Table of Contents

Executive Summary

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

Introduction

The City of Cupertino annually receives Community Development Block Grant Funds (CDBG) from the federal Department of Housing and Urban Development (HUD). As an "entitlement jurisdiction" receiving these block grant funds, the City is required to prepare a Consolidated Plan every five years, which identifies the City's priority housing and community development needs and goals. Based on previous years funding levels, the City expects to receive $387,000 annually in CDBG, or $1,935,000 over the five years covered by this plan.

Entitlement community grantees are eligible to use CDBG funds for the provision of public services, public facility and infrastructure projects, housing rehabilitation, downpayment and tenant based rental assistance, and job creation and retention activities.[1] These eligible activities are principally focused on addressing the needs of the HUD defined low- and moderate-income ("LMI") households in the community. LMI are households are those whose income do not exceed 80% of the area median family income (AMI), with adjustments for household size and eligible census block groups are typically those where 51% of households are LMI. HUD allows exceptions to the 51% requirement in higher income jurisdictions ("exception grantees") that do not have a sufficient number of census block groups meeting this threshold. Per HUD, Cupertino is an exception grantee and therefore has a lower census block group eligibility threshold of 23.08% LMI for CDBG activities as of 2024 based on 2020 American Community Survey (ACS) data.[2]

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

---

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

[2] The U.S. Department of Housing and Urban Development. FY 2024 Exception Grantees, Based on 2016-2020 ACS - HUD Exchange

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

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

- Low-Income: households earning 80% or less than the AMI

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

Within Cupertino, 5,500 or 26% of households are defined as low income, with the following breakdown:

- 11% (2,322 households) are extremely low income;

- 7% (1,530 households) are very low income; and

- 8% (1,648 households) are low income

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

The Consolidated Plan is implemented through the City's Annual Action Plans ("Annual Action Plan"), which identifies how annual funding allocations are invested to achieve the City's priorities and goals. Progress in advancing these goals is also evaluated annually in the City's Consolidated Annual Performance Evaluation Report (CAPER). The 2025-2030 ConPlan covers the time frame from July 1, 2025, to June 30, 2030, a period of five program years. The Annual Action Plan covers the time frame from July 1, 2025, to June 30, 2026.

How to Read this Consolidated Plan

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

Plan). These sections are followed by the first year Action Plan (AP-#). Cupertino participates in the Santa Clara County HOME Consortium and receives HOME Investment Partnership funding through the County. As such, Cupertino completes an abridged plan that does not include the full set of components related to housing.

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

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

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

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

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

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

6. Annual Action Plan—specifies how the jurisdiction plans to allocate its HUD block grants during the program year.

Primary Needs

The City of Cupertino is one of eight of the San Francisco Bay Area cities that make up California's high-tech Silicon Valley. The City has a population of 58,886 and

consists of 11.26 square miles. Cupertino is known as the home of Apple Inc.'s corporate headquarters and portions of the Santa Cruz Mountains.

The City exists in a region of extreme affluence and high socio-economic stratification, containing many of the wealthiest households in the nation who rely on very low wage workers to support their high wage industries. Many lower income residents struggle with severe housing costs driven by a tight and competitive housing market that caters to the demands of the highest earning households, driving up the cost of for-sale and rental housing units. Of the 21,137 households in the City, 33% of renter households and 22% of owner households experience some level of housing cost burden across all income groups (i.e., paying more than 30% of their gross income towards housing costs, some paying more than 50%).

Housing costs have risen much faster than incomes in recent years, with home value increases being particularly extreme. Between 2010 and 2023, the median household income grew by 92% from $120,201 to $231,139. The median property value nearly tripled between 2013 and 2023 from $1.17 million to $2.8 million based on Zillow data, and median gross rent increased 75% to $3,500. These increases, coupled with rising interest rates, and inflationary pressure on everyday necessities including food and energy, exacerbates the lack of affordability and likelihood of experiencing cost burden for households in Cupertino.

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

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

Priority needs identified in this Consolidated Plan include:

- Housing: Increasing the supply and condition of affordable housing.

- Homelessness: Stabilizing persons at-risk of and experiencing homelessness through housing solutions, and facilitation of supportive services including mental health and addiction recovery services.

- Community development: Improve neighborhood safety and quality through neighborhood cleanups, street lighting and park improvements, bolster/create public space for senior activities, and food pantries.

- Economic Development: Provide more opportunities for resident workforce development and/or build outreach campaign for existing programs, create community partnerships to address childcare access as a component of workforce participation.

- Fair Housing: Improve navigation and case management services for residents needing housing, legal services (related to housing), and basic services documentation assistance.

Cupertino has therefore identified the following goals for the 2025-2030 Consolidated Plan through extensive data analysis and community outreach:

1. Increase the supply and condition of affordable rental housing for households with incomes ranging from 0-80% AMI.

2. Respond to homelessness and risk of homelessness through housing stabilization, supportive services, mental health services and economic resiliency programs.

3. Invest in infrastructure and public facility improvements that prioritize safety, accessibility and community building.

4. Invest in projects that increase opportunities for workforce development.

5. Address and promote housing stability through bolstering case management and navigation of services including legal assistance.

Evaluation of past performance

The City is responsible for ensuring compliance with all rules and regulations associated with the CDBG entitlement grant program. The City's Annual Action

Plans and CAPERs have provided many details about the goals, projects and programs completed by the City over the past five years. A review of past CAPERs reveals a strong record of performance in the use of CDBG funds. Cupertino has been strategic about leveraging federal dollars and identifying partnerships in the community to maximize their use. For instance, during the 2020-2025 ConPlan period, the City used CDBG to fund the Live Oak Adult Day Care to provide services to seniors (serving 22 households annually on average), the West Valley Community Services CARE program for general assistance to low-income families (serving 100 households annually on average), Rebuilding Together Silicon Valley for low-income home rehabilitation (serving 7 households annually on average), rehabilitation of 5 low-income rental units at the Vista Village apartment complex, and two public infrastructure projects through the Public Works Department for rehabilitation projects at the Senior Center. During this period, CDBG-CV grants were also managed to prepare, prevent, and respond to the COVID-19 pandemic. With CDBG-CV funds, the City managed a small business assistance program which served 37 businesses, a senior meal delivery program which served 36 seniors, and increased services for the unhoused at the Wolf Rd Encampment which assisted 10 individuals. Summary of citizen participation process and consultation process

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

Engagement that was done in coordination with the County included:

- A Consolidated Plan website—www.letstalkhousingscc.org—with information about the Planning process including a short video and presentation; a link to the resident survey and activities to prioritize housing and community development needs; and community resources. The website contains a translation feature for easy conversion into multiple languages.

- A community survey, available between October and December 2024, and promoted through supportive service and public agencies that work with low and moderate income residents, city social media, and the Consolidated Plan website. A summary of survey findings is below.

- Two virtual regional workshops open to all residents living in and stakeholders serving residents in the county. The workshops included a brief overview about the Planning process, simple activities to express priority needs, and in-depth discussions about needs in breakout rooms. Interpretation was available in Spanish, Vietnamese and Mandarin.

- Three focus groups with stakeholders in housing, supportive services, and community development serving residents throughout the county. After a brief presentation about the Consolidated Plan process—including information on how to circulate the survey and letstalkhousingscc.org website to clients—stakeholders participated in in-depth discussion about priority needs and solutions to needs. Attendees represented affordable housing providers. Service providers serving special needs populations, people with lived experience, legal advocates, childcare service providers, public health agencies, mental health service providers, and others.

- One-on-one interviews with the Continuum of Care and coordination with the City of San Jose, who receives HOPWA and ESG funding and distributes that funding to the County's public service departments.

- Individual stakeholder interviews specific to Cupertino

- Public Hearings: Several public hearings were held related to the development of the 2025-2030 Consolidated Plan and 2025-2026 Annual Action Plan. These include:

  - December 19, 2024 – A special meeting of the Housing Commission to receive progress updates on development of the Consolidated Plan.

  - March 27, 2025 – A regular meeting of the Housing Commission to recommend funding distribution of the CDBG program as well as other funding for housing and low-income public service activities in the FY25-26 year.

  - April 15, 2025 – A regular meeting of the City Council to approve the funding recommendations of the Housing Commission and authorize the

City Manager to execute the associated agreements for the funding awards.

○ May 22, 2025 – A regular meeting of the Housing Commission to approve the draft 2025-2030 Consolidated Plan and 2025-2026 Annual Action Plan for submittal to the Department of Housing and Urban Development.

Summary of public comments

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

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

Not applicable. All comments were accepted.

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

The Process

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

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

The Housing Division of the Community Development Department is the agency responsible for preparing the Consolidated Plan and administering the City of Cupertino's CDBG program, as shown below.

Table 1 – Responsible Agencies

Agency Role	Name	Department/Agency
CDBG Administrator	Cupertino	City of Cupertino Community Development Department
HOME Administrator	County of Santa Clara	County of Santa Clara

Narrative

Lead and Responsible Agency

The City of Cupertino (City) is the Lead and Responsible Agency for the HUD entitlement programs in Cupertino. The Housing Division, part of the City's Community Development Department, is responsible for administering the City's CDBG program. The City joined the Santa Clara County's HOME Consortium in 2014 and receives funds through the County, as lead agency.

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

The ConPlan helps local jurisdictions to assess their affordable housing and community development needs and market conditions to meet the housing and community development needs of its populations. As a part of the ConPlan process for 2025-2030, the City has collaborated with the County of Santa Clara (County) as the Urban County representing the Cities of Campbell, Los Altos, Los Altos Hills, Los Gatos, Monte Sereno, Morgan Hill, and Saratoga; the Cities of Cupertino, Gilroy, Mountain View, Sunnyvale, San José, and Santa Clara; and the Santa Clara County Housing Authority (SCCHA) to

identify and prioritize housing and community development needs across the region, and to develop strategies to meet those needs.

Consolidated Plan Public Contact Information

Nicky Vu, Senior Housing Coordinator
City of Cupertino, Housing Division
10300 Torre Avenue
Cupertino, CA 95014
Phone: (408) 777-1347
Email: NickyV@cupertino.gov

Website:
https://www.cupertino.gov/Your-City/Departments/Community-Development/Housing

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

Introduction

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

- A Consolidated Plan website—www.letstalkhousingscc.org—with information about the Planning process including a short video and presentation; a link to the resident survey and activities to prioritize housing and community development needs; and community resources. The website contains a translation feature for easy conversion into multiple languages.

- A community survey, available between October and December 2024, and promoted through supportive service and public agencies that work with low and moderate income residents, city social media, and the Consolidated Plan website. A summary of survey findings is below.

- Two virtual regional workshops open to all residents living in and stakeholders serving residents in the county. The workshops included a brief overview about the Planning process, simple activities to express priority needs, and in-depth discussions about needs in breakout rooms. Interpretation was available in Spanish, Vietnamese and Mandarin.

- Three focus groups with stakeholders in housing, supportive services, and community development serving residents throughout the county. After a brief presentation about the Consolidated Plan process—including information on how to circulate the survey and letstalkhousingscc.org website to clients—stakeholders participated in in-depth discussion about priority needs and solutions to needs. Attendees represented affordable housing developers, nonprofit housing rehabilitation providers, unhoused service providers, community organizations and advocates for special needs populations, people with lived experience, legal advocates, child care service providers, and public housing staff.

- One-on-one interviews with the Continuum of Care and coordination with the City of San Jose, who receives HOPWA and ESG funding and distributes that funding to the County's public service departments.

- Individual interviews with stakeholders specific to Cupertino

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

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

During the development of its Consolidated and Annual Action Plans and as a general practice, the City coordinates with a variety of housing, public, and mental health agencies and service providers to discuss community needs. These discussions allow entities to network and learn more about one another's services and programs. Moreover, their collective feedback is especially valuable in gathering information and shaping priorities for this Consolidated Plan as it relates to special needs populations, general health, and mental health services in the City and County.

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

The City also participates in the County's Regional Housing Working Group, which is a forum for entitlement and non-entitlement jurisdictions to develop coordinated responses to regional housing challenges. The City's Housing Manager regularly monitors monthly Continuum of Care (CoC) meetings. The CoC is a broad group of stakeholders dedicated to ending and preventing homelessness in Santa Clara County. The key CoC responsibilities are ensuring community-wide implementation of efforts to end homelessness and ensuring programmatic and systemic effectiveness.

City staff collaborates on project management coordination for projects funded by multiple jurisdictions.

The City coordinates with public agencies that offer job training, life skills training, lead poisoning prevention and remediation, and other education programs.

The City attends HOME Consortium meetings between member jurisdictions for affordable housing projects.

In addition to the actions listed above, the City will continue to participate in the annual Affordable Housing Week (May) activities such as partnering with nonprofit agencies to host a housing fair to provide residents with access to developers, BMR managers, and

housing agencies and programs. The City will also continue to leverage its BMR AHF to assist nonprofit affordable housing developers.

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

The Santa Clara County Office of Supportive Housing (OSH) is the administrator of the regional CoC. The City continuously coordinates with the Santa Clara County CoC to end and prevent homelessness in the County. The CoC is a group comprising stakeholders throughout the County, including governmental agencies, homeless service and shelter providers, homeless persons, housing advocates, affordable housing developers, and various private parties, including businesses and foundations.

The City participates in the CoC, and the City's Housing Manager regularly monitors the CoC meetings. Members of the CoC meet monthly to plan CoC programs, identify gaps in homeless services, establish funding priorities, and pursue a systematic approach to addressing homelessness. City staff, as well as staff of other cities, meet and consult with the County's CoC staff during the quarterly countywide CDBG Coordinator's Group meetings, and communicate more frequently via email and/or phone on joint efforts.

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

Regional efforts of the CoC include the development of The Community Plan to End Homelessness, which identifies strategies to address the needs of homeless persons in the County, including chronically homeless individuals and families, families with children, veterans, and unaccompanied youth. The plan also addresses the needs of persons at imminent risk of homelessness. The CoC is now in the process of updating a new plan for the next five years and the City has been actively participating in these efforts.

The CoC and multiple service providers and organizations that provide services to homeless persons and persons at imminent risk of homelessness were contacted by the City to attend the Consolidated and Annual Action Plan engagement meetings. Agencies included Abode Services, which administers Tenant-Based Rental Assistance; Destination: Home; and Life Moves, a shelter and homeless provider in San Jose, Sunnyvale, and Palo Alto.

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

The City is not an ESG entitlement jurisdiction and therefore does not receive ESG funds. However, the City does administer federal grant programs that provide assistance to homeless and low-income families in Santa Clara County. The City also helps fund and conduct the Point in Time (PIT) count, the biennial regional collaborative effort to count and survey people experiencing homelessness. The latest count and survey was conducted in January 2024. The data from the 2024 County of Santa Clara PIT count (2024 County PIT) is used to plan, fund, and implement actions for reducing chronic homelessness and circumstances that bring about homelessness.

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

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

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

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

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

	What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://www.losaltosca.gov/
12	**Agency/Group/Organization**	**City Team**
	Agency/Group/Organization Type	Homelessness Services
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://www.cityteam.org/
13	**Agency/Group/Organization**	**Destination Home**
	Agency/Group/Organization Type	Homeless prevention
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://destinationhomesv.org/
14	**Agency/Group/Organization**	**Downtown Streets Team**
	Agency/Group/Organization Type	Homeless prevention
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://www.streetsteam.org/
15	**Agency/Group/Organization**	**Eden Housing**
	Agency/Group/Organization Type	Affordable housing
	What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group

	Website	https://edenhousing.org/
16	**Agency/Group/Organization**	**Golden State Manufactured Homes Owners League**
	Agency/Group/Organization Type	Nonprofit advocacy
	What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://www.gsmol.org/
17	**Agency/Group/Organization**	**Housing Trust Silicon Valley**
	Agency/Group/Organization Type	CDFI
	What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://housingtrustsv.org/
18	**Agency/Group/Organization**	**Jamboree Housing**
	Agency/Group/Organization Type	Affordable housing
	What section of the Plan was addressed by Consultation?	
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://www.jamboreehousing.com/
19	**Agency/Group/Organization**	**Lived Experience Advisory Board**
	Agency/Group/Organization Type	
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	
20	**Agency/Group/Organization**	**Life Moves**
	Agency/Group/Organization Type	Supportive Housing
	What section of the Plan was addressed by Consultation?	Needs Assessment

	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://www.lifemoves.org/
21	**Agency/Group/Organization**	**Mountain View Chamber of Commerce**
	Agency/Group/Organization Type	Civic Leadership
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Individual stakeholder interview
	Website	https://www.chambermv.org/
22	**Agency/Group/Organization**	**Next Door Solutions to Domestic Violence**
	Agency/Group/Organization Type	Domestic Violence Survivor Resources
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://www.nextdoorsolutions.org/
23	**Agency/Group/Organization**	**Path Ventures**
	Agency/Group/Organization Type	Homelessness services
	What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://epath.org/path-ventures/
24	**Agency/Group/Organization**	**Project Sentinel**
	Agency/Group/Organization Type	Fair Housing Legal Services
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://www.housing.org/
	Agency/Group/Organization	**Rebuilding Together Peninsula & Silicon Valley**

25	Agency/Group/Organization Type	Home Rehabilitation
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://rebuildingtogetherpeninsula.org/, https://rebuildingtogethersv.org/
26	**Agency/Group/Organization**	**Resources for Community Development**
	Agency/Group/Organization Type	Affordable housing
	What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://rcdhousing.org/
27	**Agency/Group/Organization**	**San Andreas Regional Center**
	Agency/Group/Organization Type	Supportive Services for Residents with Disabilities
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://www.sanandreasregional.org/
28	**Agency/Group/Organization**	**Santa Clara County Housing Authority**
	Agency/Group/Organization Type	Public housing authority
	What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://www.scchousingauthority.org/
29	**Agency/Group/Organization**	**Satellite Affordable Housing Associates**
	Agency/Group/Organization Type	Affordable housing
	What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for	Stakeholder focus group

	improved coordination?	
	Website	https://www.sahahomes.org/
30	Agency/Group/Organization	**Senior Adults Legal Assistance**
	Agency/Group/Organization Type	Fair Housing Legal Services
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://www.mightycause.com/organization/Senior-Adults-Legal-Assistance
31	Agency/Group/Organization	**Silicon Valley Independent Living Center**
	Agency/Group/Organization Type	Services for people with disabilities
	What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://svilc.org/
32	Agency/Group/Organization	**SOMOS Mayfair**
	Agency/Group/Organization Type	Community Advocacy / Families
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://www.somosmayfair.org/
33	Agency/Group/Organization	**Sourcewise**
	Agency/Group/Organization Type	Services for older adults and people with disabilities
	What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://mysourcewise.com/
34	Agency/Group/Organization	**United Way Bay Area**
	Agency/Group/Organization Type	Supportive services

	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://uwba.org/
35	**Agency/Group/Organization**	**Upwards**
	Agency/Group/Organization Type	Childcare services
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://upwards.com/
39	**Agency/Group/Organization**	**Vista Center for Blind and Visually Impaired**
	Agency/Group/Organization Type	Services for people with disabilities
	What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://vistacenter.org/
40	**Agency/Group/Organization**	**YWCA Golden Gate Silicon Valley**
	Agency/Group/Organization Type	Supportive services for domestic violence survivors
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://yourywca.org/

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

Not applicable. No agency types were intentionally left out of the consultation process.

