



# ALAMEDA COUNTY COMMUNITY DEVELOPMENT AGENCY

Sandra Rivera  
Agency Director

Agenda Item \_\_\_\_\_ September 19, 2023

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September 5, 2023

Honorable Board of Supervisors  
Administration Building  
1221 Oak Street, Suite 536  
Oakland, California 94612

Dear Board Members:

**SUBJECT:            ADOPT MEASURE A1 ANNUAL REPORTS 2 AND 3: July  
2018 THROUGH JUNE 2020**

**RECOMMENDATIONS:**

- A.        Adopt the Measure A1 second Annual Report covering the period July 2018 - June 2019, and find the Measure A1 Bond program expenditures described therein to be consistent with the intent of the Measure A1 ballot measure; and
- B.        Adopt the Measure A1 third Annual Report covering the period July 2019 - June 2020; and find the Measure A1 Bond program expenditures described therein to be consistent with the intent of the Measure A1 ballot measure.

**DISCUSSION/SUMMARY:**

Measure A1 was passed by the voters in November of 2016 and provided \$580 million dollars for affordable housing throughout Alameda County. The measure included a required Oversight Committee to review expenditures and draft reports for the Board's adoption. The Measure A1 Oversight Committee was seated by the Board in January 2020 and has met regularly since then. The Oversight Committee hears updates on progress, and requests data and information on accomplishments. They set the framework for the reports, review drafts, and recommend reports to the Board for approval.

The first Annual Report (Exhibit A) was adopted by the Board on May 18, 2021 (Item No. 32) and covered the first 18 months of implementation from January 2017 through June 2018. The action before your Board today adopts both the second (Exhibit B) and third (Exhibit C) Annual Reports through June 2020. The second Annual Report was reviewed by the Health Committee on September 26, 2022, and the third Annual Report was reviewed by the Health Committee on May 8, 2023. The fourth Annual Report is under development now, and the Oversight Committee has recommended that it cover a two-year period, from July 2020 through June 2022 in order to bring reporting more current.

As of June 2023, Measure A1 funding has been committed to support 4,177 new affordable homes funded by the Rental Housing Development Fund. This includes 1,324 units completed, 836 units that have completed construction and leased up but have not

yet transitioned to permanent financing, 1,090 units under construction, and an additional 927 units in predevelopment. Additionally, Measure A1 was utilized to purchase two hotels for interim homeless housing during the pandemic for a total of 1,216 units to support households at less than 20% of Area Median Income (AMI). Alameda County has surpassed the original Measure A1 goal of producing of 3,800 affordable units.

The chart below shows the total spending for the Measure A1 programs broken down by each program area.

	First Report		Second Report	Third Report	Expenditures
Summary	FY16/17	FY17/18	FY18/19	FY 19/20	
Administrative Expenditures					
Alameda County Staff	\$169,562	\$1,183,433	\$1,277,039	\$1,457,645	\$4,087,679
Program Administrators	\$0	\$108,297	\$923,922	\$1,428,114	\$2,460,333
Consultants	\$0	\$0	\$105,862	\$41,400	\$147,262
Cost of Bond Issuance	\$0	\$1,113,506	\$6,151	\$0	\$1,119,657
Total Admin	\$169,562	\$2,405,236	\$2,312,974	\$2,927,159	\$7,814,931
Project Expenditures					
Rental Development	\$0	\$0	\$24,880,383	\$58,295,987	\$83,176,370
Acquisition Fund	\$0	\$0	\$0	\$0	\$0
Innovation Fund	\$0	\$0	\$0	\$0	\$0
Down Payment Assistance Loan Program (DALP) Fund	\$0	\$0	\$0	\$5,895,934	\$5,895,934
Homeowner Preservation Loan Program (HPLP) Fund	\$0	\$0	\$0	\$2,140,540	\$2,140,540
Homeownership Development	\$0	\$0	\$0	\$0	\$0
Total Project Expenditure	\$0	\$0	\$24,880,383	\$66,332,461	\$91,212,844
<b>All Expenditures</b>	<b>\$169,562</b>	<b>\$2,405,236</b>	<b>\$27,193,357</b>	<b>\$69,259,620</b>	<b>\$99,027,775</b>

### Commitments vs. Expenditures

While the expenditure amount for the reporting period appears low at \$99 million, the Board has committed funding to projects or programs exceeding \$325 million as of June 2020. A project receives a funding commitment after an application for funding is submitted and staff have reviewed it against the adopted Board policies. The Board then adopts a formal resolution committing the funds to the project. After a project has received a formal commitment, the funds for the project are set aside and may not be used by another project. Staff track commitments separately from expenditures. Once the majority of the project's predevelopment activities are



Board of Supervisors

September 5, 2023

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completed, the Board approves a contract for the use of funding, encumbering the funds and making them available for expenditure. Funds are considered spent once the County has issued a check for approved expenses. The chart below shows that the commitments to projects is greater than the total expenditures during this period.

<b>Measure A1 Commitment &amp; Expenditures through June 30, 2020</b>					
	FY 16/17	FY 17/18	FY 18/19	FY 19/20	As of 6/30/2020 (cumulative)
Total A1 Commitments	\$0	\$76,800,000	\$158,000,000	\$91,000,000	\$325,800,000
Total A1 Expenditures	\$169,562	\$2,405,237	\$27,193,356	\$69,259,620	\$99,027,775

## Reporting

In addition to Annual Reports, the Housing and Community Development Department (HCD) has prepared a stand-alone public website which includes up-to-date performance and expenditure information to launch in August 2023. This website integrates multiple data sources into a coherent platform allowing users to better understand Measure A1's community impact and the programs that might serve them or their neighbors.

HCD has also begun to work on the fourth Annual Report that will cover the time periods of July 2020 to June 2022. The draft will be heard by the Oversight Committee this fall and come to the Health Committee in early 2024.

## **FINANCING:**

There is no increase in Net County Cost as a result of this action.

## **VISION 2026 GOAL:**

Adoption of the Annual Reports advances the 10X goal pathway of **Eliminate Homelessness** in support of our shared visions of **Safe and Livable Communities** and **Thriving and Resilient Population**.


Very truly yours,

DocuSigned by:  
  
347640F044334E1...  
for Sandra Rivera, Director  
Community Development Agency

cc: Susan S. Muranishi, County Administrator  
Donna R. Ziegler, County Counsel  
Melissa Wilk, Auditor-Controller  
Peilin Chen, County Administrator's Office  
Caitlyn M. Gulyas, Office of the County Counsel  
Lucy Romo, Community Development Agency

# Alameda County Measure A1 Annual Report

January 2017 - June 2018

A photograph of a family of four lying on a light-colored couch. In the foreground, a young girl with curly brown hair and a pink flower headband is lying on her stomach, propped up on her elbows, looking towards the camera with a slight smile. Behind her, a man with a beard and dark hair is lying on his back, smiling and looking at a smartphone in his right hand. To his right, a woman is lying on her back, smiling and looking at the same smartphone. The background is a blurred indoor setting, likely a living room.

Alameda County  
Community Development Agency  
Housing and Community Development Department

# Alameda County Measure A1 Annual Report

January 2017 - June 2018

Alameda County  
Community Development Agency  
Housing and Community Development Department



**Alameda County Board of Supervisors**

District 1 – David Haubert (2021 – Present)

Scott Haggerty (1996 – 2020)

District 2 – Richard Valle

District 3 – Wilma Chan

District 4 – Nate Miley, Vice President

District 5 – Keith Carson, President

County Administrator – Susan S. Muranishi

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# Letter from the Director



Michelle Starratt



Linda Gardner

We are pleased to present the first annual report on the Measure A1 Affordable Housing Bond. A great deal of work has been done to implement the \$580 million Measure A1 bond since it passed during the November 2016 election with 73% of voter approval. This report describes the period following passage through June 2018, the period covered by the first implementation plan for the Bond. During this time of an affordable housing funding emergency, HCD, working with the community and the Board of Supervisors created the policies to guide implementation of multiple programs, funded 18 rental housing development projects, and selected program administrators for two homeownership programs. HCD also scaled up operations, implemented new systems and built on strong partnerships with developers, community-based organizations, and labor advocates during this time to ensure that Measure A1 has the greatest impact.

Measure A1 is addressing the housing crisis felt in communities across Alameda County and providing housing to vulnerable people most heavily impacted by the lack of affordable housing. From November 2016 through June 2018, HCD worked to operationalize this unprecedented local funding to meet the challenge of the affordable rental housing crisis in Alameda County. In the first few months of 2017, Measure A1 provided crucial funding to 9 rental housing projects that were in danger of abandonment after a large drop in value of Low Income Housing Tax Credits created funding deficits in these nearly ready-to-go developments. In early 2018, A1 funding supported an additional 9 multifamily rental projects that Alameda County cities selected for the city-specific allocations of Measure A1 Rental Development funding.. The \$95.4 million in Measure A1 funding invested into these 18 rental projects is supporting the creation of 829 units of affordable housing in the cities of Alameda, Berkeley, Livermore, Oakland, Pleasanton and San Leandro. These additions to the County's affordable housing stock are critically needed, but do not tell the whole story. These Measure A1 funds helped to provide crucial gap funds to develop deeply affordable housing, allowing 143 of these housing units to be reserved for families and individuals with incomes at or below 20% of Area Median Income, and 188 units will be prioritized for people experiencing or in danger of becoming homeless.

This period also saw work towards implementing two of Measure A1's affordable homeownership programs. During this reporting period, non-profit organizations were selected through competitive Request for Proposals processes to administer the Downpayment Assistance Loan Program (DALP) and the Housing Preservation Loan Program (HPLP), which respectively make homeownership more attainable for moderate-income households and help keep homes safe and appropriate for current low-income homeowners.



HCD experienced tremendous growth, transforming from a department administering approximately \$4 million in housing development funding per year to one that now awards upwards of \$120 million per year. As part of the work described above, HCD held a dozen community meetings for the public, cities, and other interested parties to comment on draft Rental Housing Development Program implementation policies, including meetings of Board of Supervisors' Committee for comment and then recommendation for adoption to the full Board. As noted above, , program administrators were selected for the Down Payment Assistance Loan Program and Housing Preservation Loan Program. HCD also created and brought to the Board recommendations for the structure of the Citizens' Oversight Committee and the process for nominating, selecting, and approving it's membership. In addition, the County issued the first tranche of the Bond for \$240 million.

This first reporting period represents just the beginning of Measure A1 funds being put to work to respond to the deep needs for affordable housing in Alameda County. The Oversight Committee will soon be bringing additional reports for the reporting periods of fiscal years 2018-2019 and 2019-2020. These reports will cover the ongoing progress in developing rental housing, launching two homeownership programs, policy development for the remaining programs including the Rental Housing Innovation Fund,, along with other topics including the impact of the Covid-19 pandemic on residents. In 2016, we could not have foreseen the Covid-19 pandemic and its catastrophic impact on residents of Alameda County, whose lives are endangered by a health crisis on top of a housing crisis. The pandemic's impact on our economy also threatens to further exacerbate the housing crisis, underscoring the need for continued investment in affordable housing.

It is no small task to administer a new fund of \$580 million. Implementing Measure A1 requires partnership between HCD, other Community Development Agency departments, the County Administrator, Auditor-Controller, County Counsel and their staffs, City Councils and staff from across the county, housing developers, labor, community advocates and program providers, and many others. None of this work would have been possible without the strong leadership of the Alameda County Board of Supervisors on the critical need to expand the supply of affordable housing and without the voters of Alameda County's overwhelming approval of the Measure A1 Bond Measure to help create homes for thousands of our most vulnerable neighbors. This report covers just the beginning of the on-going impact of Measure A1 across Alameda County.



Michelle Starratt, Director  
Housing and Community Development Department  
Community Development Agency

Linda Gardner, Former Director  
Housing and Community Development Department  
Community Development Agency

# Letter from the Oversight Committee Chair



Ndidi Okwelogu

On behalf of the Measure A1 Citizens' Oversight Committee, it is my pleasure to present the first annual report of the Measure A1 Affordable Housing Bond program. We represent a wide array of Alameda County stakeholders. Members represent each Board of Supervisors district, residents of subsidized housing, city managers, labor, taxpayers, and advocacy groups. Our charge is to review Measure A1 expenditures to ensure their compliance with the 2016 Bond Measure.

We all benefit from affordable housing. Whether you are a renter in Berkeley, own a home in San Leandro or are an employer in Fremont, quality housing affordable for people of all incomes makes our communities thrive. We are proud to provide oversight to this important effort and do our part addressing Alameda County's affordable housing crisis.

Since the Committee was seated in January 2020, we deepened our collective understanding of Measure A1 and its programs, received reports on the current progress of programs, and provided input on the content and narrative of this report. Each meeting was a collaborative process in which Alameda County Housing and Community Development department staff worked with Committee members to discuss the who, what, when, where, why and how of addressing Alameda County's affordable housing crisis, and what we as a community are doing about it.

Our Committee played an active role in the production of this report. We reviewed it, made suggestions, asked questions, dug deep and made sure our constituencies' voices were heard. We endorse this annual report of the Measure A1 Affordable Housing Bond program for the period of December 2016 through June 2018.

In the coming years, the Citizens' Oversight Committee will continue to bring annual reports to the Board and community and diligently watch the progress of the Measure A1 Bond program, making sure the expectations of voters are met and that we house Alameda County's most vulnerable residents.

Ndidi Okwelogu

Measure A1 Citizens' Oversight Committee Chair





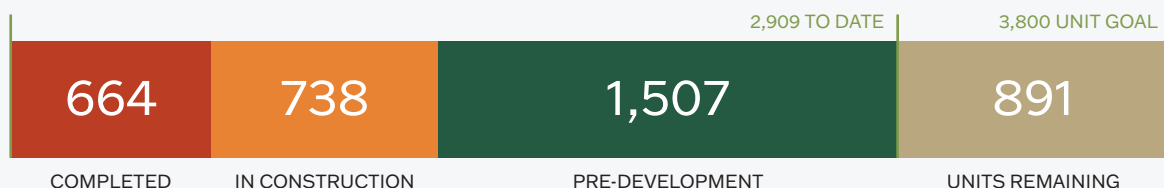
Whether you are a renter in Berkeley, own a home in San Leandro, or are an employer in Fremont, quality housing affordable for people of all incomes makes our communities thrive.

## Alameda County affordable housing units supported with Measure A1 funds to-date:

The Measure A1 goal is to create and preserve 3,800 units of affordable housing rental and ownership, within Alameda County. As of December 2020, a total of 2,937 units are in the development pipeline, with 891 units to be identified.

# 2,937 of 3,800

UNITS SUPPORTED WITH MEASURE A1 FUNDS TO-DATE  
JANUARY 2017 – JUNE 2021



Note: the number of units are those specifically funded by Measure A1, not total project units.



# Executive Summary

Measure A1, a \$580 Million General Obligation Bond, was passed by the voters in 2016 with 73% of the vote in favor of creating 3,800<sup>1</sup> affordable housing units county-wide to address a severe housing crisis in our community.

Empowered with this mandate, Alameda County Housing and Community Development Department (HCD) began implementing this bold initiative. With our partners we formulated policies, solicited community feedback on program design, responded to an affordable housing funding crisis, launched the multi-family rental housing program, selected program administrators for two homeownership programs, and did the groundwork for implementing the three other rental and homeownership programs.

Along the way HCD began the metamorphosis required to launch, deliver and maintain a Bond fund that is more than ten times the size of affordable housing funds managed by the department previous to the 2016 ballot Measure. We began implementing systems, bringing on new team members, and deepening partnerships in Alameda County to meet the high expectations of the voters who supported the affordable housing Bond.

## **What is Measure A1 and why do we need it?**

We have a housing crisis in Alameda County. Affordable housing is getting harder and harder to find. Seniors, veterans, people with disabilities, and low-income families are rent-burdened and pressured to move out of the area or risk becoming homeless because they cannot afford rent in our community.

## Measure A1 Funding by Program

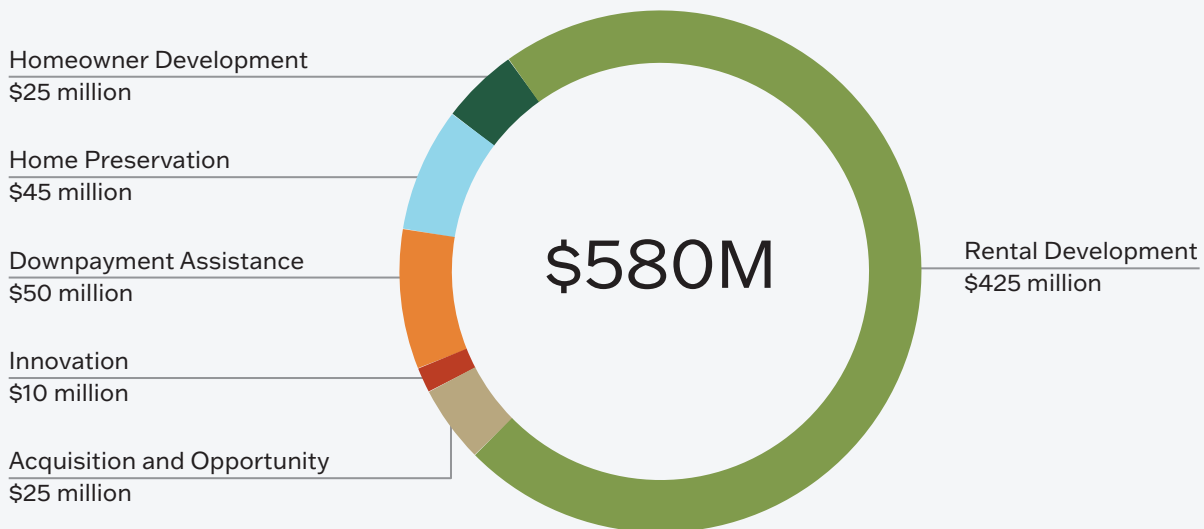


Figure 1 - Allocations of Measure A1 by Program

State and Federal funding for affordable housing has decreased by 89% and we face a shortfall of 60,000 homes that are affordable to low-income families. The California Housing Partnership annually publishes statewide statistics on the need for new housing. See page 4 of the Appendix for the findings of this report.

As a community, we stepped up to this crisis. The Measure A1 Bond program provides \$580 million in funding to create and protect affordable housing options for people who need it most in Alameda County – seniors, veterans, people with disabilities, and many in the workforce who we count on to help deliver essential services. It helps people who struggle with housing costs, provides people experiencing homelessness and other vulnerable populations with long-term affordable housing, and it helps families buy homes, a critical step for building long term wealth and financial stability.



### **Highlights of this Reporting Period (January 2017 - June 2018)**

Housing access is at the core of the work we do at HCD. This first report focuses on the six affordable housing programs that were made possible when Alameda County voters passed the Measure A1 Bond in 2016. The first in a series, this report will share what the Bond has accomplished from when the Bond was passed through June 2018 reporting period and will highlight what we're set up to achieve in the coming months and years.

#### **Rental Housing Programs Highlights:**

- Rental Housing Development Fund
  - In this first reporting period, \$95.4 million has been allocated to fund 18 new multi-family affordable housing projects approved by the Board of Supervisors

#### **Homeowner Programs Highlights:**

- Down Payment Assistance Loan Program
  - Hello Housing was selected through a competitive process as the program administrator for the Down Payment Assistance Loan Program
- Housing Preservation Loan Program
  - Habitat for Humanity East Bay/Silicon Valley was selected through a competitive process as the program administrator for the Housing Preservation Loan Program

### **Accomplishments to Date**

Housing access is at the core of the work we do at HCD. This annual report focuses on the six affordable housing programs that were made possible when Alameda County voters passed the Measure A1 Bond in 2016. The first in a series of reports, this report will share what the Bond has accomplished in the January 2017 through June 2018 reporting period and will highlight what we're set up to achieve in the coming months and years.

During the first four years of Measure A1, we launched three of the six housing programs funded with this Bond: the Rental Housing Development Program, the Downpayment Assistance Loan Program (DALP), and the Housing Preservation Loan Program (HPLP). Already we have seen the incredible impact these programs have made in the community by supporting the purchase, preservation, or creation of 2,919 units of affordable housing with \$351.8 million of Measure A1 funding to date.

#### What's Ahead

Stable and affordable living spaces are essential to the health and diversity of our communities. The four reports we will publish through 2021 will highlight more of the social justice work that HCD has spearheaded in the affordable housing space and will provide updates on the evolution of the HCD team. Reports to follow in 2021 will cover:

- 2018 - 2019
- 2019 - 2020
- 2020 - 2021

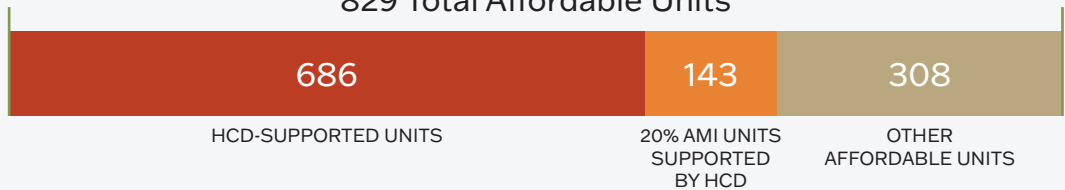
We are excited to present the details and data of our accomplishments.

## Rental Housing Development Fund Overview

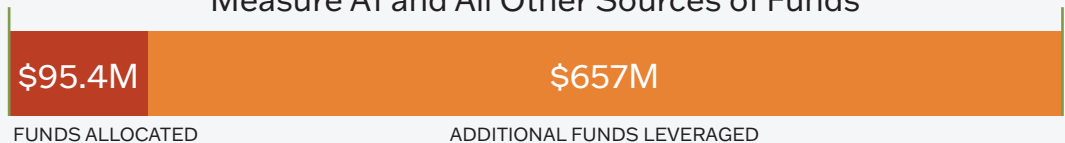
FIRST REPORTING PERIOD

### 18 AFFORDABLE HOUSING DEVELOPMENTS

#### 829 Total Affordable Units



#### Measure A1 and All Other Sources of Funds




\*188 HCD-Supported Units Targeted for Homeless Households

# Introduction

In 2016, Alameda County residents responded to the dire housing situation. 73% of voters passed Measure A1, a Bond that generates \$580 million in local funds to create and preserve affordable housing. This was a huge step toward progress for Alameda County. The Measure A1 funding allowed us to leverage state and federal funds in order to build quality affordable housing throughout Alameda County. In following chapters, we will present information on a program by program basis, including information on the amount of additional funds brought to the county to build and create more housing for our residents.



# Purpose, Vision, Impact



“In the face of a rising housing crisis, Measure A1 has been instrumental in providing critically needed affordable housing for individuals, families, and homeless residents throughout Alameda County. We have also ensured complete transparency through independent audits and taxpayer oversight so the public can have full confidence in this process.”

– Alameda County Supervisor Wilma Chan, District 3  
Chair, Housing Subcommittee of the Board of Supervisors Healthcare Services Committee

Alameda County leaders envisioned the Measure A1 Affordable Housing Bond program as a local tool for addressing the rapidly worsening housing crisis. This tool would be at a scale large enough to have a meaningful impact by creating new affordable rental units, preserving existing affordable units and empowering people to access homeownership. In the face of retreating federal and state resources, Measure A1 would provide multiple programmatic resources to prevent displacement and homelessness while helping to move people experiencing homelessness into permanent housing. The range of programs would account for the complexity of the problem. At the same time this local fund would seek to leverage other resources to maximize total impact, recognizing that Measure A1 funds would not be enough to address the crisis on their own.



# Measure A1 has made a profound impact in our community



# This Reporting Period, January 2017 - June 2018

This annual report highlights Measure A1 successes during the first 18 months of implementation, from January 2017 through June 2018. HCD staff have been incredibly resourceful during this time and were able to implement the first three programs, develop the other three programs, and form the Citizens' Oversight Committee structure.

This report – and the three that will follow to catch up to the current year – is our opportunity to share the great news about what our county has already accomplished. We want to highlight how HCD has changed as a department in response to this great task, and share the historic ways in which Measure A1 is building social justice through affordable housing.

As the first of many annual reports during the life of the Measure A1 Bond program, this one sets the template for those that will follow. This report is meant to be accessible to a wide range of audiences. We want to tell the story of how this Bond has affected those who are most in danger of displacement and homelessness. The programs under A1 are for our restaurant staff, our teachers, our custodians, our artists, our grocery store clerks, and everyone else who makes our community flourish. From aging adults to those with disabilities, to our veterans and our children, Measure A1 has already made a profound impact in our community. This work is not done. Daily, we seek creative and adaptable ways to fight the housing affordability crisis and to make housing a reality for all members of Alameda County.

# Using the Measure A1 Report

In its first four years, Measure A1 supported HCD's mission of increasing housing opportunities and providing stability for all members of Alameda County. The six programs funded under this Measure support the creation and maintenance of affordable living spaces that are accessible, livable, and stable. Three of the programs under Measure A1 support home ownership and two are for rental housing. The largest and most well-funded program is the Rental Housing Development Fund.

In this report and reports to be published, the program chapters are presented as follows:

- Rental Programs
  - Rental Housing Development Fund
  - Innovation Fund and Opportunity Fund
- Homeownership Programs
  - Downpayment Assistance Loan Program
  - Home Preservation Loan Program
  - Homeownership Development Fund
- Administration

In each program chapter we will describe the fund's allocation, methodology of implementation, accomplishments from the reporting period and a preview of upcoming activity in that program. You as the reader will be able to follow progress from one report to the next as each ensuing report will pick up where the preceding one left off, and will provide a preview of activities to look forward to in forthcoming reports.

The following sections provide an overview of each program and progress during the reporting period. It should be noted that each program is on its own timeline for implementation – the Rental Housing Development Fund supported nine projects in the first months of 2017, while the public comment for the Housing Preservation Loan Program and Downpayment Assistance Loan Program implementation policies had begun by the middle of 2018, and initial conversations for implementing the Homeownership Development had begun at the close of this reporting period. Future reports will provide updates to each program's progress toward implementation and completion.





# Why Measure A1?

Alameda County leaders envisioned the Measure A1 Affordable Housing Bond as a broadly supported revenue source large enough to make a significant impact in addressing the local affordable housing crisis. The scale of the Bond would empower the County to produce a goal of 3,800 units of housing for the most vulnerable residents while also implementing innovative programs to address the root causes of the housing crisis, such access to lending, barriers to homeownership, and rapid changes in the housing market. The Bond would replace some of the receding federal and state funding for affordable housing.

At the same time Measure A1 would open up opportunities – providing matching funds for emerging sources of funding and creating the institutional capacity to ensure that continued affordable housing efforts were not lost when the State of California ended redevelopment in 2012 and Alameda County lost \$58 million annually towards affordable housing efforts county-wide. The Measure A1 Bond would have immediate impacts on the housing crisis while preparing the County to play a more active role in protection, production and preservation of housing. Measure A1 Bond is a strong step in reversing the retreat in state funding to build new housing and helps make our communities more equitable and accessible to people no matter their incomes, no matter their stories.

The complex housing affordability crisis continues in Alameda County but Measure A1 is in the process of supporting over 40 projects that will provide thousands of new affordable housing units. This translates to thousands of changed lives throughout the County: these programs provide affordable homes for renters, help for low-income homeowners stay in their homes, and help for moderate-income residents to become homeowners.



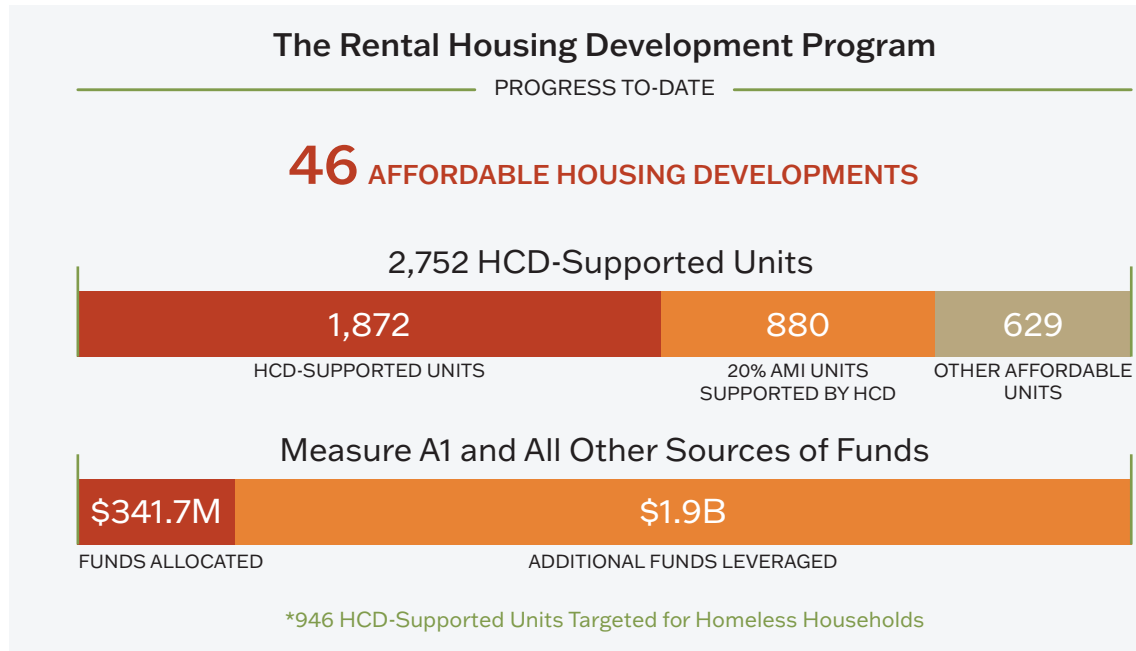
The affordable housing movement has always been a response to social injustice, meant to level the economic playing field and allow all residents to live stable lives of dignity. These reports will include history and background on housing programs and policies to provide the context of our current reality and help our community shape new directions and next steps for housing policies. The reports will include an ongoing thread of racial and social justice in the next three Measure A1 annual reports. In the 2018-2019 report this chapter will discuss historical forms of discrimination in housing and how the affordable housing movement sought to right those wrongs. In the 2019-2020 report, this chapter will focus on more recent changes to housing policy that stripped the federal, state, and local governments of tools for providing affordable housing. The 2020-2021 chapter will look more closely at the current state of affordable housing and where Alameda County and the larger affordable housing movement will go in the near term.

### Measure A1 Accomplishment to Date Progress – Winter 2020

This report focuses on the first 18 months of Measure A1 implementation. Ahead of diving into that specific period, below is an accomplishment to date snapshot of progress that has been made from January 2017 through November 2020.

### The Rental Housing Development Program

The Rental Housing Development Program helps fund projects that provide affordable rental units to low income households, with targeted support to people who are most in danger of displacement and homelessness. The goal of the program is to develop new units, and it is expected that Measure A1 will support over 2,800 new affordable restricted units.



### Downpayment Assistance Loan Program (DALP), aka “AC Boost”

AC Boost assists middle-income, first-time homebuyers with a down payment so that they can get into a home and start building generational wealth and familial stability.

- \$50 million in A1 funding
- Launched in March 2019
- 157 households approved to receive downpayment assistance\*
- 69 homes purchased
- \$8.55 million of A1 funding\*

\*as of January 2021

**Housing Preservation Loan Program (HPLP), aka “Renew AC”**

Renew AC provides attainable, low-interest loans that allow seniors, people with disabilities, and other low-income homeowners to make much-needed improvements to their homes. Renew AC also provides support services that help people navigate how to make those home improvements. These improvements help prevent homeowner displacement and allow people to stay safely in their homes and communities.

- \$45 million in A1 funding
- Launched March 2019
- 28 loans approved
- 6 home renovations completed\*
- \$3.2 million in A1 funding used\*

\*as of November 2020

The other three Measure A1 programs are in process and will be ready to launch in 2021. One of these programs is the Innovation and Opportunity Fund (\$35 million), which was created to increase affordable rental units in Alameda County by supporting developers who preserve or create new affordable housing. This fund is divided between two programs: the Innovation Fund (\$10 million) and the Acquisition and Opportunity Fund (\$25 million). The final program is the Homeownership Development Program (\$25 million), which will increase access to affordable home ownership for first-time homebuyers. The launch of this program was planned for May of 2020 but is delayed due to COVID-19 response.

Commitments Through January 2021			
PROGRAM	ALLOCATION	COMMITMENTS	BALANCE
Rental Development	\$425 m	\$341.7 m	\$83.3 m
Acquisition and Opportunity	\$25 m	\$0	\$35 m
Innovation	\$10 m	\$0	\$10 m
Downpayment Assistance	\$50 m	\$8.5 m	\$41.5 m
Home Preservation	\$45 m	\$3.2 m	\$41.8 m
Homeowner Development	\$25 m	\$0	\$25 m
<b>Total</b>	<b>\$580 m</b>	<b>\$353.4 m</b>	<b>\$226.6 m</b>



# The affordable housing movement is a social justice movement



# History of Housing in the Bay Area

The creation of affordable housing is one part of a larger social justice movement that asserts that all people, no matter their skin color, ability level, or background, should have their basic needs met in order to thrive and contribute to the community. People without safe, affordable housing are at a significant disadvantage in pursuing education, employment and other aspects of a fulfilling life. Through decades-long public policy decisions, our nation has systematically excluded low-income people, especially people of color, from housing that is safe and affordable. Building and preserving affordable housing is a vital part of fostering equity in our communities. Affordable housing directly challenges the exploitative segregation of low-income people and families by promoting inclusion of community groups that have been historically underserved.

Housing discrimination has immediate and apparent impacts on individuals and communities. It frequently forces families into substandard housing, causes workers to live far from their jobs, reinforces segregation in other aspects of life, like education, and can cause great physical and emotional harm to the person experiencing it. Growing research shows that those immediate impacts compound over time and discriminatory housing leaves generations disadvantaged. A study of Oakland neighborhoods in the 1930's that were redlined to discriminate against African American and other ethnic groups, effectively denying them access to home loans and insurance, showed that these neighborhoods have a statistically significant prevalence of preterm birth and infant mortality than neighborhoods that did have access to investment.<sup>2</sup> More than 80 years later, communities that experienced redlining are more likely to have worse health outcomes.

Discrimination in housing policy and practice has a compounding impact. The official policies of the distant past blocked generations of African American and Latino families from accessing homeownership, the most significant tool for wealth building in the United States. This history, combined with more recent predatory lending practices, most apparent in the wake of the 2008 housing crisis, has led to a deep divide in homeownership. As of 2017, more than 70% of White households were homeowners, while 41.3% of African American and 47% of Latino households were homeowners – a gap of 30%. Compounding this divide is the role homeownership plays between ethnic groups. While White households have a much higher homeownership rate, only 34% of White wealth is based on homeownership, while it represents more than 50% of African American and Latino wealth.<sup>3</sup> Fewer African American and Latino households have historically had access to home ownership and as a result, equitable wealth-building policies and programs are imperative.



The creation and preservation of affordable housing, both rental and homeownership, is action that helps directly address the wrongs of discrimination in the past. At the same time it provides better access to education, jobs, financial freedom, health and a better quality of life to individuals and families who would otherwise only be able to afford to live in buildings and communities where poverty is concentrated and public services are overstretched.

Historically, the creation of housing for the working poor was done by the federal government then doled out by local housing authorities. State and local governments were often an impediment to public affordable housing, such as by adopting policies to site developments in existing low-income neighborhoods, with the intention of exacerbating racial segregation and concentrating poverty. Starting in the 1970's the Federal government began a retreat from its role in creating housing, leaving state and local governments to maintain and occasionally create new affordable housing. During this time, the Federal government introduced the Section 8 voucher program and the Low Income Tax Credit, which put the creation and management of affordable housing in the hands of the private sector. By the 2000's, creating affordable housing involved numerous layers of Federal, State and local layers of funding.

In California, this complicated work was done by the redevelopment authorities in each city and region which had dedicated affordable housing funding. By State law, redevelopment agencies were required to spend 20% of all the tax increment revenue on affordable housing. In the final years of redevelopment, this amounted to approximately \$58 million throughout all the redevelopment agencies in Alameda County. In 2012, these redevelopment authorities were liquidated in the interest of filling budget deficits, leaving Alameda County, like most areas of California, without the institutions and funding to respond to a rapidly worsening housing crisis.



Since the loss of redevelopment housing funds, localities have missed out on more than \$2 billion in Bond Cap revenue from the federal government because local governments did not have the required matching housing funding for affordable housing, exactly when it has been needed the most. The wealth of the tech boom and the lack of affordable housing swept thousands of County residents out of their homes, leaving them to double-up with other families, migrate to less expensive areas of the state, or to live on the street in tents, cars, and other types of unfit shelter. Such situations leave our low-income neighbors more exposed to health threats, less able to provide the basics for children, and more vulnerable to economic exploitation.

Measure A1 provided Alameda County with the much-needed funding to adequately leverage state and federal resources to build more affordable housing.



# Rental Programs made possible by Measure A1







Renting provides people with flexibility to move within and into Alameda County without a significant investment, helps to weather temporary transitions in life, and allows families to save for a home purchase. For most moderate and low-income County households, renting is the only way to afford shelter. Down payments, credit worthiness, and low wages are significant barriers to homeownership, leaving renting the only viable housing option.

The creation and preservation of affordable rental housing throughout the County provides families with more equitable access to education, jobs, health care, and community amenities. Measure A1 rental programs will support this effort in all cities and regions of Alameda County, addressing current need and anticipating where more low-income families will be best served in the future.

# The Rental Development Fund

## \$425m

Allocation



**The Rental Housing Development Fund** is the largest and most far-reaching program funded by A1. The goal of the Rental Housing Development Fund is to create and preserve affordable rental housing for very low, low, and moderate-income households and vulnerable populations throughout Alameda County.

The Rental Housing Development Fund is the largest program of the Measure A1 Bond. It is divided into two allocations: the \$200 million “Regional Pool” allocation, distributed to development projects through competitive RFPs in four County regions, and \$225 million “Base City Allocations,” a portion of which is allocated to each city, as well as the unincorporated county, based on a formula that accounts for each city’s current and future housing need. The methodologies for both the Regional Pools and the Base City Allocations are described in more detail later in the Report. For more information on the amounts allocated, please see the Board-adopted Implementation plan.<sup>4</sup>

The rental program is guided by four principles of investment in projects. The funds should:

- maximize leverage of other sources and produce the largest number of units possible
- prioritize projects that can compete well for State and Federal financing
- fund projects at a level to ensure viability for the life of the regulatory period
- fill a gap and not supplement other funding

In addition to the four principles above, the Board also adopted several key policy requirements when they placed Measure A1 on the ballot. First, 20% of all the funds should be targeted to households at 20% of Area Median Income. Second, all rental projects funded by the Bond must pay prevailing wage. These two overarching requirements of this program were meant to ensure that those most in need got access to housing, and that those who worked on the projects were paid a good wage. Additional key policies include flexibility of fund uses, a required financial contribution to each project from the city in which it is located, and a minimum affordability term of 55 years.

#### **During this reporting period, we:**

- Funded 9 Emergency projects
- Held 17 meetings with cities and stakeholders to gather input on the policies
- Drafted policies, held public meetings, and a 30 day public comment period
- Built a labor reporting database
- Funded 9 additional Base City projects for a total of 18 within 18 months

**Who the fund serves**

- Households with incomes at 30-60% AMI (in 2017, this was \$31,350 to \$62,700 for a household of 4)
- A minimum of 20% of housing units in each regional pool reserved for households with incomes at or below 20% AMI (in 2017, this was \$20,900 for a household of 4)
- Each supported project must serve at least one of these vulnerable populations:
  - Seniors
  - People experiencing homelessness
  - Low-income essential workers
  - Veterans
  - People with disabilities
  - Transition-aged youth
  - People returning from incarceration

In 2017, the Area Median Income (AMI) in Alameda County was \$97,400 for a family of four. It was \$48,700 for a family of four earning 50% of AMI.



