



City of Milpitas

CONSOLIDATED PLAN

2025 - 2029

ANNUAL ACTION PLAN

2025 - 2026



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Executive Summary

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

1. Introduction

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

The Consolidated Plan was developed through analysis of current housing market data; an assessment of the housing and supportive service needs of low and moderate income populations; stakeholder and resident consultations through focus groups and community meetings; and a resident survey. The City collaborated with Santa Clara County and other local governments receiving HUD block grants (“entitlement jurisdictions”) in the development of this 2025-29 Consolidated Plan.

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

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

The Consolidated Plan is implemented through the City’s Annual Action Plans (“Annual Action Plan”), which identifies how annual funding allocations are invested to achieve the City’s priorities and goals. Progress in advancing these goals is also evaluated annually in the City’s Consolidated Annual Performance Evaluation Report (CAPER).

How to Read this Consolidated Plan

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

The entire plan follows the format prescribed by HUD, with bold lettering denoting the HUD

prescribed topic areas and questions. Sections include:

1. Executive Summary (ES)—a brief summary of the primary housing and community development needs identified in the Consolidated Plan; an evaluation of past performance of funds; and an overview of the community engagement activities that informed the plan.
2. Process (PR)—a description of the stakeholder consultation and resident engagement that informed the priority housing and community development needs. Detailed engagement findings are presented in a Consolidated Plan appendix.
3. Needs Assessment (NA)— assesses the needs of households at-risk of or experiencing homelessness, low to moderate income families and individuals, elderly residents, victims of domestic violence, persons living with HIV/AIDS, and persons with disabilities.
4. Housing Market Analysis (MA)— provides an overview of the housing market; identifies which households face challenges finding affordable housing; and assesses the business climate and economic development needs.
5. Strategic Plan (SP)— provides five-year priority needs and Goals which will guide investments over the Consolidated Planning period.
6. Annual Action Plan—specifies how the jurisdiction plans to allocate its HUD block grants during the program year.

The City of Milpitas is located in Santa Clara County and is the fifth largest city within the County with a population of 78,216. Milpitas encompasses an area of approximately 18 square miles and is the home to numerous high-tech companies located in the heart of Silicon Valley.

It is a region of high socio-economic stratification, containing many of the wealthiest households in the nation; however, of the 24,480 households in the City, 20% (4,789) are housing cost burdened (i.e., paying more than 30% of their gross income towards housing costs). Between 2010 and 2023, the median household income nearly doubled (91%) from \$92,694 to \$176,882 as did median property value (94%) increasing to \$1,180,900 and median rent more than doubled (102%) to \$2,918. Housing costs outpacing income coupled with high 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 the City of Milpitas.

These statistics highlight a widening gap between the highest earners and the middle and lower income population within the region. 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. In order to maintain housing affordability and meet the needs of a diverse and growing population, the jurisdictions within the County must work to preserve and expand the supply of housing for all income levels. This will be critical to maintaining the wellbeing and economic prosperity of the region.

Stakeholders emphasized the negative impact of unaffordable housing on staffing for critical roles in communities across the counties.

The City anticipates an allocation of approximately \$2,776,870 in CDBG Entitlement & Program Income funds in the 2025- 2029 Consolidated Plan period based on the 2025 allocations provided by HUD.

Housing and community development funds provided by the U.S. Department of Housing and Urban Development (HUD) are meant to address the needs of low and moderate income households in the City. The City of Milpitas as defined by HUD, is an “entitlement” community, because it receives annual funding through the Community Development Block Grant (CDBG). The City does not receive HOME Investment Partnerships (HOME) funding and does not participate in the Santa Clara County HOME Consortium. The City invests CDBG funds in housing and community development-related activities to support lower-income individuals and households and/or those with special needs.

CDBG funding helps jurisdictions address their community development needs to support neighborhood revitalization, economic development, and improved housing opportunities and community services. Specifically, entitlement community grantees are eligible to use CDBG funds for the provision of public services, public facility and infrastructure projects (Capital Improvement Projects), housing rehabilitation, energy efficiency improvements, and job creation and retention activities.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 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 that do not have a sufficient number of census block groups meeting this threshold. Per HUD, Milpitas is an exception grantee and therefore has a lower census block group eligibility threshold of 37.73% LMI for CDBG activities as of 2024 based on 2020 American Community Survey data².

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

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

Moderate-income households, although not labeled in the HUD defined income tiers above, are included within the tier ‘Low-Income’. HUD defines Moderate Income as a household/family

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 [FY 2024 Exception Grantees, Based on 2016-2020 ACS - HUD Exchange](#)

whose income is equal to or less than 80% of AMI but greater than Section 8 Very Low Income (50% of AMI) established by HUD.

Based on CHAS 2016-2020 data, within Milpitas, 15,570 or 35% of households are defined as low income, with the following breakdown:

- 13% (2,929 households) are extremely low income;
- 9% (2,070 households) are very low income; and
- 13% (2,894 households) are low income

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

Overview

The objective of the Consolidated Plan is to gather information from the community and all partners, as well as demographic and economic data to analyze needs and gaps related to affordable housing, homelessness, programs specific to special needs population, and community development. This information is used to make data-driven decisions to establish community priorities, goals and strategies based on current conditions, expected funds, and local capacity. Through data collection, outreach, and analysis presented in this plan, a clear outline of the priority needs within the City is formed, along with the projects and facilities that are most likely to aid in the development of the City's Consolidated Plan. Priority needs identified by City Council and through this Consolidated Plan include:

1. Supportive services for low and moderate income and special needs (seniors, domestic violence survivors, youth) households—the Council emphasized that public services are a high priority need;
2. Providing safe and transitional shelter to unhoused residents—high priority need;
3. Public improvements in neighborhoods with need—moderate priority;
4. Economic development activities for low and moderate income residents—moderate priority.

The City of Milpitas has therefore identified the following goals for the 2025-2029 Consolidated Plan through extensive data analysis and community outreach:

1. Maintain and preserve existing affordable housing;
2. Provide supportive services for low and moderate income and special populations (seniors, domestic violence survivors, youth) including case management, and legal assistance;

3. Respond to homelessness and risk of homelessness through housing stabilization, supportive services and economic resiliency programs;
4. Invest in infrastructure and public facility improvements that prioritize safety, accessibility and community building;
5. Invest in projects that increase opportunities for workforce development;

3. 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 Consolidated Annual Performance and Evaluation Reports (CAPER) have provided many details about the goals, projects and programs completed by the City over the past five years. A review of past consolidated annual performance and evaluation reports reveals a strong record of performance in the use of CDBG funds.

The City will meet or exceed the quantitative goals and objectives of its previous Consolidated Plan. The process implemented by the City has been effective with an annual evaluation of funding allocation and a bi-annual review of funding priorities. The City recognizes that the evaluation of past performance is important to ensure the City is implementing activities effectively.

4. Summary of citizen participation process and consultation process

The City of Milpitas 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.

Engagement specific to the City of Milpitas included:

- Community meeting with the Community Housing Commission on April 2, 2025.
- Public Hearings: A public hearing was held on February 4, 2025, with the Milpitas City Council. Staff provided background on the Consolidated Plan and the Annual Action Plan and reviewed the applications received for the 2025-2026 program year. Nine members of the public spoke at the hearing representing a micro-enterprise nonprofit, an affordable senior living facility, two supportive service nonprofits that serve domestic violence survivors, a social worker, an organization that provides legal and protective services to low income seniors (through the local senior center), a small business assistance organization, a housing organization, and a citizen. The YWCA noted a more than 300% increase in domestic violence needs countywide as measured by their services and hotline calls. A second public hearing was held on June 3, 2025, with the Milpitas City Council. Staff provided updates for the Consolidated Plan and Annual Action Plan and proposed 2025-2026 allocation amounts. Eight members of the public spoke at the hearing representing an affordable senior living facility, two supportive service nonprofits that serve domestic violence survivors, an organization that provides necessities to unhoused individuals, an organization that provides legal and protective services to low income seniors (through the local senior center), a small business assistance organization, a housing organization, and a citizen.
- One-on-one interviews with nonprofit service providers working with domestic violence survivors and unhoused residents in Milpitas.

5. Summary of public comments

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

All comments were accepted. Please see Exhibit C for comments.

7. Summary

It is the City's intent that the FY25-29 Consolidated Plan will help improve the quality of life for the residents in the City of Milpitas. By providing residents and stakeholders with the ability to communicate how the CDBG funds should be allocated and prioritized, we believe the CDBG funds will be allocated in the best interest of the City's low- and moderate-income residents.

The Process

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

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Table 1 – Responsible Agencies

Agency Role	Name	Department/Agency
CDBG Administrator	MILPITAS	Office of Housing

Narrative

The Office of Housing serves as the lead agency in the preparation of the Consolidated Plan as well as the administration of the CDBG program. Per federal law, the preparation of the Consolidated Plan and Annual Action Plan is required by the Department of Housing and Urban Development (HUD). Both the Consolidated Plan and the first-year annual action plan must delineate the priorities and strategies for the use of federal funds.

Every three to five years, as required by HUD, the City of Milpitas must prepare a Consolidated Plan outlining the strategies used to meet a variety of housing and non-housing community needs. The last Consolidated Plan covered a 3 year timeframe in order to better align with the other jurisdictions in Santa Clara County. Therefore, Milpitas will be submitting a five-year Consolidated Plan for 2025-2029 in order to align our Consolidated Plan timeline with the rest of region. The preparation of Milpitas five-year Consolidated Plan provides the analysis and financial resources to address the housing and non-housing community services of those residents that require assistance in housing and a variety of public services to fit their specific needs.

Consolidated Plan Public Contact Information

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

1. Introduction

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

- A Consolidated Plan website—www.letstalkhousingscc.org—with information about the Planning process including a short video and presentation; a link to the resident survey and activities to prioritize housing and community development needs; and community resources. The website contains a translation feature for easy conversion into multiple languages.
- A community survey, available between October and December 2024, and promoted through supportive service and public agencies that work with low and moderate income residents, city social media, and the Consolidated Plan website. A summary of survey findings is below.
- Two virtual regional workshops open to all residents living in and stakeholders serving residents in the county. The workshops included a brief overview about the Planning process, simple activities to express priority needs, and in-depth discussions about needs in breakout rooms. Interpretation was available in Spanish, Vietnamese and Mandarin.
- Three focus groups with stakeholders in housing, supportive services, and community development serving residents throughout the county. After a brief presentation about the Consolidated Plan process—including information on how to circulate the survey and letstalkhousingscc.org website to clients—stakeholders participated in in-depth discussion about priority needs and solutions to needs. Attendees represented affordable housing developers, nonprofit housing rehabilitation providers, unhoused service providers, community organizations and advocates for special needs populations, people with lived experience, legal advocates, childcare 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.
- One-on-one interviews with nonprofit service providers working with domestic violence survivors and unhoused residents in Milpitas.
- Community meeting with the Community Housing Commission on April 2, 2025.
- Public Hearings: A public hearing was held on February 4, 2025, with the Milpitas City Council. Staff provided background on the Consolidated Plan and the Annual Action Plan

and reviewed the applications received for the 2025-2026 program year. Nine members of the public spoke at the hearing representing a micro-enterprise nonprofit, an affordable senior living facility, two supportive service nonprofits that serve domestic violence survivors, a social worker, an organization that provides legal and protective services to low income seniors (through the local senior center), a small business assistance organization, a housing organization, and a citizen. The YWCA noted a more than 300% increase in domestic violence needs countywide as measured by their services and hotline calls. A second public hearing was held on June 3, 2025, with the Milpitas City Council. Staff provided updates for the Consolidated Plan and Annual Action Plan and proposed 2025-2026 allocation amounts. Eight members of the public spoke at the hearing representing an affordable senior living facility, two supportive service nonprofits that serve domestic violence survivors, an organization that provides necessities to unhoused individuals, an organization that provides legal and protective services to low income seniors (through the local senior center), a small business assistance organization, a housing organization, and a citizen.

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)).

The County of Santa Clara is the lead government agency for coordinating, planning, and distributing funding for homeless programs and services in Santa Clara County. The agency has implemented a coordinated, system-wide response to homelessness, known as the County of Santa Clara Supportive Housing System. This system integrates the efforts of the Continuum of Care (CoC), a consortium of partners who collectively work to prevent and end homelessness, with the County of Santa Clara as the lead partner. The CoC is also responsible for planning and conducting the Point-in-Time (PIT) count every two years.

The County of Santa Clara, through its Office of Supportive Housing (OSH), is responsible for applying for federal and state grants on behalf of the region; coordinating access and referrals to housing programs; setting performance benchmarks; and collecting and managing data on homelessness.

The City of Milpitas is one of many agencies and organizations who interface with the County of Santa Clara's Supportive Housing System. While the City does not have direct access to HMIS, it does receive its homeless data from the system, and staff work closely with HMIS staff at the County of Santa Clara to deepen understanding of the data and make suggestions where possible.

Stakeholders that are part of the CoC represent local jurisdictions and include community- and faith-based organizations; the Santa Clara County Housing Authority (SCCHA); governmental departments; health service agencies; homeless advocates; consumers; and research, policy and planning groups. The management information system utilized by the CoC is referred to as HMIS—the Homeless Management Information System, which monitors outcomes and

performance measures for all the homeless services agencies funded by the County.

According to the 2023 Point-in-Time (PIT) count, there were a total of 142 homeless persons in Milpitas all of whom were unsheltered underscoring the critical need for shelter and homelessness supportive and preventative services in the City.

The City of Milpitas participates in the Community Plan Implementation Team which includes members of the regional CoC and a range of community stakeholders to evaluate the County's progress in meeting homeless goals and metrics, identify gaps in homeless services and systems, establish funding priorities, and to pursue a systematic and coordinated approach to addressing and ending homelessness.

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 County of Santa Clara is the lead government agency for coordinating, planning, and distributing funding for homeless programs and services in Santa Clara County. The agency has implemented a coordinated, system-wide response to homelessness, known as the County of Santa Clara Supportive Housing System. This system integrates the efforts of the Continuum of Care (CoC), a consortium of partners who collectively work to prevent and end homelessness, with the County of Santa Clara as the lead partner. The CoC is also responsible for planning and conducting the Point-in-Time (PIT) count every two years.

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Stakeholders that are part of the CoC represent local jurisdictions and include community- and faith-based organizations; the Santa Clara County Housing Authority (SCCHA); governmental departments; health service agencies; homeless advocates; consumers; and research, policy and planning groups. The management information system utilized by the CoC is referred to as HMIS—the Homeless Management Information System, which monitors outcomes and performance measures for all the homeless services agencies funded by the County.

The City of Milpitas is one of many agencies and organizations who interface with the County of Santa Clara's Supportive Housing System. While the City does not have direct access to HMIS, it does receive its homeless data from the system, and staff work closely with HMIS staff at the County of Santa Clara to deepen understanding of the data and make suggestions where possible. The City has a contract with WeHOPE for 2 homeless outreach case managers who conduct Vi-SPDAT assessments and input data into HMIS. The City works with the CoC to centralize all referrals to shelters through Here4you hotline. The City of Milpitas is requesting HMIS access in order to better connect residents with services more quickly and is also planning to create a "by name" list of unhoused residents for more individualized case management and sustainable

solutions to homelessness prevention in the City.

Milpitas participates in the Community Plan Implementation Team which includes members of the regional CoC and a range of community stakeholders to evaluate the County's progress in meeting homeless goals and metrics, identify gaps in homeless services and systems, establish funding priorities, and to pursue a systematic and coordinated approach to addressing and ending homelessness.

City of Milpitas has consistently collaborated with the County to address the needs of the unhoused population in the city including:

- Participation in the preparation of the 2020-2025 Community Plan to End Homelessness in Santa Clara 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. Additionally, it also intended to address the needs of person at risk of homelessness.
- Launched a pilot program with a \$200,000 revenue agreement from the County to provide weekly hot shower and laundry services to the unhoused residents of Milpitas through a regional nonprofit service provider, WeHOPE, to operate the Dignity on Wheels program, which includes mobile shower, mobile laundry, and connecting unhoused residents with resources.

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 of Milpitas does not receive Emergency Shelter Grant (ESG) funding however the City participates with the CoC to address homeless issues.

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

Table 2 is a list of all agencies, groups and organizations that participated in the regional virtual stakeholder workshops, or in individual stakeholder interviews. Several of the agencies, groups and organizations identified in the table attended more than one workshop.

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

Table 2 – Stakeholder Participation		
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	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	Stakeholder focus group

	improved coordination?	
	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	Caminar LGBTQ
	Agency/Group/Organization Type	
	What section of the Plan was addressed by Consultation?	
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://www.caminar.org/
9	Agency/Group/Organization	CARAS
	Agency/Group/Organization Type	County government
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	Community Agency for Resources, Advocacy and Services (CARAS) Overdose Prevention Resources County of Santa Clara
10	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/
11	Agency/Group/Organization	Catholic Charities
	Agency/Group/Organization Type	Faith based supportive services
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://www.ccscc.org/?locale=en
12	Agency/Group/Organization	City of Milpitas
	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.milpitas.gov/
13	Agency/Group/Organization	City Team
	Agency/Group/Organization Type	Homelessness Services
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://www.cityteam.org/
14	Agency/Group/Organization	County Office of LGBTQ Affairs
	Agency/Group/Organization Type	County government
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	Office of LGBTQ Affairs Division of Equity and Social Justice County of Santa Clara
15	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/
16	Agency/Group/Organization	Downtown Streets Team
	Agency/Group/Organization Type	Homeless prevention
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://www.streetsteam.org/
17	Agency/Group/Organization	Eden Housing
	Agency/Group/Organization Type	Affordable housing
	What section of the Plan was addressed by 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/
18	Agency/Group/Organization	Golden State Manufactured Homes Owners League
	Agency/Group/Organization Type	Nonprofit advocacy
	What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://www.gsmol.org/
19	Agency/Group/Organization	Housing Trust Silicon Valley
	Agency/Group/Organization Type	CDFI
	What section of the Plan was addressed by 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/
20	Agency/Group/Organization	Jamboree Housing

	Agency/Group/Organization Type	Affordable housing
	What section of the Plan was addressed by Consultation?	
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://www.jamboreehousing.com/
21	Agency/Group/Organization	Lived Experience Advisory Board
	Agency/Group/Organization Type	
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	
22	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/
23	Agency/Group/Organization	Mountain View Chamber of Commerce
	Agency/Group/Organization Type	Civic Leadership
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Individual stakeholder interview
	Website	https://www.chambermv.org/
24	Agency/Group/Organization	Next Door Solutions to Domestic Violence
	Agency/Group/Organization Type	Domestic Violence Survivor Resources
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://www.nextdoorsolutions.org/

25	Agency/Group/Organization	Path Ventures
	Agency/Group/Organization Type	Homelessness services
	What section of the Plan was addressed by 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/
26	Agency/Group/Organization	Pride Social
	Agency/Group/Organization Type	LGBTQ Advocacy
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://www.pridesocialsouthcounty.com/#OurMission
27	Agency/Group/Organization	Project Sentinel
	Agency/Group/Organization Type	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/
28	Agency/Group/Organization	Rebuilding Together Peninsula & Silicon Valley
	Agency/Group/Organization Type	Home Rehabilitation
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/ Organization 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/
29	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/
30	Agency/Group/Organization	San Andreas Regional Center
	Agency/Group/Organization Type	Supportive Services for Residents with Disabilities
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://www.sanandreasregional.org/
31	Agency/Group/Organization	Santa Clara County Housing Authority
	Agency/Group/Organization Type	Public housing authority
	What section of the Plan was addressed by 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/
32	Agency/Group/Organization	Satellite Affordable Housing Associates
	Agency/Group/Organization Type	Affordable housing
	What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://www.sahahomes.org/
33	Agency/Group/Organization	Senior Adults Legal Assistance
	Agency/Group/Organization Type	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
34	Agency/Group/Organization	Silicon Valley Independent Living Center
	Agency/Group/Organization Type	Services for people with disabilities
	What section of the Plan was addressed by 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://svilc.org/
35	Agency/Group/Organization	SOMOS Mayfair
	Agency/Group/Organization Type	Community Advocacy / Families
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://www.somosmayfair.org/
36	Agency/Group/Organization	Sourcewise
	Agency/Group/Organization Type	Services for older adults and people with disabilities
	What section of the Plan was addressed by 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/
37	Agency/Group/Organization	The LGBTQ Youth Space
	Agency/Group/Organization Type	Community advocacy organization
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://youthspace.org/
38	Agency/Group/Organization	United Way Bay Area
	Agency/Group/Organization Type	Supportive services
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder focus group
	Website	https://uwba.org/
39	Agency/Group/Organization	Upwards
	Agency/Group/Organization Type	Childcare services
	What section of the Plan was addressed by Consultation?	Needs Assessment
	How was the Agency/Group/ Organization consulted and what are the anticipated	Stakeholder focus group

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

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

Not applicable. No agency types were intentionally left out of the consultation process. Over twenty agency types were contacted during the consultation process.

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

Table 3 – Other local / regional / federal planning efforts

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Regional Continuum of Care Council	The CoC works to alleviate the impact of homelessness in the community through the cooperation and collaboration of social service providers. This effort aligns with the Strategic Plan's goal to support activities to end homelessness.
City of Milpitas Housing Element	City of Milpitas	Housing Element serves as a policy guide to help the City meet its existing and future housing needs. This effort aligns with the Strategic Plan's goal to assist in the creation and preservation of affordable housing.
Santa Clara County Hazard Mitigation Plan	Santa Clara County	Data from the Hazard Mitigation Plan was used to assess vulnerability to hazards and critical facilities in place to respond in Milpitas.
2023 HIV Epidemiology Report	Santa Clara County Dept. of Public Health	Identifies high-risk populations and plans for reducing HIV diagnoses with increased testing and access to PrEP.
Community Plan to End Homelessness in Santa Clara, 2020-2025	Destination Home	A five-year plan to guide governmental, nonprofits, and other community members as they make decisions about funding, programs, priorities and needs.

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

The Consolidated Plan was developed with close coordination with jurisdictional partners in Santa Clara County. The Santa Clara County Office of Supportive Housing (OSH) initiated the collaborative effort by bringing together all entitlement jurisdictions in spring 2024. The jurisdictions issued a joint RFP to hire a consultant team to complete the plans. The entitlement

grantee jurisdictions involved in the collaborative effort included: Cupertino, Gilroy, Milpitas, Mountain View, Palo Alto, City of Santa Clara, and Sunnyvale, as well as the urban county.

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

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

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

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

Narrative (optional):

Santa Clara County Association of Planning Officials (SCAPPO) is a regional meeting for local planning officials to attend, cooperate, and coordinate with one another on regional issues. Items related to the consolidated plan are commonly discussed.

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

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

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

Engagement that was done in coordination with the County and was targeted 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. A summary of survey findings is below.
- Two virtual regional workshops open to all residents living in Santa Clara County and stakeholders serving residents in the county. The workshops included a brief overview about the Planning process, simple activities to express priority needs, and in-depth discussions about needs in breakout rooms. Interpretation was available in Spanish, Vietnamese and Mandarin.
- Public hearings: A public hearing was held on February 4, 2025, with the Milpitas City Council. Staff provided background on the Consolidated Plan and the Annual Action Plan and reviewed the applications received for the 2025-2026 program year. A total of nine public comments were provided. Eight of the public comments received were from prospective applicants summarizing its proposed activities and how the activities would benefit Milpitas residents. A second public hearing was held on June 3, 2025, with the Milpitas City Council. Staff provided updates for the Consolidated Plan and Annual Action Plan and proposed 2025-2026 allocation amounts. A total of eight public comments were provided. Seven of the public comments received were from prospective applicants summarizing its proposed activities and how the activities would benefit Milpitas residents.
- On April 1, 2025, the Community Housing Commission (CHC) held a public meeting to review the FY2025-2026 Community Development Block Grant (CDBG) eligible applications received. Applicants were invited to present their proposed programs to the commission. A total of sixteen (16) applications were reviewed and thirteen (13) applicants provided public comment. Once public comment concluded, the commission

was invited to provide feedback and rank the priority areas they believe should be funded. Below is the ranking by the CHC of the public services priority areas.

1. Senior Services
2. Housing Services
3. Homeless Services
4. Disability Services
5. Victims of Domestic Violence
6. Youth/Teen Services
7. Counseling Service

- Public comment on the 2025-2029 Consolidated Plan was from April 25- June 25, 2025. A link to the Consolidated Plan draft document was provided on the City of Milpitas website.

A complete survey analysis and overview of resident engagement is provided in the appendix of this plan. Below are resident respondent demographics and key findings for North Santa Clara County:

- 955 respondents from North County, 79 stakeholders (also residents),
- 28 responses from Milpitas
 - 29% have income less than \$50k, 32% have incomes less than \$100k
 - 21% have some type of disability
 - 21% identify as Hispanic/Latino, 29% identify as Non-Hispanic White, 14% other race/ethnicity
 - 11% are precariously housed, 43% are homeowners, 25% are renters

Survey respondents were asked to identify critical community and economic development needs in Milpitas with the following options having the highest frequency of selection:

- Job training opportunities (43%),
- Help for small businesses (29%)
- Food pantries (25%)
- Mental health services (25%)
- Youth activities (25%);

Table 4 below details the citizen participation outreach efforts that were undertaken for this Consolidated Plan.

Table 4 – Citizen Participation Outreach					
Mode of Outreach	Target of Outreach	Summary of response and attendance	Summary of Comments Received	Summary of comments not accepted and Reason	URL (If Applicable)
Consolidated Plan website	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.	Letstalkhou singscc.org
Community Survey open from October to December 2024 (online and printed version)	Countywide residents and stakeholders	1634 total responses countywide including 213 stakeholders.	Provided in community engagement summary in appendix and referenced in relevant sections through the report.	N/A, all comments accepted.	Surveymonk ey.com/r/Sa nta ClaraComm unity
2 Virtual Community Workshops on November 14 and November 20, 2024	Countywide residents	55 total participants between the 2 sessions provided	Provided in community engagement summary in appendix and referenced in relevant sections through the report.	N/A, all comments accepted.	
3 Virtual Stakeholder Workshops / Focus Groups on December 5, December 11 and December 17, 2024	Countywide stakeholders (who are also residents) representing a diversity of organizations involved in housing, social services and community	72 total stakeholder participants across the 3 sessions provided.	Provided in community engagement summary in appendix and referenced in relevant sections through the report.	N/A, all comments accepted.	

	development				
Public Hearings	Milpitas residents	<p>A public hearing was held on February 4, 2025, with the Milpitas City Council. Staff provided background on the Consolidated Plan and the Annual Action Plan and reviewed the applications received for the 2025-2026 program year. A total of nine public comments were provided. Eight of the public comments received were from prospective applicants summarizing its proposed activities and how the activities would benefit Milpitas residents. Total of 50 in attendance of the public hearing. A second public hearing was held on June 3, 2025, with the Milpitas City Council. Staff provided updates for</p>			

		<p>the Consolidated Plan and Annual Action Plan and proposed 2025-2026 allocation amounts. A total of eight public comments were provided. Seven of the public comments received were from prospective applicants summarizing its proposed activities and how the activities would benefit Milpitas residents. Total of 80 in attendance of the public hearing.</p>			
Community Meeting	Milpitas residents	<p>A community meeting was held on April 2, 2025, with the Community Housing Commission. The public meeting was held to review the 2025-2026 program applications, hear from the applicants, and rank community priority areas. The commissioner's feedback will be provided after the meeting. A total of 20 in attendance of the community meeting.</p>			

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The majority of data utilized in the Needs Assessment section of this Consolidated Plan is provided by HUD for the purpose of preparing the Consolidated Plan. HUD periodically receives custom tabulations of data from the U.S. Census Bureau that are largely not available through standard Census products. Known as the Comprehensive Housing Affordability Strategy (CHAS) data, it demonstrates the extent of housing problems and housing needs, particularly for low income households. The CHAS data is used by local governments to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds. When CHAS data is not available or appropriate, other data is utilized, including 2010 U.S. Census data and American Community Survey (ACS) 2010, 2018 and 2023 5-year estimates.