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

Table 3 – Other Local / Regional / Federal Planning Efforts

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care (Community Plan to End Homelessness in Santa Clara County 2020-2025)	Santa Clara County Continuum of Care	Addresses issues pertaining to homelessness through provision of social services such as food-related assistance, legal services, and employment training opportunities.
City of Cupertino General Plan Housing Element, 2023-2031	City of Cupertino	Serves as a policy guide to evaluate existing and future housing needs, i.e., determines whether housing availability meets the needs of the population.
Regional Housing Needs Assessment (RHNA) for the Santa Clara County	Association of Bay Area Governments (ABAG)	Analyzes total regional housing needs, i.e., determines number of units needed to be built per income category.
Community Plan to End Homelessness in Santa Clara County	Destination: Home	Creates a community-wide road map that identifies specific homeless populations in the County and strategies to address the needs of these populations.
Santa Clara County Housing Authority (SCCHA) Moving to Work Annual Plan	Santa Clara County Housing Authority	Addresses housing authority updates and strategies pertaining to public housing and vouchers.

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

The Consolidated Plan was developed with close coordination with jurisdictional partners in Santa Clara County. The Santa Clara County Office of Supportive Housing (OSH) initiated the collaborative effort by bringing together all entitlement jurisdictions in spring 2024. The jurisdictions issued a joint RFP to hire a consultant team to complete the plans. The entitlement grantee jurisdictions involved in the collaborative effort included: Cupertino, Gilroy, Milpitas, Mountain View, Palo Alto, City of Santa Clara, and Sunnyvale, as well as the urban county,

Collaboration on stakeholder engagement and resident participation to inform the plan began with a meeting to discuss a proposed engagement plan. The jurisdictions provided

lists of priority stakeholders and organizations for engagement, to avoid duplication in outreach efforts. Collaborative engagement consisted of two regional open houses held in the evening and virtually to enable both residents and stakeholders to attend; three stakeholder consultation workshops held on varying days and times in December; and a joint community survey, which was promoted widely by the jurisdictions.

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

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

In addition, the County hosts and jurisdictions attend CDBG Coordinators and Regional Housing Working Group meetings. During these meetings, projects benefitting the homeless and special needs housing are discussed as is pending legislation and local initiatives that impact affordable housing and services for lower income households. Jurisdiction staff also support the countywide biennial Homeless Census. Results from the Census are used to identify homeless populations throughout the County and to implement strategies and service priorities to address their needs.

PR-15 Citizen Participation

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

Summarize citizen participation process and how it impacted goal-setting

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

- A Consolidated Plan website—www.letstalkhousingscc.org—with information about the Planning process including a short video and presentation; a link to the resident survey and activities to prioritize housing and community development needs; and community resources. The website contains a translation feature for easy conversion into multiple languages.

- A community survey, available between October and December 2024, and promoted through supportive service and public agencies that work with low and moderate income residents, city social media, and the Consolidated Plan website.

- Two virtual regional workshops open to all residents living in Santa Clara County and stakeholders serving residents in the county. The workshops included a brief overview about the Planning process, simple activities to express priority needs, and in-depth discussions about needs in breakout rooms. Interpretation was available in Spanish, Vietnamese and Mandarin.

- Individual stakeholder meetings specific to Cupertino.

- Public hearings: Several public hearings were held related to the development of the 2025-2030 Consolidated Plan and 2025-2026 Annual Action Plan. These include:

  - December 19, 2024 – A special meeting of the Housing Commission to receive progress updates on development of the Consolidated Plan.
  - March 27, 2025 – A regular meeting of the Housing Commission to recommend funding distribution of the CDBG program as well as other funding for housing and low-income public service activities in the FY25-26 year.
  - April 15, 2025 – A regular meeting of the City Council to approve the funding recommendations of the Housing Commission and authorize the City Manager to execute the associated agreements for the funding awards.

- May 22, 2025 – A regular meeting of the Housing Commission to approve the draft 2025-2030 Consolidated Plan and 2025-2026 Annual Action Plan for submittal to the Department of Housing and Urban Development.
- Public comment on the 2025-2030 Consolidated Plan was open from April 21 to May 22, 2025. A link to the Consolidated Plan draft document was provided on the Letstalkhousingscc.org website and on the City of Santa Clara website.

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

Survey respondents were asked to identify priority housing, community development, and economic development outcomes with the following results ranked by the percent of Cupertino respondents selecting the item:

- The top housing outcomes were more supportive housing for unhoused individuals and families (29%), affordable rental housing (29%), followed by more affordable homeownership (24%), increased shelter capacity (22%), and security deposit assistance for low to moderate income renter households and land acquisition for affordable housing (both at 20%);

- The top community development outcome in Cupertino was transportation for seniors (24%), followed by mental health services (22%), additional and/or higher quality childcare (22%), senior centers (20%), and navigation of public resources (20%)

- The top economic development outcome selected by respondents in Cupertino was job training programs (59%), followed by revitalization of neighborhood businesses/commercial areas (39%), improved transportation to areas with job opportunities (34%), more opportunities for small or start-up businesses (34%), and center for seasonal and day laborers (29%). *(Note that only 5 options were provided for economic development outcomes)*

Table 4: Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Consolidated Plan website	Countywide	Website provided information on the Consolidated Plan process and ways for community residents and stakeholders to be engaged through taking the survey and participating in events.	N/A	N/A, all comments accepted.	Letstalkhousingscc.org
2	Community Survey open from October to December 2024 (online and printed version)	Countywide residents and stakeholders	1634 total responses countywide including 279 stakeholders. 166 responses for Mountain View including 13 stakeholders.	Provided in community engagement summary in appendix and referenced in relevant sections through the report.	N/A, all comments accepted.	Surveymonkey.com/r/Santa Clara Community
3	2 Virtual Community Workshops on November 14 and November 20, 2024	Countywide residents	55 total participants between the 2 sessions provided	Provided in community engagement summary in appendix and referenced in relevant sections through the report.	N/A, all comments accepted.	2 Virtual Community Workshops on November 14 and November 20, 2024
4	3 Virtual	Countywide	72 total stakeholder	Provided in community	N/A, all	3 Virtual

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
	Stakeholder Workshops / Focus Groups on December 5, December 11 and December 17, 2024	stakeholders (who are also residents) representing a diversity of organizations involved in housing, social services and community development	participants across the 3 sessions provided.	engagement summary in appendix and referenced in relevant sections through the report.	comments accepted.	Stakeholder Workshops / Focus Groups on December 5, December 11 and December 17, 2024
6	Local Advertisement (Print Media)	Non-targeted/ Broad community; minority population CDBG target area recipients	Notice of public meetings was posted in the *Cupertino Courier* on 4/4/25.	See Appendix Community Engagement Summary	All comments were accepted.	
7	Social Media	Broad Santa Clara County community with computer access	Announcements posted to Facebook, NextDoor, and Twitter accounts of entitlement jurisdictions and community partners.	See Appendix Community Engagement Summary	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8	Printed Flyers	Non-targeted/ Broad community; minority population CDBG target area recipients	Over 1,225 print flyers were printed and distributed at community hubs across the County.	See Appendix Community Engagement Summary	All comments were accepted.	See Appendix Community Engagement Summary
9	Public Review Period	Non targeted/broad community	April 21 – May 22, 2025	No public comments were received.	N/A	https://www.cupertino.org/our-city/departments/community-development/housing/community-development-block-grant-program#:~:text=Annually%2C%20the%20City%20of%20Cupertino,Day%20Care%2FCaregiver%20Respite%20408.971.
10	Public Meeting(s)	Non-targeted/broad community	December 19, 2024 a hearing was held with the Housing Commission. Consolidated Plan background, preliminary survey results, and market data were provided and the	3 public comments were received	N/A	https://cupertino.legistar.com/LegislationDetail.aspx?ID=4546748&GUID=7B14A82C-79AE-411A-9116-537DD225AF09&Options=&Search=

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
			Housing Commission voted to "receive" the presentation that was made.			
11	Public Meeting(s)	Non-targeted/broad community	March 27, 2025 a hearing was held of the Housing Commission to make funding recommendations for the CDBG, PLHA, HSG, BMR, and County funding programs.	11 oral public comments were received, 10 written comments were received	N/A	
12	Public Meeting(s)	Non-targeted/broad community	April 15, 2025 a hearing was held of the City Council to approve the funding recommendations of the Housing Commission and authorize the City Manager to execute agreements based on awards.	13 oral public comments were received, 8 written comments were received	N/A	
13	Public Meeting(s)	Non-targeted/broad community	May 22, 2025 a hearing was held of the Housing Commission to approve the draft 2025-2030 Consolidated Plan and 2025-2026 Annual Action Plan for submittal to HUD.		N/A	

Needs Assessment

NA-05 Overview

Needs Assessment Overview

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

Despite Cupertino's extreme affluence, housing needs exist for households with fixed incomes such as social security, public service employees and households whose primary income is in lower paying industries such as retail and hospitality. The quality and variety of services available to Cupertino residents is considerably limited by the lack of affordable housing options for these households who must commute long distances in order to work in Cupertino.

As shown in the table below, Cupertino's households have increased more quickly than the general population indicating a shift towards smaller households. Median income has increased by nearly 92% and is considerably higher than the county median of $154,954.

Table 5 - Housing Needs Assessment Demographics

Demographics	Base Year: 2010	Most Recent Year: 2023	% Change
Population	56,498	58,886	4.2%
Households	19,575	21,137	8.0%
Median Income	$120,201	$231,139	92.3%

Data Source: 2010 5-year ACS (Base Year), 2023 5-year ACS (Most Recent Year)

Cupertino Housing Needs

Although the median income of Cupertino is extraordinarily high, 5,550 or 26% of Cupertino households have incomes below 80% of the median income and given high housing costs, are at high risk for housing problems including cost burden (spending more than 30% of income on housing costs), crowding and substandard housing. The existence of housing problems at different income levels by household types is useful in determining where

housing resources and funding should be directed for maximum impact. HUD employs the following definitions when analyzing a jurisdiction's need for specific types of housing at different price points.

Definitions

Housing Problem(s) or Condition(s):

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

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

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

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

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

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

Family Type(s):

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

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

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

Income:

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

- Extremely low-income - Households earning below 30% ($55,290) of the AMI/HAMFI

- Very low-income - Households earning 31-50% ($92,150) of the AMI/HAMFI

- Low-income - Households earning 51-80% ($147,440) of the AMI/HAMFI.

The table below projects housing needs in Cupertino for low income households; those with incomes below 80% AMI, or $146,720 annually.   As shown in the figure below, housing needs are high across low-income groups with 70% having some type of housing need and nearly 4000 households projected to have a housing need in 5 years.

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

Household Type	Current			Future
	Total HH	# HH With Hsg Need	% with Need (FROM the SANTA CLARA COUNTY WORKBOOK)	Hsg Need in 5 Yr
All Low Income Households (<80% AMI)	**5,500**	**3,844**	**70%**	**3,881**
By Income				
Extremely low income households (<30% AMI)	2,322	1,986	86%	2,005
Very low income households (30-50% AMI)	1,530	1,055	69%	1,065
Low income households (50-80% AMI)	1,648	869	53%	877
By Tenure				
Low Income Renters (<80% AMI)	2,469	1,830	74%	1,848
Low Income Owners (<80% AMI)	3,031	1,786	59%	1,804

Source: 2023 5-year American Community Survey estimates

Across the jurisdictions of Santa Clara County, cost burden and severe cost burden are the most common housing problems which is not surprising given the high cost of housing. Crowding is also often seen at income levels that are too high to qualify for housing subsidies, but too low to pay market rate rent without being at least moderately cost burdened, usually around 50-80% AMI.

The tables below show the percentage of Cupertino households experiencing moderate and severe cost burden based on 2010 and 2023 5-year American Community Survey estimates. Renter cost burden has remained unchanged, whereas owner cost burden has decreased which could indicate an influx of higher income households, and displacement of lower income owner households.

Supplemental Figure 2: Cost Burden 2010 and 2023

Cost Burden >= 30%	2010	2023
Renter Households	33%	33%
Owner Households	37%	22%
All Households	36%	26%
Cost Burden >= 50%	**2010**	**2023**
Renter Households	15%	17%
Owner Households	14%	10%
All Households	14%	13%

Source: 2010 and 2023 American Community Survey 5-year estimates

Publicly Assisted Housing in Cupertino

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

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

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

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

As of January 2025, there are approximately 18,000 voucher holders across the county with the majority living in the City of San Jose (70%). In Cupertino, as of January 2025, there were 59 vouchers in use, 55 of which are HCV. The total waiting list for all vouchers is always open and is currently at 42,872 which includes both HCV and PBV. Households are

optionally on both lists and therefore duplicative. Additionally, eligibility is not verified until the household is selected, therefore the total waiting list number is considerably larger than the actual unduplicated number of households actively seeking a housing voucher. The waiting list household characteristics include 41% families with children, 20% elderly, 18% with disabilities and 2% veterans. The waiting list is operated on a lottery basis and there is a preference for families who have lived and worked in the county for the past 5 years and for veterans. PBV units are tracked for accessibility features and a lottery is drawn to match the needed features with tenants.

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

Homeless Needs

A total of 9,903 individuals were counted as experiencing homelessness in Santa Clara County in the 2023 Point in Time (PIT) count—75% of which were unsheltered (7,401 unsheltered people) and 25% were sheltered homeless (2,502 people). As shown below, homelessness rose significantly between 2017 and 2019. The City of Cupertino had the smallest population of homeless persons of jurisdictions in Santa Clara County at only 48 homeless persons in 2023, comprising less than 1% of the County's homeless population. All homeless persons in Cupertino were unsheltered during this time, representing 1% of Santa Clara County's unsheltered population.

Over the past year, Cupertino experienced the greatest decline in homelessness for an overall percentage decrease of 53% (or 54 fewer homeless people). This compares to only 1% for Santa Clara County overall. It is important to highlight the stark imbalance in homelessness in Cupertino in which all homeless persons (100%) are unsheltered. While this could indicate that the County's supportive housing system and shelter capacity has not expanded since 2019, it is more likely the result of the lack of homeless facilities and services located within Cupertino City limits to support persons and families experiencing homelessness. (Currently, there is only one emergency shelter located in Cupertino with a total of eight beds for survivors of domestic violence.)

Supplemental Figure 3: People Experiencing Homelessness, Santa Clara County, 2007-2023
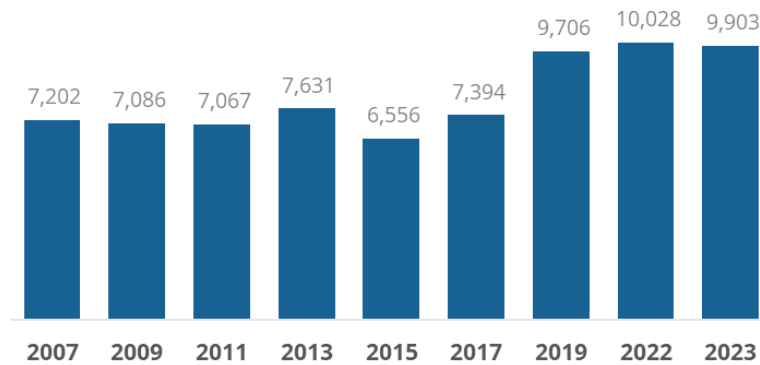
Source: Santa Clara County PIT, Destination Home, and Root Policy Research.

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

- **Cupertino had the lowest population of homeless persons at only 48 people (less than 1% of the County counted unhoused population)—all of which were unsheltered homeless and represented 1% of the County's unsheltered homeless population.**

- Gilroy had the largest population of homeless persons at 1,048 residents (11% of the County population) and the largest population of unsheltered homeless persons at 817 people (11% of the County's unsheltered homeless population; and 78% of homeless persons in Gilroy).

- Milpitas had a total homeless population of 142 persons (1% of the County population), all of which were experiencing unsheltered homelessness. The City's unsheltered homeless population represented 2% of unsheltered persons overall.

- Mountain View had the second largest homeless population at 562 people (6% of the County population), most of which were unsheltered homeless (75% of the City's homeless population; and 6% of the County's unsheltered population).

- Palo Alto had a total homeless population of 206 persons (2% of the County's population), almost all of which were unsheltered (91% of the City's homeless population; and 3% of the County's unsheltered population).

- Santa Clara City had a total homeless population of 461 persons (6% of the County's population), almost all of which were unsheltered (90% of the City's homeless population; and 6% of the County's unsheltered population).

- Sunnyvale had a total homeless population of 471 persons (5% of the County's population) and a comparatively smaller unsheltered population (68% of the City's homeless population; and 4% of the County's unsheltered population).

Supplemental Figure 4: People Experiencing Homelessness, Santa Clara County and Participating Jurisdictions, 2023

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

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

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

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

- Around one-third (31%) self-reported having a psychiatric or emotional condition followed by post-traumatic stress disorder (29%), drug or alcohol use (26%), chronic health problem (25%), physical disability (21%), traumatic brain injury (10%), and/or intellectual or developmental disability (9%). Only 3% reported having an HIV/AIDS-related illness.

- Seventy-one percent (71%) reported that they are currently accessing food services followed by bus passes (36%) and outreach services (20%). Importantly, one in five (22%) are not using any services and only 12% are accessing mental health services.

- When asked what may have prevented them from becoming homeless, individuals cited programming and services including: employment assistance, rent/mortgage assistance, mental health services, help accessing benefits, alcohol/drug counseling, legal assistance, and/or case management after leaving institutions.

Findings from the survey also provided context on the nature and extent of unsheltered and sheltered homelessness in Santa Clara County. For example, when asked where they were staying on the night of January 24, almost one in five (17%) reported that they were living outdoors in streets or parks followed by individuals living in a van (12%), tent (11%), camper/RV (10%), or in their automobile/car (9%). Individuals were also asked why they were not using any type of shelter service in which respondents explained that shelters are full; too crowded; there are too many rules; germs or bugs; there is nowhere for them to store their staff; and/or because they cannot stay with their partner/family. When asked what is keeping them from getting permanent housing, the top reasons cited by participants were being unable to afford rent; no job/not enough income; no money for moving costs; bad credit; and/or there is no housing available.

In Cupertino specifically, residents experiencing homelessness tend to congregate and camp in the Lawrence Mitty Park area on a property that the City acquired to develop as a park along the Lawrence Expressway. While encampments are common in this area (and other properties in east Cupertino), there are very few homeless services or options for public transit in these areas of the city. Many transit homeless residents sleep in parks and vehicles overnight and pack up to leave during the day. According to the City's Housing Element, the most common areas for homeless persons to spend the night and leave during the day are Alves Drive, Civic Center, and Memorial Park.

Non-Homeless Special Needs: Households at risk of homelessness

This section addresses the needs of persons who are not homeless but require supportive housing and services. The special needs populations considered in this section include: elderly and frail elderly households, persons with disabilities, female-headed households, persons living with HIV/AIDS and their families, and survivors of domestic violence.

Elderly households/frail elderly. Elderly households are defined by HUD as individuals age 62 and older while frail elderly households are defined as an elderly person who

requires assistance with three or more activities of daily living such as bathing, walking, or performing light housework. Elderly households are not tracked by HUD per individual but per household. Because data are not available for elderly persons by HUD, 2023 5 year American Community Survey (ACS) estimates were used to determine the number and share of elderly persons in the city. In 2023, there were a total of 10,786 elderly persons in Cupertino which represents 18% of the total resident population during this time.

Elderly persons often experience a combination of factors that make accessing or keeping housing a challenge such as having a fixed income, some type of disability, chronic health conditions, and/or reduced mobility. Individuals and households with these challenges require greater levels of affordability and increased access to affordable health care, supportive or assisted living services, and/or affordable housing that is accessible.

Persons with disabilities. According to 5 year ACS estimates, 6% of total residents in Cupertino had a disability of some kind in 2023 (3,593 residents with a disability). The most common disabilities among residents during this time were independent living difficulties (24%) and ambulatory difficulties (22%) which highlights the need for persons with disabilities to have access to housing that is both affordable and accessible designed to offer greater mobility and opportunities for independence. These residents also need access to resources and services to assist with daily living and/or affordable specialized care.

