



## CITY COUNCIL AGENDA REPORT

**Meeting Date:** February 5, 2026

**From:** Julia Ayres, Acting Community Development Director

**Subject:** Update on Affordable Housing Rehabilitation Grant Program

### Recommendation

Staff recommends that the City Council receive an update on the Affordable Housing Rehabilitation Grant Program.

### Background

In the 2022 legislative session, former Representative Jackie Speier secured a \$495,000 Community Project Funding Grant administered by the US Department of Housing and Urban Development (HUD). The purpose of the grant is to address critical improvements to homes in Brisbane occupied by low-income households, including repairs to address health and safety hazards, accessibility improvements, airport noise insulation, and energy efficiency upgrades (see Attachment 1).

In 2023, the City signed a professional services agreement (PSA) amendment with Good City Company (Good City) to provide administrative support for grant implementation, including creating the program description and budget and completing environmental review under the National Environmental Policy Act (NEPA) prior to executing the grant agreement with HUD. The grant agreement with HUD was executed in April 2024. Following grant execution, staff worked with Good City and HEART of San Mateo County to prepare program guidelines (Attachment 1), administrative procedures, program forms, and outreach materials.

The program launched in January 2025, with widespread advertising in the STAR, weekly BLAST, City website, message boards, social media, and other methods. Application submissions were cut off in March 2025 due to the overwhelmingly positive response from the community.

### Discussion

The City has approved 21 grant applicants to date. As of this staff report, \$298,550 has been allocated to 15 grantees. Staff will contact the remaining six grantees this month (February) to remind them of their grant program approval and determine if they want to move forward with the program. Staff anticipates all grant funds for home repairs will be expended in the next six months.

### Fiscal Impact

The total grant amount is \$495,000, of which 20% (\$99,000) is dedicated to covering administrative costs, and an additional \$19,500 is allocated to reimbursing costs for inspections, work write-ups, and permit fees. This leaves \$376,500 available for disbursement to homeowners as direct grants. The City's contract with Good City totals \$91,035, leaving \$7,965 to cover staff costs. City staff administration of this program has exceeded this amount. Additionally, HEART staff has assisted in administration of the program as part of their existing contract with the City for support on housing-related policies and programs.

**Attachments**

1. Brisbane Affordable Housing Rehabilitation Grant Program Guidelines

*Julia Ayres*

Julia Ayres, Acting Community Development Director

*Jeremy Dennis*

Jeremy Dennis, City Manager



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# BRISBANE AFFORDABLE HOUSING REHABILITATION GRANT PROGRAM GUIDELINES

## INTRODUCTION

The City of Brisbane has a significant number of housing units in need of rehabilitation that are owned or occupied by low-income residents. The Brisbane Affordable Housing Rehabilitation Program is designed to help low-income Brisbane residents, including seniors and people with disabilities who do not have the resources to address these deficiencies, to remain safely in their homes, to reduce ongoing energy costs and increase energy efficiency, and to preserve the quality of the City's housing stock.

Using funds awarded by the Department of Housing and Urban Development, the program will provide grants of up to \$23,500 to address critical improvements to single-family, duplex, multiple-family, and mobilehome dwellings occupied by low-income households. The grants will be used for household repairs related to health & safety hazards, accessibility improvements, airport noise insulation, and energy efficiency upgrades. Funds will be available on a first come, first served basis until funds are spent.

## ELIGIBLE PROPERTIES:

- Single Family detached homes
- Duplexes
- Townhomes
- Condominiums (interior improvements only)
- Mobilehomes
- Apartment complexes with affordable rents

## APPLICANT ELIGIBILITY

To be eligible for grant funds under this program, applicants must be single-family homeowners, duplex owners, mobilehome owners, or owners of multi-family complexes, duplexes, or single-family homes with affordable rents within the City of Brisbane. To be eligible, applicants must meet the following requirements.

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**HOMEOWNERS MUST:**

- Own and live in an insured home located in the City of Brisbane
- Have an annual income of no more than 80% of AMI
- Have a loan-to-value ratio of no more than 90%
- Not own other property other than the property for which assistance is being sought
- Not have received prior grant assistance under this project

The 2024 HUD low-income limits for San Mateo County (subject to annual adjustments) are:

1 person	2 people	3 people	4 people
<b>\$109,700</b>	<b>\$125,350</b>	<b>\$141,000</b>	<b>\$156,650</b>

**RENTAL PROPERTY OWNERS MUST:**

- Demonstrate that rental rates are below the Maximum Affordable Rent Payment for low-income renters in San Mateo County (as defined by HUD) or rent to Section 8 tenants
- Not have received prior grant assistance under this project