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

- Moderate and severe cost burden are the most significant issues for both renter and owner households in Milpitas, with owners reporting cost burden at a slightly higher rate than renters;
- 1,025 renters, or 29% of all renters with incomes less than 100% HAMFI (approximately \$180k for a family of four), pay more than 50% of their gross household income in housing costs and, as such, face severe cost burden, an additional 1,155 renters, or 32% of renters in this income group pay more than 30% of their gross household income in housing costs and experience moderate cost burden;
- Owners with incomes below 100% HAMFI report cost burden at a slightly higher rate with 38% reporting severe cost burden (1,259 owners) and 41% (1,350 owners) experiencing moderate cost burden;
- 1,190 renters, or 35% of renters with incomes below 100% HAMFI are living in crowded conditions with 345 of these renters living in severely crowded conditions defined as more than 1.5 people per room;
- Households with the oldest adults (75 years and older) are much more likely to be extremely low income (41% have incomes below 30% of the area median income) than households with adults between 62 and 74 in age and those with young children (15% and 6% are extremely low income respectively);

- Persons with disabilities comprise 8.2% of the total resident population in Milpitas (6,277 persons with disabilities), according to 2023 American Community Survey (ACS) 5 year estimates. The number of households with disabilities totals 4,370. Of these households, according to CHAS data, 47% have housing needs—or 2,065 households. The need is high across disability types.
- Reported housing problems exist across race/ethnicity for households at or below 30% AMI, with significant disproportionate housing needs for Black/African American households compared to the jurisdiction as a whole across all income groups.

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

Supplemental Figure 1. Future Housing Needs.

Household Type	Current			Future
	Total HH	# HH With Hsg Need	% with Need	Hsg Need in 5 Yr
All Low Income Households (<80% AMI)	7,893	5,733	73%	5,837
By Income				
Extremely low income households (<30% AMI)	2,929	2,349	80%	2,392
Very low income households (30-50% AMI)	2,070	1,565	76%	1,593
Low income households (50-80% AMI)	2,894	1,819	63%	1,852
By Tenure				
Low Income Renters (<80% AMI)	3,670	2,930	80%	2,983
Low Income Owners (<80% AMI)	4,226	2,474	59%	2,519
By HH Type				
Low Income Small Related HH	3,419	2,199	64%	2,239
Single householders	4,104	281	7%	286
With disability	4,370	2,065	47%	2,103
Low Income Large Related HH	1,105	634	57%	646
Elderly Low Income HH	3,692	1,323	36%	1,347

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

Summary of Housing Needs

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

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

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

HUD defines severe housing problems as:

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

The City’s definition of housing in substandard condition utilizes the California Health and Safety Code, Division 13, Part 1.5 Regulation of Buildings Used for Human Habitation, a Substandard Building is one where there exists any of the conditions listed in section 17920.3 to an extent that endangers the life, limb, health, property, safety, or welfare of the public or the occupants thereof.

Population, Household, and Income Growth

Between 2010 and 2023, according to ACS data, the Milpitas’ population increased by 17% (11,426 people) for an annual growth rate of .36%. Household growth was slower, which indicates an increase of larger households. Median income rose by 90.8%--from \$92,694 in 2010 to \$176,822 in 2023. The strong growth in income compared to modest growth in households indicates displacement of lower income households by higher income households, as well as income growth for existing households.

Table 5 - Housing Needs Assessment Demographics

Demographics	Base Year: 2010	Most Recent Year: 2023	% Change
Population	66,790	78,216	17.1%
Households	24,480	25,653	4.8%
Median Income	\$92,694	\$176,822	90.8%

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

Number of Households Table

The table below shows households by income category and household characteristic. Numerically, the largest number of low income households are extremely low income and those with the oldest adults, with incomes lower than 30% of the area median income (or incomes lower than \$55,300 per year for a family of 4 in 2024) and with a household member over 75.³ Forty-one percent of these households are extremely low income.

Extremely low income households represent 13% of all households in Milpitas. Very low income households—those with incomes between 31% and 50% of the area median income—represent 9% of all households, while low income households—50% to 80% of the area median income—represent 13%.

Large family households are more likely to be lower income than small family households (36% of large family households are low income compared to 28% of small family households), although total households is smaller in numbers than small family households.

By age, households with the oldest adults (75 years and older) are much more likely to be extremely low income (41% have incomes below 30% of the area median income) than households with adults between 62 and 74 in age and those with young children (15% and 6% are extremely low income respectively).

Table 6 - Total Households

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	2,929	2,070	2,894	2,360	11,880
Small Family Households	965	955	1,499	1,235	7,525
Large Family Households	160	455	490	505	1,365
Household contains at least one person 62-74 years of age	744	550	714	460	2,338
Household contains at least one-person age 75 or older	945	294	445	275	365
Households with one or more children 6 years old or younger	249	505	489	575	2,029

Data Source: 2016-2020 CHAS

³

https://www.huduser.gov/portal/datasets/il/il2024/2024summary.odn?STATES=6.0&INPUTNAME=METRO41940M41940*0608599999%2BSanta+Clara+County&statelist=&stname=California&wherefrom=&statefp=06&year=2024&ne_flag=&selection_type=county&incpath=&data=2024&SubmitButton=View+County+Calculations

Housing Needs Summary Tables

The table below shows the number of households with housing needs, according to HUD's definitions of need. The greatest needs based on the data in the table are severe cost burden for extremely low income households, both renters and owners, and cost burden for low income households. Specifically,

- 680 renters, or 49% of extremely low income renters, pay more than 50% of their gross household income in housing costs and, as such, face severe cost burden;
- 740 owners, or 48% of extremely low income owners, pay more than 50% of their gross household income in housing costs and, as such, face severe cost burden; and
- 520 renters, or 46% of renters with incomes between 51% and 8% of the area median income, pay 30% of their gross incomes in housing costs and are cost burdened.
- 1,025 renters regardless of income are severely cost burdened and 1,155 are cost burdened.

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

Table 7 – Housing Problems

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	15	10	0	0	25	15	25	0	0	40
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	85	125	135	345	10	20	15	105	150

Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	195	230	210	210	845	10	30	225	75	340
Housing cost burden greater than 50% of income (and none of the above problems)	680	270	75	0	1,025	740	240	224	55	1,259
	Renter					Owner				
	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	100	415	520	120	1,155	255	240	425	430	1,350
Zero/negative Income (and none of the above problems)	175	0	0	0	175	154	0	0	0	154

Data Source: 2016-2020 CHAS

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

Table 8 – Housing Problems 2

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	890	595	410	350	2,245	780	315	459	235	1,789
Having none of four housing problems	505	545	725	595	2,370	754	619	1,299	1,180	3,852
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Data Source: 2016-2020 CHAS

3. Cost Burden > 30%

The table below isolates the housing problem of cost burden and shows the number of households facing burden by household type. Overall, 2,574 renters and 2,266 owners at less than 80% AMI in Milpitas face cost burden. Extremely low income renters who are cost burdened (with incomes of 30% of the area median income and less) total 935 and account for 36% of those burdened. There are 1,033 extremely low income owners who are cost burdened comprising 46% of those burdened.

By household type, large, related households have the highest share of households who are burdened for incomes at 50%AMI and lower, however, there are fewer large households in Milpitas. Extremely low income elderly households report cost burden at 54%. This compares to 67% of small households, and a very high 96% of large households.

Table 9 – Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	400	460	480	1,340	250	240	369	859
Large Related	90	190	40	320	64	120	130	314
Elderly	345	59	60	464	560	139	160	859
Other	100	150	200	450	159	40	35	234
Total need by income	935	859	780	2,574	1,033	539	694	2,266

Data Source: 2016-2020 CHAS

The table below isolates the housing problem of severe cost burden and shows the number of households facing burden by household type.

Overall, 660 renters and 1,065 owners in Milpitas face severe cost burden. For both renters and owners, most severely cost burdened renters are not surprisingly those with incomes below 30% of the area median income. Owners who are severely cost burdened are most likely to be extremely low income elderly households, who are struggling to afford property taxes, insurance, and the costs of maintaining their homes.

By household type, elderly households represent all of households who are extremely low income and severely cost burdened.

4. Cost Burden > 50%

Table 10 – Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	190	190	205	145	0	350
Large Related	0	0	25	25	60	10	0	70
Elderly	270	45	0	315	350	105	25	480
Other	0	90	40	130	155	0	0	155
Total need by income	270	135	255	660	770	260	25	1,055

Data Source: 2016-2020 CHAS

5. Crowding (More than one person per room)

Table 11 – Crowding Information – 1/2

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	155	305	255	310	1,025	20	55	85	165	325
	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	0	20	40	35	95	0	20	155	15	190
Other, non-family households	40	0	40	0	80	0	0	0	0	0
Total need by income	195	325	335	345	1,200	20	75	240	180	515

Data Source: 2016-2020 CHAS

Table 12 – Crowding Information – 2/2

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

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

According to 2023 American Community Survey (ACS) 1 year estimates, there are a total of 4,096 single person households in the City of Milpitas which represents 16% of total households in Milpitas. Single person households likely face affordability challenges and are at an increased risk of displacement and housing instability due to the limited availability of affordable housing in Milpitas and countywide.

Additionally, according to an analysis of demographic data for households enrolled in the County's Rapid Rehousing (RRH) programs between September 2023 and August 2024, for example, single adults comprised the largest share of households enrolled in RRH programs at

58% (1,026 single adult households). Single person households also have a need for prevention services that respond to immediate needs, as demonstrated by the large share of single adult households served by the Emergency Assistance Network Homelessness Prevention Services (EAN HP) program. According to the County's OSH, between December 2022 and November 2023, half (50%) of households who received EAN HP were single adult households.

It is important to note that the majority of persons who participated in the survey following the 2023 January Point-in-Time (PIT) count self-reported living alone at the time they became homeless with 79% reporting that they were living in a single person household. (This represents a total of 798 homeless single person households in Santa Clara County in 2023.)

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

Residents with a disability. In 2023, there were a total of 6,793 residents with disabilities living in the City of Milpitas (9% of the total resident population), according to 1 year ACS estimates. Persons with disabilities often live on fixed or limited incomes and have a limited ability to work which means that they require access to housing assistance and affordable housing to avoid housing instability and homelessness. These needs are demonstrated by the large number of individuals who self-reported having a disability during the 2023 Point-in-Time (PIT) count. According to the PIT survey, a total of 522 homeless persons self-reported having at least one disabling condition (or 52% of survey participants). Psychiatric or emotional conditions are common challenges with 31% reporting that they experience these challenges, followed by 29% with post-traumatic stress disorder; 26% with drug or alcohol addictions; 25% with a chronic health problem or medical condition; 21% with a physical disability; 9% with an intellectual or developmental disability; and 3% with an HIV/AIDS-related illness.

Additionally, a large number of individuals self-reporting a chronic health conditions when enrolling in rapid re-housing (RRH) programs. (Almost half of single adult households reported chronic health conditions during the 2023 to 2024 reporting period.) These data demonstrate the need to provide these households with access to RRH programs which include rental housing subsidies, case management, and connections to supportive services.

Survivors of domestic violence. Data on the number of persons experiencing domestic violence, dating violence, sexual assault, and/or stalking are available at the County level. Domestic violence, trafficking, and unsafe housing conditions place households at significant risk of housing instability, financial insecurity, and homelessness. According to the 2023 PIT survey, 8% of homeless persons entered homelessness because they were fleeing domestic violence.

What are the most common housing problems?

Housing cost burden greater than 50% of income represents the greatest of housing problems. Of the eligible households, 660 renter occupied households and 1,065 owner households who have incomes between 0-30% AMI experience a housing cost burden greater than 50% of their current income.

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

Extremely low income elderly households are the most impacted by severe cost burden and represent all of the households in this category for renters.

Low to moderate income renter households are more likely than LMI owner households to experience crowding, particularly single family households. At 50-80% AMI, larger multifamily owner households experience more crowding than other types of owner households.

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

Extremely low to low income households with severe cost burden, and/or crowding are at the greatest risk of being unhoused. Households who are older and living on fixed incomes, and/or households with disabilities are particularly vulnerable. To understand the characteristics of persons experiencing homelessness and captured in countywide 2023 Point-in-Time (PIT) are also useful. Of those experiencing homelessness in January 2023:

People of all ages experience homelessness in the county, with no one age group standing out. About half (49%) homeless persons were middle-aged (35 to 54) and 29% were age 55 and older. Twenty-two percent (22%) were under age 35 and less than 1% were under 18 years. Around a quarter (26%) reported experiencing their first episode of homelessness as a young adult (18 to 24).

White residents (47%) comprised the largest share of the homeless population followed by individuals who identify as a different racial group (18%), Black (15%), multiracial (7%), and/or Asian (6%). Less than 5% of homeless persons identified as other races. Forty-one percent (41%) were of Hispanic/Latinx ethnicity.

Men were more likely to be homeless: 66% self-identified as male compared to 32% of females and 2% who identified as transgender or non-singular or questioning. Additionally, only 3% self-reported that they were currently pregnant while homeless.

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

According to 2023 5 year American Community Survey (ACS) estimates, 7% of the City's total households have incomes below \$25,000/year or 1,840 households within this income range. Of

these households: Asian households (75%) comprise the largest share followed by Hispanic households (12%), White households (11%), and households who identify as a different racial group (7%).

The distribution of Milpitas households earning below \$25,000/year by race and ethnicity varies significantly from the distribution of the County's homeless population by race and ethnicity which shows Asian persons comprising only 6% of the total homeless population in the County of Santa Clara with White residents, Hispanic residents, and residents of different racial groups comprising much larger shares of the total population experiencing homelessness.

Characteristics of Households receiving Rapid Rehousing Assistance whose Assistance is Ending

According to an analysis of demographic data for households enrolled in the County's Rapid Rehousing (RRH) programs between September 2023 and August 2024:

- Single adults comprised the largest share of households enrolled in RRH programs during this time at 58% (or 1,026 single adult households) followed by households with children (37% or 641 households) and households without children (5% or 88 households).
- Almost half (48%) households enrolled in RRH programs identify as Hispanic or Latino followed by non-Hispanic White (22%) and Black or African American (19%). Nine percent (9%) households in RRH identify as American Indian or Alaska Native and/or as Asian or Asian American.
- Households enrolled in RRH programs self-reported having a mental health disability (31%), chronic health condition (26%), substance use disorder (15%), and/or developmental disability (8%). Incidences of disability are much higher among veterans, single adults, and reentry clients.

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

The City of Milpitas defines at-risk populations as any household that is unable to pay for or is struggling to afford their monthly rental obligation in our jurisdiction. The HUD definition for populations at imminent risk of homelessness are individuals or households that will lose their primary nighttime residents in 14 days provided that no subsequent residence has been identified and the person/family lacks the resources or support networks to obtain permanent housing.

The Santa Clara County Continuum of Care (CoC) uses a similar definition for populations at-risk of homelessness and housing instability. Households at-risk of homelessness are defined by the CoC as those that are currently housed but are at risk of losing their housing; or the household is unsafe to remain in their current housing. "At-risk" is defined as being within 14 days of losing housing or missing a rent payment while the designation of "unsafe" refers to survivors of domestic violence, dating violence, sexual assault, stalking, sexual harassment, and human

trafficking and are afraid to return to their residence.

The County's CoC serves at-risk households through the Homeless Prevention System (HPS) and uses the Vulnerability Index—Service Prioritization Decision Assistance Tool (VI-SPDAT) to identify the most vulnerable populations and to prioritize the groups with the highest needs for appropriate and available housing and supportive services. The County's CoC also reviews local data and national trends regarding at-risk groups to identify risk factors and uses these factors to leverage the Prevention Re-Housing Vulnerability Index Service Prioritization Decision Assistance Tool (Prevention-VI-SPDAT) which assess household eligibility for the County's HPS.

The Prevention-VI-SPDAT scores income and financial health; history of homelessness; eviction risk; abuse and/or trafficking; interaction with emergency services including criminal justice; and acuity of mental and physical needs. The criteria developed for the HPS include: low income, self-report of imminent risk of homelessness or unsafe housing situations, and a Prevention-VI-SPDAT score of eight or greater. These factors and criteria are in line with the self-reported causes and conditions of homelessness and the characteristics of individuals accessing homeless services, programs, and homeless prevention assistance in Santa Clara County.

In 2024, for example, individuals who accessed the County's Homelessness Prevention (HP) programs reported that the primary reason for requesting assistance was due to income loss (38% or 1,141 people). Other reasons for accessing HP programs included: change in family composition (17%), income reduction (16%), medical emergency (13%), unexpected major expense (6%), and had to leave current living situation (5%).

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

In 2024, 3,014 households who accessed the County's Homelessness Prevention (HP) programs reported that the primary reason for requesting assistance was due to income loss (41% or 1,226 households). Other reasons for accessing HP programs included: change in family composition (17%), income reduction (16%), medical emergency (13%), unexpected major expense (6%), and had to leave current living situation (5%).

Housing instability factors are also evident in the 2,067 households enrolled in prevention programs between December 2022 and November 2023. When asked why they were seeking assistance, households cited reasons including income loss (37%), income reduction (15%), change in family composition (13%), medical emergency (12%), and unexpected major expense (5%). Of the 833 households enrolled in the EAN-HP program, the top reasons for seeking assistance included: income loss (30%), income reduction (15%), medical emergency (13%), moving from temporary arrangement to permanent housing (12%), and unexpected major expense (8%).

The County has a proven process for moving unhoused individuals through the CoC system and helping them attain housing. Limited funding relative to need is a major barrier. On average,

there are more than 1,200 people on a wait list to enter the care system and obtain any type of shelter and it can take 30-45 days to get off of the wait list. County staff indicated that the system timing is so long that often by the time someone is contacted for placement, they can no longer be located.

During the stakeholder workshops conducted to inform the City's Consolidated Plan, stakeholders working in the City of Milpitas shared that the shortage of affordable housing in the city is the primary factor contributing to housing instability in Milpitas. When asked which resident groups are impacted the most by the lack of affordable housing, stakeholders identified extremely low income households, seniors and elderly persons, and persons with disabilities as the most vulnerable to instability and homelessness.

Discussion

See above.

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

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

Introduction

According to HUD, a disproportionate need exists when any group has a housing need that is 10 percentage points or more than the jurisdiction or the household category as a whole. This section assesses the needs of racial and ethnic groups with disproportionately high needs.

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

- For 0-30% AMI households, needs are significant across racial and ethnic groups: however, Black/African American households have extreme disproportionate need to the jurisdiction as a whole with 100% of the 99 households indicating a housing need versus 69% of the jurisdiction as a whole;
- For 31-50% AMI households, disproportionate needs persist for Black households when compared to non-Hispanic White households but are similar to the jurisdiction as a whole and disproportionate needs for Hispanic households emerge at 13% higher than the jurisdiction as a whole ;
- For 51-80% AMI households, disproportionate needs become more prevalent for Black households (87%) compared to 63% for the jurisdiction;
- For moderate income, 81-100% AMI households disproportionate needs widen for Black households (86%) compared to 48% for the jurisdiction.

0%-30% of Area Median Income

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,020	904	0
White	220	190	0
Black / African American	99	0	0
Asian	1,380	554	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	280	135	0

Data Source: 2016-2020 CHAS

*The four housing problems are:

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

30%-50% of Area Median Income

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,565	509	0
White	154	149	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	45	34	0
Asian	875	260	0
American Indian, Alaska Native	0	10	0
Pacific Islander	35	0	0
Hispanic	440	55	0

Data Source: 2016-2020 CHAS

*The four housing problems are:

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

50%-80% of Area Median Income

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,814	1,079	0
White	235	219	0
Black / African American	100	15	0
Asian	1,229	635	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	225	115	0

Data Source: 2016-2020 CHAS

*The four housing problems are:

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

80%-100% of Area Median Income

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,130	1,230	0
White	160	210	0
Black / African American	25	4	0
Asian	850	780	0
American Indian, Alaska Native	0	10	0
Pacific Islander	10	0	0
Hispanic	75	200	0

Data Source: 2016-2020 CHAS

*The four housing problems are:

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

Discussion

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

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

Introduction

According to HUD, a disproportionate need exists when any group has a housing need that is 10 percentage points or more than the jurisdiction or the household category as a whole. This section assesses the needs of racial and ethnic groups with disproportionately *severe* housing problems or needs.

The tables below show *severe* housing needs for households by area median income range and by race and ethnicity. The data are similar to moderate housing need and indicate that:

- For 0-30% AMI households, the share of households experiencing severe needs disproportionately high for Black/African American households with all households reporting at least one severe housing problem;
- Similarly, for 31-50% AMI households, Hispanic households have severe needs that are disproportionate to non-Hispanic White households in the city at 14% higher;
- For 51-80% AMI households, no households have disproportionate need by race/ethnicity.
- At the moderate income level (81-100% AMI), Black/African American households have extremely disproportionate needs at 86% versus 25% for the jurisdiction.

0%-30% of Area Median Income

Table 17 – Severe Housing Problems 0 - 30% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,670	1,259	0
White	150	260	0
Black / African American	99	0	0
Asian	1,120	804	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	250	165	0

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

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

30%-50% of Area Median Income

Table 18 – Severe Housing Problems 30 - 50% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	910	1,164	0
White	104	199	0
Black / African American	40	39	0
Asian	445	690	0
American Indian, Alaska Native	0	10	0
Pacific Islander	35	0	0
Hispanic	285	210	0

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

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

50%-80% of Area Median Income

Table 19 – Severe Housing Problems 50 - 80% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	869	2,024	0
White	95	359	0
Black / African American	30	80	0
Asian	644	1,220	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	90	250	0

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

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

80%-100% of Area Median Income

Table 20 – Severe Housing Problems 80 - 100% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	585	1,775	0
White	55	315	0
Black / African American	25	4	0
Asian	435	1,200	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	10	0
Hispanic	70	210	0

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

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

Discussion

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

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

Introduction

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

Among households in Milpitas with incomes less than 100% AMI (approximately \$184,000 annual income), 47% or 4,789 households are cost burdened. Of these cost burdened households, 2,505—or 52%—pay between 30% and 50% of their incomes in housing costs; another 2,284—or 48%—pay more than 50%. Black households are disproportionately likely to experience severe cost burden (greater than 50% of income on housing), with 21% of Black households burdened compared to 12% in the city overall. Hispanic households are disproportionately likely to experience moderate cost burden at 41%, compared to 29% in the jurisdiction overall. Severe cost burden is an indicator of homelessness risk and, as such, Black households have higher risks of homelessness than other race/ethnicities.

Housing Cost Burden

Table 21 – Greater Need: Housing Cost Burdens AMI

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	15,507	3,715	2,539	374
White	2,370	440	354	20
Black / African American	460	80	145	0
Asian	10,965	2,660	1,560	269
American Indian, Alaska Native	40	0	0	0
Pacific Islander	15	45	0	0
Hispanic	1,250	430	435	75

Data Source: 2016-2020 CHAS

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

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

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

Yes, as discussed above,

- Black households are disproportionately likely to experience severe cost burden compared to the jurisdiction overall, with 21% of Black households burdened compared to 12% overall. Severe cost burden is an indicator of homelessness risk and, as such, Black households have higher risks of homelessness than other races.
- Hispanic households are disproportionately likely to experience moderate cost burden, with 41% severely burdened, compared to 29% in the jurisdiction overall.

By race, ethnicity, and income:

- For 0-30% AMI households, needs are significant across racial and ethnic groups: however, Black/African American households have extreme disproportionate need to the jurisdiction as a whole with 100% of the 99 households indicating a housing need versus 69% of the jurisdiction as a whole;
- For 31-50% AMI households, disproportionate needs persist for Black households when compared to non-Hispanic White households but are similar to the jurisdiction as a whole and disproportionate needs for Hispanic households emerge at 13% higher than the jurisdiction as a whole ;
- For 51-80% AMI households, disproportionate needs become more prevalent for Black households (87%) compared to 63% for the jurisdiction;
- For moderate income, 81-100% AMI households disproportionate needs widen for Black households (86%) compared to 48% for the jurisdiction.

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

Black households have historically experienced the housing market differently due to historical practices. Very low income households are challenged by rent increases, excessive fees, poor condition of housing. Nonprofit organizations to assist these households are supported by the City of Milpitas.

Providing affordable housing including access to housing opportunities that can create wealth, such as homeownership through downpayment assistance, financial counseling and additional BMR programming is also needed.

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

No

NA-35 Public Housing – 91.205(b)

Introduction

Santa Clara County Housing Authority administers a variety of federal rental assistance programs for use 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.⁴ 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. 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%). 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.⁵ The Moving to Work program has 60 different initiatives with the goal of improving outcomes and experiences for both residents and landlords.

⁴ Santa Clara County Housing Authority. "About SCCHA." <https://www.scchousingauthority.org/about-SCCHA/>

⁵ SSCHA. "Moving to Work FY2020 Annual Plan." October 16, 2019.

Administrative streamlining has had an effect including paperwork timing and inspections which helps get people into units more quickly. This streamlining also helps with recruiting landlords to the program as they benefit from the consistency of payments.

