			
<u>Income Level</u>	<u>Income Limit (a)</u>	<u>Max. Affordable Sale Price (b)</u>	<u>Percent of 3BR SFRS sold within Price Range (c)</u>
Extremely Low-Income (Up to 30% MFI)	\$31,850	\$105,100	0.00%
Very Low-Income (Up to 50% MFI)	\$53,050	\$175,100	2.50%
Low-Income (Up to 80% MFI)	\$84,900	\$280,300	2.50%
Median Sale Price			\$939,000
Number of Units Sold			80
Condominiums			
<u>Income Level</u>	<u>Income Limit (a)</u>	<u>Max. Affordable Sale Price (b)</u>	<u>Percent of 3BR+ Condos sold within Price Range (c)</u>
Extremely Low-Income (Up to 30% MFI)	\$31,850	\$65,500	0.00%
Very Low-Income (Up to 50% MFI)	\$53,050	\$135,500	0.00%
Low-Income (Up to 80% MFI)	\$84,900	\$240,600	3.85%
Median Sale Price			\$760,000
Number of Units Sold			26

Notes:

(a) Income limits published by U.S. Department of Housing and Urban Development for four-person household in Santa Clara County, 2009.

(b) Assumptions used to calculate affordable sales price:

Annual Interest Rate (Fixed)	6.53%	Freddie Mac historical monthly Primary Mortgage Market Survey data tables. Ten-year average.
Term of mortgage (Years)	30	
Percent of sale price as down payment	5%	
Initial property tax (annual)	1.00%	
Mortgage Insurance as percent of loan amount	0.78%	
Annual homeowner's insurance rate as percent of sale	0.12%	CA Dept. of Insurance website, based on average of all quotes, assuming \$150,000 of coverage and a 26-40 year old home.
Homeowners Association Fee (monthly)	\$300	
PITI = Principal, Interest, Taxes, and Insurance		
Percent of household income available for PITI	30.00%	

(c) Analysis based on all full and verified sales between June 28, 2009 and December 31, 2009 in Cupertino.

Single-family analysis includes 3-bedroom units only. Condominium analysis include 3- and 4-bedroom units due to lower number of sales.

Sources: U.S. HUD, 2009; DataQuick, 2010; BAE, 2010.

In considering this analysis, it is important to note that credit markets have tightened in tandem with the decline in home values. As such, although homes may have become slightly more affordable in recent years, lender requirements for a minimum down payment or credit score may present a greater obstacle for buyers today. More accessible home loan products are available,

including Federal Housing Administration (FHA) loans. FHA loans are insured by the federal government, and have traditionally allowed lower-income households to purchase a home that they could not otherwise afford. However, interviews with lenders suggest that many households are not aware of these programs. Moreover, many loan officers prefer to focus on conventional mortgages because of the added time and effort associated with processing and securing approval on a FHA loan.⁴⁰

Rental Housing. Table 4.35 compares the maximum affordable monthly rent with the average market rents in the four sub-county areas for households of various sizes. Maximum affordable monthly rents assumed that households pay 30 percent of their gross income on rent and utilities.

In Cupertino, the maximum affordable monthly rent for low-income households ranges from \$1,372 for one-person households to \$1,947 for four-person households. The maximum affordable rent for two- and three-person low-income households exceeds the average market rate rent for appropriately sized units. However, one- and four-person low-income households would need to pay in excess of 30 percent of gross income to afford the average market rent. The average market rent far exceeds the maximum affordable rent for very low- and extremely low-income households.

⁴⁰Thompson, Samuel, Chase Bank, phone interview with BAE, July 8, 2009.

Table 4.35: Affordability of Market Rate Rent in Cupertino

	Household Size (a)			
	1 person	2 person	3 person	4 person
Average Market Rate Rent (b)				
Cupertino	\$1,466	\$1,466	\$1,704	\$2,630
Maximum Affordable Monthly Rent				
Extremely Low Income (30% AMI)				
Household Income (c)	\$22,300	\$25,500	\$28,650	\$31,850
Max. Affordable Monthly Rent (d)	\$445	\$525	\$587	\$620
Very Low Income (50% AMI)				
Household Income (c)	\$37,150	\$42,450	\$47,750	\$53,050
Max. Affordable Monthly Rent (d)	\$816	\$948	\$1,065	\$1,150
Low Income (80% AMI)				
Household Income (c)	\$59,400	\$67,900	\$76,400	\$84,900
Max. Affordable Monthly Rent (d)	\$1,372	\$1,585	\$1,781	\$1,947

Notes:

(a) The following unit sizes are assumed based on household size:

- 1 person - 1 bedroom/1 bathroom
- 2 person - 1 bedroom/1 bathroom
- 3 person - 2 bedroom/1 bathroom
- 4 person - 3 bedroom/2 bathrooms

(b) Reported by Real Facts for 4Q 2009.

(c) Household income published by the U.S. Department of Housing and Urban Development for Santa Clara County, 2009

(d) Assumes 30 percent of income spent on rent and utilities. Utility costs based on utility allowance for multifamily dwelling established by Housing Authority of the County of Santa Clara.

Sources: U.S. Dept. of Housing and Urban Development, 2009; RealFacts, 2009; Housing Authority of the County of Santa Clara, 2009; BAE, 2010.

Overpayment

According to HUD standards, a household is considered “cost-burdened” (i.e., overpaying for housing) if it spends more than 30 percent of gross income on housing-related costs. Households are “severely cost burdened” if they pay more than 50 percent of their income on housing costs. Citywide, approximately 28 percent of households overpaid for housing in 2000. The incidence of overpayment was higher for renters than owners in Cupertino, with 31 percent of renter households and 26 percent of owner households spending more than 30 percent of their income on housing costs. Table 4.36 shows the incidence of overpayment by household type in Cupertino.

During the current economic downturn, the rate of overpayment may have increased due to rising unemployment. Unfortunately, more recent data on overpayment is unavailable.

Table 4.36: Housing Overpayment, Cupertino, 2000

	Renters					Owners					
	Elderly 1 & 2 member Households	Small Related (2 to 4 members)	Large Related (5 or more members)	All Other Households	Total Renters	Elderly 1 & 2 member Household	Small Related (2 to 4 members)	Large Related (5 or more members)	All Other Households	Total Owners	Total Households
1. Household Income <=50% MFI	255	487	73	294	1,109	689	264	102	174	1,229	2,338
2. Household Income <=30% MFI	190	274	44	179	687	294	159	57	110	620	1,307
3. % with any housing problems	71.1%	78.1%	100.0%	35.8%	66.5%	54.1%	65.4%	93.0%	81.8%	65.5%	66.0%
4. % Cost Burden >30%	71.1%	70.8%	100.0%	35.8%	63.6%	50.7%	65.4%	86.0%	81.8%	63.2%	63.4%
5. % Cost Burden >50%	71.1%	67.2%	90.9%	33.5%	61.0%	44.2%	59.1%	78.9%	63.6%	54.7%	58.0%
6. Household Income >30% to <=50% MFI	65	213	29	115	422	395	105	45	64	609	1,031
7. % with any housing problems	69.2%	95.3%	100.0%	100.0%	92.9%	32.9%	66.7%	77.8%	84.4%	47.5%	66.1%
8. % Cost Burden >30%	69.2%	95.3%	100.0%	100.0%	92.9%	32.9%	66.7%	77.8%	84.4%	47.5%	66.1%
9. % Cost Burden >50%	69.2%	72.3%	51.7%	78.3%	72.0%	20.3%	66.7%	44.4%	60.9%	34.3%	49.8%
10. Household Income >50 to <=80% MFI	60	298	40	113	511	297	285	49	85	716	1,227
11. % with any housing problems	58.3%	95.3%	100.0%	86.7%	89.4%	12.8%	59.6%	79.6%	88.2%	45.0%	63.5%
12. % Cost Burden >30%	58.3%	87.2%	100.0%	86.7%	84.7%	12.8%	59.6%	28.6%	88.2%	41.5%	59.5%
13. % Cost Burden >50%	58.3%	23.5%	25.0%	35.4%	30.3%	6.1%	38.6%	8.2%	23.5%	21.2%	25.0%
14. Household Income >80% MFI	170	2,980	393	1,520	5,063	1,765	5,855	1,075	894	9,589	14,652
15. % with any housing problems	50.0%	34.7%	40.2%	18.4%	30.8%	16.1%	26.5%	32.6%	25.1%	25.1%	27.1%
16. % Cost Burden >30%	50.0%	15.9%	9.7%	14.5%	16.2%	16.1%	22.2%	23.3%	22.9%	21.3%	19.5%
17. % Cost Burden >50%	11.8%	0.7%	1.0%	2.3%	1.6%	3.7%	4.5%	2.8%	2.2%	4.0%	3.1%
18. Total Households	485	3,765	506	1,927	6,683	2,751	6,404	1,226	1,153	11,534	18,217
19. % with any housing problems	61.9%	46.1%	53.6%	28.9%	42.9%	22.2%	29.6%	38.9%	38.4%	29.7%	34.5%
20. % Cost Burden >30	61.9%	30.1%	29.8%	25.8%	31.1%	21.9%	25.7%	28.4%	36.8%	26.2%	28.0%
21. % Cost Burden >50	48.5%	11.4%	13.6%	11.7%	14.3%	10.7%	8.4%	8.1%	12.9%	9.4%	11.2%

Definitions:

Any housing problems: cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities.

Cost Burden: Cost burden is the fraction of a household's total gross income spent on housing costs.

Sources: HUD, State of the Cities Data System: Comprehensive Housing Affordability Strategy (CHAS) special tabulations from Census 2000; BAE, 2010.

Overcrowding

A lack of affordable housing can result in overcrowded households. The U.S. Census defines “overcrowding” as more than one person per room, excluding bathrooms and kitchens. Table 4.37 shows the overcrowding rate among renters and owners by jurisdiction in Santa Clara County. In 2000, approximately 10 percent of all households in Cupertino were overcrowded. Overcrowding was substantially higher among renters than owners, with 17 percent of renters and five percent of owner households living in overcrowded situations. The prevalence of overcrowding was higher in Santa Clara County as a whole, where 14 percent of all households were overcrowded.

As with overpayment, rising unemployment and foreclosures may contribute to greater overcrowding rates in Entitlement Jurisdictions. However, more current data on overcrowding is unavailable.

Table 4.37: Overcrowding, 2000

Overcrowded Households	Cupertino	Santa Clara County
Owners	5.2%	8.2%
Renters	17.3%	23.3%
Total Households	9.6%	14.3%

Sources: U.S. Census, SF3 H20, 2000; BAE, 2010.

Housing Problems by Income and Race

HUD requires Consolidated Plans to identify any racial or ethnic groups that have a disproportionately greater housing need. Housing need is defined by HUD as paying more than 30 percent of income towards housing costs, overcrowding, and/or lacking complete kitchen or plumbing facilities (i.e., “housing problems”). Per HUD’s definition, a disproportionately greater need exists when members of a particular racial/ethnic group have at least 10 percent greater need than persons in the income category as a whole.

Table 4.38 presents the percentage of households by race and income that experienced housing problems in 2000. Housing problems include overcrowding, cost burden, and living in units that lack complete kitchen or plumbing facilities. As shown, Asian, Hispanic, and Native American households had a disproportionate need compared to all households in Cupertino. That is, the percentage of households in these racial/ethnic groups experiencing housing problems was more than 10 percent greater than the overall percentage of Cupertino households with housing problems as a whole. Among very low-income households (earning between 30 percent and 50 percent of MFI), Black, Hispanic, Native American, and Asian households had a disproportionate need

compared to households in that income group as a whole. Low-income Asian households and moderate-income Native American and Black households also had a disproportionate need.

Table 4.38: Housing Problems by Income and Race, Cupertino, 2000

	White	Black	Hispanic	Native American	Asian	Pacific Islander	Total (a)
1. Household Income <=50% MFI	1,340	8	89	10	830	0	2,338
2. Household Income <=30% MFI	650	0	70	0	565	0	1,307
% with any housing problems	66.2%	N/A	35.7%	N/A	70.8%	N/A	66.0%
3. Household Income >30 to <=50% MFI	690	8	19	10	265	0	1,031
% with any housing problems	54.3%	100.0%	100.0%	100.0%	88.7%	N/A	66.1%
4. Household Income >50 to <=80% MFI	725	14	35	0	449	0	1,227
% with any housing problems	51.0%	28.6%	71.4%	N/A	83.5%	N/A	63.5%
5. Household Income >80% MFI	8,310	98	378	39	5,485	50	14,652
% with any housing problems	21.1%	38.8%	31.5%	61.5%	35.4%	0.0%	27.1%
6. Total Households	10,375	120	502	49	6,764	50	18,217
% with any housing problems	28.2%	41.7%	37.5%	69.4%	43.6%	0.0%	34.5%

Notes:

(a) Total includes other racial/ethnic groups not presented in this table.

Sources: HUD, State of the Cities Data System: Comprehensive Housing

Affordability Strategy (CHAS) special tabulations from Census 2000; BAE, 2010.

Foreclosures

Due to a variety of interrelated factors, including an increase in subprime lending activity in recent years, California and the nation are currently undergoing an unprecedented wave of foreclosures. During the third quarter of 2009, approximately 27 homeowners in Cupertino received notices of default, compared to 15 issued in the third quarter of 2009. Notices of default represent the first step in the foreclosure process. In addition, three filings for bank owned properties in the City were recorded by the County Assessor in the third quarter of 2009, a signal that these homes were lost to foreclosure (see Table 4.39).

In general, Cupertino has remained relatively unscathed by the foreclosure crisis, compared to other parts of Santa Clara County, thanks to the more stable home values and greater housing demand in the area. In a stronger residential market such as Cupertino, households unable to make mortgage payments have a greater ability to sell their properties rather than undergo foreclosure. Moreover, the high housing prices during the peak of the market effectively prevented many at-risk buyers from purchasing a home in Cupertino, even with the volatile mortgage products that contributed to the foreclosure crisis.

Several agencies provide foreclosure counseling for homeowners in Santa Clara County, including in Cupertino. Neighborhood Housing Services Silicon Valley and Project Sentinel provide homeowners that have received notices of default with mortgage counseling and, if they qualify, assist them in applying for mortgage loan modifications from their lenders.

Table 4.39: Foreclosure Filings, Q3 2008 and Q3 2009

	Cupertino			Santa Clara County		
	Q3 2008	Q3 2009	% Change	Q3 2008	Q3 2009	% Change
Notices of Default	15	27	80.0%	2,810	4,095	45.7%
Bank-Owned Properties	3	3	0.0%	1,845	830	-55.0%

Source: City of San Jose, 2009; BAE, 2010.

4.7 Public and Assisted Housing

Public Housing and Section 8

The Housing Authority of the County of Santa Clara (HACSC) provides public housing and rental assistance for low-income families, seniors, and persons with disabilities in the County. There are nine public housing developments, including two developments for families, four developments for seniors, and three developments for persons with disabilities. In total, HACSC’s public housing projects have 555 units, the majority of which have one-bedroom.

While there are no public housing developments located in the City of Cupertino, HACSC, and HUD offer rental assistance for lower income households through the Section 8 Voucher program.⁴¹ Under the voucher program, HACSC issues an eligible household a voucher and the household selects a unit of its choice. There are no residency requirements when applying for Section 8 vouchers, though local residents receive a preference over non-residents. HUD also provides project-based Section 8 vouchers associated with particular developments.

Table 4.40 summarizes this data for Cupertino and Santa Clara County. As shown, there are 15,839 tenant-based and 5,791 project-based vouchers in the County. This includes 50 tenant-based vouchers and 127 project-based vouchers in the City of Cupertino.

⁴¹ HACSC administers and manages the Section 8 program for the City of San José Housing Authority.

Table 4.40: Project and Tenant-Based Section 8 Vouchers

Section 8 Vouchers	Cupertino	Santa Clara County
Tenant-Based	50	15,839
Project-Based (a)	127	5,791
Section 8 Total	177	21,630
Percent of County Total	0.8%	100.0%
Section 8 Waiting List (b)		53,369

Note:

(a) Project-based Section 8 vouchers include those issued by HACSC in addition to those issued through HUD's Section 8 Multifamily Program.

(b) Waitlist and Section 8 data current through October 5, 2009.

Sources: Housing Authority of the County of Santa Clara, 2009; Section 8 Multifamily Program Vouchers, HUD, Region IX, October 2009; BAE, 2010

Subsidized Housing

In addition to public housing and Section 8, there are other federal, state, and local programs that subsidize rental housing for lower-income households. These funding sources include low-income housing tax credits, project-based Section 8, HOME, CDBG, HOPWA, and redevelopment agency funds, among others. As shown in Table 4.41, there are six affordable housing developments with 203 affordable rental units in Cupertino. Figure 4.7 maps the location of these affordable housing developments. In addition, there are three group homes and eight developments that provide below market rate (BMR) rental units as part of the City's Housing Mitigation Plan.

Many subsidized affordable housing developments receive government funding that requires units be made affordable for a specified amount of time. As presented in Table 4.41, the Sunnyview West development had affordability requirements that expired in 2004. However, this development has been preserved and is not considered to be at risk of converting to market-rate. The nonprofit organization that owns and manages Sunnyview West has indicated to City staff that it intends to continue providing units at affordable rents.

The affordability restrictions for the Le Beaulieu project will expire in September 2015. Cupertino Community Housing originally developed Le Beaulieu in 1984 and utilized project based Section 8 vouchers. Mid-Peninsula Housing Coalition, a nonprofit organization, acquired and rehabilitated the project in 1998. Le Beaulieu contains 27 one- and two-bedroom units for adults with physical disabilities who are able to live independently. All units are handicap accessible and affordable to low-income households (less than 50 percent of AMI). The Le Beaulieu development is considered to have a low-risk of converting to market rate because Mid-Peninsula Housing

Coalition is committed to maintaining the property as affordable.

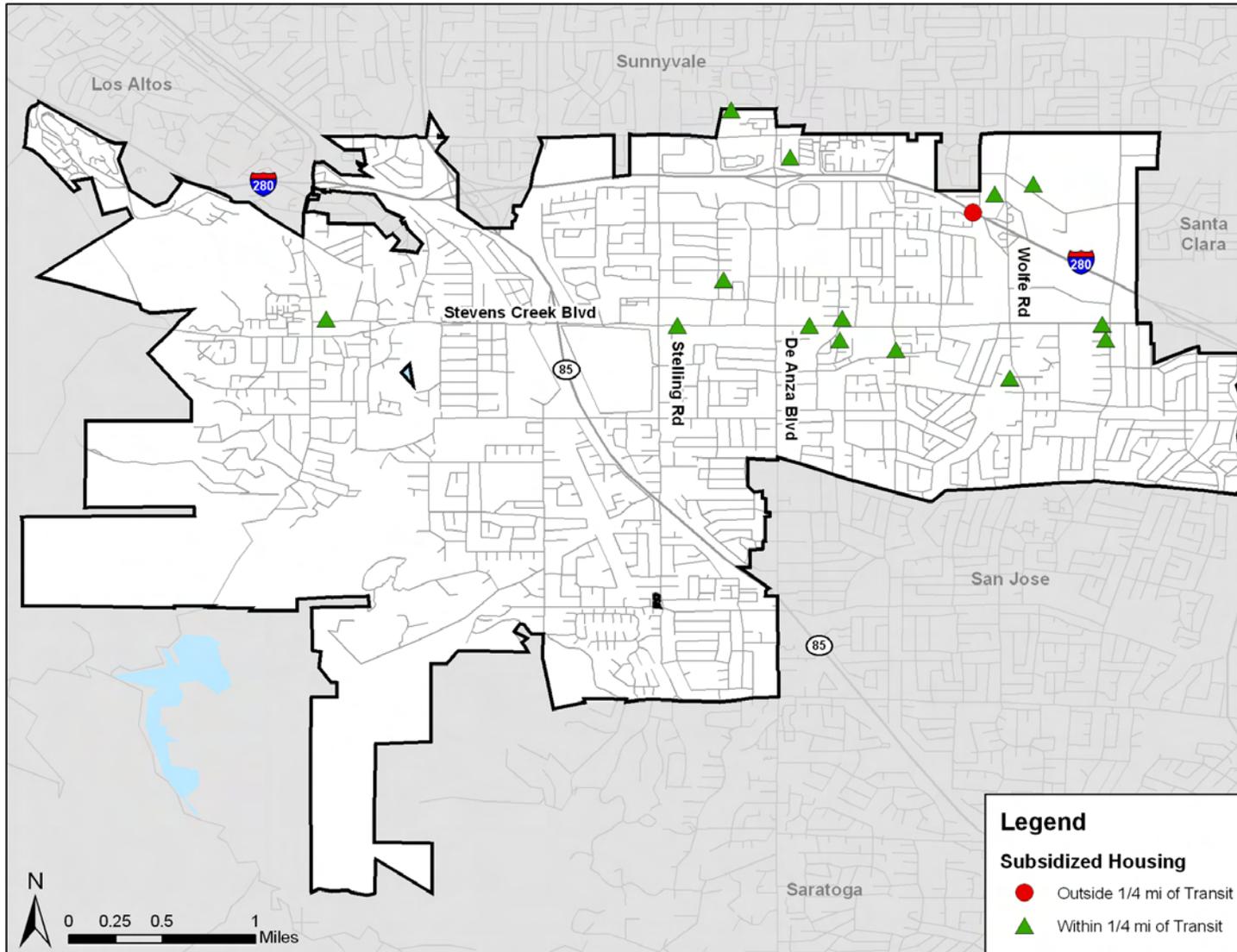
While the Le Beaulieu project is the only subsidized development that is at-risk of converting to market rate, there are also 10 below market rate (BMR) units in the Chateau Cupertino development with affordability requirements expiring in March of 2010. These 10 BMR units will likely convert to market rate when the affordability requirements expire. However, the City of Cupertino is committed to maintaining long-term affordability of its BMR units. As such, in 2005, the City increased the minimum affordability term for BMR units in new developments to 99 years.

Table 4.41: Inventory of Affordable Rental Housing Units

Affordable Developments	Number of Affordable Units	Household Income		Earliest Termination Date
		Very Low or Low	Moderate	
Sunnyview West 22449 Cupertino Rd.	100	100	0	5/31/2004
Stevens Creek Village 19140 Stevens Creek Blvd.	40	40	0	6/30/2035
LeBeaulieu Apartments 10092 Bianchi Way	27	27	0	9/12/2015
WVCS Transitional Housing 10311-10321 Greenwood Ct.	4	4	0	7/14/2026
Beardon Drive 10192-10194 Beardon Dr.	8	8	0	11/22/2024
Vista Village 10114 Vista Drive	24	24	0	11/29/2056
TOTAL	203	203	0	
Group Homes				
Adult Toward Independent Living 19147 Anne Ln.	8 persons			N/A
Pacific Autism Center for Education 19681 Drake Dr. 7576 Kirwin Ln	12 persons			6/25/2025
Maitri Transitional Housing	16 persons			N/A
Below Market Rate (BMR) Rental Units				
Biltmore Apartments 10159 South Blaney Ave.	2	2	0	6/30/2029
City Center Apartments 20380 Stevens Creek Blvd.	4	4	0	7/8/2026
The Hamptons 19500 Pruneridge Ave.	34	34	0	10/20/2027
Arioso Apartments 19608 Pruneridge Ave.	20	20	0	1/29/2028
Forge-Homestead Apartments 20691 Forge Way	15	15	0	1/16/2027
Aviare Apartments 20415 Via Pavisio	22	22	0	7/8/2026
Chateau Cupertino 10150 Torre Ave.	10	10	0	3/1/2010
Markham Apartments (formerly Villa Serra) 20800 W Homestead Rd.	17	17	0	3/2/2108
TOTAL	124	124	0	

Source: City of Cupertino, 2010; BAE, 2010

Figure 4.7: Subsidized Rental Housing in Cupertino



Sources: City of Cupertino, 2009; BAE, 2010.

4.8 Barriers to Affordable Housing

Governmental and non-governmental constraints may act as barriers to affordable housing. Governmental constraints may include land use policies governed by local general plans and zoning ordinances. The largest non-governmental constraints are market-related factors, such as land and construction costs and the accessibility of financing.

Governmental Constraints

Government regulations can affect housing availability and costs by limiting the supply of buildable land, setting standards and allowable densities for development, and exacting development fees.

Local Land Use Controls and Regulations

Zoning Ordinance Restrictions. The Cupertino Zoning Ordinance establishes development standards and densities for new housing in the City. These regulations include minimum lot sizes, maximum number of dwelling units per acre, lot width, setbacks, lot coverage, maximum building height, and minimum parking requirements. As required by state law, Cupertino's Zoning Map is consistent with the General Plan. The Zoning Ordinance has six residential zoning districts which allow for the construction of single-family, duplex, multi-family, and mixed-use development.

