



# How to Find Affordable Housing in San Mateo County

*\*\*\* If you need emergency housing assistance, please dial 2-1-1 for a 24-hr helpline. \*\*\**

Affordable housing in the County primarily serves households that are low, very low, or extremely low income. Visit [www.smchousing.org](http://www.smchousing.org), click on “Resources,” then click on “Income & Rent Limits” to see what the current income limits are. Remember that we have a severe shortage of affordable housing in the County, so be prepared to make lots of phone calls, join multiple waiting lists, and wait as long as 5 years to get into housing.

## **Step 1: Know what you are eligible for, and what you’re looking for.**

Before you begin your search, try to answer these questions for yourself first:

1. What is your approximate annual household income? How many people are there in your household?
2. In which cities or areas in the County would you like to live?
3. Are you eligible for senior housing?
4. Do you need to be near public transit? Do you need services on-site? Do you need an accessible unit?

## **Step 2: Apply for County Housing Authority Programs & Shared Housing**

The Section 8 Housing Choice Voucher Waiting List is closed indefinitely. However, there may be other housing opportunities available. Please call the Housing Authority at (650) 802-3319 for the latest updates.

HIP Housing has a **home-sharing program** that matches people looking for housing with those who already have a home but would like to have a housemate. Contact HIP at (650) 348-6660 for more information.

## **Step 3: Apply for Affordable Rental Housing (Subsidized Apartments)**

- a) Get a complete list of affordable rental housing developments from the County Department of Housing. You can come into our office, call, or download a copy from our website. You can also go to [www.hlcsmc.org/find-housing](http://www.hlcsmc.org/find-housing) and search the online database of affordable housing in the County.
- b) Call individual housing developments that you are interested in. Each affordable housing development has its own eligibility requirements, so it is important to call the development directly to find out if you are eligible, whether the waiting list is open or not, and how to get on the waiting list. (Please note that waiting lists can be as long as 1 to 5 years, and that some properties charge a fee to submit an application.)
- c) Call affordable housing developers and city housing staff (see back for contact info) to ask if they have any open waiting lists, or if they know of any new projects that will be accepting applications in the near future. Ask them if they have “keep informed” lists you could join, which notify you if they have any openings.
- d) If you have any special needs or requirements, make sure to ask about that when making your calls.

## **Step 4: Apply for Downpayment Assistance or to Purchase an Affordable Home**

If you are low or moderate income, have some savings, and want to stay long-term in the County, you may want to consider purchasing an affordable home. Please note that you will still need to qualify for a mortgage in order to purchase an affordable home. In addition, some of these programs have restrictions attached to them which require you to occupy the home and may limit the resale price of the home.

If you are interested in purchasing an affordable home, the Housing Endowment and Regional Trust (HEART) of San Mateo County has downpayment assistance loans for first-time home buyers meeting certain qualifications. Contact HEART at (650) 872-4444 ext. 4# or email [pstinson@heartofsmc.org](mailto:pstinson@heartofsmc.org). You can also check with city

housing staff (contact information below) to find out about any homebuyer assistance programs and waiting lists they may have. You can also contact Habitat for Humanity Greater San Francisco at (415) 625-1000 to ask about their sweat-equity homeowner program.

## **CONTACT INFORMATION**

### **Developers of Affordable Housing**

**BRIDGE Housing** (rental housing in San Mateo County and other Counties)  
Information Hotline: (415) 267-7673; Main number: (415) 989-1111

**Eden Housing** (rental housing in San Mateo County and other Counties): (510) 582-1460

**First Community Housing** (rental housing in San Mateo County and other Counties): (408) 291-8650

**HIP Housing** (rental housing & shared housing in San Mateo County only): (650) 348-6660

**Lesley Foundation** (senior rental housing in San Mateo County only): (650) 726-4888

**Mercy Housing** (rental housing in San Mateo County and other Counties): (415) 355-7100

**MidPen Housing** (rental housing in San Mateo County and other Counties): (650) 356-2900

**Habitat for Humanity Greater San Francisco** (ownership housing in San Mateo County): (415) 625-1000

**West Bay Housing** (rental housing for the developmentally disabled in the Bay Area): (415) 618-0012

### **City Housing Staff**

<b>Jurisdiction</b>	<b>Contact</b>	<b>Phone</b>	<b>Email</b>
Atherton	Lisa Costa Sanders	(650) 333-0248	lcostasanders@ci.atherton.ca.us
Belmont	Laurie Shiels	(650) 595-7417	lshiels@belmont.gov
Brisbane	Sherri Spediacci	(415) 508-2113	sspediacci@ci.brisbane.ca.us
Burlingame	William Meeker	(650) 558-7260	wmeeker@burlingame.org
Colma	Laura Allen	(650) 997-8300	City.manager@colma.ca.gov
Daly City	Betsy ZoBell	(650) 991-8255	bzobell@dalycity.org
East Palo Alto	John Doughty	(650) 853-3173	jdoughty@cityofepa.org
Foster City	Richard Marks	(650) 286-3232	cdddirector@fostercity.org
Half Moon Bay	Steve Flint	(650) 726-8252	stevef@hmbcity.com
Hillsborough	Serena Nevarez	(650) 375-7419	snevarez@hillsborough.net
Menlo Park	Arlinda Heineck	(650) 330-6702	aaheineck@menlopark.org
Millbrae	Mortazavi Farhad	(650) 259-2416	fmortazavi@ci.millbrae.ca.us
Pacifica	Lee Diaz	(650) 738-7341	diazl@ci.pacifica.ca.us
Portola Valley	Leslie Lambert	(650) 851-1700 x212	llambert@portolavalley.net
Redwood City	(staff)	(650) 780-7234	info@redwoodcityhousing.org
San Bruno	Aaron Aknin	(650) 616-7039	aaknin@sanbruno.ca.gov
San Carlos	Mark Sawicki	(650) 802-4263	msawicki@cityofsancarlos.org
San Mateo	Sandy Belluomini	(650) 522-7239	sbelluomini@cityofsanmateo.org
So. San Francisco	Norma Fragoso	(650) 829-6620	norma.fragoso@ssf.net
Woodside	Jackie Young	(650) 851-6796	jyoung@woodsidetown.org