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

Totals in Use

Table 22 - Public Housing by Program Type

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	0	755	157	598	17	4	0

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

Data Source: Santa Clara County Housing Authority, January 2025

Characteristics of Residents

Table 23 – Characteristics of Public Housing Residents by Program Type

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	NA	NA	NA	23,835	5,461	28,659	35,450	20,975
Average length of stay	NA	NA	NA	13.3	1.9	16.3	5.3	3.4
Average Household size	NA	NA	NA	2.4	1.2	2.7	1.8	3.8
# Homeless at admission	0	0	0	67	59	8	6	0
# of Elderly participants(>62)	0	0	0	306	8	298	7	0
# of Disabled families	0	0	0	361	73	288	3	0
# of Families requesting accessibility features	0	0	0	NA	NA	NA	NA	NA
# of HIV/AIDS program participants	NA	NA	NA	NA	NA	NA	NA	NA
# of DV survivors	NA	NA	NA	NA	NA	NA	NA	NA

Data Source: Santa Clara County Housing Authority, January 2025

Race of Residents

Table 24 – Race of Public Housing Residents by Program Type

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	262	115	147	6	2	0
Black/African American	0	0	0	107	21	86	6	0	0
Asian	0	0	0	346	5	341	2	2	0
American Indian/Alaska Native	0	0	0	23	11	12	1	0	0
Pacific Islander	0	0	0	11	3	8	2	0	0
Other	0	0	0	6	2	4	0	0	0

Data Source: Santa Clara County Housing Authority, January 2025

Ethnicity of Residents

Table 25 – Ethnicity of Public Housing Residents by Program Type

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	183	79	104	3	1	0
Not Hispanic	0	0	0	572	78	494	14	3	0

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

Data Source: Santa Clara County Housing Authority, January 2025

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

Section 504 of the Rehabilitation Act of 1973 prohibits discrimination, based on a disability, in programs and activities conducted by HUD, or that receive financial assistance from HUD. Currently, 17% of HCV participant families report a disability, countywide. Additional data on the

needs of those in units or on the waitlist is unavailable. However, here is some context on how SCCHA addresses the most immediate needs of public housing tenants, during the intake and recertification process.

The SCCHA 2022 Administrative Plan Section 1.8 defines a disability as “A physical or mental impairment that substantially limits one or more of the major life activities of an individual.”⁶ The applicant or participant must have a record of such impairment or being regarded as having such impairment. Section 1.8 also discusses the PHA’s policy on reasonable accommodations, to address the immediate needs of public housing tenants either seeking an affordable accessible unit or accommodation to an existing unit:

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

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

The County’s rental market continues to be a challenge for leasing units to Housing Choice Voucher holders as they face high rents and reluctance from landlords to lease units despite the illegality of income source discrimination. Among other efforts to address this issue, SCCHA is continuing to promote the use of Project-Based Vouchers and actively participates in countywide efforts to increase the affordable housing supply. An initiative of the MTW program to address the issue of landlord participation is the provision of an incentive of \$1500 bonus to new landlords and \$1500 to landlords who re-rent to a new voucher holder. SCCHA has also created an owner/service department to serve landlords in the program to address issues of payments and any tenant issues.

In 2025, SCCHA will start using the Small Area Median Income so that vouchers will have more value and help people get into some of these higher opportunity areas in the county. They are also working on a Housing Mobility Pilot Program with the goal of moving families with Housing Choice Vouchers to higher income and opportunity areas in the county. As part of the Housing Mobility Pilot Project, SCCHA conducted focus groups with families to identify policies that are barriers to being successful in the program. The program will help them find a unit in a high opportunity area, provide security deposit and application fee assistance. They are currently

⁶ https://www.scchousingauthority.org/wp-content/uploads/2022/09/Chapter_1_-_Policies_and_Objectives_rev._05-01-2021.pdf

identifying 100 families to participate in the program who are current voucher holders.

Services regularly requested by tenants include:

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

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

Discussion

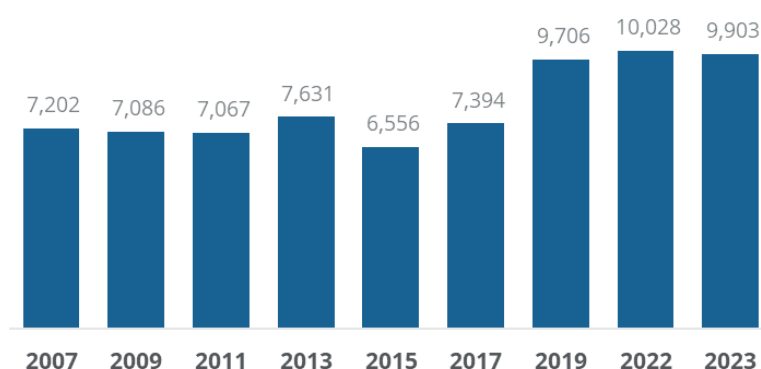
See above

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

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

Supplemental Figure 2. People Experiencing Homelessness (Point in Time Count), Santa Clara County, 2007-2023



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

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

- Cupertino had the lowest population of 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)..

As shown in the table below, there were a total of 142 individuals experiencing homelessness in Milpitas in 2023, a reduction of nearly half from 2022. Of these individuals, none were sheltered in 2023 highlighting the need for some type of emergency shelter in Milpitas.

Supplemental Figure 3. Unsheltered and Sheltered Homelessness, Santa Clara County, 2022-2023

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

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

The table below examines the cyclical nature of homelessness.

Definitions for the table variables:

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

Supplemental Figure 4. Homeless Needs Assessment, Santa Clara County 2023

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

Source: County of Santa Clara Office of Supportive Housing

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

The County has helped nearly 17,500 households remain stably housed while receiving Homelessness Prevention services since 2020 and housed approximately 2,000 households annually since 2020.

- In 2024, a total of 527 households were housed through RRH programs (includes nearly 100 Veterans housed in SSVF (Supportive Service for Veteran Families) programs) and 638 households were housed in permanent supportive housing (PSH) programs, which includes Veterans housed with HUD-VASH (Veteran Affairs Supportive Housing). Over the past year (CY2024), approximately 2,255 households have been permanently housed (24% being families with children) and 4,098 households have taken the VI-SPDAT housing assessment for the first time (an indicator of homeless inflow). This means for every one household getting permanently housed, 1.8 households are getting assessed for their first time since becoming homeless. Of the homeless inflow in CY2024 (4,098 households), 1,633 (40%) scored in the RRH level of housing need, and 51% scored in the PSH level of housing need.
- Success in housing placements was boosted by additional funding from the local Measure A. With Measure A, development of much-needed permanent supportive housing (PSH), averaging 400-600 units per year. Measure A funding is now exhausted, reducing

production to half that number. During the next decade, the County anticipates the lowest resources for services and PSH creation in many years.

- It is important to note that while systems have been successful in housing placements and retention, the rate at which new people become homeless every month continues to exceed the number of people who obtain permanent housing, reinforcing the need to continue expanding homelessness prevention services and increasing the supply of affordable housing. There are still significant gaps between the need for affordable housing and supply to both avert and address homelessness.

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

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

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

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

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

Veterans. In 2023, a total of 508 veterans (479 veteran households) were counted as experiencing homelessness in Santa Clara County. Of these households and individuals, 26% were experiencing sheltered homelessness while 74% were living in unsheltered conditions. Additionally, between September 2023 and August 2024, there were a total of 358 veterans (20%) enrolled in the County's RRH programs. Veterans were significantly more likely than other

target populations to self-report disabilities with 52% reporting a mental health disability followed by a chronic health condition (40%), substance use disorder (23%), and developmental disability (7%).

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

Unaccompanied youth. A total of 764 unaccompanied youth (644 households) were experiencing homelessness in Santa Clara County in 2023. Of unaccompanied youth in the County, only 14% were sheltered while 86% were experiencing unsheltered homelessness (a much larger share than other unsheltered special needs populations in the County). Only 12% of survey participants reported that they were in foster care at the time they were experiencing homelessness. Additionally, between September 2023 and August 2024, there were a total of 322 youth and youth adults (18%) enrolled in the County's RRH programs (formerly homeless youth) in which 21% self-reported a mental health disability followed by chronic health condition (8%), developmental disability (8%), and substance use disorder (6%).

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

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

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

There are currently 5,455 households currently in the Community Housing Queue waiting for permanent housing placement. Of these, 678 (12%) are households with children.

Since the 2022 PIT results, the number of homeless families in Santa Clara County increased by 36%—however, the Office of Supportive Housing (OSH) notes that this likely mirrors the results of the Heading Home campaign which was launched in October 2021 to reach “functional zero” for unhoused families by 2025. According to OSH, the program has yielded significant results with 1,550 families with children (over 5,000 people) able to obtain permanent housing; 2,313 families served by HPS; 774 new units of affordable and supportive housing for families opened or started construction; and 848 additional family units obtained funding and will open by 2027.

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

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

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

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

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

The County’s program enrollment data from the Homeless Management Information System (HMIS) also provides insight on the nature and extent of homelessness by race and ethnicity.

Between December 2022 and November 2023, households served by HPS identified as Hispanic (63%), White (58%), and/or Black or African American (13%). Less than 10% identified as other racial groups. Sixty-percent (60%) of households served by EAN-HP identified as White followed by those who identify as Hispanic (57%) and Black or African American (15%). Less than 10% identified as other racial groups.

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

- Only 2% of the total resident population living in poverty identify as Black or African American—yet 14% of total homeless persons (including unsheltered persons) identify as Black or African American. These residents also comprise a disproportionate share of families with children experiencing homelessness at 13%.
- Only 1% of the total resident population identify as American Indian or Alaska Native—however, 14% of homeless persons (including unsheltered persons) identified as American Indian/Alaska Native. These residents also comprise a disproportionate share of families experiencing unsheltered homelessness at 15%.
- Twenty-five percent (25%) of the total resident population identify as Hispanic or Latino—yet 47% of homeless persons identify as Hispanic. Families with children who identify as Hispanic comprise a disproportionate share of families with children experiencing homelessness overall at 70%.

According to the City's Housing Element, Hispanic or Latino renters in Milpitas are particularly vulnerable to housing instability and homelessness as these residents disproportionately work in front-line positions that are vulnerable to lay-offs and other disruptions. The 2023-2031 document cites data from the California Department of Housing and Community Development (HCD) which show 33% of COVID-19 rent relief applicants from Milpitas identifying as Hispanic or Latino—more than double the share of the City's total population of Hispanic or Latino residents.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Information on the nature and extent of unsheltered and sheltered homelessness is found in the survey administered in the weeks following the 2023 PIT Count. When asked where they were staying on the night of January 24, 2023 almost one in five (17%) respondents 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%). Respondents 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 stuff; and/or because they cannot stay with their partner/family.

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

Introduction:

This section describes the characteristics of the special needs populations living in the City of Milpitas including their housing and supportive service needs. The special needs populations considered in this section include: elderly households, persons with disabilities, large households, female-headed households, and survivors of domestic violence.

Elderly persons. For the purposes of this analysis, elderly persons are defined as persons 60 years or older. According to 1 year American Community Survey (ACS) estimates, elderly persons comprised 24% of the total resident population in Milpitas in 2023 (18,196 elderly persons). Of total residents age 60 and over, 8% had incomes below the poverty level in 2023 (1,454 elderly persons in poverty). This is higher than the City's poverty rate overall at 6% but lower than poverty rates for elderly persons in Santa Clara County overall at 10% in 2023.

Elderly persons and households face unique housing challenges as many seniors live on fixed incomes which makes accessing housing (especially in high cost and high demand markets) challenging. With limited incomes, elderly residents may not be able to access the type of housing or care they need or are unable to make repairs or accessibility improvements to their homes. These households are also more likely to need access to public transportation as many of these individuals cannot or no longer drive but need access to medical appointments, grocery stores, and other services/facilities.

During the stakeholder workshops conducted to inform the City's Consolidated Plan, service providers working in Milpitas shared that elderly persons and seniors often face the greatest barriers accessing housing resources and are more likely than other resident groups to need assistance navigating the service delivery system. Without help applying for benefits or looking for housing, providers explained that these households are vulnerable to long-term instability and/or homelessness because they often do not have the incomes required to rent units in Milpitas or surrounding communities.

Persons with disabilities. In 2023, there were a total of 6,793 residents with a disability in Milpitas which represents 9% of the total resident population during this time. The most common disabilities include: independent living difficulties (23%) and ambulatory difficulties (21%). Around half (51%) residents age 75 and older had some type of disability and 16% of residents age 65 to 74 had some type of disability in 2023. This suggests that persons with disabilities in Milpitas likely face independent living challenges—in addition to affordability and accessibility challenges.

Large households. Large households are defined by the U.S. Census Bureau as households with five persons or more. In the City of Milpitas, large households comprise 12% of total households (2,996 large households) which is a slightly higher share than the County where large households comprise 10% of total households. The City's average household size is also larger than the County at 2.92 people (Milpitas) in 2023 compared to the County overall at 2.76 people on average.

Large households (specifically those with low incomes) are underserved by the City's housing market due to the shortage of deed-restricted affordable units with two or more bedrooms for lower income families. According to the City's Housing Element, most new multifamily housing developments do not include units with three or more bedrooms which has created a critical housing gap for families with five or more household members and caused a large portion of these households to experience housing problems. With a limited supply of housing that meets their household and affordability needs, many large households in Milpitas are forced to live in overcrowded environments or overpay for their housing.

Female-headed households. According to American Community Survey 2023 5-year estimates, female-headed households comprise 10% of total households in Milpitas in 2023 (or 2,669 female-headed households). Of these households, 31% have children under 18 years living with them. Female-headed households and single mothers tend to pay a disproportionately higher ratio of their income on living expenses, specifically for their housing and to cover the costs of childcare. To avoid displacement or homelessness, many households often end up overcrowded to share space and rent. This is evidenced by the average household size for single female householders at 3.76 people compared to overall households in Milpitas at only 2.92 people per household (on average).

These households also have lower median incomes which places them at greater risk of housing instability and homelessness especially as housing prices increase and the costs of childcare rise. According to 2023 ACS 1 year estimates, the median income for female-headed households was \$77,901 per year compared to overall families at \$189,186 per year. Household incomes for single mothers are even lower at only \$53,495 per year.

Survivors of domestic violence. California state-wide data on human trafficking from the National Human Trafficking Hotline indicates 1,334 identified cases of human trafficking involving 2,122 survivors. Of those cases, 1,023 were related to sex trafficking, 131 were related to labor trafficking, and 63 cases involved both sex and labor trafficking. For cases statewide in which demographic information was collected, 86% were female and 80% were adults 18 or older. Experience with domestic violence (including fleeing from domestic violence) is one of the leading causes of housing instability and homelessness. Of those who participated in the survey following the PIT count, for example, 8% self-reported that the primary reason they became homeless was because they were fleeing domestic violence and 6% reported that they experienced domestic violence or abuse while they were homeless in Santa Clara County.

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

According to the County of Santa Clara Public Health Department Infectious Disease and Response Branch report from November 2021, a total of 6,778 residents had been diagnosed with HIV and reported to the County as of December 31, 2020. The number of new HIV diagnoses has been relatively stable since 1999, averaging about 150 new diagnoses each year.

In 2020, 115 individuals were reported as newly diagnosed, down from prior years likely due to COVID.

The more recent county HIV Epidemiology 2022 Annual Report counts 3,770 residents in the County living with HIV, including 2,754 (73%) first reported with HIV in the county and 1,016 (27%) out of jurisdiction cases. Of these cases, 165 individuals were newly diagnosed with HIV in 2022.

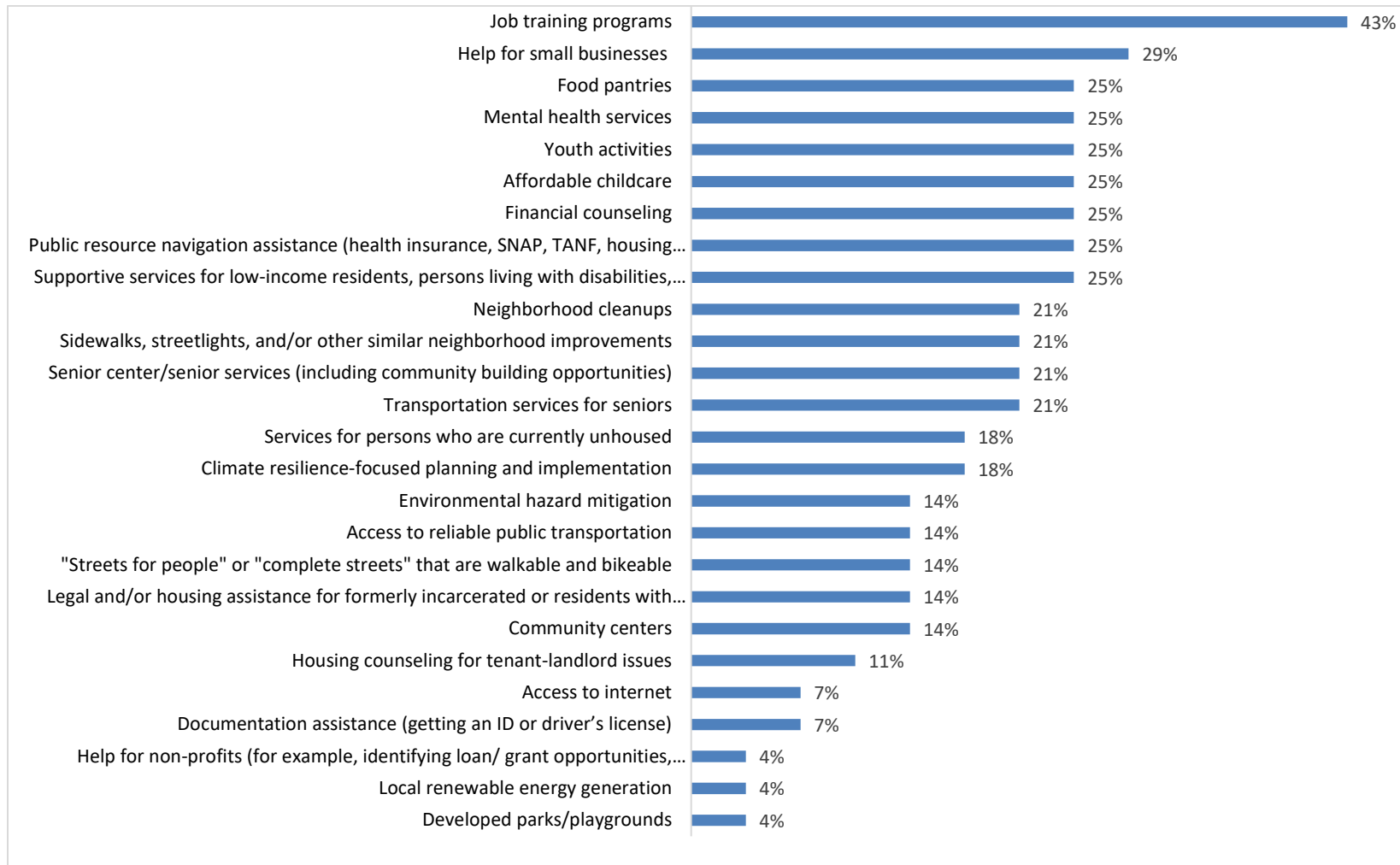
Of these 89% were male, 72% were between 25 and 44 years old, and 61% were Hispanic. The biggest challenges for residents living with HIV/AIDS is a higher likelihood of getting ill due to viral suppression (highest among young adults and Asian and Pacific Islanders), a lower mortality rate, and co-infection or transmittal. Geographically, residents living with HIV/AIDS are concentrated in the central part of the County, mostly in the central part City of San Jose, with moderate concentrations in Alum Rock and in northwest San Jose. The rate among males was nearly seven times the rate among females (per 100,000 people) and rates were highest for people ages 45 to 64 years and for Black/African American residents.

Discussion: See above

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

This section assesses non-housing community development needs, largely informed by stakeholder consultation, resident workshops and the community survey. The community survey also included responses from 213 stakeholders working across jurisdictions. A complete survey analysis and overview of citizen participation including stakeholder consultation is provided in the Appendix. The table below shows the frequency of responses from Milpitas residents on most critical community and economic development needs.

Supplemental Figure 5. Critical Community Development Needs.



Source: 2024 Santa Clara County Housing and Community Development Survey.

Describe the jurisdiction's need for Public Facilities:

Respondents were asked to select the most critical community and economic development needs that included public facilities, public improvement and public services. Public facilities related options were overall selected less frequently than public service related options and ranked as follows among the 26 choices provided for Milpitas respondents only:

- #3: Food Pantries
- #12: Senior centers
- #20: Community centers
- #26: Developed parks/playgrounds

In regional community meetings and stakeholder focus groups, stakeholders emphasized the need countywide for nonprofit facilities, community centers, and youth centers, which were frequently mentioned as essential for fostering social connections and providing key services. Participants highlighted the importance of improving childcare infrastructure, including affordable and accessible childcare options, as well as creating safe spaces for special populations including seniors, and youth. Enhancements to public spaces, such as improved trails, parks, and ecological design were also prioritized with calls for better walkability, bike and pedestrian infrastructure, and ADA-compliant facilities.

Stakeholder feedback through virtual workshops and individual interviews highlighted the critical need for emergency shelter within the city and recommendations for Milpitas and for the city to proactively engage with peer communities to identify solutions that have worked in similar communities which could include motel conversions, safe parking, and tiny homes.

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 Improvements:

Similar to public facilities options, 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 Milpitas as shown in the previous table. The top 3 ranking for public improvement related options for Milpitas City among the 26 choices offered is:

- #10: Neighborhood cleanups
- #11: Sidewalks, streetlights and other neighborhood improvements
- #17: Access to public transportation

Stakeholders and residents participating in the regional virtual workshops identified Milpitas main street in particular as needing more economic development initiatives and street improvements.

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 Milpitas 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. The ranking of public services among 26 community and economic development options were as follows:

- #1: Job training
- #4: Mental health services
- #5: Youth activities
- #6. Childcare
- #7: Financial counseling
- #8: Public resource navigation assistance
- #9: Supportive services for low income and special populations (people with disabilities)

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, and support for immigrants, such as language services, citizenship classes, and navigation assistance for new arrivals. Case management, housing navigation, and rental assistance were also mentioned as critical tools to keep vulnerable populations housed. There was also a focus on senior and youth services. Broader calls included improving access to multi-language services, addressing tenant-landlord issues, and ensuring support systems for special populations. Stakeholders also indicated that limited dental and vision screening services exist across the county for low income residents is having an impact on children's ability to succeed in school.

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

education, financial literacy, and professional development, with targeted support for underserved communities, such as Spanish-speaking programs and services for LGBTQ+ individuals and immigrants. Consideration of 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.

For Milpitas specifically, stakeholders and residents indicated that more proactive data sharing coupled with improved navigation of services related to unhoused residents or residents at risk of being unhoused is needed in coordination with nonprofits could be helpful.

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 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:

Located at the southern end of the San Francisco Bay, the City of Milpitas has become an integral part of high-tech Silicon Valley since becoming incorporated in 1954. Based on 2023 American Community Survey 5-year estimates, Milpitas has an estimated population of 78,216. The City is a strong employment center with a diverse population, quality schools, conveniently located neighborhood parks, and a variety of retail options. Milpitas is often called the “Crossroads of Silicon Valley” with most of its 13.6 square miles of land situated between two major freeways (I-880 and I-680), state route 237, and a county expressway. The City is served by Valley Transportation Authority (VTA) light rail and a BART extension that opened in 2020.

To support the City of Milpitas Consolidated Plan, a regional and jurisdictional housing market analysis was conducted. That study is appended to the Plan and primary findings are referenced throughout. The MA section reviews housing stock, affordability, provision of publicly assisted housing, the housing needs of special populations, barriers to affordable housing development, in addition to needs for broadband service and displacement risks caused by natural hazards.

Primary findings from this section include:

- Milpitas households have some of the highest incomes in the county. The median household income is \$176,882, compared with \$154,954 for the county overall and \$95,521 for California. Both owners (median \$200,076) and renters (median \$153,234) have median incomes higher than the county overall.
- 39% of Milpitas households have 2 or more workers, with 15% having 3+ workers. Milpitas has the highest share of households with 2+ workers of all jurisdictions in Santa Clara County. Milpitas also has a high share of residents who commute outside of the city or county for work: 65% work outside of the city and 16% work outside of the county.
- Milpitas has been a leader in housing production compared to other jurisdictions in the county: housing units grew by 24% between 2013 and 2023 compared to just 10% for the county overall. Milpitas also has greater diversity of housing stock compared to other jurisdictions with just 47% of housing stock comprised of single family detached homes.
- The median gross rent in Milpitas was \$3,112 per month in 2023, higher than the county overall (\$2,781) but lower than Cupertino and Palo Alto. Half of the city’s renters cannot afford the median rent.
- Milpitas’ median home value in 2024 is \$1.4 million—unaffordable to the majority of renters.

In sum, Milpitas' market caters to very high income households rather than essential workforce. The city's focus on housing production and diversity in housing stock helps to temper the effects of high price and rent growth. 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 Milpitas as:

- Support for home-based, microenterprise childcare, which is a huge need in the city and significantly underfunded.
- Supportive services in general; most services are concentrated in San Jose and there is no easy way to access, no reliable transportation, for Milpitas residents.
- Rental and utility assistance and housing navigation services, especially for seniors who have limited skills to search online.
- Supportive services and transitional/safehouse beds for residents fleeing domestic violence.

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 the preservation of affordable rental housing.
- Helping renters achieve homeownership is a lower priority due to the very high cost of ownership housing relative to the incomes of low and moderate income renters.

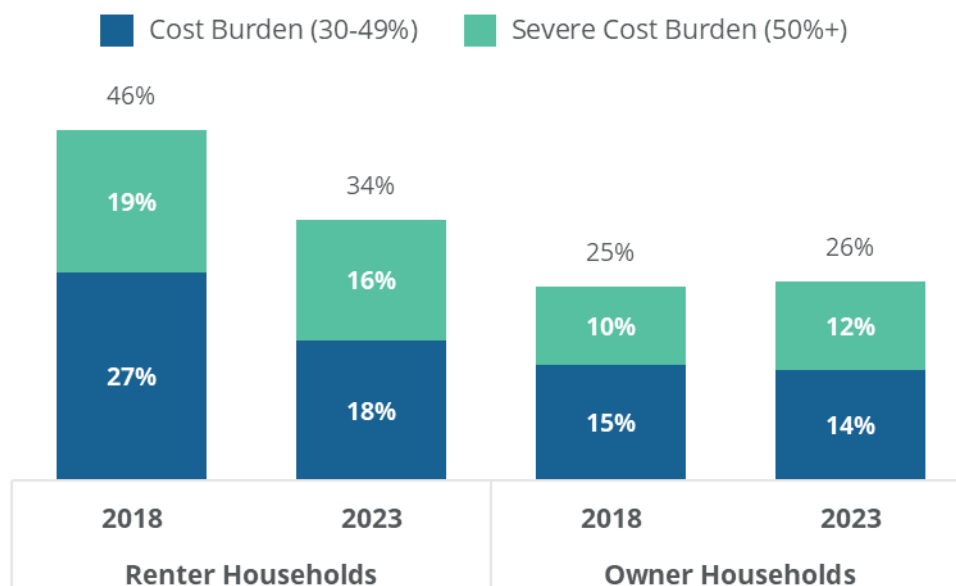
Rental Market

The median rent in Milpitas, as of 2023, was \$3,001 per month according to the American Community Survey (ACS). Costar, which tracks rents for larger multifamily properties, reports a slightly lower median of \$2,901 in 2024. Median contract rent increased by 102% between 2010 and 2023, according to data required by HUD. Median gross rent increased by 26% between 2018 and 2023 to \$3,001.