Second Unit Regulations. Second units, also known as accessory dwelling units (ADUs) are self-contained apartments with a kitchen, bathroom, and sleeping facilities that are attached to a single-family residence or located on the same property as the principal residence. Due to their smaller sizes, second units may provide affordable housing opportunities for lower-income households, seniors, and/or disabled individuals. Local land use regulations that constrain the development of second units may therefore have a negative impact on housing for special needs populations.

State law requires local jurisdictions to either adopt ordinances that establish the conditions under which second units will be permitted or to follow the State law provisions governing second units (Government Code, Section 65852.2). Cities typically establish regulations governing the size, location, and parking of second units. No local jurisdiction can adopt an ordinance that totally precludes the development of second units unless the ordinance contains findings acknowledging that allowing second units may limit housing opportunities of the region and result in adverse impacts on public health, safety, and welfare. Furthermore, AB 1866 amended the State's second unit law in 2003, requiring jurisdictions to use a ministerial, rather than discretionary process, for approving second units. In compliance with State law, the City of Cupertino allows for second dwelling units in four zoning districts.

Regulations Governing Emergency Shelters and Transitional Housing. Local land use controls

can constrain the availability of emergency shelters and transitional housing for homeless individuals and shelters if these uses are not permitted in any zoning district or if additional discretionary permits are required for their approval. SB2, a state law that became effective on January 1, 2008, sought to address this potential constraint by strengthening planning requirements around emergency shelters and transitional housing. The law requires all jurisdictions to identify a zone where emergency shelters are permitted by right without a conditional use permit or other discretionary permit. In addition, transitional and permanent supportive housing must be considered a residential use and only be subjected to restrictions that apply to other residential uses of the same type in the same zone.⁴²

Cupertino's Zoning Ordinance allows for "rotating homeless shelters" in the Quasi Public Building (BQ) zone. Rotating homeless shelters are permitted within existing church structures in the BQ for up to 25 occupants. The operation period of rotating shelters cannot exceed two months in any one year span at a single location. The Ordinance does not, however, permit or conditionally permit permanent homeless shelters in any zone. In order to comply with State law, the City's Housing Element Update outlines a program to amend the Zoning Ordinance to allow a permanent homeless shelter by right in the BQ zoning district.

Pursuant to State law, the City is also amending its Zoning Ordinance to allow transitional and permanent supportive housing in residential zones and treat similar to other residential uses.

Regulations for Community Care Facilities. Local zoning ordinances also may affect the availability of housing for persons for community care facilities serving special needs populations. In particular, zoning ordinances often include provisions regulating community care facilities and outlining processes for reasonable accommodation. The Lanterman Developmental Disabilities Services Act requires local jurisdictions to treat licensed group homes and residential care facilities with six or fewer residents no differently than other permitted single-family housing uses. Cities must allow these licensed residential care facilities in any area zoned for residential use and may not require conditional use permits or other additional discretionary permits.

Consistent with State law, the City's Zoning Ordinance permits licensed residential care facilities for six or fewer residents by right in all residential districts. Licensed small group homes are not subject to special development requirements, policies, or procedures which would impede such uses from locating in a residential district. Furthermore, small group homes which are not required to obtain a license and large group homes (with more than six residents) are conditionally permitted uses in all residential districts.

⁴² California Department of Housing and Community Development, Memorandum: Senate Bill 2 – Legislation Effective January 1, 2008: Local Planning and Approval for Emergency Shelters and Transitional and Supportive Housing, May 7, 2008. http://www.hcd.ca.gov/hpd/housing_element2/SB2memo071708_final.pdf

Reasonable Accommodation Policies. Both the federal Fair Housing Act and the California Fair Employment and Housing Act impose an affirmative duty on cities and counties to make reasonable accommodations in their zoning and land use policies when such accommodations are necessary to provide equal access to housing for persons with disabilities. Reasonable accommodations refer to modifications or exemptions to particular policies that facilitate equal access to housing. Examples include exemptions to setbacks for wheelchair access structures or reductions to parking requirements.

Many jurisdictions do not have a specific process specifically designed for people with disabilities to make a reasonable accommodations request. Rather, local governments provide disabled residents relief from the strict terms of their zoning ordinances through existing variance or Conditional Use Permit processes. Cupertino is one of these jurisdictions. Currently the City addresses reasonable accommodations on an ad hoc basis through variance and conditional use procedures. The City does not however have a formalized policy regarding reasonable accommodation procedures for persons with disabilities.

In May 15, 2001 letter, the California Attorney General recommended that cities adopt formal procedures for handling reasonable accommodations requests. While addressing reasonable accommodations requests through variances and conditional use permits does not violate fair housing laws, it does increase the risk of wrongfully denying a disabled applicant's request for relief and incurring liability for monetary damages and penalties. Furthermore, reliance on variances and use permits may encourage, in some circumstances, community opposition to projects involving much needed housing for persons with disabilities. For these reasons, the Attorney General encouraged jurisdictions to amend their zoning ordinances to include a written procedure for handling reasonable accommodations requests. The City's Housing Element Update includes a program to establish a formal reasonable accommodation policy. The City is in the process of establishing a reasonable accommodation policy and expects it to be adopted by the end of May 2010.

Parking Requirements. Parking requirements may serve as a constraint on housing development by increasing development costs and reducing the amount of land available for project amenities or additional units. Developers may be deterred from building new housing in jurisdictions with particularly high parking ratios due to the added costs associated with such requirements. Cupertino's parking requirements are higher than many other jurisdictions, particularly for single-family homes. The City does allow for shared parking in mixed-use developments. In addition, the Planning Commission or City Council may allow further reductions in the parking requirement as part of a use permit development plan or parking exception based on shared parking arrangements, parking surveys, and parking demand management measures. Nevertheless, the

City's Housing Element includes a Program to grant parking reductions on a case-by-case basis for senior housing, group homes, affordable housing, transit oriented developments, and other appropriate projects.

Permit and Development Impact Fees

Like cities throughout California, most jurisdictions in the County collect permit and development impact fees to recover the capital costs of providing community services and the administrative costs associated with processing applications. New housing typically requires payment of school impact fees, sewer and water connection fees, building permit fees, wastewater treatment plant fees, and a variety of handling and service charges. Typical fees collected in the City are outlined below in Table 4.42. One local developer indicated that impact fees collected in the City of Cupertino are similar to those assessed in other jurisdictions.

Table 4.42: Fees and Exactions

	Fee Amount	Single-Family (a)	Townhouse (b)	Multi-Family (c)
Sanitary Connection Permit (d)	\$77.50	\$78	\$78	\$78
Water Main Existing Facilities Fee (e)	\$4,704 (1 inch service) + permit fee of \$2,190	\$6,894	\$6,894	\$2,280
Off-Site Storm Drainage Fee	\$1,290 per acre (SF) \$926 / acre + \$70 / unit (MF)	\$160	\$160	\$90
Parcel Map (1-4 lots)	\$3,638	N/A	N/A	N/A
Tract Map (> 4 lots)	\$7,553	\$755	\$755	N/A
Park Impact Fee		\$15,750	\$9,000	\$8,100
Single Family	\$15,750			
Small Lot Single Family (5-20 dua)	\$9,000			
High Density (20+ dua)	\$8,100			
Housing Mitigation In-Lieu Fee	\$2.58 / Sq. Ft.	\$5,160	\$4,130	\$4,050
Cupertino Union School District Fee	\$1.782 / Sq. Ft.	\$3,564	\$2,851	\$2,495
Fremont Union High School District Fee	\$1.19 / Sq. Ft.	\$2,380	\$1,904	\$1,666
Plan Check and Inspection	\$560	\$560	\$560	\$560
Building Permit Fee		\$4,055	\$3,735	\$662
Apartment Bldgs. (Base Size 40,000 Sq. Ft.)	\$25,048 + \$21.00 for every 100 Sq. Ft.			
Dwellings -- Production Phase (Base Size 1,000 Sq. Ft.)	\$3,254 + \$80.13 for every 100 Sq. Ft.			
Mechanical		\$160	\$128	\$98
Single-Family and Duplexes	\$0.08 / Sq. Ft.			
Multifamily	\$0.07 / Sq. Ft.			
Electric		\$160	\$128	\$98
Single-Family and Duplexes	\$0.08 / Sq. Ft.			
Multifamily	\$0.07 / Sq. Ft.			
Plumbing		\$160	\$128	\$98
Single-Family and Duplexes	\$0.08 / Sq. Ft.			
Multifamily	\$0.07 / Sq. Ft.			
TOTAL		\$39,836	\$30,451	\$20,275

Notes:

- (a) Fees estimated for a 2,000 square foot, 3 bedroom home in a 10 unit subdivision.
 - (b) Fees estimated for a 1,600 square foot, 2 bedroom townhouse in a 10 unit subdivision.
 - (c) Fees estimated for a 1,400 square foot, 2 bedroom apartment unit in a 50 unit building.
 - (d) Average of fees charged in the four Cupertino Sanitary District zones.
 - (e) Connection fee for San Jose Water, which serves the largest area of Cupertino. Cal Water and Cupertino Municipal also serve parts of the City.
- Sources: City of Cupertino, 2009; San Jose Water, 2009; Cupertino Sanitary District, 2009; BAE, 2009

Article XXXIV of the California Constitution

Article XXXIV of the California Constitution requires approval of the voters before any "low rent housing project" can be "developed, constructed, or acquired" by any "state public body." Article 34 applies not only to publicly-owned low-income rental projects, but also to low-income rental projects developed by private persons and non-profit entities using certain types of public financial assistance. Most jurisdictions seek voter approval for a specified number or percentage of units, rather than on a project-by project basis. Exclusions to Article 34 include privately-owned, non-exempt, lower-income developments with no more than 49 percent of the units reserved for lower-income households, and reconstruction of previously existing lower-income units.

In Santa Clara County, Measure A, passed in the November 1998 ballot, authorizes under Article

XXXIV of the California Constitution the development, acquisition or construction of low rent housing units in annual amounts equal to 1/10 of one percent of the total number of existing housing units within the municipalities and urban service areas of the County of Santa Clara as of the 1990 census. The total number of units authorized each calendar year would be approximately 540. These units would be for persons and families of low income, including elderly or disabled persons. If the total annual allocation is not exhausted in any given year, the remaining number of units would be carried over and added to the number allowed in future years.

Non-Governmental Constraints

In addition to governmental constraints, non-governmental factors may also constrain the production of new affordable housing.

Supply of Available Land. Similar to many other built-out jurisdictions, the limited availability of land for housing development in Cupertino may constrain new housing production. TAs a result, new residential production will largely occur as infill projects, often a more challenging and costly development type. It is worth noting, however, that infill development offers the benefits of greater transit accessibility, the redevelopment of underused sites, and the preservation of open space.

Land Costs. Land costs in Cupertino are generally high due to the high demand and limited supply of available land. Local developers indicated that land prices are adjusting during this economic downturn. However, the seller market, particularly in cities like Cupertino, is slow to react to the declining market because many are not compelled to sell their property. Rather, many will wait for the market to recover.

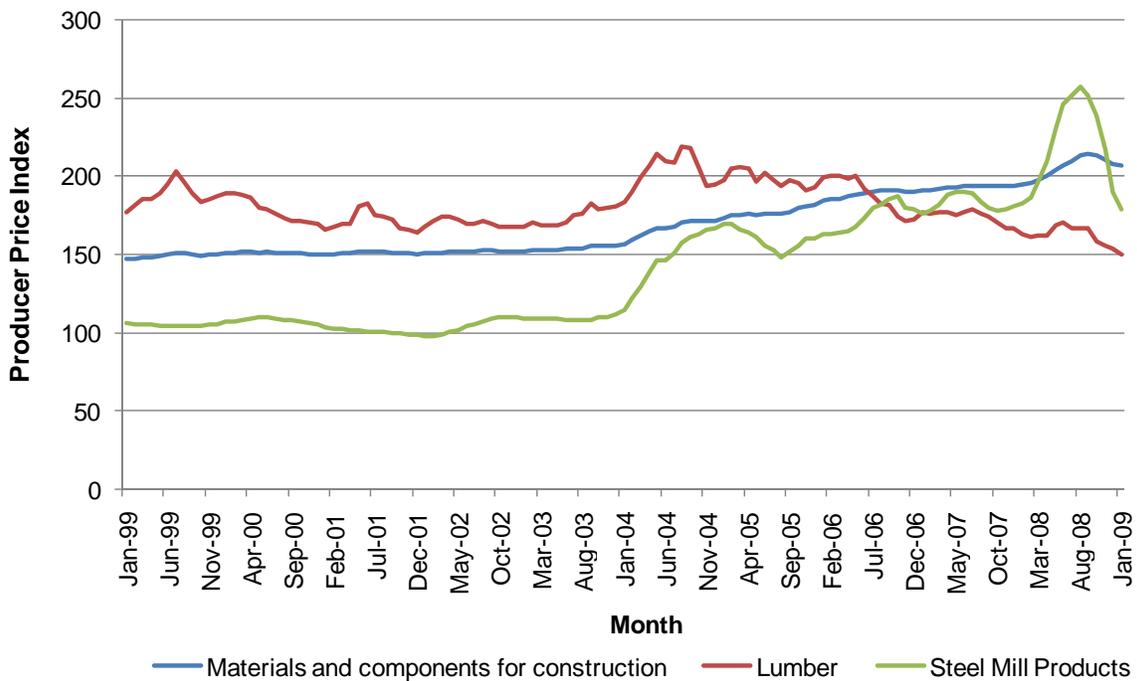
Nonetheless, one developer did report that at the height of the housing boom, land prices in Cupertino were in the range of \$3 million per acre.

Construction Costs. According to *2009 R.S. Means, Square Foot Costs*, hard construction costs for a two-story, wood-frame, single-family home range from \$110 to \$145 per square foot. Costs for three-story, wood frame multifamily projects range from \$145 to \$210 per square foot. Construction costs, however, vary significantly depending on building materials and quality of finishes. Parking structures for multifamily developments represent another major variable in the development cost. In general, below-grade parking raises costs significantly. Soft costs (architectural and other professional fees, land carrying costs, transaction costs, construction period interest, etc.) comprise an additional 10 to 15 percent of the construction and land costs. Owner-occupied multifamily units have higher soft costs than renter-occupied units due to the increased need for construction defect liability insurance. Permanent debt financing, site preparation, off-site infrastructure, impact fees, and developer profit add to the total development cost of a project.

In recent months, key construction costs have fallen nationally in conjunction with the residential real estate market. Figure 4.8 illustrates construction cost trends for key materials based on the Producer Price Index, a series of indices published by the U.S. Department of Labor Bureau of Labor Statistics that measures the sales price for specific commodities and products. Lumber prices have declined by 19 percent between 2004 and 2008. As shown in Figure 4.8, steel prices have fallen sharply since August 2008. Local developers have confirmed that construction costs, including labor, have fallen by approximately 10 percent in tandem with the weak housing market.

However, it is important to note that although land cost and construction costs have waned, developers report that they have not fallen enough to offset the decrease in sales prices.

Figure 4.8: Producer Price Index for Key Construction Costs



Base year: 1982 = 100
 Sources: U.S. Dept. of Labor, Bureau of Labor Statistics, 2009; BAE, 2009

Availability of Financing. According to local affordable housing developers, the availability of financing presents the biggest barrier to producing new subsidized housing. Although the cost of

land and construction have declined, the associated tightening of the credit market, and decline in State and local subsidies have made it challenging for affordable housing developers to take advantage of lower costs.

As a particularly salient concern, the value of low-income housing tax credits (LIHTC) has fallen in tandem with the economy. Tax credit investors also now have an even greater preference for new construction, family housing, and senior housing developments, perceived to be less risky than rehabilitation projects and permanent supportive housing.⁴³ With this loss in tax credit equity, developers are forced to turn to the State and local agencies for greater subsidies. Unfortunately, uncertainty around State and local finances and the expiration of programs funded by previous State housing bonds limits funds from these sources as well. However, some additional funds are available through the American Recovery and Reinvestment Act of 2009, which provides funding for various housing programs, including the Community Development Block Grant and the Tax Credit Assistance Program.

In addition to reduced LIHTC financing, local redevelopment agencies (RDAs) have reduced funding available as a result of the State budget crisis. To balance the State's budget for fiscal year 2009-2010, RDAs across the state are required to pay \$2.05 billion of tax increment otherwise due to them to the State's Supplemental Educational Revenue Augmentation Fund (SERAF) over the a two-year period. In order to make the SERAF payment, some RDAs may need to borrow from or suspend payments to the Low and Moderate Income Fund, which supports affordable housing for low- and moderate-income households.⁴⁴

As another financing challenge, the State's weak fiscal condition has led to uncertainty of future bond financing, a major strategy for raising affordable housing funds. In the face of California's budget concerns, this constraint will likely remain in effect during some or all of the 2010-2015 Consolidated Plan cycle.

Public Perception. Other constraints to housing production in the City include public opinion, specifically community concerns about impacts on the school districts, traffic, and parks.

Over the past several years, a number of housing developments and related planning efforts have been subject to citizen initiatives and referenda. Citizens' concerns about the impacts of housing development on community quality of life remain a significant potential constraint to housing

⁴³ Sawislak, Dan, Executive Director, Resources for Community Development, phone interview with BAE, July 2, 2009.

⁴⁴ California Redevelopment Association, "Redevelopment Agencies Prepare Second Lawsuit to Block Unconstitutional Raids of Redevelopment Funds," <http://www.calredevelop.org/AM/Template.cfm?Section=Home&Template=/CM/ContentDisplay.cfm&ContentID=5855>

development.

Local developers indicated that public opposition to new development can be an obstacle to the production of both market rate and affordable housing in Cupertino. In any jurisdiction, the entitlement process can be a costly one. In Cupertino, several developers successfully obtained the necessary entitlements from the City but had their projects halted by citizen referenda, resulting in financial losses. This threat of a referendum and associated financial losses makes development in the City more risky.

The potential for community opposition means that good design and planning are essential, particularly for higher density projects.

4.9 Fair Housing

HUD requires all jurisdictions affirmatively further fair housing. This section outlines fair housing services offered in Cupertino, identifies potential impediments to fair housing, and provides recommendations to address the impediments.

Fair Housing Services

The primary fair housing activity the City of Cupertino undertakes is to contract with local nonprofit organizations that specialize in fair housing issues. This model allows for stronger fair housing programs and resources as the nonprofit organizations are able to specialize in fair housing issues and achieve economies of scale by serving a wider geographic area.

Through contracts with the City, local fair housing organizations perform the following services:

- Investigate allegations of housing discrimination and counsel tenants and landlords on their rights and responsibilities under state and local laws;
- Providing fair housing training for landlords and property managers;
- Conducting fair housing presentations;
- Staffing a table at the Tri-County Apartment Association Trade Show;
- Provide outreach and educational activities by distributing brochures and placing ads in print media, radio, and television.

Other Local Fair Housing Efforts

Countywide Fair Housing Task Force. In fiscal year 2003, the Countywide Fair Housing Task Force was established. The Task Force includes representatives from entitlement jurisdictions, fair housing providers, legal service providers, and other community service providers. Since its inception, the Task Force has implemented a calendar of countywide fair housing events and sponsors public information meetings, including Accessibility Training, First-Time Homebuyer

training, and Predatory Lending training.

Affordable Housing Programs. The lack of available and affordable housing can be an impediment to fair housing in some areas of Santa Clara County. In response to high housing costs in the region, the City has a Housing Mitigation Program which requires the payment of a housing mitigation fee or the provision of below market rate (BMR) units. The City requires payment of an Office and Industrial Mitigation fee, which is assessed on developers of office and industrial space and a Housing Mitigation fee, which is assessed on developers of market-rate rental housing to mitigate the need for affordable housing created by new development. Developers of for-sale housing with six or fewer units are required to pay the Housing Mitigation fee while for-sale housing projects with seven or more units must provide on-site BMR units. All affordable housing mitigation fees are deposited into the Affordable Housing Fund, which provides financial assistance to affordable housing developments.

Fair Housing Impediments

The entitlement jurisdictions that collaborated on the collection of background data and information for the Draft 2010-2015 Consolidated Plan also worked together on a Draft Analysis of Impediments to Fair Housing (AI). This Draft AI identified barriers to fair housing and recommended actions to address these impediments. The City of Cupertino will be preparing its Analyses of Impediments to Fair Housing during the second half of 2010 using the Draft AI prepared for the entitlement jurisdictions.

Treatment of Supportive Housing, Transitional Housing, and Emergency Shelters in Local Zoning Ordinances. Section 4.8 describes how local land use controls can affect the production of housing serving special needs groups, thereby creating a potential fair housing concern.

Definition of Family. A jurisdiction's zoning ordinance can constrain access to housing if it contains a restrictive definition of a family. For example, a definition of family that limits the number of persons and differentiates between related and unrelated individuals living together can be used to discriminate against nontraditional families and illegally limit the development and siting of group homes for individuals with disabilities. California court cases (*City of Santa Barbara v. Adamson*, 1980 and *City of Chula Vista v. Pagard*, 1981) have ruled a zoning ordinance invalid if it defines a "family" as (a) an individual; (b) two or more persons related by blood, marriage, or adoption; or (c) a group of not more than a specific number of unrelated persons as a single housekeeping unit. The rulings established that defining a family in a manner that distinguishes between blood-related and non-blood related individuals does not serve any legitimate or useful objective or purpose recognized under zoning or land use planning powers of a jurisdiction, and therefore violates privacy rights under the California Constitution.

The City's Zoning Ordinance contains a broad definition of family. A family means an individual or group of persons living together who constitute a bona fide single housekeeping unit in a dwelling unit. Families are distinguished from groups occupying a hotel, lodging club, fraternity or sorority house, or institution of any kind. This definition of family does not limit the number of people living together in a household and does not require them to be related

Access to FHA Loans. Households which face difficulty qualifying for a conventional mortgage may decide to use a Federal Housing Administration (FHA) loan. FHA loans are insured by the federal government, and have traditionally allowed lower-income households to purchase homes that they could not otherwise afford. Thanks to the FHA insurance, these loans have lower interest rates, require a low downpayment of 3.5 percent, and have more accessible underwriting criteria. In general, lenders report that households with a credit score of at least 640 and a two-year employment history can qualify for a FHA loan. FHA loans have become more popular as underwriting practices for conventional mortgages have become stricter.⁴⁵ In addition, more homebuyers are eligible for FHA loans as a result of declining home prices. In Santa Clara County the FHA loan limit for a single-family residence is \$729,750.⁴⁶

Despite the more favorable terms associated with FHA loans, there are some challenges associated with purchasing a home with a FHA-backed mortgage. First, stringent guidelines regulate what properties are eligible for purchase. Properties must meet certain requirements related to the condition of the home and pass an inspection by FHA representatives. This requirement is a particular challenge for homebuyers who are purchasing foreclosed properties that have been vacant for a prolonged period and have associated maintenance issues.⁴⁷

Another potential barrier is that not all banks issue FHA loans. Moreover, many loan officers prefer to focus on conventional mortgages because of the added time and effort associated with processing and securing approval on a FHA loan.⁴⁸

Access to First-Time Homebuyer Programs. In addition to conventional mortgages and FHA loans, the State and many Entitlement Jurisdictions offer numerous first-time homebuyer programs. These include various downpayment assistance programs such as the California Homebuyers Downpayment Assistance Program (CHDAP), which offers a deferred-payment junior loan of up

⁴⁵ Thompson, Samuel, Chase Bank, phone interview with BAE, July 8, 2009.

Zhovreboff, Walter, Bay Area Homebuyer Agency / First Home, Inc., phone interview with BAE, July 16, 2009.

⁴⁶ FHA Loan Limits for California, http://www.fha.com/lending_limits_state.cfm?state=CALIFORNIA.

⁴⁷ Zhovreboff, Walter, Bay Area Homebuyer Agency / First Home, Inc., phone interview with BAE, July 16, 2009.

⁴⁸ Thompson, Samuel, Chase Bank, phone interview with BAE, July 8, 2009.

to three percent of the purchase price or appraised value. Although the City of Cupertino does not currently offer local first-time homebuyer programs, residents may access various State programs.