The 2024 HUD Maximum Affordable Rent Payment for low- income households for San Mateo County (subject to annual adjustments) are:

Bedrooms	Studio	One	Two	Three	Four
<b>Rent</b>	<b>\$2,742</b>	<b>\$2,938</b>	<b>\$3,526</b>	<b>\$4,073</b>	<b>\$4,544</b>

Note: CA Tax Credit Limits for Low- and Median-Income Group

**APPLICATION PROCESS**

Interested homeowners and rental property owners must complete a Request for Service form summarizing their needs. The Request for Service does not require any documentation. Project staff will review the Request and determine whether you may qualify for a grant. If it is determined that you may qualify, you will be invited to complete an Application and provide documentation of income, property ownership, and residency, etc. Project staff will review the application and determine whether the you qualify for the grant.

**Required documentation**

Applicants must provide documentation listed below to provide proof of eligibility.

**HOMEOWNERS:**

- Valid copies of photo IDs for all applicants

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- Copy of Deed or Property Tax Bill
- Copies of all pages of recent loan statement for all loans secured by your home
- Copies of recent utility bill as proof of residence
- Copy of the Declarations page of Homeowners Insurance Policy, which confirms the valid policy period
- For every person 18 or older you count as part of your household who lives in the home at least 6 months of the year:
  - Two years of the most recent income tax returns, complete with all schedules: W-2 and 1099, including for self-employment income complete with schedule “C”
  - Two months of the most recent and consecutive pay stubs for all employment income, which confirms proof of income
  - Most recent benefit letters of financial support, e.g., SSI, CALWORKS, Cash Aid, unemployment, retirement, SSD, social security award letter (not the statement), pension letter, or 1099-R
- For tenants residing in the home, rental agreement with signatures of the homeowner and tenant

**APARTMENT COMPLEX OWNERS**

- Valid copies of photo ID for the building owner
- Copy of Deed or Property Tax Bill
- Copies of all pages of recent loan statement for all loans secured by the building
- Copy of the Declarations page of Building Insurance Policy, which confirms the valid policy period
- Current Rent Schedule

**Approved Application**

If the applicant qualifies for the Project and the application is approved, a building inspector and program staff will meet with the applicant to inspect the property and review the deficiencies the applicant has identified. The inspector may also identify other items to comply with current health and safety codes, such as the installation of smoke and carbon monoxide detectors, correction of electrical, plumbing and HVAC hazards, and abatement of lead-based paint and asbestos.

The inspector will prepare a preliminary scope of work and a cost estimate. Project staff will work with the applicant to produce a final scope of work to submit for bid to contractors.

**ELIGIBLE REPAIRS**

The program is intended to address repairs and improvements that allow occupants to continue living comfortably and safely in their home. Eligible repairs include but are not limited to the following.

**SINGLE FAMILY HOMES, DUPLEXES, AND MOBILE HOMES (OWNER-OCCUPIED)**

- Replacement of unsafe stairs and flooring
- Kitchen and Bath improvements (e.g., hot/cold running water, appropriate ventilation, adequate lighting, removal of mold and water damage, ensuring complete bathing/sanitary facilities)
- Exterior wall restoration and exterior painting
- Lead-Based Paint Hazard remediation
- Termite control

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- Airport noise mitigation such as roof insulation and double paned windows
- Developing or current code violations
- Electrical and plumbing system upgrades
- Energy efficiency improvements (e.g., electrical panel upgrades, water efficient fixtures, insulation, and weatherization, etc.)
- Re-roofing and gutter replacement
- Foundation repair
- Accessibility: conversion of bathtubs to accessible shower units, widened doorways, ramp installation, replacement of doorknobs with lever handle knobs, adding handrails, etc.

**MULTI-FAMILY COMPLEXES**

- Energy efficiency improvements (e.g., electrical panel upgrades, water efficient fixtures, insulation, and weatherization, etc.)
- Airport noise mitigation such as roof insulation and double paned windows
- Accessibility improvements listed above
- Grant funds may not be used for repairs of conditions that are the landlord's legal responsibility in compliance with state and local building and health codes

**CONTRACTOR SELECTION**

The applicant will be responsible for obtaining at least two proposals from licensed contractors. In coordination with City Staff, the applicant will select the preferred contractor. The contractor will enter into a work agreement with the property owner. The property owner will submit invoices and supporting documentation to the City. The City will review the invoice and supporting documentation, inspect work performed under the invoice, and when approved will make payments directly to the property owner.

**CONSTRUCTION PHASE**

Once construction commences, a City building inspector will conduct progress inspections as needed, and Project staff will coordinate with the property owner during work progress. A City building inspector will conduct a final inspection to ensure the project is completed according to the Scope of Work and meets City standards.