According to CHAS 2016-2020 data, renters are more likely than owners to report living with at least one housing condition:⁷ 49% of renter households live with at least one condition, compared to 32% of all owner households. Based on American Community Survey 5 year estimates for 2018 and 2023, renters in Milpitas are also more likely to be cost burdened, as

⁷ Housing conditions are (1) lacks complete plumbing facilities, (2) lacks complete kitchen facilities, (3) more than one person per room, and (4) cost burden greater than 30%.

shown below. Cost burden has decreased slightly since 2018, despite rising housing costs, which suggests some displacement of lower and moderate income households for higher income households who can manage rising costs.



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

Rental gaps—which occur when demand from renter households outweighs the supply of affordable rental units—exists for renters until they have incomes of \$75,000 and higher (approximately 30% AMI). Milpitas needs and additional 1,184 rental units or subsidies affordable to renters with incomes of less than \$75,000: there are 2,417 renters with incomes under \$75,000 and 1,233 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 \$100,000.

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 6. Rental Affordability Gap, Milpitas, 2023

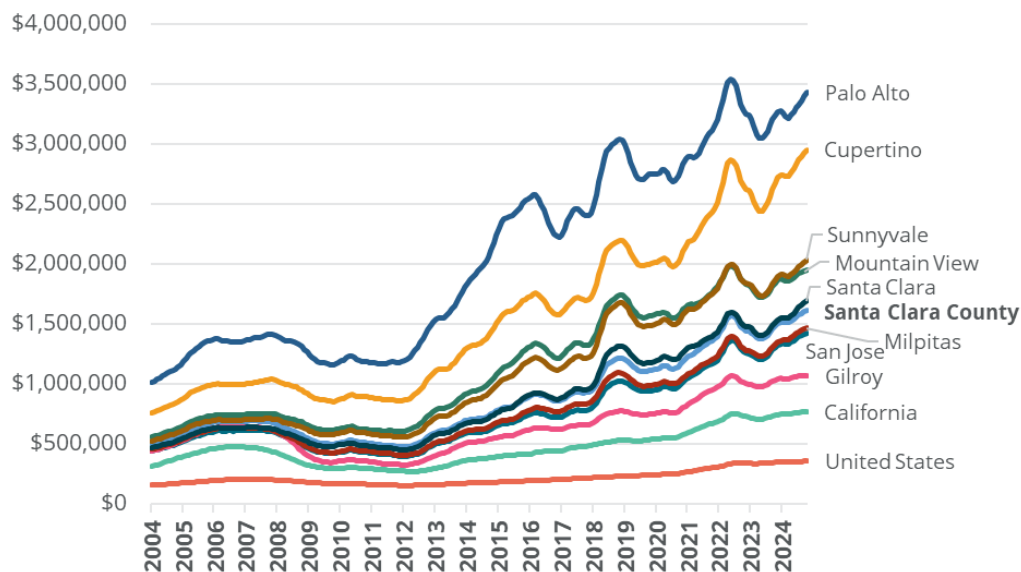
Income Range	Maximum Affordable Gross Rent	# of Renter Households	# of Rental Units Affordable	Rental Gap	Cumulative Gap
Less than \$5,000	\$125	260	0	-260	-260
\$5,000 to \$9,999	\$250	160	0	-160	-420
\$10,000 to \$14,999	\$375	285	72	-213	-633
\$15,000 to \$19,999	\$500	54	34	-20	-653
\$20,000 to \$24,999	\$625	121	124	3	-650
\$25,000 to \$34,999	\$875	234	162	-72	-721
\$35,000 to \$49,999	\$1,250	358	262	-96	-818
\$50,000 to \$74,999	\$1,875	945	579	-366	-1,184
\$75,000 to \$99,999	\$2,500	702	1,348	646	-538
\$100,000 or more		6,932	7,905	973	435

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

For Sale Market

According to Zillow data, in 2024, the median for sale home price in Milpitas was approximately \$1.4 million. As shown in the figure below, Milpitas median home prices that are similar to San Jose and lower than the county and other neighboring communities, but higher than the state of California.

Supplemental Figure 7. 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 shown in the table below, purchase affordability gaps—which occur when demand from potential first-time homebuyers outweighs the supply of affordable homes for sale—exist for renters until they have incomes exceeding \$150,000. An estimated 48% of Milpitas’ potential first-time homebuyers earn less than \$150,000, but approximately 6% of owner-occupied units are valued within their affordable price range. Due to data limitations, it is not possible to show mismatches in supply and demand at higher income levels.

Supplemental Figure 8. Renter Purchase Affordability Gap, Milpitas, 2023

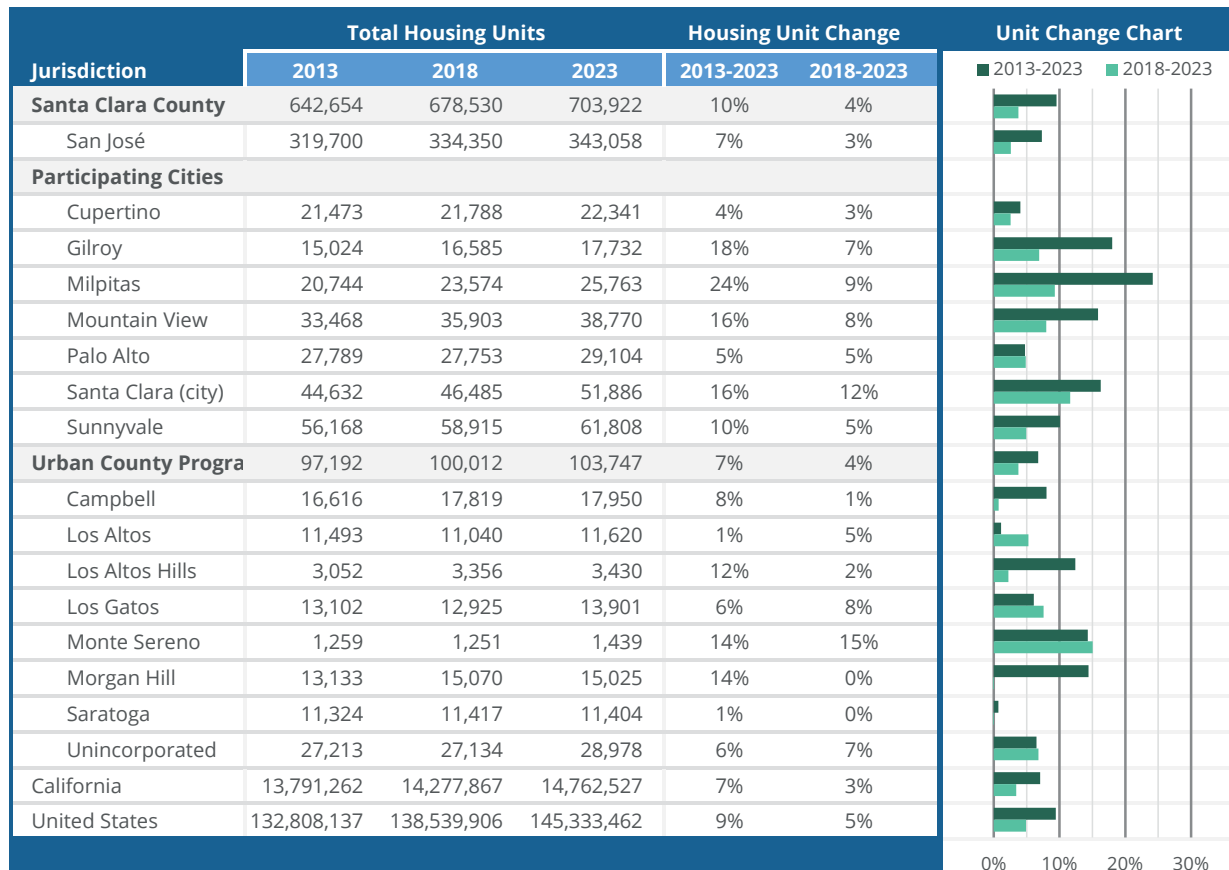
Renter Purchase Gaps					
Income Range	Maximum Affordable Price	% of Renter Households	% of Homes Affordable	Renter Purchase Gap	Cumulative Gap
Less than \$5,000	\$14,023	3%	1%	-2%	-2%
\$5,000 to \$9,999	\$28,043	2%	0%	-1%	-3%
\$10,000 to \$14,999	\$42,066	3%	0%	-3%	-6%
\$15,000 to \$19,999	\$56,089	1%	0%	0%	-7%
\$20,000 to \$24,999	\$70,112	1%	0%	-1%	-8%
\$25,000 to \$34,999	\$98,158	2%	0%	-2%	-10%
\$35,000 to \$49,999	\$140,227	4%	1%	-3%	-13%
\$50,000 to \$74,999	\$210,342	9%	1%	-8%	-21%
\$75,000 to \$99,999	\$280,458	7%	1%	-6%	-27%
\$100,000 to \$149,999	\$420,688	17%	2%	-16%	-42%
\$150,000 or more		52%	94%	42%	

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

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

Between 2013 and 2023, Milpitas added the most housing units among neighboring entitlement communities and countywide in the number of housing units added, with a 24% increase. From 2018 to 2023, the pace of housing unit production slowed slightly to 9%.

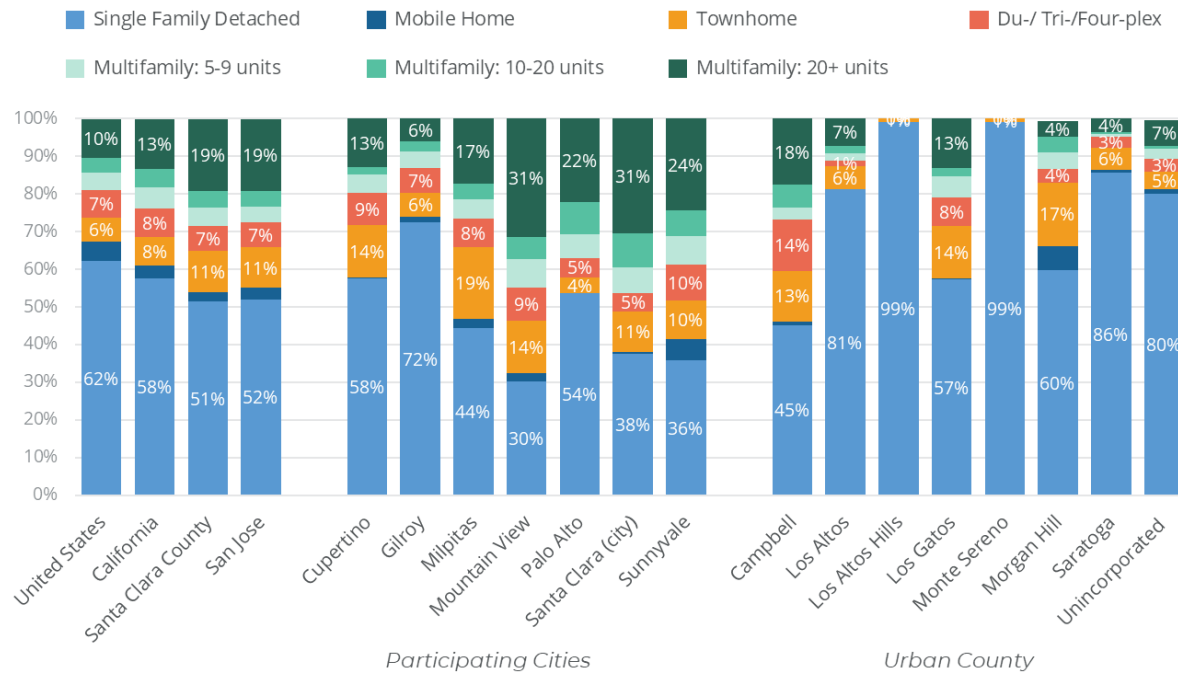
**Supplemental Figure 9. Housing Units,
County and Participating Jurisdictions, 2013-2023**



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

As demonstrated by the figure below, Milpitas has a moderate inventory of multifamily buildings with 5+ units at 29% and is on the lower end among jurisdictions for inventory of single family detached homes at 44% and a larger share of townhomes. Overall, the city has a balanced portfolio of housing types.

**Supplemental Figure 10. Housing Units by Structure Type,
Participating Jurisdictions and Urban County Communities, 2022/23**



Source: 2022 and 2023 ACS and Root Policy Research.

All residential properties by number of units

Table 26 – Residential Properties by Unit Number

Property Type	Number	%
1-unit detached structure	11,861	46%
1-unit, attached structure	5,068	20%
2-4 units	1,519	6%
5-19 units	1,787	7%
20 or more units	5,032	20%
Mobile Home, boat, RV, van, etc	496	2%
Total	25,763	100%

Data Source: 2023 5 year ACS

Unit Size by Tenure

Milpitas homeowners are most likely to live in larger homes (83% live in units with 3 or more bedrooms), while renters are most likely to occupy 2-3 bedroom units (33% live in 2 bedroom and 38% live in 3 bedroom units).

Table 27 – Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	13	0%	950	9%
1 bedroom	93	1%	2,006	20%
2 bedrooms	2,363	16%	3,303	33%
3 or more bedrooms	12,193	83%	3,792	38%
Total	14,662	100%	10,051	100%

Data Source: 2023 5 year ACS

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

Sunnyhills Apartments, a 171-unit apartment complex with 149 project based rental assistance units, renewed contract in 2023 for 5 years.

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

Sunnyhills Apartments, provides 149 Section 8 units that require periodic renewal of the subsidy contract with HUD. The contract was set to expire in 2023, but the owner indicated intent to renew it for another five years. There are also plans to add 44 new units on-site, with seven of those being affordable to extremely low-income seniors.

The Housing Element outlines the following actions that Milpitas will take to preserve at-risk housing:

- Continue to monitor the status of Sunnyhills annually;
- If a Notice of Intent (NOI) is filed to opt out of low-income use, ensure the property owner adheres to the noticing requirements (three-year, one-year, and six-month);
- Establish contact with public and non-profit organizations to inform them of the potential conversion status of Sunnyhills Apartments and determine interest in purchasing and/or managing the units;
- Offer funding and technical assistance and support to organizations regarding financing to acquire or replace these units, if available;
- Ensure tenants of at-risk units are properly notified by property owners should a NOI to

opt out of low-income use is filed, as well as provide education and support regarding tenant rights and conversion procedures.

- Provide information on Section 8 vouchers available through the Santa Clara Housing Authority, and other housing opportunities in the City for lower-income households;
- Assist tenants to obtain priority status on the Section 8 Waiting List;
- Continue funding and administering a City Rent and Mortgage Relief Program for households and individuals at risk of eviction, homelessness, or foreclosure and seek available funding to supplement or expand the program;
- Evaluate and identify more permanent funding options for the Sunnyhills apartments to ensure long-term housing stability and affordability by the end of 2026.

These actions align with Housing Element Goal HE-2, which aims to maintain high-quality residential neighborhoods and preserve existing housing resources, including affordable units.

The City of Milpitas is also committed to the preservation of mobile home parks as an affordable housing option. This is reflected in their Housing Element through several policies and programs. One of the goals is to maintain high-quality residential neighborhoods and preserve existing housing resources, including units affordable to lower- and moderate-income households. Policy HE 2.8 specifically aims to preserve Milpitas's mobile home parks as an affordable housing option. To achieve this, the City has implemented Program 13: Mobile Home Rent Control. This program ensures the continuation of the Mobile Park Home Rent Control Ordinance, which regulates rental rates and the rights and responsibilities of both tenants and property owners within the three mobile home parks in Milpitas. The City also utilizes the services of nonprofit partners to administer the rent mediation process.

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

As shown in the gaps analysis using 2023 ACS 5-year estimates, there is currently a 1,184-unit gap for renter households between 0%-50% AMI (approximately \$75,000 or less annual income). As noted during the citizen participation process, there is a significant lack of housing available to lower income populations. At this time, the demand for affordable housing is greater than the availability of the units.

Describe the need for specific types of housing:

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

Discussion

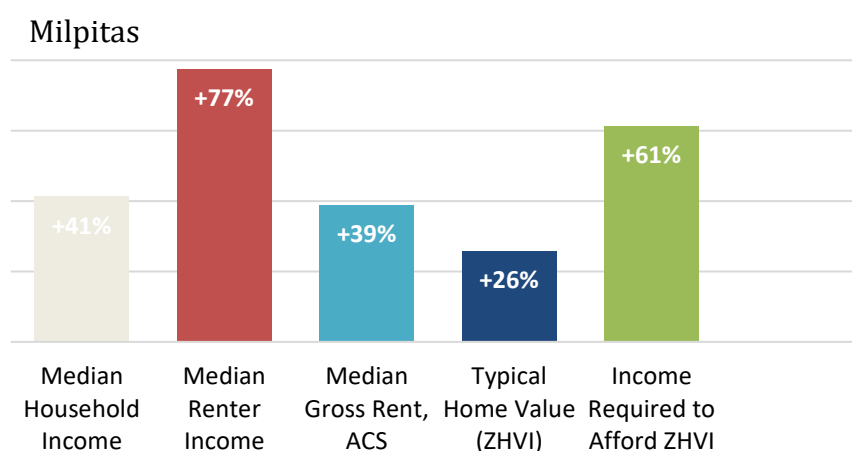
Milpitas also has quantified objectives for new construction in the 2023-2031 Housing Element aiming to build 843 units for both extremely low-income and very low-income households, 970 units for low-income households, 1,131 for moderate-income households, and 2,927 for above-moderate income households, totaling 6,713 new units.

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

Introduction

The City of Milpitas is among a group of neighboring communities comprising the North County who host the highest home values and rents in the region. In the North County, Milpitas median home values are on the lower end and roughly similar to San Jose City based on 2024 Zillow data, however, are still extraordinarily high at almost \$1.5 million. As shown in the figure below, between 2018 and 2023, median renter income actually surpassed rising rental costs: renter income rose by 77% while rents rose by 39%. The reality of rising costs of everyday necessities and energy costs coupled with displacement of lower income renters in the City, however, necessitate caution in concluding that the City is affordable to all households based on income and rental data alone. Although home values rose more slowly than rents, the income required to afford homeownership increased by 61%, primarily due to high interest rates, making homeownership out of reach for most renter households. Additionally, rising home insurance rates due to climate change related risk will continue to exacerbate the lack of homeownership affordability in Milpitas and regionally.

Supplemental Figure 11. Percent Change in Median Income vs. Percent Change in Rent/Home Costs, 2018-2023



Source: 2018 and 2023 ACS 5 year estimates.

Median contract rent increased by 102% between 2010 and 2023, according to data required by HUD. Median gross rent increased by 26% between 2018 and 2023. The vast majority of rental units rent for more than \$3,000 per month.

According to American Community Survey 5-year estimates, Milpitas home value increased 94% to from 2010 to 2023 to almost \$1.2 million. Based on the most recent Zillow data for 2024, however, the median for sale home price in Milpitas City was nearly \$1.5 million. As previously mentioned, Milpitas' median home value, although extremely high, is actually lower than the median home values of neighboring entitlement jurisdictions and for the County.

Cost of Housing

Table 28 – Cost of Housing

	Base Year: 2010	Most Recent Year: 2023	% Change
Median Home Value	\$608,000	\$1,180,000	94%
Median Contract Rent	\$1,445	\$2,918	102%

Data Source: 2010 and 2023 5 year ACS

Table 29 - Rent Paid

Rent Paid	Number	%
Less than \$500	295	3.02%
\$500-999	216	2.21%
\$1,000-1,499	402	4.12%
\$1,500-1,999	707	7.24%
\$2,000 or more	8,141	83.40%

Data Source: 2023 5-year ACS

Housing Affordability

Table 30 – Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	500	No Data
50% HAMFI	1,375	219
80% HAMFI	2,665	443
100% HAMFI	No Data	732
Total	4,540	1,394

Data Source: 2016-2020 CHAS

Monthly Rent

Table 31 – Monthly Rent

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

Data Source: HUD FMR and HOME Rents 2024

Is there sufficient housing for households at all income levels?

The rental affordability gap conducted to support the Consolidated Plan found that the City of Milpitas needs 1,184 rental units affordable to renters with incomes of less than \$75,000: there are 2,417 renters with incomes under \$75,000 and 1,233 units affordable to them and therefore sufficient housing does not exist for households at all income levels.

Purchase affordability gaps—which occur when demand from potential first-time homebuyers outweighs the supply of affordable homes for sale—exist for renters until they have incomes exceeding \$150,000. An estimated 48% of Milpitas’ potential first-time homebuyers earn less than \$150,000, but approximately 4% of owner-occupied units are valued within their affordable price range.

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

High interest rates and increasing home insurance rates are likely to continue to be a barrier to homeownership in the region. Extremely high insurance rates will also impact the ability for affordable housing developers to pursue projects with sufficient affordability to address the need in the region. Building materials price increases and/or construction labor shortages will also continue to drive housing prices higher.

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

The Fair Market Rent and the area median rent are comparable. This allows Housing Choice Voucher holders to rent properly sized units.

Discussion

See above.

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

Introduction

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

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

Definitions

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

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

Condition of Units

Most of the housing stock in Milpitas is in good condition with 70% of owners and 56% of renters reporting no negative conditions which is positive given the age of housing. Renters are more likely than owners to occupy housing units with condition challenges, with 41% in units with one condition, compared to 28% of owners.

Milpitas has a large inventory of older housing units with almost half of owned units and nearly a third of rental units being built before 1980. These units have the highest risk of lead based paint hazards. Based on CHAS data, 20% of both owned and rented units have children present who are at risk of exposure to lead paint. Interviews with Rebuilding Together, a regional housing rehabilitation nonprofit serving Milpitas, indicated that the need for lead remediation is often identified when evaluating applications for home rehabilitation assistance and substantial cost and few qualified contractors in the region.

Condition of Units

Table 32 - Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	4,149	28%	4,120	41%
With two selected Conditions	156	1%	279	3%
With three selected Conditions	27	0%	37	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	10,330	70%	5,615	56%
Total	14,662	100%	10,051	100%

Data Source: 2023 5-year ACS

Year Unit Built

Table 33 – Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	3,713	25%	4,589	46%
1980-1999	4,198	29%	2,412	24%
1950-1979	6,678	46%	2,949	29%
Before 1950	73	0%	101	1%
Total	14,662	100%	10,051	100%

Data Source: 2023 5 year ACS

Risk of Lead-Based Paint Hazard

Table 34 – Risk of Lead-Based Paint

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	6,751	46%	3,050	30%
Housing Units build before 1980 with children present	2,885	20%	1,580	20%

Data Source: 2023 5-year ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

The City of Milpitas identifies vacant property as having potential for future residential development, as outlined in its 2023-2031 Housing Element. Key points regarding vacant property in the Housing Element include:

- **Sites Inventory:** The City maintains an inventory of land suitable for residential development, which includes vacant sites. This inventory is used to demonstrate that there is enough appropriately zoned land to meet the Regional Housing Needs Allocation (RHNA).
- **Opportunity Sites:** Some of the identified sites in the inventory are categorized as Opportunity Sites, which are vacant or underutilized sites currently zoned for residential or mixed-use that are likely to be redeveloped during the eight-year planning period. The inventory includes 35 vacant sites as opportunity sites.
- **Rezone Sites:** The inventory also includes Rezone Sites, some of which are vacant sites currently zoned 'C2 General Commercial' within the Gateway-Main Street Specific Plan area⁸. There are 177 vacant sites listed under rezone sites.

To determine the additional capacity for housing, the City has mapped its vacant and underutilized sites zoned for housing using GIS data. The City plans to maintain an up-to-date inventory of available sites for residential development, including vacant sites, and provide this information to prospective developers. These vacant properties are considered crucial for meeting the city's housing needs across various income.

Table 35 - Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			1050
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

Need for Owner and Rental Rehabilitation

Forty-eight percent of Milpitas owner occupied homes were built prior to 1980. These homes are now 50-70+ years old and in need of rehabilitation to ensure they maintain a standard of habitability. Long time owners of these homes are often house rich and cash poor. Meaning, the majority of their wealth is stored in the substantial increase in equity created from owning their home, but they do not currently earn large incomes to continue supporting the cost of owning a home.

Rebuilding Together Silicon Valley has been working with low-moderate income owners in Milpitas to make sure that homes in our community are safe and habitable. Milpitas currently supports a home rehabilitation program with Rebuilding Together using CDBG funding. This program also addresses considerable improvement needs at mobile homes which are increasingly inhabited by older households on a fixed income with mobility challenges. Many of these mobile homes have outlived their intended lifespan and have severe rehabilitation needs in order to be safe including exposure to moisture from compromised roofs leading rotting stairs and floors presenting significant safety hazards.

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

Data is not available to definitively indicate the number of units occupied by low- or moderate-income families with LBP hazards, however, as nearly half of owner occupied units and almost a third of renter occupied households were built prior to 1979, we can estimate that there are still homes in Milpitas that could have occupants at risk of LBP. Rebuilding Together is a strong advocate and partner to Milpitas and assesses all homes in the rehabilitation program for lead-based paint presence and conducts the requisite remediation.

Discussion

See above

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

Introduction

SCCHA assists approximately 17,000 households through Section 8 Vouchers for housing. SCCHA also develops, controls, and manages affordable rental housing properties throughout the County. SCCHA's programs are targeted toward LMI households, and more than 80% of their client households are extremely low-income families, seniors, veterans, persons with disabilities, and formerly homeless individuals.

SCCHA has used Low Income Housing Tax Credit financing to transform and rehabilitate 535 units of public housing into SCCHA-controlled properties. The agency is an active developer of affordable housing and has either constructed, rehabilitated, or assisted with the development of more than 30 housing developments that service a variety of households, including special needs households. Over ten years ago, SCCHA entered into a ten-year agreement with HUD to become 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.

Totals Number of Units

Table 36 – Total Number of Units by Program Type

Program Type	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project based	Tenant based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	0	NA	181	NA	NA	NA	NA
# of accessible units	0	NA	0	NA	1	NA	NA	NA	NA

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

Data Source: Santa Clara County Housing Authority, January 2025

Describe the supply of public housing developments:

n/a. Milpitas does not have any public housing.

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

n/a

Public Housing Condition

Table 37 - Public Housing Condition

Public Housing Development	Average Inspection Score
NA	

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

n/a

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

As previously referenced, SCCHA has been a Moving to Work agency since 2008, during which time the agency has developed 31 MTW activities. The vast majority of its successful initiatives have been aimed at reducing administrative inefficiencies, which in turn opens up more resources for programs serving LMI families. The following is excerpted from SCCHA's August 2014 Board of Commissioner's report:

"SCCHA's Family Self Sufficiency (FSS) Program is designed to provide assistance to current SCCHA Section 8 families to achieve self-sufficiency. When a family enrolls in the five-year program, HPD's FSS Coordinator and LifeSTEPS service provider help the family develop self-sufficiency goals and a training plan, and coordinates access to job training and other services, including childcare and transportation. Program participants are required to seek and maintain employment or attend school or job training. As participants increase their earned income and pay a larger share of the rent, SCCHA holds the amount of the tenant's rent increases in an escrow account, which is then awarded to participants who successfully complete the program. SCCHA is currently in the initial stages of creating a pilot successor program to FSS under the auspices of its MTW flexibility called Focus Forward."