# The Rental Development Fund

## \$425m

### Allocation

#### How it works

Emphasis on Equity

- Geographic distribution of funds – Base City and Regional Pool
- Vulnerable populations
- Labor/local hire
- Many tools for a complex problem

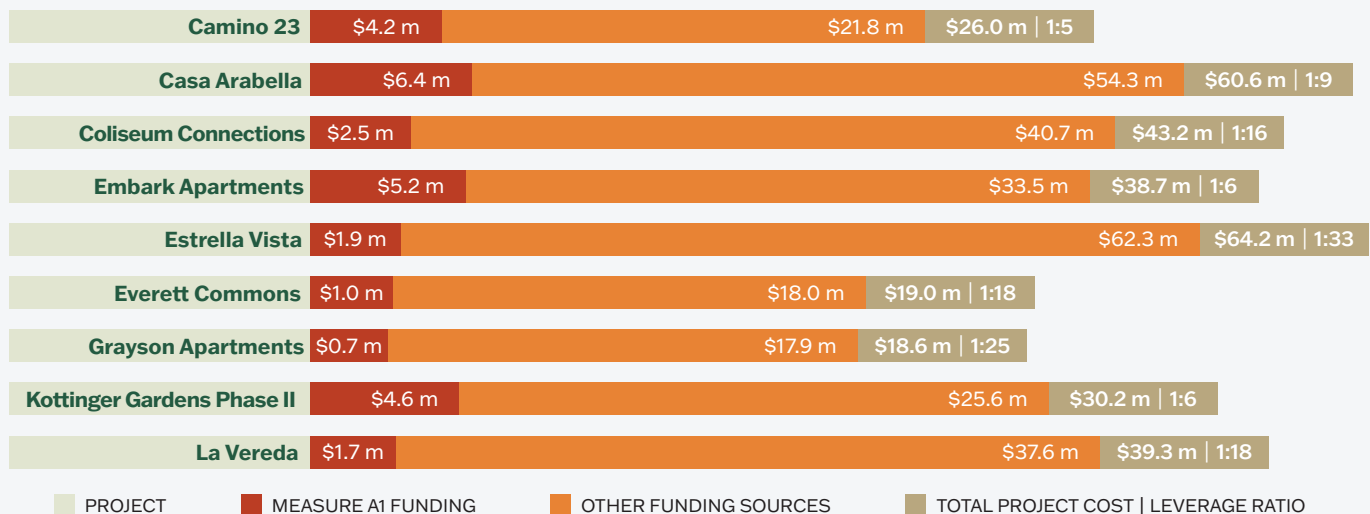
During the program design period, the Board of Supervisors passed local hire requirements for all rental development projects and the requirement of a project labor agreement for all projects with 80 units or more. These labor elements are meant to provide good-paying jobs to local workers and encourage the recruitment and training of local workers in the construction trades.

#### Meeting the Unplanned Need

The steep decline in Low Income Housing Tax Credits following the 2016 election required quick action using Measure A1 funds in order to preserve the projects that were already under development. To save these projects before the Bond was issued, the Board of Supervisors provided an early award of funds from the Base City Allocation to projects located in Alameda, Berkeley, Oakland, Pleasanton, and San Leandro.

In response to the tax credit emergency, the following was funded immediately:

### Tax Credit Emergency Projects (2017)

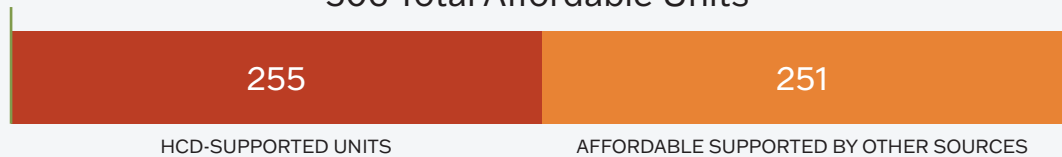


## Meeting the Unplanned Need

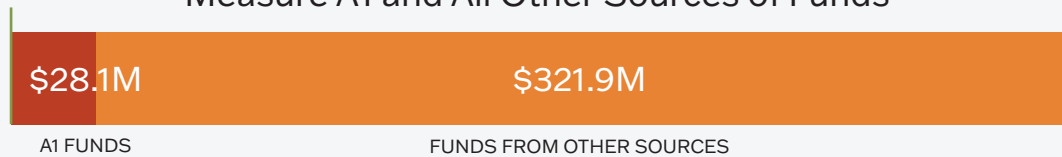
BENEFIT OF TAKING EMERGENCY ACTION

### 9 AFFORDABLE HOUSING DEVELOPMENTS

506 Total Affordable Units



### Measure A1 and All Other Sources of Funds



\*47 HCD-Supported Units Targeted for Homeless Households

After the tax credit emergency in early 2017, HCD proceeded with its planned implementation for the remainder of the A1 funding. After 12 different community meetings and 52 written comments on the draft policies, the Board of Supervisors adopted the Rental Housing Development Implementation Policies in November of 2017, providing HCD the ability to begin the planned funding rounds beginning in early 2018.



### **Embark Apartments**

2126 Martin Luther King Jr. Way, Oakland, CA  
Affordable apartments in Oakland for veterans

Embark Apartments was one of the Low Income Housing Tax Credit emergency projects Measure A1 committed funding to in February 2017. If not for A1 this development may have been delayed or failed to proceed to construction. It opened in February 2020 and is located in Uptown Oakland. The six-story building is within walking distance to bus stops, stores, and two different Veteran's Administration (VA) centers. Embark is managed by Resources for Community Development (RCD) and offers support services for its residents. The building has 1 studio, 57 one-bedroom apartments, and four 2-bedroom apartments. Embark also has a beautiful rooftop garden, community spaces, and offers on-site residential services with a unique focus on physical and mental health for veterans.





## Profile

### Vivan's Story


"I'm not what people think of when they think 'homeless,'" shares Vivan, a veteran living in Oakland's Embark Apartments. Vivan is 59, sober, and has worked all of her life in the military and in chemical dependency programs. The last few years haven't been easy. Vivan lost her son in 2001. In 2013 she had a stroke and shortly after, retired. The Bay Area is expensive but it was important for Vivan to be there for her other son and her brother. She spent the last few years moving around a lot, struggling to make rent. Vivan lists all the places she's lived: "San Francisco, San Leandro, Antioch. Now Oakland."

Before coming to Embark, Vivan spent several months living in her car, sometimes parking it in a friend's driveway in East Oakland. "It was like a war zone out there," she says. But it wasn't worth coming inside her friend's house, where people were using substances. Vivan wasn't willing to risk her sobriety. So she stayed in her car. Like many people experiencing homelessness, Vivan's journey was complicated and emotionally draining. She was in disbelief that she'd gotten there. Wiping her eyes, Vivan says, "I had to swallow my pride and ask for help ... the people at Embark have helped me with everything. I came here with nothing. No bedding, no dishes, toiletries. This apartment is what I would have chosen if I was still working and could choose where I live."

Vivan lives in a 2-bedroom apartment with her son who helps care for her, and with her Yorkshire terrier, Sassy. She loves living near other veterans. "Once you been in the military you'll always have that camaraderie," she says. "There's a Bond. There's always that feeling that I know I can knock on their door and I hope they know they can knock on mine."





A photograph of a woman and a young woman embracing outdoors. The woman on the left has short brown hair and is wearing a white sleeveless top. The young woman on the right has long blonde hair with sunglasses perched on her head and is wearing a white t-shirt with a graphic. They are both smiling warmly. The background is a lush green forest with a large tree trunk visible.

First round  
of planned  
implementation  
begins Spring 2018





### **Policy Development**

Converting \$425 million in taxpayer money into thousands of units of affordable rental housing required a meticulous process of program and policy design. In June of 2016 the Alameda County Board of Supervisors passed the Housing Program for the Measure A1 Bond.<sup>5</sup> Subject to the eventual passage of the ballot initiative, this program would provide HCD with guidance in formulating the implementation policies for each program. Passage of the Housing Program was preceded by:

- 9 stakeholder meetings
- 6 work sessions in which the Board of Supervisors Health Committee reviewed progress and implementation

Following passage of the ballot Measure in November 2016, HCD began the process of converting this Housing Program into implementation policies. In January of 2017 the Board of Supervisors adopted the Measure A1 Implementation Plan.<sup>6</sup> Just months after the passage of A1, Alameda county staff began a series of meetings to better understand the needs of the community. HCD staff met with each city in the County's housing staff to ensure that the policy development of all the programs, and the Rental programs in particular, were in alignment with needs county-wide.

- Stakeholder meetings of affordable housing developers – March and April 2017
- Additional meetings with Everyone Home and homeless service providers in April 2017

The input from these groups was essential to the development of the first draft of the rental development policies, which was published in June 2017.

- HCD held two public meetings to review the policies, and then took comment for 30 days
- 40 comments on draft policies submitted by 38 organizations
- By the time the board adopted policies for the rental development programs, 22 meetings had been held with the community

Following this intense policy development and stakeholder engagement process, the Board of Supervisors adopted implementation policies for Measure A1, including the Rental Housing Development Fund, in November of 2017.<sup>7</sup>

**Base City and Regional Pool Allocations**

In order to achieve geographic equity in project funding, the Rental Housing Development Fund was divided into the Base City Allocation and the Regional Pool Allocation. In the Base City Allocation, each Alameda County jurisdiction, including the unincorporated areas, receives an allocation of funds for which they can use their own procurement processes for project selection, as long as the project adheres to the Rental Housing Development Fund's Implementation Policies. Each city must provide matching funds to support the selected project and then submit applications to the County for use of the Measure A1 Rental Housing Development funds. The size of each city's Base City allocation was based on an average of each city's percentage of the County's assessed property value and that city's percent of the County's total population.

The basis for allocations of funds to the Regional Pool is an average of the region's percent of people living in poverty and the percent of Regional Housing Needs Allocation (RHNA) for Very Low- and Low-Income housing, as developed by the Association of Bay Area Governments for the current planning period. This combination accounts for both current need and projected near-future need for the lowest-income vulnerable populations. This methodology allowed us to provide funds where affordable multi-family units are expected to be needed, supporting the cities in meeting their requirements under California Housing Element laws at the State level.

In the Regional Pool Allocation, the County is divided by region – East, Mid, North, and South – with each region receiving an allocation. This methodology was used to assist us with dealing with the regional homeless crisis, prioritizing funding where it is most needed. Projects are selected through a competitive Request for Proposals (RFP) process run by HCD. Winning projects must have a match from the jurisdiction in which the project is located.



## **Labor**

The investment of hundreds of millions of dollars in several thousand housing units by Alameda County is an opportunity to support the development of the local workforce and put County residents to work. The Board of Supervisors included a prevailing wage requirement for all rental development projects in the Measure A1 initial policy framework, adopted at the same time that the Bond was placed on the ballot in the summer of 2016. After these policies were adopted, the Board was asked by Labor to include Project Labor Agreements for each rental development funded. The Non-Profit Housing Association of Northern California (NPH), on behalf of non-profit affordable housing developers, and the Building Trades negotiated a Project Labor Agreement for projects with 80 units or more.

These labor elements are meant to provide good-paying jobs and encourage the recruitment and training of local workers in the construction trades. Local hire requirements are included to ensure that our workforce is supported and not imported from outside areas. They are also intended to help promote labor peace, secure the availability of adequate skilled labor, and to ensure construction projects are completed on time and on schedule for the benefit of residents and County taxpayers.

The labor standards include:

- 25% of the contract amount to be fulfilled by local businesses
- 20% of contract amounts to be fulfilled by small and local businesses
- For projects containing 80 units or more,<sup>8</sup> developers are required to engage in a Project Labor Agreement (PLA) with the Building and Construction Trades Council of Alameda County and participating construction trades unions

Tracking workforce compliance is no small task. To assist in determining whether the County is meeting its workforce goals, HCD implemented a workforce participation tracking system, Elation. Future Measure A1 annual reports will include information on the Rental Housing Development Fund's workforce and trends of participation.



### **Key Policies Adopted by the Board November 2017**

The Board of Supervisors adopted the Rental Development Policies in November of 2017. The key policy areas included:

- The majority of units are expected to serve very low income households between 30-60% of AMI, with a minimum of 20% of units developed serving households at 20% of AMI and a maximum of 5% of funds spent on households at 80% of AMI
- Rental development projects require a match from the local government in which the project is located
- Rental development projects will pay wage rates equivalent to state prevailing wages
- HCD should strive to create a single process for potential tenants to learn about an apply to affordable housing countywide
- Projects are selected and funded using the Base City Allocation and/or the Regional Pool Allocation to meet current need and address future need equitably across the County

### **Base City Request for Proposals from Cities**

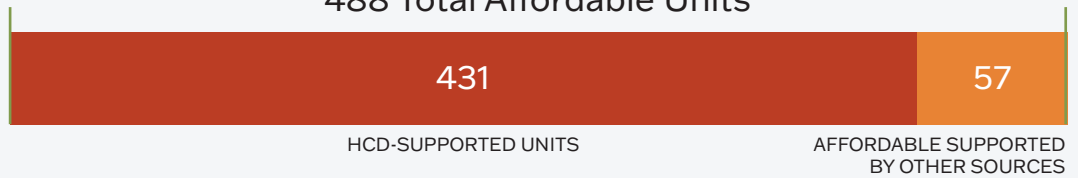
Following approval of implementation policies in the fall of 2017, HCD worked with city Housing staff to identify 9 additional projects through the planned Base City Allocation process. In the first half of 2018 the Board of Supervisors approved funding commitments for projects in Alameda, Livermore, Oakland, Pleasanton, and San Leandro.

## Base City Projects 2018

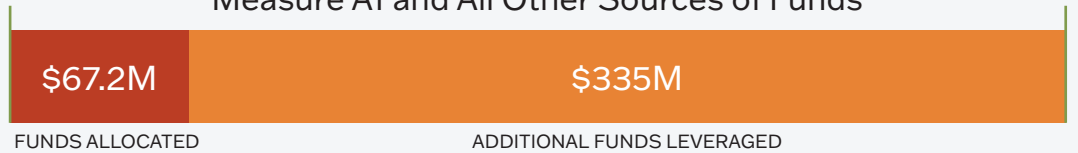
REQUEST FOR PROPOSALS FROM CITIES

### 9 AFFORDABLE HOUSING DEVELOPMENTS

488 Total Affordable Units



Measure A1 and All Other Sources of Funds



\*141 HCD-Supported Units Targeted for Homeless Households



# The Innovation and Opportunity Fund

## \$35m

### Allocation



The Innovation and Opportunity Fund is divided into two funds:

The Acquisition and Opportunity Fund and The Innovation Fund.

#### During this reporting period, we:

- Adopted the Policies for both programs

#### The Acquisition and Opportunity Fund

The goal of the Acquisition and Opportunity Fund is to empower eligible nonprofit affordable housing developers to respond quickly to preserve and expand affordable housing and prevent displacement of low-income tenants. The program will preserve and expand affordable rental housing at the same income levels and serve the same target populations as the Rental Housing Development Fund. This fund will support affordable housing developers in responding quickly to opportunities in the housing market as they arise.

The Countywide program will provide over-the-counter, short-term predevelopment and site acquisition loans to pre-approved developers. A competitive RFQ was released in 2019 to select a program administrator for this fund. A contract for the recommended administrator is anticipated to be brought to the Board for consideration in 2021.

#### The Innovation Fund

HCD will develop an Innovation Fund to support innovations in addressing the need for affordable rental housing for the household income levels and target populations of the Measure A1 Rental Housing Development Fund. Possible programs might include board-and-care homes and accessory dwelling units. This program is in development stages.





# Home ownership programs made possible by Measure A1

Homeownership is the cornerstone of wealth building for most Americans. When achieved sustainably it can buoy the economic situation of a family and build stability for communities. Discriminatory policies and practices have historically locked low-income households, and especially African American and Latino families, from homeownership. Barriers to homeownership helped create and perpetuate a racial wealth gap that leaves the average African American and Latino family with median worth that is \$100,000 less than the average White household's net worth.<sup>9</sup>

Public policies have historically been central to uneven and discriminatory access to homeownership. The Measure A1 homeownership programs are designed to make ownership more accessible to low-income households and to help preserve those homes currently owned by low-income families. They are open to all households that qualify and additional attention is focused on ensuring participants in the homeownership programs reflect the racial and ethnic diversity of Alameda County.



# The Downpayment Assistance Program (DALP)

## \$50m

Allocation



AKA: AC Boost

Many families can afford the mortgage payment for a home, but are unable to save for a down payment. The Down Payment Assistance Program, now called “AC Boost,” was created to assist these middle-income, first-time homebuyers with a down payment so that they can get into a home and start building generational wealth and familial stability.

### During this reporting period, we:

- Held 16 community and stakeholder meetings
- Interviewed cities about their programs and how best to align programs
- Competitively selected a partner to implement the program and draft policy documents
- Adopted the policy and programmatic documents

Eligible households have annual incomes at or below 120% of Area Median Income, (in 2017, \$107,250 for a 2-person household and \$134,050 for a 4-person household). For these qualifying households, AC Boost provides loans of up to \$150,000 to first-time homebuyers who live or work in Alameda County or have been displaced from Alameda County within the last ten years. Educators and first responders receive preferences for AC Boost loans.

AC Boost loans are structured as shared appreciation loans, with no interest and no monthly payments. At time of sale (or in some circumstances, when refinanced or transferred) the AC Boost loan principal will be repaid, along with a percentage of the increase in value of the property on a pro-rata basis. Eligible buyers are required to invest their own funds of at least 3% of the purchase price of the home as a portion of the down payment and must qualify for a first mortgage from a participating lender. In 2018, Hello Housing was chosen as AC Boost’s Program Administrator through a competitive Request for Proposals (RFP) process.

The Alameda County Board of Supervisors adopted AC Boost’s policy framework, which will assist first-time home buyers to purchase homes in Alameda County. The program provides loans to bring homeownership within reach of households who would otherwise not be able to afford a home. AC Boost provides loans of up to \$150,000 (depending on buyer income and need). Loans are interest-free and have no monthly payment during the time that a household owns their home.

The program requires repayment only when:

- the home is sold
- the owner no longer wishes to occupy the home, or
- when the 30-year loan term ends

At time of payoff, the owner repays the amount that they borrowed plus a proportional share of the increase in the value of their home. AC Boost's down payment loan of up to \$150,000 helps ensure monthly mortgage payments are lower than if the family could only afford a down payment of five percent. Additionally, this down payment makes the family more competitive in making an offer on a property and for mortgage financing.

**Who the fund serves:**

This program is designed to help Alameda County residents to purchase homes near work or transit that would bring them to work, benefit former Alameda County residents who have been displaced from the County, and benefit educators and first responders to live in the communities where they work. The fund provides a shared appreciation mortgage loan to qualifying households, which includes:

- Households with incomes up to 120% AMI  
(\$112,650 for a family of four in 2017)

# The Downpayment Assistance Program (DALP)



## **Our Partner Organization – Hello Housing**

Hello Housing is a non-profit housing developer with a strong track record of program administration and work on public policy. Hello Housing advances housing solutions that promote stability, center equity and cultivate community. Hello Housing worked with HCD to develop the program design and policies.

Hello Housing and HCD held seven public meetings and nine stakeholder interviews in order to refine the program design and policies.

## **Program design**

Through an RFQ bidding process and selection process approved by the Board of Supervisors in March 2018, HCD selected Hello Housing as program administrator for AC Boost. Hello Housing is a non-profit housing developer with a strong track record of program administration and work on public policy. Hello Housing worked with HCD to develop the program design and policies. Hello Housing and HCD held seven public meetings and nine stakeholder interviews in order to refine the program design and policies.

During the program design phase, Hello Housing conducted extensive research to ensure the AC Boost program met the high expectations of total loans made, the impact of the loans in helping families attain homeownership, and participation by a diverse pool of people that represent Alameda County's demographics. This included research into the racial wealth gap and how policies and program design can avoid discriminatory practices and further fair housing. Hello Housing analyzed the real estate market and how to appropriately size loans for participants to access homes in higher-opportunity neighborhoods.

Given the potential power of an effective down payment assistance program to provide homeownership access and long-term benefits of wealth-building and community stability, HCD and Hello Housing worked to emphasize overcoming historic issues of access to similar programs.

Informed by San Francisco's down payment assistance program and feedback from the community and stakeholders, AC Boost includes several equity-centered policies:

- A sliding scale of assistance based on need and income to allocate funding equitably while complying with fair housing law
- The use of a shared appreciation model to balance household wealth-building with program sustainability
- Multilingual outreach combined with multilingual program materials and customer service
- Self-reporting of demographics by participants to allow AC Boost demographic performance to be tracked and analyzed

As with most loan application processes, the application process for AC Boost requires collecting multiple documents which can be overwhelming for many applicants. In order to simplify this process for participants, Hello Housing utilized a single portal for use by applicants and eventual participants that would also allow Hello Housing to track participant progress and maintain records.

These types of equity policies are designed to help empower and support potential homeowners to enter the market and secure a home. AC Boost is also designed to ease the course for program participants out in the market once they have secured down payment assistance. The program will educate realtors, lenders, and sellers about the program and how they may benefit by engaging with AC Boost participants.



# The Home Preservation Loan Program

## \$45m

Allocation



AKA: Renew AC

Keeping existing low-income homeowners in their homes (i.e.; housing preservation) was a top housing priority. A family that can remain safely in their home and age in place is not competing for homes on the ownership market, is not placing more pressure on the rental market, and is potentially building generational wealth and housing stability for their family. Keeping people in their homes is particularly important in communities of color, where decades-old practices like redlining have prevented investments and improvements.

### During this reporting period, we:

- Held 7 community and stakeholder meetings
- Interviewed cities about their programs and how best to align programs
- Competitively selected a partner to implement the program and draft policy documents
- Surveyed housing stock County-wide
- Adopted the policy and programmatic documents

Renew AC provides attainable, low-interest loans that allow seniors, people with disabilities, and other low-income homeowners to make much-needed improvements to their homes. Renew AC also provides support services that help people navigate how to make those home improvements. In some cases, this means providing temporary housing for seniors and other sensitive groups while more drastic and potentially disorienting repairs are being made. These improvements help prevent homeowner displacement and allow people to stay safely in their homes and communities.

Renew AC provides 1% deferred interest loans of \$100,000-\$150,000 for eligible home improvement projects specifically to address health and safety conditions in owner-occupied homes. Eligible homeowners are those with annual incomes at or below 80% AMI (in 2017, this was \$80,400 for a family of 4).

Renew AC provides loans of up to \$150,000 for households that need structural rehabilitation, need to address health and safety issues, could benefit from efficiency improvements, and require accessibility improvements for occupants with disabilities. This work helps homeowners to stay in their homes as they age, face disability, or would otherwise be unable to renovate and upgrade major home systems.

**Who the fund serves:**

The primary demographic group and parameters for participation in Renew AC are:

- Homeowners in Alameda County earning up to 80% AMI  
(in 2017, this is an income limit of \$80,400 for a household of four)
- Those who have assets of no more than \$150,000
- Seniors
- People with disabilities

**Our partner organization – Habitat for Humanity East Bay/Silicon Valley**

Through a competitive bid process, HCD recruited Habitat for Humanity as the program administrator for Renew AC. Habitat for Humanity is a non-profit with a long track record of building and preserving affordable housing and empowering people to be home owners. Their team is an excellent partner organization for the job.

**Program design**

Habitat for Humanity's contract was approved by the Board of Supervisors in May 2018. For the remainder of fiscal year 2018, they worked with HCD to develop the program design and policies. Community insight was important for this project. Habitat for Humanity and HCD held seven public meetings and gathered feedback from a wide range of stakeholders, including housing leaders, senior services, and Alameda County cities. With their insights, we refined Renew AC's design and policies to best serve the community.

During the program design phase, Habitat for Humanity also conducted extensive research to ensure the Renew AC program met high expectations for total loans made, impact of the loans in preserving homes, and serving a pool of participants whose demographics mirror those of the County. This included research into the demographics of low-income homeowners and the age of housing stock in Alameda County. Habitat for Humanity also analyzed comparable programs in other jurisdictions. This research allowed Habitat for Humanity to design the program to target households who would most benefit from a preservation loan, in communities with housing needing the most crucial work, and to accommodate the needs of homeowners.

# The Home Preservation Loan Program

## **How the fund works**

With many home preservation projects, residents remain in their homes throughout the renovation process. Especially for disabled individuals and seniors, remaining at home during an extensive home rehabilitation project can be dangerous to their physical and mental health, particularly for individuals with dementia or other advanced health conditions. Most seniors and disabled persons do not have the physical or financial ability to leave their homes or to remove belongings where work needs to be done.

Habitat for Humanity designed their program to provide excellent customer service to help participants through these challenges. This included navigating how and what to renovate, connecting people with social support services, and in some cases providing temporary housing for homeowners while extensive renovations were being made.

## **What we've done so far**

Future annual reports of the Measure A1 Bond will discuss outcomes of Renew AC implementation which began in fiscal year 2018-2019.



# The Home Ownership Development Program

## \$25m

Allocation



### **How it works**

The Homeowner Housing Development Program aims to increase the affordable homeownership opportunities for low-income first-time homebuyers. These funds will support development and preservation of long-term affordability for households with incomes at or below 80% AMI (\$78,850 for a 2-person household and \$98,550 for a 4-person household in 2017). The County will provide low-interest construction loans that will convert to silent second mortgage loans when the homes are sold to eligible low-income buyers.

### **Who the program will serve**

The primary demographic group targeted for participation in the Housing Development program are people who meet the Internal Revenue Service (IRS) definition of “First Time Homebuyer,” will occupy the unit as their primary residence, are willing participate in homeownership and financial counseling, and earn no more than 80% AMI – an income limit of \$80,400 for a household of four people in 2017.

### **What we've done so far**

Future annual reports of the Measure A1 Bond will discuss program implementation and programmatic outcomes following program launch, which was originally planned for May 2020, but was delayed due to Covid-19 response.

# Administration of the Measure A1 Bond by Alameda County's Housing and Community Development Department

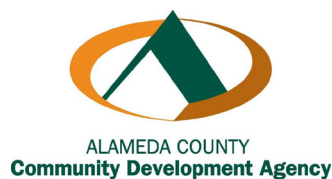
# Administration for Measure A1

## **Administration of the Bond**

Alameda County's Housing and Community Development Department, in the Community Development Agency, is tasked with implementation of the Measure A1 Bond and its oversight. HCD works to house Alameda County's most vulnerable populations and acts as the city level housing department for the unincorporated county, providing housing and community development programs to unincorporated county residents. The department divides its resources between addressing homelessness and supporting the creation and preservation of affordable housing county-wide.

To administer the Bond programs, the Board of Supervisors authorized up to 10% of Bond proceeds to be used towards administrative and Bond issuance costs. Implementation of the Bond is expected to be done over a ten year period, starting in January 2017 through fiscal year 2027/28.

During this reporting period, HCD used existing staff, augmented by some Temporary Assignment Pool (TAP) employees and consultants to accomplish the work outlined in this report. The Board of Supervisors authorized 9 new positions in Spring of 2018 to implement the Bond and supporting programs, and the Civil Service Commission created the positions in May 2018. Hiring of new staff began in earnest with the hiring of three Housing and Community Development Managers and HCD Technicians in the fall of 2018.





# The History of HCD

## **History of HCD**

The role of the Alameda County Housing and Community Development Department in the creation and preservation of housing has changed dramatically since its started as a programmatic division of the Planning Department in the early 1970's.

HCD first formed as part of the County's Planning Department, tasked with administering the entitlement grant under the creation of the Housing and Community Development Act of 1974 for Alameda County to form the Alameda County Urban County and receive an annual allocation Community Development Block Grant funding. The Urban County covered much of East, South, and mid-County at that time, but remains now as the five smallest cities and the Unincorporated County. In addition to securing and administering funds for community development programs, HCD's role grew in the 1980's as homeownership funding through the Mortgage Credit Certificate Program and rental housing funding through the Multi-Family Mortgage Revenue Bond programs became tools that the state provided to localities to increase housing opportunities.

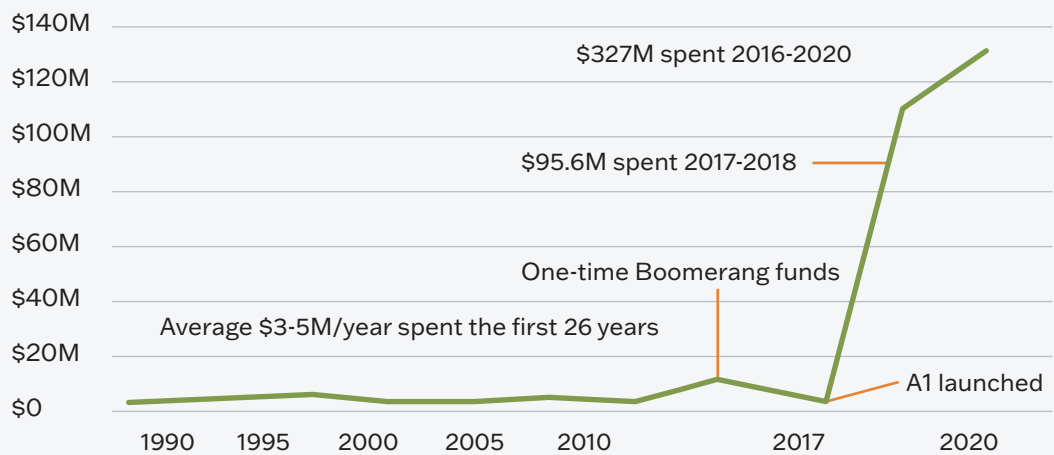
The department has always served as the housing department for unincorporated Alameda County, but also continues to play a role in directing community development resources to the cities in the County. Often this was done with the County's allocation of Community Development Block Grant funds and other State and Federal funds to build recreation and pedestrian facilities in the unincorporated areas, or to contribute to the financing of affordable housing in Alameda County.

In the early 1990's with the HOME Investment Partnership Program, HCD took on a second Entitlement Grant that covered all the cities in the County except for Berkeley and Oakland for the development of new affordable housing.

In 1993, through federal legislation, a single application for homeless funding had to be coordinated on a county-wide basis. HCD took on responsibility for the creation of the "Oakland, Berkeley Alameda County Continuum of Care" and homelessness programs funded by HUD. In the mid-2000's, as HUD expanded responsibilities regarding homelessness, HCD developed the County's Homeless Management Information System, in 2005. Over time, the department's mandate grew as it came to administer new funds. Throughout this development HCD deepened organizational ties with municipalities within jurisdiction as well as the many non-profit housing agencies serving Alameda County.

During the first 26 years of HCD's existence, the department supported affordable housing with an average of \$3.5 million per year. Before Measure A1, HCD directed \$189.6 million of state and local funds to help finance 98 affordable housing projects, supporting the creation or preservation of 1,840 affordable units. Of those units supported, 188 were prioritized for people experiencing or in danger of homelessness.

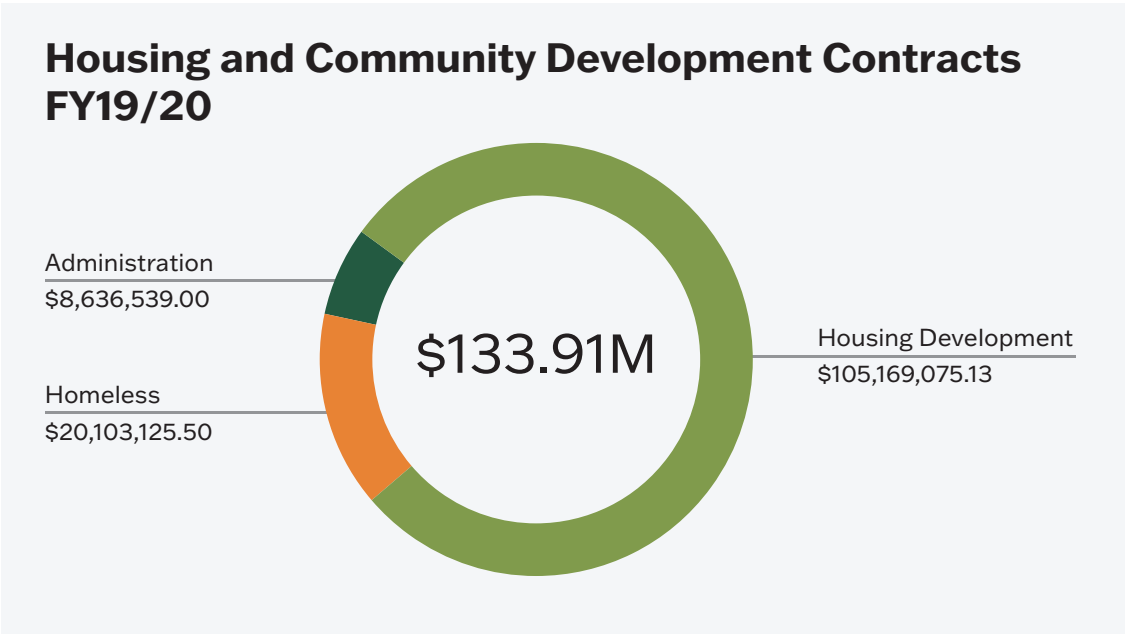
### HCD's Funding for Affordable Housing - 1990 to Present



As the second decade of the 21st Century progressed, it became apparent that the previous level of Alameda County support for housing was not enough. The retreat of State Federal funds, the dismantling of redevelopment agencies, and skyrocketing housing costs made the displacement and homelessness issues that rose in importance to the level of public health and public safety – traditionally the primary mandate of counties.

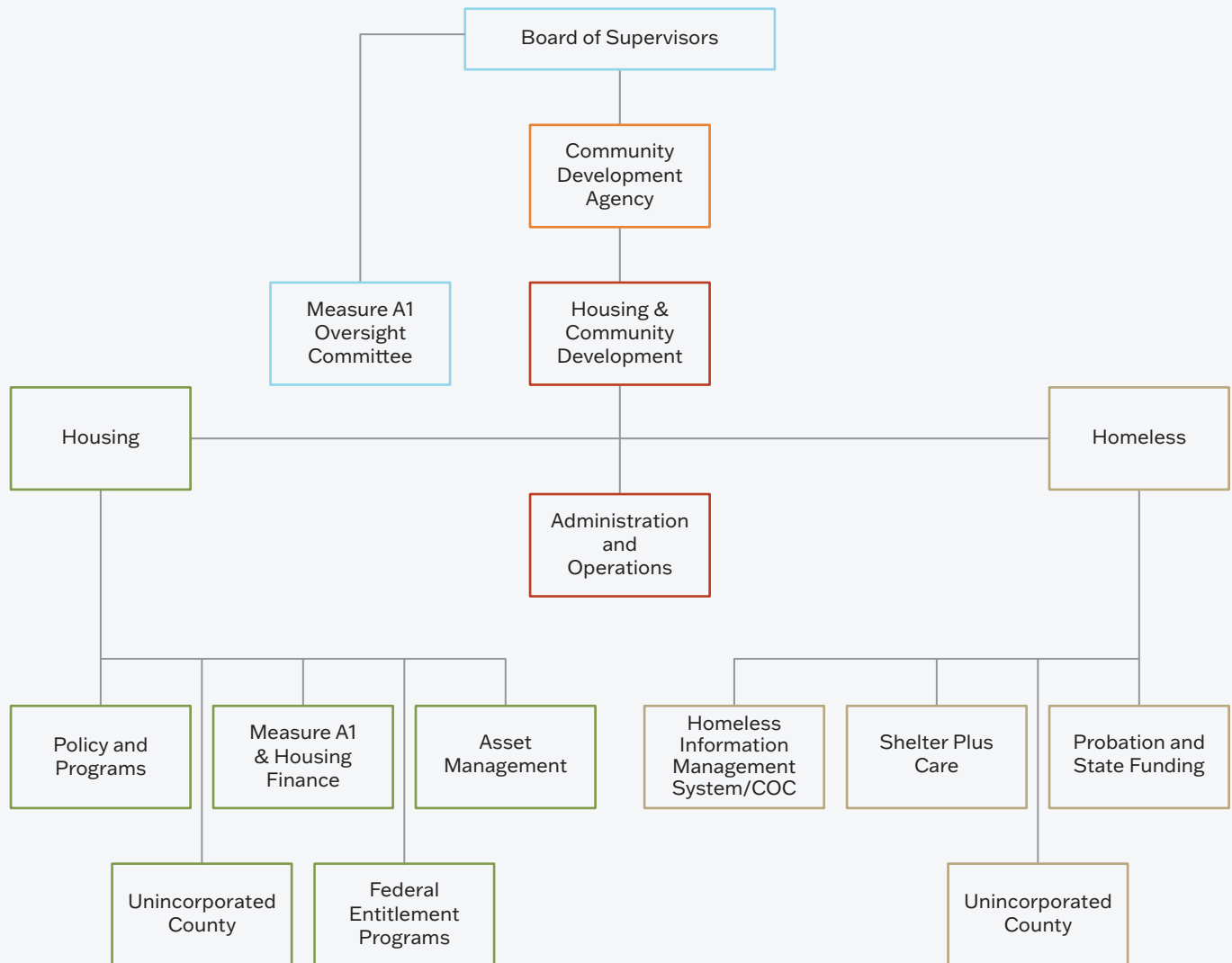
# The History of HCD

Now, HCD assembles 24 sources of funding for a total of \$111.4 million (FY19/20) from the Federal Government, State of California and local sources to support our homelessness and housing programs. Since the passage of Measure A1, the amount of Affordable Housing funding has increased dramatically, and represents 61% of all expenditures by HCD.



Since early 2017 HCD has hired 9 new staff to manage Measure A1 programs, built systems to track contracts and compliance, and invested in partnerships with cities, developers, community-based organizations, and labor. HCD is in the process of transforming into the County institution that leads coordinated efforts to address the housing crisis and to prepare for a better housing future.

This section will elaborate this ongoing transformation in future reports. In the 2018-2019 report, this section will discuss the self-examination HCD staff conducted of the department to update our Mission, Vision, and Values to best reflect the department’s new role and motivations. The 2019-2020 report will go into further detail of the structural changes made to the department to increase its capacity to manage much larger programs and to be a strong partner and leader in regional housing. The 2020-2021 report will discuss the future of HCD as the County’s role in affordable housing continues to evolve.





# The History of HCD

## **First Bond Issuance**

On November 7, 2017 the Alameda County Board of Supervisors authorized the first issuance of the Measure A1 Bond of \$240 million. Over the next six months, the County Administrator's Office with the County Auditor's Office, worked to administer this issuance. A second issuance is projected for Fiscal Year 21/22. The Alameda County Auditor has estimated the Measure A1 Bond will cost property owners \$12 to \$15 per year per \$100,000 of assessed value. Prior to the first issuance, the Board of Supervisors passed a reimbursement resolution in March of 2017 to empower the County to make project commitments before issuing the actual Bonds.

## **Commitment vs. Expenditures**

In affordable housing development, multiple funding sources are secured for a development prior to the start of construction begins when most funds, including Measure A1, begin to be expended. As a result, during this reporting period, HCD committed \$94 million of the Measure A1 Bond to rental housing projects, but no funds were actually spent as most projects did not undergo significant construction during this time period. Additionally, the Board of Supervisors authorized a \$1.4 million administrative contract with Hello Housing on March 13, 2018 to oversee the Down Payment Assistance Program. Finally, HCD staff costs through the end of the reporting period totaled \$1.3 million. Future reports, when funds began will have been spent in earnest, will include commitment versus expenditure sections under each of the program chapters.

### **Oversight of the A1 Bond**

The Measure A1 Affordable Housing Bond question approved by voters includes three structures for transparency and oversight:

- A Citizens' Oversight Committee
- The creation and publication of annual reports
- The oversight of the Alameda County Board of Supervisors who approve all allocations of Bond funds and changes to implementation policies

Each of these structures is meant to ensure Measure A1 funds are used according to the will of the voters.

The Measure A1 Citizens' Oversight Committee (OC) is a volunteer body mandated by the Measure A1 Bond Measure and empowered by the Board of Supervisors to annually review past expenditures of A1 Bond funds for compliance with the ballot Measure.

The Oversight Committee is comprised of representatives from:

- Each Board of Supervisors district
- Residents of subsidized housing
- Faith communities
- East Bay housing organizations
- Alameda County Taxpayers' Association
- Alameda County City Managers Association
- The League of Women Voters of Alameda County
- The Alameda County Building and Construction Trades Council

Members serve staggered four-year terms. The Oversight Committee holds public quarterly meetings to review expenditures and the Measure A1 annual report. HCD supports this volunteer body by staffing to organize, create reports, and provide guidance.

The Measure A1 Oversight Committee was seated in January of 2020. They have been responsible for the development of this report along with HCD staff.