Downpayment assistance and second mortgage programs are attractive to potential homebuyers, particularly during times when financial institutions are approving loans at lower loan to value ratios. However, loan officers sometimes seek to avoid homebuyers utilizing first-time homebuyer programs due to the added time and labor associated with these programs. While lenders typically process conventional loans in 30 days, the closing period for homebuyers using first-time homebuyer programs is often 45 days. In addition, loan officers receive smaller commissions under these programs, as they reduce the amount homebuyers need to borrow from the lender.⁴⁹

Some real estate brokers also prefer not to work with homebuyers using first-time homebuyer programs. Brokers aim to expedite the closing period, while first-time homebuyer programs generally result in extended loan approval processes. As a result, agents may not tell homebuyers about potential State and local programs they would qualify for. Homebuyers who do not attend first-time homebuyer classes or work with nonprofit housing counseling agencies are often unaware of programs available to assist them.⁵⁰

Affordable Housing Application Processes. Due to the requirements associated with various affordable housing funding sources, certain households may encounter difficulties in applying for subsidized housing. For example, applications can involve a large amount of paperwork and require households to provide records for income verification. In some cases, short application time frames and submittal requirements (e.g., by fax) create additional challenges. These requirements present obstacles for homeless or disabled individuals who lack access to communication systems and information networks, as well as the skills to complete and submit the necessary documentation.

Affordable housing developers receive hundreds to thousands of applications for a limited number of units. As a result, applicants who are not selected through the lottery process are put on a waiting list. Households must be proactive and regularly follow-up with property managers to inquire about the status of the waiting list. If applicants on the waiting list move or change their phone number, property managers may not be able to contact them when a unit becomes available. Again, this procedure can make it more difficult to get off a waiting list for transient individuals or families who don't have a regular address, phone number, or email address.

⁴⁹ Thompson, Samuel, Chase Bank, phone interview with BAE, July 8, 2009.

⁵⁰ Thompson, Samuel, Chase Bank, phone interview with BAE, July 8, 2009.

Zhovreboff, Walter, Bay Area Homebuyer Agency / First Home, Inc., phone interview with BAE, July 16, 2009.

Applicants who are selected through the lottery or who come off the waitlist go through an interview and/or screening process. Property managers routinely screen out individuals with a criminal or drug history, or a poor credit record. This process can effectively screen out homeless or mentally disabled applicants. To help address these challenges, several organizations provide housing location assistance.

Elderly Housing. Seniors often need accessible units located in close proximity to services and public transportation. Many seniors are also living on fixed incomes, making affordability a particular concern. While there are subsidized senior housing developments in the County, local service providers at each of the Consolidated Plan Workshops indicated a need for more affordable senior housing facilities, particularly given the long waiting lists at existing subsidized developments. In addition there are few, if any, subsidized assisted living facilities in the County. Faced with this shortage, lower-income individuals often do not have the option of living in an assisted living facility and must bring services into their homes. Many affordable senior housing facilities have service coordinators who work to provide these services to residents at the development. There are also several referral and assistance programs that provide information and help to connect individuals with support resources in the community.

Seniors can also face difficulties finding subsidized housing that accommodates a live-in caregiver. According to senior service providers, many subsidized projects serve individuals or couples only and do not accommodate caregivers. In other cases, the caregiver's income may make the household ineligible for the affordable unit. Challenges associated with live-in caregivers may also apply to persons with disability or HIV/AIDS.

Housing for Persons with Disabilities. Individuals with mobility disabilities need accessible units that are located on the ground floor or have elevator access, as well as larger kitchens, bathrooms, and showers that can accommodate wheelchairs. Building codes and HOME regulations require that five percent of units in multifamily residential complexes be wheelchair accessible and another two percent of units be accessible for individuals with hearing or vision impairments.⁵¹ Affordable housing developers follow these requirements and provide accessible units in their subsidized housing developments. However, local service providers at Consolidated Plan Workshops report that demand far outstrips the supply of accessible, subsidized housing units.

Nonetheless, affordable housing providers often have difficulty filling accessible units with disabled individuals. Some affordable housing providers report that they only have a few disabled persons on their waiting list. As such, if all disabled individuals on the waiting list are placed in a

⁵¹ Papanastassiou, Andrea, Director of Real Estate Development, Eden Housing, Inc., phone interview with BAE, July 14, 2009.

unit and accessible units still remain, the developer will place a non-disabled person in the unit. This contradicts information provided by other service providers who indicate a great need for affordable accessible housing, and points to barriers in the application process that prevent interested individuals from finding subsidized, accessible housing, or a mismatch between people who need housing and when it is available. A lack of communication between affordable housing developers and organizations that serve disabled persons also contributes to this problem. In fact, affordable housing providers state that filling accessible units with disabled individuals requires a substantial effort. Property managers must give presentations and meet with clients and service providers in order to secure the applications.

Persons with disabilities face other challenges that may make it more difficult to secure both affordable or market-rate housing. Often persons with disabilities have high medical bills that lead to credit problems. Many individuals also rely on Social Security or welfare benefits. Organizations who assist disabled individuals secure housing in the region, report that poor credit is one of the biggest barriers to housing choice.

Other challenges disabled individuals may face include difficulties securing reasonable accommodations requests. As discussed previously, the Fair Housing Act prohibits the refusal of reasonable accommodations in rules, policies, practices, or services, when such accommodations are necessary to afford a person with a disability equal access to housing. This applies to those involved in the provision of housing, including property owners, housing managers, homeowners associations, lenders, real estate agents, and brokerage services. Local fair housing organizations, including ECHO and Project Sentinel, indicate that some individuals have difficulties with landlords approving their reasonable accommodation request. Examples of reasonable accommodation requests include permission to have a service animal in the residence or securing parking closer to the unit. ECHO and Project Sentinel report that reasonable accommodations requests for disabled individuals are one of the more common fair housing complaints seen throughout Santa Clara County.⁵²

Housing for Homeless Individuals. The primary barrier to housing choice for homeless individuals is insufficient income. Local and regional service providers report that many homeless rely on Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI), which are too low to qualify for most subsidized programs and affordable housing developments. In addition, as noted above, both affordable housing developers and market-rate landlords may screen out individuals with a criminal or drug history, history of evictions, or poor credit.

⁵² Arlene Zamorra, Housing Counselor, ECHO, phone interview with BAE, September 30, 2009. Marquart, Ann, Executive Director, Project Sentinel, phone interview with BAE, October 14, 2009.

Securing housing can prove more difficult for homeless families compared to individuals due to occupancy regulations, potential landlord biases against households with children, and the more limited supply of larger units. Consolidated Plan Workshop participants reported that as a result of the recession, there are more homeless families than ever seeking housing.

Santa Clara County and its member jurisdictions are addressing issues of housing choice and accessibility for homeless individuals and families through strategies identified in the 10 Year Plan to End Chronic Homelessness in Santa Clara County and through efforts of Destination: Home, a taskforce focusing on ending chronic homelessness. Destination: Home opened two One-Stop Homeless Prevention Centers in November 2008, serving over 3,700 homeless and at-risk clients to date. The County of Santa Clara Department of Social Services has Supplemental Security Income (SSI) advocates at each One-Stop location, allowing eligible clients to begin the process of applying for benefits at the same time they search for employment, receive housing assistance, or get assistance with other needs.⁵³

Access to Housing by Limited English Proficiency (LEP) Individuals. As financial institutions institute more stringent lending practices in response to the economic downturn, LEP individuals may face greater challenges in navigating the mortgage process. According to regional housing counseling agencies, at the height of the housing boom lenders were very interested in accessing the Latino and Asian populations. However, bank outreach to these communities has since declined.

As another concern for LEP households, undocumented individuals may face more complicated processes when applying for a mortgage. Some groups within the Spanish-speaking community and other LEP populations are “unbanked,” and rely on a cash economy. Because regular banking provides the record keeping and legitimacy that lenders look for, unbanked households have a more difficult time providing documentation to qualify for a mortgage.⁵⁴ In addition to challenges accessing housing, undocumented immigrants are also more reluctant to file fair housing complaints with HUD or the State. ECHO has investigated fair housing complaints for immigrant clients. However, clients are often hesitant to file official complaints with government agencies due to their undocumented status.⁵⁵

Housing Opportunities for Families. Fair housing law prohibits discrimination based on familial status. However, local service providers report that households with children are sometimes discriminated against, particularly when searching for rental housing. Landlords may view

⁵³ Maureen O’Malley-Moore, Project Director, Destination: Home, “One Stop Homelessness Prevention Centers.”

⁵⁴ Gonzales, Gilda, Executive Director, Unity Council, phone interview with BAE, July 15, 2009.

⁵⁵ Arlene Zamorra, Housing Counselor, ECHO, phone interview with BAE, September 30, 2009.

households with children as less desirable due to potential noise issues or damage to units. While landlords and property managers may not deny families housing, they may place them in less desirable units such as units at the back of a complex or a downstairs unit. The challenge in identifying discrimination on the grounds of familial status is that often families may not know that other units in a complex are available, and therefore not realize that they are being offered a less desirable unit. ECHO and Project Sentinel report that differential treatment on the basis of familial status is another common fair housing issue in the County.⁵⁶

Lack of Awareness of Fair Housing. According to fair housing organizations, general public education and awareness of fair housing issues is limited. Tenants often do not completely understand their fair housing rights. To address this issue, jurisdictions and fair housing organizations provide various fair housing education and outreach programs to housing providers and to the general public. For example, Project Sentinel provides between 10 and 20 fair housing trainings for property owners and managers in Santa Clara County each year. In addition, jurisdictions and fair housing organizations outreach to the general community through mass media such as newspaper columns, multi-lingual pamphlets, flyers, and radio advertisements. Fair housing organizations also outreach to protected classes by working with organizations that serve target populations.⁵⁷

Fair Housing Recommendations

The Draft AI prepared for the Santa Clara County entitlement jurisdictions identified the following recommendations to address impediments to fair housing. The City's AI will include more detailed fair housing recommendations.

Action #1: Facilitate access to below-market-rate units. The City shall continue to assist affordable housing developers in advertising the availability of below-market-rate units via the jurisdictions' websites, the 2-1-1 information and referral phone service, and other media outlets. The City will also facilitate communication between special needs service providers and affordable housing developers, to ensure that home seekers with special needs have fair access to available units.

Action #2: Contract with local service providers to conduct ongoing outreach and education regarding fair housing for homeseekers, landlords, property managers, real estate agents, and lenders. Outreach will occur via training sessions, public events, jurisdictions' websites and other media outlets, staffing at service providers' offices, and multi-lingual flyers available in a

⁵⁶ Arlene Zamorra, Housing Counselor, ECHO, phone interview with BAE, September 30, 2009.
Marquart, Ann, Executive Director, Project Sentinel, phone interview with BAE, October 14, 2009.

⁵⁷ Marquart, Ann, Executive Director, Project Sentinel, phone interview with BAE, October 14, 2009.

variety public locations.

Action #3: Contract with local service providers to conduct fair housing testing in local apartment complexes. The testing program looks for any evidence of differential treatment among sample local apartment complexes. Following the test, the service provider submits findings to the local jurisdiction and conducts educational outreach to landlords that showed differential treatment during the test.

Action #4: Modify local zoning ordinances for consistency with State and federal fair housing laws. Modifications to be evaluated and addressed by the City include the following:

- Per State law, the City shall amend its local zoning code as necessary to consider transitional and permanent supportive housing as a residential use, subject only to the same restrictions that apply to other residential uses of the same type in the same zone.
- Per State law, the City shall amend its zoning code to allow permanent emergency shelters by right in at least one zoning district.

Action #5: Allow for reasonable accommodation. The City shall establish formal procedures to address reasonable accommodation requests in zoning regulations to accommodate the needs of persons with disabilities. As discussed previously, the City is in the process of establishing a formal policy, which should be adopted by the end of May 2010.

Action #6: Assist local Housing Authorities with outreach. The City of Cupertino shall continue to support the Housing Authority of the County of Santa Clara and the City of San José Housing Authority to ensure adequate outreach to minority, limited-English proficiency, and special needs populations regarding the availability of public housing and Section 8 vouchers. Outreach may occur via the City's website and informational flyers in multiple languages available at public locations. Given the extended waiting lists for public housing and Section 8 programs, attention will primarily be paid to fair management of the list.

Action #7: Maintain a list of partner lenders. The City shall maintain a list of lenders that can help buyers access below-market-rate loans and locally-sponsored downpayment and mortgage assistance programs.

Action #8: Plan for and encourage transit-oriented development. The City shall continue to plan for higher residential and employment densities where appropriate to maximize linkages between employers and affordable housing.

Action #9: Facilitate safe and efficient transit routes. The City shall continue to work with local

transit agencies to facilitate safe and efficient routes for the various forms of public transit to maximize linkages between employers and affordable housing.

4.10 Non-Housing Community Development Needs

As discussed in Section 2, the City participated in a series of countywide Consolidated Plan Workshops to engage the public and local stakeholders in the planning process. Participants in the Workshops discussed housing and non-housing community development needs in their respective areas. Attendees also completed an informal survey that assessed the need for various services and programs. This section summarizes the key themes that emerged through the public outreach process, including the non-housing community development needs identified separately by the City of Cupertino.

Community Services

Workshop participants emphasized the need to support a broad range of community services. Lower-income households and special needs populations require this *multi-faceted network* to address basic needs such as food, clothing, health, and shelter, as well as other broader requirements including:

- Legal services for lower-income households and seniors;
- Affordable child care;
- Fair housing and housing mediation services;
- Domestic violence counseling and prevention services;
- Social and recreational activities for seniors and youth;
- Transportation assistance, particularly for senior and disabled individuals;
- Parenting classes;
- Financial literacy training;
- Substance abuse services;
- Homeless services (including prevention); and
- Anti-gang programs.

Participants stressed that these services are inter-related; individuals and families need support in all areas to thrive. The comments expressed in each Workshop are shown in greater detail in Appendix A.

As another perspective on local service needs, Table 4.43 summarizes the results of the survey completed by workshop participants.⁵⁸ Respondents were asked to consider their communities' needs, as they relate to various service areas, and ranked each issue from "Least Need" to "Greatest

⁵⁸ Appendix A contains "Other" responses.

Need” on a four-point scale. While the recession and unemployment have exacerbated demand for all types of services, reduced funding from the State and private sources has impacted service delivery. As such, continued support from local jurisdictions via CDBG and other sources has become more vital. Participants also stated that existing service providers already target many of these issues, and should continue to be funded to the extent possible.

Table 4.43: Summary of North and Central County Survey Responses for Community Services Need

Community Services	Avg Level of Need (Top 3 highlighted)		Number of Responses (a)
	North Co.	Central Co.	
Food and Nutrition Services	2.92	3.45	46
Family Counseling and Case Management	3.00	3.33	46
Foreclosure Prevention and Housing Counseling	2.71	2.61	43
Disabled Services	2.52	2.83	44
Senior Activities	2.78	3.16	47
Youth Activities	2.81	3.33	49
At-Risk Youth Services	3.00	3.62	46
Neglected/Abused Children	3.00	3.30	43
Child Care	2.88	3.00	44
Anti-Crime Programs	2.68	3.06	41
Health Services	3.39	3.60	44
Mental Health Services	3.22	3.57	45
Tenant/Landlord Mediation	2.09	2.44	41
Legal Services	2.72	2.67	44
Transportation Assistance	2.68	3.06	43
Substance Abuse Services	2.76	2.89	45
Domestic Violence Services (e.g., counseling)	3.00	3.40	45
Homeless Services	3.21	3.05	44
Emancipated Youth (aging out of foster care)	2.72	3.10	46
HIV/AIDS Services	2.50	2.80	43
Other	3.50	4.00	4

Notes:

(a) "Number of responses" does not count questions which were left unanswered by the participant.

Completed responses were used to calculate "average level of need."

Sources: BAE, 2009.

As another consideration, participants noted that while the existing network of public and private agencies already provides a broad range of services, many segments of the community lack *effective access* to these programs. For example, undocumented residents often avoid service providers out of concern for their immigration status. Language barriers (including for American Sign Language) must also be addressed to ease access to services.

Youth, particularly at-risk youth, can also encounter unique barriers when trying to access services.

For example, school-sited programs can exclude youth who have been expelled from the district. Youth may also face difficulty using services aimed at families or older adults (e.g., mental health services).

Transportation also arose as a concern, particularly for seniors, the disabled, and lower income individuals who do not have a car. As regional transit agencies suffer cut backs, alternative options such as Outreach become particularly important in gaining access to local services.

Centralization of services at facilities like community centers also helps individuals access multiple programs simultaneously.

Finally, participants stated that more *outreach and publicizing of existing services* is necessary to let the community know about these programs. For example, one participant noted that many residents are unaware that the Council on Aging of Silicon Valley publishes the Senior Service Directory, a useful resource required by the Older Americans Act. Participants also reported that the County's 211 service, while an important tool, often provides out of date or incomplete information, and should be improved.

Economic Development

CDBG funds may be used for local economic development activities that promote job growth, particularly among low- and moderate-income persons. These activities may prove especially critical in the current recession, given local unemployment rates. The California Employment Development Department (EDD) reports a 12.0 percent unemployment rate for Santa Clara County in August 2009, the highest among the nine-county San Francisco Bay Area. As a basis of comparison, California as a whole had a 12.1 percent unemployment rate as of August 2009.

As a symptom of high unemployment and the recession, Consolidated Plan Workshop participants noted that many local business districts suffer from high vacancies. They stated the need for *small business development, mentoring, and loan programs* to help alleviate this issue, and offer local entrepreneurs a chance to lease space at more affordable rates during the down market.

Participants also expressed an interest in *vocational programs* that build basic job skills and train workers, especially youth, to enter growth industries, like the clean technology sector. One participant also highlighted the value of programs that train child care providers.

Community Facilities and Infrastructure

Jurisdictions may use CDBG funds for the development of community facilities and infrastructure projects that benefit low- and moderate-income persons. However, the City of Cupertino has historically placed a priority on allocating CDBG funds for affordable housing developments rather

than community facilities and infrastructure projects. The City relies on other funding sources to address community facility and infrastructure needs.

5 Strategic Plan

The Strategic Plan section of the Consolidated Plan serves as a blueprint for addressing the needs identified in the Housing and Community Development Needs Assessment. The Strategic Plan establishes a work plan with goals and strategies to guide the allocation of entitlement grant funds and the implementation of HUD programs over the next five years.

The goals and strategies listed in the Five-Year Strategic Plan are based on and coincide with the policies, programs, and objectives described in the City of Cupertino's Housing Element. The goals and strategies also reflect input from community stakeholders, service providers in the area, and staff. Section 3 outlines the Citizen Participation process used to solicit input for the Consolidated Plan.

The Goals and Programs within the Strategic Plan are organized into four categories:

- Housing Needs
- Homeless Needs
- Non-Homeless Special Needs Housing
- Non-Housing Community Development Needs

In addition, per HUD requirements, the Strategic Plan addresses how the City works with the local public housing authorities, and is mitigating barriers to affordable housing, addressing poverty, and coordinating with public and private sector on community development efforts.

5.1 Methodology for Prioritizing Need

In developing Strategic Plan goals and associated actions that the City will undertake, multiple factors were considered, including:

- The priorities identified in the City's Housing Element;
- The findings from the Consolidated Plan's Housing and Homelessness Needs Assessment;
- Current market conditions as described in the Housing Market Analysis (see Section 4);
- The severity of needs among all groups and subgroups, including the relative need between varying income groups;
- Current housing stock;
- Likely available funding over the next five-year period for various housing and community development activities; and
- Input from community members and organizations at the Consolidated Plan workshops and through the Consolidated Plan survey.

5.2 Goals, Strategies, and Actions

Goal #1: Assist in the creation and preservation of affordable housing for lower-income and special needs households

Strategy #1A: Assist developers with the production of affordable rental housing

Need. In Cupertino, the average market rate rent far exceeds the maximum affordable rent for very low- and extremely low-income households. Moreover, the current economic recession and higher unemployment further exacerbate affordability concerns for many households.

- **Action 1A.1.** Provide financial and technical assistance to developers producing affordable rental housing.
- **Action 1A.2.** Assist developers in rehabilitating seriously deteriorating and neglected apartment buildings for conversion into affordable rental units.
- **Action 1A.3.** Address any barriers to affordable housing production through implementation of associated Housing Element programs.

Strategy #1B: Support affordable ownership housing

Need. Although the current housing market downturn has led to lower sales prices, homeownership in Cupertino remains largely unaffordable to lower-income households. It is also important to note that credit markets have tightened in tandem with the decline in home values. As such, although homes have become slightly more affordable, lender requirements for a minimum down payment or credit score present a greater obstacle for buyers. Considering these factors, homeownership for lower-income households remains an important goal.

- **Action 1B.1.** Provide financial and technical assistance to developers producing affordable ownership housing for lower-income households, such as self-help and “sweat equity” organizations.
- **Action 1B.2.** Continue to support financial training and homebuyer assistance programs serving lower-income households.
- **Action 1B.3.** Maintain a list of partner lenders that are familiar with local homebuyer assistance programs and other below-market rate loan products.
- **Action 1B.4.** Provide lower-income homeowners with the assistance for rehabilitating their properties through Rebuilding Together Silicon Valley.

Strategy #1C: Assist lower-income seniors, larger families, and the disabled in securing safe and affordable housing

Need for Senior Housing. According to the 2000 Census, 62 percent elderly renter households (age 65 years or older) and 22 percent of elderly owner households face one or more housing problems. This includes overpaying for housing (spending more than 30 percent of their income on housing costs), living in an overcrowded situation, or living in a unit that lacks complete kitchen or plumbing facilities. Local service providers at the Consolidated Plan Workshops echo these findings, and indicated a need for more affordable senior housing, particularly given the long waiting lists at existing developments.

Need for Larger Units. In 2000, 10 percent of Cupertino households had five or more persons. Large households were slightly more prevalent among homeowners than renters in the City; 11 percent of owner households had five or more persons, compared to eight percent of renter households. Approximately 54 percent of large renter households and 39 percent of large owner households experienced one or more housing problems in 2000.

Need for Disabled Housing. The 2000 Census reports that there were approximately 5,100 individuals with disabilities in Cupertino, accounting for 11 percent of the City's civilian, non-institutionalized population age five years and older. In 2000, approximately 1,500 seniors, or 29 percent of the elderly in Cupertino, had one or more disabilities. Consolidated Plan Workshop participants also cited the need for accessible units serving disabled persons.

- **Action 1C.1.** Support the production and rehabilitation of affordable housing for seniors, disabled individuals, large families, and other special needs groups through applications for State and federal funding, or with direct financial assistance.
- **Action 1C.2.** Ensure that local zoning standards allow for units that serve the needs of special needs populations, including second units and multifamily units.

Goal #2: Support activities to end homelessness

Strategy #2A: Provide housing and supportive services to homeless individuals and families and households at risk of homelessness

Need. According to the 2009 Santa Clara County Homeless Census, 7,086 people self-declared homelessness on January 26-27, 2009, meaning that they reported either sleeping in a place not fit for human habitation, or in emergency or transitional housing for homeless people. The Homeless Census found 61 homeless individuals in the City of Cupertino during the same time period. Local service providers report that they have seen an increase in clients seeking assistance as a result of

the recession and unemployment.

- **Action 2A.1.** Support developers of transitional and supportive housing facilities through technical and direct financial assistance, as well as their applications for State and federal funding, drawing from the Housing First approach to ending homelessness.
- **Action 2A.2.** Support existing transitional housing and supportive housing facilities.
- **Action 2A.3.** Support programs that provide short-term emergency shelter for homeless individuals and families, while still prioritizing Housing First approach to ending homelessness.
- **Action 2A.4.** Support emergency rental assistance programs to help protect lower-income households from homelessness.
- **Action 2A.5.** Support outreach programs that provide vital services to homeless individuals, including health services, substance abuse services, referrals, and others.

Goal #3: Support activities that provide basic services, eliminate blight, and/or strengthen neighborhoods

Strategy #3A: Support local service organizations that provide essential services to the community, particularly special needs populations

Need. Consolidated Plan Workshop participants emphasized the need to support a broad range of community services. Lower-income households and special needs populations require this multi-faceted network to address basic needs such as food, clothing, health, and shelter, as well as other services outlined in Section 4.10 of the Consolidated Plan. As the recession and unemployment have exacerbated demand for all types of services, reduced funding from the State and private sources has impacted service delivery. Therefore, continued support from the City of Cupertino via CDBG and other sources has become more vital.

- **Action 3A.1.** Provide funding for social services organizations benefiting lower-income households and special needs populations, including seniors, disabled, youth, homeless, single-mothers, victims of domestic violence, and others.
- **Action 3A.2.** Support programs and services that assist lower income households access vital services through translation, transportation, outreach and information, and other forms of assistance.

- **Action 3A.3.** Support programs and services that assist households with foreclosure prevention and recovery.