Every year, SCCHA provides a report to HUD on the previous year's activities in its FSS program.

Discussion:

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

Introduction

This section discusses homeless facilities and services available for the homeless population.

Facilities and Housing Targeted to Homeless Households

Table 38 - Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)		100	42	8	
Households with Only Adults					
Chronically Homeless Households		32			
Veterans				18	
Unaccompanied Youth			17		

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

Mainstream services to support Milpitas residents including those that are used to complement services targeted to homeless persons and families are summarized below.

- The Living Wage Employment Initiative is a program that serves the CoC area (including Milpitas) by engaging previously homeless persons in job training, job fairs, and connects individuals to living-wage employment opportunities that lead to careers in high growth industries.
- Child Advocates of Silicon Valley connects court-appointed special advocates (CASAs) to foster children that make a long-term commitment to supporting the children by providing crucial mentorship.
- Project Sentinel serves residents in Milpitas by providing access to housing education, and counseling services and by investigating housing complaints and enforcing suitable and legal housing actions.
- Evergreen Valley College (EVC) provides Amazon Web Services Cloud Practitioner Programming over a series of four classes which will cover cloud-based computing, emerging technologies, and clean technologies. EVC also coordinates wraparound services for program participants which include academic counselors and industry connection mentors, food assistance, emergency grant vouchers, and assistance purchasing a laptop/textbooks.

- Milpitas Youth Force is a community service that supports low income youth and develops a workforce pipeline to City careers and careers in the private industry (e.g., Tech and Advanced Manufacturing). The program also provides wraparound services, stipends for professional attire, transportation passes, career coaches, and industry mentorships.
- The Rising Sun Center for Opportunity Climate Careers developed a two-part program to address climate change by employing local youth to provide energy efficiency services to residential households. The City is considering uses ARPA funds to expand an externship program that may be coordinated with the City's Climate Action Plan for two to four staff positions.

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

The City of Milpitas provides homeless services including those targeted to chronically homeless individuals and families, families with children, veterans, and unaccompanied youth. These services include:

- Hope for the Unhoused is a mobile service center that serves as a weekly "one-stop shop" for homeless persons and families to access food, water, clothing, tenants/sleeping bags, hygiene kits, and device recharging kits (among other basic need items). The center also provides unhoused persons access to VI-SPDAT assessment, medical care, and case management services (including documentation/ID, Social Security, EBT, VA, etc.)
- Project WeHope provides mobile shower facilities and laundry services.
- CityTeam's Hope on Wheels is a food truck that offers warm meals to unhoused persons and families.
- 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. The program also manages a Medical Respite Program for homeless persons discharged from hospitals and a Backpack Homeless Health Care Program for homeless persons in encampments.

While the City (and County) provide access to services and resources that meet the needs of homeless persons, the City identifies no homeless shelters or facilities within Milpitas. The closest homeless shelter for residents experiencing homelessness is located within San Jose which is approximately 10 miles from the City of Milpitas.

The City is taking steps to address the lack of resources available within City limits that meet the needs of homeless persons and families by drafting a local plan that will address and target homelessness by providing permanent supportive housing (PSH) units at 1000 Hillview Court and at 355 Sango Court.

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

Introduction

This section describes the supportive housing needs of special needs populations in the City of Milpitas including the facilities and services available within City limits to meet their unique housing and service needs. The special needs populations considered here include elderly and senior households, persons with disabilities, persons with addictions, public housing residents, and survivors of domestic violence.

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

Elderly persons. According to 1 year American Community Survey (ACS) estimates, elderly persons comprised 24% of the total resident population in Milpitas in 2023 (18,196 elderly persons). Elderly persons and seniors in Milpitas are at an increased risk of displacement, housing instability, and homelessness as many of these households live on fixed incomes and experience higher poverty rates than overall households. These households need access to housing assistance (including emergency assistance), accessible housing options near transportation, and access to affordable health services.

Elderly persons are served by Seniors Adults Legal Assistance (SALA) which provides free legal services to seniors in Santa Clara County and in the City of Milpitas including legal services related to public benefits, long-term care, alternatives to institutionalization, elder abuse, long-term care insurance, incapacity planning, probate, simple wills, and other housing- or landlord-related issues. Elderly and senior households in the City of Milpitas that cannot live independently are served by the Catholic Charities of Santa Clara County which investigates and resolves complaints for seniors (and adults with disabilities) living in long-term care facilities.

Persons with disabilities. Lack of housing that is affordable and accessible to persons with disabilities who are at the highest risk of unnecessary institutionalization is one of the primary barriers to meaningful community integration. Many individuals with disabilities rely on Supplemental Security Income (SSI) as their sole source of income, but the federal SSI benefit is so low that many affordable housing units are out of reach. Instead, permanent supportive housing units should either be affordable to extremely low-income households or have income-based rents such as those available with Project-Based Voucher (PBV) units. To support the needs of residents with disabilities in Milpitas, the Silicon Valley Independent Living Center (SVLIC) administers a housing service project to assist individuals with disabilities in acquiring the knowledge and skills they need to secure and maintain affordable and accessible housing in the city.

Persons with addictions and/or a mental illness. Persons with substance use addictions and persons with a mental illness experience significantly higher rates of homelessness and need greater access to supportive housing and services to avoid long-term housing instability. According to an analysis of data for households enrolled in the County's Rapid Rehousing (RRH) programs between September 2023 and August 2024, around one-third (31%) self-reported having a mental disability and 15% self-reported having a substance use disorder. Additionally, according to the 2023 Point-in-Time (PIT) survey, 11% of persons became homeless due to alcohol or drug use. Survey respondents reported a need for mental health services (25% or 256 people) and alcohol/drug counseling (18% or 183 people).

Residents with addictions and/or mental illness are served by Santa Clara County's Behavioral Health Services Department (BHSD) which provides mental health services and substance use treatment services for adults and older adults with substance use and mental health needs (including persons experiencing homelessness). Services are available in English, Spanish, Mandarin, Vietnamese, and Tagalog and include: withdrawal management services (including residential detoxification), residential treatment services that includes group, individual, and family counseling; recovery services such as coaching, relapse prevention, and referrals to housing, transportation, job training, and education; and transitional housing for clients engaged in outpatient treatment and need a safe space to stay/temporary housing.

Public housing residents. Public housing residents have complex supportive housing and service needs as many households have very low to low incomes and are at an increased risk of housing instability if they were to lose their housing assistance. The City serves public housing residents through Sunnyhills Apartments which provide 149 Section 8 units and require renewal of the subsidy contract with HUD periodically. The City is committed to preserving Sunnyhills as affordable housing for low income households and to implementing the City's plan to add 44 new units on site with seven units being affordable to extremely low income seniors. By the end of 2026, the City will have evaluated and identified more permanent funding options for Sunnyhills Apartments to ensure long-term housing stability and affordability.

Survivors of domestic violence. Experience with domestic violence is a leading factor of housing instability, homelessness, and financial insecurity—especially for single mothers who often struggle to afford housing and childcare costs in Milpitas. Next Door Solutions to Domestic Violence provides client-centered, community-based supportive services for survivors of domestic violence and services for her (or his) children. The organization also provides undisclosed emergency shelter when requested or needed by the individual/family. Similarly, the YWCA Silicon Valley works to end racism and violence and empowers women and children by offering supportive services, self-improvement programs, and undisclosed short-term and long-term emergency shelter. YWCA also provides client referrals to permanent housing when available.

Additionally, the City adopted the Rent Relief Program (administered by FORWARD which includes relocation help for survivors of domestic violence as well as emergency rental assistance, security deposit assistance, emergency hardship relief, eviction protection, and Section 8 good faith deposits.

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

The City does not directly provide supportive housing services for persons returning from mental and physical health institutions. The City partners with the Santa Clara County Continuum of Care to implement these services. The Santa Clara County Community Plan to End Homelessness 2020-2025 details a three-part strategy to end homelessness in the County. Strategy 1, addressing the root causes of homelessness through system and policy change addresses the needs of the most vulnerable, including persons returning from mental and physical health institutions. Strategy 2, expanding homelessness prevention and housing programs to meet the need and strategy 3, improve the quality of life for unsheltered individuals and create healthy neighborhoods for all aim to expand the access to supporting housing services for very vulnerable residents.

The County has the following programs in place:

- The Medical Respite Program provides a place for persons experiencing homelessness to heal

after they have been in the hospital. Located within the HomeFirst Shelter in San Jose, the Medical Respite has 20 beds with semi-private, double occupancy rooms. The team is made of a medical doctor, pharmacist, psychiatrist, psychologist, social workers, community health workers, substance use counselors, and nurses. The team works together to meet the physical, mental, and social needs of the clients.

- **Rapid Rehousing for Public Safety and Justice:** In partnership with the County of Santa Clara Office of Reentry Services, the County's OSH offers a rapid rehousing program to address a significant risk factor for long-term homelessness by providing linkages to housing and case management for homeless persons who are reentering society after involvement with the criminal justice system.

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

For program year 2025-2026, the Milpitas City Council allocated \$250,000 to Terrace Gardens Senior Housing to rehabilitate four dilapidated roofs. Terrace Gardens provides affordable housing to low-income Milpitas seniors.

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

See above.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

In its 2023-31 Housing Element, the City identified the following governmental constraints/barriers impeding affordable housing development:

- **General Plan Land Use Designations.** Overall, the City's land use designations do not pose a significant constraint on residential development, but the Town Center (TWC) and Neighborhood Commercial Mixed Use (NCMU) designations may be revised to better support housing production. Both districts have a commercial requirement, which may impede redevelopment of parcels in these zones with housing uses.
- **Zoning Ordinance.** The City's Zoning Ordinance has not been comprehensively updated to ensure consistency with the 2021 General Plan. The City planned to begin updating the comprehensive Zoning Ordinance in 2023, which was expected to be completed and adopted by 2024.
- **Development Processing Procedures and Timing.** The City completed a study to evaluate the development review and permitting process, implementing a number of actions to improve internal processes. Milpitas' review and approval timelines are similar to average times taken by other jurisdictions in Santa Clara County and were found not to pose a significant constraint on housing development. However, many factors outside of a local jurisdiction's control can constrain the timing between project approval and when the developer requests building permits, such as the inability to secure financing for construction or availability of design professionals to complete construction documents or make corrections.
- **Development fees.** The City does provide fee deferrals for projects that provide on-site affordable housing units. Housing Programs 16 and 20 include actions to explore fee deferrals and waivers for affordable housing production. Compared to other cities in Santa Clara County, Milpitas has higher fees per unit for single- and multi-family developments. Milpitas has the highest Entitlement Fees in the County for single-family developments located within the Metro Specific Plan area.

Non-governmental constraints include:

- **Cost and availability of land.** The cost of land is a significant contributor to the overall cost of housing. Santa Clara County averages \$508 per square foot for a small single-family unit and \$264 per square foot for a large single-family unit. The average cost for a multi-family unit in Santa Clara County is about \$60,000.
- **Construction costs.** The cost of construction, including labor and materials, has a significant impact on the overall cost of new housing units and can be a significant constraint to development. In 2021, average construction costs ranged from approximately \$260 per square foot for a mid-rise, seven-story multifamily project to approximately \$300 for a twelve-story, high-rise multifamily residential project in Milpitas. Assuming an average unit size of 1,200 square feet (including common areas),

these estimates result in construction costs ranging from approximately \$312,000 to \$360,000 per unit in Milpitas. The high land and development costs in Milpitas mean that, without subsidies, new rental units affordable to very low and low-income households are difficult to provide at a feasible rate of return to a developer or investor. This also tends to hold true for for-sale housing at the moderate-income level.

- **Mortgage and rehabilitation financing.** The city of Milpitas does not vary greatly from other communities regarding the availability of home financing. In 2020, 69% of conventional purchase loan applications were approved, and 10% were denied. The denial rate was highest for home improvement loans at 33%. In a housing market such as Milpitas, the downpayment requirement may be a greater obstacle to homeownership for many households. As of March 2022, Redfin estimate, average home price in Milpitas was \$1,450,000. To provide a 10% down payment, a household would need to save \$145,000. Current home mortgage interest rates for home loans are steadily increasing for a 30-year fixed-rate mortgage. This means that prospective homebuyers will be less likely to qualify for home loans under the more stringent current lending standards.
- **Environmental constraints.** The City identified several environmental constraints that may act as barriers to affordable housing development, including geologic and seismic hazards, fire and flood hazards, and sea-level rise.

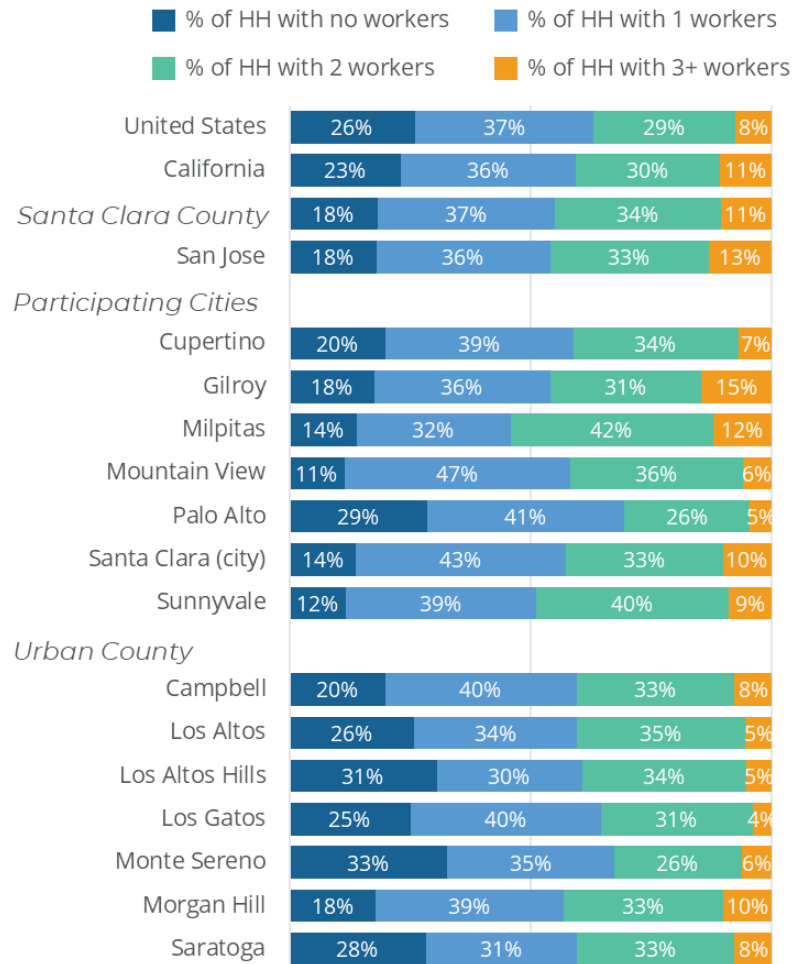
MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Milpitas' largest employment sectors are Manufacturing, Professional, Scientific, and Management Services and Manufacturing, and Education and Health Services comprising just over half of all jobs in the City. Milpitas' employment landscape mirrors that of the county overall in its with a large share of jobs in Manufacturing with fewer people to fill those jobs, which is the largest single employment industry countywide. Information and Professional, Scientific, and Management Services are very high paying industries, with annual average wages ranging from \$250,000 to \$400,000.

Education and health care workers are paid much less, averaging between \$85,000 and \$95,000 in annual salaries. These workers are an integral part of the City's economy and, unless they are living in multiple worker households, struggle to find affordable rentals and cannot afford to become homeowners in the City. As shown below, roughly a third of the City of Milpitas workers are in single worker households while over half are in 2+ worker households. This reflects the high wages paid in the tech-dominant industries, which enable workers to live alone and afford rent. Lower wage workers in other industries, however, will need to live in multiple-worker households, which the rental stock may not deliver.

Supplemental Figure 12. Workers per Household, Participating Jurisdictions, 2022/23



Source: 2022 and 2023 ACS and Root Policy Research.

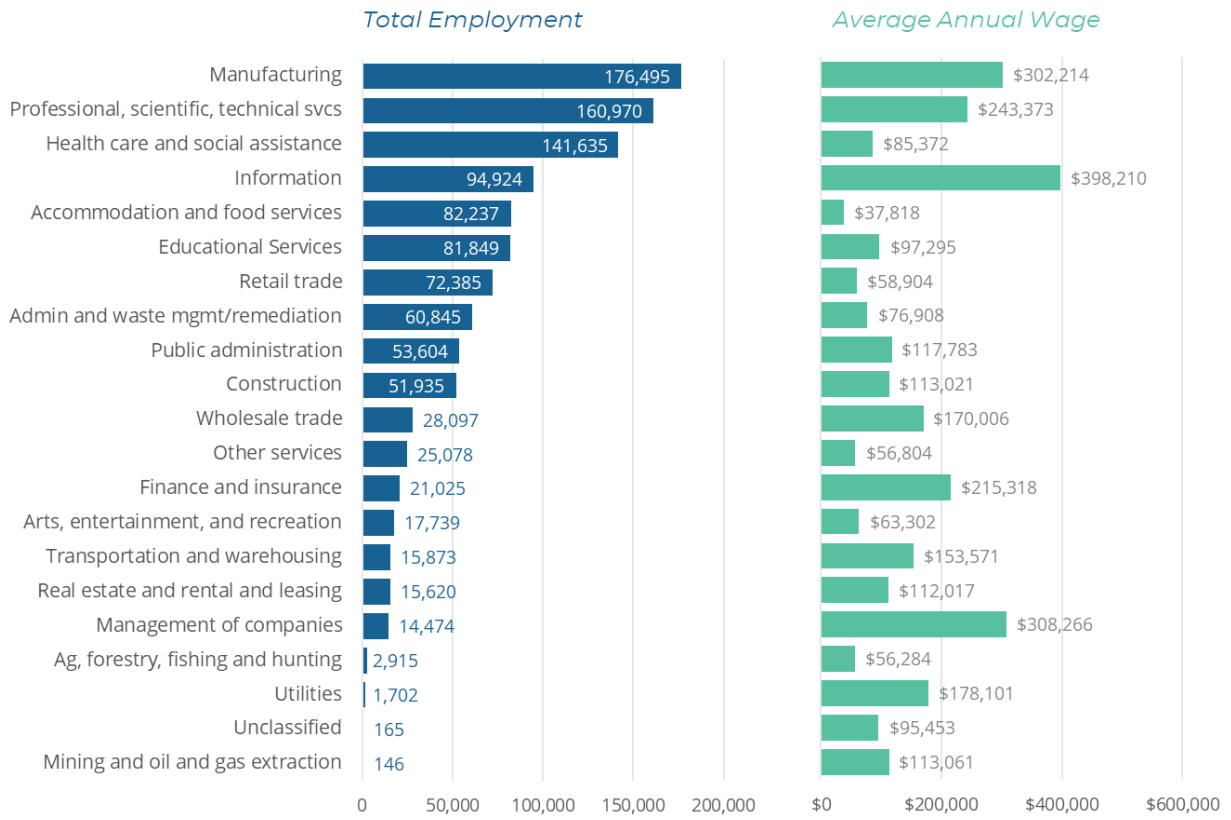
Economic Development Market Analysis Business Activity

Table 39 - 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	183	35	0.5%	0.1%	-0.4%
Arts, Entertainment, Accommodations	2,519	4,044	6.7%	9.8%	3.2%
Construction	1,339	3,523	3.5%	8.6%	5.0%
Education and Health Care Services	5,982	4,531	15.8%	11.0%	-4.8%
Finance, Insurance, and Real Estate	1,469	804	3.9%	2.0%	-1.9%
Information	3,432	1,029	9.1%	2.5%	-6.6%
Manufacturing	8,001	11,002	21.2%	26.7%	5.5%
Other Services	788	1,138	2.1%	2.8%	0.7%
Professional, Scientific, Management Services	6,608	6,429	17.5%	15.6%	-1.9%
Administration and Support, Waste Management	1,922	1,601	5.1%	3.9%	-1.2%
Public Administration	826	594	2.2%	1.4%	-0.7%
Retail Trade	2,349	3,839	6.2%	9.3%	3.1%
Transportation & Warehousing	1,106	491	2.9%	1.2%	-1.7%
Wholesale Trade	1,266	2,128	3.4%	5.2%	1.8%
Grand Total	37,790	41,188	100.0%	100.0%	0.0%

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

Supplemental Figure 13. Employment and Wages, Santa Clara County, 2023



Source: BLS QCEW and Root Policy Research.

Labor Force

Table 40 - Labor Force

Total Population in the Civilian Labor Force	43,799
Civilian Employed Population 16 years and over	41,996
Unemployment Rate	4.12%
Unemployment Rate for Ages 16-24	10.82%
Unemployment Rate for Ages 25-65	3.32%

Data Source: 2023 5-year ACS

Table 41 – Occupations by Sector

Occupations by Sector	Number of People
Management, business and financial	8,080
Farming, fisheries and forestry occupations	26
Service	4,886
Sales and office	5,399
Construction, extraction, maintenance and repair	1,635
Production, transportation and material moving	4,229

Data Source: 2023 5 year ACS

Table 42 - Travel Time

Travel Time	Number	Percentage
< 30 Minutes	19,292	61%
30-59 Minutes	10,111	32%
60 or More Minutes	2,252	7%
Total	31,655	100%

Data Source: 2023 5 year ACS

Education

Table 43 - Educational Attainment by Employment Status

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,932	66	1,646
High school graduate (includes equivalency)	3,684	217	1,511
Some college or Associate's degree	5,816	262	1,729
Bachelor's degree or higher	25,378	717	3,532

Data Source: 2013-2017 ACS

Table 44 - Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9 th grade	95	302	326	1,247	1,475
9th to 12th grade, no diploma	417	489	315	965	790
High school graduate, GED, or alternative	1,389	1,303	1,056	3,053	2,155
Some college, no degree	2,227	1,158	937	2,604	1,257
Associate's degree	257	674	684	1,775	935
Bachelor's degree	1,265	5,627	4,691	5,602	2,668
Graduate or professional degree	145	5,730	4,579	3,417	976

Data Source: 2023 5 year ACS

Educational Attainment – Median Earnings in the Past 12 Months

Table 45 – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$34,592
High school graduate (includes equivalency)	\$41,683
Some college or Associate's degree	\$57,466
Bachelor's degree	\$103,257
Graduate or professional degree	\$153,890

Data Source: 2023 5 year ACS

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

Although most Milpitas residents have college degrees and higher, a sizeable number of individuals have not obtained a college degree and are likely supporting high-paying jobs through employment in retail and services; their jobs may also be more susceptible to economic downturns. Affordable housing and housing stability programs should be targeted to these workers, in addition to persons experiencing homelessness. Employers should be motivated to help support workers in these industries as well; even if they are not direct employees, success of their industries depends on their service.

Milpitas is highly specialized in computer and electronics design and manufacturing. Milpitas has a unique strength in attracting and retaining Research and Development (R&D) and advanced manufacturing. These firms are at the forefront of new technological innovations.

Manufacturing. This is Milpitas' largest industry sector, accounting for 27% of all jobs.

By comparison, manufacturing jobs make up 16% of workers indicating a shortage of workers in this industry. Employment in the manufacturing sector remained largely unchanged between 2018 and 2023. Businesses in the manufacturing sector tend to be nationally and globally connected, trading and exporting goods to outside communities. Most manufacturing jobs in

Milpitas are in advanced and high-tech Manufacturing, with only a small share of “traditional” manufacturing (e.g. food, beverage, wood products).

Professional, Scientific, and Technical Services (PSTS). This is the second largest industry by employment in Milpitas, with 16% of all jobs in the City. Cisco is Milpitas’ largest employer and accounts for a large share of these PSTS jobs.

Education and Healthcare Services. This is the third largest sector in Milpitas, with 11% of all jobs. Jobs in this sector are paid lower than jobs in Manufacturing, and Professional, Scientific, and Technical Services with average wages at less than \$100,000 annually, or approximately 80% AMI. Workers in this industry would benefit from workforce housing opportunities as they likely have incomes that are too high to qualify for subsidized housing but too low for market rate housing without being cost burdened, particularly for single worker households.

Describe the workforce and infrastructure needs of the business community:

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.

Milpitas has identified the following trends that impact economic development and growth in the city:

- Outward migration of workers to more affordable communities or becoming super-commuters;
- Continued investment in the high tech, manufacturing, advanced manufacturing, and emerging technologies sectors resulting in demand for a highly skilled labor force;
- Limited industrial employment land sites;
- Housing developers proposing MUH projects on industrially-zoned lands and ignoring housing opportunity sites identified in the City’s sixth cycle Housing Element (2023-31);
- The need for creating and improving streamlined permitting processes;
- Implementing the Metro Specific Plan
 - Accelerate the transformation of the 500 gross acre area surrounding the Milpitas Metro Center from an industrial and auto-oriented environment to a vibrant, connected and fully developed transit oriented neighborhood.
- Gateway-Main Street Specific Plan
 - Envisioned as a vibrant downtown center for Milpitas featuring attractive neighborhoods and distinctive streets that provide a gathering place at the heart of the community.

Describe any needs for workforce development, business support or infrastructure these

changes may create.

While there have been improvements in Milpitas local economic vitality, there is still a dire need for more workforce development opportunities, or outreach to communities about existing programs through the county and NOVA. Respondents to the community survey for this plan overwhelming selected workforce development opportunities as a critical need in Milpitas. The City of Milpitas is strongly supporting the growth of employment lands and therefore, there is a need to ensure that Milpitas residents can compete for quality jobs since the cost of living continues to increase significantly.

Infrastructure and business support systems are needed for a successful Innovation District and complete neighborhood and Metro Specific Plan area.

Regional economic development stakeholders interviewed for this Consolidated Plan are increasingly noticing a mismatch across the Santa Clara County region following the substantial tech industry layoffs a few years ago. There is an abundance of highly skilled, high paying jobs (versus entry level tech jobs) and very low skilled, low paying jobs that households cannot live on and many people who are in the middle and are not able to find jobs. The proliferation of AI is also likely to change the employability of people who are reluctant to learn and use these tools which could dramatically impact workers in this region. Stakeholders are seeing a percentage of layoff notices in the county that are 2 to 3 times the norm; roughly 12,000 people over the past few years. Many workers are in need of upskilling and programs are in place in partnership with community colleges to reach this population described in more detail below.