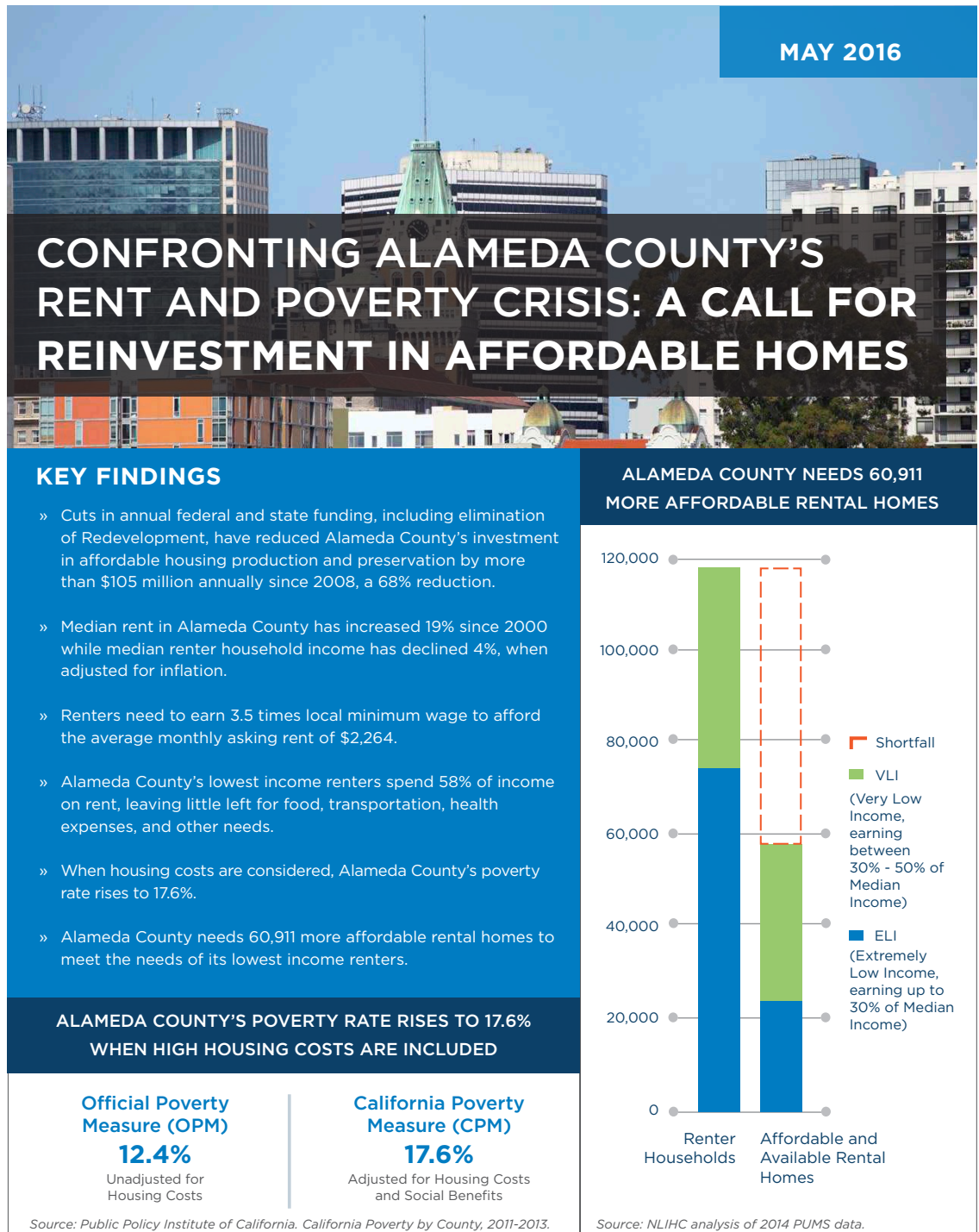
# Endnotes

- 1 Measure A1 will provide an average of \$150,000 per unit across all programs
- 2 Nardone AL, Casey JA, Rudolph KE, Karasek D, Mujahid M, Morello-Frosch R (2020) "Associations between historical redlining and birth outcomes from 2006 through 2015 in California." PLoS ONE 15(8): e0237241. <https://journals.plos.org/plosone/article?id=10.1371/journal.pone.0237241>
- 3 Chopra, Asante-Muhammad, Newvill and Ryan (2017) "A Downpayment on the Divide." Prosperity Now. <https://prosperitynow.org/sites/default/files/PDFs/Federal%20Policy/Downpayment-on-the-Divide.pdf>
- 4 Measure A1 Housing Bond Implementation Plan Overview, January 23, 2017. <https://www.acgov.org/cda/hcd/documents/ImplementationPlan.pdf>
- 5 Alameda County Board of Supervisors, June 28, 2016 Regular Meeting, item 63.2 [http://alamedacounty.granicus.com/DocumentViewer.php?file=alamedacounty\\_8412b72a53d050cbef796038fdb75cb1.pdf&view=1](http://alamedacounty.granicus.com/DocumentViewer.php?file=alamedacounty_8412b72a53d050cbef796038fdb75cb1.pdf&view=1)
- 6 Rental Development Implementation Plan, January 2017. <https://www.acgov.org/cda/hcd/housing/plan.htm>
- 7 Rental Development Adopted Policies, November 2017. <https://www.acgov.org/cda/hcd/documents/FINALBoardLetterRentalHousingDevelopmentPrograms101717.pdf>
- 8 Excluding projects funded during the Tax Credit Emergency
- 9 Chopra, Asante-Muhammad, Newvill and Ryan (2017) "A Downpayment on the Divide." Prosperity Now. <https://prosperitynow.org/sites/default/files/PDFs/Federal%20Policy/Downpayment-on-the-Divide.pdf>

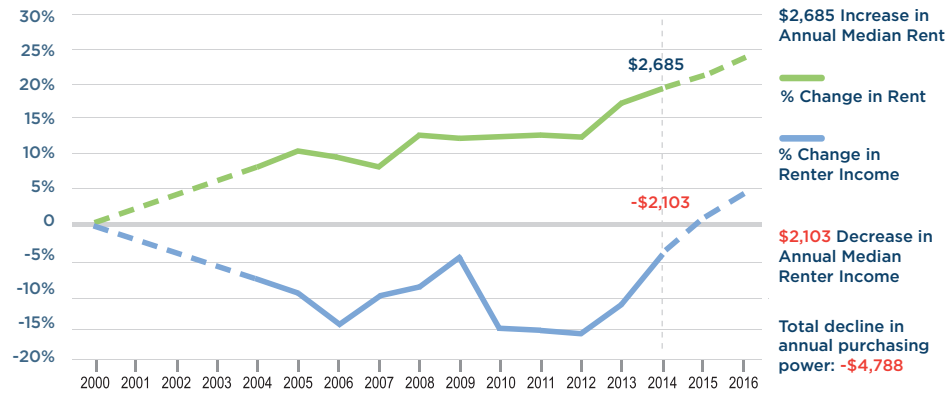
## Photography

Front: ND3000	Page 29: Joshua Rodriguez
Page 9: Twenty20Photos	Page 30: Sue Zeng
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Page 23: Myles Tan	Page 62: Simon Apilolla
Page 26: Prostooleh	Back: MonkeyBusiness



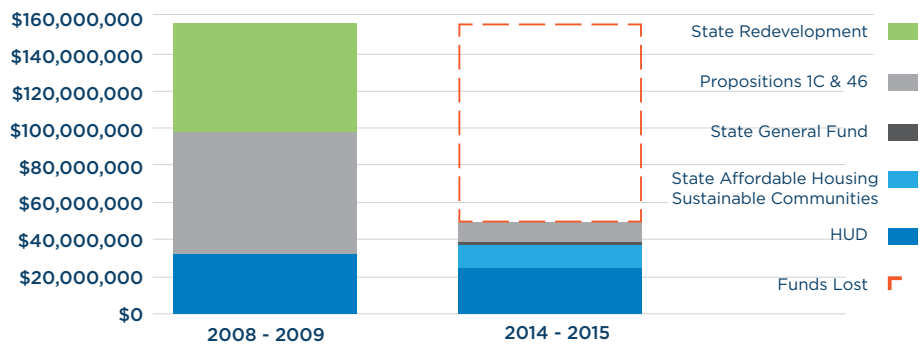


### ALAMEDA COUNTY'S INFLATION-ADJUSTED MEDIAN RENT INCREASED 19% WHILE MEDIAN RENTER INCOME DECLINED 4% FROM 2000 TO 2014



Source: CHPC analysis of 2000-2014 Census and ACS data. Median renter income and rent from 2001-2004 and 2015-2016 are estimated trends. Median rent and median renter income are inflation adjusted to 2014 dollars.

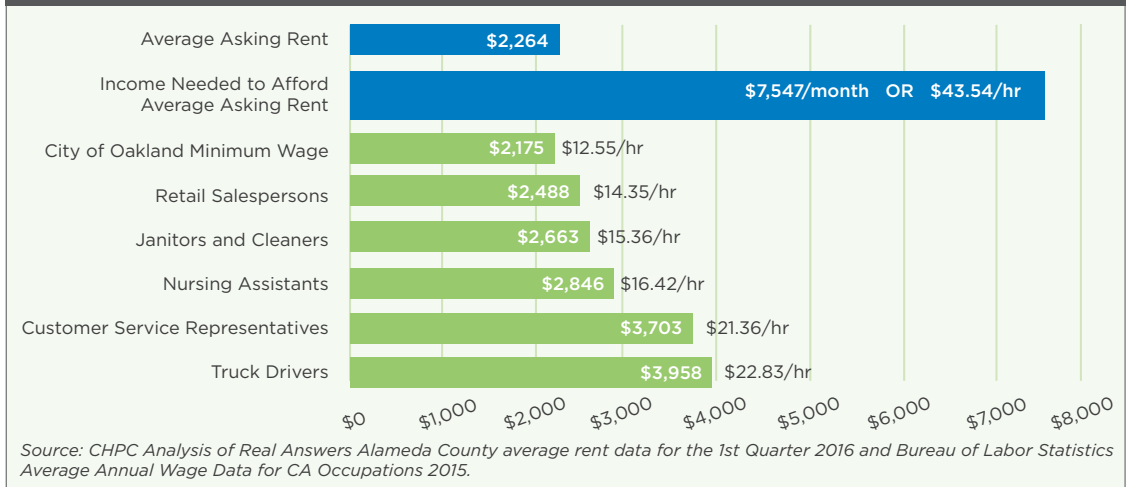
### ALAMEDA COUNTY LOST 68% OF STATE AND FEDERAL FUNDING FOR HOUSING PRODUCTION AND PRESERVATION FROM FY 2008-09 TO FY 2014-15



FUNDING SOURCE	FY 2008-2009	FY 2014-2015	% CHANGE
State Redevelopment	\$57,185,456	\$0	-100%
State Housing Bonds and Housing Programs	\$64,135,069	\$25,320,182	-61%
U.S. Dept. of Housing & Urban Development	\$33,642,372	\$24,234,755	-28%
<b>Total</b>	<b>\$154,962,897</b>	<b>\$49,554,937</b>	<b>-68%</b>

Source: CHPC analysis of 2008-2009 annual HCD Redevelopment Housing Activities report; 2008-2009 and 2014-2015 annual HCD Financial Assistance Programs Reports; HUD CPD Appropriations Budget data for fiscal years 2009 and 2015.

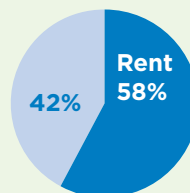
## ALAMEDA COUNTY RENTERS NEED TO EARN \$7,547 A MONTH TO AFFORD AVERAGE ASKING RENTS



## WHAT DO RENTERS IN ALAMEDA COUNTY HAVE LEFT AFTER PAYING RENT?

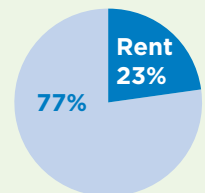
### HOUSEHOLDS EARNING HALF OF MEDIAN INCOME OR LESS

Food, Transportation, Health Care, & Other Needs



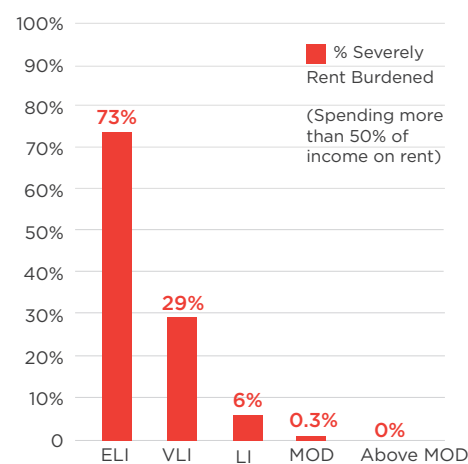
### MEDIAN INCOME HOUSEHOLDS

Food, Transportation, Health Care, & Other Needs



Source: NLIHC analysis of 2014 PUMS data.

## PERCENTAGE OF SEVERELY BURDENED HOUSEHOLDS BY INCOME GROUP



Source: NLIHC analysis of 2014 PUMS data.

## ABOUT CHPC

THE STATE CREATED THE CALIFORNIA HOUSING PARTNERSHIP MORE THAN 25 YEARS AGO AS A PRIVATE NONPROFIT ORGANIZATION WITH A PUBLIC MISSION: TO MONITOR, PROTECT, AND AUGMENT THE SUPPLY OF HOMES AFFORDABLE TO LOWER-INCOME CALIFORNIANS AND TO PROVIDE LEADERSHIP ON AFFORDABLE HOUSING FINANCE AND POLICY. SINCE 1988, THE CALIFORNIA HOUSING PARTNERSHIP HAS ASSISTED MORE THAN 100 NONPROFIT AND LOCAL GOVERNMENT HOUSING ORGANIZATIONS LEVERAGE MORE THAN \$8 BILLION IN PRIVATE AND PUBLIC FINANCING TO CREATE AND PRESERVE 30,000 AFFORDABLE HOMES.

## STATEWIDE POLICY RECOMMENDATIONS

The California Housing Partnership calls on state leaders to take the following actions to provide relief to low-income families struggling with the high cost of housing:

- » Invest at least \$1 billion from the state's General Fund surplus into established state programs prioritizing the lowest-income households.
- » Expand the California Low Income Housing Tax Credit. **(AB 2817)**
- » Improve the value of the California LIHTC by up to 40% at no cost to the state. **(SB 873)**
- » Give state voters the opportunity to approve a new housing bond similar to **SB 879**.
- » Authorize local governments to use tax increment financing for locally approved affordable housing benefit districts and to issue bonds. **(AB 2031)**
- » Reaffirm cities' authority to require the inclusion of a percentage of homes affordable to low- and moderate-income households in new rental housing development. **(AB 2502)**
- » Streamline local approvals including environmental review for 100% affordable housing developments consistent with local plans and zoning.
- » Create an ongoing, predictable revenue source of at least \$500 million annually for the production and preservation of homes affordable to lower-income households.

## LOCAL RECOMMENDATIONS FOR ALAMEDA COUNTY

- » Pass a Countywide Housing Bond to fund the production and preservation of rental homes affordable to lower-income families, seniors, and the homeless, as well as to fund homeownership and innovative approaches to addressing the region's housing needs.
- » Link transportation investments to effective local affordable housing anti-displacement policies.
- » Advocate for increases to Section 8 voucher rents and invest in local rent studies and outreach to landlords so that more local renters can afford to stay in Alameda County.
- » Link local investments in health care to affordable housing and services that improve health outcomes for lower-income households.
- » Create financial incentives to encourage all cities to provide their fair share of housing.
- » Adopt or strengthen regulations to limit rent increases to reasonable cost of living adjustments.
- » Adopt or strengthen laws to prevent evictions without justification.
- » Adopt or strengthen regulations limiting conversion of rental housing to condominiums to reduce displacement.
- » Adopt or increase impact fees, inclusionary zoning requirements, and commercial linkage fees.

**This report was produced by the California Housing Partnership.**

*Local policy recommendations provided by:*

Non-Profit Housing Association of Northern California (NPH)  
East Bay Housing Organizations (EBHO)

For questions about Alameda County's housing need, contact:  
Gloria Bruce, [gloria@ebho.org](mailto:gloria@ebho.org); 510-663-3830 ext. 32





Measure A1 Oversight Committee Membership – 2020		
SEAT	TERM EXPIRATION	MEMBER
District 1	October 1, 2021	Randi DeHollander
District 2	October 1, 2021	Jeffrey Dixon
District 3	October 1, 2023	Debbie Potter
District 4	October 1, 2021	Mimi Rohr
District 5	October 1, 2023	Ndidi Okwelogu, Committee Chair
Taxpayers' Association of Alameda County	October 1, 2021	vacant
Subsidized Housing Resident	October 1, 2021	Katrina Hampton
Subsidized Housing Resident	October 1, 2023	Daphine Lamb-Perrilliat
League of Women Voters – South County	October 1, 2023	Lynda Foster
League of Women Voters – North County	October 1, 2021	Rose Works
Faith Community	October 1, 2021	Kendra Roberts
East Bay Housing Organizations	October 1, 2023	Gloria Bruce, Committee Vice Chair
Building and Construction Trades of Alameda County	October 1, 2021	Daniel Gregg
Building and Construction Trades of Alameda County	October 1, 2023	Andrea Cluver
Alameda County City Managers Association	October 1, 2023	Brian Dolan

Rental Housing Development Fund – Development Partners January 2017 – June 2018	
	Affirmed Housing Group, Inc.
	Bridge Housing Corporation
	EAH, Inc.
	East Bay Asian Local Development Corporation – EBALDC
	Eden Housing, Inc.
	Housing Authority of the City of Alameda
	MidPen Housing Corporation
	Oakland & The World Enterprises/CHDC
	Resources for Community Development – RCD
	Satellite Affordable Housing Association - SAHA
	UrbanCore Development, LLC

## Measure

# A1 Fact Sheet

2016 Alameda County  
Affordable Housing Bond

## We have a Housing Crisis in Alameda County.

Affordable housing is getting harder and harder to find. It's too expensive and out of reach for many seniors, veterans, people with disabilities, low-income families and others most in need. While many working families now spend 50% or more of their income on housing, state and federal funding for affordable homes has decreased 89%. Experts estimate a current shortfall of more than 60,000 affordable homes in Alameda County for very low-income families, with at least 5,000 homeless, and hundreds of thousands of working residents needing help—NOW.

## A Viable Solution has emerged:

Alameda County elected officials, policy makers, and community members have been collaborating to find a solution. The solution has emerged: **An AFFORDABLE HOUSING BOND** on the November ballot. The goal of this bond is to create and protect affordable housing options for people who need it most in Alameda County—seniors, veterans, people with disabilities, and many in the workforce whom we count on to help deliver essential services, including teachers, electricians, plumbers, EMT workers and others who simply can't find affordable housing close to where they work in Alameda County.

## What's included in the Measure?

### Three BIG GOALS:

- 1 Help people who are struggling with housing costs.
- 2 Help the homeless and other vulnerable populations with long-term affordable housing.
- 3 Help people buy homes.

### HOMEOWNER Programs:

- ✓ **Down Payment Assistance Loan Program** (\$50M) GOAL: to assist middle-income working families to purchase homes and stay in Alameda County.
- ✓ **Homeowner Housing Development Program** (\$25M) GOAL: to assist in the development of housing, improve the long-term affordability of housing for low-income households, and help first-time homebuyers stay in the county.
- ✓ **Housing Preservation Loan Program** (\$45M) GOAL: to help seniors, people with disabilities, and other low-income homeowners to remain safely in their homes. Provides small loans to pay for accessibility improvements, such as ramps, widened doorways, and grab bars. Provides rehabilitation loans for deferred maintenance such as roofs, plumbing, and electrical systems to seniors/people with disabilities/low-income households at 80% of area median income.

### RENTAL HOUSING Programs:

- ✓ **Rental Housing Development Fund** (\$425M) GOAL: to create and preserve affordable rental housing for vulnerable populations, including lower-income workforce housing. Developments will remain affordable over the long-term—estimated to be for at least 55 years.
- ✓ **Innovation and Opportunity Fund** (\$35M) GOAL: to respond quickly to capture opportunities that arise in the market to preserve and expand affordable rental housing and/or prevent tenant displacement—e.g. rapid response, high-opportunity predevelopment and site acquisition loans.

### FUNDING Allocations:

- ✓ Funding will be allocated throughout Alameda County. Homeowner program funds and rental innovation program funds to be allocated countywide. For allocation of Rental Housing Development Program funds, see charts on the back of this sheet.

# Measure A1 FACTS

## 2016 Alameda County Affordable Housing Bond



This Measure will raise 580 million dollars for affordable housing across Alameda County. **ALL funds from the proposed bond MUST STAY LOCAL**, dedicated to affordable housing needs in Alameda County ONLY.



This measure includes independent annual audits to ensure funds are spent as approved by voters.



The cost to property owners is projected to be \$12-\$14 per \$100,000 of assessed value (not to be confused with market value). The assessed value of a property is often much lower than its market value. The typical Alameda County homeowner would pay \$48-\$56 per year, or less than \$5 per month to support this critical initiative.

### Rental Housing Development Program

REGIONAL FUNDING ALLOCATION  
throughout Alameda County

HALF OF FUNDS TO REGIONAL POOLS		
Regional Pools Allocations by:	% of Total	Need-Blend of Poverty and RHNA LI & VLI
North County	44.7%	\$89,325,065
Mid County	24.9%	\$49,803,134
East County	13.7%	\$27,332,372
South County	16.8%	\$33,539,429
<b>ALAMEDA COUNTY TOTAL</b>	<b>100.0%</b>	<b>\$200,000,000</b>

**North County Region:** Albany, Berkeley, Emeryville, Oakland and Piedmont.

**Mid County Region:** Alameda, Hayward, San Leandro, and Unincorporated County.

**South County Region:** Fremont, Newark and Union City.

**East County Region:** Dublin, Livermore, and Pleasanton.

Homeowner Program funds (\$120 Million) and Rental Housing Innovation and Opportunity Program funds (\$35 Million) to be allocated countywide.

### HALF OF FUNDS TO BASE CITY ALLOCATIONS

City Base Allocations by:	Total Population
City of Alameda	\$10,370,727
City of Albany	\$2,588,918
City of Berkeley	\$15,796,369
City of Dublin	\$8,831,465
City of Emeryville	\$2,799,109
City of Fremont	\$33,264,459
City of Hayward	\$20,298,294
City of Livermore	\$12,722,700
City of Newark	\$6,029,275
City of Oakland	\$54,803,565
City of Piedmont	\$2,431,300
City of Pleasanton	\$13,720,684
City of San Leandro	\$11,907,775
Unincorporated County	\$19,671,892
City of Union City	\$9,763,468
<b>ALAMEDA COUNTY TOTAL</b>	<b>\$225,000,000</b>

Allocations based on average of % AV and % Total Population, with minimum no less than original projections.



## Questions?

Want more information?

Contact: [alcohousingbond@acgov.org](mailto:alcohousingbond@acgov.org)

For more information go to: [www.acgov.org/board/housingbond.htm](http://www.acgov.org/board/housingbond.htm)



## Measure A1: Embark Apartments



**Location:** 2126 Martin Luther King Jr. Way, Oakland | District 5

**COMPLETE**

Embark Apartments consists of 62 housing units with 61 units serving veterans and special needs homeless veterans. The project received 61 Project-Based Vouchers.

- Six (6) units are ADA accessible.

**Applicant:** City of Oakland | **Developer:** Resources for Community Development | **Architect:** SGPA Architecture & Planning

Measure A1 Base City:	\$2,700,000	Construction Start:	December 2017
Measure A1 Regional:	\$2,498,909	Completion:	December 2019
Other County Funding:	\$0	Total Development Cost:	\$38,698,386
City Match:	\$4,309,200*	Per Unit Cost:	\$624,168

Permanent Financing Sources	Amount	% of Total
Measure A1 Bond Base City	\$2,700,000	7%
Measure A1 Regional	\$2,498,909	6%
Permanent Loan	*\$4,309,200	11%
CA-HCD Veterans Housing & Homelessness Prevention (VHHP)	\$7,146,464	18%
Federal Home Loan Bank Affordable Housing Program (AHP)	\$1,220,000	3%
Deferred Developer Fee	\$361,297	1%
General Partner Equity	\$660,100	2%
Limited Partner Equity (9% LIHTC)	\$19,802,416	51%
<b>Total Sources</b>	<b>\$38,698,386</b>	<b>100%</b>

Total Project Unit Mix Affordability Levels				
Income Level	Studio	1-Bd	2-Bd	Total Units
20% AMI	1	12		13
30% AMI		17	1	18
50% AMI		27	3	30
Manager		1		1
<b>Total</b>	<b>1</b>	<b>57</b>	<b>4</b>	<b>62</b>

Total Project Unit by Target Population	Units
Homeless Veterans with Special Needs	31
Low-Income Veterans	30
<b>Total</b>	<b>61</b>

**Units @ 20% AMI:**

Thirteen (13) units are restricted to households with incomes at or below 20% Area Median Income.

## Measure A1: Alameda Site A Family Apartments



**Location:** Orion Street & W. Trident Ave, Alameda | District 3

### IN CONSTRUCTION

Alameda Site-A Family Apartments consists of 70 housing units with 69 units serving low-income families.

- Thirty-two (32) units are ADA accessible.

**Applicant:** City of Alameda | **Developer:** Eden Housing, Inc | **Architect:** KTG Architects

Measure A1 Base City:	\$2,059,591	Construction Start:	August 2020
Measure A1 Regional:	\$9,425,756	Projected Completion:	December 2021
Other County Funding:	\$0	Total Development Cost:	\$55,880,028
City Match:	\$7,350,000*	Per Unit Cost:	\$798,286

Permanent Financing Sources	Amount	% of Total
Measure A1 Bond Base City	\$2,059,591	4%
Measure A1 Regional	\$9,425,756	17%
Permanent Loan – Tranche A	\$2,694,000	5%
Permanent Loan – Tranche B	\$4,027,000	7%
CA-HCD No Place Like Home Program (NPLH) Competitive	\$1,984,799	4%
CA-HCD No Place Like Home Program (NPLH) Non-competitive	\$2,300,912	4%
Federal Home Loan Bank Affordable Housing Program (AHP)	\$690,000	1%
Master Developer Inclusionary Contribution	\$1,500,000	3%
Deferred Developer Fee	\$4,281,254	8%
General Partner Equity	\$100	>1%
Limited Partner Equity (4% LIHTC)	\$26,916,616	48%
<b>Total Sources</b>	<b>\$55,880,028</b>	<b>100%</b>

Total Project Unit Mix Affordability Levels				
Income Level	1-Bd	2-Bd	3-Bd	Total Units
20% AMI	5	9		14
30% AMI	9	8	3	20
50% AMI		8	8	16
60% AMI		11	8	19
Manager		1		
<b>Total</b>	<b>14</b>	<b>37</b>	<b>19</b>	<b>70</b>

Total Project Unit by Target Population	Units
Chronically Homeless Households	21
Low-Income Persons with Disabilities	32
<b>Total</b>	<b>53</b>

#### Units @ 20% AMI:

Fourteen (14) units will be restricted to households with incomes at or below 20% Area Median Income.

## Measure A1: Estrella Vista – Olympia Place



**Location:** 3706 San Pablo, Emeryville & Oakland | District 5

**COMPLETE**

Estrella Vista consists of 87 housing units with 86 units serving low-income families.

- Five (5) units are reserved for households with HIV/AIDS.
- Seven (7) units are ADA accessible.

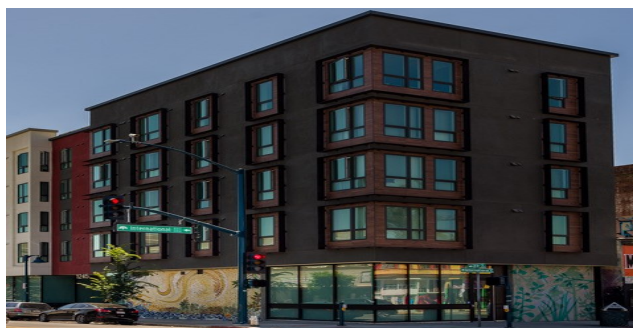
**Applicant:** City of Oakland | **Developer:** EAH Housing | **Architect:** KTG Architects

Measure A1 Base City:	\$1,900,000	Construction Start:	July 2017
Measure A1 Regional:	\$0	Completion:	February 2020
Other County Funding:	HOME, HOPWA, CDBG: \$2,588,251	Total Development Cost:	\$64,206,165
City Match:	\$6,674,303	Per Unit Cost:	\$738,002

Permanent Financing Sources	Amount	% of Total
Measure A1 Bond	\$1,900,000	3%
Alameda County - HOME, HOPWA, CDBG	\$2,588,251	4%
City of Oakland	\$2,053,632	3%
City of Emeryville	\$4,620,671	7%
Permanent Loan	\$12,180,000	19%
CA-HCD Infill Infrastructure Grant (IIG)	\$2,500,000	4%
CA-HCD Affordable Housing & Sustainable Communities (AHSC)	\$5,400,000	8%
Federal Home Loan Bank Affordable Housing Program (AHP)	\$860,000	1%
Deferred Developer Fee	\$2,570,273	4%
Limited Partner Equity (4% LIHTC)	\$27,533,338	43%
General Partner Equity	\$2,000,000	3%
<b>Total Sources</b>	<b>\$64,206,165</b>	<b>100%</b>

Total Project Unit Mix Affordability Levels							Total Project Unit by Target Population	Units
Income Level	Studio	1-Bd	2-Bd	3-Bd	4-Bd	Total Units	Low-Income Persons with HIV/AIDS	5
20% AMI			3		1	4	Low-Income Families	81
30% AMI		2	12	1	3	18	<b>Total</b>	<b>86</b>
40% AMI		2	1	6		9	<b>Units @ 20% AMI:</b> Eight (8) units are restricted to households with incomes at or below 20% Area Median Income.	
50% AMI	4	4	19	10	2	39		
60% AMI			10	5	1	16		
Manager				1		1		
<b>Total</b>	<b>4</b>	<b>8</b>	<b>45</b>	<b>23</b>	<b>7</b>	<b>87</b>		

## Measure A1: Camino 23



**Location:** 1245 23rd Ave, Oakland | District 3

**COMPLETE**

Camino 23 consists of 37 housing units with 36 units serving low-income seniors.

- Five (5) units are reserved for households with HIV/AIDS.
- Five (5) units are ADA accessible.

**Applicant:** City of Oakland | **Developer:** Satellite Affordable Housing Associates | **Architect:** Pyatok Architects

Measure A1 Base City:	\$4,200,000	Construction Start:	June 2018
Measure A1 Regional:	\$0	Completion:	November 2019
Other County Funding:	HOPWA: \$511,173	Total Development Cost:	\$26,003,191
City Match:	\$1,226,816	Per Unit Cost:	\$702,789

Permanent Financing Sources	Amount	% of Total
Measure A1 Bond	\$4,200,000	16%
Alameda County - HOPWA	\$511,173	2%
City of Oakland	\$1,226,816	5%
Permanent Loan - California Community Reinvestment Corp (CCRC)	\$4,044,700	16%
CA-HCD Affordable Housing & Sustainable Communities (AHSC)	\$2,239,705	9%
CA-HCD Infill Infrastructure Grant (IIG)	\$1,745,479	7%
Federal Home Loan Bank Affordable Housing Program (AHP)	\$390,000	1%
Deferred Developer Fee	\$900,000	3%
General Partner Equity	\$925,529	4%
Limited Partner Equity - Bank of America (4% LIHTC)	\$9,819,789	38%
<b>Total Sources</b>	<b>\$26,003,191</b>	<b>100%</b>

Total Project Unit Mix Affordability Levels			
Income Level	1-Bd	2-Bd	Total Units
20% AMI	8		8
30% AMI		1	1
40% AMI	9	2	11
60% AMI	13	3	16
Manager		7	1
<b>Total</b>	<b>31</b>	<b>6</b>	<b>37</b>

Total Project Unit by Target Population	Units
Low-Income Persons with Disabilities	5
Low-Income Seniors	36
Low-Income Persons with HIV/AIDS	5
<b>Total</b>	<b>46</b>

**Units @ 20% AMI:**

Eight (8) units are restricted to households with incomes at or below 20% Area Median Income.



## Measure A1: Coliseum Connections



**Location:** 805 71st Avenue, Oakland, CA | District 3

**COMPLETE**

Coliseum Connections is located on BART-owned land and consists of 110 housing units with 55 units serving low-income families.

- Nine (9) units are ADA accessible.

**Applicant:** City of Oakland | **Developer:** Urban Core Development | **Architect:** Pyatok Architects

Measure A1 Base City:	\$2,500,000	Construction Start:	October 2017
Measure A1 Regional:	\$0	Completion:	December 2019
Other County Funding:	\$0	Total Development Cost:	\$43,237,512
City Match:	\$2,000,000	Per Unit Cost:	\$393,068

Permanent Financing Sources	Amount	% of Total
<b>Measure A1 Bond</b>	<b>\$2,500,000</b>	<b>6%</b>
City of Oakland Loan	\$2,000,000	5%
Commonwealth Multifamily Housing Corp (CMFHC) Nonprofit Loan	\$1,250,000	3%
CA-HCD Affordable Housing & Sustainable Communities (AHSC)	\$5,223,012	12%
CA-HCD Affordable Housing & Sustainable Communities (AHSC) Nonprofit	\$4,675,000	11%
Tax Exempt Bond Debt	\$16,525,000	38%
Freddie Mac Deposit Refund	\$430,500	1%
Deferred Developer Fee	\$800,000	2%
Limited Partner Equity (4% LIHTC)	\$9,834,000	23%
<b>Total Sources</b>	<b>\$43,237,512</b>	<b>100%</b>

Total Project Unit Mix Affordability Levels			
Income Level	1-Bd	2-Bd	Total Units
50% AMI	13	9	22
60% AMI	20	13	33
Market-Rate	31	23	54
Manager	1		1
<b>Total</b>	<b>65</b>	<b>45</b>	<b>110</b>

Total Project Unit by Target Population	Units
Low-Income Families	55
Moderate-Income Families	55
<b>Total</b>	<b>110</b>

## Measure A1: Casa Arabella – Fruitvale Transit Village II-A



**Location:** 3611 E. 12th Street, Oakland | District 3

**COMPLETE**

Casa Arabella (aka Fruitvale Transit Village Phase – IIA) consists of 94 housing units with 93 units serving low-income families.

- Seven (7) units are ADA accessible.

**Applicant:** City of Oakland | **Developer:** East Bay Asian Local Development Corporation | **Architect:** Pyatok Architects

Measure A1 Base City: \$6,350,000 Construction Start: December 2017

Measure A1 Regional: \$0 Completion: December 2019

Other County Funding: HOPWA: \$500,000 Total Development Cost: \$60,625,204

City Match: \$2,347,207 Per Unit Cost: \$644,949

Permanent Financing Sources	Amount	% of Total
<b>Measure A1 Bond</b>	<b>\$6,350,000</b>	<b>10%</b>
City of Oakland	\$2,347,207	4%
Permanent Loan - Citibank	\$17,473,600	29%
CA-HCD Transit Oriented Development (TOD) Grant	\$4,000,000	7%
CA-HCD Transit Oriented Development (TOD) Loan	\$4,000,000	7%
Federal Home Loan Bank Affordable Housing Program (AHP)	\$920,000	2%
Refund of rate lock deposit	\$349,472	1%
Interest earned on bond funds	\$355,163	1%
Deferred Developer Fee	\$1,700,000	3%
General Partner Equity	\$400,200	1%
Limited Partner Equity (4% LIHTC)	\$22,729,562	37%
<b>Total Sources</b>	<b>\$60,625,204</b>	<b>100%</b>

Total Project Unit Mix Affordability Levels				
Income Level	1-Bd	2-Bd	3-Bd	Total Units
20% AMI	5			5
30% AMI	8	4	6	18
40% AMI	2	8	7	17
50% AMI	6	19	7	32
60% AMI	2	15	3	20
Manager		1		1
Market	1			1
<b>Total</b>	<b>24</b>	<b>47</b>	<b>23</b>	<b>94</b>

Total Project Unit by Target Population	Units
Low-Income Homeless Veterans	20
Low-Income Families	73
<b>Total</b>	<b>93</b>

### Units @ 20% AMI:

Five (5) units are restricted to households with incomes at or below 20% Area Median Income.

## Measure A1: Aurora Apartments - 657 West MacArthur



**Location:** 657 W MacArthur Blvd, Oakland | District 5

### IN CONSTRUCTION

657 West MacArthur Apartments consists of 44 housing units with 43 units serving chronically homeless households with incomes at or below 20% AMI.

- Three (3) units are ADA accessible.

**Applicant:** City of Oakland | **Developer:** Affirmed Housing Group | **Architect:** Dahlin Group

Measure A1 Base City:	\$6,447,872	Construction Start:	December 2019
Measure A1 Regional:	\$0	Projected Completion:	June 2021
Other County Funding:	\$0	Total Development Cost:	\$39,114,330
City Match:	\$2,600,000	Per Unit Cost:	\$888,962

Permanent Financing Sources	Amount	% of Total
Measure A1 Bond	\$6,447,872	16%
City of Oakland	\$2,600,000	7%
Permanent Loan – Chase Bank	\$4,154,000	11%
CA-HCD Multifamily Housing Program (MHP)	\$10,759,479	28%
Federal Home Loan Bank Affordable Housing Program (AHP)	\$880,000	2%
Deferred Developer Fee	\$116,170	>1%
General Partner Equity	\$1,000,000	3%
Limited Partner Equity (4% LIHTC)	\$13,156,809	34%
<b>Total Sources</b>	<b>\$39,114,330</b>	<b>100%</b>

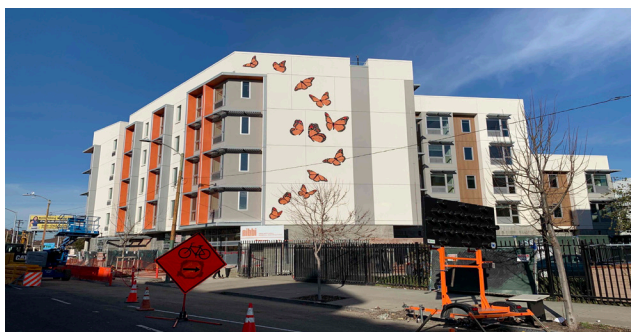
Total Project Unit Mix Affordability Levels				
Income Level	Studio	1-Bd	2-Bd	Total Units
20% AMI	2	41		43
Manager			1	1
<b>Total</b>	<b>2</b>	<b>41</b>		<b>44</b>

Total Project Unit by Target Population	Units
Chronically Homeless Households	43
<b>Total</b>	<b>43</b>

#### Units @ 20% AMI:

All 43 units are restricted to households with incomes at or below 20% Area Median Income.

## Measure A1: Monarch Homes - 3268 San Pablo



**Location:** 3268 San Pablo, Oakland | District 5

**COMPLETE**

3268 San Pablo consists of 51 housing units with 50 units serving low-income seniors including veterans and seniors at risk of homelessness.

- Three (3) units are ADA accessible.

**Applicant:** City of Oakland | **Developer:** Satellite Affordable Housing Associates | **Architect:** HKIT Architects

Measure A1 Base City:	\$7,447,413	Construction Start:	June 2019
Measure A1 Regional:	\$0	Completion:	February 2021
Other County Funding:	\$0	Total Development Cost:	\$36,826,385
City Match:	\$1,037,244	Per Unit Cost:	\$722,086

Permanent Financing Sources	Amount	% of Total
<b>Measure A1 Bond</b>	<b>\$7,447,413</b>	<b>20%</b>
City of Oakland	\$1,037,244	3%
CA-HCD Affordable Housing & Sustainable Communities Loan (AHSC)	\$5,645,300	15%
CA-HCD Infill Infrastructure Grant (IIG)	\$1,222,000	3%
Federal Home Loan Bank Affordable Housing Program (AHP)	\$1,000,000	3%
Deferred Developer Fee	\$633,823	2%
Tax Exempt Bond Debt – California Community Reinvestment Corporation	\$4,152,000	11%
General Partner Equity	\$1,300,000	4%
Limited Partner Equity (4% LIHTC)	\$14,388,605	39%
<b>Total Sources</b>	<b>\$36,826,385</b>	<b>100%</b>

Total Project Unit Mix Affordability Levels			
Income Level	Studio	1-Bd	Total Units
20% AMI	10		10
30% AMI	3		3
50% AMI		18	18
60% AMI		19	19
Manager		1	1
<b>Total</b>	<b>13</b>	<b>38</b>	<b>51</b>

Total Project Unit by Target Population	Units
Low-Income Seniors	50
<b>Total</b>	<b>50</b>

**Units @ 20% AMI:**

Ten (10) units are restricted to households with incomes at or below 20% Area Median Income.



## Measure A1: Coliseum Place



Location: 905 72nd Avenue, Oakland, CA 94621 | District 3

### IN CONSTRUCTION

Coliseum Place consists of 59 housing units with 58 units serving low-income families.

- The project received thirty-seven (37) Project-Based Vouchers.
- Fifteen (15) units will be ADA accessible.

**Applicant:** City of Oakland | **Developer:** Resources for Community Development | **Architect:** David Baker Architects

Measure A1 Base City:	\$4,400,000	Construction Start:	January 2020
Measure A1 Regional:	\$5,127,638	Projected Completion:	October 2021
Other County Funding:	HOPWA: \$864,260	Total Development Cost:	\$55,546,794
City Match:	\$1,600,000	Per Unit Cost:	\$941,471

Permanent Financing Sources	Amount	% of Total
Measure A1 Bond Regional	\$5,375,050	10%
Measure A1 Bond Base City	\$4,400,000	8%
Alameda County - HOPWA	\$864,260	1%
City of Oakland	\$1,600,000	3%
City of Oakland Housing Authority PBV Loan	\$6,628,000	12%
CA-HCD Affordable Housing & Sustainable Communities Loan (AHSC)	\$6,000,000	11%
CA-HCD Affordable Housing & Sustainable Communities Loan (AHSC) HRI	\$513,894	1%
CA-HCD Infill Infrastructure Grant (IIG)	\$1,944,850	4%
Federal Home Loan Bank Affordable Housing Program (AHP)	\$580,000	1%
National Housing Trust Fund (HTF) Loan	\$4,913,068	9%
Deferred Developer Fee	\$985,412	2%
General Partner Equity	\$212,193	0.4%
Limited Partner Equity (4% LIHTC)	\$21,530,067	39%
<b>Total Sources</b>	<b>\$55,546,794</b>	<b>100%</b>

Total Project Unit Mix Affordability Levels					Total Project Unit by Target Population	Units
Income Level	1-Bd	2-Bd	3-Bd	Total Units		
20% AMI	7	4	1	12	Households who are homeless or at risk of homelessness	9
30% AMI	3	10		13	Low-Income Households with HIV/AIDS	6
45% AMI			6	6	Low-Income Households	43
50% AMI	1	13	13	27	<b>Total</b>	<b>58</b>
Manager		1		1		
<b>Total</b>	<b>11</b>	<b>28</b>	<b>20</b>	<b>59</b>		

#### Units @ 20% AMI:

Twelve (12) units are restricted to households with incomes at or below 20% Area Median Income.



as of December 2020

## Measure A1: 7th & Campbell - Oakland and the World



**Location:** 1676 7th Street, Oakland | District 5

### PRE-DEVELOPMENT

Oakland and The World consists of 79 housing units with 78 units serving low-income families.