According to Section 4512 of the Welfare and Institutions Code, "developmental disability" means a disability that originates before an individual attains 18 years of age, continues, or can be expected to continue, indefinitely, and constitutes a substantial disability for that individual. It includes intellectual disabilities, cerebral palsy, epilepsy, and autism. This term also includes disabling conditions found to be closely related to intellectual disability or to require treatment similar to that required for individuals with intellectual disabilities but does not include other conditions that are solely physical in nature.

According to 2020 data from the California Department of Developmental Services, there were 154 children (51%) with a developmental disability and 147 adults (49%) with a developmental disability in 2020. The most common living arrangement for individuals with disabilities in Cupertino is within the home of a parent, family, or guardian (257 people) followed by foster/family home (11 people) and independent/supported living (5 people).

Several housing types are appropriate for people living with a developmental disability: rent-subsidized homes, residential care facilities, Section 8 vouchers, special programs for home purchase, HUD housing, and Senate Bill 962 homes (these are adult residential homes for persons with specialized health care needs). Supportive housing and group living opportunities for persons with developmental disabilities can be an important resource for those individuals who can transition from the home of a parent or guardian to independent living.

Female-headed households. In Cupertino, female-headed households comprise 6% of total households in the city (or 1,307 single female households), according to 2023 5 year ACS estimates. Of these households, 35% currently have children under 18 living with them representing a total of 456 single mother households living in Cupertino. Poverty rates among single female householders and single mothers are much higher in the city than the County overall with 15% of female-headed households and 35% of single mother households living below the poverty level. This compares to only 11% (female householders) and 17% (single mothers) for the County of Santa Clara in 2023.

Persons with alcohol or other addictions. Alcohol and other drug (AOD) addiction is a disability under federal law and often requires intensive services and access to affordable and safe housing to address. There is limited data available on persons or households that experience alcohol or other addictions and it can be difficult to determine data for the non-homeless population with addictions and data for the homeless population with addictions. However, data collected during the Point-in-Time (PIT) count and self-reported disabilities during program enrollment can provide insight on the characteristics of residents with addiction including their housing and supportive service needs. According to the 2023 PIT survey, 143 homeless persons (14%) reported that the primary reason or condition that led to them becoming homeless was "alcohol or drug use" and 64 people (6%) reported that "mental health issues" led to them becoming homeless.

Survivors of domestic violence. Of those who participated in the survey following the PIT count, 6% reported that they experienced domestic violence or abuse while they were homeless in Santa Clara County. Stakeholders participating in the virtual workshop emphasized a critical shortage of emergency and transitional housing options to meet the specific needs of domestic violence survivors and the need for greater coordination across agencies and nonprofit service providers to address this need.

Describe the jurisdiction's need for Public Facilities:

This section assesses non-housing community development needs, largely informed by stakeholder consultation, resident workshops and the community survey. The community survey had 876 North County respondents and also included responses stakeholders working across jurisdictions. A complete regional survey analysis and overview of community engagement including stakeholder consultation is provided in the Appendix. The table below shows the frequency of responses from Cupertino residents on most critical community and economic development needs.

Supplemental Figure 5: Critical Community and Economic Development Needs

Need	Percentage
Sidewalks, streetlights, aneighborhood improvements	24%
Senior center/senior services	24%
Transportation services for seniors	24%
Affordable childcare	24%
Community centers	24%
Access to reliable public transportation	22%
Public resource navigation assistance	22%
Mental health services	20%
Supportive services for low-income residents, persons living…	20%
Neighborhood cleanups	17%
Environmental hazard mitigation	17%
Help for small businesses	17%
Help for non-profits	17%
Services for persons who are currently unhoused	17%
Youth activities	15%
Developed parks/playgrounds	15%
Food pantries	12%
Local renewable energy generation	12%
Climate resilience-focused planning and implementation	12%
Documentation assistance (getting an ID or driver's license)	10%
Housing counseling for tenant-landlord issues	10%
Job training programs	7%
Financial counseling	7%
Legal and/or housing assistance for formerly incarcerated or…	7%
Access to internet	5%
"Streets for people" or "complete streets" that are walkable and…	5%

Source: Santa Clara County Housing and Community Development Resident / Stakeholder Survey 2024.
Note: n=41

Survey respondents were asked to select the most critical community and economic development needs that included public facilities, public improvement and public services. Public facilities related options were overall selected more frequently than public service related options which is unique to Cupertino compared to the other jurisdictions whose respondents selected public services more frequently. The public facilities related options ranked as follows among the 26 choices provided for Cupertino respondents only:

#2:   Senior centers

#5:   Community / Recreation Centers

#16: Developed parks / playgrounds

#17: Food Pantries

Survey responses from Cupertino specifically aligned well with regional community meetings and stakeholder focus groups, who emphasized the need countywide for nonprofit facilities, community centers, and youth centers, which were frequently mentioned as essential for fostering social connections and providing key services. Participants in workshops also highlighted the importance of improving childcare infrastructure countywide.

Stakeholder feedback through virtual workshops and individual interviews highlighted the critical need for emergency shelter across the North County jurisdictions outside of San Jose. A need for increased coordination and sharing of best practice approaches to addressing homelessness between jurisdictions and collaboration with nonprofits was also referenced. Among Cupertino survey respondents, supportive housing for unhoused individuals ranked first among housing outcomes priorities and increased shelter capacity ranked 4th indicating a recognition in the Cupertino community of the critical need for homeless services and shelter.

How were these needs determined?

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

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

Describe the jurisdiction's need for Public Improvements:

With the exception of sidewalk, streetlight and neighborhood improvements, Cupertino survey respondents' ranking for public improvements were not selected as frequently as public services in response to identifying the most critical community and economic development needs in as shown in the previous table. The most frequently selected public improvement related options for Cupertino among the 26 choices offered are:

#1:   Sidewalks, streetlights and similar neighborhood improvements

#6:   Access to reliable public transportation

#10: Neighborhood cleanups

#11: Environmental hazard mitigation

#19: Climate resilience focused planning and implementation

Enhancements to public spaces, such as improved trails, parks, and ecological design were also prioritized with calls for better walkability, bike and pedestrian infrastructure coupled with improved public transit, and ADA-compliant facilities in resident and stakeholder workshops.

How were these needs determined?

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

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

Describe the jurisdiction's need for Public Services:

Among Cupertino respondents, public services related options ranked the highest in response to community and economic development needs and community development outcomes that residents would like to see as a result of the HUD block grant funding. As shown in the figure above, public services were ranked high among 26 community and economic development options in the following order for most frequently selected:

#3: Transportation services for seniors

#4: Affordable childcare

#7: Public resource navigation

#8: Mental health services

#9. Supportive services for low income residents, special population

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

Regional workshop attendees also highlighted the need for robust support in education access, job training, and skill development, with calls for programs that enhance economic mobility and create better job opportunities. A strong emphasis was placed on small business development, including access to microbusiness assistance, business grants, and loans and start-up enterprises.

Participants also advocated for expanding resources like adult education, financial literacy, and professional development, with targeted support for underserved communities. Consideration of hours that programs are offered to accommodate full

time workers wishing to upskill was also referenced as a barrier to accessing workforce development programs in the county.

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

How were these needs determined?

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

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

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

To support Cupertino's Consolidated Plan, a regional and jurisdictional housing market analysis was conducted. That study is appended to the Plan, and primary findings are summarized here. As previously indicated, Cupertino completes an abridged plan that omits several sections from the Housing Market Analysis section. Nevertheless, this section still includes some data specific to these questions in the overview including affordable housing inventory and preservation and barriers to affordable housing development. The balance of this section reviews non-housing development community development assets, needs for broadband service and displacement risks caused by natural hazards.

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

- Cupertino households have some of the highest incomes in the county. The median household income is $23,139, compared with $154,954 for the county overall and $95,521 for California. Both owners (median $250,000+) and renters (median $197,882) have median incomes that are substantially higher than the county overall.

- The median rent in Cupertino was $3,500+ per month in 2023, higher than the county overall ($2,781) and the highest among entitlement jurisdictions.

- Cupertino's median home value is $2.8 million—unaffordable to the vast majority of households.

- Cupertino has had a very slow rate of housing production compared to other jurisdictions in the county: housing units grew by only 4% between 2013 and 2023. Cupertino also has less diversity of housing stock compared to other jurisdictions with 58% of housing stock comprised of single family detached homes. The city's inventory of multifamily 20+ unit buildings, 14% of the housing stock.

- 41% of Cupertino households have 2 or more workers, so the majority of households either have 1 or no people working. Cupertino also has a high

share of residents who either work from home (28%) and 58% work outside of the city.

In sum, Cupertino's market caters to very high income households rather than essential workforce. The city should continue to prioritize production of affordable housing to respond to the shortage of workforce housing and unmet demand.

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

- Support for home-based, microenterprise childcare, which is a huge need across the county and significantly underfunded.

- Supportive services in general; most services are concentrated in San Jose.

- Rental and utility assistance and/or one time emergency assistance to avoid eviction.

- Increased low barrier shelter for people experiencing homelessness.

- Improved navigation of housing and resources available and more individualized case management especially for seniors with limited digital access and ability.

- Supportive services and transitional/safehouse beds for residents fleeing domestic violence.

- Financial and credit counseling

Recommended priority activities to respond to needs include:

- Assisting very low income households with supportive services, including childcare and rental assistance to help maintain housing stability.

- Supporting the creation of new affordable rental housing, including transitional housing for residents experiencing or at-risk of homelessness and those fleeing domestic violence.

- Supporting housing rehabilitation programs for low-income homeowners and increasing outreach efforts especially for seniors and residents with disabilities needing accessibility and safety modifications.

- More workforce development opportunities for lower income resident to upskill and receive technical certifications and/or launch entrepreneurial projects.

Table 6: Median Income, Home Value and Rent 2010-2023

	Base Year: 2010	Most Recent Year: 2023	% Change
Median Income	$120,201	$231,139	92%
Median Home Value	$1,932	3,500+	81%+
Median Contract Rent	$993,500	2,000,000+	100%+

Data Source: 2010 5-year ACS (Base Year), 2023 5-year ACS (Most Recent Year)

Rental Market

The median rent in Cupertino, as of 2023, exceeded $3500 per month according to the American Community Survey (ACS). Costar, which tracks rents for larger multifamily properties, reports a median of $3,558. Median contract rent increased by more than 81% between 2010 and 2023, according to 2023 5-year ACS estimates.

As previously referenced in the Needs Assessment Overview, a significant number of Cupertino residents, especially renters, experience some level of cost burden due to the extremely high cost of housing. Based on American Community Survey 5 year estimates for 2018 and 2023, 33% of renters in Cupertino are cost burdened, slightly decreased since 2018 as shown below and could indicate some displacement of lower income renters. Homeowners cost burden impacts approximately a fifth of households and has also decreased slightly from 2018 to 2023.

Supplemental Figure 6. Cost Burden in Cupertino
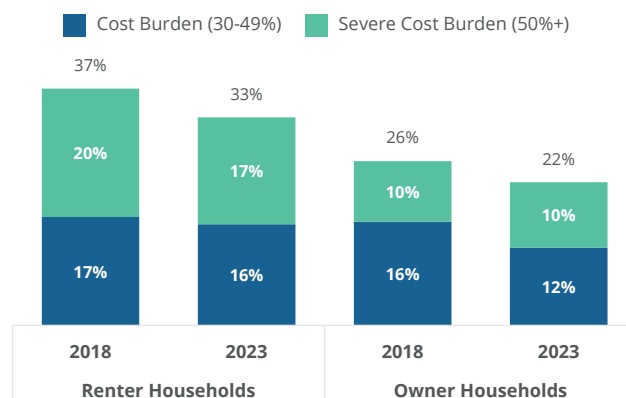
Source: 2018 and 2023 5-year ACS.

Rental gaps—which occur when demand from renter households outweighs the supply of affordable rental units—exists for renters until they have incomes of $75,000 and higher (approximately 40% AMI). Cupertino needs 1,140 rental units or subsidies affordable to renters with incomes of less than $75,000: there are 1,786 renters with incomes under $75,000 and 646 units affordable to them.

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

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

Supplemental Figure 7. Rental Affordability Gap, Cupertino 2023

Rental Gaps					
Income Range	Maximum Affordable Gross Rent	# of Renter Households	# of Rental Units Affordable	Rental Gap	Cumulative Gap
Less than $5,000	$125	377	0	-377	-377
$5,000 to $9,999	$250	73	10	-63	-440
$10,000 to $14,999	$375	111	51	-60	-501
$15,000 to $19,999	$500	114	81	-33	-534
$20,000 to $24,999	$625	147	32	-115	-649
$25,000 to $34,999	$875	163	89	-74	-723
$35,000 to $49,999	$1,250	319	141	-178	-902
$50,000 to $74,999	$1,875	482	243	-239	-1,140
$75,000 to $99,999	$2,500	409	656	247	-893
$100,000 or more		5,994	7,338	1,344	451

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

For Sale Market

In 2024, the median for sale home price in Cupertino was approximately $2.8 million based on Zillow data. As shown in the figure below, Cupertino has the second highest median home prices in the County.

Supplemental Figure 8. Typical Home Price Trends, Santa Clara County and Jurisdictions, 2004 through 2024
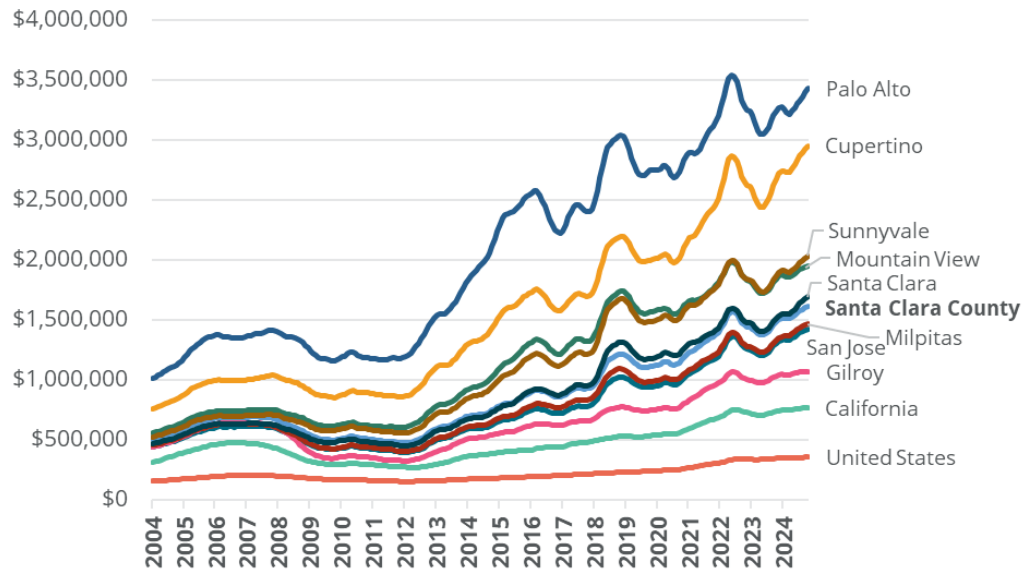
Source: Zillow Research and Root Policy Research.

Losses in purchase affordability due to rising prices and interest rates in the past five years have significantly limited accessibility of homeownership for the county's workforce as the income required to afford a home in Cupertino is several times the median income.

Cupertino's affluence is so extreme, that it cannot be accounted for in the typical gaps model using American Community Survey data as it maxes out below the threshold needed to identify mismatches at higher income levels. As shown in the table below, however, purchase affordability gaps—which occur when demand from potential first-time homebuyers outweighs the supply of affordable homes for sale—exist for renters until they have incomes above $150,000. An estimated 39% of Cupertino's potential first-time homebuyers earn less than $150,000, but approximately 2% of owner-occupied units are valued within their affordable price range.

Supplemental Figure 9: Renter Purchase Affordability Gap, Cupertino, 2023

Income Range	Maximum Affordable Price	% of Renter Households	% of Homes Affordable	Renter Purchase Gap	Cumulative Gap
Less than $5,000	$14,023	5%	1%	-4%	-4%
$5,000 to $9,999	$28,043	1%	0%	-1%	-4%
$10,000 to $14,999	$42,066	1%	0%	-1%	-6%
$15,000 to $19,999	$56,089	1%	0%	-1%	-7%
$20,000 to $24,999	$70,112	2%	0%	-2%	-9%
$25,000 to $34,999	$98,158	2%	0%	-2%	-11%
$35,000 to $49,999	$140,227	4%	0%	-4%	-15%
$50,000 to $74,999	$210,342	6%	0%	-6%	-20%
$75,000 to $99,999	$280,458	5%	0%	-5%	-25%
$100,000 to $149,999	$420,688	12%	0%	-11%	-37%
$150,000 or more		61%	98%	37%	

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

Lastly, as shown in supplemental figure x below, median renter income growth has slightly exceeded rent growth, however, when considering increases in housing adjacent costs between 2018 and 2023 such as utilities, and everyday necessities due to inflation, households are generally struggling to keep up with rising housing costs. Additionally, the income required to afford to purchase a home has increased 58% due to high interest rates, insurance and utilities.

Supplemental Figure 10:   Median Income and Housing Costs 2018-2023
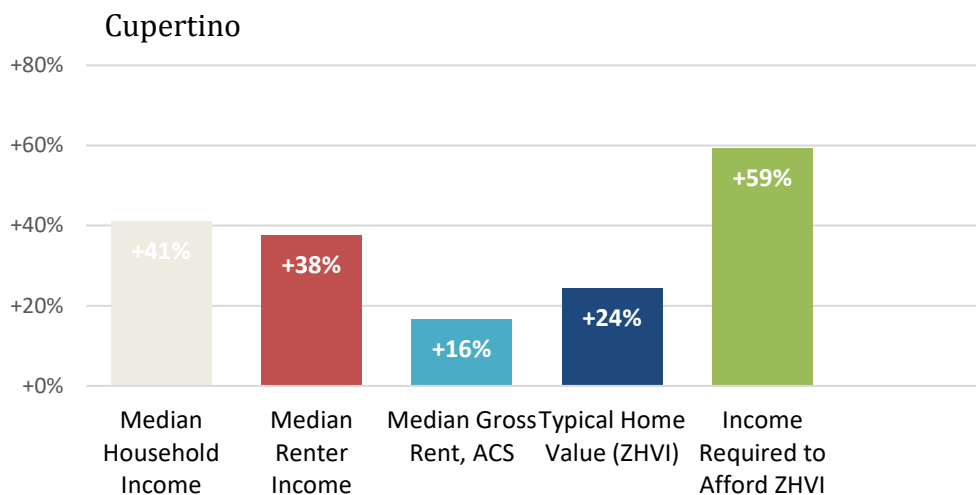
Source: 2018 and 2013 5-year ACS.

Preservation and Development of Affordable Housing in Cupertino

The Cupertino's Housing Element outlines plans to significantly increase the number of affordable housing units as the Regional Housing Needs Allocation (RHNA) for 2023-2031 mandates the city to plan for **4,588 total units**, a substantial increase from the previous cycle. A significant portion of this allocation is for affordable housing. Units by income range are as follows:

- **Very Low-Income:** 1,936 units (31 to 50% of County AMI)

- **Low-Income:** 687 units (51 to 80% of County AMI)

- Moderate-Income: 755 units (81% to 120% of County AMI)

- Above Moderate-Income: 1,953 units (Over 120% of County AMI)

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

- Land Use Policy and Zoning Provisions (Strategy HE-1.3.1): The City will continue to provide adequate capacity through its Land Use Element and Zoning Ordinance to accommodate the RHNA while maintaining a balanced land use plan. This involves amending development standards for housing as required to facilitate a range of housing and monitoring the sites inventory.

- Rezoning to Achieve RHNA (Strategy HE-1.3.2): The City will rezone sites to ensure sufficient appropriately zoned sites. This rezoning will include 33.52 acres of residential land allowing for 1,855 units and 32.67 acres of commercial/residential land allowing for 1,727 units. This strategy aims to create the opportunity for 4,588 units, including 1,880 lower-income units in close proximity to various resources.