Strategy #3B: Provide the public facilities and infrastructure needed to assure the health, safety, and welfare of the community

Need. Community Workshop participants expressed the need for ongoing maintenance and upgrades to local public facilities, such as parks, community centers, youth and senior centers, sidewalks and landscaping, recreation facilities, and others.

- **Action 3B.1.** Remove accessibility barriers from public facilities and sidewalks.
- **Action 3B.2.** Enhance lower income neighborhoods through physical improvements and the ongoing maintenance and rehabilitation of public areas and facilities.

Strategy #3C: Mitigate lead-based paint hazards

Need. Approximately 377 rental units occupied by extremely low-, low-, and moderate-income households may contain lead-based paint (LBP) in Cupertino. In addition, approximately 280 low- and moderate-income homeowners may occupy units containing LBP. However, homes with lead-based paint do not necessarily pose a health hazard, if the property is in good condition and the paint well-maintained. In fact, there has been a relatively low incidence of lead poisoning among Santa Clara County children. In Santa Clara County in 2006, there were only 65 confirmed cases of elevated blood lead levels among children, accounting for 20 percent of all confirmed cases in the Bay Area that year.

- **Action 3C.1.** Continue outreach and education to the community regarding the hazards of lead poisoning, particularly with regard to lead-based paint hazards.
- **Action 3C.2.** Inspect all properties being rehabilitated or acquired for affordable housing for lead-based paint hazards.
- **Action 3C.3.** Continue to update and implement the local Lead Based Paint Management Plan as appropriate.

Goal #4: Promote fair housing choice

Goal #4A: Conduct outreach to the community regarding fair housing, and address local barriers to fair housing

Need. Fair housing represents an ongoing concern in the City of Cupertino and Santa Clara County. Interviews with local service providers indicate that many home seekers and landlords are

unaware of federal and state fair housing laws. Between 2004 and 2008, one to three complaints were filed annually in the City of Cupertino, with two complaints reported through August 30, 2009. Countywide, between 32 and 80 fair housing complaints were filed each year between 2004 and 2009. Disability and familial status emerged as the most common bases for complaint in the County, accounting for 36 percent and 28 percent, respectively, of all complaint bases between 2004 and August 2009. National origin and race also appeared as common bases for complaints, appearing in 14 percent and 12 percent of all complaints, respectively.

- **Action 4A.1.** Contract with local service providers to conduct ongoing outreach and education regarding fair housing for home seekers, landlords, property managers, real estate agents, and lenders.
- **Action 4A.2.** Contract with local service providers to conduct fair housing testing in local apartment complexes.
- **Action 4A.3.** Modify local zoning ordinances for consistency with State and federal fair housing laws.
- **Action 4A.4.** Establish formal written procedures for handling reasonable accommodations requests.
- **Action 4A.5.** Update the local Analysis of Impediments to Fair Housing Choice and report on its implementation as necessary.

Goal #5: Expand economic opportunities for low-income households

Strategy #5A: Support economic development activities that promote employment growth, and help lower-income persons secure and maintain a job

Need. The California Employment Development Department (EDD) reports a 12 percent unemployment rate for Santa Clara County in August 2009, the highest among the nine-county San Francisco Bay Area. In response, Consolidated Plan Workshop participants stated the need for small business development, mentoring, and loan programs. These activities can help local entrepreneurs establish their businesses and lease space at more affordable rates during the down market. Participants also expressed the need for vocational programs that build basic job skills and train workers, especially youth, to enter the workforce. As a challenge, these services are often best addressed at a county or regional scale, given the relative scarcity of funding resources at the local level.

- **Action 5A.1.** Provide funding for organizations that support local employment

development and workforce training.

- **Action 5.A.2.** Support programs that facilitate small business development.

Goal # 6: Promote environmental sustainability

Strategy #6A: Encourage the installation of energy- and water-efficiency measures in new and existing homes

Need. With energy efficiency, water conservation, and greenhouse gas reduction all growing policy concerns, local jurisdictions must further efforts to support environmentally-sustainable residential development. Moreover, existing homes should be upgraded to improve their energy and water efficiency.

- **Action 6A.1.** Encourage and fund energy efficient improvements and modifications for existing rental units serving extremely low-, very low-, and low-income households.

5.3 Public Housing

This section describes how Entitlement Jurisdictions, including the City of Cupertino, work with the local housing authorities, and how the Housing Authority of the County of Santa Clara (HACSC) and Housing Authority of the City of San José (HACSJ) are expanding their services to address local needs.

The Housing Authority of the County of Santa Clara (HACSC) and Housing Authority of the City of San José (HACSJ) have been selected by HUD to participate in the Moving to Work (MTW) demonstration program. In February 2008, HUD signed a 10-year MTW Agreement with HACSC and the HACSJ.

The three major goals for the MTW program are to (1) increase cost effectiveness in housing program operations, (2) promote participants' economic self-sufficiency, and (3) expand participants' housing options. MTW agencies are able to pursue these goals through an agreement with HUD that gives them budget flexibility and the authorization to develop policies that are outside the limitations of certain HUD regulations and the Housing Act of 1937.

As part of the MTW program, the HACSC and HACSJ prepare an Annual Plan to establish local goals and objectives, and to present MTW activities along with related performance measures. The Plan also introduces long term activities to be implemented during the demonstration period. Some of the specific MTW activities proposed for the second year of the program (FY 09-10) include:

- Eliminating the verification of income that is excluded from income calculations;

- Excluding income from family assets under \$50,000 when calculating income;
- Applying increased current Payment Standards for rent calculations between regular reexaminations;
- Changing the Project-based Voucher program to ease program implementation and expand housing choices; and
- Assisting over-income families residing at HACSC-owned properties that will combine Project Based Vouchers with tax credits.

As a long-term vision under the MTW Demonstration, the HACSC and HACSJ seek to:

- Achieve a range of operational efficiencies in housing management;
- Augment the Section 8 Program to enhance the cost-effectiveness of assistance and to expand the impact of the program;
- Enhance services to promote participant self-sufficiency;
- Pursue housing development, rehabilitation and neighborhood revitalization activities that help address a chronic undersupply of affordable housing in the region.

To assist lower-income families transition to homeownership, the HACSC also operates the Section 8 Homeownership Program. This initiative provides monthly assistance that may be used by eligible Housing Choice Voucher participants to help pay a home mortgage instead of rent. Participants are responsible for obtaining financing and finding an appropriate home to purchase.

The City of Cupertino looks for opportunities to collaborate with the HACSC and HACSJ to achieve these short- and long-term MTW objectives, and other aspects of the Housing Authorities' programs. For example, the City cooperates with the HACSC and HACSJ in submitting applications for funding to increase Section 8 vouchers and provide additional funding for affordable housing or services in the County. The County also administers Santa Clara County's monitoring of its permitted units under the Measure A Article XXXIV cap, discussed in greater detail in Section 4.8.

5.4 Barriers to Affordable Housing

As outlined in Section 4.8, governmental and non-governmental constraints may act as barriers to affordable housing. Governmental constraints may include land use policies governed by local general plans and zoning ordinances. The largest non-governmental constraints are market-related factors, such as land and construction costs and the accessibility of financing. In response to these issues, the Consolidated Plan includes a number of goals and associated strategies.

First, with regard to local land use controls that may pose a barrier to affordable housing, Action 1A.3 refers to the relevant programs in the City of Cupertino's Housing Element. The Housing

Element is one of seven state-mandated elements of a jurisdiction's General Plan and establishes a comprehensive, long-term plan to address housing needs. Updated every five to seven years, the Housing Element is a jurisdiction's primary policy document regarding the development, rehabilitation, and preservation of housing for all economic segments of the population. Per State Housing Element law, the document must:

- Analyze the potential constraints to production;
- Outline a community's housing production objectives;
- List policies and implementation programs to achieve local housing goals;
- Examine the need for housing resources in a community, focusing in particular on special needs populations;
- Identify adequate sites for the production of housing serving various income levels; and
- Evaluate the Housing Element for consistency with other components of the General Plan.

In terms of non-governmental barriers to affordable housing, City also addresses the supply of available land through its Housing Element. As stated above, the document must identify and/or zone adequate space to construct the City's regionally-allocated fair share of housing.

5.5 Anti-Poverty Strategy

Countywide, approximately six percent of households had incomes below the poverty level in 2009. The poverty rate was slightly lower in the City of Cupertino, with four percent of households living below the poverty line in 2009.

Cupertino, along with other jurisdictions in Santa Clara County, employs a multi-tiered anti-poverty strategy, addressing the issue at a local and county level. First, each of the goals and programs above helps address poverty directly or indirectly. As noted by Community Workshop participants, households require assistance across a spectrum of needs (i.e., housing, health, nutrition, transportation, etc.) to lift themselves out of poverty.

To augment these efforts, the City of Cupertino has economic development goals and policies outlined in its General Plan. These goals and policies address the maintenance, expansion, and attraction of businesses to the City.

As a broader-based economic development resource, the North Valley Job Training Consortium (NOVA) is a nonprofit, federally funded employment and training agency that provides workforce development services. NOVA collaborates with local businesses, educators, and job seekers to build the knowledge and skills needed to address the workforce needs of Silicon Valley. NOVA is directed by the NOVA Workforce Board which works on behalf of a seven-city consortium composed of the cities of Cupertino, Los Altos, Milpitas, Mountain View, Palo Alto, Santa Clara,

and Sunnyvale. Though the majority of job seekers served through NOVA are laid off workers, affected by the downsizing or closure of their companies, NOVA also helps job seekers with special needs, such as homeless veterans, disabled workers, welfare recipients, teen parents, and older workers.

Employment assistance is also provided to lower-income households through the Family Self-Sufficiency Program, operated by the HACSC. The Program provides coordination and access to job training and other services for participants of the Housing Choice Voucher Program who are trying to become self-sufficient. Participants are required to seek and maintain employment or attend school or job training. As participants increase earned income, and as a result, pay more for their portion of the rent, HUD matches the rent increase with money in an escrow account, which is then awarded to participants who successfully complete the program. Escrow monies are often used as a down payment on a home.

As another countywide anti-poverty initiative, the *First Steps to Cutting Poverty in Half by 2020* report for Santa Clara County includes an Action Plan to reduce the number of households below the Self-Sufficiency Standard. The Action Plan addresses the need and goals associated with food, housing, health care, education, and income. The Action Plan was prepared by Step Up Silicon Valley, a community-based initiative that includes community-based organizations, the public sector (including the cities of Palo Alto, Santa Clara, and San José, and the County of Santa Clara), faith communities and businesses, and is part of the national Campaign to Reduce Poverty in America.

In addition, in 2009, Sacred Heart Community Service (SHCS), the Santa Clara County Community Action Agency, received funding under the Community Service Block Grant (CSBG) program to provide a broad range of anti-poverty services including financial training and individual development accounts, family services, emergency assistance loans, job search assistance, and essential services (i.e., food, shelter, clothing).

5.6 Institutional Structure

Both the public and private sector play vital roles in addressing the needs identified in this Consolidated Plan.

On the public side, the City of Cupertino serves as the funnel for federal grant funds, allocating these monies to local service organizations according to the Consolidated Plan, Housing Element, and other guiding policy documents. Local jurisdictions rely heavily on these federal funds to drive much of their community development activities.

The City also impacts local housing conditions through its own policies and programs. These include programs that generate community development funds (see Section 5.8), Redevelopment Agency activities, and the General Plan and Specific Plans. Each of these tools allows the City to leverage private sector activity to address its affordable housing and community development goals. For example, market rate residential development will contribute to the production of new affordable units through the Housing Mitigation Plan (inclusionary housing program). As a challenge, the ongoing economic recession has slowed private sector development activity.

The Housing Authority of the County of Santa Clara (HACSC) also contributes to the local community development institutional structure. HACSC provides public housing and rental assistance for low-income families, seniors, and persons with disabilities in the County. HACSC also administers and manages the public housing program for the City of San José Housing Authority through an agreement between both agencies. In total, HACSC manages nine public housing developments with 555 units. HACSC reports a waitlist of approximately 4,000 households for the two family developments located in San José. Additionally, the HACSC senior and disabled projects have waitlists ranging from 200 to 500 individuals. Given this backlog in demand, HACSC will likely play a relatively modest role in addressing the need for affordable housing as the County's population continues to expand.

Historically, the State of California has also played a major role in generating affordable housing funds that builders and local jurisdictions can access. However, more recently, the State's weak fiscal condition has led to uncertainty of future bond financing, a major strategy for raising affordable housing funds. In the face of California's budget concerns, this constraint will likely remain in effect during some or all of the 2010-2015 Consolidated Plan cycle.

On the private sector side, market rate developers will be the primary source of new housing in Cupertino. The City supports private production by guiding developers through the entitlement process, applying design guidelines and zoning requirements to assure successful projects, and assisting developers in addressing community concerns about projects. Again, however, private development activity has slowed considerably in the current recession.

Affordable housing developers and service providers also serve a vital role in addressing community development need. These groups typically serve the neediest populations. Unfortunately, participants at the Community Workshops report that many of these groups operate at or above capacity and cannot expand their service to meet the need. A loss of CDBG funds, therefore, could represent a potentially significant gap in the service delivery system. The City will continue to support these groups to the extent possible and as long as funding exists. The City will also back these groups' efforts to secure funding from other sources, including the State and federal government, as well as private foundations and donors.

Within this community development institutional structure, lenders serve as the source of debt that supports both market-rate and affordable housing development, as well as individual home purchases. However, in response to the economic recession, lenders have tightened credit requirements, making it more difficult for developers and potential buyers to access loans.

As a particularly salient concern related to financing, the value of low-income housing tax credits (LIHTC) has fallen in tandem with the economy. With this loss in tax credit equity, developers are forced to turn to the State and local agencies for greater subsidies. Unfortunately, uncertainty around State and local finances and the expiration of programs funded by State housing bonds limits funds from these sources as well. To help address this issue, the American Recovery and Reinvestment Act of 2009 (ARRA), provides funding for various housing programs, including the CDBG and the Tax Credit Assistance Program.

5.7 Coordination

In addition to the collaborative efforts described in the two sections above, the City of Cupertino and other community development organizations in the County coordinate on other initiatives.

First, the City participates in a countywide collaborative of CDBG funded jurisdictions and the County of Santa Clara. Quarterly meetings are held to discuss joint projects and to identify future opportunities for coordination and cooperation.

Second, as a coordinated effort to address homelessness in the County, the Santa Clara County Collaborative on Housing and Homelessness brings together governmental agencies, homeless service and shelter providers, homeless persons, housing advocates, and affordable housing developers. The Collaborative prepares the Countywide Homelessness Continuum of Care Plan, which seeks to create a comprehensive and coordinated system of affordable housing and supportive services for the prevention, reduction, and eventual end of homelessness. The Plan provides a common guide for the County, Cities, service providers, the faith community, the business sector, philanthropy, and the broader community in addressing local housing and services needs for the homeless.

Destination: Home is another countywide collaborative effort addressing regional homeless needs. Destination: Home is task force charged with implementing the recommendations of the 2007 Blue Ribbon Commission on Ending Chronic Homelessness and Solving the Affordable Housing Crisis in Santa Clara County.

In addition, the Countywide Fair Housing Task Force includes representatives from Entitlement

Jurisdictions, fair housing providers, legal service providers, and other community service providers. Since its inception, the Task Force has implemented a calendar of countywide fair housing events and sponsors public information meetings, including Accessibility Training, First-Time Homebuyer training, and Predatory Lending training.

Lastly, the Santa Clara County Entitlement Jurisdictions, including the City of Cupertino, have collaborated on preparing their Consolidated Plans and Analyses of Impediments to Fair Housing Choice. This coordinated effort allows the jurisdictions to evaluate and plan for community development needs on a more regional basis. It recognizes that while different parts of the County have unique concerns, many of these issues span jurisdictional borders and should be addressed more holistically. The document also serves as a resource for local practitioners and service providers looking to understand community development needs throughout Santa Clara County. Finally, this collaborative approach allows the Entitlement Jurisdictions to use their resources for preparing a Consolidated Plan more cost-effectively.

5.8 Resources for Housing and Community Development Activities

In addition to federal entitlement grants, there are other federal, state, and local resources for housing and community development activities. These resources are described below.

Other Federal Grant Programs

In addition to the entitlement grants listed above, the federal government has several other funding programs for community development and affordable housing activities. These include the Section 8 Rental Assistance program, Section 202, Section 811, the Affordable Housing Program (AHP) through the Federal Home Loan Bank, and others. As recent additions to the array of federal sources, the Housing & Economic Recovery Act (HERA) and the American Recovery and Reinvestment Act (ARRA) also contribute a broad array of community development funds. It should be noted that in most cases, the City of Cupertino would not be the applicant for these funding sources. Many of these programs offer assistance to affordable housing developers rather than local jurisdictions.

State Housing and Community Development Sources

In California, the Department of Housing and Community Development (HCD) and the California Housing Finance Agency (CalHFA) administer a variety of statewide public affordable housing programs that offer assistance to nonprofit affordable housing developers. Examples of HCD's programs include the Multifamily Housing Program (MHP), Affordable Housing Innovation Fund (AHIF), Building Equity and Growth in Neighborhoods Program (BEGIN), CalHOME, and the Serna Farmworker Housing Grant Program. Many HCD programs have historically been funded

by one-time State bond issuances, and, as such, are subject to limited availability of funding. CalHFA offers multiple mortgage loan programs, downpayment assistance programs, and funding for the construction, acquisition, and rehabilitation of affordable ownership units. The State also administers the Low Income Housing Tax Credit (LIHTC) program, a widely used financing source for affordable housing projects. As with the other federal grant programs discussed above, the City of Cupertino would not apply for these funding sources. Rather, local affordable housing developers could apply for funding through these programs for particular developments in Cupertino.

The County of Santa Clara also receives Mental Health Services Act (MHSA) funds from the State for housing. Currently, \$19.2 million is on reserve at the State level to support the development of housing for homeless mentally ill in the County.

County and Local Housing and Community Development Sources

There are a variety of local and countywide resources that support housing and community development programs. Some of these programs offer assistance to local affordable housing developers and community organizations while others provide assistance directly to individuals. These resources are discussed below:

Affordable Housing Fund. The City of Cupertino has an Affordable Housing Fund that provides financial assistance to affordable housing developments. As a second and third priority, the Affordable Housing Fund can also be used to establish a down payment assistance plan or a rental subsidy program to make market rate units more affordable. The City requires payment of an Office and Industrial Mitigation fee, which is assessed on developers of office and industrial space and a Housing Mitigation fee, which is assessed on developers of market-rate rental housing to mitigate the need for affordable housing created by new development. Developers of for-sale housing with six or fewer units are required to pay the Housing Mitigation fee. Developers of market-rate rental units, where the units cannot be sold individually, must pay the Housing Mitigation fee to the Affordable Housing Trust Fund to be consistent with recent court decisions and the State Costa-Hawkins Act regarding rent control. All affordable housing mitigation fees are deposited into the Affordable Housing Fund.

Redevelopment Housing Set-Aside Funds. The Cupertino Redevelopment Agency (RDA) has one Redevelopment Project Area which encompasses the Vallco Fashion Park Shopping Center and the adjacent “Rose Bowl” site at Vallco Parkway and Wolfe Road. The RDA must set aside 25 percent of its annual tax increment funds for the construction, rehabilitation, and preservation of low- and moderate-income housing within the Project Area and in other Cupertino

neighborhoods.⁵⁹ Five percent of the 25 percent set-aside must be reserved for extremely low-income housing. Once redevelopment activity begins within the Vallco Project Area and tax increment funds begin flowing to the RDA, set-aside funds will be available for affordable housing activities.

The Housing Trust of Santa Clara County. This non-profit organization combines private and public funds to support affordable housing activities in the County, including assistance to developers and homebuyers. The Housing Trust of Santa Clara County is among the largest housing trusts in the nation building special needs and affordable housing and assisting first-time homebuyers. Since 2001, the Trust has invested over \$32 million and leveraged over \$1 billion to create more than 7,600 housing opportunities through the following programs:

- **First Time Homebuyer Program**
Total Invested: \$14 million
Total Leveraged: \$681 million
New Homeowners Created: 2,000
- **Developer Loan Program**
Total Invested: \$8 million
Total Leveraged: \$731 million
Affordable Homes Created: 2,900
- **Homelessness Prevention Program**
Total Invested: \$10 million
Families and Individuals Assisted with Housing: 3,000

Mortgage Credit Certificates (MCC). The federal government allows homeowners to claim a federal income tax deduction equal to the amount of interest paid each year on a home loan. This itemized deduction only reduces the amount of taxable income. Through an MCC, a homeowners' deduction can be converted into a federal income tax credit for qualified first-time homebuyers. This credit actually reduces the household's tax payments on a dollar for dollar basis, with a maximum credit equal to 10 to 20 percent of the annual interest paid on the borrower's mortgage. Mortgage credit certificates in Santa Clara County are issued by the County directly to eligible homeowners.

Stanford Affordable Housing Fund. The County of Santa Clara also maintains this affordable housing fund intended to benefit very low- and extremely low-income households. As of December 2009, the Fund balance was approximately \$8 million. The County distributes the funds through a Notice of Funding Availability process and has assisted developers in creating 91

⁵⁹ The California Community Redevelopment Law (CRL) requires that 20 percent of the tax increment into a housing fund. The Cupertino Vallco Redevelopment Project Five Year Implementation Plan, 2006-2010, establishes the higher 25 percent requirement.

extremely low- and very low-income units.

5.9 Strategic Plan Tables

This section contains the HUD-required tables for the Five-Year Strategic Plan. These include:

- Table 5.1 (HUD Table 1B): Special Needs (Non-Homeless) Populations
- Table 5.2 (HUD Table 1C): Summary of Specific Housing/Community Development Objectives
- Table 5.3 (HUD Table 2A): Priority Housing Needs/Investment Plan
- Table 5.4 (HUD Table 2B): Non-Housing Community Development Needs

Table 5.1 (HUD Table 1B): Special Needs (Non-Homeless) Populations

Special Needs Sub-Population	Priority Need Level (a)	Unmet Need	Dollars to Address Unmet Need (k)	Goals
Elderly	High	880 (b)	\$73,060,000	440
Frail Elderly	Medium	110 (c)	\$9,130,000	30
Severe Mental Illness	Low	150 (d)	\$12,450,000	30
Developmentally Disabled	Medium	150 (e)	\$12,450,000	50
Physically Disabled	Medium	150 (f)	\$12,450,000	50
Persons w/ Alcohol/Other Drug Addictions	Low	300 (g)	\$24,910,000	50
Persons with HIV/AIDS	Low	10 (h)	\$830,000	0
Victims of Domestic Violence	High	60 (i)	\$8,000	60
Large Households	Medium	810 (j)	\$73,000,000	0

Notes:

(a) Based on historic need in jurisdiction and input from Consolidated Plan Workshops.

(b) Based on estimated number of elderly households with a housing problem in jurisdiction, according to data from 2000 Census and 2009 Claritas. Excludes frail elderly.

(c) Based on same methodology as (b), multiplied by % of County seniors with self-care disability, per 2000 Census.

(d) Based on estimated adult local residents that are low-income with a housing problem, multiplied by % of adult population with severe mental illness, per 2000 Census and National Institute of Mental Health.

(e) Based on estimated adult local residents that are low-income with a housing problem, multiplied by % of County adult population with mental disability, per 2000 Census.

(f) Based on estimated adult local residents that are low-income with a housing problem, multiplied by % of County adult population with physical disability, per 2000 Census. Excludes frail elderly.

(g) Based on local share of countywide admissions to treatment facilities in 2003.

(h) Based on estimated adult local residents that are low-income with a housing problem, multiplied by % of County residents living with HIV/AIDS, per 2000 Census and CA Dept. of Health Services.

(i) Based on number of domestic violence calls in Cupertino, per Santa Clara County Community Profile on Violence, 2003.

(j) Based on estimated number of large households with a housing problem in jurisdiction, according to data from 2000 Census and 2009 Claritas.

(k) Based on historic funds to address need, per prior Consolidated Plans, and adjusted for inflation.

Domestic violence dollars based on annual budget per call from local organization addressing domestic violence.

Large household dollars based on City contribution of approximately \$90,000 per unit for affordable rental housing.

Source: US Census, CHAS Datasets, 2000; Claritas, 2009; CA Dept of Health Services, 2009; National Institute of Mental Health, 1993; Santa Clara County Department of Drug and Alcohol Services; Santa Clara County Public Health Department, 2003; City of Cupertino, 2010; BAE, 2010.