- Eight (8) units will be ADA accessible.

**Applicant:** City of Oakland | **Developer:** Community Housing Dev Corp of North Richmond | **Architect:** MWA Architects

Measure A1 Base City: \$12,688,996 Construction Start: December 2021

Measure A1 Regional: \$0 Completion: December 2023

Other County Funding: \$0 Total Development Cost: \$56,625,204

City Match: \$5,624,000 Per Unit Cost: \$716,775

Permanent Financing Sources	Amount	% of Total
<b>Measure A1 Bond</b>	<b>\$12,688,996</b>	<b>24%</b>
City of Oakland	\$801,900	2%
City of Oakland Land Donation	\$2,180,000	4%
City of Oakland Housing Authority PBV Loan	\$2,643,000	5%
Permanent Loan - Citibank	\$1,479,000	3%
CA-HCD Affordable Housing & Sustainable Communities Loan (AHSC)	\$8,204,942	16%
County District 5 (\$290K) and Oakland & the World (\$59K)	\$349,115	1%
Deferred Developer Fee	\$1,100,000	2%
New Market Tax Credit/Fundraising/Debt	\$5,121,871	10%
Limited Partner Equity	\$17,958,448	34%
<b>Total Sources</b>	<b>\$52,527,272</b>	<b>100%</b>

Total Project Unit Mix Affordability Levels				
Income Level	Studio	1-Bd	2-Bd	Total Units
20% AMI	5	7	4	16
30% AMI	1	2	1	4
50% AMI	9	8	14	31
60% AMI	8	7	12	27
Manager			1	1
<b>Total</b>	<b>23</b>	<b>24</b>	<b>32</b>	<b>79</b>

Total Project Unit by Target Population	Units
Homeless Households	20
Re-entry Households	30
Veterans	5
Low-Income Households	23
<b>Total</b>	<b>78</b>

#### Units @ 20% AMI:

Sixteen (16) units will be restricted to households with incomes at or below 20% Area Median Income.

## Measure A1: Everett Commons



Location: 2437 Eagle Avenue, Alameda | District 3

**COMPLETE**

Everett & Eagle Family Housing consists of 20 housing units with 19 units serving low-income families.

- Three (3) units are ADA accessible.

**Applicant:** City of Alameda | **Developer:** Alameda Housing Authority | **Architect:** Anne Phillips Architecture

Measure A1 Base City:	\$1,000,000	Construction Start:	June 2017
Measure A1 Regional:	\$0	Completion:	December 2018
Other County Funding:	\$0	Total Development Cost:	\$19,083,303
City Match:	\$4,447,133	Per Unit Cost:	\$954,165

Permanent Financing Sources	Amount	% of Total
<b>Measure A1 Bond</b>	<b>\$1,000,000</b>	<b>5%</b>
Alameda Housing Authority Loan	\$4,471,334	23%
City of Alameda HOME Loan	\$162,127	1%
Permanent Loan – Chase (PBV)	\$3,330,168	17%
Fee Waivers	\$295,133	2%
Deferred Developer Fee	\$128,441	2%
Limited Partner Equity – Enterprise (9% LIHTC)	\$7,496,000	39%
General Partner Equity	\$2,200,100	11%
<b>Total Sources</b>	<b>\$19,083,303</b>	<b>100%</b>

Total Project Unit Mix Affordability Levels				
Income Level	1-Bd	2-Bd	3-Bd	Total Units
30% AMI	1	2	1	4
40% AMI	2	2	2	6
50% AMI		3	2	5
60% AMI	1	3		4
Manager		1		1
<b>Total</b>	<b>4</b>	<b>11</b>	<b>5</b>	<b>20</b>

Total Project Unit by Target Population	Units
Low-Income Families	19
<b>Total</b>	<b>19</b>

## Measure A1: Corsair Flats - Alameda Site A Senior



**Location:** 171 W Atlantic Avenue, Alameda | District 3

**COMPLETE**

Corsair Flats - Alameda Site A Senior Apartments consists of 60 housing units with 59 units serving low-income seniors.

- Twenty-five (25) units will be reserved for senior veterans.
- Three (3) units will be ADA accessible.

**Applicant:** City of Alameda | **Developer:** Eden Housing, Inc | **Architect:** KTG Architects

Measure A1 Base City:	\$3,000,000	Construction Start:	March 2019
Measure A1 Regional:	\$0	Completion:	June 2020
Other County Funding:	\$0	Total Development Cost:	\$36,184,246
City Match:	\$0	Per Unit Cost:	\$603,071

Permanent Financing Sources	Amount	% of Total
Measure A1 Bond	\$3,000,000	8%
Permanent Loan	\$5,000,000	14%
CA- HCD Veterans Housing & Homelessness Program (VHHP)	\$3,094,149	9%
Federal Home Loan Bank Affordable Housing Program (AHP)	\$590,000	2%
General Partner Equity	\$100	>1%
Sponsor Loan - Inclusionary Contribution	\$1,500,000	4%
Limited Partner Equity (9% LIHTC)	\$22,999,997	64%
<b>Total Sources</b>	<b>\$36,184,246</b>	<b>100%</b>

Total Project Unit Mix Affordability Levels			
Income Level	1-Bd	2-Bd	Total Units
20% AMI	5		5
30% AMI	9	2	11
50% AMI	11	4	15
60% AMI	23	4	27
Manager		1	1
<b>Total</b>	<b>48</b>	<b>11</b>	<b>59</b>

Total Project Unit by Target Population	Units
Low-Income Persons with Disabilities	12
Low-Income Senior Veterans	25
<b>Total</b>	<b>37</b>

**Units @ 20% AMI:**

Five (5) units are restricted to households with incomes at or below 20% Area Median Income.



## Measure A1: Grayson Apartments



**Location:** 2478 San Pablo Avenue, Berkeley | District 5

**COMPLETE**

Grayson Street Apartments consists of 23 housing units with 22 units serving low-income families.

- Seventeen (17) units are set aside for disabled households, including people living with HIV/AIDS.

**Applicant:** City of Berkeley | **Developer:** Satellite Affordable Housing Associates | **Architect:** HKIT Architects

Measure A1 Base City:	\$691,394	Construction Start:	December 2017
Measure A1 Regional:	\$0	Completion:	October 2019
Other County Funding:	HOPWA: \$373,762	Total Development Cost:	\$18,558,706
City Match:	\$2,712,476	Per Unit Cost:	\$806,900

Permanent Financing Sources	Amount	% of Total
Measure A1 Bond	\$691,394	4%
Alameda County - HOPWA	\$373,762	2%
City of Berkeley Housing Trust Fund	\$2,712,476	15%
Tax-Exempt Bond Debt - California Community Reinvestment Corporation (CCRC)	\$1,576,324	8%
Department of Justice Loan	\$533,324	4%
Federal Home Loan Bank Affordable Housing Program (AHP)	\$220,000	1%
CA-HCD Infill Infrastructure Grant (IIG)	\$1,000,000	>1%
CA-HCD Multifamily Housing Program (MHP)	\$1,151,553	3%
CA-HCD Affordable Housing & Sustainable Communities (AHSC) - AHD Loan	\$2,949,480	5%
CA-HCD Affordable Housing & Sustainable Communities (AHSC) - AHD Grant	\$22,846	1%
Deferred Developer Fee	\$125,000	>1%
General Partner Equity	\$400,000	1%
Limited Partner Equity (4% LIHTC)	\$6,802,547	24%
<b>Total Sources</b>	<b>\$18,558,706</b>	<b>100%</b>

Total Project Unit Mix Affordability Levels			
Income Level	1-Bd	2-Bd	Total Units
20% AMI	5		5
30% AMI	4		4
40% AMI	5	1	6
50% AMI	3		3
60% AMI	1	3	4
Manager		1	1
<b>Total</b>	<b>18</b>	<b>5</b>	<b>23</b>

Total Project Unit by Target Population	Units
Low-Income Disabled Households	17
Low-Income Households with HIV/AIDS	5
<b>Total</b>	<b>23</b>

### Units @ 20% AMI:

Five (5) units will be restricted to households with incomes at or below 20% Area Median Income.



as of December 2020

## Measure A1: Chestnut Square Family Apartments



**Location:** 1665 Chestnut Street, Livermore | District 1

**COMPLETE**

Chestnut Square Family Apartments consists of 42 housing units with 41 units serving low-income families.

- Five (5) units are ADA accessible.

**Applicant:** City of Livermore | **Developer:** MidPen Housing Corporation | **Architect:** BAR Architects

Measure A1 Base City:	\$4,286,746	Construction Start:	April 2019
Measure A1 Regional:	\$0	Completion:	September 2020
Other County Funding:	Boomerang: \$185,000	Total Development Cost:	\$40,893,869
City Match:	\$3,820,572	Per Unit Cost:	\$973,664

Permanent Financing Sources	Amount	% of Total
Measure A1 Bond	\$4,367,228	10%
Alameda County – Boomerang Funds	\$188,434	>1%
City of Livermore Take Back Acquisition	\$2,730,000	7%
City Fee Waivers	\$1,090,572	3%
Permanent Loan	\$3,001,000	7%
CA-HCD Infill Infrastructure Grant (IIG)	\$1,673,000	4%
City of Livermore Development Loan	\$4,990,067	12%
Federal Home Loan Bank Affordable Housing Program (AHP)	\$410,000	1%
General Partner Equity	\$100	>1%
Limited Partner Equity	\$22,523,950	55%
<b>Total Sources</b>	<b>\$40,893,869</b>	<b>100%</b>

Total Project Unit Mix Affordability Levels				
Income Level	1-Bd	2-Bd	3-Bd	Total Units
20% AMI	2	4	3	9
30% AMI	1	2	2	5
40% AMI		3	2	5
50% AMI	1	8	5	14
60% AMI	-	4	4	8
Manager		1		1
<b>Total</b>	<b>4</b>	<b>22</b>	<b>16</b>	<b>42</b>

Total Project Unit by Target Population	Units
Formerly Homeless Households	10
Low-Income Families	31
<b>Total</b>	<b>41</b>

### Units @ 20% AMI:

Nine (9) units will be restricted to households with incomes at or below 20% Area Median Income. All nine of these units are targeted to the homeless. In addition, one (1) unit at 30% of AMI is also targeted to the homeless.

## Measure A1: La Vereda - San Leandro Senior Apartments



**Location:** 525 West Juana Avenue, San Leandro | District 3

**COMPLETE**

La Vereda - San Leandro Senior Apartments consists of 85 transit-oriented housing units with 84 units serving low-income seniors.

- Forty-two (42) units are ADA accessible.

**Applicant:** City of San Leandro | **Developer:** BRIDGE Housing Corporation | **Architect:** Ankrom Moisan Architects, Inc

Measure A1 Base City: \$1,700,000 Construction Start: June 2017

Measure A1 Regional: \$0 Completion: December 2019

Other County Funding: Boomerang, HOME: \$1,001,806 Total Development Cost: \$39,315,788

City Match: \$1,032,775 Per Unit Cost: \$462,539

Permanent Financing Sources	Amount	% of Total
Measure A1 Bond	\$1,700,000	4%
Alameda County – Boomerang Funds, HOME	\$1,001,806	3%
City of San Leandro	\$1,032,775	3%
Permanent Loan – Tranche A	\$1,571,000	4%
Permanent Loan – Tranche B	\$8,598,000	22%
CA-HCD Infill Infrastructure Grant (IIG)	\$1,129,674	3%
CA-HCD Affordable Housing & Sustainable Communities (AHSC), HRI Grant	\$2,482,761	6%
Federal Home Loan Bank Affordable Housing Program (AHP)	\$1,000,000	3%
CA-HCD Affordable Housing & Sustainable Communities (AHSC) Loan	\$4,965,047	13%
Limited Partner Equity – US Bancorp CDC (9% LIHTC)	\$15,834,625	40%
General Partner Equity	\$100	>1%
<b>Total Sources</b>	<b>\$39,315,788</b>	<b>100%</b>

Total Project Unit Mix Affordability Levels				Total Project Unit by Target Population	Units
Income Level	1-Bd	2-Bd	Total Units	Low-Income Seniors	84
30% AMI	8	5	13	<b>Total</b>	<b>84</b>
40% AMI	14		14		
50% AMI	54	3	57		
Manager	1				
<b>Total</b>	<b>77</b>	<b>8</b>	<b>85</b>		

## Measure A1: Parrott Street Apartments



**Location:** 1642 San Leandro Blvd, San Leandro | District 3

### IN CONSTRUCTION

Parrott Street Apartments consists of 62 housing units with 61 units serving low-income families including veterans. Project received 25 VASH project-based vouchers.

- Four (4) units will be ADA-accessible.

**Applicant:** City of San Leandro | **Developer:** Eden Housing, Inc | **Architect:** Lowney Architects

Measure A1 Base City:	\$4,215,768	Construction Start:	April 2020
Measure A1 Regional:	\$1,506,670	Projected Completion:	December 2021
Other County Funding:	\$0	Total Development Cost:	\$43,648,816
City Match:	\$1,027,561	Per Unit Cost:	\$704,013

Permanent Financing Sources	Amount	% of Total
Measure A1 Base City	\$4,215,768	10%
Measure A1 Regional	\$1,506,670	3%
City of San Leandro	\$1,027,561	2%
Permanent Loan – CCRC (VASH PBV)	\$3,337,000	8%
Home Depot	\$300,000	1%
CA-HCD Veterans Housing & Homelessness Prevention (VHHP)	\$3,067,794	7%
Federal Home Loan Bank Affordable Housing Program (AHP)	\$570,000	1%
Certificated State Tax Credits – Sponsor Loan	\$3,465,000	8%
Investor Reimbursement for Expenses	\$86,250	>1%
Deferred Developer Fee	\$75,273	>1%
General Partner Equity	\$100	>1%
Limited Partner Equity (9% LIHTC)	\$25,997,400	60%
<b>Total Sources</b>	<b>\$43,648,816</b>	<b>100%</b>

Total Project Unit Mix Affordability Levels					
Income Level	Studio	1-Bd	2-Bd	4-Bd	Total Units
20% AMI	4				4
30% AMI	9	6	4		19
50% AMI	9	9	2		20
60% AMI		7	11		18
Manager			1		
<b>Total</b>	<b>22</b>	<b>22</b>	<b>14</b>	<b>4</b>	<b>62</b>

Total Project Unit by Target Population	Units
Low-Income Veterans	25
Low-Income Households with HIV/AIDS	6
Low-Income Families	30
<b>Total</b>	<b>61</b>

#### Units @ 20% AMI:

Four (4) units will be restricted to households with incomes at or below 20% Area Median Income.



## Measure A1: Kottinger Gardens, Phase II



**Location:** 251 Kottinger Drive, Pleasanton | District 4

**COMPLETE**

Kottinger Gardens Phase II consists of 54 housing units with 53 units serving low-income seniors.

- Five (5) units will be ADA accessible.

**Applicant:** City of Pleasanton | **Developer:** MidPen Housing Corporation | **Architect:** Dahlin Group

Measure A1 Base City:	\$4,600,000	Construction Start:	December 2017
Measure A1 Regional:	\$0	Completion:	September 2019
Other County Funding:	\$0	Total Development Cost:	\$30,213,856
City Match:	\$2,909,934	Per Unit Cost:	\$559,516

Permanent Financing Sources	Amount	% of Total
<b>Measure A1 Bond</b>	<b>\$4,600,000</b>	<b>15%</b>
City of Pleasanton LIHF (including deferred interest)	\$2,909,934	10%
Perm Loan Tranche A	\$2,314,000	8%
Perm Loan Tranche B	\$6,578,000	22%
Federal Home Loan Bank Affordable Housing Program (AHP)	\$800,000	3%
Deferred Developer Fee	\$1,600,000	5%
General Partner Equity	\$21,028	>1%
Limited Partner Equity (4% LIHTC)	\$11,390,894	38%
<b>Total Sources</b>	<b>\$30,213,856</b>	<b>100%</b>

Total Project Unit Mix Affordability Levels			
Income Level	1-Bd	2-Bd	Total Units
20% AMI	5		5
35% AMI		1	1
40% AMI	10	1	11
50% AMI	25	1	26
60% AMI	10		10
Manager		1	1
<b>Total</b>	<b>50</b>	<b>4</b>	<b>54</b>

Total Project Unit by Target Population	Units
Low-Income Seniors	53
<b>Total</b>	<b>53</b>

**Units @ 20% AMI:**

Five (5) units will be restricted to households with incomes at or below 20% Area Median Income.

## Measure A1: Sunflower Hill at Irby Ranch



**Location:** 3701 Nevada St, Pleasanton, CA | District 4

**COMPLETE**

Sunflower Hill Apartments consists of 31 housing units with 29 units serving low-income population with developmental disabilities.

- Four (4) units are ADA accessible.

**Applicant:** City of Pleasanton | **Developer:** Satellite Affordable Housing Associates | **Architect:** Dahlin Group

Measure A1 Base City:	\$7,195,844	Construction Start:	March 2019
Measure A1 Regional:	\$0	Completion:	August 2020
Other County Funding:	\$0	Total Development Cost:	\$20,106,102
City Match:	\$4,093,429	Per Unit Cost:	\$648,586

Permanent Financing Sources	Amount	% of Total
Measure A1 Bond	\$7,195,844	36%
Measure A1 Accrued Interest	\$250,683	1%
City of Pleasanton	\$2,250,000	11%
City of Pleasanton – Accrued Interest	\$80,447	0.4%
General Partner Equity	\$100	0%
Limited Partner Equity (9% LIHTC)	\$10,329,088	51%
<b>Total Sources</b>	<b>\$20,106,102</b>	<b>100%</b>

Total Project Unit Mix Affordability Levels				
Income Level	Studio	1-Bd	2-Bd	Total Units
50% AMI		17		17
60% AMI		5	1	6
Manager	1		1	2
<b>Total</b>	<b>1</b>	<b>22</b>	<b>8</b>	<b>31</b>

Total Project Unit by Target Population	Units
Low-Income Persons with Developmental Disabilities	29
<b>Total</b>	<b>29</b>

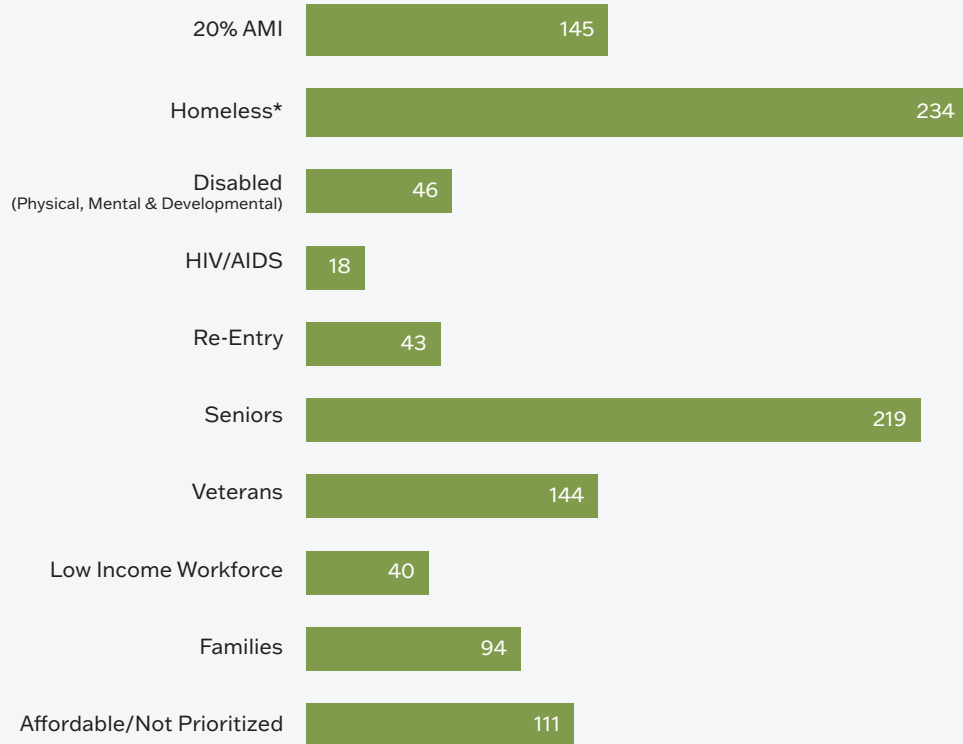
**Area Median Income Limits 2017 | City of Oakland Housing and Community Development**  
**Income, Adjusted for Household Size**

INCOME LEVEL	ONE PERSON	TWO PERSON	THREE PERSON	FOUR PERSON	FIVE PERSON	SIX PERSON	SEVEN PERSON	EIGHT PERSON
20% of AMI	\$14,650	\$16,700	\$18,800	\$20,900	\$22,550	\$24,200	\$25,900	\$27,550
30% of AMI	\$21,930	\$25,050	\$28,170	\$31,290	\$33,810	\$36,300	\$38,820	\$41,310
40% of AMI	\$29,240	\$33,400	\$37,560	\$41,720	\$45,080	\$48,400	\$51,760	\$55,080
50% of AMI	\$36,550	\$41,750	\$46,950	\$52,150	\$56,350	\$60,500	\$64,700	\$68,850
60% of AMI	\$43,860	\$50,100	\$56,340	\$62,580	\$67,620	\$72,600	\$77,640	\$82,620
70% of AMI	\$50,080	\$57,230	\$64,370	\$71,490	\$77,240	\$82,950	\$88,670	\$94,390
80% of AMI	\$56,300	\$64,350	\$72,400	\$80,400	\$86,850	\$93,300	\$99,700	\$106,150
100% of AMI	\$68,200	\$77,900	\$86,650	\$97,400	\$105,200	\$113,00	\$120,800	\$128,550
120% of AMI	\$87,600	\$100,150	\$112,650	\$125,150	\$135,150	\$145,200	\$155,200	\$165,200
150% of AMI	\$102,300	\$116,850	\$131,480	\$146,100	\$157,800	\$169,500	\$181,200	\$192,830

**2017 Rent Limits | Maximum Rents Allowed Under City of Oakland**

RENT LIMITATIONS	0 BEDROOMS	1 BEDROOM	2 BEDROOMS	3 BEDROOMS	4 BEDROOMS	5 BEDROOMS
30% of 20% of AMI	\$365	\$391	\$469	\$542	\$605	\$668
30% of 30% of AMI	\$548	\$587	\$704	\$813	\$907	\$1,001
30% of 50% of AMI	\$919	\$978	\$1,173	\$1,356	\$1,512	\$1,669
30% of 60% of AMI	\$1,096	\$1,174	\$1,408	\$1,627	\$1,815	\$2,003
30% of 80% of AMI	\$1,408	\$1,508	\$1,810	\$2,091	\$2,333	\$2,573
30% of 110% of AMI	\$1,876	\$2,009	\$2,410	\$2,786	\$3,108	\$3,429

**Alameda County Affordable Housing Units Prioritized for Target Populations**  
**Reporting Period 1: January 2017 – June 2018**



**994**

TOTAL AFFORDABLE UNITS SUPPORTED  
DURING PERIOD 1

\*Homeless households are those currently experiencing or in danger of experiencing homelessness



**Measure A1 Investment Leverage: A1 Funds & Other Funding Sources with Leverage Ratio**  
**Reporting Period 1: January 2017 – June 2018**

**TAX CREDIT EMERGENCY PROJECTS (2017)**

Camino 23



Casa Arabella – Fruitvale Transit Village II-A



Embark Apartments



Grayson Apartments



Kottinger Gardens Phase II



Coliseum Connections



Estrella Vista



Everett Commons



La Vereda



MEASURE A1 FUNDING



OTHER FUNDING SOURCES

**Measure A1 Investment Leverage: A1 Funds & Other Funding Sources with Leverage Ratio**  
**Reporting Period 1: January 2017 – June 2018**

**NON-EMERGENCY BASE CITY PROJECTS (2018)**

Alameda Site A Family Apartments



Coliseum Place



Monarch Homes – 3268 San Pablo



7th & Campbell – Oakland & The World Enterprises



Parrott Street Apartments



Aurora Apartments – 657 West MacArthur



Chestnut Square Family Apartments



Corsair Flats



Sunflower Hill at Irby Ranch



MEASURE A1 FUNDING



OTHER FUNDING SOURCES

**Present Status\* of Projects Supported**  
**Reporting Period 1: January 2017 – June 2018**

18

AFFORDABLE HOUSING DEVELOPMENTS



9

PROJECTS  
COMPLETED

Camino 23  
Casa Arabella  
Coliseum Connections  
Embark Apartments  
Estrella Vista  
Everett & Eagle  
Family Housing  
Grayson Apartments  
Kottinger Gardens  
Phase II  
La Vereda



8

PROJECTS  
IN CONSTRUCTION

Alameda Site A Family  
Aurora Apartments  
Chestnut Square  
Family Apartments  
Coliseum Place  
Corsair Flats  
Monarch Homes  
Parrott Street  
Apartments  
Sunflower Hill  
at Irby Ranch



1

PROJECT IN  
PRE-DEVELOPMENT

7th & Campbell  
Oakland & The World  
Enterprises

\*as of December 2020

## **Glossary**

### **Area Median Income (AMI):**

The middle income level in an area. As the highest incomes in the area grow higher, this median number is brought up, as well. The AMI is used to estimate what housing costs the average family is expected to afford.

### **Rent Burdened:**

Those who pay more than 30% of their income toward housing.

### **Redlining:**

The discriminatory practice of categorizing certain neighborhoods where banks should avoid investments based on community demographics, mainly, Black neighborhoods. These decades-old housing practices have a lasting effect on our communities today.





We all belong in Alameda County

Alameda County  
Community Development Agency  
Housing and Community Development Department



# Alameda County Measure A1 Annual Report

July 2018 - June 2019



Alameda County  
Community Development Agency  
Housing and Community Development Department

# Alameda County Measure A1 Annual Report

July 2018 - June 2019



## **Alameda County Board of Supervisors**

District 1 – David Haubert (2021 – Present)

Scott Haggerty (1996 – 2020)

District 2 – Richard Valle

District 3 – Wilma Chan

District 4 – Nate Miley, Vice President

District 5 – Keith Carson, President

County Administrator – Susan S. Muranishi

Alameda County  
Community Development Agency  
Housing and Community Development Department



## Supervisor Wilma Chan Remembrance

The untimely death of Supervisor Wilma Chan is a tremendous loss to her friends and family, the loss of a fierce advocate for Alameda County residents, and the loss of an incredibly effective public servant leader who prioritized improvements to people's lives far above headlines or glory. For those of us who work to make housing more affordable in Alameda County, Supervisor Chan was a true champion. She worked tirelessly to win approval of the Measure A1 Affordable Housing Bond, to fashion its programs to be as effective and equitable as possible, and to ensure that every dollar was invested wisely.

Wilma Chan came of age during a period of political activism in the Bay Area marked by the questioning of old assumptions and the belief that organizing people was the most powerful tool to reshaping society for the better. Building on decades of community activism, she broke new ground as an elected official becoming the first Asian American to win a seat on the Oakland School Board, the first Asian American to be elected to the Alameda County Board of Supervisors, and the first woman and Asian American to serve as Majority Leader in the State Assembly. On top of these historic firsts, she built a track record of accomplishment in health care, early childhood education, senior services, education, immigrant rights and affordable housing. The key theme of her career was her strategic and effective way of moving budgets, policy, and programs to improve the lives of our communities' most vulnerable populations – whether that was saving a safety-net hospital, getting social services to work more collaboratively, or passing the Measure A1 bond to house our neighbors in danger of homelessness and displacement.

In the words of her former chief of staff, Supervisor Dave Brown, Wilma Chan demonstrated “how a public official can lead with integrity, humility and grit to make a difference in the lives of those most in need. Wilma was not about claiming credit. She was about getting things done. She was not about creating headlines. She was about fixing problems. And making a difference in people's lives. Her motto to us – don't take no for an answer. Be polite, but be persistent. And if you come across a roadblock, just figure it out.” Wilma Chan's legacy of dogged advocacy for those most in need lives on in the outcomes of Measure A1. Each apartment that houses someone who had been living on the street, each house that has been renovated so seniors can age in place, and each young family that is able to access homeownership through Measure A1 programs are monuments to Supervisor Wilma Chan's decades of public service.

Alameda County Board of Supervisors President Keith Carson

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# Letter from the Director



Michelle Starratt

I am pleased to present the second annual report on the Measure A1 Affordable Housing Bond for the period of July 2018 through June 2019. In the first report published in January 2021, we provided details on the first 18-month reporting period (January 2017 through June 2018) as well as a summary of accomplishments through December of 2020. We did this to alert the community that we had achieved 2,937 of our 3,800 new unit goals thus far and wanted to acknowledge the good work. In this report, we focus on the second reporting period of July 1, 2018 through June 30, 2019. Before the July 2019 through June 2020 is issued, we expect to publish the Measure A1 website, which will provide current data on all programs.

While finalizing this report, the life of Supervisor Wilma Chan was tragically cut short. Supervisor Chan championed many issues that improved the health and well-being of Alameda County residents and worked to ensure the basics for people most in need. Affordable housing was one of Supervisor Chan's highest priorities across decades of public service. She was instrumental in creating, passing, and implementing the Measure A1 Affordable Housing Bond. The fact that thousands of Alameda County residents will be protected from displacement and living more stable lives in housing funded by Measure A1 is a living monument to her tireless leadership and advocacy to make Alameda County a place where we all belong.

Implementation of the \$580 million Measure A1 bond picked up speed during this second reporting period; we doubled the number of multi-family affordable rental projects supported by Measure A1, launched new programs and funding allocations, supported existing projects to close construction financing, built up our internal capacity to deliver the Bond programs, and finalized the Oversight Committee structure so it could be seated in the next reporting period. We were busy during this period.

Meanwhile, the reasons voters approved this historic Bond continued; Alameda County became less affordable to live in with rents rising by 45% since 2009, and the number of our neighbors experiencing homelessness doubled between 2014 and 2019. The California Housing Partnership<sup>1</sup> estimates that we have a 53,691-unit shortfall of affordable housing for low-income households, and nearly half of all renters spend more than one third of their income on rent. This is a crisis in which significant portions of our residents who might experience a relatively small financial emergency will quickly spiral into experiencing homelessness. During this reporting period, the County in partnership with EveryOne Home published the groundbreaking report ["Centering Racial Equity in Homeless System Design<sup>2</sup>."](#) In this report you will read about how racial and economic equity and an awareness of past discriminatory practices guided us in implementing each of A1 programs.

We continued to evolve as a department. Tasked with such an ambitious opportunity to build the County's stock of affordable housing, we implemented new systems and rewrote our guiding mission, vision and values statements to better align with a mandate to lead the Bay Area in building equitable housing. In its 2019-2020 annual report the California Department of Housing and Community Development announced that projects in Alameda County won the second-most state affordable housing funding of any County in the state, behind only Los Angeles County. In recent history, such a feat would not have been imagined, and without A1 providing local funding to make projects more competitive, would not have been possible. A1 funds helped projects be more competitive for state-wide funding sources.

This report and the excellent programs it represents are a team effort. Our Board of Supervisors provided thoughtful leadership in the continued roll-out of A1 programs; holding us accountable to our promises and providing the resources necessary to deliver on them. We are grateful to our partner departments within the Alameda County Community Development Agency, the County Administrator, Auditor-Controller, County Counsel, Social Services and Health Care Services agencies and their staffs. We also want to thank each of the cities in Alameda County for partnering with us to build more affordable housing and their continued commitment to ending homelessness. We cannot do this work in isolation. Partnerships with our non-profit developers and program administrators, advocates for residents and taxpayers, and our partners in labor make our programs stronger and outcomes more meaningful. I am proud of this report. It documents Measure A1 building momentum and unlocking additional opportunities to make Alameda County a place where we all belong.

Michelle Starratt, Director

Housing and Community Development Department  
Community Development Agency



# Letter from the Oversight Committee Chair



Ndidi Okwelogu

On behalf of the Measure A1 Citizens' Oversight Committee, it is my pleasure to present the July 2018 through June 2019 annual report for the Measure A1 Affordable Housing Bond Program. Our Committee is comprised of advocates, residents of subsidized housing, civic organizations, labor representatives, city managers, and representatives from each Board of Supervisors district. Our mandate is to review Measure A1 expenditures to ensure their compliance with the Bond Measure, approved by Alameda County voters in 2016.

The COVID-19 pandemic highlights the importance of adequate shelter to public health and the stability of our communities. It disproportionately hit those already suffering from the Bay Area's housing crisis – communities of color living with the ongoing legacy of discrimination, households of frontline workers crowded into housing they can barely afford, and people living without suitable shelter. This dual crisis underscores that all members of our community need safe and affordable housing, for their own sake and the good of the greater community.

Measure A1 is doing that important work; building an affordable apartment for the mom and her son who have been living in their car, putting to work that recent Laney College grad on a construction site as an apprentice, and helping the couple in Hayward maintain the safety and accessibility of their home that has been a place of sanctuary for generations of family. Strong communities are where people are empowered in the good times, and, as a result, can help each other in the hard times. Housing is a cornerstone of empowerment.

Since forming in January 2020, the Citizens' Oversight Committee dug into the important issues of Measure A1 and we set the template for reporting in the first annual report. This report builds on that foundation and discusses important, sometimes complex, aspects of implementation as additional funding pools come online and more A1 programs launch. We are proud of our work with County staff to make this report informative and accessible to a wide audience.

Measure A1 Bond programming continues, so does the work of the Citizens' Oversight Committee; asking the important questions, creating accountability and providing a venue for Alameda County residents to learn about and be heard on how their tax dollars are being spent creating affordable housing. We are proud of this report and the efforts it represents at making Alameda County a place where we can all belong.

Ndidi Okwelogu

Measure A1 Citizens' Oversight Committee Chair





Whether you are a renter in Berkeley, own a home in San Leandro, or are an employer in Fremont, quality housing affordable for people of all incomes makes our communities thrive.

## Alameda County affordable housing units supported with Measure A1 funds through 2019:

The Measure A1 goal is to create and preserve 3,800 units of affordable rental and ownership housing within Alameda County. Through the end of June 2019 a total of 1,966 units were in the development pipeline with 1,834 units to be Identified.

# 1,971 of 3,800

UNITS SUPPORTED WITH MEASURE A1 FUNDS TO-DATE  
JANUARY 2017 – JUNE 2019

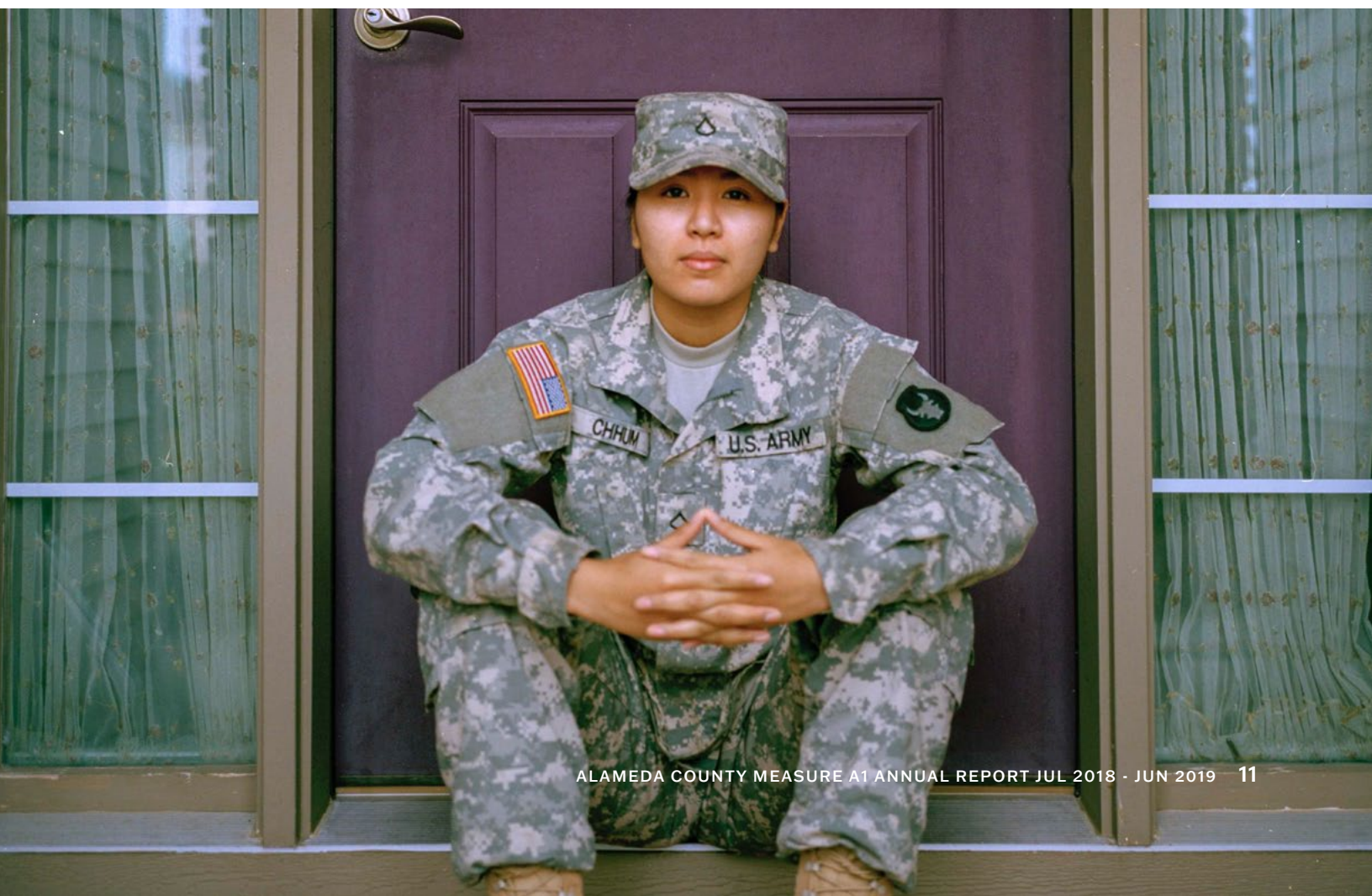


Note: the number of units are those specifically funded by Measure A1, not total project units.



# Executive Summary

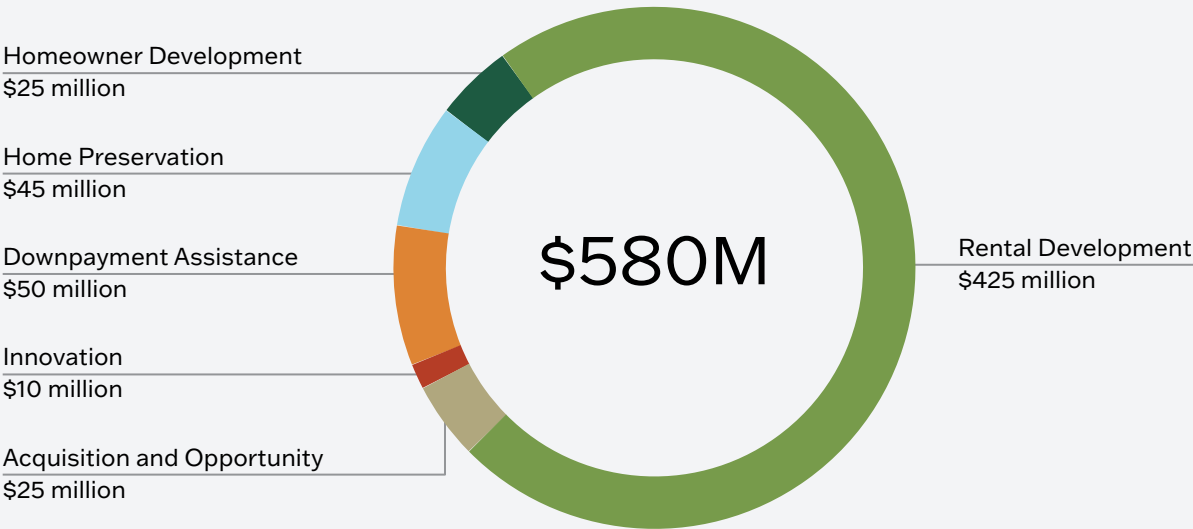
The goal of Measure A1 is to create or preserve 3,800 affordable housing units to help address Alameda County's housing crisis and improve the lives of thousands of County residents. Implementation began in January 2017 and the program is intended to run for 10-12 years. While our first report focused on the first 18 months of Implementation (January 2017 - June 2018), we also shared that through December 2020 we were proud to have achieved 2,937 of our 3,800 goal. During this reporting period, between July 1, 2018 and June 30, 2019 the three A1 programs that have launched – Rental Development, Down Payment Assistance, and Housing Preservation - combined to support the creation or preservation of 1,280<sup>3</sup> units of housing during the 12-month period. Combined with the previous 686 affordable rental units supported during the first reporting period, Measure A1 supported 1,966 total units by the end of July 2019.