- New Residential Zoning Districts and Land Use Designations (Strategy HE-1.3.3): The City will create new residential zoning districts and land use designations to help meet the RHNA.

- Development on Non-Vacant Sites (Strategy HE-1.3.4): The City will engage with owners of high-potential non-vacant sites to create opportunities for housing development, aiming for 500 units, including 300 lower-income units.

- Encourage Mixed-Use Projects and Residential in Commercial Zones (Strategy HE-1.3.5): The City will incentivize the development of residential units in mixed-use projects that include at least 20% affordable units through measures like priority processing and fee deferrals.

- Encourage Missing-Middle Housing Developments to Affirmatively Further Fair Housing (Strategy HE-1.3.6): The City will encourage the development of "missing-middle" housing types like duplexes and triplexes that are compatible with single-family neighborhoods by allowing multi-family rental housing on corner lots and lots abutting commercial/mixed-use zones using R23 zoning regulations. The objective is to facilitate the development of 250 lower- and 250 moderate-income households.

- Lot Consolidation (Strategy HE-1.3.7): The City will help facilitate the consolidation of small residential lots to create larger developable parcels and will offer incentives for affordable housing development on these consolidated sites. The objective is to create 27 moderate-income units and 48 above moderate-income units.

- Accessory Dwelling Units (ADUs) (Strategy HE-1.3.8): The City will encourage the construction of ADUs throughout the city to provide more affordable units in various neighborhoods. The objective is to achieve 60 ADUs.

- Review Development Standards (Strategy HE-1.3.9): The City will review and revise its zoning code to ensure development standards are objective and allow for maximum densities, particularly in multifamily zones and the Priority Development Area. This includes considering flexible standards and reductions in parking requirements.

- Innovative and Family-Friendly Housing Options (Strategy HE-1.3.10): The City will explore innovative housing options for intergenerational households, students, special-needs groups, and lower-income households, promoting designs with more bedrooms and on-site amenities. The quantified objective is 200 lower-income units.

- Replacement Housing (Strategy HE-1.3.11): The City will require replacement housing units for lower-income households displaced by new development.

- Track Housing Production (Strategy HE-1.3.12): The City will monitor housing production throughout the planning period to ensure that sufficient capacity is maintained to meet the RHNA targets by income level. This includes tracking pipeline projects and units in the sites inventory.

An overview of Cupertino's housing inventory by density type and production over the past decade is provided below from the Regional Housing Market Analysis attached to this plan. Cupertino has a high inventory of single family homes, and a lower volume of multifamily 20+ homes which results in less affordability in the city. Between 2013 and 2023, Cupertino had the lowest production of new housing units among entitlement jurisdictions at only 4% highlighting the need for creative strategies for increasing inventory to meet the state's RHNA requirement as referenced above in the city's Housing Element

Supplemental Figure 11: Distribution of housing types by jurisdiction.
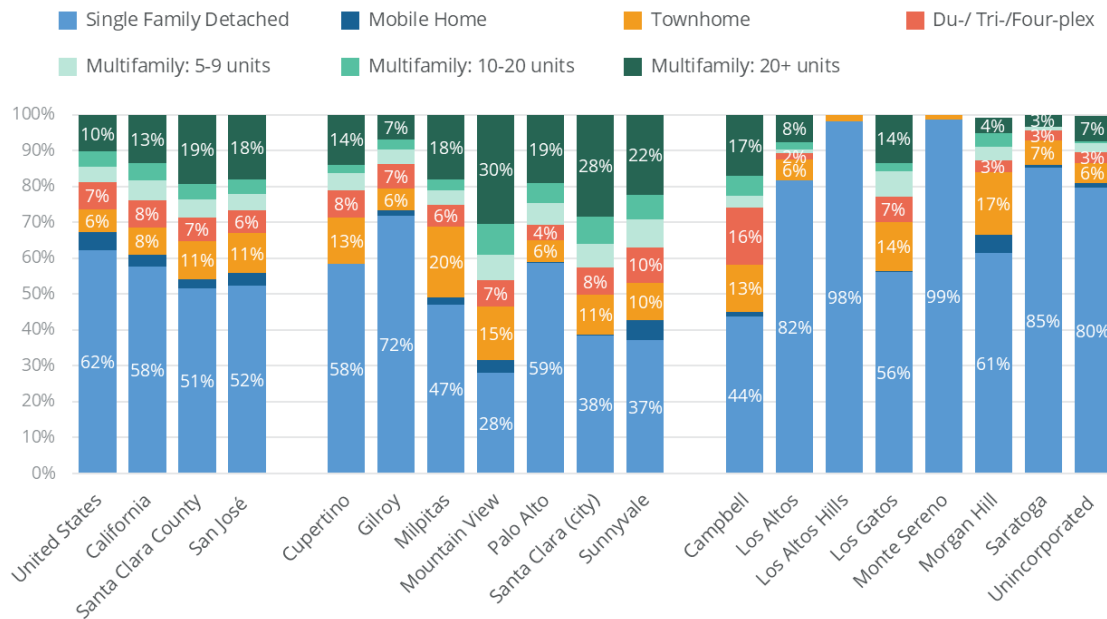
Source: 2023 5-year ACS

Supplemental Figure 12: Housing unit production by jurisdiction 2013-2023.

Jurisdiction	Total Housing Units			Housing Unit Change		Unit Change Chart
	2013	**2018**	**2023**	**2013-2023**	**2018-2023**	■ 2013-2023 ■ 2018-2023
Santa Clara County	642,654	678,530	703,922	10%	4%	
San José	319,700	334,350	343,058	7%	3%	
Participating Cities						
Cupertino	21,473	21,788	22,341	4%	3%	
Gilroy	15,024	16,585	17,732	18%	7%	
Milpitas	20,744	23,574	25,763	24%	9%	
Mountain View	33,468	35,903	38,770	16%	8%	
Palo Alto	27,789	27,753	29,104	5%	5%	
Santa Clara (city)	44,632	46,485	51,886	16%	12%	
Sunnyvale	56,168	58,915	61,808	10%	5%	
Urban County Program	97,192	100,012	103,747	7%	4%	
Campbell	16,616	17,819	17,950	8%	1%	
Los Altos	11,493	11,040	11,620	1%	5%	
Los Altos Hills	3,052	3,356	3,430	12%	2%	
Los Gatos	13,102	12,925	13,901	6%	8%	
Monte Sereno	1,259	1,251	1,439	14%	15%	
Morgan Hill	13,133	15,070	15,025	14%	0%	
Saratoga	11,324	11,417	11,404	1%	0%	
Unincorporated	27,213	27,134	28,978	6%	7%	
California	13,791,262	14,277,867	14,762,527	7%	3%	
United States	132,808,137	138,539,906	145,333,462	9%	5%	
						0% 10% 20% 30%

Source: 2023 5-year ACS

Affordable Housing Inventory and Units at Risk of Expiring

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

As of July 2023, there were 184 assisted units affordable to lower-income households, of which 114 units are at risk of converting to market rate in the next 10 years. These at-risk assisted units include developments like Aviare, Forge Homestead, Arioso, Biltmore and Hamptons.

In addition to assisted units, there were 259 Below Market Rate (BMR) units affordable to moderate- and lower-income households. Of these, 97 BMR units are at risk of converting to market rate within the next 10 years. Examples of BMR rental units at risk include units in Biltmore Apartments, Park Center Apartments, and The Hamptons.

The Housing Element includes strategies aimed at preservation of at-risk Housing Units including:

- Proactively contacting property owners of units at risk three years before affordability expiration to discuss the City's commitment to preserve these units.
- Coordinating with owners of expiring subsidies to ensure required notices to tenants and affordable housing developers are sent out as required by state law.
- Outreach to agencies and nonprofit housing developers interested in purchasing or preserving at-risk units.
- If preservation is not possible, the City will work with tenants and other organizations to reduce displacement and refer residents to agencies that can assist in providing alternative housing.
- Annually monitoring the status of affordable projects to ensure proper noticing and will contact property owners and tenants of at-risk projects at least three years in advance of potential conversion.
- Provide assistance to rehabilitate and upgrade the affordable units to help preserve them.
- The Below Market Rate Affordable Housing Fund (BMR AHF) and Community Development Block Grant (CDBG) funds are potential funding sources to support preservation efforts.

Preservation of Naturally Occurring Affordable Housing

Through CDBG funding allocated to Rebuilding Together, Cupertino allows significant rehabilitation projects to preserve affordable housing. The City has also funded rehab of existing affordable housing development to improve their livability and extend affordability of those units. As shown in the table below, around one quarter of owner occupied homes report one negative housing condition, whereas 46% of renter occupied homes have one or two conditions indicating a need for rental housing rehabilitation and preservation. Rebuilding Together is the region's primary

nonprofit provider of rehabilitation services and indicated that that only Cupertino and Santa Clara City do not have waiting lists for rehabilitation services indicated that additional outreach is needed to low-income homeowners. As shown in the table below, considerable need exists for home improvement with nearly a quarter of homeowners and a third of renters reporting at least one selection condition with their current housing.

Table 7: Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,968	23%	2,803	34%
With two selected Conditions	62	0%	355	4%
With three selected Conditions	0	0%	43	1%
With four selected Conditions	0	0%	0	0%
No selected Conditions	9,918	77%	4,988	61%
Total	12,948	100%	8,189	100%

Data Source: 2023 5-year ACS

Negative Effects of Public Policies on Affordable Housing and Residential Investment

As part of the 2023-31 Housing Element update, the City conducted an analysis of both governmental and non-governmental constraints to the development of affordable housing and residential development. Common governmental constraints include:

- Land use controls;

- Building codes and their enforcement;

- Fees and exactions; and

- Permitting procedures.

The analysis found that the City maintains development regulations that are consistent with State law and that do not pose undo constraints on the development of affordable housing. The City identified the following areas that may act as constraints to housing development:

- **Residential Design Guidelines.** Cupertino maintains a requirement for design review of multifamily residential projects. These design guidelines currently contain subjective design standards, which are inconsistent with State housing law.

- **Development Fees.** Total fees in Cupertino are on the higher end of Santa Clara County jurisdictions for all housing developments.

- **Parking standards.** The requirement for two parking spaces for studios and single-room occupancy units (SROs) in the R-3 Zoning District could be a possible constraint on the development of affordable housing.

Other non-governmental constraints to housing development include:

- **Land costs.** Land costs are very high in Cupertino due to high demand and an extremely limited supply of available land.

- **Construction costs.** Key construction costs have risen nationally in conjunction with economic recovery and associated gains in the residential real estate market.

- **Availability of financing.** As a stable and affluent community, private housing mortgage financing is readily available in Cupertino. The Housing Element identified that there are no mortgage-deficient areas in the city and no identifiable underserved groups in need of financing assistance;

- **Environmental hazards.** Aside from risk of natural disasters, there are no significant wetland or environmental resource issues of concern that would constrain development in the urbanized areas designated for residential development in the city.

Cupertino Housing for Residents with Special Needs

Elderly persons. Elderly persons and households often experience unique housing challenges as many are living on fixed or limited incomes, have some type of disability or health condition, and/or have reduced mobility. These factors present significant housing barriers for elderly persons and place them at a greater risk of housing instability. The City of Cupertino offers a range of resources to support these needs with five residential care facilities for the elderly (RCFEs) and three skilled nursing facilities located within Cupertino. The City also facilitates access to affordable rental housing for elderly persons and households through the City's two subsidized independent senior housing developments that provide 100 affordable units.

Elderly persons living in Cupertino also have access to the Cupertino Senior Center which offers several services to help households obtain the resources they need in the community that will assist them to continue to live independently in their homes. Available programs include social and recreation activities, special events, travel programs, transportation discounts, drop-in consultation, case management, and medical and social services. Additionally, elderly persons are served by Live Oak Adult Day Care Services which is a senior adult day care program that provides services and specialized programs for elderly and frail elderly persons at-risk of

being institutionalized. Programs and services include recreational activities, mental stimulation, companionship, and nutritious meals.

The housing and service resources available to elderly persons and households in the City of Cupertino are provided in Figure 4 below including the location and total capacity.

Supplemental Figure 13: Housing Resources for Elderly/Senior Households in Cupertino

Housing Resources for Elderly/Seniors	Location	Capacity
Residential Care Facilities for the Elderly		
The Forum at Rancho San Antonio	23500 Cristo Rey Drive	741
Paradise Manor 4	19161 Muriel Lane	6
Pleasant Manor of Cupertino	10718 Nathanson Avenue	6
Purglen of Cupertino	10366 Miller Avenue	12
Sunny View Manor	22445 Cupertino Road	190
Total Capacity		**955**
Skilled Nursing Facilities		
Health Care Center at Forum at Rancho San Antonio	23600 Via Esplendor	48
Cupertino Healthcare & Wellness Center	22590 Voss Avenue	170
Sunny View Manor	22445 Cupertino Road	48
Total Capacity		**266**
Subsidized Independent Senior Rental Housing		
Sunny View West	22449 Cupertino Road	99
Senior Housing Solutions	19935 Price Avenue	1
Total Capacity		**100**
Adult Day Care		
Live Oak Adult Day Services	20920 McClellan Road	30
Cupertino Senior Center	21251 Stevens Creek	n/a
Total Capacity		**30**

Note: Sunny View Manor has 115 units for independent and assisted (RCFE) living. All 115 units are licensed as RCFE units but residents may choose between independent and assisted living options. The distribution of independent and assisted living units varies over time.

Source: City of Cupertino 2024 Housing Element.

Persons with disabilities. Persons with disabilities in Cupertino face additional housing challenges and barriers as many live on fixed incomes and need specialized care. Due to the high cost of this care, however, many individuals with disabilities in the city rely on their family members for assistance which places them at a high risk for housing insecurity, homelessness, and institutionalization when they lose aging caregivers. Persons with disabilities also need access to both affordable housing and accessible housing that offers mobility and opportunities to live independently. To address and support these needs, the San Adreas Regional Center (located in north San Jose but serves Cupertino residents)

provides services to persons with developmental disabilities and acts as a coordinating agency for multiple service providers in Santa Clara County and the region. The center provides resources to those needing counseling, day care, equipment and supplies, behavior intervention, independent living services, mobility training, nursing and residential care facilities, supportive living services, transportation, and other supportive services.

Additionally, given the comparatively high share of residents with disabilities who are unemployed, Cupertino's population with a disability needs greater access to housing that is affordable for their income level, accessible and meets their needs, and is located near public transit, supportive services, and job opportunities. (16% of the City's population with a disability was unemployed in 2019 compared to only 3% of residents without a disability.) High unemployment rates indicate a need to provide greater access to job training programs, workforce development programs, and/or education opportunities.

Persons with addictions and/or a mental illness. Persons with alcohol or drug addictions and/or persons with a mental illness may require short-term in-patient or out-patient rehabilitation and long-term supportive services to maintain housing stability. Residents may also require access to sober living facilities or recovery homes to stay drug or alcohol free while residents with a mental illness may require access to facilities with on-site mental health counseling, services, and referrals.
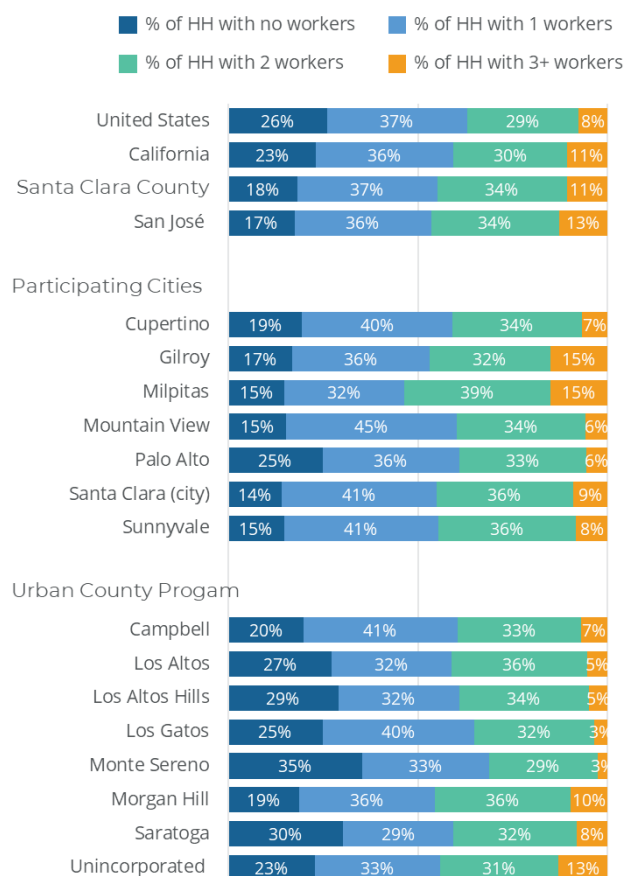
MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Economic Development Market Analysis

Cupertino is a highly educated city with 77% of residents having at least a bachelor's degree, and more than half of these residents have a graduate degree. As shown below, 59% of Cupertino households either don't work or have 1 household income, highlighting the high incomes and affluence present in the community to afford Cupertino housing on 1 or less incomes. Jobs in manufacturing by far dominate Cupertino's employment industry as these jobs are related to technology have very high wages ($302k average) and account at least partially for Cupertino's affluence.

Supplemental Figure 14: Percent of workers per household.