Table 5.2 (HUD Table 1C): Summary of Specific Housing/Community Development Objectives

Actions		Performance Measure	Five-Year Goal	2010-11 Activity	Completion Date
	Goal #1: Assist in the creation and preservation of affordable housing for lower-income and special needs households				
1A.1	Provide financial and technical assistance to developers producing affordable rental housing.	LMH	25 Units	0	6/1/2016
1A.2	Assist developers in rehabilitating seriously deteriorating and neglected apartment buildings for conversion into affordable rental units.	LMH	25 Units	0	6/1/2016
1A.3	Address any barriers to affordable housing production through implementation of associated Housing Element programs.	LMH	Complete a municipal code amendment in conjunction with the Housing Element update.	Complete a municipal code amendment in conjunction with the Housing Element update.	6/1/2011
1B.1	Provide financial and technical assistance to developers producing affordable ownership housing for lower-income households, such as self-help and "sweat equity" organizations.	LMH	Fund and provide technical assistance to Habitat for Humanity for the construction of its four unit project on Cleo Avenue.	Fund and provide technical assistance to Habitat for Humanity for the construction of its four unit project on Cleo Avenue.	6/1/2012
1B.2	Continue to support financial training and homebuyer assistance programs serving lower-income households.	LMH	Continue support of the Mortgage Credit Certificate program and the Santa Clara County Housing Trust first time homebuyer programs. Serve 4 low income households	Continue support of the Mortgage Credit Certificate program and the Santa Clara County Housing Trust first time homebuyer programs. Serve 1 low income households	6/1/2010
1B.3	Maintain a list of partner lenders that are familiar with local homebuyer assistance programs and other below-market rate loan products.	LMH	The City continues to maintain a list of partner lenders that have received information on the BMR program and the County MCC program.	The City continues to maintain a list of partner lenders that have received information on the BMR program and the County MCC program.	6/1/2016

Actions		Performance Measure	Five-Year Goal	2010-11 Activity	Completion Date
1B.4	Provide lower-income homeowners with the assistance for rehabilitating their properties through Rebuilding Together Silicon Valley.	LMH	Continue to fund Rebuilding Together so that they can assist 15 - 18 Cupertino Homeowners with rehabilitation to their homes. Also conduct minor repairs to 100 homes.	Continue to fund Rebuilding Together so that they can assist 5 Cupertino Homeowners with rehabilitation to their homes. Also conduct minor repairs to 20 homes.	6/1/2011
1C.1	Support the production and rehabilitation of affordable housing for seniors, disabled individuals, large families, and farmworkers through applications for State and federal funding, or with direct financial assistance.	LMH	Support Senior Housing Solutions through ARRA and CDBG funding to complete its rehabilitation of a single family home that will serve five seniors.	Support Senior Housing Solutions through ARRA and CDBG funding to complete its rehabilitation of a single family home that will serve five seniors.	6/1/2011
1C.2	Ensure that local zoning standards allow for units that serve the needs of disabled individuals, including second units and multifamily units.	LMH	Complete a municipal code amendment in conjunction with the Housing Element update.	Complete a municipal code amendment in conjunction with the Housing Element update.	6/1/2011
Goal #2: Support activities to end homelessness					
2A.1	Support developers of transitional and supportive housing facilities through technical and direct financial assistance, as well as their applications for State and federal funding, drawing from the Housing First approach to ending homelessness.	LMC	Provide funding to developers for the construction of transitional and supportive housing facilities.	No application received for 2010/11.	N/A
2A.2	Support existing transitional housing and supportive housing facilities.	LMC	Provide funding and other support to maintain local and regional transitional housing facilities.	No application received for 2010/11. However, the City is currently finishing up a rehabilitation loan for Maitri's transitional shelter for victims of domestic violence. The City continues to refer the agency to funders to assist with the remaining items (purchase of computers and furniture for common area).	N/A

Actions		Performance Measure	Five-Year Goal	2010-11 Activity	Completion Date
2A.3	Support programs that provide short-term emergency shelter for homeless individuals and families, while still prioritizing Housing First approach to ending homelessness.	LMC	Provide funding to short-term emergency shelter to house homeless individuals.	City will provide \$24,050 to WVCS's Rotating Shelter program	6/1/2011
2A.4	Support emergency rental assistance programs to help protect lower-income households from homelessness.	LMC	Provide funding to support emergency rental assistance programs.	City will provide \$33,655 to WVCS's Comprehensive Assistance program. The agency is responsible for allocating Red Cross emergency rental grants and emergency utility payments.	6/1/2011
2A.5	Support outreach programs that provide vital services to homeless individuals, including health services, substance abuse services, referrals, and others.	LMC	Provide funding to support outreach programs that provide services to homeless individuals, including health services, substance abuse services, referrals and others.	City will provide \$24,050 to WVCS's Rotating Shelter program which provides support services to the homeless as well as shelter.	6/1/2011
	Goal #3: Support activities that provide basic services, eliminate blight, and/or strengthen neighborhoods				
3A.1	Provide funding for social services organizations benefiting lower-income households and special needs populations, including seniors, disabled, youth, homeless, single-mothers, victims of domestic violence, and others.	LMC	Continue to fund a variety of agencies that assist lower income households meet basic needs such as food/meals, emergency shelter, healthcare, services for the disabled and seniors and other basic needs. Serve 5,000 low and very low income Cupertino residents.	Continue to fund a variety of agencies that assist lower income households meet basic needs such as food/meals, emergency shelter, healthcare, services for the disabled and seniors and other basic needs. Serve 1,000 low and very low income Cupertino residents.	6/1/2011
3A.2	Support programs and services that assist lower income households access vital services through translation, transportation, outreach and information, and other forms of assistance.	LMC	Continue to fund agencies such as Outreach and Escort and United Way's 2-1-1 programs. Provide 31,000 rider subsidies and provide information and referral to 1,500 Cupertino residents.	Continue to fund agencies such as Outreach and Escort and United Way's 2-1-1 programs. Provide 6,200 rider subsidies and provide information and referral to 300 Cupertino residents.	6/1/2011

Actions		Performance Measure	Five-Year Goal	2010-11 Activity	Completion Date
3A.3	Support programs and services that assist households with foreclosure prevention and recovery.	LMC	Continue to support Project Sentinel and Eden Council for Hope and Opportunity	Continue to support Project Sentinel and Eden Council for Hope and Opportunity	
3B.1	Remove accessibility barriers from public facilities and sidewalks.		Continue to fund removal of accessibility barriers from public facilities and sidewalks through the City's Capital Improvement Program budget.	Continue to fund removal of accessibility barriers from public facilities and sidewalks through the City's Capital Improvement Program budget.	6/1/2016
3B.2	Enhance lower income neighborhoods through physical improvements and the ongoing maintenance and rehabilitation of public areas and facilities.		Continue to fund neighborhood parks and maintenance of public areas through the City's Capital Improvement Program budget.	Continue to fund neighborhood parks and maintenance of public areas through the City's Capital Improvement Program budget.	6/1/2016
3C.1	Continue outreach and education to the community regarding the hazards of lead poisoning, particularly with regard to lead-based paint hazards.	LMH	Continue outreach and education to the community regarding the hazards of lead poisoning, particularly with regard to lead-based paint hazards.	Continue outreach and education to the community regarding the hazards of lead poisoning, particularly with regard to lead-based paint hazards.	6/1/2016
3C.2	Inspect all properties being rehabilitated or acquired for affordable housing for lead-based paint hazards.	LMH	Continue to inspect all properties being rehabilitated or acquired for affordable housing for lead based pain hazards.	Continue to inspect all properties being rehabilitated or acquired for affordable housing for lead based pain hazards.	6/1/2016
3C.3	Continue to update and implement the local Lead Based Paint Management Plan as appropriate.		Continue to update and implement the local Lead Based Paint Management Plan as appropriate.	Continue to update and implement the local Lead Based Paint Management Plan as appropriate.	6/1/2016
Goal #4: Promote fair housing choice					
4A.1	Contract with local service providers to conduct ongoing outreach and education regarding fair housing for home seekers, landlords, property managers, real estate agents, and lenders.	LMC	Provide funding for 400 public service announcements, distribution of 5000 fair housing brochures and conduct 20 fair housing presentations.	Provide funding for 80 public service announcements, distribution of 1000 fair housing brochures and conduct four fair housing presentations.	6/1/2011
4A.2	Contract with local service providers to conduct fair housing testing in local apartment complexes.	LMC	Provide funding to investigate 50 fair housing cases and perform 25 fair housing audits.	Provide funding to investigate ten fair housing cases and perform five fair housing audits.	6/1/2011

Actions		Performance Measure	Five-Year Goal	2010-11 Activity	Completion Date
4A.3	Modify local zoning ordinances for consistency with State and federal fair housing laws.		Complete a municipal code amendment in conjunction with the Housing Element update.	Complete a municipal code amendment in conjunction with the Housing Element update.	6/1/2011
4A.4	Establish formal written procedures for handling reasonable accommodations requests.		Complete a municipal code amendment in conjunction with the Housing Element update.	Complete a municipal code amendment in conjunction with the Housing Element update.	6/1/2011
4A.5	Update the local Analysis of Impediments to Fair Housing Choice and report on its implementation as necessary.		Complete an update to the AI in July 2010	Complete and update to the AI.	6/1/2011
Goal #5: Expand economic opportunities for low-income households					
5A.1	Support local employment development and workforce training programs.	LMC	NOVA, a local non-profit agency, and De Anza College's OTI provide employment counseling and job resources and referrals to 300 Cupertino residents.	NOVA and OTI will provide employment counseling and job resources and referrals to 60 Cupertino residents.	6/1/2011
5A.2	Support programs that facilitate small business development.	LMC	Review and possibly implement programs or activities that assist low income business owners.	Investigate creating incubator kitchen for low income business operators.	6/1/2011
Goal # 6: Promote environmental sustainability					
6A.1	Encourage and fund energy efficient improvements and modifications for existing rental units serving extremely low, very low, and low income households.	LMH	Fund energy efficiency improvements in 25 single family units throughout city and in Senior Housing Solutions rehabilitation.	Rebuilding Together Silicon Valley will provide five single family homes with minor energy efficiency modifications. Actera will provide 25 residents with an energy efficiency audit. City will fund Senior Housing Solutions solar upgrades to its Cupertino home.	6/1/2011

Table 5.3 (HUD Table 2A): Priority Housing Needs/Investment Plan

RENTERS									
	Small Related			Large Related			Elderly		
	Priority	Unmet Need (a)	Goal	Priority	Unmet Need (a)	Goal	Priority	Unmet Need (a)	Goal
0-30% AMI	High	232	120	Medium	48	10	High	147	70
31-50% AMI	High	220	110	Low	31	10	Medium	49	10
51-80% AMI	Medium	308	90	Low	43	10	Low	38	10
OWNERS									
	Small Related			Large Related			Elderly		
	Priority	Unmet Need (a)	Goal	Priority	Unmet Need (a)	Goal	Priority	Unmet Need (a)	Goal
0-30% AMI	High	113	56	High	58	29	High	173	86
31-50% AMI	Medium	76	23	Medium	38	11	Medium	141	42
51-80% AMI	Low	184	28	Low	42	6	Low	41	6
Section 215 Goals		16							

Notes:

(a) Based on households with housing problem, as reported by CHAS Data, Census, 2000.

Sources: SOCDS CHAS Data, 2009; City of Cupertino, 2010; BAE, 2010.

Table 5.3 (HUD Table 2A): Priority Housing Needs/Investment Plan (cont'd)

	5-Yr Goal Plan/Act.	Year 1 Goal Plan/Act.	Year 2 Goal Plan/Act.	Year 3 Goal Plan/Act.	Year 4 Goal Plan/Act.	Year 5 Goal Plan/Act.
CDBG						
Acquisition of existing rental units	15	3	3	3	3	3
Production of new rental units	20	17	0	3	0	0
Rehabilitation of existing rental units	25	5	5	5	5	5
Rental assistance	50	10	10	10	10	10
Acquisition of existing owner units	2	1	0	0	0	1
Production of new owner units	15	4	3	3	3	2
Rehabilitation of existing owner units	17	8	4	4	0	0
Homeownership assistance	15	3	3	3	3	3

Table 5.4 (HUD Table 2B): Non-Housing Community Development Needs

	Priority Need Level	Dollars to Address Need	Performance Measure	5-Yr Goal Plan/Act.
Acquisition of Real Property	H	\$345,392	25 Units	25
Disposition	L			
Clearance and Demolition	L			
Clearance of Contaminated Sites	L			
Code Enforcement	L			
Public Facility (General)				
Senior Centers	L			
Handicapped Centers	L			
Homeless Facilities	M	\$29,000	26 Units	5
Youth Centers	L			
Neighborhood Facilities	L			
Child Care Centers	M			
Health Facilities	L			
Mental Health Facilities	L			
Parks and/or Recreation Facilities	L			
Parking Facilities	L			
Tree Planting	M			
Fire Stations/Equipment	L			
Abused/Neglected Children Facilities	M			
Asbestos Removal	L			
Non-Residential Historic Preservation	L			
Other	L			
Infrastructure				
Water/Sewer Improvements	L			
Street Improvements	M	\$750,000	100,000 If	
Sidewalks	M	\$500,000	30,000 If	
Solid Waste Disposal Improvements	L			
Flood Drainage Improvements	L			
Other	L			
Public Services				
Senior Services	H	\$24,668	311 clients served	311
Handicapped Services	M	\$3,187	240 rides offered	240
Legal Services	M	\$7,000	60 cases	60
Youth Services	L			
Child Care Services	M			
Transportation Services	M	\$7,115	210 rides	210
Substance Abuse Services	L			
Employment/Training Services	M			
Health Services	L			
Lead Hazard Screening	L			
Crime Awareness	L			
Fair Housing Activities	M	\$8,823	11 cases investigated	11
Tenant Landlord Counseling	M	\$30,000	75 clients served	75
Other				
Economic Development	M			
Other (Planning Admin.)	M	\$74,304		
Mental Health Facilities	M			

6 One-Year Action Plan

This one year Action Plan describes the eligible activities that the City of Cupertino intends to undertake in fiscal year 2010/11 to address the needs and implement the strategies identified in the adopted Consolidated Plan for the period July 1, 2010 to June 30, 2015. It describes the activities that the City will fund with the Department of Housing and Urban Development (HUD) entitlement grant funds in fiscal year 2010/11 to address priority housing and non-housing community development needs and to affirmatively further fair housing choice.

6.1 Community Development Resources

Entitlement Grant Funding

The City receives CDBG funds as an entitlement grant through HUD. In fiscal year 2010/11, the City will have available to allocate an estimated \$433,000 in CDBG funds to eligible activities that address the needs identified in the Consolidated Plan.

County and Local Housing and Community Development Sources

The Entitlement Jurisdictions also have access to a variety of local and countywide resources, as outlined below:

Affordable Housing Fund. The City of Cupertino has an Affordable Housing Fund that provides financial assistance to affordable housing developments. As a second and third priority, the Affordable Housing Fund can also be used to establish a down payment assistance plan or a rental subsidy program to make market rate units more affordable. The City requires payment of an Office and Industrial Mitigation fee, which is assessed on developers of office and industrial space and a Housing Mitigation fee, which is assessed on developers of market-rate rental housing to mitigate the need for affordable housing created by new development. Developers of for-sale housing with six or fewer units are required to pay the Housing Mitigation fee. Developers of market-rate rental units, where the units cannot be sold individually, must pay the Housing Mitigation fee to the Affordable Housing Trust Fund to be consistent with recent court decisions and the State Costa-Hawkins Act regarding rent control. All affordable housing mitigation fees are deposited into the Affordable Housing Fund.

Redevelopment Housing Set-Aside Funds. The Cupertino Redevelopment Agency (RDA) has one Redevelopment Project Area which encompasses the Vallco Fashion Park Shopping Center and the adjacent “Rose Bowl” site at Vallco Parkway and Wolfe Road. The RDA must set aside 25 percent of its annual tax increment funds for the construction, rehabilitation, and preservation of low- and moderate-income housing within the Project Area and in other Cupertino

neighborhoods.⁶⁰ Five percent of the 25 percent set-aside must be reserved for extremely low-income housing. Once redevelopment activity begins within the Vallco Project Area and tax increment funds begin flowing to the RDA, set-aside funds will be available for affordable housing activities.

The Housing Trust of Santa Clara County. This non-profit organization that combines private and public funds to support affordable housing activities in the County, including assistance to developers and homebuyers. In recent years, the City and Trust have collaborated on affordable housing developments, each contributing funds to proposed developments, as well as first-time homebuyer programs.

6.2 Geographic Distribution

Figure 4.2 in Section 4 of this Consolidated Plan illustrates the income-eligible areas for CDBG activities during the 2010/2011 fiscal year. The CDBG program defines low-income concentration as any block group with 51 percent or more of residents earn 80 percent of MFI or less. For jurisdictions such as Cupertino that do not have any areas meeting this definition, the highest quartile of all areas in the City in terms of degree of concentration is used. For Cupertino, block groups with at least 27.4 percent lower-income residents are considered as having a concentration of lower-income residents.

As shown, there are nine Census tracts that have lower-income concentrations in Cupertino. These areas are primarily concentrated in the eastern portion of Cupertino, east of Highway 85.

6.3 Community Participation

The community outreach and planning for the 2010/2011 Action Plan was conducted in tandem with the Consolidated Plan process. As outlined in Section 3 of the Consolidated Plan, throughout September 2009, the Santa Clara County Entitlement Jurisdictions hosted four Consolidated Plan Workshops to engage the public and local stakeholders in the planning process. The Workshops were held in Sunnyvale, San José, and Morgan Hill, to encompass northern, central, and southern Santa Clara County. A total of 103 individuals participated in the three Workshops, including 31 individuals at the Central County Workshop held in San José and 52 individuals at the North County Workshop in Sunnyvale.

⁶⁰ The California Community Redevelopment Law (CRL) requires that 20 percent of the tax increment into a housing fund. The Cupertino Vallco Redevelopment Project Five Year Implementation Plan, 2006-2010, establishes the higher 25 percent requirement.

6.4 Housing Needs

Goal #1: Assist in the creation and preservation of affordable housing for lower-income and special needs households

Strategy #1A: Assist developers with the production of affordable rental housing

- **Action 1A.1.** Provide financial and technical assistance to developers producing affordable rental housing.

Goal(s): 25 units

2010-2011 Action(s): 0 units

- **Action 1A.2.** Assist developers in rehabilitating seriously deteriorating and neglected apartment buildings for conversion into affordable rental units.

Goal(s): 25 units

2010-2011 Action(s): 0 units

- **Action 1A.3.** Address any barriers to affordable housing production through implementation of associated Housing Element programs.

Goal(s): Complete a municipal code amendment in conjunction with the Housing Element update.

2010-2011 Action(s): Complete a municipal code amendment in conjunction with the Housing Element update.

Strategy #1B: Support affordable ownership housing

- **Action 1B.1.** Provide financial and technical assistance to developers producing affordable ownership housing for lower-income households, such as self-help and “sweat equity” organizations.

Goal(s): Fund and provide technical assistance to Habitat for Humanity for the construction of its four unit project on Cleo Avenue.

2010-2011 Action(s): Fund and provide technical assistance to Habitat for Humanity for the construction of its four unit project on Cleo Avenue.

- **Action 1B.2.** Continue to support financial training and homebuyer assistance programs

serving lower-income households.

Goal(s): Continue support of the Mortgage Credit Certificate program and the Santa Clara County Housing Trust first time homebuyer programs. Serve 4 low income households.

2010-2011 Action(s): Continue support of the Mortgage Credit Certificate program and the Santa Clara County Housing Trust first time homebuyer programs. Serve 1 low-income household.

- **Action 1B.3.** Maintain a list of partner lenders that are familiar with local homebuyer assistance programs and other below-market rate loan products.

Goal(s): The City continues to maintain a list of partner lenders that have received information on the BMR program and the County MCC program.

2010-2011 Action(s): The City continues to maintain a list of partner lenders that have received information on the BMR program and the County MCC program.

- **Action 1B.4.** Provide lower-income homeowners with the assistance for rehabilitating their properties.

Goal(s): Continue to fund Rebuilding Together so that they can assist 15 - 18 Cupertino Homeowners with rehabilitation to their homes. Also conduct minor repairs to 100 homes.

2010-2011 Action(s): Continue to fund Rebuilding Together so that they can assist 5 Cupertino Homeowners with rehabilitation to their homes. Also conduct minor repairs to 20 homes.

Strategy #1C: Assist lower-income seniors, larger families, the disabled, and farmworkers in securing safe and affordable housing

- **Action 1C.1.** Support the production and rehabilitation of affordable housing for seniors, disabled individuals, large families, and farmworkers through applications for State and federal funding, or with direct financial assistance.

Goal(s): Support Senior Housing Solutions through ARRA and CDBG funding to complete its rehabilitation of a single family home that will serve five seniors.

2010-2011 Action(s): Support Senior Housing Solutions through ARRA and CDBG funding to complete its rehabilitation of a single family home that will serve five seniors.

- **Action 1C.2.** Ensure that local zoning standards allow for units that serve the needs of disabled individuals, including second units and multifamily units.

Goal(s): Complete a municipal code amendment in conjunction with the Housing Element update.

2010-2011 Action(s): Complete a municipal code amendment in conjunction with the Housing Element update.

Goal #2: Support activities to end homelessness

Strategy #2A: Provide housing and supportive services to homeless individuals and families and households at risk of homelessness

- **Action 2A.1.** Support developers of transitional and supportive housing facilities through technical and direct financial assistance, as well as their applications for State and federal funding, drawing from the Housing First approach to ending homelessness.

Goal(s): Provide funding to developers for the construction of transitional and supportive housing facilities.

2010-2011 Action(s): No application received for 2010/11.

- **Action 2A.2.** Support existing transitional housing and supportive housing facilities.

Goal(s): Provide funding and other support to maintain local and regional transitional housing facilities.

2010-2011 Action(s): No application received for 2010/11. However, the City is currently completing a rehabilitation loan for Maitri's transitional shelter for victims of domestic violence. The City continues to refer the agency to funders to assist with the remaining items (purchase of computers and furniture for common area).

- **Action 2A.3.** Support programs that provide short-term emergency shelter for homeless individuals and families, while still prioritizing Housing First approach to ending homelessness.

Goal(s): Provide funding to short-term emergency shelter to house homeless individuals.

2010-2011 Action(s): City will provide \$24,050 to WVCS's Rotating Shelter program.

- **Action 2A.4.** Support emergency rental assistance programs to help protect lower-income households from homelessness.

Goal(s): Provide funding to support emergency rental assistance programs.

2010-2011 Action(s): City will provide \$33,655 to WVCS's Comprehensive Assistance program. The agency is responsible for allocating Red Cross emergency rental grants and emergency utility payments.

- **Action 2A.5.** Support outreach programs that provide vital services to homeless individuals, including health services, substance abuse services, referrals, and others.

Goal(s): Provide funding to support outreach programs that provide services to homeless individuals, including health services, substance abuse services, referrals and others.

2010-2011 Action(s): City will provide \$24,050 to WVCS's Rotating Shelter program which provides support services to the homeless as well as shelter.

Goal #3: Support activities that provide basic services, eliminate blight, and/or strengthen neighborhoods

Strategy #3A: Support local service organizations that provide essential services to the community, particularly special needs populations

- **Action 3A.1.** Provide funding for social services organizations benefiting lower-income households and special needs populations, including seniors, disabled, youth, homeless, farmworkers, single-mothers, victims of domestic violence, and others.

Goal(s): Continue to fund a variety of agencies that assist lower income households meet basic needs such as food/meals, emergency shelter, healthcare, services for the disabled and seniors and other basic needs. Serve 5,000 low and very low income Cupertino residents.

2010-2011 Action(s): Continue to fund a variety of agencies that assist lower income households meet basic needs such as food/meals, emergency shelter, healthcare, services for the disabled and seniors and other basic needs. Serve 1,000 low and very low income Cupertino residents.

- **Action 3A.2.** Support programs and services that assist lower income households access vital services through translation, transportation, outreach and information, and other forms of assistance.

Goal(s): Continue to fund agencies such as Outreach and Escort and United Way's 2-1-1 programs. Provide 31,000 rider subsidies and provide information and referral to 1,500 Cupertino residents.

2010-2011 Action(s): Continue to fund agencies such as Outreach and Escort and United Way's 2-1-1 programs. Provide 6,200 rider subsidies and provide information and referral to 300 Cupertino residents.

- **Action 3A.3.** Support programs and services that assist households with foreclosure prevention and recovery.

Goal(s): Continue to support Project Sentinel and Eden Council for Hope and Opportunity.