## What is Measure A1 and why do we need it?

The Housing Crisis continues to deepen, with HUD's Fair Market Rent for a two-bedroom apartment increasing from \$1,361 in 2013 to \$2,329 in 2018. That is an increase of \$968 per month. During this same period, the California minimum wage only increased \$2 an hour. A full-time minimum wage worker saw a wage increase of \$400 compared to the \$968 rent increase.

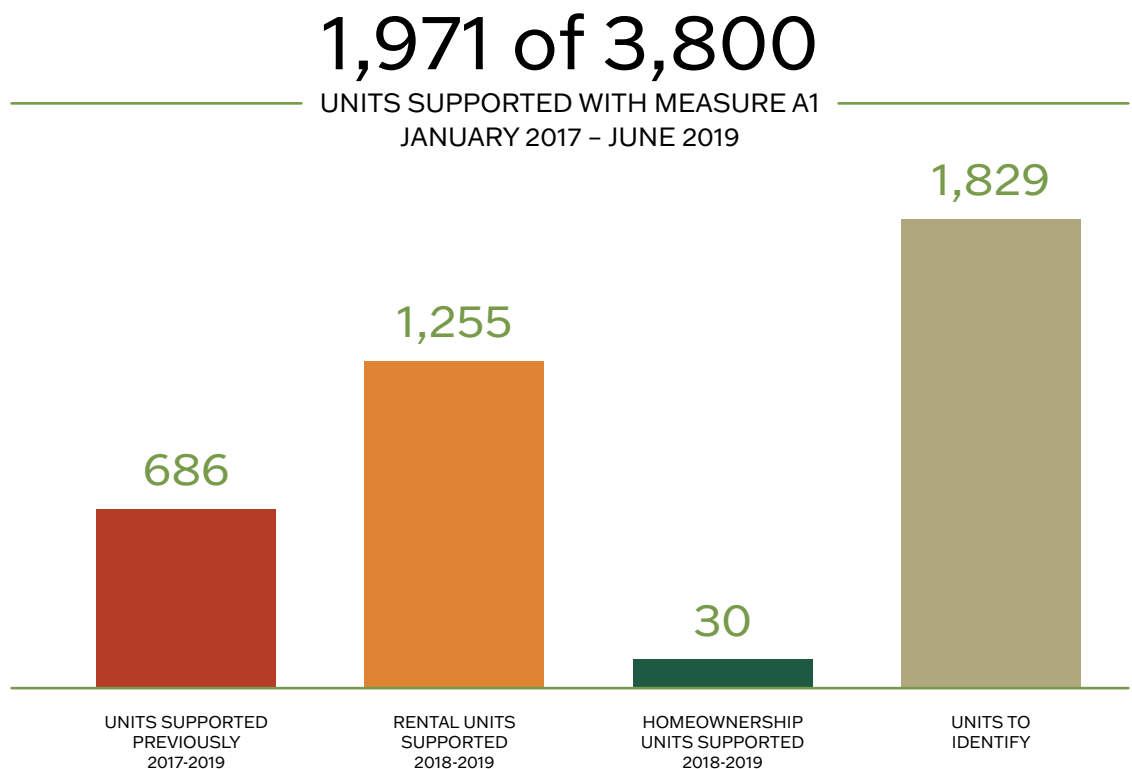
# Measure A1 Funding by Program





### Highlights from this Reporting Period

From July 2018 through June 2019, HCD and our partners built on the work of the first reporting period and made significant progress toward goals during this time: gaining Board of Supervisors support for 17 new rental development projects for a total of 35 affordable rental development projects to date. The two Homeownership programs launched during this period, and we began recruiting representatives to serve on the Measure A1 Oversight Committee. During this reporting period Alameda County spent \$1.4 million to administer Measure A1 programs and expended \$24.9 million on Rental Development projects that proceeded to construction. See the table "Measure A1 – General Obligation Bonds Expenditure Report" on page 92 of the Appendix.



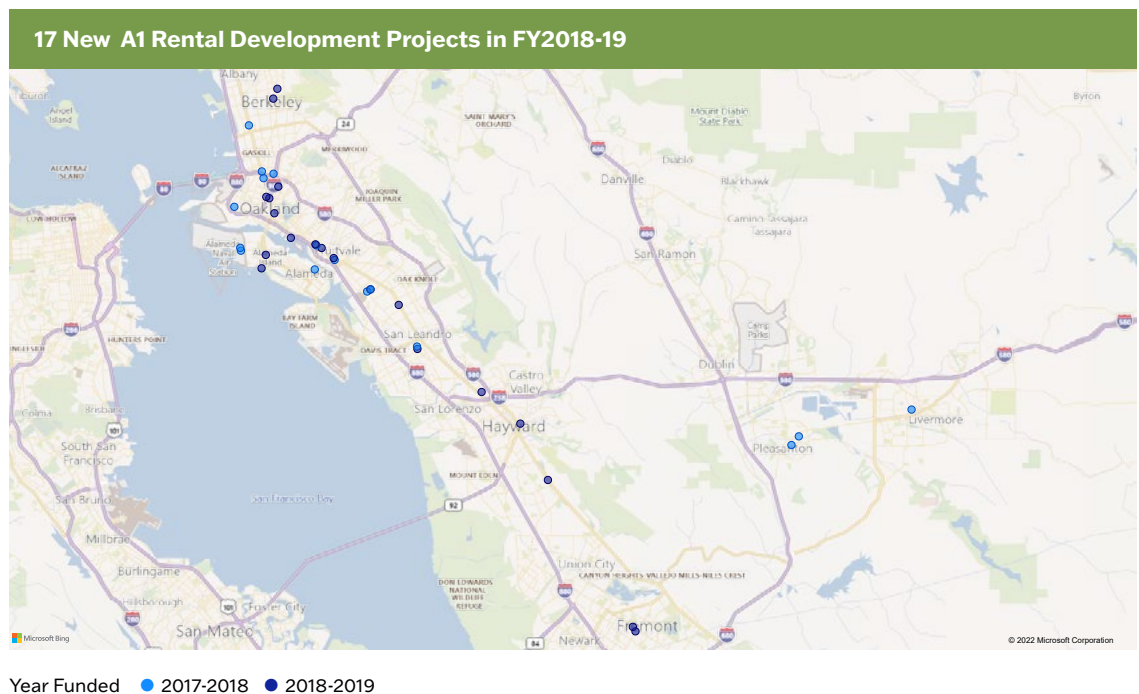
Note: 3,800 units estimated based on \$150,000 per unit investment. The number of units are those specifically funded by Measure A1, not total project units.

Total Units – Rental and Homeownership – supported through June 2019

## The Rental Housing Development Program

- 17 new projects identified and 4 previously-funded projects received additional funding commitments
  - 1,211 additional affordable units
  - \$158 million in Measure A1 funds committed
- \$944 million of leveraged funds from other sources supporting our projects  
Fifteen projects began construction during this year
- Labor Compliance tracking and compliance program began
- Strong participation in the rental development program county-wide, with new projects popping up in many cities.

\*Additional funds include estimates for projects in predevelopment.







# Launched Homeownership Programs

## **Down Payment Assistance Loan Program (DALP), aka “AC Boost”**

- Launched in March 2019 - [www.acboost.org](http://www.acboost.org)
- Held 4 application workshops resulting in 67 completed applications by June of 2019
- Approved 46 applications for Reservation of Funds
- Assisted 25 Alameda County renters to purchase their first home with Measure A1 funds
- Committed \$3.2 million during this year

## **Housing Preservation Loan Program (HPLP), aka “Renew AC”**

- Launched program March 2019 - [www.renewac.org](http://www.renewac.org)
- 188 program applications requests received
- 21 complete applications received
- Assisted 5 low-income homeowners begin renovations on their homes
- \$637,736 committed to home preservation projects



HCD is tracking commitments and expenditures of each of the programs. Commitments mean funds formally set aside through an approved process for a project, even if that project has not yet started spending the funds. Expenditures means funds spent on a project or program. During this reporting period, \$25.8 million of Measure A1 funding was expended across the Rental Development, Downpayment Assistance and Home Preservation programs. See each of the program chapters for a full breakdown.

Program Expenditures through June 30, 2019	
PROGRAM	EXPENDITURES
Rental Development	\$27 m
Downpayment Assistance	\$0.6 m
Home Preservation	\$0.8 m
<b>Total Program Expenditures</b>	<b>\$28.5 m</b>

The Bond supports those most in danger of displacement and homelessness. The programs under A1 are for all who qualify; our teachers, our medical staff, our custodians, our artists, our grocery store clerks, our restaurant staff, and everyone else who makes our community flourish. From aging adults to those with disabilities, to our veterans and our children, Measure A1 has already profoundly impacted our communities. However, this work is not done. Daily, we seek creative and adaptable ways to fight the housing affordability crisis and to make safe and affordable housing a reality for all residents of Alameda County.



# Why Measure A1

We have a housing crisis in Alameda County. Affordable housing is getting significantly harder to find. Seniors, veterans, people with disabilities, and low-income families face being rent-burdened, needing to move out of the area or becoming homelessness because they cannot afford rent in our communities. State and federal funding for affordable housing has decreased by 89%. According to the California Housing Partnership, in 2018 we faced a shortfall of 53,691 homes that are affordable to low- and extremely low-income families<sup>4</sup>. The private housing market has not and will not meet this need on its own.

This shortfall has significant impacts on County residents. The lack of new units and influx of high-income workers reduced vacancy rates across Alameda County, driving up rents. Alameda County became less affordable to live in and our ranks of neighbors living without proper shelter doubled from the 2015 point-in-time count of 4,040 people to 8,022 in 2019<sup>5</sup>. Nearly half of all renter households spend more than one third of their income on rent. Housing costs above 30% generally come at the expense of savings and other priorities, leaving the family less prepared to weather emergencies<sup>6</sup>.

Since 2009, the median rent has increased by 45% from \$1,639 in 2009 to \$2,374 in 2019, leaving moderate and low-income families with difficult choices. In order to afford such rents, households would need to earn triple Oakland's minimum wage of \$14.14/hour. Most service industry workers would need to triple their wages to afford these rents<sup>7</sup>. Failing that, most families are forced to forego other essentials, like food, healthcare, childcare or transportation. When those budget safety valves are no longer enough to make the rent, families double-up into overcrowded housing, seek shelter on the streets or leave the region to seek housing that is affordable elsewhere. A lack of affordable rental housing has a direct link to the explosion in our population of people experiencing homelessness.

We must acknowledge that the housing crisis most heavily impacts Black, Latinx and Indigenous people who have been subject to discriminatory public policies and institutional racism. The racial wealth gap is worsening. Nationwide, the typical (median-wealth) white family has more than eight times the wealth of a typical Black or Latinx family. In Alameda County, the 2021 annual median income for Black

“In crafting Measure A1, our main goals were to address the increasing gap for affordable housing and fund anti-displacement efforts for community members. With the addition of 2,966 A1-funded affordable units (with 1,006 being prioritized for unhoused residents) and the assistance from the Down Payment and Preservation Programs- I think we will be seeing the Impact of the measure on the region for years to come.”

– Supervisor Keith Carson, District 5

households in A stands at \$59,725, less than half the \$123,511 for whites, meanwhile American Indian/Alaskan Native (Indigenous) median income is \$77,310 and Latinx is \$88,364<sup>8</sup>. Black and Indigenous people are experiencing homelessness at a rate 4 times the general population of Alameda County. Wealth is a crucial indicator, versus income, as wealth inequality is more extreme than income inequality and it functions differently than income as wealth is what unlocks opportunities generationally. Families with wealth can access upward mobility, buy homes, afford education throughout life, pay for healthcare, and access capital to start a business. Guided by the Everyone Home Report, “Centering Racial Equity in Homeless System Design”<sup>9</sup> we must acknowledge these discriminatory impacts and focus greater resources throughout the continuum of housing to aid those currently facing homelessness, and better support people before they reach this dangerous threshold, especially communities particularly at risk.

Racial equity is central to the design and implementation of each of the Measure A1 programs. They support people who struggle with housing costs, provide people experiencing homelessness and other vulnerable populations with long-term affordable housing, and it helps families buy homes, a critical step for building long term wealth and financial stability.



# Bay Area Housing History: Foundations of Housing Discrimination



In our inaugural report, we presented a high-level overview that contextualizes HCD's commitment to protecting and promoting housing as a human right, which involves repairing past racialized traumas and injustices and achieving measurable advancement of equity and belonging in Alameda County. Healthy communities can be measured by access to safe and healthy homes, quality education, adequate employment with sustainable incomes, efficient transportation, physical activity, proximity to nature, community assets, nutritious food, quality health care, and demographically diverse neighborhoods. It is our responsibility to ensure affordability, stability, diversity, safety, social justice, and equity for all our residents. When safe and equitable housing is not affordable nor accessible due to racism and other forms of discrimination our communities suffer.

Alameda County is seated on the stolen territory of xučyun (Huichin), the ancestral and unceded land of the Chochenyo-speaking Ohlone peoples. We acknowledge the institution we represent was founded upon the exclusion and erasure of Indigenous peoples and cultures. We honor the Native American community of Alameda County – past elders, present community members, and future generations. This is particularly important in that our Indigenous community members are experiencing disproportionately high rates of homelessness, economic stress, and housing insecurity.

In this report, we deepen the explanation of historical, systemic, and structural racism by first focusing on Black communities. Our next report will expound upon the persecution committed against the Indigenous peoples of our region. In future reports, we will chronicle the unique circumstances and experiences facing other demographic groups – Latinx, Asian and other marginalized communities – while understanding that no demographic group is a monolith.

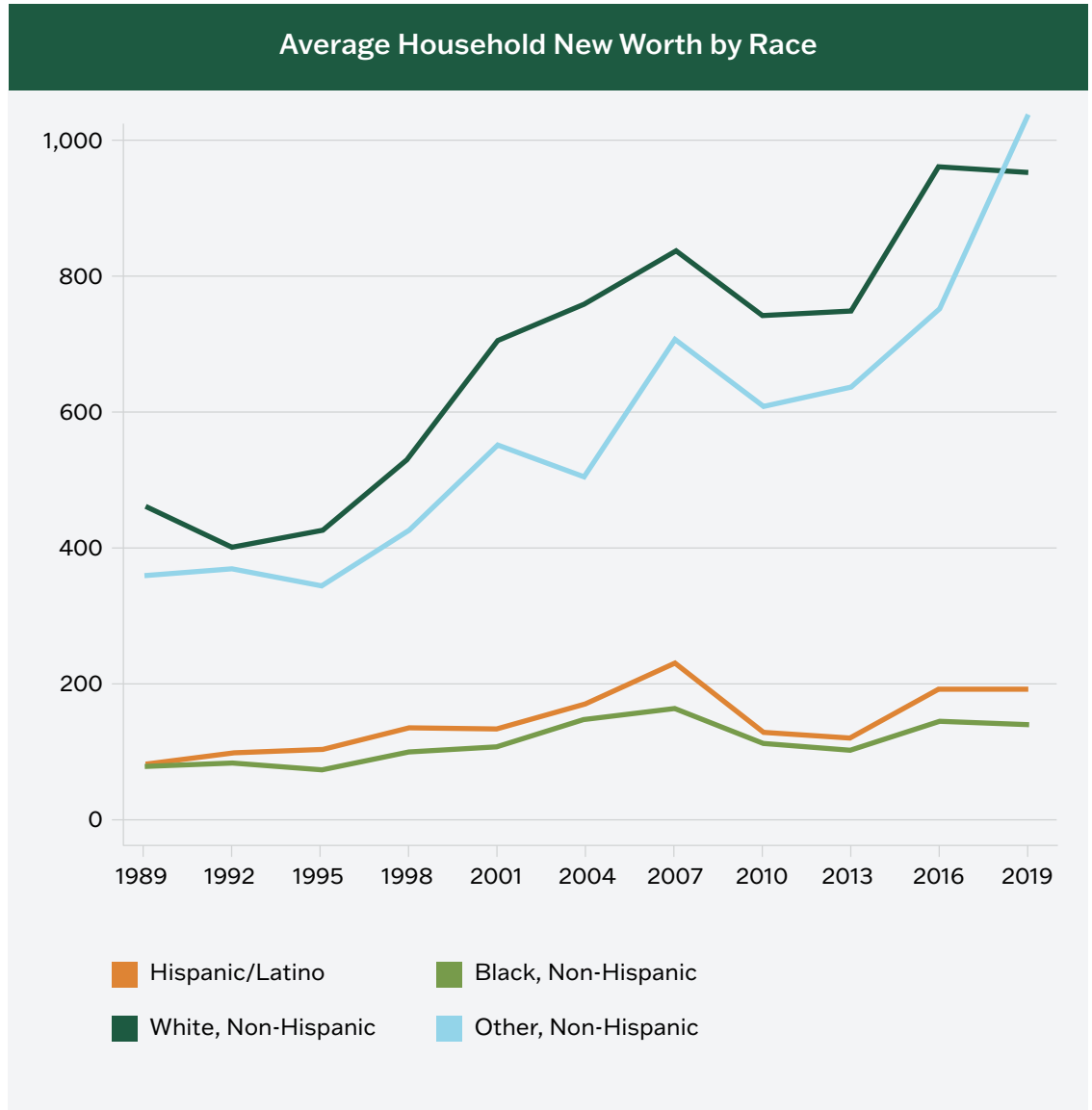


# Historical Background

## **The Historical Background: Focus on the Black/African American Experience**

Black Americans largely have been locked out of homeownership and other wealth-building opportunities due to historical discrimination and subjugation. Meanwhile, federal and state governments historically encouraged and facilitated wealth building for white individuals and families through land grants, government-backed mortgages, farm loans, business subsidies, and educational opportunities. This has prevented Black Americans from critical quality of life essentials, such as the benefits of living in healthy neighborhoods, the ability to afford their or their children's education throughout life, to access quality healthcare, to secure safe and stable housing, to start businesses with seed capital, and more. Today, Black Americans confront centuries of racist government-sponsored actions that have structured America's political landscape, economy, and society to facilitate a vast and growing racial wealth gap. The 2019 Survey of Consumer Finances (SCF) shows Black families' median and mean wealth is less than 15 percent that of white families. In a report entitled "The Road to Zero Wealth: How the Racial Wealth Divide is Hollowing Out America's Middle Class" by the Institute for Policy Studies, findings indicate that median Black household wealth will fall to zero by 2053.<sup>10</sup> In sharp contrast, median white household wealth is expected to climb to \$137,000 by 2053.





Source: Federal Reserve - Survey of Consumer Finances



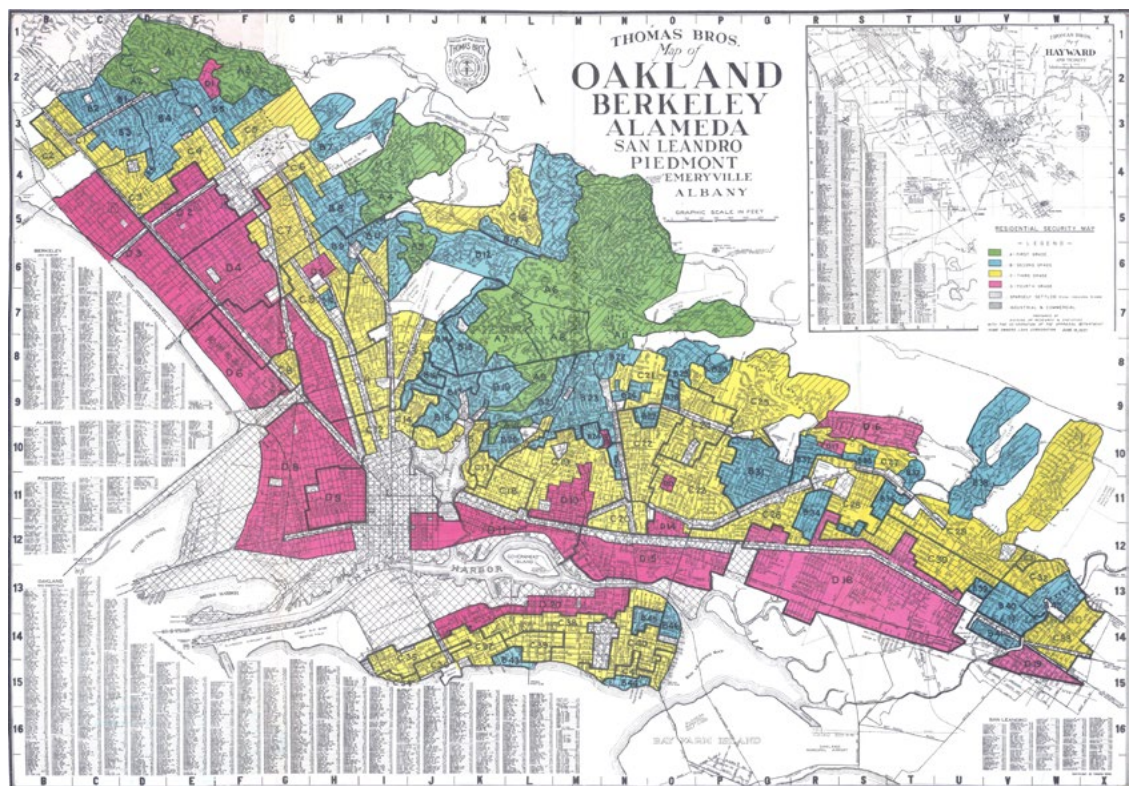
### **Single Family Homeownership and Public Housing: Parallel Efforts Seeded Segregation**

During the Great Depression, skyrocketing homelessness and job shortages spurred President Roosevelt to address these crises through New Deal programs. The Federal Housing Administration (FHA), was formed in 1934 to regulate interest rates and mortgage terms after the banking crisis of the 1930's. These government subsidies and loans explicitly available to white individuals and families, which entrenched, expanded, and institutionalized racism in the following ways:<sup>11</sup>

- FHA codified race as an element of risk in the mortgage lending space and refused to insure mortgages in and near Black neighborhoods — a policy known as redlining – excluding most Black households from accessing low-cost mortgage credit and better quality housing.
- FHA standards included whites-only requirements, which meant racial segregation was mandated by the federal mortgage insurance program.
- FHA explicitly tied property valuations to race, and suggested that homogeneous white communities should receive higher property valuations in their underwriting manual.
- FHA discouraged banks from making loans in urban neighborhoods and instead prioritized loans in newly built suburbs, particularly “in areas where boulevards or highways served to separate African American families from whites”, and they financed entire subdivisions as “racially exclusive white enclaves.”

The FHA not only prescribed the terms for mortgage insurance, but loan securitization through Fannie Mae and low-interest borrowing by veterans under the GI Bill. For instance, the Veterans Administration (VA) insured home loans to veterans adopting the FHA's discriminatory guidelines to exclude Black veterans from post-war housing opportunities. Simultaneously, the FHA subsidized builders to mass-produce subdivisions for white families requiring that none of the homes be sold to Black families through racially restrictive covenants. These covenants remade the landscape of opportunity across the country by creating segregation where it did not previously exist.<sup>12</sup>

Such covenants exploded through the 1930's-50's and were common across the Bay Area; homes in the Rockridge neighborhood of Oakland and in the unincorporated community of San Lorenzo included racial covenants on all properties to exclude non-white residents.<sup>13</sup> In 1948, *Shelley v Kraemer* (334 U.S. 1) attempted to ban this practice by ruling that enforcement of racially restrictive covenants was a violation of the Equal Protection Clause of the Fourteenth Amendment. Yet many local governments refused to enforce compliance. White homeowners' associations were strategically created by real estate developers with bylaws that restricted membership to whites only, functioning to prevent African Americans from buying in those neighborhoods<sup>14</sup> For example, throughout the 1950's, the San Leandro's homeowners' associations reportedly kept a "vigilante-like" watch on local real estate agents to prevent any homes from being shown to Blacks. The city government took no action to stop this intimidation.<sup>15</sup> Many Bay Area neighborhoods remained entirely white through much of the twentieth century. This boom in white home ownership not only facilitated neighborhood segregation, but also seeded white households with an appreciable asset from which they could build wealth while prohibiting that for Black people.



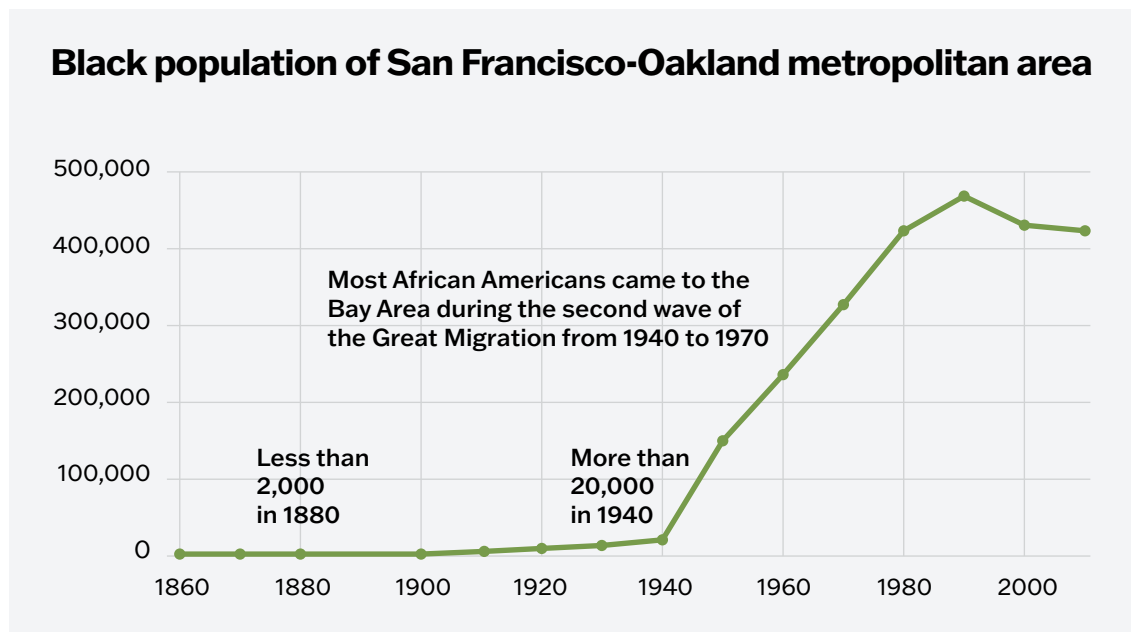
Homeowners Loan Corporation, 1933





### Public Housing and White Flight

The Housing Act of 1937 established the Public Works Administration to build officially segregated public housing projects across the United States through the 1970s. World War II catalyzed the largest public housing expansion in the Bay Area's history as thousands migrated for job opportunities in war industries. The Black population in the region increased by more than 300,000 people in just 30 years<sup>16</sup> in Alameda County.



The federal government created over 30,000 public housing units in the East Bay, which housed approximately 90,000 war workers and family members, primarily in Richmond, Oakland, and Alameda. However, due to “racial rationing” policies, fewer of these new public housing units were available to Black families. Only a fraction of Black applicants were accepted to public housing, which led to overcrowding. Recent research conducted by Caleb Matthews, an intern for Alameda County Supervisor Nate Miley, found that by 1946, more than half of the total Black population in Alameda County were crowded into the limited temporary war housing they could access. Given poor quality of construction and lack of public investment, conditions deteriorated rapidly and poverty became increasingly entrenched, creating “urban slums”.



In response, middle-to-upper-class white Americans left cities for suburbs, often referred to as “White Flight”. Simultaneously, in urban areas the American Housing Act of 1949 authorized the use of eminent domain for public infrastructure projects like freeways, further destroying already highly-impooverished, neglected Black communities.<sup>17</sup> By 1974, 2,100 urban renewal projects covering 57,000 acres costing about \$53 billion (in 2009 dollars) were completed, displacing hundreds of thousands of Black households.<sup>18</sup>

“White Flight” also led to a resulting land rush to incorporate new, exclusive white-only communities which produced three new cities—Newark, Union City, and Fremont—and enlarged and reinvigorated the older city of Hayward. Between 1951 and 1957, competitive incorporation and annexation converted Alameda County’s prewar agricultural hinterland into a collection of cities bigger than Los Angeles.<sup>19</sup> Municipal incorporation reinforced racial stratification and took capital from the East Bay’s urban core out to suburbs where Black residents were banned. Fremont more than doubled in population within 15 years of its incorporation, yet it remained 97 percent white.<sup>20</sup> This pattern was driven by “the federal subsidy to move, combined with the local power to exclude...” and “drew white people and opportunity from the city while walling in people of color with constantly diminishing resources.”<sup>21</sup>

In 1968, the Fair Housing Act was passed which expressly prohibited discrimination on the basis of “race, color, religion or country of origin” and made it unlawful to refuse to rent or sell a home because of race. In addition, it prohibited racial discrimination in terms and conditions of any rental or sale, prohibited blockbusting, banning agents from making comments about the race of neighbors or those moving in order to promote panic selling, and obligated HUD to take affirmative steps to further fair housing. A 1968 Supreme Court case *Jones v. Mayer* (392 U.S. 409) upheld a claim that the refusal to sell to an African American family solely based on race is unconstitutional.

Despite these significant rectifying measures, widespread housing injustice persists to this day. The limited public housing support provided by the federal government has been continuously reduced. HUD was reduced by over 70% by President Reagan who halved the budget for public housing and Section 8 housing vouchers and sought to eliminate federal housing assistance to the poor altogether. Section 8

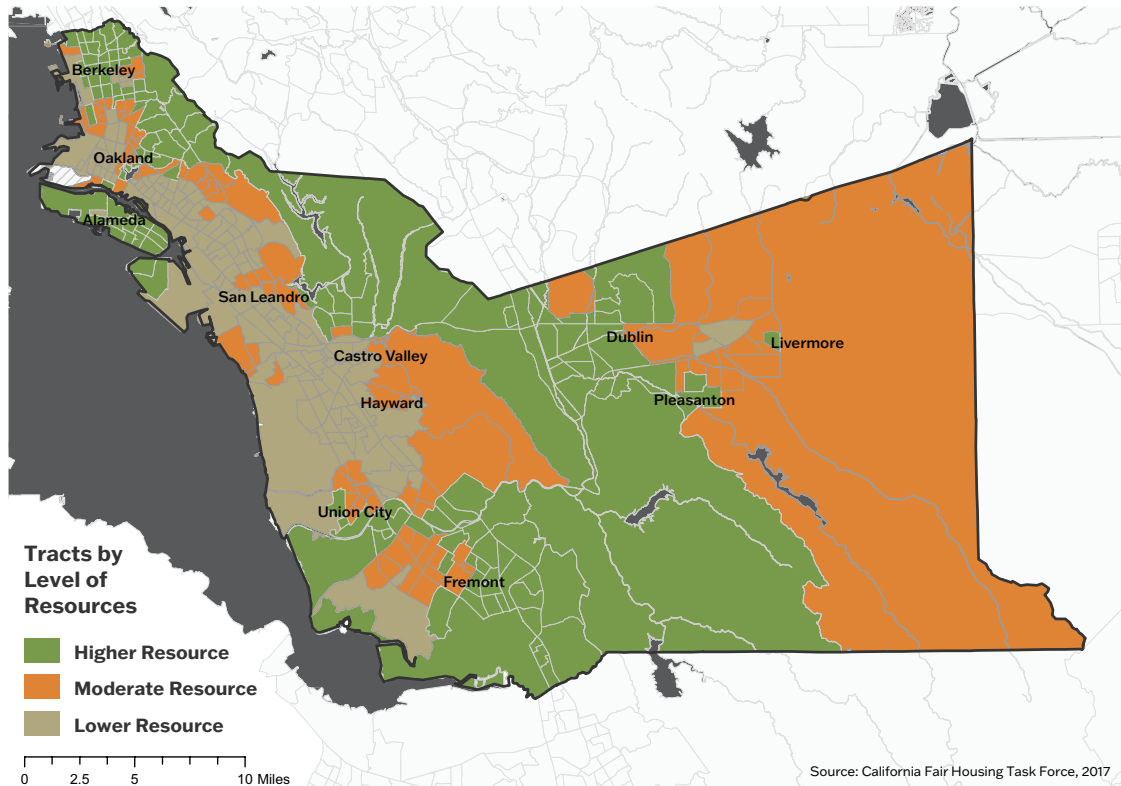


helped struggling individuals and families fill the gap between income and rent in the private market. Rather than providing housing directly to residents through HUD and local housing authorities, this country now relies almost entirely on private-sector production, with affordability subsidized and incentivized by federal, state, and local governments through the Low-Income Housing Tax Credit (LIHTC) program – the nation’s largest active rental housing subsidy program – which issues tax credits to private investors to acquire, rehabilitate, or construct new rental housing targeted to low-income households. Measure A1 responds to the retrenchment of public financing for affordable housing to improve their quality, help low-income, marginalized families move to opportunity and mitigate income and wealth disparities by subsidizing rent. However, these programs remain inadequate in their scale and reach in the face of more than 100 years of racial discrimination.

### Predatory Lending Practices Target Black Homeowners

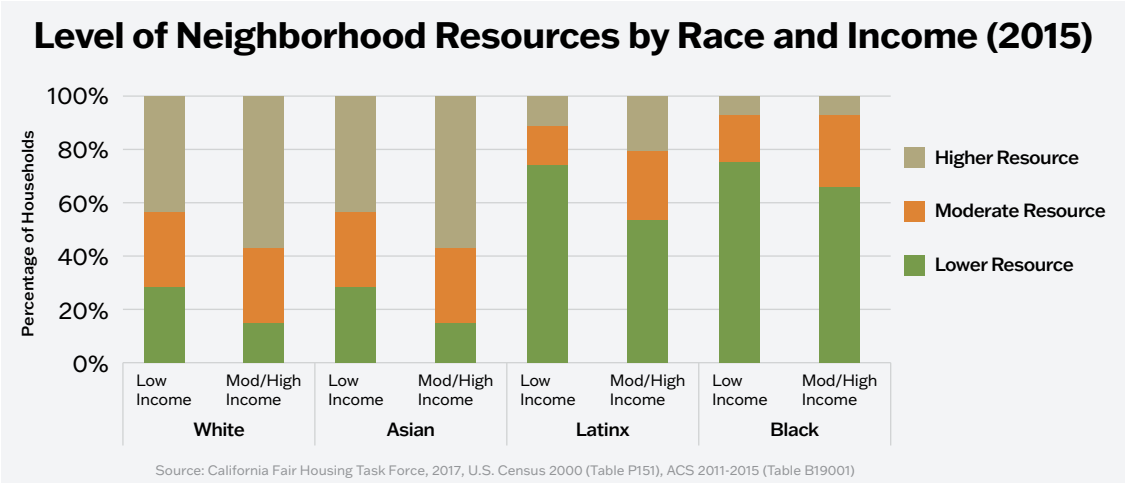
For the Black families able to achieve homeownership, predatory lending practices are a steep barrier making it incredibly difficult to attain and sustain their housing. A study by Professor Carolina Reid at UC Berkeley found that the probability of sustaining homeownership for longer than five years by first-time homebuyers who were low income or people of color was equal to a coin toss—and that was before the foreclosure crisis.<sup>22</sup>

### Alameda County Opportunity Map (2015)



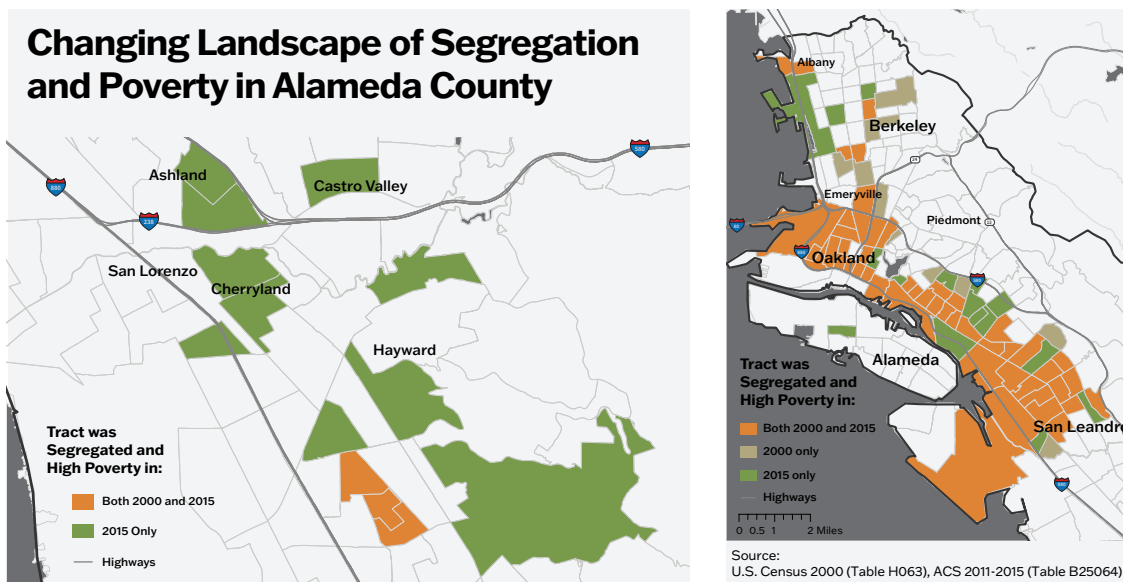
This map, which demonstrates the communities most at risk of displacement in 2015, is very closely aligned in the North county to the Oakland Berkeley Redlining map from 1930s on page 27

The 2008 foreclosure crisis was a devastating experience for Alameda County residents particularly in the flatlands where 1 in 7 Oakland mortgages defaulted and 1 in 14 homes lost to foreclosures (at least 13,000 homes) from 2007 to 2011.<sup>23</sup> Black Alameda County residents have subsequently faced devastating displacement, housing instability and the decimation of millions of dollars of household wealth when entire multigenerational safety nets were obliterated. Predatory lending disproportionately targeted the vulnerable elderly, which meant traumatic losses of homes and assets by being pressured to take on debt, and placing many generations of family members at risk who relied on that home base. Displaced residents often have no other option than to become homeless, accounting for the dramatic increase in Alameda County's homeless count to 8,022.<sup>24</sup> Furthermore, during the foreclosure crisis when state funding was needed most, state and federal resources decreased by 89% which further exacerbated the issue.<sup>25</sup>



The above map and chart from Urban Displacement Project (2015) demonstrate the disparity in resources geographically and across race in Alameda County. The map demonstrates how lower resourced tracts are the urban core areas and resources increase as one moves outward into the suburbs, which is a product of White Flight and urban disinvestment. The chart demonstrates how racial disparity maps onto place, in that Black and Latinx households live in disproportionately low resource neighborhoods compared to White and Asian households.





These maps from Urban Displacement Project (2015) demonstrate the concentration of poverty and segregation in Alameda County neighborhoods and the change over time, revealing that poverty and segregation have remained high, and are spreading into new census tracts.

### Segregation on the Rise

America's legacy of structural and systemic racism has created unhealthy communities oriented around a segregated landscape. As described above, segregation was systematically and structurally implemented and maintained throughout the American housing system – public housing, rental housing, and homeownership.

The Bay Area is – like the rest of the country – highly segregated and growing increasingly unequal. In Alameda County, equity gaps continue to expand, the number of residents experiencing homelessness continues to skyrocket, displacement and gentrification have become regional hallmarks, and income inequality is worsening. Bay Area households in the 95th percentile (\$357,594) make 11 times the income of those in the 20th percentile (\$36,273).<sup>26</sup> A recent report conducted by PolicyLink, and the USC Program for Environmental and Regional Equity found that a family with two minimum wage workers can afford the median market rent in only 5% of Bay Area neighborhoods. Ninety-Two (92%) of those few accessible neighborhoods are rated as having very low economic opportunity, threatening social and economic stability let alone mobility, and imperiling the Bay Area's future success.<sup>27</sup>



Today, most affordable housing production in high-cost, urban areas like the Bay Area follows predictable, harmful and racialized patterns. Because neighborhood revitalization is so often poorly managed if managed at all, when private investments are funneled into disinvested communities, often followed by neighborhood improvements like increased services this often results in gentrification. As neighborhoods become costly, rents rise driven by rising property values, existing low-income households can't afford to remain in their newly revitalized neighborhoods. Added displacement pressure often occurs as affordable housing stock affordability regulatory periods expire, and properties revert to market-rate. At that point, affordable housing residents are also displaced, and often with nowhere to go. As costs rise seemingly ceaselessly, there are few barriers to stem these powerful market forces.