	% of HH with no workers	% of HH with 1 workers	% of HH with 2 workers	% of HH with 3+ workers
United States	26%	37%	29%	8%
California	23%	36%	30%	11%
Santa Clara County	18%	37%	34%	11%
San José	17%	36%	34%	13%
Participating Cities				
Cupertino	19%	40%	34%	7%
Gilroy	17%	36%	32%	15%
Milpitas	15%	32%	39%	15%
Mountain View	15%	45%	34%	6%
Palo Alto	25%	36%	33%	6%
Santa Clara (city)	14%	41%	36%	9%
Sunnyvale	15%	41%	36%	8%
Urban County Progam				
Campbell	20%	41%	33%	7%
Los Altos	27%	32%	36%	5%
Los Altos Hills	29%	32%	34%	5%
Los Gatos	25%	40%	32%	3%
Monte Sereno	35%	33%	29%	3%
Morgan Hill	19%	36%	36%	10%
Saratoga	30%	29%	32%	8%
Unincorporated	23%	33%	31%	13%

Source: 2023 American Community Survey 5-year estimates

Table 7 - Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	106	0	0.4%	0.0%	-0.4%
Arts, Entertainment, Accommodations	1,430	2,259	5.4%	4.2%	-1.3%
Construction	572	228	2.2%	0.4%	-1.7%
Education and Health Care Services	4,208	4,561	15.9%	8.4%	-7.6%
Finance, Insurance, and Real Estate	1,179	1,173	4.5%	2.2%	-2.3%
Information	3,664	423	13.9%	0.8%	-13.1%
Manufacturing	4,853	37,981	18.4%	69.8%	51.5%
Other Services	496	543	1.9%	1.0%	-0.9%
Professional, Scientific, Mgmt. Services	5,708	3,436	21.6%	6.3%	-15.3%
Public Administration	1,137	1,093	4.3%	2.0%	-2.3%
Retail Trade	344	279	1.3%	0.5%	-0.8%
Transportation and Warehousing	1,261	1,647	4.8%	3.0%	-1.7%
Wholesale Trade	606	164	2.3%	0.3%	-2.0%
Total	26,401	54,376	100.0%	100.0%	0.0%

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

Supplemental Figure 15: Total employment and average wage by industry.
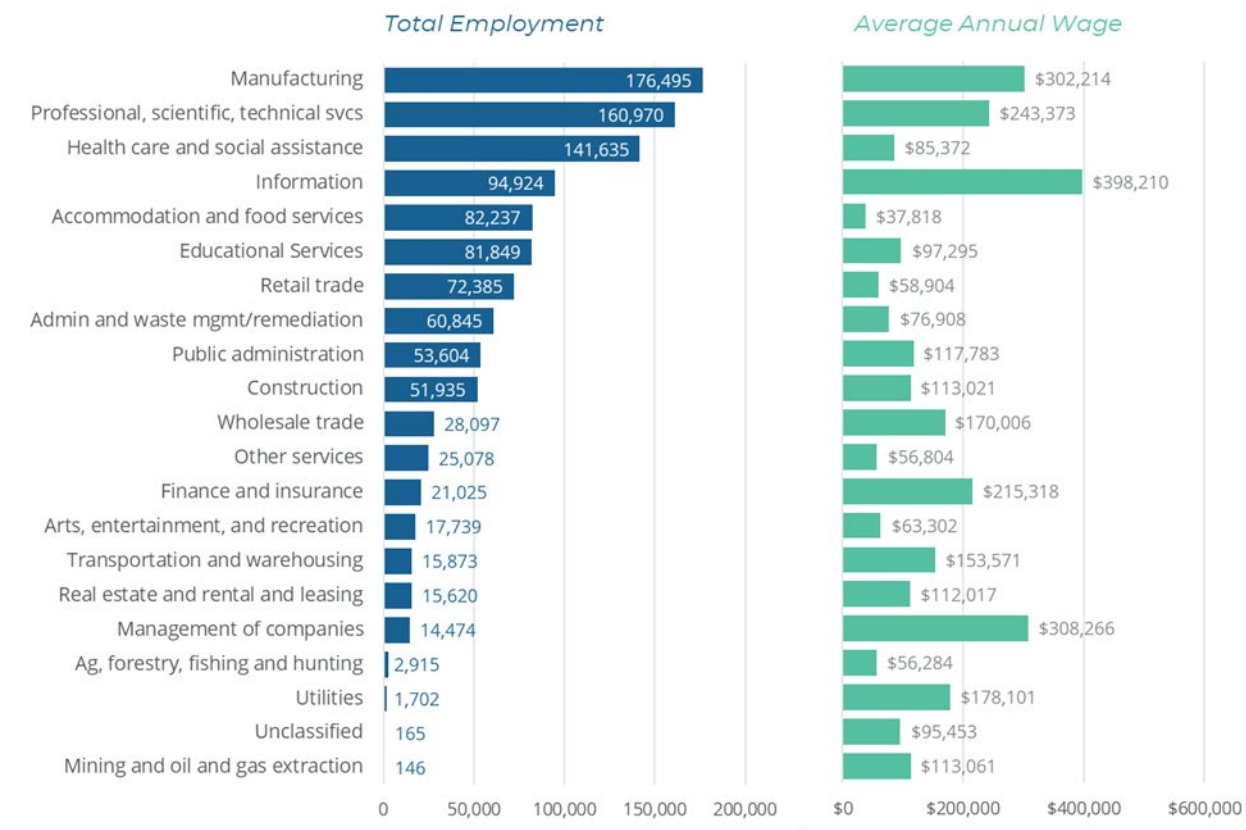
Table 8: Labor Force

Total Population in the Civilian Labor Force	29,450
Civilian Employed Population 16 years and over	28,447
Unemployment Rate	3.41%
Unemployment Rate for Ages 16-24	5.32%
Unemployment Rate for Ages 25-65	3.25%

Data Source: 2023 5-year ACS

Table 9 – Occupations by Sector

Occupations by Sector	Number of People /
Management, business and financial	7,439
Farming, fisheries and forestry occupations	0
Service	1,379

Sales and office	2,534
Construction, extraction, maintenance and repair	260
Production, transportation and material moving	675

Data Source: 2023 5-year ACS

Table 10 – Travel time

Travel Time	Number	Percentage
< 30 Minutes	12,226	61%
30-59 Minutes	7,252	36%
60 or More Minutes	668	3%
Total	20,146	100%

Data Source: 2023 5-year ACS

Table 11 - Educational Attainment by Employment Status

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	207	22	275
High school graduate (includes equivalency)	748	40	253
Some college or Associate degree	1,476	116	764
Bachelor's degree or higher	22,314	651	5,284

Data Source: 2023 ACS 5-year

Table 12 - Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	61	36	65	185	444
9th to 12th grade, no diploma	362	41	128	49	172
High school graduate, GED, or alternative	1,365	255	222	564	850
Some college, no degree	1,154	231	250	896	965
Associate degree	207	112	207	660	533
Bachelor's degree	1,294	2,730	3,032	5,548	2,531
Graduate or professional degree	201	2,575	5,007	9,357	2,950

Data Source: 2023 ACS 5-year

Table 13 – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	$38,352
High school graduate (includes equivalency)	$39,423
Some college or Associate degree	$56,953
Bachelor's degree	$142,467
Graduate or professional degree	$208,300

Data Source: 2023 ACS 5-year

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

The largest business sector by a large margin in Cupertino is manufacturing (68% of jobs), followed by Education and Healthcare at 8%).

Describe the workforce and infrastructure needs of the business community:

Cupertino is known as the headquarters of the tech industry, due to the presence of industry giants such as Apple. The demand for skilled tech employees who also possess soft skills such as adaptability, creativity and flexibility is skyrocketing. There is currently a skill gap in the technology industry recognized by workforce development professionals across Silicon Valley who are creating pathways to fill these gaps with specific training / certification opportunities that are aligned with emerging job opportunities through collaboration with industry leaders in the region, local schools and colleges.

There is also a growing recognition of the importance of small businesses that shape community culture and provide unique goods and services that promote high quality of life to residents. This is evident through Cupertino's investment in the Rise project currently in development, which will create an entertainment destination featuring smaller, unique retail and restaurants coupled with housing affordable to workers in these industries creating opportunities for entrepreneurs in Cupertino.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that

have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The Rise Development approved in 2024 is breaking ground in 2025. This mixed use development will fulfill half of Cupertino's Housing Element affordable housing requirement and 90% of Cupertino's low income housing requirement. The Rise concept creates a vibrant town center, blurring the boundary between urban and natural environments, while also addressing key City issues and aligning the project with market conditions. The Rise, "will provide millions of dollars of net new, annually recurring sales and use tax, property tax, utility taxes, franchise fee, and business license tax revenue to the City's General Fund for the foreseeable future. Given the state's sales tax audit, this additional revenue will be critical to mitigating the City's ongoing fiscal issues and will provide net new revenue to allow the City budget to maintain crucial programs and policies." The transition from big box retail stores to a walkable retail and restaurant destination for the entire Silicon Valley area could give rise to many small business opportunities, however, in the short term could reduce the retail employment offered by larger retail stores. Bix box retail, however, is experiencing reduced relevancy with online shopping and an overall transition in this space, so displacement of retail workers was inevitable. The inclusion of affordable housing will allow Cupertino to retain employees in retail, restaurant, and hospitality industries requisite to the success of The Rise model.

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

According to the data, there is a considerable mismatch between the number of jobs available in manufacturing and the number of workers to fill them. Conversely, in Education and Healthcare, Professional, Scientific, and Management Services, there are more workers than jobs available to them. This mismatch flags an opportunity for increased workforce development programs that target certifications requisite to higher paid jobs in the manufacturing industry in Cupertino as these are typically manufacturing jobs within the technology industry that require higher level training.

Stakeholders in county workforce development programs indicated a shift occurring in technology job market demand through the proliferation of AI. Workers who are willing to use AI will be in higher demand, and those who do not readily integrate AI will be at risk of job loss. Additionally, the over hiring of the tech industry a few years ago, resulted in significant layoffs in 2023 to the tune of 12,000 jobs. They indicated a current dilemma where there are employers who are struggling to find certain types of employees, but also people struggling to find work indicating a mismatch of skills to available jobs. There is a current dichotomy between substantial amount of high paid high skill occupations, and then lower paid, lower skilled jobs in abundance that do not offer a living wage, with fewer opportunities in the middle.

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

De Anza College is a public community college in the City and offers career training in the following fields:[3]

- Arts, media, and entertainment
- Automotive and manufacturing
- Business and finance
- Education and child development
- Energy, environment, and sustainable buildings
- Health and medical technology
- Information technology

De Anza College also offers job resources and career counseling.

The North Valley Job Training Consortium (NOVAworks), a local workforce development board, is a nonprofit, federally funded employment and training agency that provides customer-focused workforce development services to San Mateo County and parts of Santa Clara County, including the City. NOVAworks provides:[4]

---

3   De Anza College. https://www.deanza.edu/career-training/
4   NOVA. https://novaworks.org/about/novaworks/overview

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

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

In April 2025, Governor Newsom received approval by the United States Economic Development Administration (EDA) of the Jobs First Regional Plans for all 13 California regions to qualify as Comprehensive Economic Development Strategies. The acceptance of these plans will open new opportunities for federal and state funding opportunities, and accelerate local economic development projects.

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

On March 18, 2025, the City Council adopted a two-year City Work Program for Fiscal Years 2025–2027 that outlines key Council priorities, including a strong focus on economic development. These initiatives are aimed at supporting business growth, attracting investment, and expanding workforce opportunities throughout the community.

Key economic development initiatives include:

- Streamline permitting process for small businesses.
- Retention and recruitment of retail and small businesses:
- Explore options to support small businesses/startups, fill empty storefronts, and encourage entry of new forms of retail to promote revitalization.
- Explore more themed events like restaurant week, and other festivals to bring vitality to Cupertino businesses.
- Improve placemaking in the city and the city's revenue stream.
- Create a small business council, provide regulatory support.

- Restore the Economic Development Committee.

- Explore a Grants Analyst Position.

Discussion

The City is highly educated with a large professional scientific job sector. Additionally, job training opportunities exist for those without immediately applicable skills. Both stakeholders and residents participating in virtual workshops for this Consolidated Plan identified a need for more accessible job training programs including microbusiness/start up counseling and skills training during flexible times including weekends and evenings. Additionally, participants referenced a greater need for outreach to communicate information about programs that do exist such as NOVA.

MA-50 Needs and Market Analysis Discussion

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

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

Supplemental Figure 16: Housing Problems
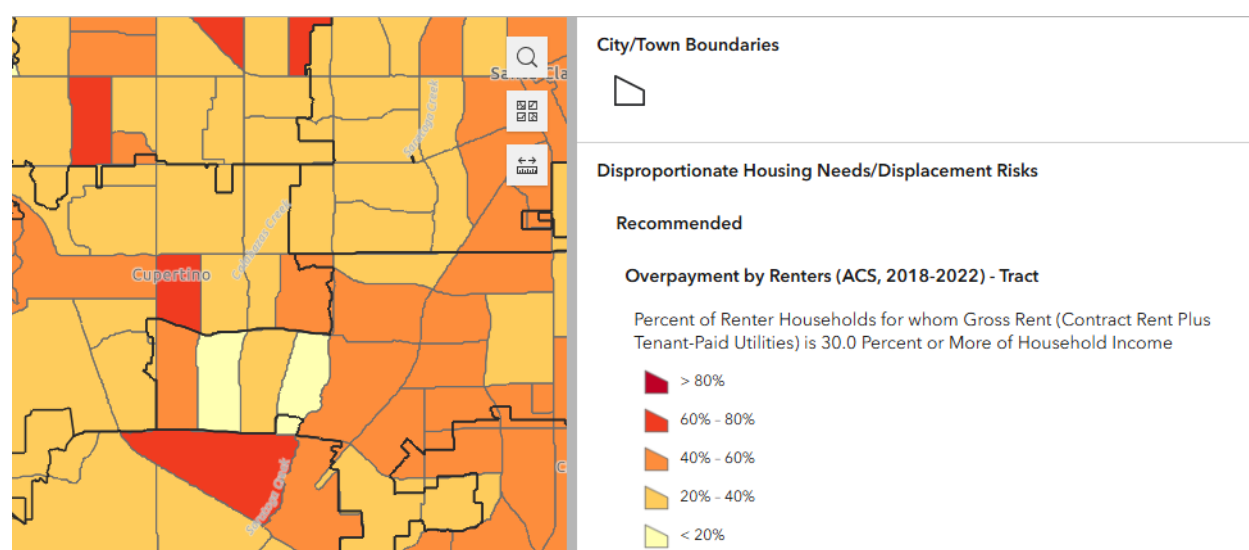
Source: California Housing and Community Development, AFFH Viewer, 2022 ACS.

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

Racial / ethnic concentration is defined as a census tract in which a particular race / ethnicity represents 20% more than that group's proportion in the city. In Cupertino, 3% of the population is Hispanic, 1% is Black and 72% is Asian.   Based on this definition, there is one census tract 5083.05) that has a relative concentration of Hispanic residents at 25%. While the majority of census tracts have a very high percentage of Asian residents, none exceed 20% higher than the City.

Census block group 5083.05 also meets the traditional LMI definition of 51% of the census block group having incomes of 80% AMI or less and is the only census tract meeting this

threshold. As previously indicated, however, Cupertino is an exception grantee and therefore has a lower threshold at 23.08%. The map below shows the census block groups that meet this definition in Cupertino.

Supplemental Figure 17: CDBG Target Area
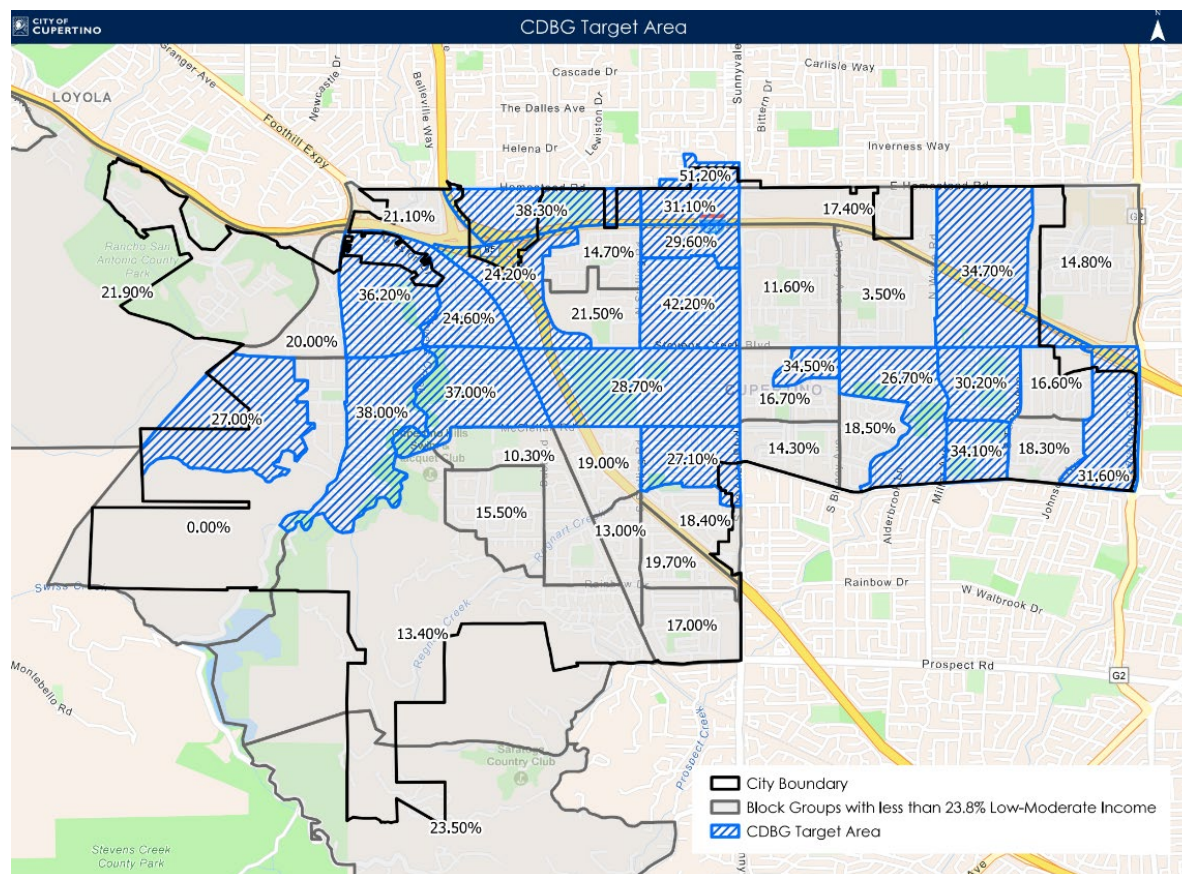
Source: City of Cupertino, November 2024.

Are there any community assets in these areas/neighborhoods?

Many of the City's public, private, non-profit, and community assets reside in the updated CDBG Target Area. A non-exhaustive list of these assets with a brief description has been included below:

- De Anza College – Community college offering associate degrees, vocational training, and certifications in higher education.
- Apple Park – Technology company headquarters and largest employer within the City

- Cantonese Support Group – Community support group held at the Valley Church of Cupertino
- El Camino Health – Urgent care facility on Vallco Parkway
- Indian Community Center – Cultural center located within the Union Church of Cupertino
- Bethel Lutheran Church and St. Jude's Episcopal Church – Two churches that act as host sites of the Rotating Safe Car Park Program
- Live Oak Adult Day Services – Adult daycare for seniors

Are there other strategic opportunities in any of these areas?

The City has not set geographic priorities.

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

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

According to ConnectCalifornia, there are three low-income internet plans in Sunnyvale including offers from Xfinity, Cox and AT&T. Pricing starts at $9.95, but few local households qualify. In the past, Cupertino residents with mid-level incomes could qualify for the Affordable Connectivity Program (ACP) for a $30 service discount with qualification up to 200% of the federal poverty line, however, this program has unfortunately discontinued enrollments which could have an impact on connectivity for low to moderate income households in Sunnyvale given the high salaries requisite to living in Sunnyvale in order to afford housing. There is now only one low-income path for discounted plans which is for households within 135% of the Federal Poverty Guidelines through local providers like Xfinity, Cox and AT&T including:

- Xfinity (Comcast) offers the Xfinity Internet Essentials and Xfinity Internet Essentials Plus starting at $9.95/month. Xfinity is the dominant low-income internet provider in Santa Clara County thanks to low pricing compared with other options like AT&T.

- AT&T currently offers just one plan option for low-income customers in Santa Clara County, called AT&T Access 10, also starting at $9.95/month.

- Cox Cable offers low-income internet at $9.95 per month via *Cox Connect2Compete*. By comparison, their cheapest non-subsidized plan starts at $44.99 and a $10.99 monthly equipment fee. The low-income plan is contract-free, unlike the base Cox Cable consumer plan.

Although there are resources for accessing the internet for low-income households, usually through libraries, and some community centers such as the senior center, it may still be a hardship to some. Additionally, digital literacy was references by stakeholders participating in the virtual workshops, as many seniors have knowledge gaps in technology, yet are required to use it to pay bills, access government systems and navigate resources available to them.

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

According to All Connect, Cupertino has 3 internet service providers that serve 100% of the city, with several other providers having slightly less coverage. The top 3 providers based on coverage area are ViaSat, Starlink and HughesNet. Most areas of the City have discounted plans available as referenced above for low-income households; however, for those households that do not qualify for low income plans, additional competition through adding providers could be beneficial. AT&T and XFinity who offer low income services are available to 88% and 98% of Cupertino households respectively. Adding providers to the City would also give LMI households, as well as all households, a choice in internet speeds and costs.

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

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

Cupertino is susceptible to earthquakes, floods, wildfires and landslides all of which are closely related to climate change and occurring with increasing frequency and severity. The City continues to work with the County to prepare for natural and human-caused disasters offering resident trainings to prepare for emergencies; encouraging residents to organize their neighborhoods to be ready and be prepared; and offering training materials.