2010-2011 Action(s): Continue to support Project Sentinel and Eden Council for Hope and Opportunity.

Strategy #3B: Provide the public facilities and infrastructure needed to assure the health, safety, and welfare of the community

- **Action 3B.1.** Remove accessibility barriers from public facilities and sidewalks.

Goal(s): Continue to fund removal of accessibility barriers from public facilities and sidewalks through the City's Capital Improvement Program budget.

2010-2011 Action(s): Continue to fund removal of accessibility barriers from public facilities and sidewalks through the City's Capital Improvement Program budget.

- **Action 3B.2.** Enhance lower income neighborhoods through physical improvements and the ongoing maintenance and rehabilitation of public areas and facilities.

Goal(s): Continue to fund neighborhood parks and maintenance of public areas through the City's Capital Improvement Program budget.

2010-2011 Action(s): Continue to fund neighborhood parks and maintenance of public areas through the City's Capital Improvement Program budget.

Strategy #3C: Mitigate lead-based paint hazards

- **Action 3C.1.** Continue outreach and education to the community regarding the hazards of lead poisoning, particularly with regard to lead-based paint hazards.

Goal(s): Continue outreach and education to the community regarding the hazards of lead poisoning, particularly with regard to lead-based paint hazards.

2010-2011 Action(s): Continue outreach and education to the community regarding the hazards of lead poisoning, particularly with regard to lead-based paint hazards.

- **Action 3C.2.** Inspect all properties being rehabilitated or acquired for affordable housing for lead-based paint hazards.

Goal(s): Continue to inspect all properties being rehabilitated or acquired for affordable housing for lead based pain hazards.

2010-2011 Action(s): Continue to inspect all properties being rehabilitated or acquired for affordable housing for lead based pain hazards.

- **Action 3C.3.** Continue to update and implement the local Lead Based Paint Management Plan as appropriate.

Goal(s): Continue to update and implement the local Lead Based Paint Management Plan as appropriate.

2010-2011 Action(s): Continue to update and implement the local Lead Based Paint Management Plan as appropriate.

Goal #4: Promote fair housing choice

Goal #4A: Conduct outreach to the community regarding fair housing, and address local barriers to fair housing

- **Action 4A.1.** Contract with local service providers to conduct ongoing outreach and education regarding fair housing for home seekers, landlords, property managers, real estate agents, and lenders.

Goal(s): Provide funding for 400 public service announcements, distribution of 5000 fair housing brochures and conduct 20 fair housing presentations.

2010-2011 Action(s): Provide funding for 80 public service announcements, distribution of 1000 fair housing brochures and conduct four fair housing presentations.

- **Action 4A.2.** Contract with local service providers to conduct fair housing testing in local apartment complexes.

Goal(s): Provide funding to investigate 50 fair housing cases and perform 25 fair housing audits.

2010-2011 Action(s): Provide funding to investigate ten fair housing cases and perform five fair housing audits.

- **Action 4A.3.** Modify local zoning ordinances for consistency with State and federal fair housing laws.

Goal(s): Complete a municipal code amendment in conjunction with the Housing Element update.

2010-2011 Action(s): Complete a municipal code amendment in conjunction with the Housing Element update.

- **Action 4A.4.** Establish formal written procedures for handling reasonable accommodations requests.

Goal(s): Complete a municipal code amendment in conjunction with the Housing Element update, establishing formal reasonable accommodations procedures.

2010-2011 Action(s): Complete a municipal code amendment in conjunction with the Housing Element update, establishing formal reasonable accommodations procedures.

- **Action 4A.5.** Update the local Analysis of Impediments to Fair Housing Choice and report on its implementation as necessary.

Goal(s): Complete an update to the AI in July 2010

2010-2011 Action(s): Complete an update to the AI.

Goal #5: Expand economic opportunities for low-income households

Strategy #5A: Support economic development activities that promote employment growth, and help lower-income persons secure and maintain a job

- **Action 5A.1.** Provide funding for organizations that support local employment development and workforce training.

Goal(s): NOVA, a local non-profit agency, and De Anza College's OTI provide employment counseling and job resources and referrals to 300 Cupertino residents.

2010-2011 Action(s): NOVA and OTI will provide employment counseling and job resources and referrals to 60 Cupertino residents.

- **Action 5.A.2.** Support programs that facilitate small business development.

Goal(s): Review and possibly implement programs or activities that assist low income business owners.

2010-2011 Action(s): Investigate creating incubator kitchen for low income business operators.

Goal # 6: Promote environmental sustainability

Strategy #6A: Encourage the installation of energy- and water-efficiency measures in new and existing homes

- **Action 6A.1.** Encourage and fund energy efficient improvements and modifications for existing rental units serving extremely low, very low, and low income households.

Goal(s): Fund energy efficiency improvements in 25 single family units throughout city and in Senior Housing Solutions rehabilitation.

2010-2011 Action(s): Rebuilding Together Silicon Valley will provide five single family homes with minor energy efficiency modifications. Actera will provide 25 residents with an energy efficiency audit. City will fund Senior Housing Solutions solar upgrades to its Cupertino home.

6.5 Action Plan Tables

This section contains the HUD-required tables for the One-Year Action Plan. These include:

- Table 6.1 (HUD Table 3A): Summary of Specific Annual Objectives
- Table 6.2 (HUD Table 3B): Annual Affordable Housing Completion Goals
- Table 6.3 (HUD Table 3C): Consolidated Plan Listing of Projects

Table 6.1 (HUD Table 3A): Summary of Specific Annual Objectives

Actions		Performance Measure	Five-Year Goal	2010-11 Activity	HUD Outcome/ Objective	Proposed Completion Date
	Goal #1: Assist in the creation and preservation of affordable housing for lower-income and special needs households					
1A.1	Provide financial and technical assistance to developers producing affordable rental housing.	LMH	25 Units	0	DH-2	6/1/2016
1A.2	Assist developers in rehabilitating seriously deteriorating and neglected apartment buildings for conversion into affordable rental units.	LMH	25 Units	0	DH-3	6/1/2016
1A.3	Address any barriers to affordable housing production through implementation of associated Housing Element programs.	LMH	Complete a municipal code amendment in conjunction with the Housing Element update.	Complete a municipal code amendment in conjunction with the Housing Element update.	DH-1	6/1/2011
1B.1	Provide financial and technical assistance to developers producing affordable ownership housing for lower-income households, such as self-help and "sweat equity" organizations.	LMH	Fund and provide technical assistance to Habitat for Humanity for the construction of its four unit project on Cleo Avenue.	Fund and provide technical assistance to Habitat for Humanity for the construction of its four unit project on Cleo Avenue.	DH-2	6/1/2012
1B.2	Continue to support financial training and homebuyer assistance programs serving lower-income households.	LMH	Continue support of the Mortgage Credit Certificate program and the Santa Clara County Housing Trust first time homebuyer programs. Serve 4 low income households	Continue support of the Mortgage Credit Certificate program and the Santa Clara County Housing Trust first time homebuyer programs. Serve 1 low income households	DH-2	6/1/2010
1B.3	Maintain a list of partner lenders that are familiar with local homebuyer assistance programs and other below-market rate loan products.	LMH	The City continues to maintain a list of partner lenders that have received information on the BMR program and the County MCC program.	The City continues to maintain a list of partner lenders that have received information on the BMR program and the County MCC program.	DH-2	6/1/2016

Actions		Performance Measure	Five-Year Goal	2010-11 Activity	HUD Outcome/ Objective	Proposed Completion Date
1B.4	Provide lower-income homeowners with the assistance for rehabilitating their properties through Rebuilding Together Silicon Valley.	LMH	Continue to fund Rebuilding Together so that they can assist 15 - 18 Cupertino Homeowners with rehabilitation to their homes. Also conduct minor repairs to 100 homes.	Continue to fund Rebuilding Together so that they can assist 5 Cupertino Homeowners with rehabilitation to their homes. Also conduct minor repairs to 20 homes.	DH-3	6/1/2011
1C.1	Support the production and rehabilitation of affordable housing for seniors, disabled individuals, large families, and farmworkers through applications for State and federal funding, or with direct financial assistance.	LMH	Support Senior Housing Solutions through ARRA and CDBG funding to complete its rehabilitation of a single family home that will serve five seniors.	Support Senior Housing Solutions through ARRA and CDBG funding to complete its rehabilitation of a single family home that will serve five seniors.	DH-2	6/1/2011
1C.2	Ensure that local zoning standards allow for units that serve the needs of disabled individuals, including second units and multifamily units.	LMH	Complete a municipal code amendment in conjunction with the Housing Element update.	Complete a municipal code amendment in conjunction with the Housing Element update.	DH-3	6/1/2011
Goal #2: Support activities to end homelessness						
2A.1	Support developers of transitional and supportive housing facilities through technical and direct financial assistance, as well as their applications for State and federal funding, drawing from the Housing First approach to ending homelessness.	LMH	Provide funding to developers for the construction of transitional and supportive housing facilities.	No application received for 2010/11.	DH-1, DH-2 and DH-3	N/A
2A.2	Support existing transitional housing and supportive housing facilities.	LMH	Provide funding and other support to maintain local and regional transitional housing facilities.	No application received for 2010/11. However, the City is currently finishing up a rehabilitation loan for Maitri's transitional shelter for victims of domestic violence. The City continues to refer the agency to funders to assist with the remaining items (purchase of computers and furniture for common area).	DH-1	N/A

Actions		Performance Measure	Five-Year Goal	2010-11 Activity	HUD Outcome/ Objective	Proposed Completion Date
2A.3	Support programs that provide short-term emergency shelter for homeless individuals and families, while still prioritizing Housing First approach to ending homelessness.	LMH	Provide funding to short-term emergency shelter to house homeless individuals.	City will provide \$24,050 to WVCS's Rotating Shelter program	DH-1	6/1/2011
2A.4	Support emergency rental assistance programs to help protect lower-income households from homelessness.	LMC	Provide funding to support emergency rental assistance programs.	City will provide \$33,655 to WVCS's Comprehensive Assistance program. The agency is responsible for allocating Red Cross emergency rental grants and emergency utility payments.	DH-1	6/1/2011
2A.5	Support outreach programs that provide vital services to homeless individuals, including health services, substance abuse services, referrals, and others.	LMC	Provide funding to support outreach programs that provide services to homeless individuals, including health services, substance abuse services, referrals and others.	City will provide \$24,050 to WVCS's Rotating Shelter program which provides support services to the homeless as well as shelter.	DH-1	6/1/2011
	Goal #3: Support activities that provide basic services, eliminate blight, and/or strengthen neighborhoods					
3A.1	Provide funding for social services organizations benefiting lower-income households and special needs populations, including seniors, disabled, youth, homeless, farmworkers, single-mothers, victims of domestic violence, and others.	LMC	Continue to fund a variety of agencies that assist lower income households meet basic needs such as food/meals, emergency shelter, healthcare, services for the disabled and seniors and other basic needs. Serve 5,000 low and very low income Cupertino residents.	Continue to fund a variety of agencies that assist lower income households meet basic needs such as food/meals, emergency shelter, healthcare, services for the disabled and seniors and other basic needs. Serve 1,000 low and very low income Cupertino residents.	SL-2	6/1/2011
3A.2	Support programs and services that assist lower income households access vital services through translation, transportation, outreach and information, and other forms of assistance.	LMC	Continue to fund agencies such as Outreach and Escort and United Way's 2-1-1 programs. Provide 31,000 rider subsidies and provide information and referral to 1,500 Cupertino residents.	Continue to fund agencies such as Outreach and Escort and United Way's 2-1-1 programs. Provide 6,200 rider subsidies and provide information and referral to 300 Cupertino residents.	SL-1	6/1/2011
3A.3	Support programs and services that assist households with foreclosure prevention and recovery.	LMC	Continue to support Project Sentinel and Eden Council for Hope and Opportunity	Continue to support Project Sentinel and Eden Council for Hope and Opportunity	SL-1	

Actions		Performance Measure	Five-Year Goal	2010-11 Activity	HUD Outcome/ Objective	Proposed Completion Date
3B.1	Remove accessibility barriers from public facilities and sidewalks.	LMA	Continue to fund removal of accessibility barriers from public facilities and sidewalks through the City's Capital Improvement Program budget.	Continue to fund removal of accessibility barriers from public facilities and sidewalks through the City's Capital Improvement Program budget.	SL-1	6/1/2016
3B.2	Enhance lower income neighborhoods through physical improvements and the ongoing maintenance and rehabilitation of public areas and facilities.	LMA	Continue to fund neighborhood parks and maintenance of public areas through the City's Capital Improvement Program budget.	Continue to fund neighborhood parks and maintenance of public areas through the City's Capital Improvement Program budget.	SL-1	6/1/2016
3C.1	Continue outreach and education to the community regarding the hazards of lead poisoning, particularly with regard to lead-based paint hazards.	LMH	Continue outreach and education to the community regarding the hazards of lead poisoning, particularly with regard to lead-based paint hazards.	Continue outreach and education to the community regarding the hazards of lead poisoning, particularly with regard to lead-based paint hazards.	DH-3	6/1/2016
3C.2	Inspect all properties being rehabilitated or acquired for affordable housing for lead-based paint hazards.	LMH	Continue to inspect all properties being rehabilitated or acquired for affordable housing for lead based pain hazards.	Continue to inspect all properties being rehabilitated or acquired for affordable housing for lead based pain hazards.	DH-3	6/1/2016
3C.3	Continue to update and implement the local Lead Based Paint Management Plan as appropriate.		Continue to update and implement the local Lead Based Paint Management Plan as appropriate.	Continue to update and implement the local Lead Based Paint Management Plan as appropriate.	SL-1	6/1/2016
<i>Goal #4: Promote fair housing choice</i>						
4A.1	Contract with local service providers to conduct ongoing outreach and education regarding fair housing for home seekers, landlords, property managers, real estate agents, and lenders.	LMC	Provide funding for 400 public service announcements, distribution of 5000 fair housing brochures and conduct 20 fair housing presentations.	Provide funding for 80 public service announcements, distribution of 1000 fair housing brochures and conduct four fair housing presentations.	SL-1	6/1/2011
4A.2	Contract with local service providers to conduct fair housing testing in local apartment complexes.	LMC	Provide funding to investigate 50 fair housing cases and perform 25 fair housing audits.	Provide funding to investigate ten fair housing cases and perform five fair housing audits.	SL-1	6/1/2011

Actions		Performance Measure	Five-Year Goal	2010-11 Activity	HUD Outcome/ Objective	Proposed Completion Date
4A.3	Modify local zoning ordinances for consistency with State and federal fair housing laws.		Complete a municipal code amendment in conjunction with the Housing Element update.	Complete a municipal code amendment in conjunction with the Housing Element update.	SL-1	6/1/2011
4A.4	Establish formal written procedures for handling reasonable accommodations requests.		Complete a municipal code amendment in conjunction with the Housing Element update.	Complete a municipal code amendment in conjunction with the Housing Element update.	SL-1	6/1/2011
4A.5	Update the local Analysis of Impediments to Fair Housing Choice and report on its implementation as necessary.		Complete an update to the AI in July 2010	Complete and update to the AI.	SL-1	6/1/2011
Goal #5: Expand economic opportunities for low-income households						
5A.1	Support local employment development and workforce training programs.	LMC	NOVA, a local non-profit agency, and De Anza College's OTI provide employment counseling and job resources and referrals to 300 Cupertino residents.	NOVA and OTI will provide employment counseling and job resources and referrals to 60 Cupertino residents.	EO-1	6/1/2011
5A.2	Support programs that facilitate small business development.	LMC	Review and possibly implement programs or activities that assist low income business owners.	Investigate creating incubator kitchen for low income business operators.	EO-1	6/1/2011
Goal # 6: Promote environmental sustainability						
6A.1	Encourage and fund energy efficient improvements and modifications for existing rental units serving extremely low, very low, and low income households.	LMH	Fund energy efficiency improvements in twenty five single family units throughout city and in Senior Housing Solutions rehabilitation.	Rebuilding Together Silicon Valley will provide five single family homes with minor energy efficiency modifications. Actera will provide 25 residents with an energy efficiency audit. City will fund Senior Housing Solutions solar upgrades to its Cupertino home.	DH-2 and DH-3	6/1/2011

	HUD CODES					
			Availability/Accessibility	Affordability	Sustainability	
	LMH: Low/Mod Housing	Decent Housing	DH-1	DH-2	DH-3	
	LMC: Low/Mod Client Benefit	Suitable Living Environment	SL-1	SL-2	SL-3	
	LMA: Low/Mod Area Benefit	Economic Opportunity	EO-1	EO-2	EO-3	

Table 6.2 (HUD Table 3B): Annual Affordable Housing Completion Goals

U.S. Department of Housing and Urban Development - OMB Approval No. 2506-0117
(Exp. 4/30/2011)

Grantee Name: Program Year:	Expected Annual Number of Units To Be Completed	Actual Annual Number of Units Completed	Resources used during the period			
			CDBG	HOME	ESG	HOPWA
BENEFICIARY GOALS (Sec. 215 Only)						
Homeless households			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-homeless households			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Special needs households			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total Sec. 215 Beneficiaries*			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
RENTAL GOALS (Sec. 215 Only)						
Acquisition of existing units	4		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units	10		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Total Sec. 215 Affordable Rental	14		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
HOME OWNER GOALS (Sec. 215 Only)						
Acquisition of existing units	2		<input type="checkbox"/>	<input type="checkbox"/>		
Production of new units			<input type="checkbox"/>	<input type="checkbox"/>		
Rehabilitation of existing units			<input type="checkbox"/>	<input type="checkbox"/>		
Homebuyer Assistance			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Total Sec. 215 Affordable Owner	2		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
COMBINED RENTAL AND OWNER GOALS (Sec. 215 Only)						
Acquisition of existing units	6		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units	10		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Homebuyer Assistance			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Combined Total Sec. 215 Goals*	16		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
OVERALL HOUSING GOALS						

(Sec. 215 + Other Affordable Housing)						
Annual Rental Housing Goal	14		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Annual Owner Housing Goal	2		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total Overall Housing Goal	16		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Table 6.3 (HUD Table 3C): Consolidated Plan Listing of Projects

To be completed following final City Council decision.

7 Appendix A: Documentation of Public Process

Table A.1: CDBG Workshop Attendees, September 9 and 23, 2009

September 9, 2009 - West Valley Branch Library, 1243 San Tomas Aquino Road, San José, CA 95117, 6-7:30pm		
	Name	Organization
1	Ala Malik	Fresh Lifelines for Youth
2	Andrea Osgood	Eden Housing
3	Birku Melese, Ph.D.,	Ethiopian Community Services, Inc.
4	Carlos Garcia	Fresh Lifelines for Youth
5	Cesar Anda	State legislature AD 23
6	Ching Ming Hsueh	Catholic Charities
7	Elaine Curran	City of SJ Early Care
8	Elizabeth Hunt	Indian Health Center of Santa Clara Valley
9	Erik Kaeding	resident/student
10	Gary Smith	GS Lighting Design
11	Georgia Bacil, Exec. Dir.	Senior Adult Legal Assistance
12	Heona Lee	Korean-American Community Services (KACS)
13	James R. Brune	Deaf Couns., Adv. & Referral Agency (DCARA)
14	Jan V. Chacon	Indian Health Center of Santa Clara Valley
15	Jane Hills, Deputy Director	Catholic Charities
16	Jeff Bornefeld	Community Partners for Youth, Inc. (CCPY)
17	Jenna Boyer	The Opportunity Fund
18	Judy Whittier, Dir. of Community Resources	The Bill Wilson Center
19	Lee Elak	CDHC Commissioner
20	Liz Girens	Opportunity Fund
21	Margie Matthews	resident
22	Maria Solis	Japanese American Senior Housing
23	Mark Johanson	resident
24	Michele Lew/President-CEO	Asian Americans for Community Involvement
25	Minh Hoang Pham	Catholic Charities
26	Regina Adams	City of Mountain View
27	Ronald Anderson	The Cambrian Center
28	Sylvia Alvarez	Evergreen School District Board Member,
29	Tamon Norimoto	HCDC of SJ
30	Tom Geary	Second Harvest
31	Yolanda Ungo	Catholic Charities
September 23, 2009 - Sunnyvale City Hall Council Chambers, 456 West Olive Avenue, Sunnyvale, CA 94086, 3-4:30pm		
1	Adam Montgomery	Silicon Valley Association of Realtors
2	Adriana Caldera	Support Network for Battered Women
3	Anna Gonzales	Juvenile Probation, SCC
4	Arely Valeriano	Catholic Charities of Santa Clara County
5	Arthur Schwartz	resident
6	Beatriz Lopez	SALA
7	Beverly Jackson, ED	Rebuilding Together
8	Chana Pederson	CCSC
9	Cindy McCormick	City of Saratoga
10	Cindy Stahl	NOVA
11	Connie Soto	
12	Connie Verceles	City of Sunnyvale, ED Manager
13	Consuelo Collard	The Health Trust
14	David Ramirez	Outreach
15	Demi Yezgi	H& HS Com.
16	Dennis King	Hispanic Chamber of Commerce
17	Desirie Escobar	JPD
18	Diane Shakoor	Community Action Agency

19	Dori Hailu	H & HS Com.
20	Dorothy Heller, Exec. Assistant	Dayworker Center of Mountain View
21	Edith Alams	CDD/Housing
22	Elba Landaverde	Community Svcs. Agency of Mtn. View and Los Altos
23	Eric Anderson	Sunnyvale HHSC
24	Estella Jones, phone 408- 730-5236.	Sunnyvale resident
25	Gerald Hewitt	City of Santa Clara HCD
26	Ginger McClure	Catholic Charities of Santa Clara County
27	Greg Harrick	HUD Region IX
28	Hector Burgos	Habitat Silicon Valley
29	Hilary Barroga, Director of Programs	Emergency Housing Consortium (EHC)
30	Jesus Estrada	Community Action Agency
31	Joan Smithson, Site Manager	Senior Lunch Program
32	JoAnn Cabrera, development coordinator	MayView Community Health Center
33	Kathy Marx	City of Palo Alto
34	Kerry Haywood, ED Moffett Park BTA	Moffett Park BTA
35	Laura Robichek	resident
36	Lynn Morison	the bill wilson center
37	Mark Robichek	resident
38	Matthew Osment- Dir. Strategic Alliances	Inn Vision
39	Nancy Tivol	City of Sunnyvale- resident
40	Patricia Lord	City of Sunnyvale
41	Perla Flores	Community Solutions
42	Pilar Furlong	Red Cross of Silicon Valley
43	Raul and Helen Ledesma	residents
44	Roger Gaw	Sunnyvale Chamber of Commerce
45	Sarah Khan	MAITRI
46	Shamima Hasan, CEO	MayView Community Health Center
47	Stacy Castle	YWCA Silicon Valley
48	Susan Huff	Saratoga Area Senior Coordinator
49	Tom Geary	Second Harvest
50	Tricia Uyeda	West Valley Community Services - Rotating Shelter Program
51	Victor Ruder	Sunnyvale Senior Nutrition
52	Wanda Hale, Development Officer	Catholic Charities of Santa Clara County

Sources: BAE, 2009

Table A.2: Notes from Regional Visioning Workshops

Community Services	North	Central
Food and Nutrition Services	Food services needed for all segments of population, including seniors, youth. Need for food services growing with recession.	Support programs to address childhood obesity. Need for food services growing with recession.
Family Counseling and Case Management		
Foreclosure Prevention and Housing Counseling		Pro-active measures needed. NSP funds may help transform properties to special needs housing.
Disabled Services		Deaf/hard of hearing often cannot access services due to lack of ASL translation. Assistance needed.
Senior Services and Activities	Case management services must continue and be expanded. Lower income seniors lack funds for all basic needs. Legal services needed. Increased abuse rates during recession. Affordable, quality elder day care needed.	Maintain support for senior center meals. Case management services must continue and be expanded. Need for services increasing as senior population grows, especially to avoid institutionalization. Other funding sources (e.g., United Way) being cut.
Youth Activities		Programs to prevent drop-outs needed. Early intervention and supplemental education programs needed.
At-Risk Youth Services	Need for gang intervention programs. Currently SJ is closest source of programs.	
Neglected/Abused Children		
Child Care	Need for affordable, quality care.	Need for affordable, quality care.
Anti-Crime Programs	Neighborhood safety remains a concern in some areas.	
Health Services		Affordable clinics needed, particularly given unemployment and lack of insurance.