The culmination of and interplay of racist policies has created the uneven landscape of opportunity we see today in which the wealth that white people own is vast and growing, particularly for older generations, meanwhile the wealth of Black Americans and younger generations is collapsing to zero or negative. The percentage of African Americans who own their own homes today is essentially the same as when housing discrimination was outlawed in 1968. The 1970 census found 42% of African American households owned their own homes, and in 2017, the number was 41%, compared to 72.4% of white households.<sup>28</sup> Deep and broad action is essential to address these crises head on. Measure A1 provided Alameda County with a portion of much-needed funding to leverage what state and federal resources are available to begin meeting our region's housing needs. Two programs featured in this report will elucidate our efforts to:

- Provide targeted down-payment assistance through our Down Payment Assistance Loan Program (DALP), aka "AC Boost" which assists middle-income, first-time homebuyers with a down payment so that they can get into a home and start building generational wealth and familial stability.
- Provide attainable, low-interest loans through our Housing Preservation Loan Program (HPLP), or "Renew AC" that allow seniors, people with disabilities, and other low-income homeowners to make much-needed improvements to their homes. Renew AC also provides support services that help people navigate how to make those home improvements. These improvements help prevent homeowner displacement and allow people to stay safely in their homes and communities.

Subsequent reports will continue to build on the context and on how Alameda County lives out its value to ensure that housing is a human right so that all our residents can live stable lives of dignity.



# A Place To Call Home

## – Dr. Christine Ma

Dr. Christine Ma is the Medical Director of Pediatric Encore Medical Clinic: - the Homeless Outreach Clinic at UCSF Benioff Children's Hospital Oakland, an Associate Staff Physician in UCSF Benioff Children's Hospital, and serves as Medical Director of Kerry's Kids - a nonprofit mobile clinic that provides free medical care to underserved children at shelters and other community sites. Dr. Ma's patients are children and their parents: families that are considered housing unstable. She sees how families have been forced into invisibility and the cost of this imperceptibility to all of us.



## Dr. Ma serving unseen families

Below is a condensed version of an interview conducted by Cheryl Fabio.

The families Dr. Ma sees are dealing with the daily crises decisions that come with housing instability. “So many families are spending their entire paychecks to live in hotels for a month, a week, or a day. They move between cars and motels. This is not a strategy that allows them to save for ‘move-in money’. They are spending all their income on their ‘in the moment costs.’

“The families that are the most unstable, never get to us at Children’s Homeless Outreach Clinic, unless I go out to find them. The most unstable might come to see us once, and then we can’t find them again. Their most immediate priority is basic living, having food, clothing, and shelter. Health care is important, but it ends up as a priority that can’t be met.”

Most of the families Dr. Ma serves have working parents, but the deck is stacked against them when housing costs outstrip wages. “But we can’t honestly believe that a two-parent household, both adults working full time, at minimum wage, and with kids to raise, can even earn enough to afford average rent, or even some affordable apartments.”

“Instead, they go from house to house to house, to car, to street, to motel, dragging their kids along with them, or splitting up their families until they find a place to stay. They continue to take care of their kids by working alternate shifts so that one of them is always at home for childcare. These are families that will never earn enough money to become housing secure.”

Parents in doubled-up living situation surrender some of their decision-making power for their family. “They are staying with family or friends. You can get by like this temporarily, but the guest family has no control over what happens in the household. They have no rights because they could be asked to leave at any moment, for any reason. The kid has asthma and the parent can’t tell the smoker to stop smoking in their own house. Their housing status is out of their control, and therefore it is a classic unstable living situation.”

Dr. Ma sees the emotional and physical toll housing instability takes on children. "We are allowing our children to float from place to place with nowhere to call home. This is happening during their formative years when they develop their sense of stability. Stability is core to the evolution of self-confidence, self-esteem, and their ability to accomplish great things...one of the most basic ways to feel stable is to know where you will sleep at night. Meanwhile, the kid's asthma becomes worse and the parent must decide to remain in the unhealthy environment or face the impossible challenge of finding another place to live. In some situations, several families will share a common dwelling by hanging curtains or create other ways to divide the small space they live in. When one person has insomnia because of severe anxiety, depression, or social isolation, no one gets any sleep. Everyone becomes sleep deprived, depressed, and anxious."

"A child might exhibit higher irritability, increased crying, or more frequent temper tantrums. A child who is emotionally worried is constantly living on the edge and having to be cautious. It means they will always have the 'fight or flight' response at the ready. That's not how our bodies are intended to function. These kids show anxiety, depression, and hyper-difficulty when faced with the smallest stressors. Symptoms like these show up for years."

"In order to help, the child needs to be in an environment where they will be noticed. Once they are noticed, they will be advised to get help. Then, they have to be willing to accept the help they need. None of this happens unless the child or family stabilizes. One important way to stabilize a family is to give them a place that they can call home."

The full text of Dr. Ma's remarks will be featured on the A1 website.

“We are allowing our children to float from place to place with nowhere to call home. This is happening during their formative years when they develop their sense of stability. Stability is core to the evolution of self-confidence, self-esteem, and their ability to accomplish great things...one of the most basic ways to feel stable is to know where you will sleep at night.”



# Rental Programs made possible by Measure A1





The Measure A1 Rental Development programs received the largest portion of Measure A1 funding. Given the legacy of barriers to stable housing for lower-income families and especially Black/African Americans and Native Americans, multi-family affordable housing is the most effective tool for housing the significant numbers of households facing housing insecurity. Affordable rental housing can prevent homelessness and provide a ladder of stability for people experiencing homelessness and housing insecurity. For most moderate- and low-income County households, renting is the only way to afford shelter. Down payments, creditworthiness, and low wages are significant barriers to homeownership, leaving renting as the only viable housing option. Alameda County has a 53,691 unit short-fall of housing affordable to low- and extremely low-income households. The Measure A1 Rental Development Program will produce the vast majority of the 3,800 affordable units through the Measure A1 Program. This is a first step to begin closing that gap and providing quality housing to thousands of our neighbors.

Measure A1 rental programs support this effort in all cities and regions of Alameda County, addressing current need and anticipating where more low-income families will be best served in the future.

“I’m proud of the team effort that is bringing Measure A1 resources to District 1. We were ahead of the curve in converting a disused motel into what will be Bell Street Gardens (in Fremont) to house people who were chronically homeless. Now that model is being used across the state and country. Our efforts, with those of the cities of Fremont, Livermore, and Dublin and our community partners are supporting affordable rental and homeownership opportunities throughout the district. Measure A1 is a resource for us to work together and have a huge impact.”

-Alameda County Supervisor Scott Haggerty, District 1 from 1996-2020





Everett Commons in Alameda

### **The Rental Housing Development Fund**

There is a huge gap between the cost of rental housing in Alameda County and what most people can afford to spend on an apartment. According to the National Low Income Housing Coalition, the Oakland-Fremont metropolitan area's cost of modest rental housing was the third highest in the nation in 2018, only behind our neighbors in San Jose and San Francisco. To afford a modest apartment in Alameda County and avoid being rent-burdened -paying more than thirty percent of income for housing- a worker in Alameda County needs to earn at least \$44.79 per hour. Meanwhile average wages of renters in the metropolitan area were \$22.07 per hour, leaving a single parent needing two full-time jobs to afford a modest apartment. Increasing the amount of rental housing affordable to low- and extremely low-income residents is the most direct way we can address the housing crisis in Alameda County. There are many tools in the toolbox, as we will see in the following chapters. Having more affordable rental housing will help prevent displacement and homelessness, and provide a path out of homelessness for those currently experiencing it.

The Rental Housing Development Fund is Measure A1's largest program for addressing that affordability gap. The housing supported by this fund will help people escape homelessness, avoid having to couch-surf or live in a vehicle, provides an affordable way to stay in the region, and build strong, diverse communities throughout the County. The \$425 million is divided into two allocations: the \$200 million "Regional Pool" allocation, distributed to development projects through competitive RFP's (request for proposals) in four County regions, and the \$225 million "Base City" allocation, a portion of which is allocated to each city, as well as the unincorporated county, based on a formula that accounts for each city's current and future housing need. For staffing and administration of all of the programs, 10% of each program is kept aside to provide sufficient staffing and oversight. For more information on the amounts allocated, please see the Board adopted Implementation plan located on the HCD website. Further information on the full description of the Rental Development fund guidelines and policies can be found in the 2017-2018 Measure A1 Annual Report

In 2018, the Area Median Income (AMI) in Alameda County was \$104,400 for a family of four. For the same size household 20% of AMI was \$23,240

Cook - \$28,520

Nurse Assistant - \$38,080

Administrative Assistant - \$43,820

Early Career Teacher - \$59,760

Construction - \$64,574



### During this reporting period, Measure A1

In this reporting period, staff worked on a total of 35 rental projects:

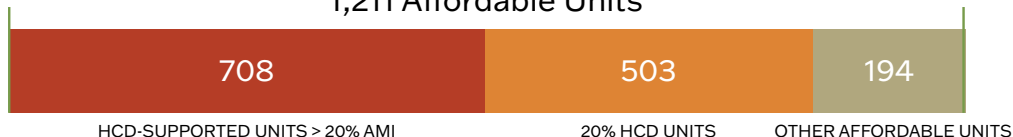
- 17 new projects entered the Measure A1 pipeline during this period with 1,211 affordable units
  - 503 units for households earning up to 20% AMI
  - 586 units prioritized for people experiencing homelessness
- 18 projects from the prior reporting period
  - 15 started construction
  - 3 continued predevelopment activities
  - Labor tracking and compliance services began with the launch of the new Elations Reporting system
- Regional Pool - HCD drafted and issued the first Regional Pool RFP.
  - 27 applications submitted and evaluated by staff and a selection committee
  - Selected projects were presented to the Board Health Committee
  - Board of Supervisors reserved funding for 13 new projects
- Base City Pools - Cities made 4 additional requests for additional Base City funding
  - HCD evaluated proposals and recommended funds be awarded
  - Board of Supervisors reserved funding for these additional projects

### Rental Housing Development Fund Overview

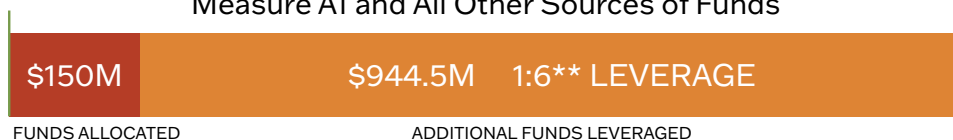
SECOND REPORTING PERIOD

**17\*** AFFORDABLE HOUSING DEVELOPMENTS

1,211 Affordable Units



### Measure A1 and All Other Sources of Funds



\*3 projects received commitments during first reporting period

\*\*Additional funds includes estimates for projects in predevelopment

Rental Development Program Commitments and Balances Through July 2019			
PROGRAM	FIRST REPORT FUNDING COMMITMENTS	SECOND REPORT FUNDING COMMITMENTS	BALANCE REMAINING TO COMMIT
Rental Development	\$76.8 m	\$158.8 m	\$146.9 m

### Who the fund serves

Our front-line workers who keep our communities running: grocery workers, restaurant cooks, warehouse workers, construction laborers, early-career teachers, and administrative assistants have household incomes at 30-60% AML. In 2018, this was \$34,850 to \$69,720 for a household of 4. Most of these families would need an additional job or two to pay median asking rent in Alameda County and would benefit from an affordable place to live.

People who earn very low incomes due to disabilities or barriers to employment: a parent of a child who has special needs and requires full-time care, a partner unable to work due to long-term mental health issues, a young person aging out of the foster care system, a senior on a fixed income who faces age discrimination in their search for work, or an individual returning to the community following incarceration who struggles to find work due to their record.

A minimum of 20% of the housing units built are reserved for households with incomes at or below 20% AML, which in 2018, was \$23,240 for a household of 4. These families would need to more than triple their income in order to afford the median asking rent in Alameda County.

Recognizing the inequities and discrimination created by past public policies, Measure A1 rental housing strictly follows fair housing law and development partners are encouraged to do outreach and marketing so the demographics of residents mirror the demographics of Alameda County as a whole.

Each Measure A1 project must serve at least one of these vulnerable populations:

- Seniors
- People experiencing homelessness
- Lower-income workforce
- Veterans
- People with disabilities
- Transition-aged youth
- People returning from incarceration

### **Regional Pool Selection Process**

The Regional Pool allocation launched during this reporting period with the release of a Request for Proposals competitive process. HCD developed the Regional Pool RFP, minimum-required thresholds, and evaluation criteria for Board consideration. The Board had adopted policies in the Fall of 2017 which encouraged a high degree of leverage from other funding sources. The thresholds and criteria for the RFP were designed to identify and select the affordable housing projects that were the most financially feasible and “ready to proceed” to construction, in order to be competitive for other financing sources, such as the State of California’s Affordable Housing and Sustainable Communities Program, No Place Like Home, and the Low -Income Housing Tax Credit Program. The thresholds and criteria were also designed to incentivize the development of units for extremely low-income households and permanent supportive housing units for the homeless.

At the end of this reporting period both the North County and Mid County Regional Pools were fully expended. The South County and East County Regional Pools remained available for commitment to future projects.

Measure A1 2nd Reporting Period July 2018 - June 2019				
PROJECT	REGION	CITY	RENTAL DEVELOPMENT FUNDS	MA1 UNITS AT 20% AMI/HOMELESS
1245 McKay	Mid	Alameda	\$6.9 m	36
95th & International*	North	Oakland	\$1.0 m	11
Ancora Place - 2227 International	North	Oakland	\$5.4 m	15
Bell Street Gardens	South	Fremont	\$18.6 m	37
Berkeley Way**	North	Berkeley	\$19.7 m	97
Bermuda Gardens	Mid	Unincorporated Ashland	\$6.0 m	16
City Center Apartments	South	Fremont	\$6.8 m	20
Empyrean & Harrison	North	Oakland	\$4.7 m	66
Foon Lok West	North	Oakland	\$9.7 m	26
Fruitvale Studios	North	Oakland	\$3.5 m	6
Fruitvale Transit Village Phase IIB	North	Oakland	\$16.2 m	46
Jordan Court - 1601 Oxford Street	North	Berkeley	\$5.8 m	7
Matsya Village - Pimentel Place	Mid	Hayward	\$5.4 m	15
Mission Paradise	Mid	Hayward	\$4.6 m	15
NOVA Apartments	North	Oakland	\$13.8 m	56
Rosefield Village**	Mid	Alameda	\$9.7 m	18
West Grand & Brush	North	Oakland	\$5.3 m	27
Alameda Family**	Mid	Alameda	\$9.2 m	These projects received Base City funding in prior reporting period, and therefore not double counted.
Coliseum Place**	North	Oakland	\$5.4 m	
Embark Apartments**	North	Oakland	\$2.5 m	
Parrott Street Apartments**	Mid	San Leandro	\$1.5 m	
<b>2nd Reporting Period Total</b>			<b>\$161.7 m</b>	<b>514</b>

\*A1 funds committed to 95th and International were returned in 2021 when the sponsor found alternative financing.

\*\*These projects received Base City funding in prior reporting period, and therefore not double counted.



Measure A1 1st Reporting Period January 2017 - June 2018				
PROJECT	REGION	CITY	RENTAL DEVELOPMENT FUNDS	MA1 UNITS AT 20% AMI
7th & Campbell	North	Oakland	\$12.7 m	16
Alameda Site A Family Apartments	Mid	Alameda	\$11.2 m	14
Aurora Apartments	North	Oakland	\$6.5 m	43
Camino 23	North	Oakland	\$4.1 m	8
Casa Arabella	North	Oakland	\$6.3 m	5
Chestnut Square	East	Livermore	\$4.3 m	9
Coliseum Connection	North	Oakland	\$2.5 m	0
Coliseum Place	North	Oakland	\$9.5 m	12
Corsair Flats	Mid	Alameda	\$3.0 m	5
Embark Apartments	North	Oakland	\$5.2 m	13
Estrella Vista	North	Oakland	\$1.9 m	4
Everett Commons	Mid	Alameda	\$1.0 m	0
Grayson Apartments	North	Berkeley	\$0.7 m	5
Kottinger Garden Phase II	East	Pleasanton	\$4.6 m	5
La Vereda	Mid	San Leandro	\$1.7 m	0
Monarch Homes	North	Oakland	\$7.2 m	0
Parrot Street Apartments	Mid	San Leandro	\$5.5 m	4
Sunflower Hill	East	Pleasanton	\$7.2 m	0
<b>1st Reporting Period Total</b>			<b>\$95.1 m</b>	<b>143</b>

Regional Pool Commitment by Region through June 2019			
REGION	ALLOCATION	PROJECT COMMITMENT	AVAILABLE PROJECT BALANCE
North County	\$80.3 m	\$80.3 m	\$0
Mid County	\$44.8 m	\$44.8 m	\$0
South County	\$30.2 m	\$0	\$30.2 m
East County	\$24.6 m	\$0	\$24.6 m
<b>Total</b>	<b>\$180 m</b>	<b>\$125.1 m</b>	<b>\$54.8 m</b>

### Base City Activity

The Base City allocation provides each jurisdiction in Alameda County, including unincorporated areas, with funds to support affordable rental projects, using their own procurement process and ensuring local support from the elected city councils for each project. During this reporting period an additional 4 Base City projects were submitted for review and recommendation by the Board of Supervisors. This required staff to underwrite each project and ensure it met policies adopted by the Board. Staff continued to support the predevelopment activities of the original 18 projects approved in the prior reporting period, with 15 of these starting construction.

### **Reservation of Funding vs. Commitment of Funding**

As we move through the development process, the County provides reservation and commitment of funding in various ways.

1. **RESERVATION OF FUNDS:** After an RFP process when a project has been selected for an award of funding, the Board of Supervisors approves a resolution reserving funding for that project.
2. **COMMITMENT OF FUNDS:** Once a project has completed the majority of its predevelopment activities, the Board of Supervisors approves a Contract for the Use of Funds, and makes a formal commitment to the project. Once a project has received a formal commitment and enters into the Measure A1 Loan Documents, including recording regulatory restrictions on the property, funds for the project are encumbered and available for expenditure.
3. **EXPENDITURE:** Funds are considered spent once the County has cut a check to the project developer for approved expenses.



Projects Identified in 2018-2019 Indicated That Once Constructed They Will Serve	
PRIORITIZED POPULATION	UNITS SUPPORTED
Homeless	600
Disabled - Physical, Mental, Developmental	97
HIV/AIDS	14
Re-Entry from Incarceration	0
Senior	34
Veteran	12
Transition-Aged Youth	0
Lower-Income Workforce	483
Families	0

The balance of available Measure A1 funds are tracked closely for cash flow purposes. During the reporting period, the Board of Supervisors approved the reservation of funding under the Regional Pool and Base City Allocation of \$162.4 million, setting these funds aside for rental development projects. In combination with the prior reporting period, the Board had reserved funding in the amount of \$299.8 million.



Regional Pool commitments during the reporting period total \$125.1 million. Of that total, \$80.3 million was from the North County Pool and \$44.8 million was from the Mid County Pool leaving balances of \$0 in each pool.

2018-2019 A1 Base City & Regional Allocation Leverage of Funds from Other Sources					
PROJECT	CITY	A1 FUNDS	OTHER SOURCES		LEVERAGE RATIO
Berkeley Way	Berkeley	\$19.9 m	\$101.8 m	\$121.5 m	1:5
Bell Street Gardens	Fremont	\$18.6 m	\$54.2 m	\$72.8 m	1:3
City Center Apartments	Fremont	\$6.8 m	\$35.8 m	\$42.6 m	1:5
Rosefield Village	Alameda	\$8.1 m	\$67.9 m	\$76 m	1:9
95th & International	Oakland	\$1 m	\$38.6 m	\$39.6 m	1:38
1245 McKay	Alameda	\$6.9 m	\$67.2m	\$74.1 m	1:10
Ancora Place	Oakland	\$5.4 m	\$63.7 m	\$69.1 m	1:12
Bermuda Gardens	Unincorporated Ashland	\$6 m	\$38.8 m	\$74.1 m	1:6
Empyrean & Harrison	Oakland	\$4.7 m	\$73.3 m	\$78 m	1:16
Foon Lok West	Oakland	\$9.7 m	\$100.8 m	\$119.5 m	1:10
Fruitvale Studios	Oakland	\$3.5 m	\$6.4 m	\$9.9 m	1:2
Fruitvale Transit Village Phase IIB	Oakland	\$16.2 m	\$125 m	\$141.2 m	1:8
Jordan Court	Berkeley	\$5.8 m	\$19.2 m	\$25 m	1:3
Matsya Village - Pimentel Place	Hayward	\$5.4 m	\$53 m	\$58.4 m	1:10
Mission Paradise	Hayward	\$4.6 m	\$53.3 m	\$57.9 m	1:12
NOVA Apartments	Oakland	\$13.8 m	\$26.4m	\$40.2 m	1:2
West Grand & Brush	Oakland	\$5.3 m	\$57.5 m	\$62.7 m	1:11
<b>Total</b>		<b>\$149.6 m</b>	<b>\$944.3 m</b>	<b>\$1,084 m</b>	<b>1:7</b>

# The Innovation and Opportunity Fund

## \$35m

### Allocation



The Innovation and Opportunity Fund is divided into two funds: The Acquisition and Opportunity Fund and The Innovation Fund.

#### **The Acquisition and Opportunity Fund - \$25m**


The goal of the Acquisition and Opportunity Fund is to empower eligible nonprofit affordable housing developers to respond quickly to preserve and expand affordable housing and prevent displacement of low-income tenants. The program will preserve and expand affordable rental housing at the same income levels and serve the same target populations as the Rental Housing Development Fund. This fund will support affordable housing developers in responding quickly to opportunities in the housing market as they arise.

The Countywide program will provide over-the-counter, short-term predevelopment and site acquisition loans to pre-approved developers. A competitive RFQ was released in the summer of 2018 to select a program administrator for this fund. HCD held two mandatory bidders' conferences for potential respondents and assembled a selection panel to review responses. A program administrator was recommended in December 2018. A notice of intent to award was issued to award the program implementation to the Low Income Investment Fund. The contract and program implementation guidelines were under development for the remainder of the year.

#### **The Innovation Fund**

The Innovation Fund is intended to support innovative projects that address the need for small Community Based and Faith-Based organizations wishing to create innovative models to serve low-income households, specifically for homeless households. Examples of innovative programs might include board-and-care homes, tiny homes, manufactured housing, or accessory dwelling units. Given that this program will likely support smaller projects that do not qualify for Low Income Housing Tax Credits, the full Measure A1 Rental Development policies might not be applicable to projects in this category. Prior to the release of an RFP, staff will bring the program with additional recommendations to the Board for review and adoption, and specifically determine which of the Rental Development Program policies will apply.

HCD staff focused time and attention on the Rental Development projects that came into the system during this period, delaying the implementation of the Innovation Fund.



# Home Ownership Programs Made Possible by Measure A1



Public policies have historically been central to uneven and discriminatory access to homeownership, as was discussed in the History of Housing in the Bay Area chapter. Measure A1 homeownership programs are designed to make ownership more accessible to moderate- and low-income households and to help preserve those homes currently owned by low-income families, directly addressing homeownership as a bedrock housing equity in Alameda County. These programs are open to all households that qualify, and additional attention is focused on ensuring participants in the homeownership programs reflect the racial and ethnic diversity of Alameda County.



# The Down Payment Assistance Loan Program

## \$50m

### Allocation

AKA: AC Boost



Homeownership is the single largest investment most Americans make in their lifetimes. It can be a vehicle for building financial stability in the short term and can be the basis of wealth that is passed between generations. As was discussed earlier, access to homeownership, and the ability to maintain it, have been unequally provided. From the refusal to recognize indigenous ownership to official policies of redlining, and from confiscation of land held by Japanese-Americans during World War II to the predatory lending practices of the 2000's that targeted Black and Latinx communities, the system of homeownership has not benefited all equally. The Measure A1 homeownership programs are designed to overcome barriers to the benefits of owning one's own home.

Many families can afford the mortgage payment for a home but are unable to save for a down payment. The Down Payment Assistance Program, now called "AC Boost," was created to assist these middle-income, first-time homebuyers with a down payment so that they can get into a home and start building generational wealth and familial stability. It is administered by the non-profit organization, Hello Housing. In the prior reporting period, Hello Housing was selected as the AC Boost Program Administer through a competitive selection (RFP) process.

#### During this reporting period, Hello Housing:

- Held 4 application workshops resulting in 67 completed application
- Approved 46 applications for Reservation of Funds
- Supported 25 applicant households purchase homes with AC Boost funds
- Committed \$3.2 million to home purchases

Eligible households have annual incomes at or below 120% of Area Median Income (AMI). In 2018, the income limit for a household of two was \$111,550 and \$139,450 for a four-person household. For these qualifying households, AC Boost provides

loans of up to \$150,000 to first-time homebuyers who live or work in Alameda County or have been displaced from Alameda County within the last ten years. Educators and first responders receive preferences for AC Boost loans. AC Boost loans are structured as shared appreciation loans, with no interest and no monthly payments. At time of a sale (or in some circumstances, when refinanced or transferred) the AC Boost loan principal will be repaid, along with a percentage of the increase in value of the property on a pro-rata basis. Eligible buyers are required to invest their own funds of at least 3% of the purchase price, instead of the standard 5%, of the home as a portion of the down payment and must qualify for a first mortgage from a lender who has undergone orientation and training on the AC Boost program.

The program requires repayment only when:

- the home is sold
- the owner no longer wishes to occupy the home, or
- when the 30-year loan term ends

At the time of payoff, the owner repays the amount that they borrowed plus a proportional share of the increase in the value of their home. AC Boost's down payment loan of up to \$150,000 helps ensure monthly mortgage payments are lower than if the family could only afford a down payment of five percent. Additionally, this down payment makes the participating family more competitive in making an offer on a property and for mortgage financing.

# The Down Payment Assistance Loan Program



## **Who the fund serves:**

This program is designed to help Alameda County residents to purchase homes near work or transit that would bring them to work, benefit former Alameda County residents who have been displaced from the County, and encourage educators and first responders to live in the communities where they work. The fund provides a shared appreciation, no interest mortgage loan to qualifying households.

## **Our Partner Organization - Hello Housing**

Hello Housing is a non-profit housing developer with a strong track record of program administration and work on public policy. Hello Housing advances housing solutions that promote stability, center equity and cultivate community.

Once selected, Hello Housing worked with HCD to develop the program design and policies. Together we held seven public meetings and nine stakeholder interviews in order to refine the program design and policies.

Through an RFQ bidding process and selection process approved by the Board of Supervisors that began in the last reporting period in March 2018, Hello Housing was selected as the program administrator for AC Boost. Hello Housing is a housing non-profit with a strong track record of program administration and work on public policy.

## **Program Design and Implementation**

During this FY18-19 reporting period, Hello Housing, worked with HCD to finalize program policies, develop organizational infrastructure and procedures to efficiently service the program, implement a plan to market the program broadly throughout Alameda County communities, and officially open the program to receive applications from aspiring first time homebuyers. The program officially launched to the public in March 2019.

In August 2018, the Board of Supervisors approved Implementation-Level Policies for AC Boost based on recommendations from HCD and Hello Housing. The policies were designed with the intent of bringing homeownership within reach of buyers who would not otherwise be able to afford a home in Alameda County. They were informed by an extensive process of public and stakeholder outreach, research into the racial wealth gap and disparities in homeownership rates, and a real estate market analysis to determine necessary loan sizing to ensure that AC Boost buyers

would have access to higher-opportunity neighborhoods. Several equity-centered policies were included with the goal of overcoming historic issues of access to similar existing programs. These policies include:

- Sliding scale of assistance based on need and income to allocate funding equitably while complying with fair housing law
- Shared appreciation model to balance household wealth-building with program sustainability
- Multilingual outreach combined with multilingual program materials and customer service
- Self-reporting of demographics by participants to allow AC Boost demographic performance to be tracked and analyzed

In October 2018, HCD and Hello Housing finalized a Program Manual including detailed program policies and procedures. Hello Housing developed and implemented a robust marketing plan for the program. Given historically discriminatory barriers to homeownership, as well as dramatic disparities in current homeownership and home mortgage origination rates by race/ethnicity, the marketing for AC Boost included a concerted effort to reach potential homebuyer households facing disproportionate barriers to homeownership. Key strategies included:

- Outreach to organizations with close ties to communities of underrepresented homebuyers, including faith-based, healthcare, and social service organizations. This outreach asked for these organizations to help market AC Boost through social media, email blasts, newsletters, websites, community meetings and events.
- Work with diverse realtors, lenders and housing counseling agencies that serve underrepresented homebuyers
- Establishing a feedback loop with third parties regarding AC Boost participants' experiences during their homebuying process
- Targeted media campaign, including print, social media and radio advertising in multiple languages
- Working with "connector" individuals and organizations that convene interagency collaboratives to offer brief presentations at such meetings to encourage meeting participants to become champions of the program.



# The Down Payment Assistance Loan Program

Examples of Connectors:

- A-1 Community Housing Services (housing counseling agency) – two Housing Fairs
- Bay Area Community Benefit Organization (faith-based organization) – Housing and Homeless Services Clergy Breakfast
- Alameda County Family Justice Center – “From Homeless to Homeowner” workshop
- Associated Real Property Brokers (realtor association)
  - Networking Breakfast for association members
  - National Real Association of Real Estate Brokers’ Realist Summit
- Oakland Berkeley Association of Realtors
  - Training on program requirements
  - Mixer for association members
- Bay East Association of Realtors – information session on program requirements and application process
- 10 housing counseling agencies – information sessions on program requirements and application process
- Lenders - trainings on program requirements and application/closing process

Hello Housing did extensive outreach to optimize program design and reach potential homeowners who would benefit most from AC Boost. Stakeholders engaged included the following:

- City staff from all Alameda County jurisdictions, including those in planning and housing departments, city manager’s and mayor’s offices, and all city councilmembers
- Local housing authorities
- Chambers of Commerce and labor organizations representing teachers, police and firefighters
- Offices of all elected officials representing Alameda County
- Housing organizations, including all HUD-certified housing counseling agencies serving any part of Alameda County

- Faith-based, community-based, social service and healthcare services
- Organizations serving residents with limited English proficiency
- Lenders and realtors
- Educational institutions and childcare providers
- Public and private agencies employing first responders
- County departments and advisory councils
- Labor organizations

Once the outreach plan was implemented, Hello Housing conducted 13 trainings and information sessions with Realtors, lenders and homebuyer counselors serving moderate-income homebuyers. Four lender trainings were held, which resulted in a pool of approximately 75 participating lenders, trained and oriented to the AC Boost program, that applicants can choose from to obtain a loan pre-approval letter when they are at the stage of submitting a program application.

Hello Housing developed a stand-alone website for AC Boost, [www.acboost.org](http://www.acboost.org), containing general program information, marketing flyers in English, Spanish, Chinese, Vietnamese and Tagalog, multiple pages to guide homebuyers at different stages of the application process and pages for lenders and Realtors. All homebuyer website content was translated into the four languages and the lender contact list on the website also notes which language(s) can be accommodated.

Hello Housing set up a dedicated phone line for AC Boost with pre-recorded program information available in English, Spanish and Chinese, as well as the option to speak directly with a staff person. A TTY phone was also set up for hearing-impaired participants, and dedicated email address was also established to field questions from the public about the program. The phone numbers and email address were included on all program marketing materials. With offices in downtown Oakland, Hello Housing also supported drop-in visits from prospective program participants requesting information about the program.

Hello Housing requested that the groups of stakeholders distribute the "Stay Connected" email newsletter to their members and constituents to market the AC Boost program receive information and ongoing updates about AC Boost.

# The Down Payment Assistance Loan Program

In March 2019, the first pre-application period opened, in which interested participants had 45 days to submit a pre-application on the AC Boost website or a paper pre-application form. Paper pre-applications were made available in Spanish, Chinese, Vietnamese and Tagalog. The pre-application form screened for basic eligibility criteria without requiring supporting documentation to be submitted at this stage, as a way to reduce barriers to high need households. If deemed eligible, applicants were informed that their household would be entered into a lottery drawing to determine the ranking order in which they would be invited to submit full applications for the program. Applicants were also informed if they were deemed ineligible. A total of 2,294 pre-applications were submitted, 1,989 of which were eligible to be entered into the lottery.

In April 2019, Hello Housing conducted a public lottery with all eligible pre-applicants to establish a ranking order for invitations to an application workshop, in preparation for submitting full applications. Hello Housing held the first workshop in May 2019. At the workshop, participants learned in-depth information about program eligibility requirements, the application process, and loan terms. Attendees then had three weeks to submit a program application along with a package of supporting financial documents to demonstrate program eligibility. Applicants had access to an online web portal to submit their application and supporting documents, and they had the option of submitting a paper application by mail. For participants submitting their application online, communications regarding their application status and requests for additional information were conducted through the web portal, which connects to Hello Housing's database and file storage system.

During the reporting period, Hello Housing held four application workshops, resulting in 67 applications received and processed. Program staff completed full underwriting of applicant eligibility. Of the 67 received, 46 were approved for a Reservation of Funds, which stipulated the maximum loan amount participants qualified for and allowed them to shop for homes during a 90-day reservation period. If they did not successfully enter into a purchase contract during the first 90 days, they had the option to request an extension for a second 90 days, upon submitting documentation of having submitted at least two purchase offers during the initial reservation period. Participants could also request a final extension for an additional 60 days if they encountered extenuating circumstances that prevented them from having an offer accepted during their reservation period.

Of the 46 households approved during this period, 25 successfully purchased homes with an AC Boost loan, with closing dates spanning between July 2019 and May 2020. The total amount of loan funds disbursed to these households was \$3,180,552.





# The Down Payment Assistance Loan Program

AC Boost Downpayment Assistance Purchases by Locality July 2018-June 2019		
LOCALITY	NUMBER OF ASSISTED PURCHASES	BELOW MARKET RATE UNIT PURCHASES
Alameda	4	
Castro Valley	3	
Dublin	1	1
Emeryville	2	1
Fremont	3	
Hayward	10	
Livermore	4	
Newark	1	
Oakland	31	2
San Leandro	8	
San Lorenzo	4	
Union City	2	

AC Boost Participation by Prioritized Group July 2018-June 2019			
PRIORITIZED HOUSEHOLDS	SUBMITTED APPLICATION	APPROVED	PURCHASED
Educator	61	39	22
First Responder	7	5	2
Displaced from Alameda County	22	10	4



## Renew AC participant Linda St. Julian

A calm fills the home of Linda St. Julian. Each artifact intentionally placed creates the ambiance she desires. She has lived in the home, built in 1910, for more than 30 years and it required repairs. Linda heard from Renew AC, an Alameda County Measure A1 program administered by Habitat for Humanity. They had funds for home repairs and she'd be a good candidate.

"I am a California native. I've always paid my taxes and I'm always helping other people. I grew up in Alameda until I was thirteen. Dad was mixed race but that didn't keep him from knowing that he was a Black man. Alameda had military bases and housing projects. We moved to Oakland when Alameda began gentrifying. They pushed Black people out because Alameda was prime property."

"One of my sisters bought this house back in 1973. She bought the house so my mother would always have a place to live. My sister died at 37, so I brought the house during the probate of her estate. My sister owned the house for 15 years and I've had it for thirty-three. Like her, I bought it to provide my mom a place to stay. Mom didn't want to die in a hospital, so she died at home, in this house. My family will always keep it."

"I'm sick of people calling and leaving flyers asking if I'm going to sell my house. If I sold it, where would I go?"

"Habitat for Humanity said the foundation and the walls of my house were in good condition. They said my house needed a new paint job, and they put a new roof on. The remodel of my kitchen included insulating it. When guests come over, they go right to the kitchen. I love my new kitchen. They painted everything blue because the color is so peaceful. A paint job makes all the difference. They worked so hard! The neighbors kept an eye on everything and, as a result, the same crew has painted three other houses on my block."

"The construction workers made sure I had everything I wanted. I'm thankful for the program and stay connected with the people who helped me with the funds and pulling together my credit information. "

"I would advise homeowners to investigate programs like Renew AC that Habitat for Humanity operates because this is an effort to keep people in the Bay Area and in their properties."

# The Housing Preservation Loan Program

## \$45m

Allocation

AKA: Renew AC



Keeping existing low-income homeowners in their homes (i.e.; housing preservation) is a top priority of Measure A1. A family that can remain safely in their home and age in place is not competing for homes on the ownership market, is not placing more pressure on the rental market, and is potentially building generational wealth and housing stability for their family. Keeping people in their homes is particularly important in communities of color, where decades-old practices like redlining have prevented investments and improvements.

### During this reporting period:

- 188 program applications requests received
- 21 complete applications received
- 5 projects approved for construction
- \$637,736 committed to home preservation projects

Renew AC provides attainable, low-interest loans that allow seniors, people with disabilities, and other low-income homeowners to make much-needed improvements to their homes. Renew AC also provides support services that help people navigate how to make those home improvements. These improvements help prevent homeowner displacement and allow people to stay safely in their homes and communities.

Renew AC provides 1% deferred interest loans of \$100,000-\$150,000 for eligible home improvement projects specifically to address health and safety conditions in owner-occupied homes. Eligible homeowners are those with annual incomes at or below 80% AMI (in 2018, this was \$89,600 for a family of 4).

Renew AC provides loans of up to \$150,000 for households that need structural rehabilitation, need to address health and safety issues, could benefit from energy efficiency improvements, and/or require accessibility improvements for occupants with disabilities. This work helps homeowners to stay in their homes as they age, face disability, or would otherwise be unable to renovate and upgrade major home systems.

**Who the fund serves:**

The primary demographic group and parameters for participation in Renew AC are:

- Homeowners in Alameda County earning up to 80% AMI  
(in 2018, this income limit was \$89,600 for a household of four)
- Those who have assets of no more than \$150,000
- Seniors
- People with disabilities



# The Housing Preservation Loan Program



## **Our partner program administrator -**

### **Habitat for Humanity East Bay/Silicon Valley**

Through a competitive bid process held in the prior reporting period, Habitat for Humanity East Bay/Silicon Valley (Habitat) was selected as the program administrator for Renew AC. Habitat is a non-profit with a long track record of building and preserving affordable housing and empowering people to be homeowners. Their team is an excellent partner organization for the job.

Habitat's contract was approved by the Board of Supervisors in May 2018, just before this reporting period began. For the remainder of fiscal year 2018, they worked with HCD to develop the program design and policies. Community insight was important for this project. With these insights, gathered from these meetings, Renew AC's design and policies were refined to best serve the community.

## **Public and Stakeholder Outreach During the Program Design Period**

Public and stakeholder outreach was ongoing throughout 2018-2019. Habitat and HCD held seven public meetings and gathered feedback from a wide range of stakeholders. Habitat participated in the Department of Adult and Aging Services and Council for Age Friendly Community's Housing Workgroup to gain insight into how the program could best serve seniors. Key stakeholders shared valuable feedback at convenings and community meetings throughout the County.

Housing and construction-related groups expressed interest into various aspects of program design including eligibility of funds for use in the creation of Accessory Dwelling Units (ADU's), or for seismic strengthening. Conversation also focused on developing local and small contracting goals, procedures for marketing bids and soliciting/selecting contractors, and processes for continual evaluation and improvement of the contracting approach.

### **Program Design**

Ongoing program design included a period of reviewing rehabilitation programs run by local governments across the country, public comment and feedback sessions, and discussions with a broad cross section of health and human services providers.

In the program design, emphasis was placed on providing support to seniors and disabled populations who would often need additional assistance in order to successfully participate in the program. Completing applications and providing documentation is often harder for these populations, so the staff at Habitat had to include people to provide hands on support. Habitat committed to affirmative marketing strategies designed to reach marginalized communities, and explored ways to lessen the burden of major home rehabilitation on program participants by identifying funds for temporary storage and housing relocation. Finally, in order to ensure equity in utilization of funds, the approved policies include a wide range of eligible repairs with an emphasis on health and safety and on addressing code violations or imminent code violations before allowing for cosmetic improvements. In addition, allowing funds for creation of ADU's was also allowed.

A comprehensive brand development process was undertaken to create an approachable and accessible name, tagline, website, and flyer for the program in conjunction with the development of the affirmative Marketing Plan. In early January, the newly minted "Renew AC" program was debuted in a press release.

Simultaneously, program staff began drafting the integral supporting documents necessary for program implementation: reporting templates, a policy and procedure manual, loan documents, a construction contract, and supporting documents.

### **Implementation Policies Approved by Board of Supervisors**

The Board of Supervisors adopted the program's Implementation Policies in August 2018, which includes provisions that only homeowners at or below 80% AMI who live in single family homes, townhomes, condos, and multi-unit properties of up to 4 units are eligible. Ultimately, the program terms were as favorable to the applicant as possible, including a flat, 1% simple interest rate, deferred payments, and a cap on the amount of interest that could accrue. The 30-year loan term also allows for an additional 30-year extension, reinforcing housing security by ensuring the homeowner may remain in their home, without payments on the preservation loan, for as long as they need. The loan is assumable by the homeowner's heirs, or by anyone to whom the home is sold or transferred as long as they are determined to meet program eligibility requirements.

# The Housing Preservation Loan Program

## **Launch of Renew AC in 2019**

Habitat hired an Outreach Specialist in August 2018, and began to raise awareness of the program throughout the County.