Per HUD guidance, all Consolidated Plan submitted after January 1, 2018, must assess risks of natural hazard associated with climate change to low-and moderate-income residents. As part of the 2024 County of Santa Clara's Operational Area Hazard Mitigation Plan Update – a county wide plan that identifies risks from natural and manmade disasters and how to minimize damage. Critical infrastructure are those essential to the health and welfare of the population, especially after a hazard event. These include public safety stations, schools, department operation centers, emergency operations centers, roads, bridges, and utilities providing water, electricity, and communication services. The plan provides specific counts of these facilities in Cupertino:

- Essential Facilities: Cupertino has 26 essential facilities.
- Transportation: Cupertino has 26 transportation assets.
- Utilities: Cupertino has 2 utility facilities.
- Hazardous Materials: Cupertino has 5 hazardous materials sites.
- Community Assets: Cupertino has 16 community assets.

Cupertino mitigation strategies relevant to critical infrastructure include reducing vulnerability through upgrading infrastructure, reducing exposure through location of critical infrastructure, continuing to work on preparedness and response plans, and connecting hazard mitigation plans with other City plans such as the general plan.

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

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

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

Extreme heat events affect public health, infrastructure, and energy demand. In high-density urban areas, particularly those with limited green space and inadequate cooling infrastructure, the urban heat island effect exacerbates already high temperatures, placing vulnerable populations at increased risk. Without proper mitigation, heat waves can lead to heat-related illnesses, increased strain on healthcare systems, and disruptions to energy infrastructure.[3]

Flooding remains a persistent concern, particularly in low-lying areas and neighborhoods near major waterways. Climate change is increasing the frequency and intensity of extreme storm events.[4]

Recognizing the growing impact of climate change on natural hazards, Santa Clara County incorporates climate adaptation into its emergency planning efforts. By aligning infrastructure investments, emergency preparedness programs, and land-use policies

with climate change projections and community vulnerability assessments, the county is proactively enhancing resilience and protecting communities from future disasters.

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

LMI households face many challenges, as discussed above in the Needs Assessment and Market Analysis, yet these challenges are intensified when faced with a natural disaster or other types of emergency. Those that lose their homes will be slower to rebuild, especially with a large insurance deductible. For renters, they may not have renter's insurance. Additionally, LMI households are less likely to have internet or cell phone service or may lack proper English skills to be notified or have proper information of what to do or where to go. Second, LMI households may lack transportation to quickly leave their home in the case of an emergency. Lastly, LMI households with disabilities may not be able to leave their home due to improper ADA access to their home.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan identifies the Five-Year goals that the City expects to achieve during the 2025–2030 Consolidated Plan Cycle. These goals are aligned with HUD's objectives and outcomes and are achieved through the Annual Action Plan, which divides the five-year goals into annual targets. The Strategic Plan identifies goals that are aligned to address most of those needs. Not every need identified in the plan can be met and sufficiently addressed in the next five years. Some of the needs are not feasible, some require much more funding than the City currently receives, and some are simply too large to be addressed in just five years.

The Strategic Plan includes goals to address affordable housing, prevent and mitigate homelessness, providing community services for low income and elderly households, and fair housing. The City currently uses multiple alternative funding sources: the Below Market Rate (BMR) Affordable Housing Fund for its fair housing activities and construction of new affordable rental housing; the Human Services Grant (HSG) to supplement CDBG funding for public services based on CDBG priorities; the Permanent Local Housing Allocation (PLHA) to increase housing affordability through the creation of new affordable rental housing but may be used for public services and new affordable ownership housing activities through the 2025-2030 Strategic Plan period, and District 5 County of Santa Clara Inventory grants which will generally be targeted for services to assist the unhoused.

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

Geographic Area

Table 15: Geographic Priorities

1	Area Name: CDBG Priority Neighborhoods	
	Other Target Area Description:	Local Target Area
	HUD Approval Data:	NA
	% of Low/Mod:	23.08% (exception grantee)
	Revital Type:	Comprehensive
	Other Revital Type:	NA
	Identify the neighborhood boundaries for this target area.	The CDBG Priority Neighborhoods primarily includes the areas centered around the two major arterial streets of Stevens Creek Blvd and De Anza Blvd. It includes census tracts 5076, 5077.01, 5077.05, 5078.07, 5080.03, 5080.05, 5080.06, 5077.01, 5077.04, 5078.05, 5080.03, 5081.02, 5083.05, 5117.07, 5077.01, 5077.05, 5078.05, 5078.06, 5079.05, 5080.04, 5078.05, 5078.06
	Include specific housing and commercial characteristics of this target area.	The area is primarily single-family residential, with a handful of multi-family properties dispersed along Stevens Creek Blvd, De Anza Blvd, Wolf Rd, and Foothill Blvd. There are several neighborhood business such as retail and food service establishments but also the office headquarters of large companies, namely, Apple Park.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The City of Cupertino is an exception grantee which falls into the top 31.1% of the top quartile of jurisdictions nationally. As a result, any census tract that maintains a low/mod income household share greater than 23.08% qualifies to be part of the CDBG target area. The consultation process involved researching data from the ACS and the City's needs for public infrastructure and facility upgrades within the target area through the City's FY25-26 Capital Improvement Programs and Citywide Facilities Condition Assessment.
	Identify the needs in this target area.	Community needs within the target area include: ▪ Affordable childcare ▪ Affordable housing ▪ Accessibility improvements ▪ Street lighting improvements ▪ Parks and recreation center improvements ▪ Recreational opportunities

		▪ Street reconstruction
		▪ Sidewalk, curb, gutter, and ramp improvements
		▪ Pedestrian and bike friendly infrastructure
		▪ Public facility improvements
		▪ Public transportation
		▪ Fair housing services
		▪ Housing for domestic violence survivors
		▪ Workforce housing for public employees
		▪ Student housing
		▪ Senior housing
		▪ Housing for individuals with intellectual/developmental disabilities
		▪ Entry-level housing for first time buyers
		▪ Services to assist low-income households
		▪ Mental health services
		▪ Senior services
		▪ Youth services
		▪ Legal assistance services
		▪ Services to prevent and address homelessness
		▪ Affordable housing services to provide access to housing, protect low-income tenants, and prevent displacement.
	What are the opportunities for improvement in this target area?	Opportunities for this area include capital improvements to increase public safety through accessibility, along with traffic calming and multi-modal improvements. The highest priority capital improvement opportunity identified involves the reconfiguration of existing street parking for the sidewalk, curb, gutter, ramp, and bike lane improvements related to the construction of the Mary Ave affordable housing project, which is located on a parcel that currently contains part of the public right of way. Other priorities involve public facility upgrades for the Cupertino Senior Center.
		The high cost of living and rising housing prices in Cupertino create a continued need for the aforementioned public assistance services that have a comparatively increased impact within target areas, which have higher concentrations of low-income households. Examples of services like these would be those offered by West Valley Community Services or Project Sentinel. Community programs which are located within the area, target residents of the area, or target populations

		which have a presumed beneficiary status have a significant impact, such senior services at the Live Oak Adult Day Care or legal assistance to seniors, services which assist the youth or students at De Anza College, services to assist survivors of domestic violence at Maitri, or expanding services at two of the host sites of the Rotating Safe Car Park Program.
	Are there barriers to improvement in this target area?	High housing costs continue to be prevalent in the Bay Area, County of Santa Clara, and City of Cupertino. Median rents and housing prices are comparatively high in Cupertino in relation to the rest of Santa Clara County while housing production is comparatively slow and the housing stock is less diverse. Many areas of the City, including those in the target area are zoned for single-family housing. This poses a barrier to improvement as production of new affordable housing is constrained by limited land available for affordable housing development, which increases costs further.
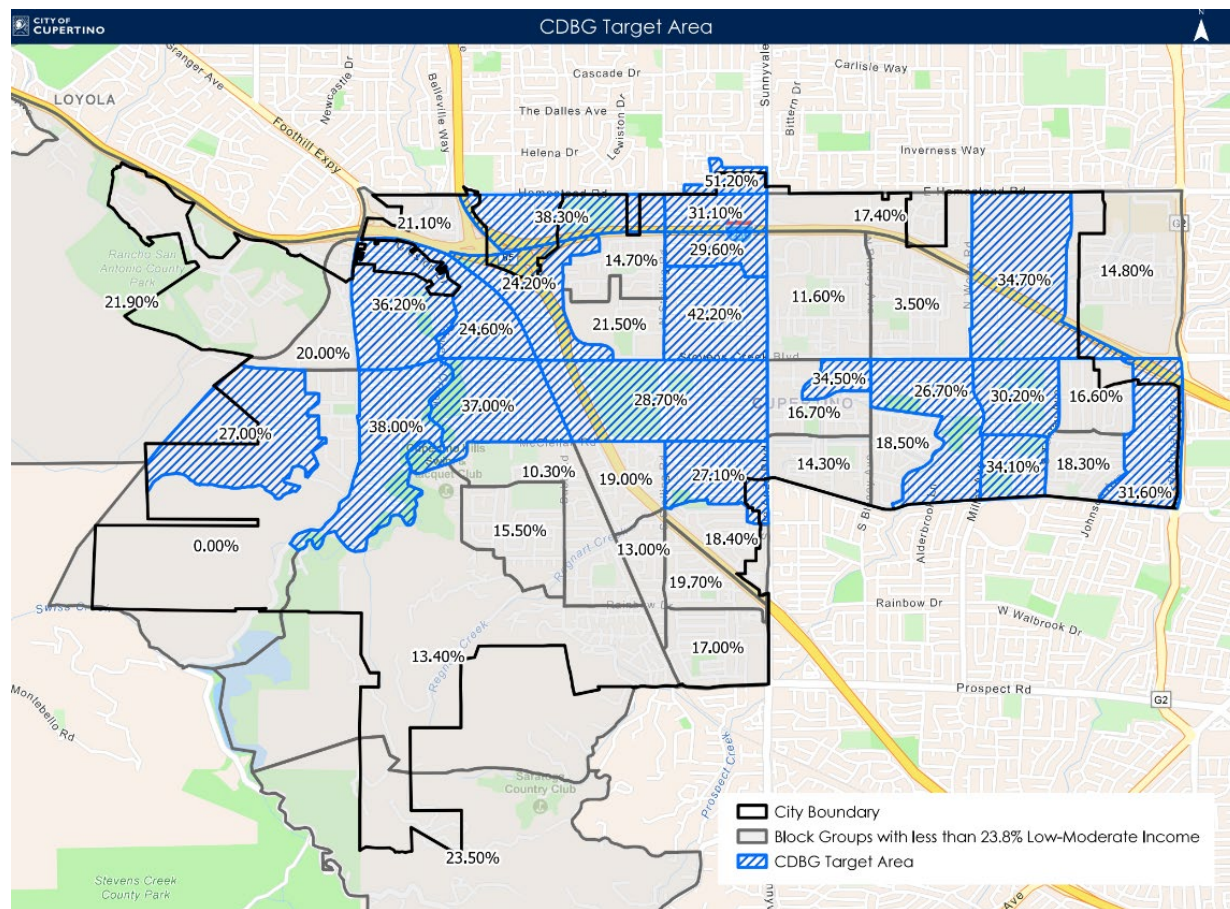
General Allocation Priorities

The City allocates CDBG public service and home rehabilitation funds to benefit LMI households on a Citywide basis but will use CDBG target areas as a factor to determine priority neighborhoods for public infrastructure/facility improvements along with the nature of improvements to assist low-income households. Cupertino is an exception grantee and therefore has a lower threshold at 23.08%. The map below shows the census block groups that meet this definition in Cupertino.

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

Priority Needs

Table 16: Priority Needs

1	Priority Need Name	Affordable Housing	
	Priority Level	High	
	Population	Extremely Low Low Moderate Elderly Frail Elderly Chronically Homeless Individuals Veterans	Unaccompanied Youth Persons with Disabilities Persons with Alcohol or Other Drug Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Citywide	
	Associated Goals	Homeowner Rehabilitation; Rental Unit Construction	
	Description	Assist in the creation and preservation of affordable housing for LMI and special needs households.	
	Basis for Relative Priority	As discussed in the Market Analysis, there is a 1140-unit gap of affordable housing units for households earning less than $75k/year.	
2	Priority Need Name	Prevent and Assist Those Experiencing Homelessness	
	Priority Level	High	
	Population	Chronically Homeless Individuals Families with Children Persons with Disabilities	Veterans Unaccompanied Youth Persons with Alcohol or Other Drug Addictions Persons with HIV/AIDS and their families Victims of Domestic Violence
	Geographic Areas Affected	Citywide	
	Associated Goals	Services for Low-Income and Unhoused Households	
	Description	Support activities to prevent and end homelessness.	
	Basis for Relative Priority	As discussed in the Needs Assessment, 48 persons are experiencing homelessness in the City of Cupertino and 9,903 persons are homeless countywide.	
3	Priority Need Name	Community Services	
	Priority Level	Medium	
	Population	Extremely Low Low Moderate Middle Elderly	Persons with Alcohol or Other Drug Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community

		Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities	Development
	Geographic Areas Affected	Citywide	
	Associated Goals	Frail Elderly/Elderly Services; Services for Low-Income and Unhoused Households	
	Description	Support activities serve the aging population and assist low income families.	
	Basis for Relative Priority	18% of all households in the City contain at least one person age 62 years or older. 33% of renters and 22% of homeowners in Cupertino continue to be cost burdened by the high price of housing.	
4	**Priority Need Name**	**Fair Housing**	
	Priority Level	Medium	
	Population	Extremely Low Low Moderate Public Housing Residents Veterans	Unaccompanied Youth Elderly Frail Elderly Disabled Persons Persons with Alcohol or Other Drug Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Homeless Persons or those at imminent risk of homelessness
	Geographic Areas Affected	Citywide	
	Associated Goals	Fair Housing	
	Description	Promote fair housing choice.	
	Basis for Relative Priority	Housing discrimination continues to occur within the City as identified by Project Sentinel.	
5	**Priority Need Name**	**Public Infrastructure/Facilities**	
	Priority Level	Medium	
	Population	Extremely Low Low Moderate	
	Geographic Areas Affected	Citywide	
	Associated Goals	Community Development	
	Description	Improve public infrastructure and facilities in the CDBG Target area and/or to benefit low/moderate income households.	
	Basis for Relative Priority	Need demonstrated in City Capital Improvements Plan and for development of upcoming Mary Ave Affordable Housing project.	

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

Influence of Market Conditions

Table 17: Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	As discussed in the Needs Assessment, cost burden is the most common housing problem in the City; Of the 21,137 households in the City, 33% of renter households and 22% of owner households experience some level of housing cost burden across all income groups (i.e., paying more than 30% of their gross income towards housing costs, some paying more than 50%).).
TBRA for Non-Homeless Special Needs	As discussed in the Needs Assessment, special needs populations may require affordable housing to meet the high costs associated with their specific needs or disabilities. These needs and/or disabilities may result in low household incomes, rising healthcare costs, and the need for additional childcare.
New Unit Production	There is a significant need for both market-rate and affordable multi-family housing. The City will continue to encourage the development of market-rate and affordable multi-family housing.
Rehabilitation	The prevalence of older homes in the City has resulted in lower-cost housing with deferred maintenance problems.
Acquisition, including preservation	With a lack of vacant land, acquisition and preservation is an important tool for providing affordable units to LMI households.

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

1. Introduction

Table 18: Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Consolidated Plan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	Public-Federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	$354,559	$7,944	$22,523.37	$385,026.37	$1,418,236	CDBG funds will be used for the rehabilitation of low-income household units, improvements in low-income neighborhoods and for affordable housing, and public services that benefit low income and special needs households.
BMR Affordable Housing Fund	Public Local	Affordable Housing – Fair Housing	$4,133,200	$0	-	$4,133,200	$200,000	Funds fair housing and landlord-tenant counseling and dispute resolution services through the nonprofit Project Sentinel. Construction of two new affordable housing projects at Mary Ave and Wolf Rd.
General Fund Human Services Grant (HSG)	Public – Local	Non-housing Community Services	$129,000	$0	-	$129,000	$645,000	The City issues grants to nonprofit agencies providing services to Cupertino residents.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Consolidated Plan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
Permanent Local Housing Allocation (PLHA)	Public-State	Acquisition Housing Public Services	$908,683	$0	$0	$908,683	$750,000	Funds will be used to increase housing affordability through the creation of new affordable rental and ownership housing opportunities and/or public services.
County District 5 Inventory Grant	Public-Local	Public Services	$50,000	$0	$0	$50,000	$0	Funds will be used to prevent and address homelessness, to assist the unhoused, and to increase opportunities for shelter.

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

Entitlement Funds

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

- Housing Choice Voucher Program;
- Section 202;

- Section 811;
- Affordable Housing Program (AHP) through Federal Home Loan Bank

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

Additionally, developers can apply for the City's BMR AHF Capital Housing funds and County HOME funds for the development of affordable housing.

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

The City's 2023-2031 Housing Element update has identified five sites that would be able to accommodate up to 1,400 housing units.

Additionally, the Governor of California continues to explore the use of State and federal surplus land to provide housing for homeless individuals.

Discussion

CDBG allocations are critical to overcoming barriers to affordable housing; however, they are not sufficient to address all the needs of LMI households nor the lack of affordable housing units. Therefore, the City will continue to leverage other funding sources to support affordable housing and provide services to populations in need. The City anticipates researching and/or pursuing funding with the California Department of Housing and Community Development (HCD) for additional funding opportunities.

SP-40 Institutional Delivery Structure – 91.215(k)

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

Table 19: Institutional Delivery Structure

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Cupertino Community Development Department-Housing Division	Local Government	Affordable housing – ownership Affordable housing – rental Public housing Homelessness Non-Homeless special needs Community development: public facilities Community development – neighborhood improvements Community development – public services Community development – economic development Planning	Jurisdiction
County of Santa Clara Office of Supportive Housing	Continuum of Care	Homelessness	Region
Santa Clara County Housing Authority	Public Housing Authority	Affordable housing – rental Affordable housing – ownership Public housing	Region

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

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

The County OSP provides coordination and strategies to address homelessness, a regional issue that requires inter-jurisdictional cooperation.

The SCCHA provides HCV tenant assistance and project-based assistance and operates several affordable housing complexes.

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

Table 20: Availability of Services

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

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

The City participates in the Santa Clara County CoC, which has the primary responsibilities of coordinating efforts to prevent and end homelessness.

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

The CoC adopted the 2020-2025 Community Plan to End Homelessness in Santa Clara County (Plan), which creates a community-wide road map to ending homelessness. The Plan was created through a series of community summits related to specific homeless populations in the County. The Plan identifies strategies to address the needs of homeless persons in the County, including chronically homeless individuals and families, families with children, veterans, and unaccompanied youth. The City will take part in the development of the 2025-2030 Community Plan to End Homelessness along with other jurisdictions in Santa Clara County throughout the ConPlan period.