Mental Health Services	Needed.	
Tenant/Landlord Mediation	Needed, particularly during recession.	Promote "meet & greet" between affordable housing property managers and potential tenants to avoid eviction later. Follow up tenant support also needed.
Legal Services	Needed for seniors.	
Transportation Assistance	Transportation services serving seniors, youth, and others.	
Substance Abuse Services	Needed for youth, in particular.	
Domestic Violence Services (e.g., counseling)	More prevalent with recession. May rise with predicted release of incarcerated persons. State funding being cut.	More prevalent with recession. May rise with predicted release of incarcerated persons. State funding being cut.
Homeless Services		Needed, particularly during recession. More families than before.
Emancipated Youth (aging out of foster care)	Demand for housing and services.	
HIV/AIDS Services		
Other _____	Interim housing for homeless to help provide access to services. Improved networking between providers. Language translation services needed. Greater publicizing of existing services needed.	Community Centers and other single points of access to multiple services are needed. Assistance with application and credit check fees for affordable units. Programs to assist undocumented individuals access range of services. Financial training for families. Matched savings program (IDA).
Housing	North	Central
Disabled Access Improvements	Rehabilitation programs for accessibility.	
Owner-Occupied Housing Rehabilitation		
Rental Housing Rehabilitation		
Homeownership Assistance		Assistance to young professionals in purchasing

		homes.
Affordable Rental Housing	Need for affordable housing for a range of household types, including singles, couples, small and large families. Need for housing to serve households up to 50% of AMI. Ongoing support to affordable housing developers needed.	Need for permanent affordable housing for households up to 50% of AMI, as well as seniors.
Housing for Disabled	Need for affordable housing for people with disabilities.	Need for affordable housing for people with disabilities. Housing for persons requiring service animals.
Senior Housing	Need for affordable senior housing.	Long waiting lists at affordable senior housing projects.
Housing for Large Families	Affordable units needed.	
Housing for Emancipated Youth (aging out of foster care)		Needed.
Fair Housing Services	Needed, particularly during recession.	Needed, particularly during recession.
Lead Paint Testing and Abatement		
Energy Efficiency Improvements	Assistance with rehabilitation for energy and water efficiency to lower income households.	Assistance with rehabilitation for energy and water efficiency to lower income households.
Transitional and Supportive Housing	Transitional housing needed for all segments, including youth.	Needed. Supportive housing services necessary.
Assistance for Seismic Retrofitting	Assistance to landlords for seismic retrofitting.	
Other_____	Temporary financial assistance to households in danger of eviction or foreclosure. Strategies to assist with NIMBY-ism for affordable or multifamily housing. Ongoing protection of mobile home parks as a source of affordable housing. Direct assistance for move-on costs in rental housing.	Need for one-stop service center related to housing activities and programs. Direct assistance for move-on costs in rental housing.

	Affordable homeownership through self-help housing projects. Utility assistance for renters. Outreach and coordination of existing resources.	
Economic Development	North	Central
Small Business Loans	Needed to help alleviate downtown vacancies, including in Saratoga, Palo Alto, and Sunnyvale.	Needed.
Small Business Development and Mentoring	Needed to help alleviate commercial vacancies.	
Job Creation/Retention		
Employment or Vocational Training	Youth and bi-lingual services particularly needed. Basic job skills and placement services also necessary.	Child care provider vocational training good example of vocational program.
Building & Façade Improvement	Needed.	
Assistance for Seismic Retrofitting		
Other_____		Support of Business Improvement Districts that help prevent blight.
Community Facilities and Infrastructure	North	Central
Senior Centers		
Youth Centers		
Child Care Centers		
Parks and Recreation Facilities	Continue to maintain local parks, especially heavily used facilities.	
Health Care Facilities		
Homeless Facilities		Need for more expanded centers. Often waiting list.
Drainage/Flooding Improvements		
Street, Lighting, and Sidewalk Improvements		Sidewalk and streetlight improvement in business districts.
Parking Facilities		
Disabled Accessibility Improvements		

Traffic Calming Improvements		
Graffiti and Blight Removal	Graffiti abatement needed.	
Other_____	General need to replace aging infrastructure.	Rehab of non-profit and public facilities. Partner with schools to provide community facilities and services (though some youth and other portions of community may be barred from campus or lack access).

Table A.3: CDBG Survey Responses, Santa Clara County, Sept. 2009

	Avg Level of Need (Top 3 highlighted)		Number of Responses (a)
	North Co.	Central Co.	
Community Services			
Food and Nutrition Services	2.92	3.45	46
Family Counseling and Case Management	3.00	3.33	46
Foreclosure Prevention and Housing Counseling	2.71	2.61	43
Disabled Services	2.52	2.83	44
Senior Activities	2.78	3.16	47
Youth Activities	2.81	3.33	49
At-Risk Youth Services	3.00	3.62	46
Neglected/Abused Children	3.00	3.30	43
Child Care	2.88	3.00	44
Anti-Crime Programs	2.68	3.06	41
Health Services	3.39	3.60	44
Mental Health Services	3.22	3.57	45
Tenant/Landlord Mediation	2.09	2.44	41
Legal Services	2.72	2.67	44
Transportation Assistance	2.68	3.06	43
Substance Abuse Services	2.76	2.89	45
Domestic Violence Services (e.g., counseling)	3.00	3.40	45
Homeless Services	3.21	3.05	44
Emancipated Youth (aging out of foster care)	2.72	3.10	46
HIV/AIDS Services	2.50	2.80	43
Other	3.50	4.00	4
Housing			
Disabled Access Improvements	2.68	2.63	39
Owner-Occupied Housing Rehabilitation	2.32	2.44	39
Rental Housing Rehabilitation	2.43	2.67	37
Homeownership Assistance	2.55	2.75	39
Affordable Rental Housing	3.41	3.65	40
Housing for Disabled	2.88	2.93	40
Senior Housing	3.00	3.59	43
Housing for Large Families	3.14	2.93	38
Housing for Emancipated Youth (aging out of foster care)	2.77	3.18	40
Fair Housing Services	2.41	2.81	39
Lead Paint Testing and Abatement	2.09	2.20	39
Energy Efficiency Improvements	2.57	2.93	39
Assistance for Seismic Retrofitting	2.17	2.21	38
Other	3.33	3.33	7
Economic Development			
Small Business Loans	2.43	2.81	40
Small Business Development and Mentoring	2.59	2.80	38
Job Creation/Retention	3.35	3.41	44
Employment or Vocational Training	3.29	3.44	43
Building & Façade Improvement	2.05	2.93	38

Assistance for Seismic Retrofitting	1.86	2.29	36
Other _____	2.67	4.00	6
Community Facilities and Infrastructure			
Senior Centers	3.04	3.06	42
Youth Centers	3.08	3.21	43
Child Care Centers	2.96	3.17	41
Parks and Recreation Facilities	2.43	3.18	38
Health Care Facilities	3.04	3.58	43
Homeless Facilities	3.13	3.26	42
Drainage/Flooding Improvements	2.10	2.25	37
Street, Lighting, and Sidewalk Improvements	2.36	2.35	39
Parking Facilities	1.83	2.00	38
Disabled Accessibility Improvements	2.52	2.59	40
Traffic Calming Improvements	2.10	2.29	38
Graffiti and Blight Removal	2.14	2.41	39
Other _____	NA	NA	0

Notes:

(a) "Number of responses" does not count questions which were left unanswered by the participant. Completed responses were used to calculate "average level of need."

Sources: BAE, 2009.

Table A.4: "Other" Comments

Category	Comment	Area
Community Services	Services for immigrants	Central
	Services to address growing epidemic of diabetes and chronic illnesses	Central
	Translation information and referrals	Central
	Senior Legal Assistance- LTC Ombudsman, Elder Abuse Prevention	South
	Protection from abuse for seniors in long term facilities	South
	LTC Ombudsman- to protect seniors in nursing homes and assisted living	North
	Child Care- SUBSIDIES! We have waitlists between 20 and 50 families per site. We cut it off at some point. But we get calls daily for help.	North
Housing	Homeless Youth	Central
	Emergency Financial Assistance to prevent eviction for low income families facing temporary problems	North
Economic Development & Infrastructure	Assets/Savings, Financial Education	Central
	Matched-Savings Programs and Financial Education	Central
	Energy Efficiency- small business	North

Sources: BAE, 2009

8 Appendix B: Needs Assessment Data Sources

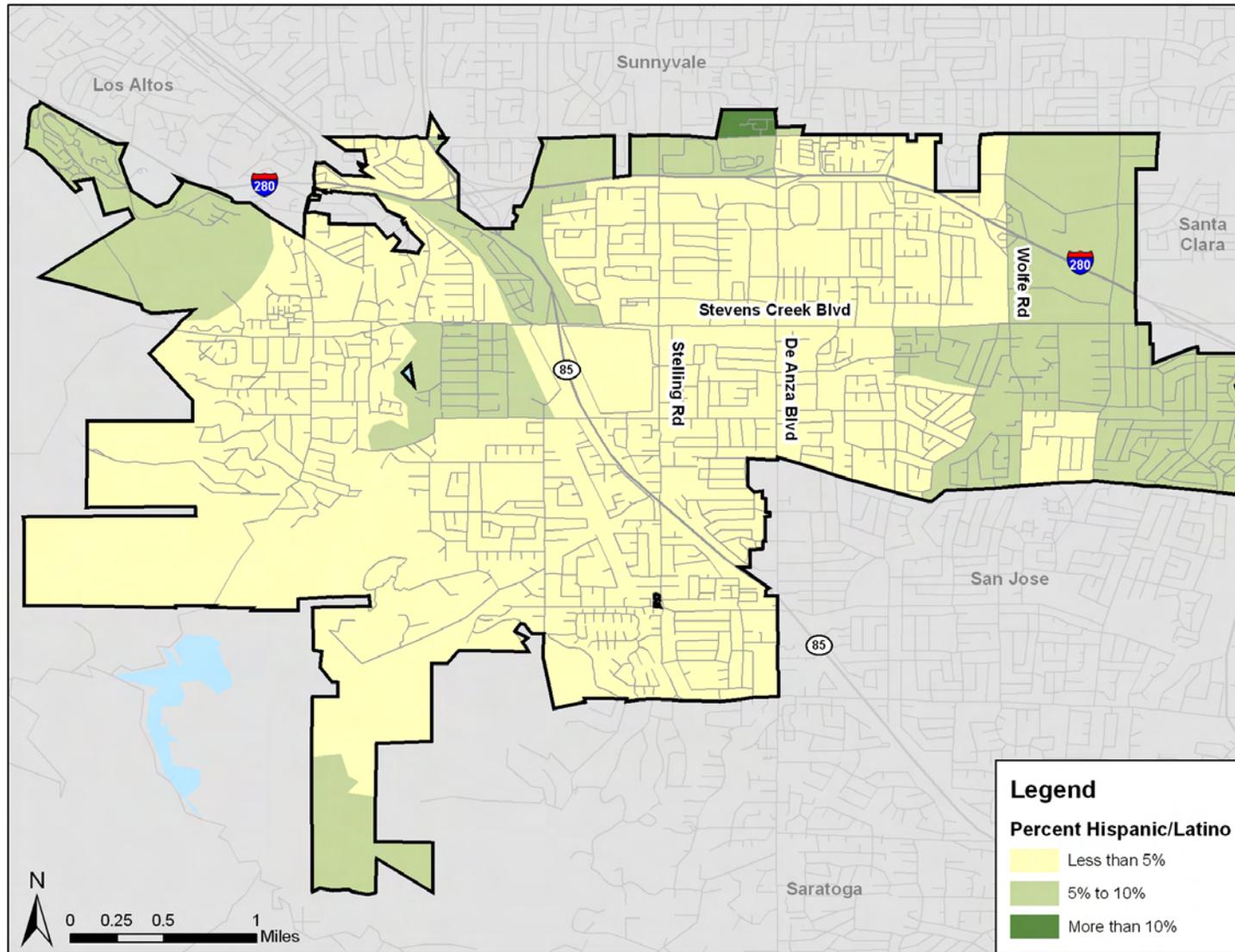
- **Association of Bay Area Governments (ABAG).** ABAG, the regional planning agency for the nine county San Francisco Bay Area, produces population, housing, and employment projections for the cities and counties within its jurisdiction. The projections are updated every two years. BAE used data from the 2009 ABAG Projections in this Needs Assessment.
- **Bay Area Economics (BAE)** – BAE is listed as a source simply to indicate that it is responsible for assembling the table. BAE is not the primary source for any of the data provided in this report. All primary sources are listed in each table.
- **Claritas, Inc.** Claritas is a private data vendor that offers demographic data for thousands of variables for numerous geographies, including cities, counties, and states. Using 2000 U.S. Census data and more current American Community Survey as a benchmark, Claritas provides current year estimates for many demographic characteristics such as household composition, size, and income. This is particularly valuable given the fact that many cities have undergone significant change since the last decennial census was completed over nine years ago. BAE used Claritas data to characterize population and households and to describe housing needs. Current-year demographic data from Claritas can be compared to decennial census data from 1990 and 2000. Claritas does not publish margin of errors for their data.
- **DataQuick Information Systems.** DataQuick is a private data vendor that provides real estate information such as home sales price and sales volume trends. DataQuick also provides individual property records, which includes detailed information on property type, sales date, and sale amount. This information allowed BAE to assess the market sales price of homes sold in the County.
- **RealFacts.** RealFacts, a private data vendor, provides comprehensive information on residential rental markets. Based on surveys of large apartment complexes with 50 or more units, this data includes an inventory analysis as well as quarterly and annual rent and occupancy trends.
- **Santa Clara County Homeless Census and Survey, 2009.** In January 2009, a count of homeless individuals in Santa Clara County was conducted. Concurrently, one-on-one interviews with homeless individuals were completed to create a qualitative profile of the County's homeless population. This report provides detailed information on the size and composition of the homeless population in Santa Clara County.

- **State of California, Department of Finance.** The Department of Finance publishes annual population estimates for the State, counties, and cities, along with information on the number of housing units, vacancies, average household size, and special populations. The Department also produces population forecasts for the State and counties with age, sex, and race/ethnic detail. The demographic data published by the Department of Finance serves as the single official source for State planning and budgeting, informing various appropriation decisions.
- **State of California, Employment Development Department.** The Employment Development Department identifies the largest 25 private-sector employers in each County.
- **USDA Census of Agriculture, 2007.** Every five years the U.S. Department of Agriculture (USDA) publishes a complete count of U.S. farms and ranches and the people who operate them. This data source provides county-level data on the number of permanent and seasonal farmworkers.
- **U.S. Census Bureau.** The Census Bureau collects and disseminates a wide range of data that is useful in assessing demographic conditions and housing needs. These are discussed below.
 - **Decennial Census.** The 2000 Census provides a wide range of population and housing data for the County, region, and State. The decennial Census represents a count of everyone living in the United States every ten years. In 2000, every household received a questionnaire asking for information about sex, age, relationship, Hispanic origin, race, and tenure. In addition, approximately 17 percent of households received a much longer questionnaire which included questions social, economic, and financial characteristics of their household as well as the physical characteristics of their housing unit. Although the last decennial census was conducted nine years ago, it remains the most reliable source for many data points because of the comprehensive nature of the survey.
 - **American Community Survey (ACS).** The U.S. Census Bureau also publishes the ACS, an on-going survey sent to a small sample of the population that provides demographic, social, economic, and housing information for cities and counties every year. However, due to the small sample size, there is a notable margin of error in ACS data, particularly for small- and moderately-sized communities. For this reason, BAE does not utilize ACS data despite the fact that it provides more current information than the 2000 Census.

- **Comprehensive Housing Affordability Strategy (CHAS).** CHAS provides special tabulation data from the 2000 Census which shows housing problems for particular populations, including the elderly, low-income households, and large households. This data is used in the assessment of demand for special needs housing.
- **Building Permits.** The Census Bureau provides data on the number of residential building permits issued by cities by building type.

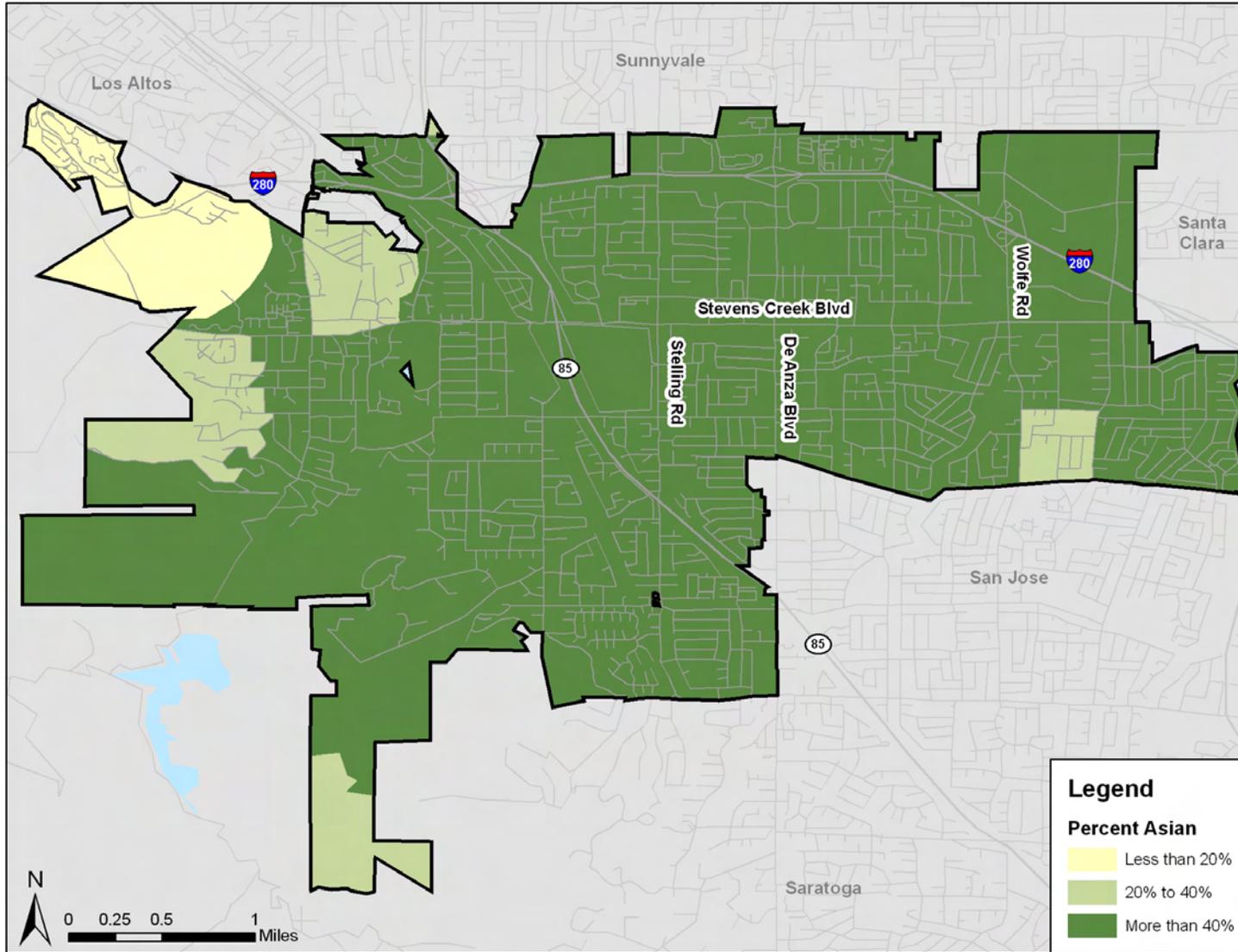
9 Appendix C: Detailed Mapping of Areas of Minority Concentration

Figure C.1: Percent Hispanic Population, Cupertino, 2009



Sources: Claritas, 2009; BAE, 2010.

Figure C.2: Percent Asian Population, Cupertino, 2009



Sources: Claritas, 2009; BAE, 2010.

**10 Appendix D: Inventory of Services
for Special Needs and Homeless
Populations**

Table D.1: Community Resources and Services, Santa Clara County, 2009 (a)

Agency/Organization	Details
General Outreach Services	
Community Services Agency of Mountain View and Los Altos Community Technology Alliance	Provides emergency assistance in addition to senior and homeless services and programs. Provides comprehensive and updated listing of homeless facilities and vacancies in Santa Clara County, including HelpSCC and others.
Contact Cares Help SCC Homeless Care Force	Bill Wilson Center provides telephone crisis training for volunteers Website listing general and subpopulation special needs services. Mobile program in 1989 to provide food, clothing, and personal care items to the homeless and needy of Santa Clara, California.
Housing SCC Inn Vision Inn Vision's Urban Ministry of Palo Alto	Lists resources for special needs populations Provides numerous services and care facilities throughout Santa Clara County. Provides an emergency supply of food for people in need. People can return twice weekly if necessary.
Mental Health Advocacy Project	The MHAP Project is offered by the Law Foundation of Silicon Valley. Provides services to individuals with mental health or development disabilities.
SC Unified School District The Gardner Family Health Network	Supportive services, including counseling and career-training programs. Seven clinics offer primary health care and behavioral services dedicated to improving the health status of low and moderate-income communities.
Food & Basic Services	
City Team Ministries	Provides homeless emergency services including food, shelter, clothing, recovery programs, and youth outreach programs.
Cupertino Community Services Homeless Care Force	Supportive services. Provides food, clothing, and personal care items to the <i>homeless</i> and needy of Santa Clara County.
Loaves and Fishes and Martha's Kitchen Sacred Heart Community Services Community Food Program Salvation Army San Jose First Community Services Second Harvest Food Bank South Hills Community Church St Joseph's St Justin Community Ministry University of California Cooperative Extension	Food program. Food program. Food programs, plus other emergency assistance and support programs. For an employment-readiness program targeting homeless and low-income individuals. Food program. Emergency services. Emergency services. Provision of food staples for needy families. Working with local communities to improve nutrition
United Way of Silicon Valley The American Red Cross	Emergency Assistance Network (EAN)- 8 agencies serve County residents. Objective is to help families maintain their current housing. Santa Clara Valley Chapter- Homeless Assistance and Prevention Program

Life Skills Training

City Team Ministries	Provides homeless emergency services including food, shelter, clothing, recovery programs, and youth outreach programs.
Sure Path Financial Solutions	A local non-profit financial counseling agency offers consultation services.
Gardner Family Health Networks- Family Wellness	Through its seven clinics, Gardner provides comprehensive primary health care and behavioral services dedicated to improving the health status of low and moderate-income communities in Santa Clara County.
Inn Vision Palo Alto	Offers supportive services for moderate- and low- income families.
Mission College Corporate Education	Providing housing, food, and programs that promote self-sufficiency, InnVision empowers homeless and low-income families and individuals to gain stability.
San Jose First Community Services	For an employment-readiness program targeting homeless and low-income individuals.

Substance Abuse

ALANO Club	Alcoholics and Narcotics Anonymous in Santa Clara County.
ARH Benny McKeown Center	A 27- bed alcohol and drug recovery program located in the East Foothills of San Jose. The facility offers a highly structured, comprehensive, and caring program for men and women seeking treatment.
CalWORKS Community Health Alliance	Coordinates services with Social Services Agency and County DADS.
Catholic Charities	Catholic Charities helps the homeless, very low-income families, and the working poor find and keep safe, stable, and appropriate housing.
City Team Ministries	In San Jose, City Team Ministries is providing hot meals, safe shelter, showers, and clean clothing to this city's homeless population.
Coalition for Alcohol & Drug Free Pregnancy - CADFP	Working on collaboration involving the medical community, local and statewide organizations, public and private, to create systemic change so that the vision of babies born alcohol and drug free becomes a reality.
SCC Dept. of Alcohol and Drug Services	DADS maintains 24-hour hotline.
Gilroy East	The Gilroy East Partnership was developed a youth empowerment model of AOD community prevention.
Gilroy West	Develop environmental strategies to reduce alcohol availability including retail density, responsible beverage service, and binge drinking by youth.
Los Gatos/Saratoga Union HS District - Shift Program	Initiative to reduce underage drinking via a shift of environmental norms.
Mayfair Alcohol & Drug Coalition	Goal to reduce alcohol, tobacco and other drug use problems.
Morgan Hill/San Martin Prevention Partnership	A community coalition working to develop evidence-based environmental strategies to reduce the incidence and prevalence of AOD problems in the community.
Palo Alto Drug & Alcohol Collaborative	Addresses underage drinking in Palo Alto.
Pathway Society	Provides chemical dependency treatment to boys serving time in neighboring probation facilities.
PIT Coalition	The Prevention /Intervention/Treatment Strategy (PIT) focuses on reducing alcohol availability in a high-crime area of San Jose.