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

Milpitas residents have a high education attainment rate (bachelor's degree or higher of 56%). Milpitas's occupational mix is diverse. Of the top occupations by number of employees, there are well paying jobs in Software Development, Programming, Electrical and Electronics Assembly and Engineering. Professional, Scientific, and Technical Services (PSTS) offer the highest paid jobs in Milpitas. Health and education services is also a large employment industry in Milpitas, however, these jobs are typically paid less. For the workforce in the service industry, it is likely that some of these employees may be under resourced and spending more than 30% of their household income on housing and transportation expenses. The City of Milpitas is focused on ensuring that career pipelines are in place for increasing the quality of life for all residents and employees.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations.

Milpitas has a wide range of programs that provide upskilling opportunities to residents including:

- Milpitas Unified School District [Innovation Campus Adult Education](#), [Metro Education](#)
- [Electrical Training Alliance of Silicon Valley](#)
- [NOVAworks](#)
 - A nonprofit, federally funded employment and training agency that works closely with local businesses, educators, and job seekers to address the workforce needs of Silicon Valley by delivering employment and training services that:
 - ♣ facilitate skill development and career mobility;
 - ♣ align with and are of value to our business community; and
 - ♣ enhance people's ability to live and work in Silicon Valley.
 - [Young Adult Program](#)
- [Milpitas MyPlan](#)
 - Milpitas' COVID-19 Workforce Recovery Program in partnership with NOVAworks through which program participants participated in career advisor meetings and workshops focused on personal assessments, career exploration, training options, resume development, job search strategies, interview fundamentals, and communication essentials that resulted in participants starting and interviewing for new jobs, negotiating salaries and enrolling in additional services with NOVAworks.
- [SEMI Foundation](#) – Semiconductor Trade Organization
- [FlexFactor](#)
 - FlexFactor is an education and outreach program developed to inform, inspire, attract, and recruit high school students into careers in the tech economy. Through a project-based learning approach, FlexFactor engages students with real-world problems, advanced technologies, and entrepreneurship while exposing them to related regional education and career pathways that will provide the skills to enter the local workforce.

Describe how these efforts will support the jurisdiction's Consolidated Plan.

The economic, workforce and community development programs outlined above will provide valuable resources and funding to assist individuals and families from low- to moderate-income households. The City of Milpitas is prioritizing programs and projects that address our most pressing economic, workforce and community development and housing needs.

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

The City itself does not have a CEDS, but staff will review ABAG/MTC CEDS document for overlap with the City's Economic Development's Economic Development Strategy and 2040 General Plan.

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

The City of Milpitas approved the first Economic Development Strategy in 15 years on May 5, 2020, which takes into account all of the stated goals in CEDS as stated below. The Office Economic Development intends to update its EDS in 2025 and 2026 to reflect community economic development needs through 2031.

- **Goal 1 BUSINESS CLIMATE.** Develop policies to improve the business climate to retain and expand our strong economic base and culture of innovation.
- **Goal 2 WORKFORCE.** Improve workforce training and provide pathways to better jobs by improving the alignment between workforce skills, business and employer needs, and working conditions and earnings in low wage occupations.
- **Goal 3 HOUSING AND WORK PLACES.** House the labor force needed to fill the low, middle and high wage jobs required by our economy as well as the nonworking population, while providing flexibility for timely expansion of work places.
- **Goal 4 INFRASTRUCTURE.** Prioritize investments to address the growing strains on public services transportation, water, energy and communications.

Discussion

See above

MA-50 Needs and Market Analysis Discussion

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

Based on HUD exception grantee status, there are census block groups that qualify as Low to Moderate Income concentration at more than 37.5% for the purpose of CDBG eligibility as shown in the table below.

Census Tract	%LowMod
Block Group 1, Census Tract 5044.12	42%
Block Group 1, Census Tract 5044.14	42%
Block Group 1, Census Tract 5044.18	61%
Block Group 1, Census Tract 5044.21	40%
Block Group 1, Census Tract 5044.22	49%
Block Group 1, Census Tract 5044.23	39%
Block Group 1, Census Tract 5045.07	52%
Block Group 1, Census Tract 5045.10	52%
Block Group 1, Census Tract 5046.02	64%
Block Group 2, Census Tract 5044.12	79%
Block Group 2, Census Tract 5044.16	38%
Block Group 2, Census Tract 5044.18	48%
Block Group 2, Census Tract 5044.22	45%
Block Group 2, Census Tract 5045.05	60%
Block Group 2, Census Tract 5045.07	64%
Block Group 3, Census Tract 5044.12	61%
Block Group 3, Census Tract 5044.21	45%
Block Group 3, Census Tract 5044.24	54%
Block Group 3, Census Tract 5045.06	49%
Block Group 3, Census Tract 5045.07	42%
Block Group 4, Census Tract 5044.12	45%
Block Group 4, Census Tract 5045.07	41%

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

Minority concentration is defined as census tracts where the percentage of individuals of a particular racial or ethnic minority group is at least 20 percentage points higher than the citywide average.

There are 2 census tracts in Milpitas which that have high concentration of Hispanic households based on this definition: Census tract 5045.08 which is 36% Hispanic, and census tract 5046.02 which is 59% Hispanic. Concentration of low to moderate income households (those with incomes less than 80% AMI) are indicated in the table above. Based on this data, census tract

5046.02 meets the definition of both racial/ethnic minority and low to moderate income concentration.

What are the characteristics of the market in these areas/neighborhoods? These areas are multi-family, generally higher density, residential neighborhoods.

Are there any community assets in these areas/neighborhoods?
n/a

Are there other strategic opportunities in any of these areas?
The city will continue to explore strategic opportunities for our lower income residents.

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.

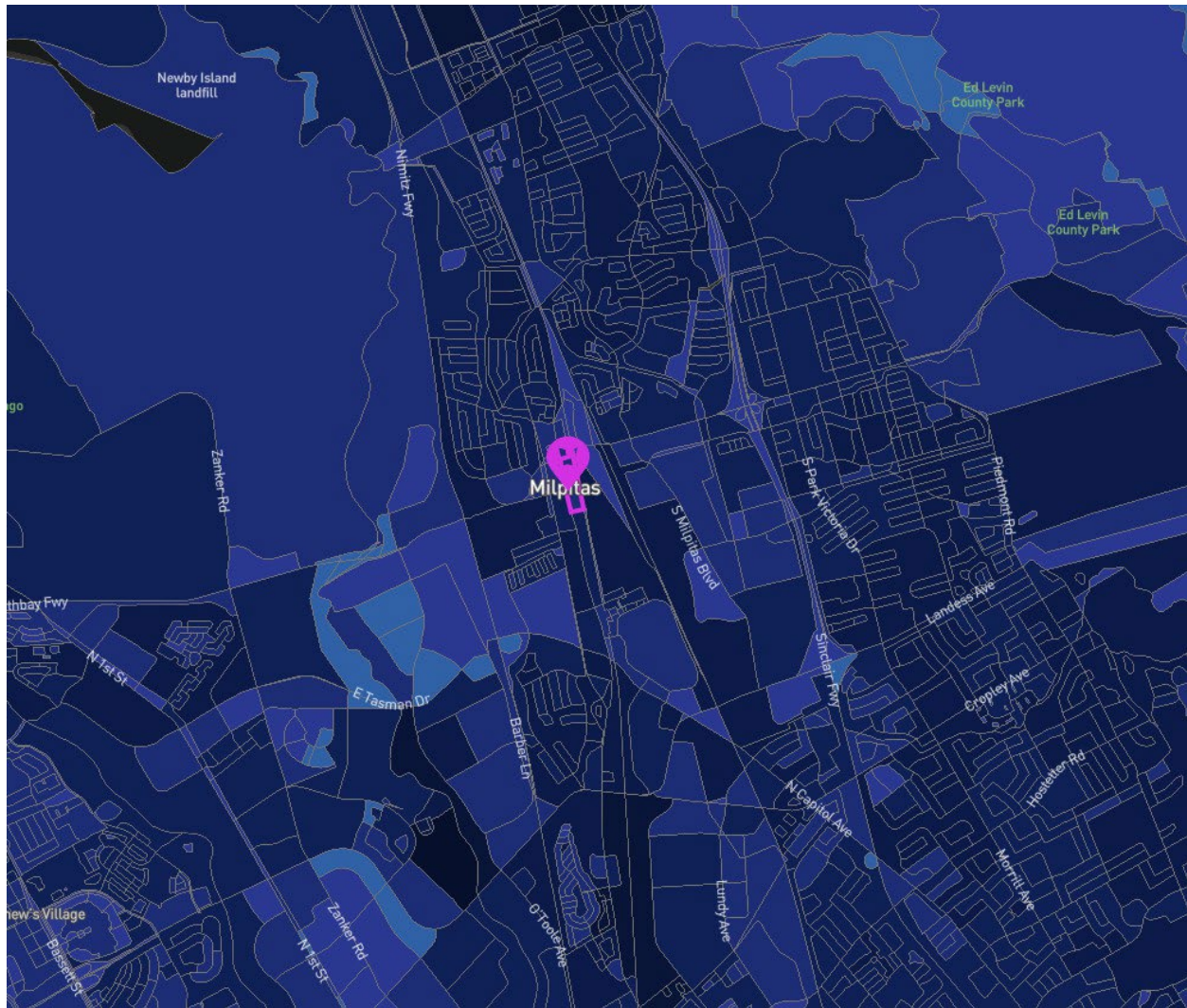
Access to technology is fundamental for low- and moderate-income households and neighborhoods. The need to adopt to modern technology is rooted in one's ability to be connected. Lack of broadband creates a distinct disadvantage in a world where everyday tasks continue to be migrated online. These disparities are worsened in terms of access to health care, education, employment, civic participation, commerce, and inclusion in society.³

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

Per HUD guidance, all Consolidated Plan submitted after January 1, 2018, must address broadband needs within the jurisdiction. Below is a map outlining mobile and the region's access to providers offering broadband services. According to the Federal Communications Commission Fixed Broadband Deployment Map, 100% of the City of Milpitas residents have access to broadband.

The majority of the City of Milpitas has access to 3-5 internet service providers. Data was obtained from [the Federal Communications Commission's Fixed Broadband Deployment website](https://www.fcc.gov/sites/default/files/bdac-low-income-communities-approved-rec-12172020.pdf). See attached photos for reference.

³ <https://www.fcc.gov/sites/default/files/bdac-low-income-communities-approved-rec-12172020.pdf>

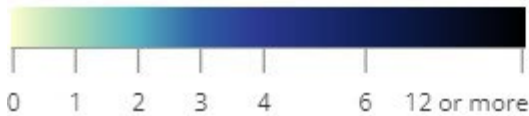


All Providers Reporting Service



Census block ID: 060855045044022






Number of Fixed Residential Broadband Providers



Broadband



Technology ADSL, Cable, Fiber, Fixed Wireless, Satellite, Other
Speed $\geq 25/3$ Mbps
Date Dec. 2020 (*latest public release*)

Provider	Tech	Down ▼ (Mbps)	Up (Mbps)
 Comcast Corporation	Cable	1000	35
Sail Internet	Fixed Wireless	200	100
Etheric Networks, Inc.	Fixed Wireless	150	150
 ViaSat, Inc.	Satellite	100	3
 Hughes Network Systems, LLC	Satellite	25	3
 AT&T Inc.	ADSL	18	1.5
 Raw Bandwidth Telecom, Inc.	ADSL	15	1.5
VSAT Systems, LLC	Satellite	2	1.3

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

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

Per HUD guidance, all Consolidated 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 – the City of Milpitas developed an city specific annex to this plan through which it has reviewed and evaluated a set of potential natural hazards to help identify the top hazards threatening the area and capacity to respond. The City of Milpitas has 178 critical facilities and infrastructure:32 Essential facilities (emergency response centers, public safety, schools)

- 66 Transportation structures (roads and bridges)
- 60 community assets (city hall, community structures)
- 11Hazardous Materials

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.¹ 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.² 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

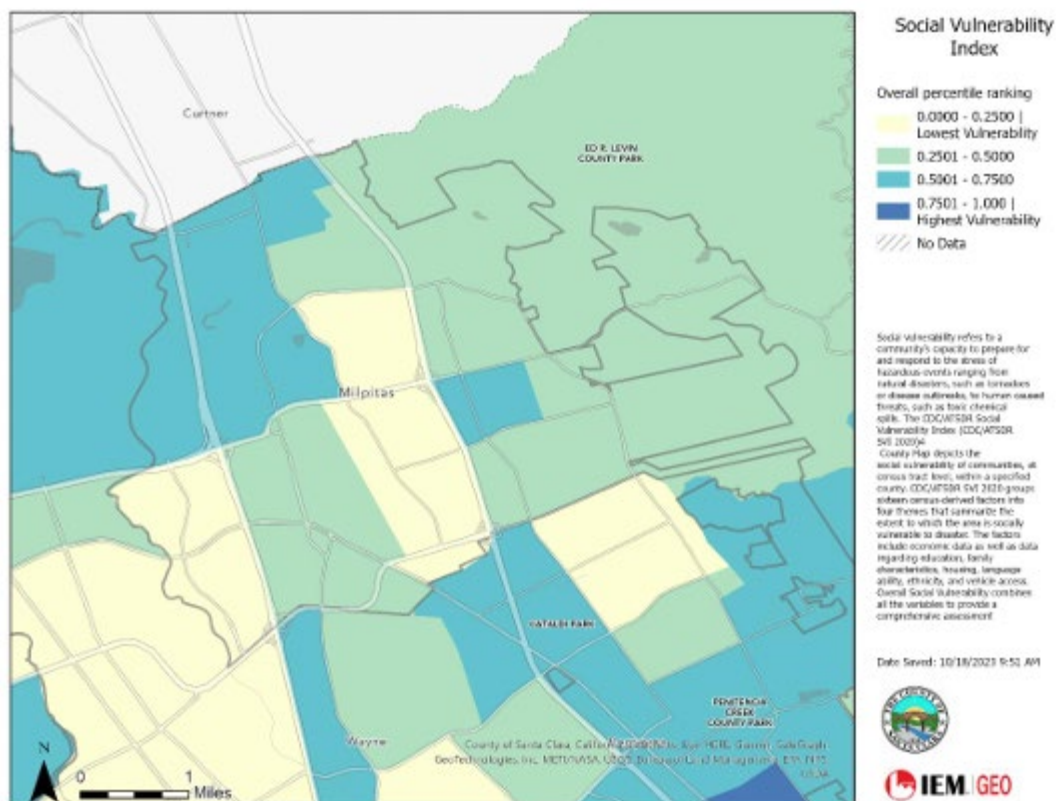
Flooding remains a persistent concern, particularly in low-lying areas and neighborhoods near major waterways. Climate change is increasing the frequency and intensity of extreme storm events.⁴

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.

Vulnerable populations such as the elderly and disabled communities are adversely affected by natural hazards. Low- and moderate-income populations are also disproportionately affected by natural disasters as, on average, they lack the resources to adequately deal with the financial burden a natural disaster may impose.

The Climate and Economic Justice Screening Tool (CEJST) in the figure below identifies census tracts that are overburdened and underserved. Several tracts in Milpitas meet the threshold for disadvantaged communities. Linguistic isolation, percentage of individuals with less than a high school diploma, high flood risk, exposure to air pollutants, and proximity to superfund and hazardous waste sites are among the factors contributing Milpitas census tract disadvantaged status.



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

For many low- and moderate-income residents, housing conditions significantly influence their exposure to climate risks. A large portion of this population lives in older or substandard housing, which often lacks modern structural protections against extreme weather events. These deficiencies leave residents more vulnerable to displacement, property damage, and long-term housing instability. Wildfire exposure is a particular concern in high-risk zones where adequate defensible space is difficult to achieve. The financial burden of retrofitting these homes or establishing evacuation plans is often prohibitive for low-income households, leaving them at greater risk during wildfire events.⁵

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

of heat-related illnesses and other health complications. To address these challenges, the Sustainability Master Plan (SMP) emphasizes the need for community cooling programs, urban tree-planting initiatives, and housing retrofits to create safer and more resilient living conditions.⁶

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

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

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Consolidated Plan for the City of Milpitas identifies the priority needs of the community and establishes 5-year goals to guide the allocation of funds to most efficiently address these goals. Priority needs identified by City Council and through this Consolidated Plan analysis include:

1. Supportive services for low and moderate income and special needs (seniors, domestic violence survivors, youth) households—the Council emphasized that public services are a high priority need;
2. Providing safe and transitional shelter to unhoused residents—high priority need;
3. Public improvements in neighborhoods with needs—moderate priority;
4. Economic development activities for low and moderate income residents—moderate priority.

The City of Milpitas has therefore identified the following goals for the 2025-2029 Consolidated Plan through extensive data analysis and community outreach:

- Maintain and preserve existing affordable housing;
- Provide supportive services for low and moderate income and special populations (seniors, domestic violence survivors, youth) including case management, and legal assistance;
- Respond to homelessness and risk of homelessness through housing stabilization, supportive services and economic resiliency programs;
- Invest in infrastructure and public facility improvements that prioritize safety, accessibility and community building;
- Invest in projects that increase opportunities for workforce development.

The Milpitas Housing and Community Development Strategic Plan identifies activities that will be funded with the Community Development Block Grant entitlement funds to meet these 5 year goals. Whenever appropriate, Milpitas will use other funding sources (local funds, housing authority funds, outside grants, housing trust fund, leveraging, etc.) to address the needs that will be discussed in this chapter to provide a comprehensive assessment of the City's overall

housing and community development strategy.

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

Geographic Area

This is not applicable to the City of Milpitas. The City does not target specific geographic areas to focus CDBG funds. The City attempts to fund programs that target low to moderate income households only.

General Allocation Priorities

The City receives only CDBG which is not geographically prioritized but the City does have funding priorities for its CDBG Public Service and Capital activities.

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The city does not receive HOPWA funds. It does receive CDBG funds which are allocated to benefit low- and moderate-income persons throughout the city.

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

Table 47 – Priority Needs Summary

Order	Priority Need	Priority Level	Description	Population or Geographic Area	Goal	Basis for Relative Priority
1.	Affordable Housing Development and Preservation	High	Develop and preserve affordable housing and owner housing which includes rehabilitation and new construction.	Targeted towards low to moderate income persons. No geographic areas targeted.	New Affordable Housing Maintain and Preserve Existing Housing Affordable Housing Rental Rehabilitation	Priority needs based on current housing prices and conditions. Feedback from communitywide survey and public forums.
2.	Supportive Services	High	Greater provision of community services for those who are homeless or who have urgent housing instability.	Extremely low, very low, low- and moderate-income individuals, veterans, emancipated youth. No geographic areas targeted.	Community Funding/Public Services	Housing data has shown increasing rates of homelessness and increasing housing prices. Feedback from communitywide survey and public forums.
3.	Public Improvements	High	Safety and accessibility improvements to public spaces in high need areas of Milpitas	Low- and moderate income households with children, youth, seniors, people with disabilities	Public Facilities	Feedback from community engagement and City Council priorities.
4.	Public services	High	Greater provision of community services including housing, landlord/tenant mediation, and legal services	Low- and moderate-income renters and landlords. No geographic areas targeted.	Community Funding/Public Services	Feedback from public forum.

5.	Community, Public, and Neighborhood Sustainability	Low	Preservation, revitalizing, and maintenance of neighborhoods.	Downtown Milpitas	Public Improvements	The priority needs are based on feedback from communitywide survey and public forums.
6.	Economic Development	High	Create and retain jobs and encourage businesses etc. to provide educational and job readiness, bolster workforce development and microbusiness opportunities	People of low to moderate income, microenterprises and small businesses	Community Funding/Public Services	The priority needs are based on feedback from communitywide survey, and resident / stakeholder workshops.

Narrative (Optional)

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

Table 48 – 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 indicated in the Needs Assessment Chapter of this Consolidated Plan, 1,025 renters, or 29% of all renters with incomes less than 100% HAMFI (approximately \$180k for a family of four), pay more than 50% of their gross household income in housing costs and, as such, face severe cost burden, an additional 1,155 renters, or 32% of renters in this income group pay more than 30% of their gross household income in housing costs and experience moderate cost burden
TBRA for Non-Homeless Special Needs	Housing costs in the region continue to increase and be more burdensome for those with special needs. Housing affordability can help minimize the burden held by persons with special needs along with greater availability for supportive housing. Special needs populations are often necessarily relying on fixed incomes such as social security which is insufficient based on housing costs in the region making these households particularly vulnerable to displacement and homelessness.
New Unit Production	The State of California’s Housing and Community Development Department has established the current Regional Housing Needs Assessment (RHNA) for the City of Milpitas for the years 2023-2031. The city was allocated the following: Very Low Income: 1,685 Low Income: 970 Moderate Income: 1,131 Above Moderate Income: 2,927
Rehabilitation	46% of owner housing stock and 29% of rental inventory in Milpitas was built before 1980, in which many will be due for repairs and rehabilitation work. The city’s CDBG funds will continue to fund organizations that complete repairs and rehabilitation for low and very low-income households.
Acquisition, including preservation	With a lack of vacant land and funding for new development, acquisition and preservation of the current housing stock is important to maintain the affordable housing stock.

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

Introduction

Table 49 - Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan	Narrative Description
			Annual Allocation	Program Income	Prior Year Resources	Total		
CDBG	Public - Federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$555,374	\$0	\$659,751.05	1,215,125.05	\$2,221,496	Prior year resources from revolving loan funds will be re-allocated to economic development activities and capital projects.

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

Not applicable, the City does not match federal funds.

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

There are three parcels controlled by the City. One parcel, located at 1432 S. Main Street, is owned by Milpitas Housing Authority and is approximately 0.9 acres in size. Currently, the parcel is occupied by commercial tenants, but the land is zoned as high-density multi-family residential. In January 2022, City Council directed staff to sell the parcel owned by the Milpitas Housing Authority with the intent that the buyer will develop affordable housing.

The other two parcels, approximately 1.7 acres, are located adjacent to the Milpitas Housing Authority property and is owned by the City of Milpitas. That City parcels are also occupied by commercial businesses but is also zoned for multi-family residential use. Staff is awaiting City Council direction for this parcel.

Discussion

See above

SP-40 Institutional Delivery Structure – 91.215(k)

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

Table 50 – Institutional Delivery Structure

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Milpitas	Government	Economic Development, Homelessness, Non-homeless, special needs, Ownership, Planning, Rental Neighborhood improvements, Public facilities, Public Services	Jurisdiction
County of Santa Clara Office of Supportive Housing	Continuum of Care	Homelessness, Non-homeless, Special Needs, Planning	Region
Project Sentinel	Non-profit	Planning, Rental	Region
SCCHA	PHA	Ownership, Public Housing Rental	Region
The Health Trust	Non-profit	Public Services	Region
SV Independ. Living Center	Non-profit	Public Services	Region
Catholic Charities	Non-profit	Public Services	Region
Rebuilding Together SV	Non-profit	Public Services	Region
Abode Services, Inc.	Non-profit	Homelessness	Region
Next Door Solutions to DV	Non-profit	Public Services	Region
YWCA	Non-profit	Public Services	Region

Assess of Strengths and Gaps in the Institutional Delivery System

The delivery structure is established to provide social services to the community. Current strengths of the system include its ability to reach seniors, children and youth, and survivors of domestic violence. The system has gaps in assisting the homeless and those most at-risk of homelessness. Currently, there are no homeless shelters located within the City limits. The closest shelter is more than 10 miles away in downtown San Jose. The system also lacks in providing adequate resources for those most at risk of experiencing homelessness. While the city has made strides to enhance that section of the delivery system, a substantial investment must be made to prevent those most at risk of homelessness from experiencing homelessness.

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

services

Table 51 - Homeless Prevention Services Summary

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

Currently, there are no homeless shelters located within the City limits. The closest shelter is more than 10 miles away in downtown San Jose. The system also lacks in providing adequate resources for those most at risk of experiencing homelessness. While the city has made strides to enhance that section of the delivery system, a substantial investment must be made to prevent those most at risk of homelessness from experiencing homelessness.

The City contracts with the County of Santa Clara's Office of Supportive Housing to secure services from its Homeless Engagement and Assessment Team (HEAT). HEAT focuses on providing direct outreach services to Milpitas' unhoused residents. The outreach results in the placement of our unhoused residents into the community queue for transitional housing opportunities in the long term and counseling, mental health, and other resources in the short term.

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

Current strengths of the system include its ability to reach seniors, children and youth, and victims of domestic violence. The system has gaps in assisting the homeless and those most at-risk of homelessness. Currently, there are no homeless shelters located within the City limits. The closest shelter is more than 10 miles away in downtown San Jose. The system also lacks in providing adequate resources for those most at risk of experiencing homelessness. While the city has made strides to enhance that section of the delivery system, a substantial investment must be made to prevent those most at risk of homelessness from experiencing homelessness.

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 endeavors to overcome institutional and service delivery system gaps by collaborating with service providers that address the City's priority needs and by leveraging local, state, and federal funding sources. The City collaborates with WeHope to provide case management to unhoused individuals and provides rental, security deposit and utility assistance for individuals who are chronically homeless or at risk of homelessness.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Table 52 – Goals Summary

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Maintain and Preserve Existing Affordable Housing	2025	2029	Affordable Housing Non-Homeless Special Needs	Citywide	Affordable Housing Development and Preservation through Rehabilitation	\$1,000,000 (owned units) \$200,000 (rental units)	248 Homeowner and rental housing units rehabilitated
2	Public Services / community funding	2025	2029	Homeless Non-Homeless Special Needs	Citywide	Community Services	\$100,000	500 persons assisted - Public service activities other than LMI housing benefit
3	Public services for low- and moderate-income residents at risk of eviction	2025	2029	Homeless Non-Homeless Special Needs	Citywide	Community Services	\$50,000 (low to moderate income residents at risk of eviction) \$150,000 (tenant services)	20 households assisted - Public service activities for LMI housing benefit 60 persons assisted - Public service activities other than LMI housing benefit
4	Public Services for Children and Youth	2025	2029	Non-Homeless Special Needs Non housing community development	Citywide	Community Services	\$45,000	50 persons assisted – Public service activities other than LMI housing benefit

5	Public Services for Seniors	2025	2029	Non-Homeless Special Needs Non-Housing Community Development	Citywide	Community Services	\$172,500	1250 persons assisted - Public service activities other than LMI housing benefit
6	Public Services for Domestic Violence support	2025	2029	Non-Homeless Special Needs	Citywide	Community Services	\$75,000	80 persons assisted - Public service activities other than LMI housing benefit
7	Public Improvements including accessibility and improving public facilities	2025	2029	Non-Housing Community Development	Citywide	Community Services	\$217,500	1000 persons assisted - Public facility or infrastructure activities for LMI housing benefit
8	Workforce Development, Assist Microenterprise s and Small Businesses	2025	2029	Non-Housing Community Development	Citywide	Economic Development	\$500,000	50 Businesses assisted
9	Planning & Administration	2025	2029	Planning & Administration	Citywide	N/A	\$440,000	N/A

Goal Descriptions

1	Goal Name	Maintain and Preserve Affordable Housing
	Goal Description	Maintain and preserve existing affordable homeownership and rental housing for LMI Households through housing rehabilitation.
2	Goal Name	Supportive and Community Services
	Goal Description	Provide supportive services for low and moderate income and special populations (seniors,

3		domestic violence survivors, youth) including case management, and legal assistance;
	Goal Name	Homelessness Prevention and Response
	Goal Description	Respond to homelessness and risk of homelessness through housing stabilization, supportive services and economic resiliency programs;
4	Goal Name	Public Improvements
	Goal Description	Invest in infrastructure and public facility improvements that prioritize safety, accessibility and community building
5	Goal Name	Workforce Development
	Goal Description	Invest in projects that support workforce development including support for small businesses to benefit LMI households
6	Goal Name	Planning and Administration
	Goal Description	Provide management, planning and implementation of the City's CDBG program.