Renew AC officially launched in March of 2019. The program launch announcement was distributed broadly through local government newsletters, the Area Agency on Aging, Senior Injury Prevention Partnership group, and to the hundreds of public and nonprofit partners staff had identified during the program development phase.

## **Emphasis on Racial Equity Policy Design**

Among other affirmative marketing efforts, Habitat staff worked proactively to communicate how the loan could help seniors age in place, allowing them to continue to live in their home, and eventually, to leave their home to their heirs as an asset. Opportunity for generational wealth-building through home ownership has been severely limited in communities of color resulting from discriminatory public policy such as red lining and denial of access to government-back mortgages, as well as racist real estate practices and predatory lending. By preserving affordable housing stock, especially a home owned by a person of color, Renew AC supports maintaining and building generational wealth in communities where access had once been unfairly limited.

Engaging with community members and leaders about these issues was key to ensuring the program was received as fair, reliable and building assets; particularly in communities of color that have at times been targets of unfair lending practices. In addition, racial equity in outreach and marketing was prioritized with the understanding that applications received should correspond with the diverse demographics of the County overall.

Inclusive and comprehensive outreach strategies are employed to ensure that Renew AC program participants receive quality construction services by encouraging the participation of a diverse pool of contractors, including small local businesses and minority-owned firms.

Renew AC, like most home preservation programs, involves occupied rehabilitation of a home and, by nature, intensive endeavors that require a significant commitment by participants and program staff to complete projects. The benefits of having a safe, accessible home are tremendous but participation means a significant disruption to daily life. Renew AC elicited a great deal of pent-up demand, especially in jurisdictions that lacked a similar program in recent years. Habitat for Humanity East Bay/Silicon Valley has dedicated a great deal of staff time to aiding applicants through the process, from application through project completion and quality assurance. Future reports will include profiles of participants that illustrate the intensity of the program and the worthwhile outcomes that help people more fully enjoy their homes and will preserve affordable homeownership for generations.





# The Home Ownership Development Program

## \$25m

Allocation



### How it works

Recognizing that downpayment assistance and home preservation loans are only part of making homeownership more accessible In Alameda County, Measure A1 includes the Homeownership Development Program. It will increase affordable homeownership opportunities for low-income first-time homebuyers.

Once launched, these funds will support development and preservation of long-term affordability for households with incomes at or below 80% AMI (\$71,7000 for a two-person household and \$89,600 for a four-person household in 2018). The County will provide low-interest construction loans that will convert to silent second mortgage loans when the homes are sold to eligible low-income buyers. This program was designed to build up the stock of affordable ownership units, and therefore take strong steps to shrink the racial wealth gap while making Alameda County more livable for people of all incomes.

HCD's focus in the first few years of the program is on the Rental Development program and the AC Boost and Renew AC programs. As new staff are brought on board, and other programs are launched, HCD will turn its attention to the programs that have not yet launched.



# Administration



Alameda County Community Development Agency's Housing and Community Development Department (HCD), is tasked with implementation of the Measure A1 Programs. This includes several important functions:

#### Measure A1 Oversight

- Development of Oversight Committee structure and program
- Staffing of the Oversight Committee, including orientation of new Committee members, agenda, and minutes prep
- Ensuring that all programs are reported on accurately and completely
- Tracking data for each program and preparing visual communications

#### Fiscal Controls over the Measure A1 Funding

- Maintaining balances for each of the approved programs
- Tracking Reservation, Commitment, and Expenditure of funding
- Ensuring that funds are spent on eligible costs
- Ensuring that the award of funding is to organizations which can implement and complete the projects and programs

#### Policy Development

- Development of policies and procedures for each of the Measure A1 programs
- Engagement with the community and stakeholder's feedback
- Identification of community based partners to oversee the two Homeownership Down Payment and Rehabilitation programs

#### Implementation and Project management

- Identification of competitive rental projects
- Analysis, underwriting, and loan closing under the predevelopment period
- Construction oversight and program compliance including labor compliance, and close out.
- Rental project long term monitoring for Measure A1 requirements

In addition to Measure A1 program implementation, Alameda County HCD administers federal and state housing and community development funds that are targeted to specific geographic parts of the County. This provides HCD with a county-wide housing policy role, as well as acting as the housing department for the unincorporated county (UC). The UC housing role is a critical part of the services provided to the 160,000 residents of the UC, including housing and community development programs in the absence of city government.

The department divides its resources between addressing homelessness and supporting the creation and preservation of affordable housing county-wide.



To administer the bond programs, the Board of Supervisors authorized up to 10% of bond proceeds to be used towards administrative and bond issuance costs. Implementation of the Bond is expected to be done over a twelve-year period, starting in January 2017.



Rental Programs			
PROGRAM	ALLOCATION	ADMINISTRATION FUNDING	AVAILABLE FOR PROJECTS
Rental	\$425 m	\$42.5 m	\$382.5 m
Innovation	\$10 m	\$1 m	\$9 m
Opportunity	\$25 m	\$2.5 m	\$22.5 m
Homeownership Programs			
Downpayment Assistance AC Boost	\$50 m	\$5 m	\$45 m
Home Preservation Renew AC	\$45 m	\$4.5 m	\$41.5 m
Homeownership Development	\$25 m	\$2.5 m	\$22.5 m

A specific part of HCD's role is to track the amounts of funding under each Measure A1 program, including how much has been committed, expended and what remains available to award to additional projects. During this reporting period, \$162.6 million of Measure A1 was committed to projects and programs as outlined below:

Program Commitments and Balances Through June 30, 2019				
PROGRAM	ALLOCATION	FIRST REPORT FUNDING COMMITMENTS	SECOND REPORT FUNDING COMMITMENTS	BALANCE REMAINING TO COMMIT
Rental Development	\$382.5 m	\$76.8 m	\$158.8 m	\$146.8 m
Downpayment Assistance	\$45 m	\$0	\$3.2 m	\$41.8 m
Home Preservation	\$40.5 m	\$0	\$0.6 m	\$39.9 m
<b>Total Including Programs to Launch</b>	<b>\$580 m</b>	<b>\$76.8 m</b>	<b>\$162.6 m</b>	<b>\$340.6 m</b>

Program Commitments and Balances Through June 30, 2019				
PROGRAM	FY 16/17	FY 17/18	FY 18/19	AS OF 6/30/2019 (CUMULATIVE)
Rental Development	\$0.17 m	\$0.76 m	\$26 m	\$27.02 m
Innovation and Opportunity	\$0	\$0.05 m	\$0.03 m	\$0.07 m
Downpayment Assistance	\$0	\$0.23 m	\$0.37 m	\$0.6 m
Housing Preservation	\$0	\$0.18 m	\$0.64 m	\$0.83 m
Homeowner Development	\$0	\$0.06 m	\$0.04 m	\$0.11 m
Cost of Bond Issuance	\$0	\$1.11 m	\$0.02 m	\$1.13 m
<b>Total</b>	<b>\$0.17 m</b>	<b>\$1.29 m</b>	<b>\$27.08 m</b>	<b>\$29.77 m</b>





HCD's role and resources in supporting affordable housing has grown significantly over time, and has had to grow rapidly to accommodate the A1 programs. We added staff, built partnerships, and implemented new systems. We also updated our mission and vision statements and adopted Departmental values to help guide our decisions.

### Mission

Our mission is to ensure all Alameda County residents are housed affordably, safely, and with dignity in vibrant, diverse neighborhoods where all residents feel they belong.

We collaborate with cities, community-based organizations, other County agencies, funders, community groups, and residents to implement our mission.

### Vision

We envision Alameda County as a community of opportunity, equity, and well-being, providing residents with affordable housing in vibrant neighborhoods, enabling all residents to live healthy and thriving lives.

## *Housing is a Human Right for all residents*



#### Equity and Inclusion:

Cultivate a culture of belonging. Repair systemic and individual harm, promote diversity, dignity, and empowerment in our workplace and communities, and advance housing as a human right.

#### Accountability:

Embody public stewardship. Commit to public investment with integrity to build a legacy of positive impact.

#### Adaptability:

Strategic innovation. Creatively and flexibly respond to changing needs, shifting resources, and evolving community priorities to best serve Alameda County.



#### Leadership:

Light the way. Instill hope and confidence, create a clear focus, responsibly shape a brighter future for Alameda County.

#### Collaboration:

Strengthen existing connections and weave new ones to expand efforts and drive impactful programs. Facilitate open and honest communication to build alignment and support inclusive partnerships.

#### People Focused:

Dedicated to serving our communities through impactful and responsive programs and services that center their needs.



### **HCD Operations**

Including Measure A1 funding, HCD assembles 24 sources of funding to contract with local community-based organizations a total of \$104.5 million in FY18/19, combining federal, state, and local sources to support our homelessness and housing programs. Since the passage of Measure A1, the amount of affordable housing funding has increased dramatically and represents 64% of all expenditures by HCD. Measure A1 represents 90% of all housing development expenditures by HCD. The remainder are HOME, HOPWA and CDBG-funded.

During the reporting period of July 2018 through June 2019, HCD made significant progress on:

#### Reservation of Funds:

- Rental - \$162.4 million
- Down payment Assistance - \$17.3 million
- Housing Preservation Loan Program - \$18 million
- Administration and Oversight – \$58 million

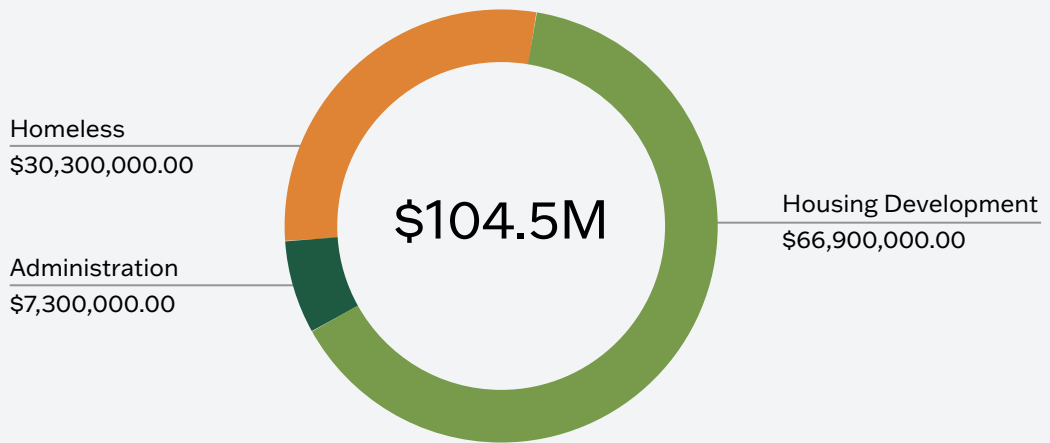
#### Commitment of Funds:

- Rental – \$66.9 million
- Down payment Assistance – \$3.2 million
- Housing Preservation Loan Program – \$600k

#### Expenditure of Funds :

- Rental - \$24.8 million
- Down payment Assistance – \$326k
- Housing Preservation Loan Program – \$132k
- Administration and Oversight - \$2.3 million
- Program fund, and \$2.6 million for administration of programs.

## Housing and Community Development Contracts FY 2018-2019



HCD Departmental Spending by Division – FY20180-2019

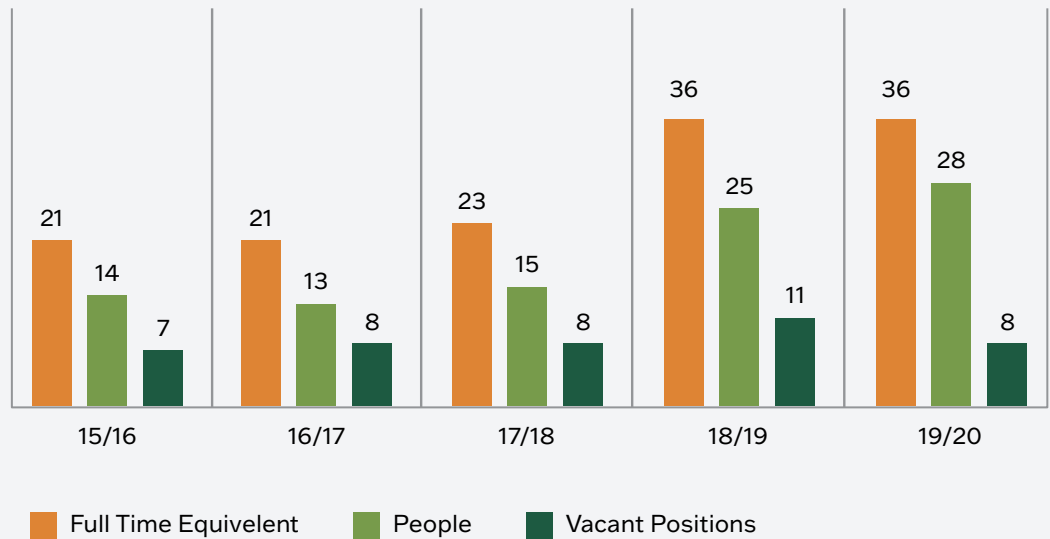
### Staffing

During the first reporting period, HCD used existing staff, augmented by some Temporary Assignment Pool (TAP) employees and consultants to begin implementation of Measure A1. The Board of Supervisors authorized 9 new positions in Spring of 2018 to implement the Bond and supporting programs, and the Civil Service Commission created the positions in May 2018. Hiring of new staff began in earnest with the hiring of three Housing and Community Development Managers and HCD Technicians in the fall of 2018.

Total expenditures for Measure A1 Administration and Oversight since the inception of the program have been just under \$5 million. The annualized costs are detailed in Appendix 1 and summarized below:

Measure A1 Administration and Oversight - January 2017 through June 30, 2019				
SUMMARY	FY16/17	FY17/18	FY18/19	FY19/20
Total Admin Expenditure	\$169 k	\$2.4 m	\$2.3 m	\$4.8 m

## HCD Staffing



HCD Staffing FY2015-16 through FY 2019-20

During the second reporting period HCD hired 5 full time employees (FTE's) to support the implementation of Measure A1 programming and continued to recruit for vacant positions. Since the beginning of A1 implementation, HCD's staff for housing development and homelessness grew from 21 to 36 full-time employees. While new positions have been created to staff up for Measure A1, continued vacancies have impacted program implementation. The housing crisis has challenged the industry to hire, train and retain experienced personnel. As the Board of Supervisors continues to support HCD's efforts to bring more staff to the program, it has been challenging to find qualified and experienced staff. In addition, the County acts as a training ground for new staff, who often move to higher-paying cities or counties once they have some experience.

**Systems**

Measure A1 significantly increased the number and scale of projects and contracts funded by HCD that require reporting and compliance. Measure A1 greatly increased the administrative needs of the department. Before Measure A1, HCD had been tracking fewer than five new projects per year. As was discussed in the preceding chapters, the Rental Development program alone awarded funding to more than twenty projects during the 2018-2019 reporting period. HCD expanded existing systems and engaged new databases while building out staff capabilities to track progress and report to stakeholders.

**Project Management Software**

During the reporting period, HCD staff and consultants built out the functionality of City Data Services, a database for tracking projects from application through Board of Supervisors approvals, construction and long-term compliance. This database preceded Measure A1 implementation and has been crucial to decreasing reliance on paper files and increasing access to documents across the HCD team. Each of the above systems empowers county staff to accurately track the work of Measure A1, document implementation and report progress toward goals to stakeholders.

**Labor Compliance Software**

In November 2018 the County contracted with Elations to adjust its existing contract and workforce system to track workforce participation specific to Measure A1 Rental Development projects – prevailing wage, local hire, targeted disadvantaged worker hire, local business contracting, small business contracting and minority-owned and women-owned business contracting and reporting on federal HUD Section 3 requirements. In January 2019, the County contracted with a professional workforce monitoring company to provide monitoring of workforce standards and develop HCD staff capacity to provide ongoing monitoring after the life of the contract.

**Oversight**





The Measure A1 Affordable Housing bond measure approved by voters includes three structures for transparency and oversight:

- The oversight of the Alameda County Board of Supervisors who approve all allocations of bond funds and changes to implementation policies
- A Citizens' Oversight Committee
- The creation and publication of annual reports

Each of these structures is meant to ensure Measure A1 funds are used according to the will of the voters.

The Measure A1 Citizens' Oversight Committee (OC) is a volunteer body mandated by the Measure A1 bond and empowered by the Board of Supervisors to annually review past expenditures of Measure A1 bond funds for compliance with the ballot measure. During this reporting period, staff drafted the policies and structure of the Oversight Committee. The Board of Supervisors approved this structure in August 2018.

The Final adopted membership of Oversight Committee is comprised of representatives from:

- Each Board of Supervisors district
- Residents of subsidized housing
- Faith communities
- East Bay Housing Organizations
- Alameda County Taxpayers' Association
- Alameda County City Managers Association
- The League of Women Voters of Alameda County
- The Alameda County Building and Construction Trades Council

Members serve staggered four-year terms. The OC holds public quarterly meetings to review expenditures and the Measure A1 annual report. HCD supports this volunteer body by staffing to organize, create reports, and provide guidance.

HCD worked throughout this reporting period with each Supervisor and represented organization to recruit candidates to serve on the Oversight Committee. As will be discussed in the next Annual Report for July 2019- June 2020, the Oversight Committee candidates were approved by the Board of Supervisors in October 2019 and seated for their initial meeting in January 2020. Oversight Committee members have been responsible for the development of this report along with HCD staff. For a listing of Oversight Committee, see Appendix 3.

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## **Photography**


Front: Emma Bauso  
Page 9: Jhon David  
Page 11: Jessica Radanavong  
Page 16: August de Richelieu  
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Page 22: August de Richelieu  
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Page 28: CottonBro  
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Page 35: Andrea Placquadrio  
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Page 39: Cheryl Fabio  
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Page 80: Nathan Dumlao  
Page 86: Chevanon  
Back: Michael Mims

# Appendix 1

Measure A1 - General Obligation Bonds Expenditure Report thru 6/30/2019						
January 2017 through June 30, 2019						
Summary			FY16/17	FY17/18	FY18/19	As of 6/30/2019 (cumulative)
<b>Total A1 Expenditures</b>			<b>\$169,562</b>	<b>\$2,405,237</b>	<b>\$27,193,356</b>	<b>\$29,768,155</b>
Alameda County Staff			FY16/17	FY17/18	FY18/19	As of 6/30/2019 (cumulative)
Rental Housing			\$169,562	\$763,288	\$1,115,809	\$2,048,659
Innovation and Opportunity			\$0	\$47,084	\$26,810	\$73,894
Downpayment Assistance			\$0	\$162,304	\$58,957	\$177,680
Housing Preservation			\$0	\$145,787	\$31,893	\$177,680
Homeowner Development			\$0	\$64,970	\$43,570	\$108,540
<b>Staff Subtotal</b>			<b>\$169,562</b>	<b>\$1,183,433</b>	<b>\$1,277,039</b>	<b>\$2,630,034</b>
Program Administration	Contractor	Description	FY16/17	FY17/18	FY18/19	As of 6/30/2019 (cumulative)
Downpayment Assistance Program	Hello Housing	AC Boost	\$0	\$70,180	\$312,711	\$382,891
Housing Preservation	Habitat for Humanity	Renew AC	\$0	\$38,117	\$611,211	\$649,328
Contractor Compliance & Monitoring, Inc. (CCMI)	Rental Development	Labor Reporting	\$0	\$0	\$25,102	\$25,102
Elation	Rental Development	Labor/Contract Tracking	\$0	\$0	\$65,760	\$65,760
<b>Program Administration Subtotal</b>			<b>\$0</b>	<b>\$108,297</b>	<b>\$1,014,784</b>	<b>\$1,123,081</b>
Cost of Bond Issuance	Contractor	Description	FY16/17	FY17/18	FY18/19	As of 6/30/2019 (cumulative)
General Admin	Orrick, Herrington & Sutcliffe	Bond Issuance Counsel	\$0	\$0	\$15,000	\$15,000
General Admin	Bank of America Merrill Lynch	Cost of Bond Issuance	\$0	\$666,344	\$6,151	\$672,495
General Admin	Bank of America Merrill Lynch	Underwriter	\$0	\$447,162	\$0	\$447,162
<b>Cost of Issuance Subtotal</b>			<b>\$0</b>	<b>\$1,113,506</b>	<b>\$21,151</b>	<b>\$1,134,658</b>

Project Expenditures	Program	Description	FY16/17	FY17/18	FY18/19	As of 6/30/2019 (cumulative)
Coliseum Transit Village	Rental Development	Coliseum Connections	\$0	\$0	\$2,450,000	\$2,450,000
Embark	Rental Development	Embark Apartments	\$0	\$0	\$2,650,000	\$2,650,000
SAHA	Rental Development	Grayson Apartments	\$0	\$0	\$641,394	\$641,394
San Leandro Senior	Rental Development	La Vereda	\$0	\$0	\$1,650,000	\$1,650,000
3706 San Pablo	Rental Development	Estrella Vista/ Olympia Place	\$0	\$0	\$1,900,000	\$1,900,000
Camino 23, LP	Rental Development	Camino 23	\$0	\$0	\$4,150,000	\$4,150,000
3268 San Pablo (SAHA)	Rental Development	Monarch Homes	\$0	\$0	\$1,786,056	\$1,786,056
Coliseum Place LP (RCD)	Rental Development	Coliseum Place	\$0	\$0	\$950,000	\$950,000
San Leandro Parrot	Rental Development	Parrot Street Apartments	\$0	\$0	\$3,015,000	\$3,015,000
Everett & Eagle LP	Rental Development	Everett Commons	\$0	\$0	\$950,000	\$950,000
Alameda Point Senior	Rental Development	Corsair Flats	\$0	\$0	\$2,352,703	\$2,352,703
Sunflower Irby	Rental Development	Sunflower Hill	\$0	\$0	\$1,039,643	\$1,039,643
Chestnut Square Family	Rental Development	Chestnut Square Family Apartments	\$0	\$0	\$1,345,587	\$1,345,587
<b>Project Expenditures Subtotal</b>			<b>\$0</b>	<b>\$0</b>	<b>\$24,880,383</b>	<b>\$24,880,383</b>
<b>Total A1 Expenditures</b>			<b>\$169,562</b>	<b>\$2,405,236</b>	<b>\$27,193,357</b>	<b>\$29,768,155</b>
<b>9/30/2021 Financial Report</b>						

## Appendix 2



Marela Alta Apartments in San Leandro | BRIDGE Housing  
Photo by Casey Braunger | Courtesy of East Bay Housing Organizations.

APRIL 2018

### Alameda County's Housing Emergency and Proposed Solutions

#### KEY FINDINGS

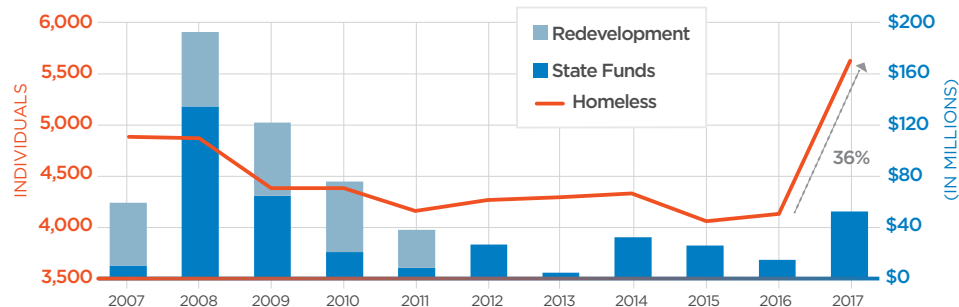
- The elimination of redevelopment in 2012 and exhaustion of state bond funding foreshadowed a 36% rise in homelessness from 2016 to 2017.
- Low Income Housing Tax Credit housing production in Alameda County declined 21% in 2017 in anticipation of federal tax reform.
- Renters in Alameda County need to earn \$48.71/hr - nearly 4 times local minimum wage - to afford the median monthly asking rent of \$2,553.
- Alameda County needs 53,691 more affordable rental homes to meet current demand.
- Alameda County's lowest-income renters spend 55% of income on rent, leaving little left for food, transportation, health care, and other essentials.
- When housing costs are considered, Alameda County's poverty rate rises from 11.3% to 17.1%.

[www.chpc.net](http://www.chpc.net)



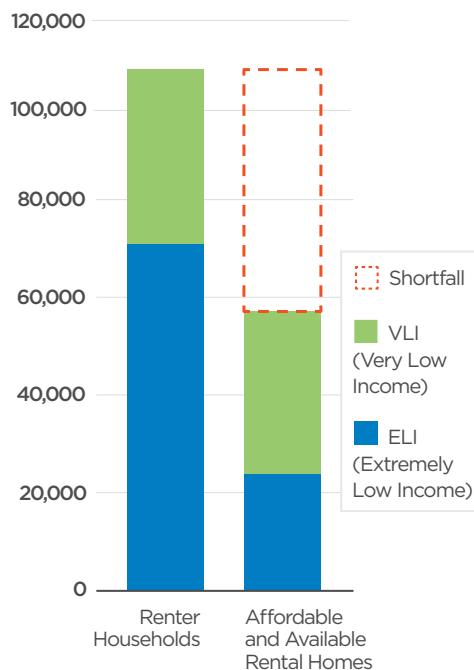


## ELIMINATION OF REDEVELOPMENT & LOSS OF STATE BOND FUNDING FOR HOUSING FORESHADOWED A 36% RISE IN HOMELESSNESS IN 2016-17



Source: CHPC analysis of 2008-2009 annual HCD Redevelopment Housing Activities Reports; 2008-2009 and 2016-2017 annual HCD Financial Assistance Programs Reports. Housing and Urban Development (HUD) PIT and HIC Data Since 2007. Note fiscal years are indicated by second half of fiscal year (e.g. FY 2006-2007 is presented as 2007).

## ALAMEDA COUNTY NEEDS 53,691 MORE AFFORDABLE RENTAL HOMES



Source: NLIHC analysis of 2016 PUMS data.

## ALAMEDA COUNTY'S POVERTY RATE RISES TO 17.1% WHEN HIGH HOUSING COSTS ARE INCLUDED

Official Poverty Measure (OPM)

**11.3%**

Unadjusted for Housing Costs

California Poverty Measure (CPM)

**17.1%**

Adjusted for Housing Costs and Social Benefits

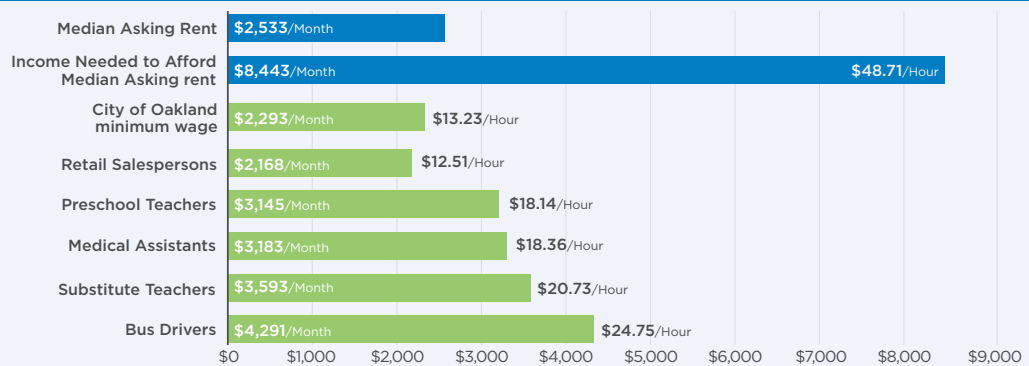
Source: Public Policy Institute of California (PPIC), California Poverty by County and Legislative District, 2013-2015.

## LOW INCOME HOUSING TAX CREDIT (LIHTC) PRODUCTION IN ALAMEDA COUNTY DECLINED 21% IN ANTICIPATION OF FEDERAL TAX REFORM

State			
Type	2016	2017	Change %
New Construction	9,285	7,407	-20%
Acquisition & Rehab	15,032	5,928	-61%
All	24,317	13,335	-45%
Alameda County			
Type	2016	2017	Change %
New Construction	785	645	-18%
Acquisition & Rehab	293	206	-30%
All	1,078	851	-21%

Source: CHPC analysis of 2016 and 2017 CA Tax Credit Allocation Committee (TCAC) data. Note the data does not include manager or market rate homes created through the LIHTC program.

## RENTERS NEED TO EARN 3.7 TIMES MINIMUM WAGE TO AFFORD MEDIAN ASKING RENTS

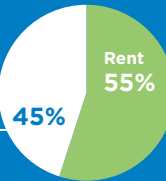


Source: Paul Waddell, Urban Analytics Lab, University of California, Berkeley, retrieved from analysis of online Craigslist listings in April 2018. CHPC analysis of Bureau of Labor Statistics Median Annual Wage Data for CA Occupations in 2017.

## WHAT DO ALAMEDA COUNTY'S RENTERS HAVE LEFT OVER AFTER PAYING RENT?

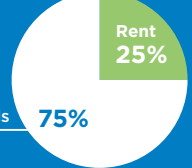
### HOUSEHOLDS EARNING HALF OF MEDIAN INCOME OR LESS

Food, Transportation, Health Care, & Other Essentials



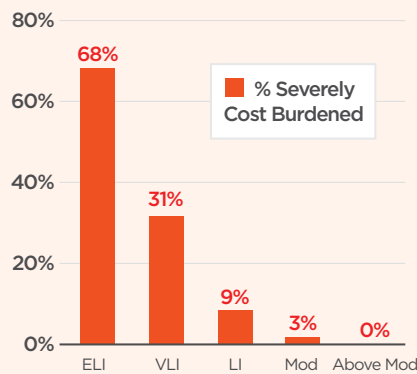
### MEDIAN INCOME HOUSEHOLDS

Food, Transportation, Health Care, & Other Essentials



Source: NLIHC analysis of 2016 PUMS data.

## PERCENTAGE OF SEVERELY COST BURDENED\* HOUSEHOLDS BY INCOME GROUP



Source: NLIHC analysis of 2016 PUMS data.  
\*Severely cost-burdened households spend more than 50% of their income towards housing costs.

## ABOUT CHPC

THE STATE CREATED THE CALIFORNIA HOUSING PARTNERSHIP NEARLY 30 YEARS AGO AS A PRIVATE NONPROFIT ORGANIZATION WITH A PUBLIC MISSION: TO MONITOR, PROTECT, AND AUGMENT THE SUPPLY OF HOMES AFFORDABLE TO LOWER-INCOME CALIFORNIANS AND TO PROVIDE LEADERSHIP ON AFFORDABLE HOUSING FINANCE AND POLICY. SINCE 1988, THE CALIFORNIA HOUSING PARTNERSHIP HAS ASSISTED NONPROFIT AND LOCAL GOVERNMENT HOUSING AGENCIES ACROSS THE STATE TO LEVERAGE MORE THAN \$14 BILLION IN PRIVATE AND PUBLIC FINANCING TO CREATE AND PRESERVE 70,000 AFFORDABLE HOMES.

## STATEWIDE POLICY RECOMMENDATIONS

**The California Housing Partnership calls on state leaders to take the following actions to provide relief to low-income families struggling with the high cost of housing:**

- » Immediately invest \$1 billion of the state's budget surplus to finance the development of permanently affordable rental housing and another \$1 billion for supportive housing for the homeless.
- » Bring back redevelopment funding for affordable housing and related infrastructure at an initial amount of \$1 billion annually.
- » Aggressively campaign for the passage of the \$4 billion Veterans and Affordable Housing Bond of 2018.
- » Reduce the threshold for voter approval of local funding of affordable housing and infrastructure from 67% to 55%.

## LOCAL RECOMMENDATIONS FOR ALAMEDA COUNTY

- » Continue to allocate County Measure A1 housing bond funds and other local funds quickly and efficiently to maximize leveraging of state and federal funding for households most in need.
- » Encourage cities to use business taxes on rental property to fund the creation and preservation of affordable rental housing.
- » Protect existing affordable rental housing by limiting condo conversions and unhosted short-term rentals, and preventing the loss of single-room occupancy hotels.
- » Protect tenants from displacement by limiting annual rent increases and prohibiting eviction of renters without good cause.
- » Adopt or increase inclusionary housing requirements, housing impact fees, and commercial jobs/housing linkage fees.
- » Require the inclusion of affordable homes as a condition of rezoning, relaxing development standards, or reducing parking requirements.
- » Require that public land not needed for governmental use be made available for development of affordable housing.
- » Prioritize transportation funds to reward cities that are doing their fair share to provide affordable housing and prevent displacement.

**This report was produced by the California Housing Partnership.**

*Local policy recommendations provided by:*

East Bay Housing Organizations (EBHO)

Non-Profit Housing Association of Northern California (NPH)

For questions about Alameda County's housing need, contact:  
Gloria Bruce, gloria@ebho.org; 510-663-3830 ext. 32



# Appendix 3

<b>2018 Income Limits Alameda County Income Limits, Adjusted for Household Size</b>							
<b>INCOME LEVEL</b>	<b>One Person</b>	<b>Two Person</b>	<b>Three Person</b>	<b>Four Person</b>	<b>Five Person</b>	<b>Six Person</b>	<b>Seven Person</b>
<b>20% of Area Median Income (AMI)</b>	\$16,280	\$18,600	\$20,920	\$23,240	\$25,100	\$26,960	\$28,820
<b>30% AMI (Extremely Low Income)</b>	\$24,400	\$27,900	\$31,380	\$34,850	\$37,650	\$40,440	\$43,230
<b>40% AMI</b>	\$32,560	\$37,200	\$41,840	\$46,480	\$50,200	\$53,920	\$57,640
<b>50% AMI (Very Low Income)</b>	\$40,700	\$46,500	\$52,300	\$58,100	\$62,750	\$67,400	\$72,050
<b>60% AMI</b>	\$48,840	\$55,800	\$62,760	\$69,720	\$75,300	\$80,880	\$86,460
<b>80% AMI (Low Income)</b>	\$62,750	\$71,700	\$80,650	\$89,600	\$96,800	\$103,950	\$111,150
<b>100% AMI (Median Income)</b>	\$73,100	\$83,500	\$93,950	\$104,400	\$112,750	\$121,100	\$129,450
<b>120% AMI</b>	\$97,600	\$111,550	\$125,500	\$139,450	\$150,600	\$161,750	\$172,900
<b>150% AMI</b>	\$109,650	\$125,250	\$140,930	\$156,600	\$169,130	\$181,650	\$194,180

Measure A1 Citizen's Oversight Committee - 2021		
SEAT	TERM EXPIRATION	MEMBER
District 1	October 1, 2021	Randi DeHollander
District 2	October 1, 2021	Jeffrey Dixon
District 3	October 1, 2023	Lisa Fitts
District 4	October 1, 2021	Mimi Rohr
District 5	October 1, 2023	Ndidi Okwelogu, Committee Chair
Taxpayers' Association of Alameda County	October 1, 2021	David Denton
Subsidized Housing Resident	October 1, 2021	Vacant
Subsidized Housing Resident	October 1, 2023	Daphine Lamb-Perrilliat
League of Women Voters - South County	October 1, 2023	Lynda Foster
League of Women Voters - North County	October 1, 2021	Rose Works
Faith Community	October 1, 2021	Kendra Roberts
East Bay Housing Organizations	October 1, 2023	Gloria Bruce, Committee Vice Chair
Building and Construction Trades of Alameda County	October 1, 2021	Daniel Gregg
Building and Construction Trades of Alameda County	October 1, 2023	Jason Gumataotao
Alameda County City Managers Association	October 1, 2023	Brian Dolan



# Appendix 4

## Summaries of Measure A1-funded Rental Development projects approved by the Board of Supervisors July 2018 through June 2019

### Measure A1: 1245 McKay



Location: 1245 McKay Avenue, Alameda | District 3

#### PRE-DEVELOPMENT

1245 McKay consists of 91 housing units with 90 units serving chronically homeless individuals.

**Applicant:** Mercy Housing & Alameda Point Collaborative | **Developer:** Mercy Housing California | **Architect:** Pyatok Architects

Measure A1 Base City:	\$0	Construction Start:	February 2023
Measure A1 Regional:	\$6,926,828	Projected Completion:	TBD, 2023
Other County Funding:	\$0	Total Development Cost:	\$74,115,965
City Match:	\$9,928,000*	Per Unit Cost:	\$816,892

Permanent Financing Sources	Amount	% of Total
Measure A1 Bond	\$6,926,828	10%
Parcel Donation	\$9,928,000	13%
MHC GP Loan (uncommitted)	\$8,000,000	11%
CA-HCD Infill Infrastructure Grant (IIG) (uncommitted)	\$3,707,693	5%
Federal Home Loan Bank Affordable Housing Program (AHP) (uncommitted)	\$1,200,000	2%
HCD MHP (uncommitted)	\$20,000,000	27%
General Partner Equity (uncommitted)	\$2,000,000	3%
Limited Partner Equity (uncommitted)	\$22,353,444	30%
<b>Total Sources</b>	<b>\$74,115,965</b>	<b>100%</b>

Total Project Unit Mix Affordability Levels				Total Project Unit by Target Population	Units
Income Level	Studio	2-Bd	Total Units	Chronically Homeless Individuals	90
20% AMI	36		36	<b>Total</b>	<b>90</b>
30% AMI	36		36	<b>Units @ 20% AMI:</b> Thirty-six (36) units are restricted to households with incomes at or below 20% Area Median Income.	
50% AMI	18		18		
Manager		1	1		
<b>Total</b>	<b>90</b>	<b>1</b>	<b>91</b>		



as of March 2021  
\*City Match is land donation.

## Measure A1: Ancora Place



**Location:** 2227-2257 International Blvd, Oakland | District 3

### PRE-DEVELOPMENT

2227 International consists of 77 housing units with 76 units serving lower-income households, 15 of which are chronically homeless.

**Applicant:** City of Oakland | **Developer:** Satellite Affordable Housing Developers | **Architect:** Pyatok Architects

Measure A1 Base City:	\$0	Construction Start:	August 2021
Measure A1 Regional:	\$5,370,606	Projected Completion:	May 2023
Other County Funding:	\$0	Total Development Cost:	\$69,077,241
City Match:	\$8,341,000	Per Unit Cost:	\$897,107

Permanent Financing Sources	Amount	% of Total
<b>Measure A1 Bond</b>	<b>\$5,370,606</b>	<b>8%</b>
City of Oakland	\$3,500,000	5%
Permanent Loan	\$6,286,500	9%
CA-HCD Infill Infrastructure Grant (IIG)	\$5,587,216	8%
MHP	\$11,740,653	17%
City of Oakland NOFA	\$4,484,000	7%
NPLH	\$3,415,080	5%
Deferred Developer Fee	\$1,265,266	2%
General Partner Equity	\$1,000	<1%
Limited Partner Equity	\$27,069,920	39%
<b>Total Sources</b>	<b>\$69,077,241</b>	<b>100%</b>

Total Project Unit Mix Affordability Levels						Total Project Unit by Target Population	Units
Income Level	Studio	1-Bd	2-Bd	3-Bd	Total Units	Chronically Homeless Individuals	15
20% AMI		12	3		15	<b>Total</b>	<b>15</b>
30% AMI	4		5	7	16	<b>Units @ 20% AMI:</b> Fifteen (15) units are restricted to households with incomes at or below 20% Area Median Income.	
50% AMI	2	4	10	7	23		
60% AMI		8	9	5	22		
Manager				1	1		
<b>Total</b>	<b>6</b>	<b>24</b>	<b>27</b>	<b>20</b>	<b>77</b>		



as of March 2021

**Measure A1: Bell Street Gardens – Fremont Islander Motel Revitalization**

**Location:** 4101 Mowry Ave/38853 & 38871 Bell St, Fremont | District 1

**Applicant:** Resources for Community Development | **Developer:** Resources for Community Development | **Architect:** Van Meter Williams Pollack, LLP

**PRE-DEVELOPMENT**

Bell Street Gardens – Fremont Islander Motel Revitalization consists of 128 housing units with 126 units serving chronically homeless individuals.

Measure A1 Base City:	\$0	Construction Start:	August 2021
Measure A1 Regional:	\$18,559,625	Projected Completion:	TBD
Other County Funding:	\$0	Total Development Cost:	\$72,791,376
City Match:	\$12,751,968	Per Unit Cost:	\$568,683

Permanent Financing Sources	Amount	% of Total
Measure A1 Bond	\$18,559,625	25%
City of Fremont	\$12,751,968	18%
Tax-Exempt Permanent Bond	\$2,733,000	4%
HCD MHP	\$20,000,000	27%
Deferred Developer Fee	\$577,899	1%
General Partner Equity (uncommitted)	\$242,101	<1%
Limited Partner Equity (uncommitted)	\$17,926,783	25%
<b>Total Sources</b>	<b>\$72,791,376</b>	<b>100%</b>

Total Project Unit Mix Affordability Levels					
Income Level	Studio	1-Bd	2-Bd	3-Bd	Total Units
20% AMI	16	10	11		37
30% AMI	11				11
50% AMI	17	22	10	12	61
60% AMI	10	4	3		17
Manager			2		1
<b>Total</b>	<b>54</b>	<b>36</b>	<b>26</b>	<b>12</b>	<b>128</b>

Total Project Unit by Target Population	Units
Chronically Homeless Individuals	37
Lower Income Workforce Households	78
People with Disabilities	31
<b>Total (overlapping units)</b>	<b>146</b>

**Units @ 20% AMI:**

Thirty-seven (37) units are restricted to households with incomes at or below 20% Area Median Income.