Salvation Army Adult Rehabilitation Center Stanford – Santa Clara County Methamphetamine Task Force	Supportive services. Researching destructive behavior associated with high-risk sexual behavior. Its goal is to reduce methamphetamine use in SCC, and ultimately the reduction of new HIV infections.
The Coalition of New Immigrants	The Coalition of New Immigrants targets new wave of Eastern European and African immigrants, focusing on cultural pressures in America.
The Gateway Program	Point-of-entry to the full spectrum of Department of Alcohol & Drug Services (DADS) Adult Managed Care Services.

Mental Health

AchieveKids	A special education and mental health service for students with complex needs, and their families.
ACT for Mental Health	Fireside Friendship Club and Self Help Center
Adult and Older Adult System of Care	Provides mental health services to adults with serious mental illness
ALLIANCE For Community Care	Offers community-based services and rehabilitation programs to youth, adults and older adults recovering from emotional and mental illnesses.
Alum Rock Counseling Center	(ARCC) has addressed the damage of family conflict, school failure and delinquency among high-risk youth, producing responsible community members and a healthier, more vibrant East San Jose
Asian Americans For Community Involvement (AACI)	AACI provides specialized services in clients' native languages and is sensitive to clients' cultural values.
Bascom Mental Health Center	Services provided include assessments, emergency evaluations, individual and family therapy, medication evaluations and medication support services.
CalWORKS Community Health Alliance	A partnership between Santa Clara County Social Services Agency, Santa Clara Valley Health and Hospital Systems' Department of Alcohol and Drug Services (DADS), Department of Mental Health.
Catholic Charities	Catholic Charities' program categories include: mental health and substance abuse in a managed care division, elder care including nutrition, foster grandparenting, kinship care support, mental health support services, etc.
Central Mental Health	Central Mental Health is an outpatient mental health clinic which serves adults, 18-60, older adults age 60+.
Children's Health Council	Serves the developmental needs of children and families in the community, specializing in children with severe behavioral and developmental difficulties.
Children's Shelter Mental Health Clinic	Provides multi-disciplinary, culturally sensitive mental health assessment and treatment services to Children's Shelter and Emergency Satellite Foster Home child-residents, and their families.
City Team Ministries	Supportive services, including case management and counseling.
Community Solutions	(previously Bridge Counseling Program) Provides a spectrum of behavioral health services to children and adults.
Downtown Mental Health	Out-Patient facility serves clients suffering from serious mental illnesses who exhibit severe problems in normal daily functioning.

East Valley Mental Health	East Valley Mental Health Center provides services to East San Jose and Milpitas from the site of the East Valley Health Center at McKee and Jackson.
Eastern European Service Agency (EESA) EHC Life Builders	EESA provides mental health services targeting former Yugoslavian Community families. The Emergency Housing Consortium enables homeless families with children, teenagers, single men and women including seniors and disabled adults to regain stability in the local community.
EMQ Family & Children Services	Provides a full continuum of mental health services for emotionally troubled children, adolescents, and families.
Fair Oaks Mental Health	Fair Oaks Mental Health is unique in providing outpatient services to children, adolescents and their families, as well as to seriously mentally ill adults and young adults.
Family & Children Services	Family & Children Services, previously Adult and Child Guidance center, provides high quality, affordable counseling, therapy and other support services in eight languages
Gardner Family Care Corporation	Gardner Family Care Corp. provides outpatient mental health services to predominately Latino children, families, and adults and older adults; including mental health services .
Grace Community Center	Grace Community Center provides day rehabilitation for individuals with serious mental illness who need support to maintain and/or improve functioning in the community.
HOPE Rehabilitation Services	HOPE Counseling Center provides psychiatric assessment, psychotherapy, case management, and medication monitoring for persons with developmentally disability, physical disability, or head injury.
Indian Health Center of Santa Clara Valley, Inc.	The Indian Health Center provides outpatient mental health and substance abuse treatment services.
InnVision Julian Street Inn	Julian Street Inn is the only facility in Santa Clara County that provides emergency shelter to the severely mentally ill.
Josefa Chaboya de Narvaez Mental Health Center	Josefa Chaboya de Narvaez Mental Health Center is designated a culturally proficient site providing services to primarily the adult and older adult Latino and Vietnamese populations of Santa Clara County who have a severe mental illness.
Juvenile Hall Mental Health Clinic	The Mental Health Clinic at Juvenile Hall is an on-site intensive outpatient clinic, which provides multi-disciplinary, culturally sensitive mental health services to youth incarcerated in Juvenile Hall.
Las Plumas Mental Health	Las Plumas Mental Health provides services to children, adolescents, and their families in a variety of settings including the home, school, local community, and the clinic setting.
Law Foundation of Silicon Valley Mekong Community Center	Provides legal services for AIDS patients, and oversees the mental health advocacy project. Mekong Community Center provides linguistically and culturally sensitive mental health services to enable psychiatrically disabled Southeast Asian refugees/immigrants, particularly Vietnamese.
Mental Health Advocacy Project Mickey's Place	MHAP provides legal assistance to people identified as mentally or developmentally disabled. Therapy Expansion for Homeless Families: To increase mental health services to homeless families at a transitional housing facility in Santa Clara County.
Next Door Solutions to Domestic Violence North County Mental Health	Support groups, 24-hour hotline, and individual and group counseling sessions. North County Mental Health is located in Palo Alto and serves mainly the communities of Mountain View, Los Altos, and Palo Alto.
Providing Assistance with Linkages to Services	The PALS Program provides clinical staff from the Mental Health Department for severely mentally ill offenders.

Rebekah's Children Services	Provides residential, educational, and mental health services to seriously emotionally disturbed children who are victims of family violence, neglect, and sexual abuse, through residential treatment, foster care, wraparound foster care, and community outreach education and counseling programs.
Representative Payee Program	The Representative Payee Program protects the interest of recipients of Supplemental Security Income, Social Security Disability, and other Public Funds.
SC Valley Health and Hospital System	Offers prevention, education, and treatment programs to all residents of Santa Clara County, regardless of ability to pay.
South County Mental Health	South County Mental Health Center provides mental health services to seriously mentally ill adults.
Ujima Adult & Family Services	Ujima Youth Program offers various afrocentric services targeting African American families and youth at risk.

AIDS/ HIV (b)

Prevention

AIDS Community Research Consortium	Health Education and Information
Asian Americans For Community Involvement (AACI)	Education, testing, outreach, support groups.
Bill Wilson Center	Counseling, outreach, sexual health education
Billy DeFrank LGBT Community Center	Outreach, education, counseling.
Community Health Awareness Council: HYPE	HIV Youth Prevention Education: Workshops, outreach, education, counseling.
Community Health Partnership: San Jose AIDS Education	"Transpowerment" and other programs counseling, testing, and other support services.
The Crane Center	Prevention counseling, testing, STD counseling.
Ira Greene PACE Clinic	Counseling and testing for high-risk population.
The Living Center	People living with AIDS are offered resources, counseling and discussion groups.
NIGHT Mobile Health Van Program	Neighborhood Intervention geared to High Risk testing offers counseling and testing services.
Planned Parenthood	Outreach and support services.
Pro Latino	Offers bilingual support services for high-risk population.
Stanford Positive Care Clinic	Health counseling, testing, education.

Treatment

AIDS Legal Services	The Law Foundation of Silicon Valley offers free legal assistance related to discrimination and housing/employment rights.
Camino Medical Group	A division of the Palo Alto Medical Foundation offers primary care and support services for people with AIDS.
Combined Addicts and Professional Services	Intensive outpatient counseling aftercare offers housing services plus other supportive services.
EHC Lifebuilders	Emergency housing, transitional housing, and counseling services.
Gardner Family Health Network	Testing and family therapy.
The Health and Wellness Care Center	Targeting people with AIDS, or at risk of AIDS. Offers nutritional and wellness services.
Community Health Partnership: San Jose AIDS Education	Targeting people with AIDS, or at risk of AIDS. Offers supportive services.
The Health Trust, AIDS Service	Transitional case management from jails, housing services, transportation, and counseling services.
Indian Health Center of Santa Clara Valley, Inc.	Health education, counseling, and testing services.

SCC Public Health Pharmacy

Uninsured or underinsured AIDS patients may utilize County pharmaceutical services.

Youth

Bill De Frank Center	Referral for gay lesbian, or bisexual youth.
Bill Wilson Center	Serves youth and families through counseling, housing, education, and advocacy. Bill Wilson Center serves over 10,000 clients in Santa Clara County annually
Choices for Children	Network of coordinated and integrated partnerships, services and activities aimed at improving the lives of children prenatal through age 5
Community Child Care Council the "4C" Council	Provides a variety of comprehensive services and serves as the community child care link for families and child care professionals
EHC Lifebuilders- Sobrato House	Provides housing for runaway, homeless, and throw away youth populations.
EMQ	Families First program offers mental health treatment, foster care and social services that help families recover from trauma, abuse, and addiction.
Family & Children Services	This County department protects children from abuse and neglect, and promotes their healthy development.
Girl Scouts and Boy Scouts	Youth programs.
Go Kids	Offers comprehensive child development services and community involvement.
Help SCC	Referral website.
Homeless Youth Network	Network consists of six agencies (Alum Rock Counseling, Bill Wilson Center, Community Solutions, Emergency Housing Consortium, Legal Advocates for Children and Youth and Social Advocates for Youth)
Lucile Packard Children Hospital Mobile Medical Van	Medical and mental health treatment for runaway youth.
Mexican-American Community Services Agency	MACSA provides after school and education programs targeting youth.
Pathway Society	Substance abuse and prevention services to youth
Rebekah's children Services	Outpatient therapy for children in Santa Clara County.
San Jose Day Nursery	Childcare program.
SC Unified School District	Family-child education and counseling available.
SC/San Benito County Head Start Program	School-readiness promotion,
Second Start	Assists homeless shelters, and human welfare agencies in helping our clients gain portable work skills.
Social Advocates for Youth / Casa Say	Provides a short-term residential facility for 17 who are runaways or have been rejected from the home by their parent's).
The City of Palo Alto Child Care Subsidy Program	Subsidy Program
MACSA	The Mexican American community services agency operates 3 youth centers
The Shelter Bed Hotline	24-hour hotline.
Unity Care Group	Youth outreach, foster care, mental health services.

Veterans

Clara Mateo Alliance	Emergency Shelter and Transitional Housing
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Dept. of Mental Health's Office of Client Empowerment EHC Lifebuilders Boccardo Shelter	Mental Health resource for subpopulations, including veterans. Offers many services including job search, mental health services, case management, legal assistance, substance abuse recovery, and clinical services.
Second START SCC Office of Veteran Services	Outreach to homeless veterans. Assists Veterans, military personnel, and their families in obtaining federal, state, and local benefits and services accrued through military service.
VA San Jose Clinic	Provides a broad range of counseling, outreach, and referral services to eligible veterans in order to help them make a satisfactory post-war readjustment to civilian life
VA Palo Alto Hospital San Jose Vet Center	Veteran Services Veteran Services

Transportation

Affordable Housing and Valley Transportation Authority	Public Transit.
Cupertino Community Services	Financial assistance and case management services.
Guaranteed Ride Program	Up to 60 door-to-door vouchers to work-related destinations
Health Connections	Transportation services offered to individuals with AIDS.
Inn Vision	Transportation assistance offered.
Mountain View and Los Altos	Community Services Agency provides food and other emergency assistance to residents.
Outreach and Escort	ADA Paratransit service supports older adults, individuals with disabilities and low-income families.

Legal Rights/ Benefits Advocacy

Catholic Charities Immigration Legal Services	Assessment, application, and referral agency for immigrants.
Katharine & George Alexander Community Law Center Help SCC	(fmrly East San Jose Community Law Center) Represents workers' and immigrants' rights. Referral website.
International Rescue Committee	Refugee shelter.
Legal Aid of Santa Clara County	Fair housing, family law, labor, employment, and domestic violence representation.
Legal Advocates for Children and Youth	The LACY Program focuses on safe housing, guardianships, domestic violence, educational advocacy, emancipation, homeless and runaway youth, teen parents, and foster care.
Pro Bono Project of Santa Clara County Project Sentinel	Free legal service and consultation. Assists home seekers as well as housing providers through counseling, complaint investigation, mediation, conciliation and education.
Public Interest Law Foundation of MHAP	As part of Silicon Valley's Mental Health Advocacy Project, firm offers free legal services for special needs population, including AIDS, Children and Youth, Public Interest, and Fair Housing issues.
Sacred Heart Community Services Legal Assistance for Low-Income Immigrants SC Office of Human Relations	Provides essential services, offering tools for self-sufficiency Santa Clara University offers free legal advice and assistance. Referral and consultation services.

Senior Adults Legal Assistance (SALA)	Supports older persons (60+) in their efforts to live independently, non-institutionalized, and with dignity.
Silicon Valley Independent Living Center (SVILC)	Referral center for disabled persons, offering housing and counseling services.

Other Supportive Services

Hospital Council of Northern and Central California- New Directions Program	Targeting frequent hospital-users, this program coordinates mental health and housing provisions for these patients.
Housing First	
Sunnyvale Volunteer Language Bank	EHC Lifebuilders, InnVision, and Housing Authority collaborative work with families to prevent eviction. Translation services.
The Corporation for Supportive Housing	Santa Clara Valley Medical Center connects with homeless shelter database to offer housing to hospital-users.
The John Stewart Company	Affordable Housing development and management services.
The Palo Alto Housing Corporation	Develops, acquires, and manages low- and moderate- income housing in Palo Alto and the San Francisco Bay Area.
Working Partnerships	A coalition of community groups, labor, and faith organizations seeking a response to the widening gap between the rich and poor in Silicon Valley

Domestic Violence

Art and Play Therapy (APT)	APT's Children's Program is a counseling program which offers art and play therapy groups for children who feel sad or lonely, who have a tough time making/keeping friends, or who have trouble concentrating in school.
Asian Americans for Community Involvement (ACCI)	Program available include individual counseling, children's support group, and a teen program.
Asian-Pacific Center	Provides free and confidential HIV treatment case management, mental health and substance abuse counseling, on-site primary medical and psychiatric care, client and treatment advocacy, and group and individual support to A&PIs living with HIV/AIDS.
Bill Wilson Center and Hotline	Individual, Group and Family Counseling. Children's programs, parenting without violence, teen intervention programs.
Catholic Charities	Receives referrals from Next Door Solutions to Domestic Violence to help house survivors of domestic violence
Center for Healthy Development	Offers affordable, quality counseling and psychotherapy to the greater Santa Clara County community
La Isla Pacifica Women's Shelter	Counseling and referrals for battered women and children under 18. Legal advocacy and temporary restraining orders. Shelter.
El Toro Youth Center	Individual, group, and family counseling, support for teen parents, independent living skills for foster care and group home youth.
Gilroy Family Resource Center	Sponsored by Social Services Agency, includes programming for individuals and families including Mental Health Counseling for Children and Families, Youth Leadership Programs, Parent Education, and Teen Parent Group.

Grace Baptist Community Center	Provides day rehabilitation for individuals with serious mental illness who need support to maintain and/or improve functioning in the community
Indian Health Center	Offers a wide variety of services with focus on American Indian Families
Legal Advocates for Children and Youth (LACY)	Part of the Law Foundation of Silicon Valley, LACY provides legal assistance to teens who are victims of dating violence.
MAITRI	Provides teen outreach, workshops and mentoring to South Asian youth
MHAP	Mental Health Advocacy Project is a legal assistance provider in Santa Clara County.
Next Door Solutions to Domestic Violence	Groups for children exposed to domestic violence, individual and group counseling, intervention programs, visitation programs.
Nuestra Casa (focus on Hispanic families)	Offers counseling for problems of family violence, drug/alcohol abuse, parenting effectiveness, appropriate discipline, caring for medically fragile children and other issues that can cause family dysfunction.
Parents Helping Parents (PHP)	Provides information, education, and training for parents and professionals in contact with "special needs" children.
Support Network for Battered Women	Individual therapy for children who have witnessed domestic violence.
Ujirani Center (focus on African-American families)	Education, support, mental health counseling.
Victim Witness Assistance Center	Children who have witnessed domestic violence are considered to be primary victims of domestic violence by Victim Witness and are eligible to receive the same level of assistance as adult victims.

Seniors

Community Services Agency of Mountain View and Los Altos	Supportive Services.
Housing Policy and Homeless Division- San Jose	Supportive services and resource center for seniors.
Inn Vision's Georgia Travis Center	Georgia Travis Center is a daytime drop-in center for homeless and low-income women and families.
MACSA	Bilingual supportive services.
Next Door Solutions to Domestic Violence	Shelter, Hotline, transitional housing, youth programs, and counseling for victims of domestic violence.

Emergency and Transitional Shelters

Beth-El Baptist Church Outreach, Benevolence	Family Shelter services.
Casa de Clara	A Catholic worker house where single women are welcome for temporary shelter
City Team Ministry Rescue Mission/ Men's Recovery Center	Overnight emergency shelter for men. Mandatory chapel service attendance required.
Cold Weather Shelter - Gilroy	Shelter
Community Solutions- Homeless Youth	Teen drop-in center, with other family- and adult-services including counseling, crisis intervention, legal advocacy, and prevention and education programs.
Community Solutions- Transitional Housing Program	The THP provides housing and services for young adults in the community, including former foster youth.
Cupertino Rotating Shelter	Cupertino Community Services organizes shelter alternating between different church sites.

Domiciliary Care for Homeless Veterans EHC Life Builders, Boccardo Center EHC Life Builders, Markham Terrace Permanent EHC Life Builders, Sobrato Family Living Center (FLC) Health Connections AIDS Services	Transitional program for homeless vets. Offers case management, legal assistance, substance abuse recovery, and clinical services. 95 permanent single room occupancy (SRO) housing units plus counseling services. Low-Income and Homeless families live in supportive environment. Serves 50 percent of the individuals diagnosed with AIDS in Santa Clara County. Grants and donations allow HCAS to provide services without charging the client.
Heritage Home	Provides a long-term compassionate ministry for years to homeless, poor and abused women who are pregnant and have nowhere else to turn but the streets
House of Grace	A 12-14 month residential program where addicted, abused or homeless women can rebuild their lives, without being separated from their young children.
InnVision Villa InnVision: Cecil White Center	Provides transitional housing for single women and women with children. Daytime drop-in center for singles, families, and teens. An average of 300 individuals served daily.
InnVision: Commercial Street Inn InnVision: Georgia Travis Center	55 beds for women and children, including an after school tutorial program. Weekday assistance for approximately 100 women and children daily, including education, support, and the Family Place Child Development Center.
InnVision: Montgomery Street Inn InnVision: Opportunity Center of Mid Peninsula	85 beds for men, both short and long term, including job development programs. The Permanent Supportive Housing Program provides 70 efficiency units for individuals who make below 35% of the area's median income
Love Inc. Mid-Peninsula Housing Coalition	Love INC mobilizes churches to transform lives by helping their neighbors in need. The mission of Mid-Peninsula Housing Coalition is to provide safe, affordable shelter of high quality to those in need
Sacred Heart Community Services	Provides essential services, offering tools for self-sufficiency for lower-income adults and children.
Salvation Army- Hospitality House San Jose Family Shelter San Martin Family Living Center	Hospitality House provides temporary shelter for adult men. Provide emergency housing and services to homeless. The Center provides emergency and transitional housing for the homeless and very low-income farm worker families.
Shelter Network	Homeless families can receive short- and mid-term transitional housing and other supportive services, including food, employment assistance, and counseling.
St. Joseph the Worker House	St. Joseph Day Worker Center seeks to provide a dignified setting in which to connect workers and employers. We strive for the empowerment of all workers through fair employment, education and job skills training,
Sunnyvale Winter Shelter Urban Ministry of Palo Alto- Hotel de Zinc West Valley Community Services YWCA Villa Nueva	Winter shelter. 15 beds for men and women, hosted by Palo Alto area faith communities. We provide a continuum of basic needs, housing assistance and family support services. 63 units of affordable transitional housing for single parents offering a variety of services, including day care.

St. Joseph's Cathedral of Social Ministry

The Shelter Plus Care program, is a HUD program administered by city agencies and the Office of Social Ministry, targeting chronically homeless individuals.

Notes:

(a) Programs and Services may be listed more than once, due to overlapping service and target populations. Although BAE attempted to document all services, this may not be a comprehensive listing.

(b) Many AIDS Prevention services, facilities, and programs also offer treatment services.

Sources: Help SCC website, 2009; Santa Clara County Public Health Department of Service Officers, Inc., 2009; Santa Clara

Department, 2009; Housing SCC website, 2009; California Association of County Veterans County Consolidated Plan, 2005; Phoenix Data Center, 2009; BAE, 2009.

11 Appendix E: Maximum Affordable Sales Price Calculator

Table E.1: Affordable Housing Mortgage Calculator for SFR, Santa Clara County, 2009

	<u>Household Income (a)</u>	<u>Sale Price</u>	<u>Down Payment (b)</u>	<u>Total Mortgage (b)</u>	<u>Monthly Payment</u>	<u>Monthly Property Tax (c)</u>	<u>Mortgage Insurance (d)</u>	<u>Homeowner's Insurance (e)</u>	<u>Total Monthly PITI (f)</u>
Extremely Low Income (30% AMI)									
4 Person HH	\$31,850	\$105,135	\$5,257	\$99,879	\$633.39	\$87.61	\$64.92	\$10.32	\$796.25
Very Low Income (50% AMI)									
4 Person HH	\$53,050	\$175,115	\$8,756	\$166,360	\$1,054.99	\$145.93	\$108.13	\$17.20	\$1,326.25
Low Income (80% AMI)									
4 Person HH	\$84,900	\$280,251	\$14,013	\$266,238	\$1,688.38	\$233.54	\$173.05	\$27.52	\$2,122.50

Notes:

(a) Published by U.S. Department of Housing and Urban Development for Santa Clara County, 2009.

(b) Mortgage terms:

Annual Interest Rate (Fixed) 6.53% Freddie Mac historical monthly Primary Mortgage Market Survey data tables. Ten-year average.

Term of mortgage (Years) 30

Percent of sale price as down payment 5%

(c) Initial property tax (annual) 1%

(d) Mortgage Insurance as percent of loan amount 0.78% PMI- Private Mortgage Insurance Website (<http://www.pmi-us.com/>) for fixed 30-year mortgage.

(e) Annual homeowner's insurance rate as percent of sale price 0.12% CA Dept. of Insurance website, based on average of all quotes, assuming \$150,000 of coverage and a 26-40 year old home.

(f) PITI = Principal, Interest, Taxes, and Insurance
Percent of household income available for PITI 30.0%

Sources: U.S. HUD, 2009; Freddie Mac, 2008; CA Department of Insurance, 2009; BAE, 2010.

Table E.2: Affordable Housing Mortgage Calculator for Condominiums, Santa Clara County, 2009

	Household Income (a)	Sale Price	Down Payment (b)	Total Mortgage (b)	Monthly Payment	Monthly Property Tax (c)	Mortgage Insurance (d)	Homeowner's Insurance (e)	Homeowner's Association Fee (f)	Total Monthly PITI (g)
Extremely Low Income (30% AMI)										
4 Person HH	\$31,850	\$65,524	\$3,276	\$62,248	\$394.75	\$54.60	\$40.46	\$6.43	\$300.00	\$796.25
Very Low Income (50% AMI)										
4 Person HH	\$53,050	\$135,504	\$6,775	\$128,729	\$816.35	\$112.92	\$83.67	\$13.31	\$300.00	\$1,326.25
Low Income (80% AMI)										
4 Person HH	\$84,900	\$240,639	\$12,032	\$228,607	\$1,449.74	\$200.53	\$148.59	\$23.63	\$300.00	\$2,122.50

Notes:

(a) Published by U.S. Department of Housing and Urban Development for Santa Clara County, 2009.

(b) Mortgage terms:

Annual Interest Rate (Fixed) 6.53% Freddie Mac historical monthly Primary Mortgage Market Survey data tables. Ten-year average.

Term of mortgage (Years) 30

Percent of sale price as down payment 5%

(c) Initial property tax (annual) 1.00%

(d) Mortgage Insurance as percent of loan amount 0.78% PMI- Private Mortgage Insurance Website (<http://www.pmi-us.com/>) for fixed 30-year mortgage.

(e) Annual homeowner's insurance rate as percent of sale price 0.12% CA Dept. of Insurance website, based on average of all quotes, assuming \$150,000 of coverage and a 26-40 year old home.

(f) Homeowners Association Fee (monthly) \$300

(g) PITI = Principal, Interest, Taxes, and Insurance

Percent of household income available for PITI 30%

Sources: U.S. HUD, 2009; Freddie Mac, 2008; CA Department of Insurance, 2009; BAE, 2010.