The Plan aims to implement the following three steps:

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

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

The City attends countywide quarterly meetings focused on housing and CDBG topics coordinates on project management for projects funded by multiple jurisdictions. This will contribute to overcoming gaps in the institutional delivery structures.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Table 21: Goals Summary

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Homeowner Rehabilitation	2025	2030	Affordable Housing	Citywide	Affordable Housing	CDBG: $537,500	Homeowner Housing Rehabilitated – 35 housing units
2	Affordable Rental Unit Construction	2025	2030	Affordable Housing	Mary Ave and Wolf Rd	Affordable Housing	BMR AHF: $4,083,200 \n\n PLHA: $908,683	Rental Units Constructed – 289 housing units
3	Frail Elderly/Elderly Services	2025	2030	Non-Housing Community Development Non-Homeless Special Needs	20920 McClellan Road, Cupertino	Community Services	CDBG: $84,000 \n\n HSG: $145,000	Public Service Activities Other Than LMI Housing Benefit – 295 persons
4	Services for Low-Income Families and Homeless Populations	2025	2030	Homeless Non-Housing Community Development	Citywide	Prevent and Assist Those Experiencing Homelessness/Community Services	CDBG: $186,000 \n\n HSG: $500,000 \n\n County: $125,000	Homelessness Assistance/Prevention Public service activities for low/moderate-income housing benefit – 935 persons
5	Fair Housing	2025	2030	Non-Housing Community Development Non-Homeless Special Needs Homeless	Citywide	Fair Housing	BMR AHF: $250,000	Public Service Activities for low/moderate-income housing benefit Homelessness Prevention – 205 persons

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Community Development	2025	2030	Non-Housing Community Development Affordable Housing	Citywide	Public Infrastructure/Facilities Affordable Housing	CDBG: $760,000	Low/moderate-income housing benefit – 40 units Public Facility improvement – 1 building

Table 22: Goal Descriptions

1	Goal Name	Homeowner Rehabilitation
	Goal Description	Make critical home repairs for lower income and disabled resident homeowners who could not otherwise afford to make critical repairs in their homes. Repairs/rehabilitation is for critical health and safety issues and/or the addition of accessible features for disabled and/or elderly homeowners who may otherwise not be able to stay in their homes.
2	Goal Name	Affordable Rental Unit Construction
	Goal Description	Construct new affordable rental housing units for extremely low-, very low- low-income, and moderate-income residents at two affordable housing projects.
3	Goal Name	Frail Elderly/Elderly Services
	Goal Description	Provide a broad range of services to assist frail elderly, elderly, and disabled residents. Supportive services may include activities geared to maximize the social experience and mental stimulation of elderly clients, and to improve/sustain their mental and physical function and their quality of life and legal assistance.
4	Goal Name	Services for Low-Income Families and Homeless Populations
	Goal Description	Provide supportive services for low-income families and homeless populations.
5	Goal Name	Fair Housing
	Goal Description	Provide landlord/tenant counseling, and dispute resolution services activities to LMI residents.
6	Goal Name	Community Development
	Goal Description	Public infrastructure and facility upgrades to assist in the creation of affordable housing or benefit low-income households either in the Target Area or with limited Low/Mod clientele.

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

The City estimates that CDBG funds will provide affordable housing to approximately 75 households over the Consolidated Plan period.

The City is currently in discussions with a two housing developers. The first is Charities Housing – Mary Ave who are proposing a project which proposes 40 units, with 19 very low-income units, 20 extremely low-income units, and one manager unit. Within the affordable unit mix, 19 units will be reserved for individuals with intellectual or developmental disabilities. The second is Eden Housing – Wolf Rd which proposes 249 units built across two phases. The first phase will contain 101 units of mixed-income housing for school district employees, with approximately 34 low income units and 67 moderate income units. The second phase will contain 148 units, with 60 very low-income units, 86 low-income units, and two manager units. Developers apply for HOME funds directly with the County of Santa Clara and the City would provide the match necessary for the HOME program.

With the CDBG Entitlement funds, the City anticipates rehabilitating 35 homeowner houses and providing public infrastructure upgrades as part of constructing 40 rental units during the Consolidated Plan period.

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

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

The SCCHA does not have a Section 504 Voluntary Compliance Agreement.

Activities to Increase Resident Involvement

The SCCHA incorporates residents' input into the decision-making process though the involvement of tenant commissioners and board members. The SCCHA has a Resident Counsel comprising five residents from HUD-funded programs, who evaluate the effectiveness of the SCCHA's rental assistance programs.

The SCCHA also operates a Family Self Sufficiency Program designed so residents can be involved in the development of self-sufficiency goals, job training, and other services.

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

No.

Plan to remove the 'troubled' designation

Not applicable.

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

1. Barriers to Affordable Housing

As part of the 2023-31 Housing Element update, the City conducted an analysis of both governmental and non-governmental constraints to the development of affordable housing and residential development. Common governmental constraints include:

- Land use controls;

- Building codes and their enforcement;

- Fees and exactions; and

- Permitting procedures.

The analysis found that the City maintains development regulations that are consistent with State law and that do not pose undo constraints on the development of affordable housing. The City identified the following areas that may act as constraints to housing development:

- **Residential Design Guidelines.** Cupertino maintains a requirement for design review of multifamily residential projects. These design guidelines currently contain subjective design standards, which are inconsistent with State housing law.

- **Development Fees.** Total fees in Cupertino are on the higher end of Santa Clara County jurisdictions for all housing developments.

- **Parking standards.** The requirement for two parking spaces for studios and single-room occupancy units (SROs) in the R-3 Zoning District could be a possible constraint on the development of affordable housing.

Other non-governmental constraints to housing development include:

- **Land costs.** Land costs are very high in Cupertino due to high demand and an extremely limited supply of available land.

- **Construction costs.** Key construction costs have risen nationally in conjunction with economic recovery and associated gains in the residential real estate market.

- **Availability of financing.** As a stable and affluent community, private housing mortgage financing is readily available in Cupertino. The Housing Element identified that there are no mortgage-deficient areas in the city and no identifiable underserved groups in need of financing assistance;

- **Environmental hazards.** Aside from risk of natural disasters, there are no significant wetland or environmental resource issues of concern that would constrain development in the urbanized areas designated for residential development in the city.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

In its 2023-2031 Housing Element, the City identified the following goals, policies, and strategies to continue removing or ameliorating affordable housing barriers:

- **Goal HE-1.** An adequate supply of residential units for all economic segments
  - **Policy HE-1.1**. **Provision of adequate capacity for new construction need.** Designate sufficient land at appropriate densities to accommodate the City's RHNA.
  - **Policy HE-1.2**. **Housing Densities.** Provide a full range of densities for ownership and rental housing.
  - **Policy HE-1.3. Mixed-Use Development.** Encourage mixed-use development near transportation facilities and employment centers.

- **Goal HE-2.** Housing is affordable for a diversity of Cupertino households.
  - **Policy HE-2.1. Housing Mitigation.** Ensure that all new developments, including market-rate residential developments, help mitigate project-related impacts on affordable housing needs.
  - **Policy HE-2.2. Range of Housing Types.** Encourage the development of diverse housing stock that provides a range of housing types.
  - **Policy HE-2.3 Development of Affordable Housing and Housing for Persons with Special Needs.** Make every reasonable effort to disperse affordable units throughout the community but not at the expense of undermining the fundamental goal of providing affordable units.

Specific strategies to remove or ameliorate affordable housing barriers include:

- **Strategy HE-1.3.1 Land Use Policy and Zoning Provisions.** Amend development standards for housing as required to provide objective standards that are adequate and appropriate to facilitate a range of housing in the community.

- **Strategy HE-1.3.3 New Residential Zoning Districts and Land Use Designations.** Create a new R4 Zoning District that will align with the two new General Plan Land Use designations, High/Very High Density allowing 50.01 to 65 units per

acre, and Very Hight Density allowing 65.01 to 80 units per acre. The City will create development standards that will allow the maximum density of this district to be achieved.

- **Strategy HE-1.3.4 Development on Nonvacant Sites.** Establish an outreach and coordination program to connect developers, builders, and owners of nonvacant sites.

- **Strategy HE-1.3.5 Encourage Mixed-Use Projects and Residential in Commercial Zones.** The City will incentivize development of residential units in mixed-use projects that include affordable units (at least 20%) by providing incentives.

- **Strategy HE-1.3.6 Encourage Missing-Middle Housing Developments to Affirmatively Further Fair Housing.** The City will encourage the development of missing-middle housing types that are affordable by design that can provide opportunities for housing that accommodate a diversity of needs.

- **Strategy HE-1.3.9 Review Development Standards.** Review and revise design and development standards and guidelines for multifamily housing. Provide flexibility in development standards to accommodate new models and approaches to providing housing.

- **Strategy HE-2.3.1 Support Affordable Housing Development.** Work with housing developers to expand opportunities for affordable lower-income housing for special needs groups.

- **Strategy HE-2.3.6 Surplus Properties for Housing and Faith-Based Housing.** The City will partner with local developers or organizations to purchase surplus properties, infill lots, and other green fields within the city to use for the development of affordable housing.

- **Strategy HE-2.3.7 Incentives for Affordable Housing Development.** The City will continue to offer a range of incentives to facilitate the development of affordable housing.

- **Strategy HE-2.3.9 Review Impact Fees.** To ensure that impact fees are not a constraint on the development of housing, the City will review and revise impact fees by researching surrounding jurisdictions to determine other possible fee structures.

- **Strategy HE-2.3.10 Extremely Low-Income Housing.** The City will continue to encourage the development of adequate housing to meet the needs of these ELI households.

SP-60 Homelessness Strategy – 91.215(d)

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

The Santa Clara OSH surveys homeless individuals every two years and creates a strategic plan every five years, which involves extensive community engagement.

Addressing the emergency and transitional housing needs of homeless persons

Cupertino has no emergency housing and no transitional housing beds. However, on April 2, 2025 the City executed a Memorandum of Understanding that allowed the City to enter into a joint study with other West Valley Cities to collectively study the need and feasibility of developing emergency shelter and transitional housing within the region. The City supports two programs that could be considered seasonal and special needs shelters: the Rotating Safe Car Park program, of which the City has three host sites, and the Maitri transitional housing program which provides shelter to survivors of domestic violence.

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

Chronically homeless individuals need intensive case management to assist them in finding housing and resources and receiving services to stay housed. Case management is person based rather than shelter based, with the goal of rapid re-housing.

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

Additionally, part of the City's local funds goes toward funding public services to address the supportive housing needs of very low-income and homeless individuals. Currently, the City supports efforts to end homelessness. The City funds programs that provide case management and short-term rental assistance to support homeless families

transitioning to permanent housing, such as the WVCS Community Access to Resources and Education (CARE) program.

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

- The Valley Homeless Healthcare Program (VHHP) is part of the Santa Clara Valley Medical Center and provides medical services to homeless individuals, including primary care and urgent care. VHHP also manages a Medical Respite program for homeless individuals discharged from hospitals as well as a Backpack Homeless Health Care Program for those in encampments. [5]

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

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

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

- The County OSH's mission is to increase the supply of housing and supportive housing that is affordable and available to extremely low-income and /or special needs households. The office supports the County mission of promoting a healthy, safe, and prosperous community by ending and preventing homelessness.

- The City funds services to prevent homelessness programs which provide case management and homeless prevention interventions such as the WVCS Haven to Home program.

---

[5]   Santa Clara Valley Medical Center. Valley Homeless Healthcare Program. https://www.scvmc.org/clinics-and-locations/Valley-Homeless-Health-Program/Pages/overview.aspx

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

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

The City's goal is to make certain that each tenant, landlord, and property owner is fully aware of the dangers, symptoms, and methods of testing, treatment, and prevention of lead-based paint poisoning. The City follows all applicable lead-based paint regulations, which primarily affect projects funded by the City and HUD.

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

HUD estimates that 38 million housing units in the US have lead-based paint. The likelihood, extent, and concentration of lead-based paint increase with the age of the building. Because the greatest risk of paint deterioration is in dwellings built before 1950, older housing generally commands a higher priority for lead hazard controls. Furthermore, children can be at risk of lead poisoning if they live in or regularly visit a house built before 1978 with ongoing or recent renovations or remodeling.

The City works to abate lead-based paint hazard risk with rehabilitation programs and paint grants and loans.

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

The City requires that contractors receive training and certification in an effort to decrease the risk of potential use of lead-based paint in new units. All development and rehabilitation projects must be evaluated according to HUD's Lead Safe Housing Rule 24 CFR Part 35.

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

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

Displacement from housing is one of the most significant challenges for low income households in Cupertino, and when households are displaced from their housing they may have difficulty accessing employment, affordable child care, and needed services which can lead to poverty. As such, an anti-poverty plan should address displacement risk. The City of Cupertino's Housing Element contains a goal for the city to adopt an Anti-Displacement Policy which for best practices should be enacted by June 2025. The Housing Commission heard staff present policy options on December 19, 2024 and recommended two components to be included into a Below Market Rate Anti-Displacement Policy: priority replacement in to the BMR waitlist system and relocation assistance equivalent to three months of fair market rent. The proposed policy will go before the City Council on June 3, 2025 for study session and June 17, 2025 for approval.

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

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

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

- Santa Clara County Human Services, which helps clients develop a "welfare to work" plan and provides career advising, job placement, resume development, and interviewing skills to students. The Department of Human Services also serves homeless individuals with job training and housing.

- The NOVA Workforce Development Board provides training and employment services to those residing in the Cities of Cupertino, Santa Clara, Los Altos, Milpitas, Mountain View, Palo Alto, and Sunnyvale. Many of its services and programs target disadvantaged youth and adult populations, who may have limited education and/or barriers to employment.

- The SCCHA is a Moving to Work agency, which allows programs that focus on self-sufficiency and affordable housing.

- Santa Clara Unified School District's Adult Education Center offers a variety of courses and resources, including English as a second language, high school diploma and GED courses, career training, enrichment courses, exercise and wellness courses, parenting classes, an on-site preschool, and on-site CalWORKs office dedicated to working with students at the Adult Education Center.

SP-80 Monitoring – 91.230

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

Every program year, the City prepares agreements with subrecipients, which outline the responsibilities and expectations involved in the receipt of federal funds.

Throughout the program year, the City monitors progress toward the Consolidated Plan goals. Monitoring consists of subrecipient submittal of required quarterly performance reports that describe achievements toward program goals and financial records, as well as an annual site visit to review case files and financial documentation. The City provides a list of findings and actions to each subrecipient after the monitoring visit.

Subrecipients are responsible for keeping accurate documentation of program outcomes, as well as any other documents required by program guidelines, and such documents must be available for review by the grantee at any time.

Annual Action Plan

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

Introduction

The City estimates that it will receive $387,000 in CDBG entitlement funds from HUD with an additional $7,944 in program income, and $22,523.37 in unexpended funds from previous years for a total of $417,467.37 in program funds for the 2025-2026 program year. The following table shows a break-down of both CDBG and non-CDBG sources of funds that are intended for community development activities in the 2025-2026 program year. If the City is to receive additional or less than expended CDBG funds, the City will allocate these funds to activities already funded with the CDBG funds proportionately to how they have been included below.

Table 23: Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Consolidated Plan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	Public-Federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	$354,559	$7,944	$22,523.37	$385,026.37	$1,418,236	CDBG funds will be used for the rehabilitation of low-income household units, improvements in low-income neighborhoods and for affordable housing, and public services that benefit low income and special needs households.

BMR Affordable Housing Fund	Public Local	Affordable Housing – Fair Housing	$4,133,200	$0	-	$4,133,200	$200,000	Funds fair housing and landlord-tenant counseling and dispute resolution services through the nonprofit Project Sentinel. Construction of two new affordable housing projects at Mary Ave and Wolf Rd.
General Fund Human Services Grant (HSG)	Public – Local	Non-housing Community Services	$129,000	$0	-	$129,000	$645,000	The City issues grants to nonprofit agencies providing services to Cupertino residents.
Permanent Local Housing Allocation (PLHA)	Public-State	Acquisition Housing Public Services	$908,683	$0	$0	$908,683	$750,000	Funds will be used to increase housing affordability through the creation of new affordable rental and ownership housing opportunities and/or public services.
County District 5 Inventory Grant	Public-Local	Public Services	$50,000	$0	$0	$50,000	$0	Funds will be used to prevent and address homelessness, to assist the unhoused, and to increase opportunities for shelter.

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

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

- Section 8 Housing Choice Voucher Program;

- Section 202;

- Section 811; and

- Affordable Housing Program (AHP) through the Federal Home Loan Bank.

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

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

The City's 2015-2023 Housing Element update has identified five sites that would be able to accommodate up to 1,400 housing units.

Discussion

CDBG allocations are critical to overcoming barriers to affordable housing; however, they are not sufficient to address all the needs of LMI households nor the lack of affordable housing units. Therefore, the City will continue to leverage other funding sources to support affordable housing and provide services to populations in need. The City anticipates researching and/or pursuing funding with HCD for additional funding opportunities.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Table 24: Annual Goals

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Homeowner Rehabilitation	2025	2026	Affordable Housing	Citywide	Affordable Housing	CDBG: $107,500	Homeowner Housing Rehabilitated – 7 housing units
2	Affordable Rental Unit Construction	2025	2026	Affordable Housing	Citywide	Affordable Housing	BMR AHF: $4,083,200 PLHA: $908,683	Rental Units Constructed – 289 housing units
3	Frail Elderly/Elderly Services	2025	2026	Non-Housing Community Development Non-Homeless Special Needs	Citywide	Community Services	CDBG: $16,800 HSG: $29,000	Public Service Activities Other Than Low/Moderate-Income Housing Benefit – 59 persons
4	Services for Low-Income Families and Homeless Populations	2025	2026	Homeless Non-Housing Community Development	Citywide	Prevent and Assist Those Experiencing Homelessness/Community Services	CDBG: $37,200 HSG: $100,000 County: $25,000	Homelessness Prevention Public service activities for low/moderate-income housing benefit – 187 persons
5	Fair Housing	2025	2026	Non-Housing Community Development	Citywide	Fair Housing	BMR AHF: $50,000	Public Service Activities for low/moderate-income housing benefit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
				Non-Homeless Special Needs Homeless				Homelessness Prevention – 41 persons
6	Planning and Administration	2025	2026	Not Applicable	Not Applicable	Not Applicable	CDBG: $70,900	Not Applicable
7	Community Development	2025	2026	Non-Housing Community Development Affordable Housing	Citywide	Public Infrastructure/Facilities Affordable Housing	CDBG: $152,626.37	Low/moderate-income housing benefit – 40 units

Table 25: Goal Descriptions

1	**Goal Name**	**Homeowner Rehabilitation**
	Goal Description	Make critical home repairs for lower income and disabled resident homeowners who could not otherwise afford to make critical repairs in their homes. Repairs/rehabilitation is for critical health and safety issues and/or the addition of accessible features for disabled and/or elderly homeowners who may otherwise not be able to stay in their homes.
2	**Goal Name**	**Affordable Rental Unit Construction**
	Goal Description	Construct affordable rental housing units for extremely low- and low-income residents. The City will commit funding to two affordable housing projects in FY25-26, however construction is expected to take place throughout the 2025-2030 Consolidated Plan period. Upon completion 289 rental units are expected to be constructed.
3	**Goal Name**	**Frail Elderly/Elderly Services**
	Goal Description	Provide services to frail elderly, elderly, and disabled residents. Supportive services may include activities geared to maximize the social experience and mental stimulation of elderly clients, and to improve/sustain their mental and physical function and their quality of life or legal assistance.
4	**Goal Name**	**Services for Low-Income Families and Homeless Populations**
	Goal Description	Provide supportive services for low-income families and homeless populations.
5	**Goal Name**	**Fair Housing**
	Goal Description	Provide landlord/tenant counseling, and dispute resolution services activities to LMI residents.
6	**Goal Name**	**Planning and Administration**
	Goal Description	General administration of the CDBG program, including all planning and reporting activities.
7	**Goal Name**	**Community Development**
	Goal Description	Public infrastructure and facility upgrades to assist in the creation of affordable housing or benefit low-income households either in the Target Area or with limited Low/Mod clientele.

Projects

AP-35 Projects – 91.220(d)

Introduction

The following projects were developed to specifically carry out the Goals identified in AP-20 above.

Table 26: Project Information

#	Project Name
1	Homeowner Rehabilitation
2	Affordable Rental Unit Construction
3	Frail Elderly/Elderly Services
4	Services for Low-Income Families and Homeless Populations
5	Fair Housing
6	Planning and Administration
7	Community Development

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

This Annual Action Plan was developed based on the needs and priorities through the 2025-2030 Con Plan, which were identified by analyzing data from HUD, American Community Survey, and other sources and soliciting feedback from community members and local stakeholders. The City awards CDBG funds to organizations to provide public services and housing for low-income and special needs households.