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 five-year Consolidated Plan estimates to provide affordable housing as defined by HOME to 148 renter households and 100 homeowner households. The estimated breakdown of affordability will be as follows:

ELI: 84

LI: 164

MOD: 0

The City's goal is to assist the lowest income residents as these residents tend to experience housing insecurity more disproportionately.

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

The City of Milpitas currently does not have any public housing. However, there is a project-based Section 8 property in the City, the Sunnyhills Apartments. The Sunnyhills Apartments is a 171-unit development in which 149 units receive project-based Section 8 vouchers. The project-based Section 8 vouchers subsidize assistance for each unit with the Department of Housing and Urban Development, establishing fair market rent for the area and what the tenant can afford to pay. The goal is to be competitive with the local market thus incentivizing the owner to rent to low-income households.

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

n/a

Activities to Increase Resident Involvements

n/a

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

no

Plan to remove the ‘troubled’ designation

n/a

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

Barriers to Affordable Housing

In its 2023-31 Housing Element, the City identified the following governmental constraints/barriers impeding affordable housing development:

- **General Plan Land Use Designations.** Overall, the City's land use designations do not pose a significant constraint on residential development, but the Town Center (TWC) and Neighborhood Commercial Mixed Use (NCMU) designations may be revised to better support housing production. Both districts have a commercial requirement, which may impede redevelopment of parcels in these zones with housing uses.
- **Zoning Ordinance.** The City's Zoning Ordinance has not been comprehensively updated to ensure consistency with the 2021 General Plan. The City planned to begin updating the comprehensive Zoning Ordinance in 2023, which was expected to be completed and adopted by 2024.
- **Development Processing Procedures and Timing.** The City completed a study to evaluate the development review and permitting process, implementing a number of actions to improve internal processes. Milpitas' review and approval timelines are similar to average times taken by other jurisdictions in Santa Clara County and were found not to pose a significant constraint on housing development. However, many factors outside of a local jurisdiction's control can constrain the timing between project approval and when the developer requests building permits, such as the inability to secure financing for construction or availability of design professionals to complete construction documents or make corrections.
- **Development fees.** The City does provide fee deferrals for projects that provide on-site affordable housing units. Housing Programs 16 and 20 include actions to explore fee deferrals and waivers for affordable housing production. Compared to other cities in Santa Clara County, Milpitas has higher fees per unit for single- and multi-family developments. Milpitas has the highest Entitlement Fees in the County for single-family developments located within the Metro Specific Plan area.

Non-governmental constraints include:

- **Cost and availability of land.** The cost of land is a significant contributor to the overall cost of housing. Santa Clara County averages \$508 per square foot for a small single-family unit and \$264 per square foot for a large single-family unit. The average cost for a multi-family unit in Santa Clara County is about \$60,000.
- **Construction costs.** The cost of construction, including labor and materials, has a significant impact on the overall cost of new housing units and can be a significant constraint to development. In 2021, average construction costs ranged from approximately \$260 per square foot for a mid-rise, seven-story multifamily project to approximately \$300 for a twelve-story, high-rise multifamily residential project in

Milpitas. Assuming an average unit size of 1,200 square feet (including common areas), these estimates result in construction costs ranging from approximately \$312,000 to \$360,000 per unit in Milpitas. The high land and development costs in Milpitas mean that, without subsidies, new rental units affordable to very low and low-income households are difficult to provide at a feasible rate of return to a developer or investor. This also tends to hold true for for-sale housing at the moderate-income level.

- **Mortgage and rehabilitation financing.** The city of Milpitas does not vary greatly from other communities regarding the availability of home financing. In 2020, 69% of conventional purchase loan applications were approved, and 10% were denied. The denial rate was highest for home improvement loans at 33%. In a housing market such as Milpitas, the downpayment requirement may be a greater obstacle to homeownership for many households. As of March 2022, Redfin estimate, average home price in Milpitas was \$1,450,000. To provide a 10% down payment, a household would need to save \$145,000. Current home mortgage interest rates for home loans are steadily increasing for a 30-year fixed-rate mortgage. This means that prospective homebuyers will be less likely to qualify for home loans under the more stringent current lending standards.
- **Environmental constraints.** The City identified several environmental constraints that may act as barriers to affordable housing development, including geologic and seismic hazards, fire and flood hazards, and sea-level rise.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Examples of actions that the City has taken to reduce or ameliorate barriers to affordable housing since the 5th Housing Element Cycle include:

- Completing a comprehensive update to the City's General Plan and Land Use Element and creating new mixed-use zones;
- Updating the Milpitas Metro Specific Plan and Milpitas Gateway-Main Street Specific Plan to support higher residential densities and building heights in locations adjacent to high quality transit.
- Adopting an Inclusionary housing ordinance (Affordable Housing Ordinance); and amending it to encourage more on-site construction of affordable units.
- Adopting Zoning Ordinance amendments to address changes in State Law related to Accessory Dwelling Units, Two-Unit Developments (SB 9), and Objective Design Standards (SB 330).

Goal HE-3 in the City's 2023-31 Housing Element addresses barriers to new housing production, specifically to continually assess the barriers to new housing production and proactively mitigate the governmental constraints to new housing development. Specific policies include:

- **HE 3.1:** Continually review and right-size development fees on housing development. Adjust or defer City fees for affordable housing development.

- **HE 3.2:** Track changes to State housing legislation and regularly update the City’s Zoning Ordinance to reduce barriers to housing production and incentivize affordable housing production.
- **HE 3.3:** Implement recommendations in the Housing Opportunity Zone (HOZ) study to reduce barriers to new affordable housing production, while balancing the need for convenient neighborhood-serving retail stores and services for existing and future residents.
- **HE 3.4:** Maintain and implement the City’s Objective Design Standards for residential projects to streamline the development review process and increase predictability of review outcomes.
- **HE 3.5:** Prioritize investment in transportation, infrastructure, and utility improvements to reduce development barriers and costs for producing affordable housing.
- **HE 3.6:** Respond to changing market conditions and diverse housing needs, such as recognizing the need for limited term rentals (six months or less) for temporary employees and independent contractors or gig workers.
- **HE 3.7:** Support the adaptive reuse, renovation, conversion, or redevelopment of economically-underutilized properties or buildings for residential or mixed-use development.
- **HE 3.8:** Be a strong advocate for legislative change and funding/financing initiatives to support affordable housing.
- **HE 3.9:** Continue to streamline housing permitting and procedures consistent with State laws (e.g., AB 2234) and the City’s Service Delivery Study.

Additionally, the City’s “Adequate Sites and Housing Production” goal has two relevant policies to address barriers to affordable housing, including:

- **HE 1.5:** Facilitate the development of housing through the adoption of new zoning districts consistent with the General Plan, zoning incentives or waivers, development process streamlining, and CEQA findings of consistency, especially affordable housing in high resource areas.
- **HE 1.8:** Regularly review the land use designations and zoning districts to encourage a variety of housing types to be developed at a range of densities to equitably serve households at all economic levels, and to meet the needs of large family households, the elderly, and people with disabilities.

SP-60 Homelessness Strategy – 91.215(d)

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

The City partners with WeHope to provide homeless outreach and engagement services, conduct VI-SPDAT assessments, and to ensure homeless persons into the County's community queue for housing opportunities. These strategies, and the City's strategic plan goals, will be leveraged by the goals and policies adopted by the 2024 Housing Element which will focus on meeting the needs of the City's unhoused population.

The City of Milpitas will work to improve homeless outreach and to better assess the unique housing and service needs of homeless persons and families in Milpitas through the following strategies and actions: 1) continue to outreach and respond to the immediate needs of the unhoused and at-risk populations through a collaborative efforts between City and County staff and social service providers; 2) pursue for funding for programs and facilities that assist the unhoused populations and households at risk of homelessness; and 3) conduct a feasibility study to establish a low barrier navigation center to provide temporary housing and case management services for the unhoused population and take steps based on the recommendations, including identifying sites and funding sources as appropriate.

Addressing the emergency and transitional housing needs of homeless persons

The City of Milpitas addresses the emergency and transitional housing needs of homeless persons by coordinating services between the City's Police Department, Office of Building Safety, and Public Works Department and local service providers including LifeMoves and Hope for the Unhoused. The City will continue to address emergency and transitional housing needs by implementing the goals, policies, and programs adopted as part of the Housing Element Update which includes the goal to collaborate with regional agencies and organizations to support the unhoused population in Milpitas through the provision of supportive housing and services. To achieve this goal, Milpitas will implement a range of policies that focus on addressing the immediate and long-term housing needs of homeless persons and families including: 1) Prioritize providing permanent and transitional supportive housing for the unhoused population to offer a stable living environment and to improve their quality of life; 2) Maintain and improve crisis response beds including during periods of cold/warm weather; and 3) Provide or refer individuals to temporary housing with support programs to transition the unhoused population from homelessness to permanent housing.

The City will also work to address the emergency and transitional housing needs of homeless persons and families by zoning for a variety of housing types that meet the needs of homeless persons living in Milpitas including emergency shelters, supportive housing, low barrier navigation centers, and other interim housing types.

Additionally, Milpitas is taking steps to address the lack of resources available within City limits that meet the needs of homeless persons and families by drafting a local plan that will address and target homelessness by providing permanent supportive housing (PSH) units at 1000 Hillview Court and at 355 Sango Court.

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

The City of Milpitas is committed to helping homeless persons and families make the transition to permanent housing and independent living and makes every effort to ensure individuals and families who were recently homeless do not become homeless again. The City's strategy to address and end homelessness for individuals and families is facilitated and supported by the 2024 Housing Element which includes a range of goals and policies to address the housing and service needs of homeless persons. These goals and programs (and related actions) are highlighted and summarized below.

Goal HE-8: Collaborate with regional agencies and organizations to support the unhoused population in Milpitas through the provision of services and supportive housing. The City will implement the following policies, strategies, and action items to achieve this goal:

- Prioritize providing permanent and transitional supportive housing for the unhoused population to offer a stable living environment and improve their quality of life.
- Maintain and improve crisis response beds including during periods of cold/warm weather.
- Provide or refer individuals to temporary housing with support programs to transition the unhoused population from homelessness to permanent housing.
- Pursue funding for programs and facilities that assist the unhoused populations and households at risk of homelessness.
- Continue to outreach and respond to the immediate needs of the unhoused and at-risk populations through a collaborative effort between City and County staff and social service providers.
- Conduct a feasibility study to establish a low barrier navigation center (e.g., as a "tiny home village") to provide temporary housing and case management services for the unhoused population and take steps based on study recommendations, including identifying sites and funding sources as appropriate.

Program 22: Supportive Housing for Persons with Disabilities. The City will work with the Santa Clara County Office of Supportive Housing (OSH), through its administration of Measure A funds, and the Santa

Clara County Housing Authority (SCCHA), through its ability to invest project-based vouchers (PBV) in developments, to increase the availability of permanent supportive housing. The City will implement the following action items:

- Meet with OSH, SCCHA, and the San Andreas Regional Center (SARC) to explore avenues for collaboration;
- Identify and implement possible zoning incentives, such as expedited processing and density bonuses, along with fee waivers or reductions, and other financial support for projects that provide supportive housing or dedicated housing units for persons with disabilities;
- By the end of 2025, identify the use of CDBG funds for predevelopment costs for permanent supportive housing developments as a priority in the Annual Action Plan;
- By the end of 2025, analyze the suitability of sites identified in the Sites Inventory for permanent supportive housing development and conduct community engagement about those sites; and
- By the end of 2026, commit available City resources to permanent supportive housing developments in partnership with OSH and/or SCCHA.

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

The City does not currently have an institutional discharge policy and instead collaborates with the Santa Clara County Continuum of Care (CoC)—who recently updated their Quality Assurance Standards to include a homeless discharge coordination policy—to ensure individuals are not discharged into homelessness by providing guidance and resources to individuals released from institutions. The discharge policy includes access to reentry resource centers where VI-SPIDAT assessments can be administered (for example). The VI-SPIDAT assessment measures the acuity level of an individual and is used to inform the type of support or housing that is needed to support the individual. It also serves as the entry point for the accessing other resources or supportive services such as residential or outpatient treatment, transitional housing, or emergency shelter access.

The City employs a range of strategies to help low incomes residents and families avoid housing instability and homelessness. These strategies, policies, and programs are outlined in the City's 2024 Housing Element and are summarized below.

Program 7: Tenant Assistance Services. The City will continue to utilize the services of qualified nonprofits) to provide housing outreach and assistance, landlord-tenant mediation services, mortgage default counseling, and referrals to other support services to Milpitas residents, landlords, and housing professionals. Actions the City plans to implement include:

- Promote rental assistance with the objective to assist 300 Milpitas residents, landlords, and housing professionals over the next eight years with rental assistance;
- Continue to promote housing services with the objective to support approximately 320 persons each year through Project Sentinel's outreach and informational workshops, phone call assistance, and other support;
- Continue to facilitate and ensure compliance with the California Tenant Protection Act of 2019 that regulates just cause evictions and maximum annual rent increases;
- Continue to offer programs that supplement housing costs and reduce overall living expenses for lower and moderate income households such as the ongoing Milpitas Assistance Program (MAP) and the ARPA Childcare Subsidy Program which was launched in 2022 and offers up to \$1,000 per year for families; and
- Continue to coordinate with the San Andreas Regional Center (SARC) for services, outreach, and referrals for tenants with disabilities.

The City also supports low income individuals and families through several economic development strategies and initiatives. For example, the City's Build It Green Initiative implemented a Certified Green Building Professional (CGBP) training program to introduce program participants to green building and construction concepts. The program includes access to online courses and provides certification opportunities for up to 25 low income Milpitas residents to access high-wage jobs upon completion of the program. (The program requires a minimum passing grade of 80%. It is funded by ARPA dollars.)

The City does not directly provide supportive services from individuals returning from mental or physical health institutions, but Milpitas does partner with the Santa Clara County Continuum of Care (CoC) to provide supportive services and housing services to these individuals. The CoC's strategy to help low income persons and families avoid homelessness after being discharged from institutions and systems of care is implemented by the County's 2020-2024 Community Plan to End Homelessness which includes a three-part strategy to end homelessness in Santa Clara County and jurisdictions. To facilitate these strategies, the County's CoC developed a set of action items. Relevant action items developed to ensure low income persons and families avoid homelessness (especially after institutionalization) or who are receiving assistance from public and private agencies include but are not limited to:

- Ensure that people involved in the criminal justice system do not become homeless by expanding existing and developing new housing and workforce development programs to successfully reintegrate people leaving probation, parole, jails, and prisons in the community; and by supporting households with incarcerated family members to prevent homelessness.
- Ensure that people accessing safety net services have the support they need to obtain and maintain housing by adopting housing screening and referral processes for individuals and families accessing safety net services; expand housing programs for families involved in the child welfare system; and by expanding housing resources available to Medi-Cal recipients accessing services in the Specialty Mental Health System.
- Expand housing programs for families involved in the child welfare system; and expand and diversify housing programs for foster youth to meet their long-term housing needs so no foster youth become homeless.

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

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

The County of Santa Clara has received funding from State's Department of Health Service and Federal Government for Center for Disease Control to implement a Childhood Lead Poisoning Prevention Program. The funded programs include community outreach screen, case management and public education to inform low-to-moderate income and older communities. The project will then follow up with environmental testing, lead-based education, blood-lead testing for children, hazard reduction grants and follow up with monitoring and testing.

Milpitas has adopted a Lead-Based Paint Management Plan which complies with HUD Based Paint regulations, which outlines the required states of abatement and remediation for rehabilitation projects. In addition, the City publicize and identifies lead-based hazards and older residential projects through its Code Enforcement Division and Building Department. In addition, projects undergoing rehabilitation, under the City's Rehabilitation, provides technical assistance and abatement of lead- based paints.

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

Forty-six percent of owner-occupied homes in Milpitas were built prior to 1980, the period of time identified as using lead-based paint.

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

Milpitas has adopted a Lead-Based Paint Management Plan which complies with HUD Based Paint regulations, which outlines the required states of abatement and remediation for rehabilitation projects.

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

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

The City of Milpitas will follow these actions:

- Work with non-profit housing developers to fund and provide more affordable housing opportunities to address the homeless problem and needs of very low and low-income households.
- Provide funding and supportive services to prevent very low-income persons and families from becoming homeless and assist them in ending the cycle of homelessness.
- Address the employment and income needs of individuals and families who are economically disadvantaged, including persons who are homeless, who have disabilities, and those who are participating in the County of Santa Clara Welfare-to-Work Programs.
- Provide funding for a variety of services and referrals to assist people in obtaining access to public assistance to prevent poverty.
- Per Section 3, if there are HUD funded projects that can create direct economic opportunities must take every effort to recruit, target and directed towards low and very low-income residents and businesses.

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

Many of the organizations the City contracts with regionally work to reduce poverty within the City.

SP-80 Monitoring – 91.230

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

The City of Milpitas Office of Housing maintains a high level of integrity regarding monitoring and internal processes. The City ensures all funded organizations comply and meet financing and programmatic requirements of HUD through our contract process and monitoring. The City has annual CDBG audits to ensure compliance with HUD regulations.

The details and level of service that is to be performed by the subrecipients are outlined in the agreements. The terms and conditions in the agreement follow HUD regulations and are approved by our City Attorney.

As outlined in the agreements, each organization is required to submit quarterly reports of its activity progress in meeting the goals listed in the contract. In addition, the organization must submit invoices for reimbursements that document what services have been rendered. City staff takes the quarterly reports and reimbursement supporting documents and reviews items for any discrepancies. If any concerns or questions arise while reviewing the documents submitted by the organization, City staff will contact the organization and begin an internal investigation. The internal investigation will continue until the discrepancy is cleared. All funded CDBG-funded activities, including CDBG-CV-funded activities, are subject to this process.

In alignment with CDBG regulations, City staff drafts an extensive work plan for monitoring each organization, reviewing progress reports, and expense reports, and denoting any prior issues with compliance before meeting with CDBG program staff. Staff has both an internal monitoring strategy which includes reviewing documentation, creating a monitoring checklist with all necessary information related to that project, as well as a strategic plan for the on-site monitoring to ensure all parts of the project were adequately and efficiently reviewed. Staff then meets with CDBG partners to discuss any concerns/findings of the visit and any possible errors before sending the formal monitoring letter, which would formalize all the details in writing. During the monitoring process, staff takes note of common questions or concerns that program staff had to ensure that future sessions are as efficacious as possible. Staff does a walk-through of the facilities and reviews necessary records. An exit conference and follow-up letter are provided to subrecipients outlining successes and deficiencies.

Housing staff is available to subrecipients if they ever have any questions regarding the program. For new subrecipients, staff works closely with the organization to ensure compliance. We provide one-on-one training for new subrecipients on program, planning, and reporting requirements needed under CDBG.

All interested parties are to reach out to Office of Housing staff to be added to a CDBG Interest

List. This list is used to contact organizations, many of which are minority businesses, of upcoming CDBG opportunities.

Annual Action Plan

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

Introduction

For FY 2025-2026, the City of Milpitas has received an entitlement allocation amount of \$555,374.00. The City will allocate CDBG funds to eligible activities that address the needs identified in the Consolidated Plan. Prior Year resources in the amount of \$659,751.05 from revolving loan funds will be re-allocated to economic development activities and capital projects.

Anticipated Resources

Table 53 - Expected Resources – Priority

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public-Federal	Admin and Planning Economic Development Housing Public Improvements Public Services	\$555,374	\$0.00	\$659,751.05	1,215,125.05	\$2,221,496	Prior year resources from revolving loan funds will be re-allocated to economic development activities and capital projects.

Should any agency refuse the allocation, excess funds will be reassigned accordingly based on community and City Council Priority.

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

Not applicable, the City does not match federal funds.

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

There are three parcels controlled by the City. One parcel, located at 1432 S. Main Street, is owned by Milpitas Housing Authority and is approximately 0.9 acres in size. Currently, the parcel is occupied by commercial tenants, but the land is zoned as high-density multi-family residential. In January 2022, City Council directed staff to sell the parcel owned by the Milpitas Housing Authority with the intent that the buyer will develop affordable housing.

The other two parcels, approximately 1.7 acres, are located adjacent to the Milpitas Housing Authority property and is owned by the City of Milpitas. That City parcels are also occupied by commercial businesses but is also zoned for multi-family residential use. Staff is awaiting City Council direction for this parcel.

Discussion

Please see the discussion above.

AP-20 Annual Goals and Objectives

Table 54 – Goals Summary

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding (5 year total)	Goal Outcome Indicator
1	Maintain and Preserve Existing Housing	2025	2029	Affordable Housing	Citywide	Affordable Housing Development and Preservation	\$1,000,000 (owned units)	248 Homeowner and rental housing units rehabilitated
				Non-Homeless Special Needs			\$200,000 (rental units)	
2	Community Funding/Public Services	2025	2029	Homeless	Citywide	Community Services	\$100,000.00	500 persons assisted - Public service activities other than LMI housing benefit
				Non-Homeless Special Needs				
				Non-Homeless Special Needs				
3	Public services for low- and moderate-income residents at risk of eviction	2025	2029	Non-Homeless Special Needs	Citywide	Community Services	\$50,000 (low to moderate income residents at risk of eviction)	20 households assisted - Public service activities for LMI housing benefit
				\$150,000 (housing services)			60 persons assisted - Public service activities other than LMI housing benefit	
4	Public Services for Children and Youth	2025	2029	Non-Housing Community Development	Citywide	Community Services	\$45,000	50 persons assisted –
				Non-Housing Community Development				Public service activities other than LMI housing benefit
5	Public Services for Seniors	2025	2029	Non-Homeless Special Needs	Citywide	Community Services	\$172,000.00	1250 persons assisted - Public service activities other than LMI housing benefit
				Non-Housing Community Development				
6	Public Services for Domestic Violence Support	2025	2029	Non-Homeless Special Needs	Citywide	Community Services	\$75,000	80 persons assisted - Public service activities other than LMI housing benefit

6 (cont.)	Public Improvements including accessibility and improving public facilities	2025	2029	Non-Housing Community Development	Citywide	Public Facilities	\$217,500	1000 persons assisted - Public facility or infrastructure activities for LMI housing benefit
7	Workforce Development, Assist Microenterprises and Small Businesses	2025	2029	Non-Housing Community Development	Citywide	Economic Development	\$500,000.00	50 micro-enterprises assisted

Goal Descriptions

1	Goal Name	Maintain and Preserve Affordable Housing
	Goal Description	Maintain and preserve existing affordable homeownership and rental housing for LMI Households through housing rehabilitation.
2	Goal Name	Supportive and Community Services
	Goal Description	Provide supportive services for low and moderate income and special populations (seniors, domestic violence survivors, youth) including case management, and legal assistance
3	Goal Name	Public Improvements
	Goal Description	Invest in infrastructure and public facility improvements that prioritize safety, accessibility and community building
4	Goal Name	Workforce Development
	Goal Description	Invest in projects that support workforce development including support for small businesses and microenterprise to benefit LMI households
5	Goal Name	Planning and Administration
	Goal Description	Provide management, planning and implementation of the City's CDBG program.

AP-35 Projects – 91.220(d)

Introduction

The Consolidated Plan goals represent high-priority needs for the City of Milpitas and serve as the basis for the strategic actions the City will use to meet these needs. The City of Milpitas only receives Community Development Block Grant (CDBG) funding. If available and recommended in certain circumstances, the City Council may also augment the funds and contributions from local funds, such as the Housing Authority Fund. All the funds mentioned, are in efforts to serve and improve the lives of low- and moderate-income persons in Milpitas.

Projects

Table 55 - Project Information

#	Project Name
1	Catholic Charities of Santa Clara County
2	Child Advocates of Silicon Valley
3	City of Milpitas
4	Next Door Solutions to Domestic Violence
5	Project Sentinel
6	Rebuilding Together Silicon Valley
7	Senior Adults Legal Assistance
8	Silicon Valley Independent Living Center
9	Sourcewise
10	Terrace Gardens
11	YWCA Golden Gate Silicon Valley
12	Program Administration

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

Allocation priorities are derived through qualitative research such as surveys, public meetings, public hearings, and other avenues of resident input. The research has impacted the priority needs that address the most vulnerable population in our communities and the City Council has established the priorities to address those underserved needs. The main obstacle is the lack of available funding and lack of flexibility in CDBG funding. As only 15% of the grant is available for public service activities, this severely limits the use of funds on addressing high-priority needs.