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

AP-38 Project Summary

Project Summary Information

FY25-26 CDBG projects are supplemented with aforementioned alternative funding sources to have additional projects to further goals set in the Consolidated Plan.

Table 27: Project Summary Information

1	Project Name	Homeowner Rehabilitation
	Target Area	Not applicable
	Goals Supported	Homeowner Rehabilitation
	Needs Addressed	Affordable Housing
	Funding	CDBG: $107,500
	Description	Rebuilding Together Silicon Valley will provide funds to seven low-income Cupertino homeowners who could not otherwise afford to make critical repairs in their homes, resulting in health and safety issues. Grants may include funding for the addition of accessible features for disabled and/or elderly homeowners who may otherwise not be able to stay in their homes.
	Estimate the number and type of families that will benefit from the proposed activities	7 housing units will be rehabilitated.
	Location Description	Citywide
	Planned Activities	See above description.
2	Project Name	Affordable Rental Unit Construction
	Target Area	Not applicable
	Goals Supported	Affordable Rental Unit Construction
	Needs Addressed	Affordable Housing
	Funding	BMR AHF: $4,083,200 PLHA: $908,683
	Description	The City received two applications for affordable housing projects. The first application, Charities Housing – Mary Ave, proposes 40 units, with 19 very low-income units, 20 extremely low-income units, and one manager unit. Within the affordable unit mix, 19 units will be reserved for individuals with intellectual or developmental disabilities. The second application, Eden Housing – Wolf Rd, proposes 249 units built across two phases. The first phase will contain 101 units of mixed-income housing for school district employees, with approximately 34 low income units and 67 moderate income units. The second phase will contain 148 units, with 60 very low-income units, 86 low-income units, and two manager units. Both projects will be committed funding in FY25-26 however construction is expected to take place throughout the 2025-2030 Consolidated Plan period.

		$3,000,000 in BMR AHF funds will be awarded to Charities Housing – Mary Ave while $1,083,200 in BMR AHF funds will be awarded to Eden Housing – Wolf Rd
	Estimate the number and type of families that will benefit from the proposed activities	289 housing units will be constructed
	Location Description	Mary Ave and Wolf Rd (both parcels currently vacant with no address)
	Planned Activities	See above description.
3	**Project Name**	**Frail Elderly/Elderly Services**
	Target Area	Not applicable
	Goals Supported	Frail Elderly/Elderly Services
	Needs Addressed	Non-housing Community Services
	Funding	CDBG: $16,800 HSG: $29,000
	Description	Live Oak Adult Services will provide services for 15 frail elderly and elderly disabled residents who otherwise may have to be institutionalized. Supportive services are geared to maximize the social experience and mental stimulation of elderly clients, and to improve/sustain their mental and physical function and their quality of life through exercise, music, nutritious meals, visual arts, music and games and puzzles. Caregiver support workshops are also available. Catholic Charities of Santa Clara will provide ombudsman services for 24 elderly households to investigate elder abuse in long term care facilities. Senior Adults Legal Assistance will provide legal services to 20 low-income elderly households.
	Estimate the number and type of families that will benefit from the proposed activities	59 persons will be served.
	Location Description	Citywide (20920 McClellan Road, Cupertino)
	Planned Activities	See above description.
4	**Project Name**	**Services for Low-Income Families and Homeless Populations**
	Target Area	Not applicable
	Goals Supported	Services for Low-Income Families and Homeless Populations
	Needs Addressed	Prevent and Assist Those Experiencing Homelessness and Non-housing Community Services
	Funding	CDBG: $37,200 HSG: $100,000 County: $25,000
	Description	The WVCS CARE program will provide services for 100 low-income and homeless families and individuals. The program connects clients with community resources, making services

		easily available and accessible, and works with them on capacity building. The main objectives of CARE are to encourage more stable and sustainable solutions that foster self-sufficiency instead of dependency.
		The WVCS Haven to Home program will provide services for 80 low-income and homeless households with assistance through the homeless prevention program and housing assistance case management.
		The Maitri transitional housing program will provide shelter for 7 domestic violence survivors.
	Estimate the number and type of families that will benefit from the proposed activities	187 persons will be served.
	Location Description	Citywide
	Planned Activities	See above description.
5	**Project Name**	**Fair Housing**
	Target Area	Not applicable
	Goals Supported	Fair Housing
	Needs Addressed	Fair Housing
	Funding	BMR AHF: $50,000
	Description	Project Sentinel will provide landlord/tenant counseling and dispute resolution services activities to 41 LMI residents.
	Estimate the number and type of families that will benefit from the proposed activities	41 persons will be served.
	Location Description	Citywide
	Planned Activities	See above description.
6	**Project Name**	**Planning and Administration**
	Target Area	Not applicable
	Goals Supported	Not applicable
	Needs Addressed	Not applicable
	Funding	$70,900
	Description	Administer the administrative costs for the overall management, coordination, and evaluation of the CDBG program, and the project delivery costs associated with bringing projects to completion.
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable.
	Location Description	Citywide
	Planned Activities	See description above.
7	**Project Name**	**Community Development**

Target Area	CDBG Target Area
Goals Supported	Community Development
Needs Addressed	Public Infrastructure/Facilities Affordable Housing
Funding	CDBG: $152,626.37
Description	Provide infrastructure improvements which reconfigure existing street parking for the sidewalk, curb, gutter, ramp, and bike lane improvements related to the construction of the Mary Ave affordable housing project, which is located on a parcel that currently contains part of the public right of way. Charities Housing will be responsible for completion of the required National Environmental Protection Act (NEPA) review to be in receipt of these funds.
Estimate the number and type of families that will benefit from the proposed activities	40 LMI Housing Benefit
Location Description	Mary Ave (vacant parcel no address yet)
Planned Activities	See description above.

AP-50 Geographic Distribution – 91.220(f)

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

The City allocates CDBG public service funds to benefit LMI households throughout the City which will not require the use of the target area as they will service LMI limited clientele. However, the City will use the CDBG target area to help determine priority of funds for public infrastructure upgrades.

Geographic Distribution

Table 28: Target Area

Target Area	Percentage of Funds
CDBG Target Area	~43%

Table 55 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City allocates CDBG funds citywide to benefit all LMI households regardless of location for public services. However, public infrastructure/facility upgrades should be used either in: the CDBG Target Area, for projects which have an LMI housing benefit, or for projects which have LMI limited clientele.

Discussion

See above.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

As discussed above, the Cupertino 2025-2030 Con Plan identifies Affordable Housing as a high priority need for the City, particularly availability of affordable housing for households earning 0%-30% AMI. The City plans to accomplish this through allocating funding for two rehabilitation programs: Homeowner Rehabilitation and Affordable Rental Unit Construction. These projects are described above.

Table 29: One year Goals Affordable Housing by Support Requirement

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	277
Special-Needs	19
Total	296

Table 30: One Year Goals for Affordable Housing by Support Type

One Year Goals for the Number of Households Supported Through	
Rental Assistance	
The Production of New Units	289
Rehab of Existing Units	7
Acquisition of Existing Units	
Total	296

Discussion

A detailed discussion of the projects can be found under the Goal Summary of the Annual Action Plan.

AP-60 Public Housing – 91.220(h)

Introduction

While residents of the City may use Housing Choice Vouchers (formerly Section 8), these programs are managed and administered by the public housing authority, Santa Clara County Housing Authority (SCCHA). The SCCHA administers a Housing Choice Voucher program, assisting around 17,000 households, manages four public housing units in the City of Santa Clara, and controls affordable rental properties throughout the County.

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

Not applicable, there are no housing developments in the City.

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

The SCCHA prioritizes resident input in the agency's policy-making process. The SCCHA actively seeks the feedback from residents through an equitable and transparent policy-making process and includes two tenants as commissioners of the SCCHA board.

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

Not applicable.

Discussion

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

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

Introduction

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

The 2025-2030 Consolidated Plan identifies reducing and ending homelessness as a high priority need and is committed to supporting activities that prevent and end homelessness. The Consolidated Plan identifies that 48 persons are experiencing homelessness in the City and 9,903 persons are experiencing homelessness county-wide. The City participates in the County of Santa Clara Continuum of Care (CoC), which is administered by the County Office of Supportive Housing. The CoC has the primary responsibility to address homelessness regionally.

Currently, the City supports efforts to end homelessness. The City funds programs that provide case management and short-term rental assistance to support homeless families transitioning to permanent housing, such as the WVCS Community Access to Resources and Education (CARE) program, programs which provide case management and homeless prevention interventions such as the WVCS Haven to Home program, programs which provide transitional housing to survivors of domestic violence such as the Maitri Transitional Housing program, and has three host sites of the Rotating Safe Car Park program.

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

The County OSH conducts routine outreach to the homeless persons living throughout Santa Clara County. On a biennial basis, the OSH conducts a Point in Time (PIT) count estimate the prevalence of homelessness in the jurisdictions within Santa Clara County, including the City. Through this process the volunteers outreach directly to persons experiencing homelessness to understand their background, situation, and needs. The purpose of the PIT count is to assess the status of homeless persons living within the County and use the findings apply for funding for HUD to support housing services, including homeless services. Currently, the CoC receives approximately $26 million dollars annually in federal funding. The most recent PIT count took place in January 2025 however the data from this count is not yet available.

Secondly, the CoC prepares a community plan focused on ending homelessness in Santa Clara County every five (5) years. The current plan is for the 5-year time period starting in 2015. The Plan was developed through a series of community summits addressing specific homeless populations in the County and is based on extensive community engagement with the homeless populations. The City will take part in the development of the 2025-2030 Community Plan to End Homelessness along with other jurisdictions in Santa Clara County throughout the ConPlan period.

Addressing the emergency shelter and transitional housing needs of homeless persons

There are not emergency shelters or transitional housing located in the City. However, on April 2, 2025 the City executed a Memorandum of Understanding that allowed the City to enter into a joint study with other West Valley Cities to collectively study the need and feasibility of developing emergency shelter and transitional housing within the region. The City supports two programs that could be considered seasonal and special needs shelters: the Rotating Safe Car Park program, of which the City has three host sites, and the Maitri transitional housing program which provides shelter to survivors of domestic violence.

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

The City's funding supports services that provide intensive case management for chronically homeless individuals with the goal of rapid re-housing. Case management will be person-based, rather than provided through a shelter.

Additionally, the City's funds will support public services that address the supportive housing needs of very low-income and homeless individuals. The City funds programs that provide case management and short-term rental assistance to support homeless families transitioning to permanent housing, such as the WVCS Community Access to Resources and Education (CARE) program.

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

There are existing services that the City's funding will continue to support:

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

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

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

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

- The County's OSH mission is to increase the supply of housing and supportive housing that is affordable and available to extremely low income and /or special needs households. OSH supports the County mission of promoting a healthy, safe, and prosperous community by ending and preventing homelessness.

- The City funds services to prevent homelessness programs which provide case management and homeless prevention interventions such as the WVCS Haven to Home program.

Discussion

AP-75 Barriers to affordable housing – 91.220(j)

1. Introduction:

As part of the 2023-31 Housing Element update, the City conducted an analysis of both governmental and non-governmental constraints to the development of affordable housing and residential development. Common governmental constraints include:

- Land use controls;
- Building codes and their enforcement;
- Fees and exactions; and
- Permitting procedures.

The analysis found that the City maintains development regulations that are consistent with State law and that do not pose undo constraints on the development of affordable housing. The City identified the following areas that may act as constraints to housing development:

- **Residential Design Guidelines.** Cupertino maintains a requirement for design review of multifamily residential projects. These design guidelines currently contain subjective design standards, which are inconsistent with State housing law.

- **Development Fees.** Total fees in Cupertino are on the higher end of Santa Clara County jurisdictions for all housing developments.

- **Parking standards.** The requirement for two parking spaces for studios and single-room occupancy units (SROs) in the R-3 Zoning District could be a possible constraint on the development of affordable housing.

Other non-governmental constraints to housing development include:

- **Land costs.** Land costs are very high in Cupertino due to high demand and an extremely limited supply of available land.

- **Construction costs.** Key construction costs have risen nationally in conjunction with economic recovery and associated gains in the residential real estate market.

- **Availability of financing.** As a stable and affluent community, private housing mortgage financing is readily available in Cupertino. The Housing Element identified that there are no mortgage-deficient areas in the city and no identifiable underserved groups in need of financing assistance;

- **Environmental hazards.** Aside from risk of natural disasters, there are no significant wetland or environmental resource issues of concern that would

constrain development in the urbanized areas designated for residential development in the city.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

In its 2023-2031 Housing Element, the City identified the following goals, policies, and strategies to continue removing or ameliorating affordable housing barriers:

- **Goal HE-1.** An adequate supply of residential units for all economic segments
    - o **Policy HE-1.1**. **Provision of adequate capacity for new construction need.** Designate sufficient land at appropriate densities to accommodate the City's RHNA.
    - o **Policy HE-1.2**. **Housing Densities.** Provide a full range of densities for ownership and rental housing.
    - o **Policy HE-1.3. Mixed-Use Development.** Encourage mixed-use development near transportation facilities and employment centers.
- **Goal HE-2.** Housing is affordable for a diversity of Cupertino households.
    - o **Policy HE-2.1. Housing Mitigation.** Ensure that all new developments, including market-rate residential developments, help mitigate project-related impacts on affordable housing needs.
    - o **Policy HE-2.2. Range of Housing Types.** Encourage the development of diverse housing stock that provides a range of housing types.
    - o **Policy HE-2.3 Development of Affordable Housing and Housing for Persons with Special Needs.** Make every reasonable effort to disperse affordable units throughout the community but not at the expense of undermining the fundamental goal of providing affordable units.

Specific strategies to remove or ameliorate affordable housing barriers include:

- **Strategy HE-1.3.1 Land Use Policy and Zoning Provisions.** Amend development standards for housing as required to provide objective standards that are adequate and appropriate to facilitate a range of housing in the community.
- **Strategy HE-1.3.3 New Residential Zoning Districts and Land Use Designations.** Create a new R4 Zoning District that will align with the two new General Plan Land Use designations, High/Very High Density allowing 50.01 to 65 units per acre, and Very Hight Density allowing 65.01 to 80 units per acre. The City will create development standards that will allow the maximum density of this district to be achieved.
- **Strategy HE-1.3.4 Development on Nonvacant Sites.** Establish an outreach and coordination program to connect developers, builders, and owners of nonvacant sites.

- **Strategy HE-1.3.5 Encourage Mixed-Use Projects and Residential in Commercial Zones.** The City will incentivize development of residential units in mixed-use projects that include affordable units (at least 20%) by providing incentives.

- **Strategy HE-1.3.6 Encourage Missing-Middle Housing Developments to Affirmatively Further Fair Housing.** The City will encourage the development of missing-middle housing types that are affordable by design that can provide opportunities for housing that accommodate a diversity of needs.

- **Strategy HE-1.3.9 Review Development Standards.** Review and revise design and development standards and guidelines for multifamily housing. Provide flexibility in development standards to accommodate new models and approaches to providing housing.

- **Strategy HE-2.3.1 Support Affordable Housing Development.** Work with housing developers to expand opportunities for affordable lower-income housing for special needs groups.

- **Strategy HE-2.3.6 Surplus Properties for Housing and Faith-Based Housing.** The City will partner with local developers or organizations to purchase surplus properties, infill lots, and other green fields within the city to use for the development of affordable housing.

- **Strategy HE-2.3.7 Incentives for Affordable Housing Development.** The City will continue to offer a range of incentives to facilitate the development of affordable housing.

- **Strategy HE-2.3.9 Review Impact Fees.** To ensure that impact fees are not a constraint on the development of housing, the City will review and revise impact fees by researching surrounding jurisdictions to determine other possible fee structures.

- **Strategy HE-2.3.10 Extremely Low-Income Housing.** The City will continue to encourage the development of adequate housing to meet the needs of these ELI households.

AP-85 Other Actions – 91.220(k)

Introduction:

Actions planned to address obstacles to meeting underserved needs

The priority needs identified through the Con Plan are intended to serve under-served populations, including persons experiencing homelessness and special needs populations such as elderly persons and persons living with disability. To review these needs and subsequent goals in detail, see the projects summary in AP-30 of this Plan. The City of Cupertino's Housing Element contains a goal for the city to adopt an Anti-Displacement Policy which for best practices should be enacted by June 2025. The Housing Commission heard staff present policy options on December 19, 2024 and recommended two components to be included into a Below Market Rate Anti-Displacement Policy: priority replacement in to the BMR waitlist system and relocation assistance equivalent to three months of fair market rent. The proposed policy will go before the City Council for study session June 3, 2025 and for approval June 17, 2025.

Actions planned to foster and maintain affordable housing

As described above, the City is committed to rehabilitating units owned by homeowners and rental units so that they can continue to provide safe and affordable housing for low-income households. Actions planned for rehabilitation include:

- Rebuilding Together Silicon Valley will provide funds to seven low-income Cupertino homeowners who could not otherwise afford to make critical repairs to their homes, resulting in health and safety issues. Grants may include funding for the addition of accessible features for disabled and/or elderly homeowners who may otherwise not be able to stay in their homes

- The City has contacted property owners of market-rate developments which contain affordable housing units as part of the City's inclusionary housing program to ensure that proper noticing has been sent to low-income tenants when the affordability restrictions of their units expire. If proper noticing has not been sent out at the 3-year, 12-month, and 6-month periods, staff has required these property owners to extend the affordability period of these units as injunctive relief.

Further, the City participates in County-wide efforts through the HOME Consortium and County OSH to provide affordable housing and supportive services.

Actions planned to reduce lead-based paint hazards

The City's goal is to make certain that each tenant, landlord, and property owner is fully aware of the dangers, symptoms, and methods of testing, treatment, and prevention of

lead-based paint poisoning. The City follows all applicable lead-based paint regulations, which primarily affect projects funded by the City and HUD.

Actions planned to reduce the number of poverty-level families

The City is committed to reducing poverty and supports organizations within the region, including the following:

- Santa Clara County Human Services, which helps clients develop a "welfare to work" plan and provides career advising, job placement, resume development, and interviewing skills to students. The Department of Human Services also serves homeless individuals with job training and housing.;

- The NOVA Workforce Development Board provides training and employment services to those residing in the Cities of Santa Clara, Cupertino, Los Altos, Milpitas, Mountain View, Palo Alto, and Sunnyvale. Many of its services and programs target disadvantaged youth and adult populations, who may have limited education and/or barriers to employment.;

- The SCCHA is a Moving to Work agency, which allows programs that focus on self-sufficiency and affordable housing.

- Santa Clara Unified School District's Adult Education Center offers a variety of courses and resources, including English as a second language, high school diploma and GED courses, career training, enrichment courses, exercise and wellness courses, parenting classes, an on-site preschool, and on-site CalWORKs office dedicated to working with students at the Adult Education Center.

Actions planned to develop institutional structure

This Plan will follow the institutional structure determined in the 2025-2030 Consolidated Plan, which includes private industry, nonprofit organizations, and public institutions. The City coordinates closely with the County OSH as a participant of the CoC and the SCCHA, both of which provide regional services that benefit residents of Cupertino.

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

The County oversees the coordination between the City and the region-wide network of housing and community development partners. The City is committed to continuing to actively collaborate with other local jurisdictions and service providers through sharing information and resources.

Discussion:

Please see discussions above.

Program Specific Requirements

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

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	$7,944
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	$0
3. The amount of surplus funds from urban renewal settlements	$0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	$0
5. The amount of income from float-funded activities	$0
Total Program Income	**$7,944**

Other CDBG Requirements

1. The amount of urgent need activities

N/A

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(l)(2)

1. **A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:**

    N/A

2. **A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:**

    N/A

3. **A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:**

    N/A

4. **Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:**

    N/A