Project Summary Information

1	Project Name	Catholic Charities of Santa Clara County
	Target Area	Citywide
	Goals Supported	Public Services for Seniors
	Needs Addressed	Community Services
	Funding	CDBG: \$11,000
	Description	Investigate and resolve complaints for seniors and disabled adults in long-term care facilities.
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	16
	Location Description	All long-term care facilities in Milpitas.
	Planned Activities	Site visits to long-term care facilities and nursing homes and provide case management for those clients with open cases.
2	Project Name	Child Advocates of Silicon Valley
	Target Area	Citywide
	Goals Supported	Public Services for Children and Youth
	Needs Addressed	Community Services
	Funding	CDBG: \$11,000
	Description	Provides court-appointed youths with volunteers to maintain life-long mentorship and guidance.
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	4
	Location Description	Milpitas, CA
	Planned Activities	The organization will recruit, and train volunteers and provide essential mentors and guidance for youth.
3	Project Name	City of Milpitas
	Target Area	Citywide
	Goals Supported	Assist Microenterprises and Small Businesses
	Needs Addressed	Economic Development
	Funding	CDBG: \$110,993.10 PI: \$262,588.26
	Description	The Milpitas Microenterprise Assistance Grant Program will provide funding to microenterprise businesses.
	Target Date	06/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	67
	Location Description	Milpitas, CA
	Planned Activities	Support Milpitas microenterprises.
4	Project Name	Next Door Solutions to Domestic Violence
	Target Area	Citywide
	Goals Supported	Public Services for Domestic Violence Support
	Needs Addressed	Community Services
	Funding	CDBG: \$12,250
	Description	Provide Support Services for survivors of domestic violence by providing emergency shelter, crisis counseling, safety strategies, community and systems advocacy, support groups, and case management.
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	48
	Location Description	Milpitas, CA
	Planned Activities	Next Door Solutions provides peer counseling, advocacy, legal help, and support groups. Additionally, Next Door Solutions to Domestic Violence provides safe emergency shelter to victims of domestic violence and their children within a confidential and protected environment.
5	Project Name	Project Sentinel
	Target Area	Citywide
	Goals Supported	Public services for low- and moderate-income residents at risk of eviction
	Needs Addressed	Community Services
	Funding	CDBG: \$3,806.10 PI: \$12,162.79
	Description	Milpitas residents and those seeking to reside in Milpitas will have their rights protected with housing education, counseling, investigation, and enforcement actions.
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	7
	Location Description	Milpitas, CA
	Planned Activities	Handle housing cases, and provide public presentations and education.
	Project Name	Senior Adults Legal Assistance
	Target Area	Citywide

6	Goals Supported	Public Services for Seniors
	Needs Addressed	Community Services
	Funding	CDBG: \$11,000
	Description	Legal services in the form of advice/referrals, consultations/brief service, and legal representation will be provided to Milpitas elders in areas of law common to SALA's target population including, but not limited to, the following: Public Benefits; Housing; Elder Abuse/Domestic Violence; Nursing Homes/Alternatives; Planning for Incapacity; Consumer/Finance; and Personal Affairs.
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	20
	Location Description	Barbara Lee Center, Phone, or San Jose Office
	Planned Activities	Legal assistance to seniors.
7	Project Name	Silicon Valley Independent Living Center
	Target Area	Citywide
	Goals Supported	Community Funding/Public Services
	Needs Addressed	Community Services
	Funding	CDBG: \$11,000
	Description	The Housing Service project will assist individuals with disabilities in acquiring the knowledge and skills needed to secure or maintain affordable, accessible housing.
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	38
	Location Description	Barbara Lee Center, Phone, Central Office
8	Planned Activities	Provide housing search assistance to LMC Milpitas residents with disabilities at risk of eviction.
	Project Name	Sourcewise
	Target Area	Citywide
	Goals Supported	Public Services for Seniors
	Needs Addressed	Community Services
	Funding	CDBG: \$11,000
	Description	Ensure critical, ongoing meal services and wellness checks for Milpitas' older low-income adult residents.
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	20

	Location Description	Milpitas, CA
	Planned Activities	Provide seniors with nutritious, home-delivered meals.
9	Project Name	Terrace Gardens Senior Housing – Capital
	Target Area	Citywide
	Goals Supported	Maintain and Preserve Existing Housing
	Needs Addressed	Affordable Housing Development and Preservation
	Funding	\$250,000
	Description	For the roof repair of the "A," and "B," "C" & "D" buildings.
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	148
	Location Description	186 Beresford Court
10	Planned Activities	Funding will be used to replace four roofs at Terrace Gardens.
	Project Name	YWCA Golden Gate Silicon Valley
	Target Area	Citywide
	Goals Supported	Public Services for Domestic Violence Support
	Needs Addressed	Community Services
	Funding	CDBG: \$12,250
	Description	Provide residents with domestic violence supportive services.
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	30
11	Location Description	Milpitas, CA
	Planned Activities	24-hour Support Line; emergency shelter; emergency response calls from law enforcement; crisis counseling, individual therapy, and support groups for adults and children; medical advocacy; transportation; criminal justice and social service advocacy; temporary restraining orders; court accompaniment; and children's programming.
	Project Name	Program Administration
	Target Area	Citywide
	Goals Supported	Program Administration
	Needs Addressed	Program Administration
	Funding	CDBG: \$111,074.80
	Description	Program Administration
	Target Date	06/30/2026

13	Estimate the number and type of families that will benefit from the proposed activities	Program Administration
	Location Description	Milpitas, CA
	Planned Activities	Program Administration
	Project Name	Rebuilding Together Silicon Valley
	Target Area	Citywide
	Goals Supported	Maintain and Preserve Existing Housing
	Needs Addressed	Affordable Housing Development and Preservation

	Funding	PI: \$385,000
	Description	Rehabilitate very low-, low- income households
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	23
	Location Description	Milpitas, CA
	Planned Activities	Rehabilitate very low-, low- income households

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

Not applicable. The City of Milpitas does not set geographic concentration areas for assistance. No census tracts in the city limits identify any area as a slum. Instead, the City helps fund organizations that provide supportive services to low- and moderate-income residents.

Geographic Distribution

Table 56 - Geographic Distribution

Target Area	Percentage of Funds
Milpitas	100%

Rationale for the priorities for allocating investments geographically

Not applicable.

Discussion Not applicable.

AP-55 Affordable Housing – 91.220(g)

Introduction

The City adopted an Affordable Housing Ordinance No. 297 on June 12, 2018. The Affordable Housing Ordinance requires that all new developments over 10 units must construct 15% of the total number of dwelling units to be affordable. For example, a developer wants to build an apartment complex with 20 units. A total of 3 units (15%) will need to be deemed affordable to comply with the City's Affordable Housing Ordinance. On March 5, 2019, the City established residential and non-residential affordable housing fees. On February 1, 2022, the City Council approved changes to the Affordable Housing Ordinance to encourage more on-site housing construction, to help the City meet its Regional Housing Needs Allocation (RHNA) goals, and to add clarity and consistency throughout the ordinance.

In addition to our Affordable Housing Ordinance, the City typically allocates funding for housing rehabilitation and preservation. These organizations help support low-income homeowners and renters and seniors stay housed.

Table 57 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	180
Special-Needs	0
Total	180

Table 58 - One Year Goals for Affordable Housing by Support Type

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	180
Acquisition of Existing Units	0
Total	180

Discussion

The City anticipates allocating resources to Rebuilding Together Silicon Valley for critical home repairs and Terrace Gardens for roof replacement of 4 buildings.

Rebuilding Together Silicon Valley assists low-income homeowners and renters with critical repairs. The resources allocated to Rebuilding Together would serve 23 low-income homeowners and renters in Milpitas.

Terrace Gardens is a deed-restricted very-low- and low-income affordable housing seniors' rental

development. The allocation would be for capital repairs to the common area which would benefit 148 affordable housing units.

The Home Rehabilitation Loan Program was retired by the City Council on February 4, 2025. The program income earned through the City's revolving loan funds was reallocated to an activity to maintain and preserve affordable housing and a microenterprise assistance program.

AP-60 Public Housing – 91.220(h)

Introduction

The City of Milpitas currently does not have any public housing. However, there is a project-based Section 8 property in the City, the Sunnyhills Apartments. The Sunnyhills Apartments is a 171-unit development in which 149 units receive project-based Section 8 vouchers. The project-based Section 8 vouchers subsidize assistance for each unit with the Department of Housing and Urban Development, establishing fair market rent for the area and what the tenant can afford to pay. The goal is to be competitive with the local market thus incentivizing the owner to rent to low-income households.

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

Not applicable. There is no public housing within the city.

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

Not applicable. There is no public housing within the city.

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

Not applicable. **Discussion** Not applicable.

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

Introduction

The County of Santa Clara and the City have designated homelessness as a critical issue. In Santa Clara County's 2023 Point-in-Time Census & Survey Comprehensive Report, the survey identified a total of 142 unsheltered homeless persons in Milpitas. Notably, there was a 48% decrease in unsheltered homeless persons in Milpitas. The decrease demonstrates that the homelessness crisis in the City is improving. With that being said, the City strives to solve and provide resources to individuals experiencing homelessness. Given the complexity of homelessness, interagency and interregional collaboration is crucial in solving the homeless issue.

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

November 10, 2020, the City Council approved and authorized staff to enter into an agreement for homeless outreach, assessment, and street-based case management services with Santa Clara County. A new contract was executed in December 2022 to continue homeless outreach through December 2023. As of April 2024, the City is preparing to launch a Request for Proposal (RFP) to enter into a new contract for homeless outreach and assessments.

The City partners with WeHope to provide homeless outreach and engagement services, conduct VI-SPDAT assessments, and to ensure homeless persons into the County's community queue for housing opportunities. These strategies, and the City's strategic plan goals, will be leveraged by the goals and policies adopted by the 2024 Housing Element which will focus on meeting the needs of the City's unhoused population.

The City of Milpitas will work to improve homeless outreach and to better assess the unique housing and service needs of homeless persons and families in Milpitas through the following strategies and actions: 1) continue to outreach and respond to the immediate needs of the unhoused and at-risk populations through a collaborative efforts between City and County staff and social service providers; 2) pursue for funding for programs and facilities that assist the unhoused populations and households at risk of homelessness; and 3) conduct a feasibility study to establish a low barrier navigation center to provide temporary housing and case management services for the unhoused population and take steps based on the recommendations, including identifying sites and funding sources as appropriate.

Addressing the emergency and transitional housing needs of homeless persons

The City of Milpitas addresses the emergency and transitional housing needs of homeless persons by coordinating services between the City's Police Department, Office of Building Safety , and Public Works Department and local service providers including LifeMoves and Hope for the Unhoused. The City will continue to address emergency and transitional housing needs by implementing the goals, policies, and programs adopted as part of the Housing Element Update

which includes the goal to collaborate with regional agencies and organizations to support the unhoused population in Milpitas through the provision of supportive housing and services. To achieve this goal, Milpitas will implement a range of policies that focus on addressing the immediate and long-term housing needs of homeless persons and families including: 1) Prioritize providing permanent and transitional supportive housing for the unhoused population to offer a stable living environment and to improve their quality of life; 2) Maintain and improve crisis response beds including during periods of cold/warm weather; and 3) Provide or refer individuals to temporary housing with support programs to transition the unhoused population from homelessness to permanent housing.

The City will also work to address the emergency and transitional housing needs of homeless persons and families by zoning for a variety of housing types that meet the needs of homeless persons living in Milpitas including emergency shelters, supportive housing, low barrier navigation centers, and other interim housing types.

Additionally, Milpitas is taking steps to address the lack of resources available within City limits that meet the needs of homeless persons and families by drafting a local plan that will address and target homelessness by providing permanent supportive housing (PSH) units at 1000 Hillview Court and at 355 Sango Court.

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

The City of Milpitas is committed to helping homeless persons and families make the transition to permanent housing and independent living and makes every effort to ensure individuals and families who were recently homeless do not become homeless again. The City's strategy to address and end homelessness for individuals and families is facilitated and supported by the 2024 Housing Element which includes a range of goals and policies to address the housing and service needs of homeless persons. These goals and programs (and related actions) are highlighted and summarized below.

Goal HE-8: Collaborate with regional agencies and organizations to support the unhoused population in Milpitas through the provision of services and supportive housing. The City will implement the following policies, strategies, and action items to achieve this goal:

- Prioritize providing permanent and transitional supportive housing for the unhoused population to offer a stable living environment and improve their quality of life.
- Maintain and improve crisis response beds including during periods of cold/warm weather.

- Provide or refer individuals to temporary housing with support programs to transition the unhoused population from homelessness to permanent housing.
- Pursue funding for programs and facilities that assist the unhoused populations and households at risk of homelessness.
- Continue to outreach and respond to the immediate needs of the unhoused and at-risk populations through a collaborative effort between City and County staff and social service providers.
- Conduct a feasibility study to establish a low barrier navigation center (e.g., as a “tiny home village”) to provide temporary housing and case management services for the unhoused population and take steps based on study recommendations, including identifying sites and funding sources as appropriate.

Program 22: Supportive Housing for Persons with Disabilities. The City will work with the Santa Clara County Office of Supportive Housing (OSH), through its administration of Measure A funds, and the Santa Clara County Housing Authority (SCCHA), through its ability to invest project-based vouchers (PBV) in developments, to increase the availability of permanent supportive housing. The City will implement the following action items:

- Meet with OSH, SCCHA, and the San Andreas Regional Center (SARC) to explore avenues for collaboration;
- Identify and implement possible zoning incentives, such as expedited processing and density bonuses, along with fee waivers or reductions, and other financial support for projects that provide supportive housing or dedicated housing units for persons with disabilities;
- By the end of 2025, identify the use of CDBG funds for predevelopment costs for permanent supportive housing developments as a priority in the Annual Action Plan;
- By the end of 2025, analyze the suitability of sites identified in the Sites Inventory for permanent supportive housing development and conduct community engagement about those sites; and
- By the end of 2026, commit available City resources to permanent supportive housing developments in partnership with OSH and/or SCCHA.

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

The City does not currently have an institutional discharge policy and instead collaborates with the Santa Clara County Continuum of Care (CoC)—who recently updated their Quality Assurance

Standards to include a homeless discharge coordination policy—to ensure individuals are not discharged into homelessness by providing guidance and resources to individuals released from institutions. The discharge policy includes access to reentry resource centers where VI-SPIDAT assessments can be administered (for example). The VI-SPIDAT assessment measures the acuity level of an individual and is used to inform the type of support or housing that is needed to support the individual. It also serves as the entry point for the accessing other resources or supportive services such as residential or outpatient treatment, transitional housing, or emergency shelter access.

The City employs a range of strategies to help low incomes residents and families avoid housing instability and homelessness. These strategies, policies, and programs are outlined in the City's 2024 Housing Element and are summarized below.

Program 7: Tenant Assistance Services. The City will continue to utilize the services of qualified nonprofits) to provide housing outreach and assistance, landlord-tenant mediation services, mortgage default counseling, and referrals to other support services to Milpitas residents, landlords, and housing professionals. Actions the City plans to implement include:

- Promote rental assistance with the objective to assist 300 Milpitas residents, landlords, and housing professionals over the next eight years with rental assistance;
- Continue to promote housing services with the objective to support approximately 320 persons each year through Project Sentinel's outreach and informational workshops, phone call assistance, and other support;
- Continue to facilitate and ensure compliance with the California Tenant Protection Act of 2019 that regulates just cause evictions and maximum annual rent increases;
- Continue to offer programs that supplement housing costs and reduce overall living expenses for lower and moderate income households such as the ongoing Milpitas Assistance Program (MAP) and the ARPA Childcare Subsidy Program which was launched in 2022 and offers up to \$1,000 per year for families; and
- Continue to coordinate with the San Andreas Regional Center (SARC) for services, outreach, and referrals for tenants with disabilities.

The City also supports low income individuals and families through several economic development strategies and initiatives. For example, the City's Build It Green Initiative implemented a Certified Green Building Professional (CGBP) training program to introduce program participants to green building and construction concepts. The program includes access to online courses and provides certification opportunities for up to 25 low income Milpitas residents to access high-wage jobs upon completion of the program. (The program requires a minimum passing grade of 80%. It is funded by ARPA dollars.)

The City does not directly provide supportive services from individuals returning from mental or physical health institutions but Milpitas does partner with the Santa Clara County Continuum of

Care (CoC) to provide supportive services and housing services to these individuals. The CoC's strategy to help low income persons and families avoid homelessness after being discharged from institutions and systems of care is implemented by the County's 2020-2024 Community Plan to End Homelessness which includes a three-part strategy to end homelessness in Santa Clara County and jurisdictions.

To facilitate these strategies, the County's CoC developed a set of action items. Relevant action items developed to ensure low income persons and families avoid homelessness (especially after institutionalization) or who are receiving assistance from public and private agencies include but are not limited to:

- Ensure that people involved in the criminal justice system do not become homeless by expanding existing and developing new housing and workforce development programs to successfully reintegrate people leaving probation, parole, jails, and prisons in the community; and by supporting households with incarcerated family members to prevent homelessness.
- Ensure that people accessing safety net services have the support they need to obtain and maintain housing by adopting housing screening and referral processes for individuals and families accessing safety net services; expand housing programs for families involved in the child welfare system; and by expanding housing resources available to Medi-Cal recipients accessing services in the Specialty Mental Health System.
- Expand housing programs for families involved in the child welfare system; and expand and diversify housing programs for foster youth to meet their long-term housing needs so no foster youth become homeless.

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

In its 2023-31 Housing Element, the City identified the following governmental constraints/barriers impeding affordable housing development:

- **General Plan Land Use Designations.** Overall, the City's land use designations do not pose a significant constraint on residential development, but the Town Center (TWC) and Neighborhood Commercial Mixed Use (NCMU) designations may be revised to better support housing production. Both districts have a commercial requirement, which may impede redevelopment of parcels in these zones with housing uses.
- **Zoning Ordinance.** The City's Zoning Ordinance has not been comprehensively updated to ensure consistency with the 2021 General Plan. The City planned to begin updating the comprehensive Zoning Ordinance in 2023, which was expected to be completed and adopted by 2024.
- **Development Processing Procedures and Timing.** The City completed a study to evaluate the development review and permitting process, implementing a number of actions to improve internal processes. Milpitas' review and approval timelines are similar to average times taken by other jurisdictions in Santa Clara County and were found not to pose a significant constraint on housing development. However, many factors outside of a local jurisdiction's control can constrain the timing between project approval and when the developer requests building permits, such as the inability to secure financing for construction or availability of design professionals to complete construction documents or make corrections.
- **Development fees.** The City does provide fee deferrals for projects that provide on-site affordable housing units. Housing Programs 16 and 20 include actions to explore fee deferrals and waivers for affordable housing production. Compared to other cities in Santa Clara County, Milpitas has higher fees per unit for single- and multi-family developments. Milpitas has the highest Entitlement Fees in the County for single-family developments located within the Metro Specific Plan area.

Non-governmental constraints include:

- **Cost and availability of land.** The cost of land is a significant contributor to the overall cost of housing. Santa Clara County averages \$508 per square foot for a small single-family unit and \$264 per square foot for a large single-family unit. The average cost for a multi-family unit in Santa Clara County is about \$60,000.
- **Construction costs.** The cost of construction, including labor and materials, has a significant impact on the overall cost of new housing units and can be a significant constraint to development. In 2021, average construction costs ranged from approximately \$260 per square foot for a mid-rise, seven-story multifamily project to

approximately \$300 for a twelve-story, high-rise multifamily residential project in Milpitas. Assuming an average unit size of 1,200 square feet (including common areas), these estimates result in construction costs ranging from approximately \$312,000 to \$360,000 per unit in Milpitas. The high land and development costs in Milpitas mean that, without subsidies, new rental units affordable to very low and low-income households are difficult to provide at a feasible rate of return to a developer or investor. This also tends to hold true for for-sale housing at the moderate-income level.

- **Mortgage and rehabilitation financing.** The city of Milpitas does not vary greatly from other communities regarding the availability of home financing. In 2020, 69% of conventional purchase loan applications were approved, and 10% were denied. The denial rate was highest for home improvement loans at 33%. In a housing market such as Milpitas, the downpayment requirement may be a greater obstacle to homeownership for many households. As of March 2022, Redfin estimate, average home price in Milpitas was \$1,450,000. To provide a 10% down payment, a household would need to save \$145,000. Current home mortgage interest rates for home loans are steadily increasing for a 30-year fixed-rate mortgage. This means that prospective homebuyers will be less likely to qualify for home loans under the more stringent current lending standards.
- **Environmental constraints.** The City identified several environmental constraints that may act as barriers to affordable housing development, including geologic and seismic hazards, fire and flood hazards, and sea-level rise.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Examples of actions that the City has taken to reduce or ameliorate barriers to affordable housing since the 5th Housing Element Cycle include:

- Completing a comprehensive update to the City's General Plan and Land Use Element and creating new mixed-use zones;
- Updating the Milpitas Metro Specific Plan and Milpitas Gateway-Main Street Specific Plan to support higher residential densities and building heights in locations adjacent to high quality transit.
- Adopting an Inclusionary housing ordinance (Affordable Housing Ordinance); and amending it to encourage more on-site construction of affordable units.
- Adopting Zoning Ordinance amendments to address changes in State Law related to Accessory Dwelling Units, Two-Unit Developments (SB 9), and Objective Design Standards (SB 330).

Goal HE-3 in the City's 2023-31 Housing Element addresses barriers to new housing production, specifically to continually assess the barriers to new housing production and proactively mitigate the governmental constraints to new housing development. Specific policies include:

- **HE 3.1:** Continually review and right-size development fees on housing development. Adjust or defer City fees for affordable housing development.
- **HE 3.2:** Track changes to State housing legislation and regularly update the City's Zoning Ordinance to reduce barriers to housing production and incentivize affordable housing production.
- **HE 3.3:** Implement recommendations in the Housing Opportunity Zone (HOZ) study to reduce barriers to new affordable housing production, while balancing the need for convenient neighborhood-serving retail stores and services for existing and future residents.
- **HE 3.4:** Maintain and implement the City's Objective Design Standards for residential projects to streamline the development review process and increase predictability of review outcomes.
- **HE 3.5:** Prioritize investment in transportation, infrastructure, and utility improvements to reduce development barriers and costs for producing affordable housing.
- **HE 3.6:** Respond to changing market conditions and diverse housing needs, such as recognizing the need for limited term rentals (six months or less) for temporary employees and independent contractors or gig workers.
- **HE 3.7:** Support the adaptive reuse, renovation, conversion, or redevelopment of economically-underutilized properties or buildings for residential or mixed-use development.
- **HE 3.8:** Be a strong advocate for legislative change and funding/financing initiatives to support affordable housing.
- **HE 3.9:** Continue to streamline housing permitting and procedures consistent with State laws (e.g., AB 2234) and the City's Service Delivery Study.

Additionally, the City's "Adequate Sites and Housing Production" goal has two relevant policies to address barriers to affordable housing, including:

- **HE 1.5:** Facilitate the development of housing through the adoption of new zoning districts consistent with the General Plan, zoning incentives or waivers, development process streamlining, and CEQA findings of consistency, especially affordable housing in high resource areas.
- **HE 1.8:** Regularly review the land use designations and zoning districts to encourage a variety of housing types to be developed at a range of densities to equitably serve households at all economic levels, and to meet the needs of large family households,

the elderly, and people with disabilities.

AP-85 Other Actions – 91.220(k)

Introduction

This section discusses efforts in addressing the underserved needs, expanding and preserving affordable housing, reducing lead-based paint hazards, developing an institutional structure for delivering housing and community development activities, and planning to enhance coordination between public and private housing and social services agencies.

Actions planned to address obstacles to meeting underserved needs

The most significant obstacle to addressing the underserved needs for FY 2025-26 is the lack of sufficient federal, state, and local funds to carry out all the necessary programs, activities, and projects.

The City contributes to meeting underserved needs with other resources and funds, such as:

- The City of Milpitas Affordable Housing Fund is used primarily to increase the number of new affordable housing units. It is funded through fees collected from developers by Affordable Housing Ordinance 297. As an example, the City used these funds to initially fund the Pilot Rent Relief Program the City established in November 2019 and it currently uses these funds for the City's Emergency Motel Stay Program.
- The City provides loans on an ongoing, as-qualified basis for BMR applicants to qualify for purchasing an available BMR unit.
- Measure A Affordable Housing Bond was approved by voters in November 2016 approving 950 million dollars for the County to address housing needs for the most vulnerable residents, those in extremely low-income households.
- American Rescue Plan Act (ARPA) funds have been allocated to the Rent Relief Program which assists low-and moderate-income individuals with up to \$5,000.
- In February 2023, the City received its approval letter for its Permanent Local Housing Allocation (PLHA) entitlement. The grant will help cover the homeless outreach and assessment services for the next three years. PLHA will also allow the city to create a Workforce Housing Rental Assistance Program that would offset rent paid by the tenant for a period of greater than 6 months. To qualify, tenants must have a household income of 30% AMI or below.
- In September 2022, the City Council accepted Assemblymember Lee's one-time state funding request, including \$1,500,000 for homelessness prevention and unhoused services. While the allocation of the homeless prevention and unhoused programs will be funded, the original request included the continuation of the mobile shower and laundry services, additional rent relief funds, and the establishment of a Milpitas Resource Center.

Actions planned to foster and maintain affordable housing

The City has taken proactive steps to help decrease the barriers to affordable housing through the following resolutions/ordinances:

Resolution No. 8523

The City adopted Resolution No. 8523 on February 2, 2016, which recognizes homelessness as a crucial problem in the County and will consider contributing to future affordable housing projects that will house the homeless. The City is in discussion to create its first 100% permanent supporting housing project in Milpitas.

Affordable Housing Ordinance

On June 12, 2018, the City Council adopted Affordable Housing Ordinance No. 297 which requires that any new development with 10 or more units must include 15% of the units these units as affordable. The ordinance applies to both rental and ownership developments. In January 2022, the City Council approved changes to the Affordable Housing Ordinance to encourage more on-site affordable housing production. The City Council also adopted changes to add clarity and consistency throughout the ordinance.

Density Bonus Ordinance

To attract developers to build affordable units, the Density Bonus Ordinance will allow developers the ability to build above their permitted densities in permitted zoning districts in exchange for the provision of affordable units in the development.

Below Market Rate Ownership

The City manages a Below Market Rate (BMR) Home Ownership program for first-time, income-qualified homebuyers. Once a unit from the current BMR housing stock becomes available, the homebuyer will have the ability to purchase a home in Milpitas at one of the various developments throughout the City. For qualified households, the City also provides a loan of up to \$50,000.

Actions planned to reduce lead-based paint hazards

The County of Santa Clara has received funding from the State's Department of Health Service and the Federal Government for the Center for Disease Control to implement a Childhood Lead Poisoning Prevention Program. The funded programs include community outreach screens, case management, and public education to inform low-to-moderate income and older communities. The project will then follow up with environmental testing, lead-based education, blood-lead testing for children, hazard reduction grants, and follow up with monitoring and testing.

Milpitas has adopted a Lead-Based Paint Management Plan which complies with HUD-Based Paint regulations, which outlines the required states of abatement and remediation for rehabilitation projects. In addition, the City publicizes and identifies lead-based hazards and older residential projects through its Code Enforcement Division and Building Department.

Home rehabilitation projects that are federally funded also require testing for lead-based paints. Residential structures not meeting lead-based paint regulations will go through the process of abatement and remediation of lead-based hazards.

Actions planned to reduce the number of poverty-level families

The City of Milpitas will follow these actions:

- Work with non-profit housing developers to fund and provide more affordable housing opportunities to address the housing crisis and needs of very low and low-income households.
- Provide funding and supportive services to prevent very low-income persons and families from becoming homeless and assist them in ending the cycle of homelessness. Programs such as the Rent Relief Program and the Workforce Housing Rental Assistance Program (WHRAP) help poverty-level families stay housed.
- Provide funding for a variety of services and referrals to assist people in obtaining access to public assistance to prevent poverty. This is typically done through funding various non-profit organizations.

Actions planned to develop institutional structure

The City is striving to improve intergovernmental and private sector cooperation to synergize efforts and resources and develop new revenues for community service needs and the production of affordable housing. Collaborative efforts include:

- Regular monthly meetings between entitlement jurisdictions at the CDBG Coordinators Meeting and Regional Housing Working Group
- Joint jurisdiction Request for Proposals and project review committees
- Coordination on project management for projects funded by multiple jurisdictions.

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

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

Discussion

Please see the discussion above.

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

Introduction

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

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

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

Other CDBG Requirements

1. The amount of urgent need activities = **\$0**
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan = **100%**