## Measure A1: Mission Paradise



**Location:** 28000 Mission Blvd, Hayward | District 2

### PRE-DEVELOPMENT

Mission Paradise consists of 76 housing units with 75 units serving lower-income households.

**Applicant:** City of Hayward | **Developer:** EAH, Inc. | **Architect:** Dahlin Group

Measure A1 Base City:	\$0	Construction Start:	TBD 2022
Measure A1 Regional:	\$4,592,006	Projected Completion:	TBD
Other County Funding:	\$0	Total Development Cost:	\$57,907,564
City Match:	\$2,500,000	Per Unit Cost:	\$761,942

Permanent Financing Sources	Amount	% of Total
Measure A1 Bond	\$4,592,006	8%
City of Hayward	\$2,500,000	4%
Permanent Loan	\$2,745,100	5%
MHP	\$11,463,076	20%
Federal Home Loan Bank Affordable Housing Program (AHP)	\$410,000	1%
NPLH	\$2,343,222	4%
Deferred Developer Fee	\$1,000,000	2%
General Partner Equity	\$1,883,970	3%
Limited Partner Equity [uncommitted]	\$30,970,190	53%
<b>Total Sources</b>	<b>\$57,907,554</b>	<b>100%</b>

Total Project Unit Mix Affordability Levels			
Income Level	1-Bd	2-Bd	Total Units
20% AMI	13	2	15
40% AMI	7		7
50% AMI	21	5	26
60% AMI	21	3	24
80% AMI	3		3
Manager		1	1
<b>Total</b>	<b>65</b>	<b>11</b>	<b>76</b>

Total Project Unit by Target Population	Units
Formerly Homeless Individuals	15
<b>Total</b>	<b>15</b>

#### Units @ 20% AMI:

Fifteen (15) units are restricted to households with incomes at or below 20% Area Median Income.

## Measure A1: Pimentel Place



### PRE-DEVELOPMENT

Matsya Villa – Pimentel Place consists of 57 housing units with 56 units serving lower-income households.

**Location:** 22647 2nd St., Hayward | District 2

**Applicant:** City of Hayward | **Developer:** EAH, Inc. | **Architect:** Dahlin Group

Measure A1 Base City:	\$0	Construction Start:	February 2022
Measure A1 Regional:	\$5,353,400	Projected Completion:	TBD, 2023
Other County Funding:	HOME - \$400,000	Total Development Cost:	\$58,349,183
City Match:	\$2,000,000	Per Unit Cost:	\$1,023,670

Permanent Financing Sources	Amount	% of Total
Measure A1 Bond	\$5,353,400	9%
HOME	\$400,000	1%
City of Hayward	\$2,000,000	3%
Permanent Loan	\$2,200,532	4%
MHP	\$8,020,612	14%
CDBG	\$238,951	<1%
Federal Home Loan Bank Affordable Housing Program (AHP)	\$560,000	1%
CA-HCD Infill Infrastructure Grant (IIG)	\$4,038,134	7%
HHC	\$2,534,259	4%
Deferred Developer Fee	\$266,521	<1%
General Partner Equity (uncommitted)	\$4,227,473	7%
Limited Partner Equity (uncommitted)	\$28,509,301	49%
<b>Total Sources</b>	<b>\$58,349,183</b>	<b>100%</b>

Total Project Unit Mix Affordability Levels				
Income Level	1-Bd	2-Bd	3-Bd	Total Units
20% AMI	10	5		15
30% AMI		11	9	20
50% AMI	1	10		11
80% AMI		1	9	10
Manager		1		1
<b>Total</b>	<b>11</b>	<b>28</b>	<b>18</b>	<b>57</b>

Total Project Unit by Target Population	Units
Chronically Homeless Individuals	12
<b>Total</b>	<b>12</b>

#### Units @ 20% AMI:

Fifteen (15) units are restricted to households with incomes at or below 20% Area Median Income.





## Measure A1: West Grand & Brush



**Location:** 2201 Brush St, Oakland | District 5

### PRE-DEVELOPMENT

West Grand & Brush consists of 59 housing units with 58 units serving lower-income households.

**Applicant:** City of Oakland | **Developer:** East Bay Asian Local Development Corporation | **Architect:** Pyatok Architects

Measure A1 Base City:	\$0	Construction Start:	September 2021
Measure A1 Regional:	\$5,266,428	Projected Completion:	TBD
Other County Funding:	\$0	Total Development Cost:	\$62,741,634
City Match:	\$5,665,000	Per Unit Cost:	\$906,950

Permanent Financing Sources	Amount	% of Total
Measure A1 Bond	\$5,226,428	10%
City of Oakland	\$5,665,000	11%
Permanent Loan	\$3,082,500	6%
MHP	\$11,616,978	22%
Federal Home Loan Bank Affordable Housing Program (AHP)	\$580,000	1%
CA-HCD Infill Infrastructure Grant (IIG)	\$3,076,568	6%
Deferred Developer Fee	\$600,000	1%
General Partner Equity	\$1,883,970	3%
Limited Partner Equity	\$30,970,190	41%
Total Sources	\$62,741,634	100%

Total Project Unit Mix Affordability Levels						Total Project Unit by Target Population	Units
Income Level	Studio	1-Bd	2-Bd	3-Bd	Total Units	Formerly Homeless Individuals	28
15% AMI	5				5	<b>Total</b>	<b>28</b>
20% AMI	16	5	2		7	<b>Units @ 20% AMI:</b> Fifteen (15) units are restricted to households with incomes at or below 20% Area Median Income.	
30% AMI			2	3	5		
50% AMI	3		10	4	17		
80% AMI				8	8		
Manager				1	1		
<b>Total</b>	<b>24</b>	<b>5</b>	<b>14</b>	<b>16</b>	<b>59</b>		



as of March 2021

## Measure A1: Berkeley Way



Location: 2012 Berkeley Way, Berkeley | District x

### IN CONSTRUCTION

Berkeley Way consists of 186 housing units with 185 units serving lower-income households, and 53 permanent housing units, and 44 beds (12 transitional housing beds and 32 shelter beds for homeless individuals).

**Applicant:** City of Berkeley | **Developer:** BRIDGE/Berkeley Food & Housing Project (BFHP) Hope Center | **Architect:** LMSA Architects

Measure A1 Base City:	\$13,525,338	Construction Start:	July 2020
Measure A1 Regional:	\$6,162,839	Projected Completion:	June 2022
Other County Funding:	Boomerang – \$200,000	Total Development Cost:	\$121,671,317
City Match:	\$27,558,010	Per Unit Cost:	\$656,292

Permanent Financing Sources	Amount	% of Total
<b>Measure A1 Bond + Boomerang</b>	<b>\$19,888,177</b>	<b>17%</b>
City of Berkeley	\$27,558,010	11%
Permanent Loan	\$8,598,000	7%
Affordable Housing Sustainable Communities Program (AHSC)	\$13,517,642	11%
No Place Like Home (NPLH)	\$3,590,816	3%
Multifamily Housing Program (MHP)	\$3,854,205	3%
Housing for a Healthy California (HHC)	\$2,795,580	2%
Federal Home Loan Bank Affordable Housing Program (AHP)	\$880,000	1%
BFHP Capital Campaign	1,600,000	1%
Deferred Developer Fee	\$1,214,592	1%
General Partner Equity	\$3,235,292	3%
Limited Partner Equity	\$34,939,003	29%
<b>Total Sources</b>	<b>\$121,671,317</b>	<b>100%</b>

Total Project Unit Mix Affordability Levels					Total Project Unit by Target Population	Units
Income Level	0-Bd	1-Bd	2-Bd	Total Units	Lower Income Workforce	88
Temporary Beds	44			44	Formerly Homeless	97
20% AMI	53			53	<b>Total</b>	<b>185</b>
50% AMI	17	18	19	54	<b>Units @ 20% AMI:</b> Fifty-three (53) units are restricted to households with incomes at or below 20% Area Median Income.	
60% AMI	17	17		34		
Manager			1	1		
<b>Total</b>	<b>131</b>	<b>35</b>	<b>20</b>	<b>186</b>		



as of March 2021

## Measure A1: Bermuda Gardens



**Location:** 1475 167th Avenue, San Leandro | District 4

### IN CONSTRUCTION

Bermuda Gardens consists of 80 housing units with 79 units serving low-income households.

**Applicant:** City of San Leandro | **Developer:** Mercy Housing | **Architect:** Great Basin Design

Measure A1 Base City:	\$0	Construction Start:	December 2019
Measure A1 Regional:	\$6,000,000	Projected Completion:	July 2021
Other County Funding:	\$0	Total Development Cost:	\$44,846,087
City Match:	\$4,165,844	Per Unit Cost:	\$560,576

Permanent Financing Sources	Amount	% of Total
Measure A1 Bond	\$6,000,000	13%
Assumed County Loans	\$3,464,844	8%
Permanent Loan leveraged using local Sec 811 subsidy	\$701,000	2%
Permanent Loan	\$3,135,000	7%
Seller Take Back Loan	\$11,204,529	25%
Sponsor Loan	\$1,500,000	3%
General Partner Equity	\$3,025,465	7%
Limited Partner Equity	\$15,815,249	35%
<b>Total Sources</b>	<b>\$44,846,087</b>	<b>100%</b>

Total Project Unit Mix Affordability Levels			
Income Level	1-Bd	2-Bd	Total Units
20% AMI	16		16
30% AMI	4		4
50% AMI	17	3	20
60% AMI	30	9	39
Manager		1	1
<b>Total</b>	<b>67</b>	<b>13</b>	<b>80</b>

Total Project Unit by Target Population	Units
Formerly Homeless Households	20
<b>Total</b>	<b>20</b>

#### Units @ 20% AMI:

Sixteen (16) units are restricted to households with incomes at or below 20% Area Median Income.

## Measure A1: City Center Apartments



**Location:** 38631 Fremont Blvd, Fremont | District 1

### IN CONSTRUCTION

City Center Apartments consists of 60 housing units with 59 units serving extremely low-income individuals, small families, and veterans that are homeless or at risk of homelessness.

**Applicant:** Allied Housing | **Developer:** Allied Housing | **Architect:** Mayers Architecture

Measure A1 Base City:	\$6,757,321	Construction Start:	April 2020
Measure A1 Regional:	\$0	Projected Completion:	October 2021
Other County Funding:	\$0	Total Development Cost:	\$42,555,279
City Match:	\$7,545,000	Per Unit Cost:	\$709,225

Permanent Financing Sources	Amount	% of Total
Measure A1 Bond	\$6,757,321	16%
City of Fremont	\$8,333,681	20%
Veterans Housing and Homelessness Prevention Program (VHHP)	\$3,823,522	9%
No Place Like Home (NPLH)	\$2,296,701	5%
Home Depot Grant	\$300,000	1%
General Partner Equity	\$100	<1%
Limited Partner Equity	\$21,043,954	49%
<b>Total Sources</b>	<b>\$42,555,279</b>	<b>100%</b>

Total Project Unit Mix Affordability Levels				
Income Level	0-Bd	1-Bd	2-Bd	Total Units
20% AMI	11	9		20
30% AMI	8	6		14
40% AMI	2	4		6
50% AMI	4	7		11
60% AMI	5	3		8
Manager			1	1
<b>Total</b>	<b>30</b>	<b>29</b>	<b>1</b>	<b>60</b>

#### Units @ 20% AMI:

Twenty (20) units are restricted to households with incomes at or below 20% Area Median Income.

## Measure A1: Foon Lok West – Brooklyn Basin



Location: 101 10th Street, Oakland | District x

### IN CONSTRUCTION

Foon Lok West consists of 130 housing units with 129 units serving lower-income workforce and homeless households.

**Applicant:** City of Oakland | **Developer:** MidPen Housing Corporation | **Architect:** HKIT Architects

Measure A1 Base City:	\$0	Construction Start:	August 2020
Measure A1 Regional:	\$9,698,000	Projected Completion:	July 2022
Other County Funding:	\$0	Total Development Cost:	\$110,499,559
City Match:	\$12,442,000	Per Unit Cost:	\$849,997

Permanent Financing Sources	Amount	% of Total
<b>Measure A1 Bond</b>	<b>\$9,698,000</b>	<b>9%</b>
City of Oakland	\$12,442,000	11%
Permanent Loan	\$19,970,000	18%
Federal Home Loan Bank Affordable Housing Program (AHP)	\$1,290,000	1%
NPLH Competitive	\$2,651,251	2%
NPLH Non-Competitive	\$2,848,749	3%
Release of TCAC Deposit	\$371,690	<1%
Joint Trench Reimbursement	\$130,480	<1%
Deferred Developer Fee	\$10,080,513	9%
General Partner Equity	\$110,282	<1%
Limited Partner Equity	\$50,906,594	46%
<b>Total Sources</b>	<b>\$110,499,559</b>	<b>100%</b>

Total Project Unit Mix Affordability Levels					Total Project Unit by Target Population	Units
Income Level	1-Bd	2-Bd	3-Bd	Total Units	Lower Income Workforce	103
20% AMI	26			26	Chronically Homeless	26
30% AMI	5	11	10	26	<b>Total</b>	<b>129</b>
50% AMI	8	11	18	37	<b>Units @ 20% AMI:</b> Sixteen (16) units are restricted to households with incomes at or below 20% Area Median Income.	
60% AMI	9	12	19	40		
Manager		1		1		
<b>Total</b>	<b>48</b>	<b>35</b>	<b>47</b>	<b>130</b>		



as of March 2021



## Measure A1: Fruitvale Studios



**Location:** 2600 International Ave, Oakland | District 3

### IN CONSTRUCTION

Fruitvale Studios consists of 24 housing units with 23 units serving lower income households, including homeless households.

**Applicant:** City of Oakland | **Developer:** Allied Housing | **Architect:** HKIT Architects

Measure A1 Base City:	\$0	Construction Start:	October 2020
Measure A1 Regional:	\$3,484,309	Projected Completion:	June 2021
Other County Funding:	\$0	Total Development Cost:	\$9,928,171
City Match:	\$3,450,000	Per Unit Cost:	\$413,674

Permanent Financing Sources	Amount	% of Total
Measure A1 Bond	\$3,484,309	35%
City of Oakland	\$3,450,000	35%
Permanent Loan	\$833,000	8%
No Place Like Home (NPLH)	\$2,160,862	22%
<b>Total Sources</b>	<b>\$9,928,171</b>	<b>100%</b>

Total Project Unit Mix Affordability Levels		
Income Level	0-Bd	Total Units
20% AMI	6	6
30% AMI	5	5
50% AMI	1	1
60% AMI	11	11
Manager	1	1
<b>Total</b>	<b>24</b>	<b>24</b>

Total Project Unit by Target Population	Units
Chronically Homeless	12
<b>Total</b>	<b>12</b>

#### Units @ 20% AMI:

Six (6) units are restricted to households with incomes at or below 20% Area Median Income.

## Measure A1: Fruitvale Transit Village Phase IIB



**Location:** 3500 E.12th Street, Oakland | District 3

### IN CONSTRUCTION

Fruitvale Transit Village Phase IIB consists of 181 housing units with 179 units serving lower income and 46 units serving chronically homeless individuals.

**Applicant:** BRIDGE Housing Corporation & Unity Council | **Developer:** BRIDGE Housing Corporation & Unity Council | **Architect:** SVA Architects, Inc

Measure A1 Base City:	\$0	Construction Start:	August 2021
Measure A1 Regional:	\$16,227,175	Projected Completion:	August 2023
Other County Funding:	\$0	Total Development Cost:	\$142,317,372
City Match:	\$17,679,000	Per Unit Cost:	\$786,284

Permanent Financing Sources	Amount	% of Total
Measure A1 Bond	\$16,227,175	11%
City of Oakland	\$17,679,000	12%
First Mortgage	\$23,880,000	17%
HCD AHSC	\$20,000,000	14%
HCD TOD Loan	\$5,000,000	4%
Sponsor HCD TOD Loan	\$2,500,000	2%
Deferred Developer Fee	\$1,500,000	1%
Limited Partner Equity	\$55,706,658	39%
General Partner	\$100	0%
Total Sources	\$142,317,372	100%

Total Project Unit Mix Affordability Levels						Total Project Unit by Target Population	Units
Income Level	Studio	1-Bd	2-Bd	3-Bd	Total Units	Chronically Homeless Individuals	46
20% AMI	28	18			46	<b>Total</b>	<b>46</b>
50% AMI		10	13	6	29	<b>Units @ 20% AMI:</b> Forty-six (46) units are restricted to households with incomes at or below 20% Area Median Income.	
60% AMI		38	36	20	94		
80% AMI		4	4	2	10		
Manager			2		2		
<b>Total</b>	<b>28</b>	<b>70</b>	<b>55</b>	<b>28</b>	<b>181</b>		

## Measure A1: Jordan Court



**Location:** 1601 Oxford Street, Berkeley | District 5

### IN CONSTRUCTION

Jordan Court consists of 35 housing units with 34 units serving lower-income seniors.

**Applicant:** Satellite Affordable Housing Developers | **Developer:** Satellite Affordable Housing Developers | **Architect:** HKIT Architects

Measure A1 Base City:	\$0	Construction Start:	October 2020
Measure A1 Regional:	\$5,834,096	Projected Completion:	November 2021
Other County Funding:	\$0	Total Development Cost:	\$24,993,204
City Match:	\$6,110,100	Per Unit Cost:	\$714,092

Permanent Financing Sources	Amount	% of Total
Measure A1 Bond	\$5,834,096	35%
City of Berkeley	\$6,110,100	37%
Permanent Loan	\$1,570,000	9%
Alameda County No Place Like Home (NPLH)	\$2,370,595	14%
Federal Home Loan Bank Affordable Housing Program (AHP)	\$340,000	2%
Deferred Developer Fee	\$358,590	2%
General Partner Equity	\$16,695	<1%
Limited Partner Equity	\$8,393,128	34%
<b>Total Sources</b>	<b>\$24,993,204</b>	<b>100%</b>

Total Project Unit Mix Affordability Levels			
Income Level	Studio	2-Bd	Total Units
20% AMI	7		7
30% AMI	5		5
50% AMI	11		11
60% AMI	11		11
Manager		1	1
<b>Total</b>	<b>34</b>	<b>1</b>	<b>35</b>

Total Project Unit by Target Population	Units
Lower Income Seniors	34
<b>Total</b>	<b>34</b>

#### Units @ 20% AMI:

Seven (7) units are restricted to households with incomes at or below 20% Area Median Income.

## Measure A1: Rosefield Village



**Location:** 718-736 Eagle/715-727 Buena Vista Ave, Alameda | District 3

### IN CONSTRUCTION

Rosefield Village consists of 92 housing units with 91 units serving low-income households.

- Fourteen (14) units are ADA accessible.

**Applicant:** City of Alameda | **Developer:** City of Alameda Housing Authority | **Architect:** Dahlin Group

Measure A1 Base City:	\$1,670,000	Construction Start:	August 2020
Measure A1 Regional:	\$6,423,414	Completion:	June 2022
Other County Funding:	\$0	Total Development Cost:	\$75,973,873
City Match:	\$1,886,402	Per Unit Cost:	\$825,803

Permanent Financing Sources	Amount	% of Total
<b>Measure A1 Bond</b>	<b>\$8,093,414</b>	<b>11%</b>
Permanent Loan	\$13,858,000	18%
Seller Take Back Loan	\$16,885,508	22%
CDBG	\$649,970	1%
Alameda Unified School District	\$6,600,000	9%
Alameda Housing Authority Loan	\$1,483,052	2%
City of Alameda HOME	\$403,350	1%
Deferred Developer Fee	\$2,000,000	3%
Certificated State Tax Credits – Sponsor Loan	\$2,287,350	3%
General Partner Equity and Reserves	\$1,115,000	3%
Limited Partner Equity	\$22,598,229	30%
<b>Total Sources</b>	<b>\$75,973,873</b>	<b>100%</b>

Total Project Unit Mix Affordability Levels					
Income Level	Studio	1-Bd	2-Bd	3-Bd	Total Units
20% AMI	7	11			18
30% AMI		5	2	3	10
50% AMI		6	10	8	24
60% AMI		11	9	10	30
80% AMI		2	5	2	9
Manager			1		1
<b>Total</b>	<b>7</b>	<b>35</b>	<b>27</b>	<b>23</b>	<b>92</b>

Total Project Unit by Target Population	Units
Low-Income Households	91
<b>Total</b>	<b>91</b>

#### Units @ 20% AMI:

Eighteen (18) units will be restricted to households with incomes at or below 20% Area Median Income.

## Measure A1: Empyrean & Harrison



**Location:** 344 13th St. and 1415 Harrison St., Oakland | District 3

**COMPLETED**

Empyrean & Harrison consists of 147 housing units with 125 units serving chronically homeless individuals.

**Applicant:** City of Oakland | **Developer:** Resources for Community Development | **Architect:** Gelfand Partners

Measure A1 Base City:	\$0	Construction Start:	February 2019
Measure A1 Regional:	\$4,685,000	Projected Completion:	December 2020
Other County Funding:	HOPWA - \$165,000	Total Development Cost:	\$78,190,482
City Match:	\$9,151,014	Per Unit Cost:	\$533,030

Permanent Financing Sources	Amount	% of Total
Measure A1 Bond	\$4,685,000	6%
HOPWA	\$165,000	<1%
City of Oakland	\$4,988,000	6%
City of Oakland - HOME	\$4,163,014	5%
Permanent Loan	\$1,963,000	3%
MHP	\$7,489,011	10%
OHA Loan	\$4,570,000	6%
Federal Home Loan Bank Affordable Housing Program (AHP)	\$1,450,000	2%
AHSC	\$15,631,118	20%
Deferred Developer Fee	\$1,500,000	2%
General Partner Equity	\$4,753,071	6%
Limited Partner Equity	\$26,833,268	34%
<b>Total Sources</b>	<b>\$78,190,482</b>	<b>100%</b>

Total Project Unit Mix Affordability Levels			
Income Level	Studio	1-Bd	Total Units
20% AMI	66		66
60% AMI	59	11	
80% AMI	10		
Manager		1	
<b>Total</b>	<b>135</b>	<b>11</b>	<b>147</b>

Total Project Unit by Target Population	Units
People with Disabilities	59
People with HIV/AIDS	14
Chronically Homeless Individuals	125
Lower Income Workforce	74
<b>Total (overlapping populations)</b>	<b>147</b>

### Units @ 20% AMI:

Fifty-six (56) units are restricted to households with incomes at or below 20% Area Median Income.



as of March 2021



## Measure A1: NOVA Apartments



### COMPLETED

NOVA Apartments consists of 57 housing units with 56 units serving chronically homeless individuals.

**Location:** 445 30th Street, Oakland | District 5

**Applicant:** City of Oakland | **Developer:** Affirmed Housing | **Architect:** Dahlin Group

Measure A1 Base City:	\$0	Construction Start:	October 2020
Measure A1 Regional:	\$13,766,776	Projected Completion:	July 2021
Other County Funding:	\$0	Total Development Cost:	\$40,150,093
City Match:	\$1,600,000	Per Unit Cost:	\$704,388

Permanent Financing Sources	Amount	% of Total
Measure A1 Bond	\$13,766,776	34%
City of Oakland	\$1,600,000	4%
Permanent Loan	\$5,134,293	13%
Federal Home Loan Bank Affordable Housing Program (AHP)	\$1,120,000	3%
Deferred Developer Fee	\$602,241	1%
Limited Partner Equity	\$17,926,783	45%
<b>Total Sources</b>	<b>\$40,150,093</b>	<b>100%</b>

Total Project Unit Mix Affordability Levels				
Income Level	Studio	1-Bd	2-Bd	Total Units
20% AMI	32	24		56
Manager			1	1
<b>Total</b>	<b>32</b>		<b>25</b>	<b>57</b>

Total Project Unit by Target Population	Units
Chronically Homeless Individuals	56
<b>Total</b>	<b>56</b>

#### Units @ 20% AMI:

Fifty-six (56) units are restricted to households with incomes at or below 20% Area Median Income.

# Acknowledgments

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Michelle Starratt

Jennifer Pearce



We all belong in Alameda County

Alameda County  
Community Development Agency  
Housing and Community Development Department



# Alameda County Measure A1 Annual Report

July 2019 - June 2020

A photograph of a diverse group of people walking and laughing in a park. In the foreground, an elderly Black man with white hair, wearing a yellow and white checkered shirt, is laughing and holding the hand of a young Black girl in a white dress. Behind them, an elderly Black woman with short blonde hair is also laughing. To the left, a young boy in a pink shirt is smiling. In the background, other people are visible, including a man with a beard and a woman in a yellow shirt. The scene is set in a lush green park with trees and sunlight filtering through the leaves.

Alameda County  
Community Development Agency  
Housing and Community Development Department



# Alameda County Measure A1 Annual Report

July 2019 - June 2020

Alameda County  
Community Development Agency  
Housing and Community Development Department



## **Alameda County Board of Supervisors**

District 1 – David Haubert (2021 – Present)

Scott Haggerty (1996 – 2020)

District 2 – Richard Valle

District 3 – Wilma Chan

District 4 – Nate Miley, Vice President

District 5 – Keith Carson, President

County Administrator – Susan S. Muranishi

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Alameda County—where housing is a human right

## Letter from the Director



Michelle Starratt

I am excited to present this third Annual Report on the Measure A1 Affordable Housing Bond for the period of July 2019 through June 2020. During this report's time period, our department completed the launch of the Renew AC program, the A-1 funded Home Preservation Loan Program, and AC Boost, the DownPayment Assistance Loan Program, with Measure A1 funds. Most importantly, staff gained Board of Supervisors support for 10 new rental development projects for a total of 45 affordable rental development projects to date.

I am proud to say, of this goal, 789 additional homes were funded during the time period covered in this, the third Annual Report.

HCD's commitment to protecting and promoting housing as a human right is critical to our work. This includes recognizing and repairing past racialized traumas and injustices in order to achieve measurable advancement of equity and belonging for all who live in Alameda County. This report will zoom in on the recent history of housing following the Great Recession, a critical turning point as the devastating foreclosure crisis precipitated a large-scale corporate buyout of housing stock, a housing jobs imbalance, lack of living wage jobs and a frayed social safety net.

Among the many milestones our department accomplished during this period was the creation of the Alameda County Doorway Housing Portal. Using companion funding from the Board of Supervisors, the portal was launched on October 15, 2019 to support the rental projects funded by Measure A1. The portal is an innovative solution to the complicated process of finding an affordable unit, modeled after San Francisco's DAHLIA, and among the first of its kind in the nation. The Board of Supervisors recognized the critical importance of building a new web portal and common application tool that can serve as a central point of access for those seeking to find open affordable housing units. This portal, which you can find at [housing.acgov.org](https://housing.acgov.org), provides a single, central online website in Alameda County where housing seekers can apply for all affordable subsidized housing listings.

The affordable housing crisis was already a huge societal challenge when the COVID-19 pandemic laid bare how a lack of housing increases suffering. This pandemic also seeded profound transformation through like financial assistance for unpaid rent for tenants and landlords; and the homeless hotel program, Project Roomkey, which sheltered more than 2,600 people throughout Alameda County during the pandemic. We are proud to report



nearly 1,700, or 65%, of these people who were served by Project Roomkey have exited to permanent housing. Such transformational policy directives were lifelines to unhoused people, who accessed permanent housing solutions funded by pandemic resources.

There is much to be proud of here, but our work did not stop. Our fourth annual report on the innovative programs that the Measure A1 Affordable Housing Bond, passed by the people of Alameda County, will be presented in FY23/24.

**Michelle Starratt, Director**

Housing and Community Development Department  
Community Development Agency





## Letter from the Oversight Committee Chair



Gloria Bruce

On behalf of the Measure A1 Citizens' Oversight Committee, it is my pleasure to present the report covering July 2019 through June 2020 for the Measure A1 Affordable Housing Bond Program. Together, we're on our way to create over 3,000 homes for residents of this amazing, diverse and resilient county by the Bay. The third in a series, this report explains causes of our current housing crisis but most importantly, shows how voter-approved funds have created solutions.

Each annual report has focused on a different aspect of the housing situation in Alameda County. This edition dives into the connections between housing justice and indigenous stewardship of land, the impacts of the foreclosure and speculation crisis, and a look at how COVID-19 profoundly shaped the County's housing responses. You'll also find data, project profiles, and stories about how Measure A1 investments have created new homes and helped people stay in place between 2019-2020. The work is ongoing, and we encourage you to read past and future reports for the full picture of this transformative investment in Alameda County's future.

Measure A1 solutions were designed by and for the public – and that means public oversight is also critical. Our Oversight Committee includes advocates, housing providers, residents of subsidized housing, representatives from labor and civic organizations, and appointees from each Board of Supervisors district. Our mandate is to review Measure A1 expenditures to ensure their compliance with the Bond Measure, approved by Alameda County voters in 2016.

Measure A1 is doing that important work, from Albany to Fremont, from Berkeley to Livermore. We're so glad that the public voted "yes" to provide supportive housing for those most in need; to build apartments for the essential workers that sustained us before, during, and after the worst of the pandemic; and to open the door to homeownership for a diverse range of first-time homebuyers. Our Committee is proud of our work with County staff to make this report and its interactive tools a venue for accessible information to a wide audience.



The Citizens' Oversight Committee will keep asking the important questions, creating accountability and providing a venue for Alameda County residents to learn about and be heard on how their tax dollars are being invested in our communities. We are proud of this report and the efforts it represents, as we strive to make sure everyone in Alameda County has a home.

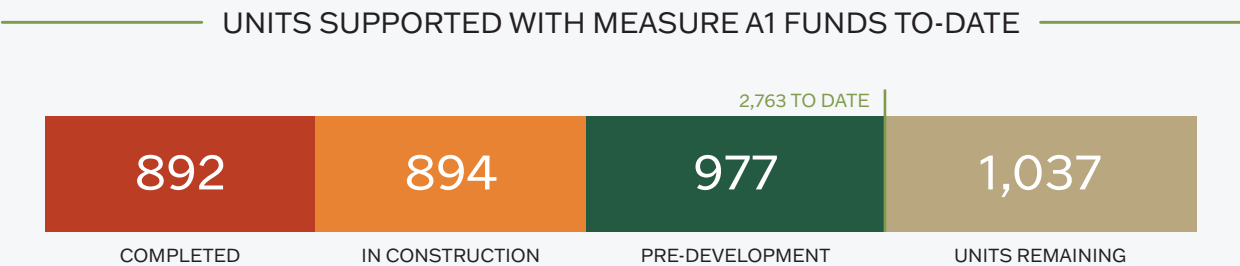
**Gloria Bruce**

Chair, Measure A1 Citizens' Oversight Committee

**Alameda County affordable housing units supported with Measure A1 funds through 2020:**

The Measure A1 goal is to create and preserve 3,800 units of affordable rental and ownership housing within Alameda County. Through the end of June 2020, a total of 2,763 homes were in the development pipeline with 1,037 homes to be identified.

Whether you are a renter in Berkeley, own a home in San Leandro, or are an employer in Fremont, quality housing affordable for people of all incomes makes our communities thrive.



## Executive Summary

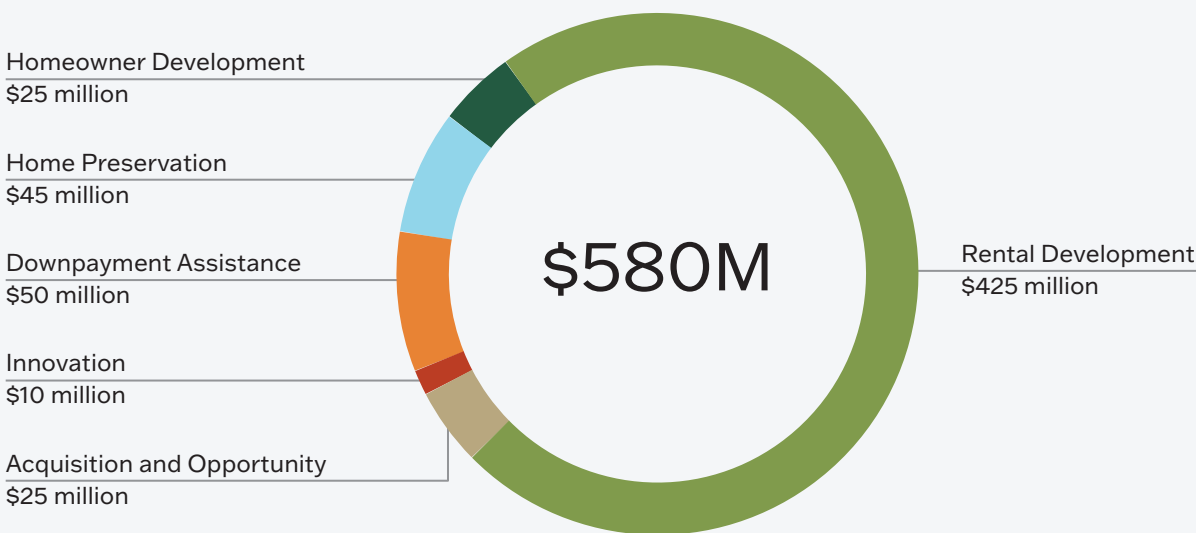
Since the beginning of the program, Measure A1 has funded 2,763 units overall. Of those, 721 have completed construction by the end of this reporting period. An additional 618 rental units received A-1 support during this reporting period. During this past year, June 2019 through June 2020, staff completed the launch of the A-1 funded Home Preservation Loan Program, Renew AC, and the Down Payment Assistance Loan Program, AC Boost as well as began the roll out of the County's new Affordable Housing Web Portal. Of the 3,800-home goal, 789 homes were funded July 1, 2019 to June 30, 2020 across all launched programs, on top of the 1,974 homes funded during the previous two reporting periods, for a combined total of 2,763 homes funded through June 2020. This leaves 1,037 homes to fund to meet the 3,800-home goal.



# What is Measure A1 and why do we need it?

Alameda County leaders envisioned the Measure A1 Affordable Housing Bond as a broadly supported revenue source large enough to make a significant impact in addressing the local affordable housing crisis. The scale of the bond would empower the County to produce a goal of 3,800 units of housing for the most vulnerable residents while also implementing innovative programs to address the root causes of the housing crisis, such as access to lending, barriers to homeownership, and rapid changes in the housing market. The Bond would replace some of the receding federal and state funding for affordable housing.

## Measure A1 Funding by Program



## Highlights from this Reporting Period

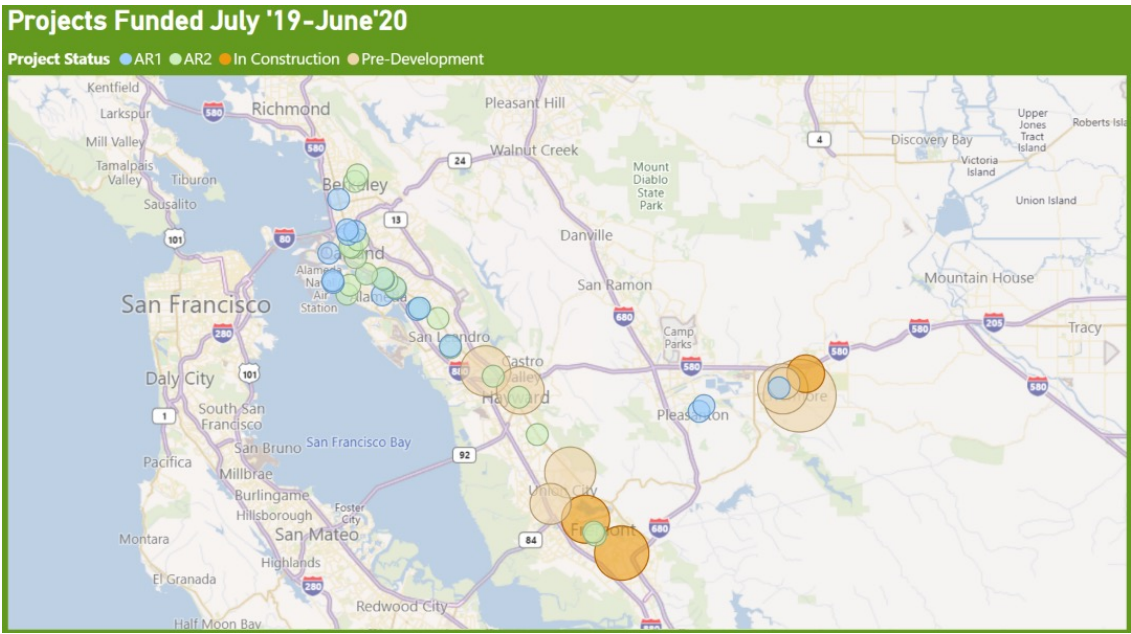
From July 2019, through July 2020, HCD and our partners built on the previous two and half years of work reported in the first and second reports and made significant progress toward goals during this time: gaining Board of Supervisors support for 10 new rental development projects for a total of 45 affordable rental development projects to date. During this reporting period Alameda County spent \$1.5 million to administer Measure A1 programs and expended \$58 million on rental development projects. See Appendix 1, on page 118, for a detailed table of expenditures.

The Rental Housing Development Program

- 10 new projects received a commitment of funding, with 618 additional rental homes
- 9 projects in the pipeline began construction
- 7 projects completed construction
- \$91 million in A1 Rental Development funds committed
- \$523 million in other funds leveraged

Down Payment Assistance Loan Program (DALP), aka “AC Boost”

- 1,849 households were invited to application workshops, 513 households attended a workshop
- Held 12 application workshops, resulting in 155 completed applications and 107 approved applications for a Reservation of Funds
- 47 households purchased homes totaling \$5.9 million in down payment support



Administration Expenditures July 1, 2019 through June 30, 2020

PROGRAM	EXPENDITURES
Rental Development	\$1,055,413
Downpayment Assistance	\$39,427
Home Preservation	\$57,771
Total Program Expenditures	\$1,457,644



### **Housing Preservation Loan Program (HPLP), aka “Renew AC”**

- 13 families’ projects were funded with \$1.6 million In Renew AC loan funds
- 4 families’ projects were completed to Improve accessibility and address health and safety Issues In the homes

### **Measure A1 Administration Expenditures by Program through June 30, 2020**

HCD is tracking commitments and expenditures of each of the programs. Commitments mean funds formally set aside through an approved process for a project, even if that project has not yet started spending the funds. Expenditures means funds spent on a project or program. During this reporting period, \$28,451,063 of Measure A1 funding was expended across the Rental Development, Downpayment Assistance and Home Preservation programs. See each of the program chapters for a full breakdown.



## Measure A1 impacts and why it matters

"In 2016, voters approved Measure A1 and since then it has become the one of the most important components in the Countywide effort to address our housing crisis. Through Measure A1, we've added thousands of units of affordable housing and have helped many families obtain the dream of homeownership through one of the most substantial first-time homebuyer programs in our State."

– Alameda County Supervisor Nate Miley, Vice President,  
Alameda County Board of Supervisors





# Bay Area Housing History: Foundations of Housing Discrimination

## Land Acknowledgment:

Alameda County is seated on the stolen territory of xučyun (Huichin), the ancestral and unceded land of the Chochenyo-speaking Ohlone peoples. We acknowledge the institution we represent was founded upon the exclusion and erasure of Indigenous peoples and cultures. We honor the Native American community of Alameda County – past elders, present community members, and future generations. This is particularly important as our Indigenous community members are experiencing disproportionately high rates of homelessness, economic stress, and housing insecurity.

HCD's commitment to protecting and promoting housing as a human right includes recognizing and repairing past racialized traumas and injustices to achieve measurable advancement of equity and belonging in Alameda County. Among other things, our prior report deepened the explanation of historical, systemic, and structural

**“HCD’s commitment to protecting and promoting housing as a human right includes recognizing and repairing past racialized traumas and injustices to achieve measurable advancement of equity and belonging in Alameda County.”**

racism inflicted upon Black communities. This report will expound upon the persecution committed against the Indigenous peoples of our region – facing land theft, colonization, dispossession, genocide, exclusion, resource deprivation, and continued marginalization. This report will also zoom in on the recent history of housing following the Great Recession, a critical turning point as the devastating foreclosure crisis precipitated a large-scale corporate buyout of housing stock, a housing jobs imbalance, lack of living wage jobs and a frayed social safety net. As this annual report discusses the period of July 2019 through June 2020, a time when the



affordable housing crisis was already at a fever pitch, we also witnessed how the dual public health and economic crises of the COVID-19 pandemic laid bare how untenable the lack of affordable housing is. This period also seeded profound transformation through unprecedented action: extended eviction moratoria and other life-saving tenant protections, financial assistance for unpaid rent for tenants and landlords, the homeless hotel program (Project Roomkey) which sheltered more than 33,000 people across California through the pandemic with nearly 7,000 (20%) exiting to permanent housing. Such transformational policy directives were lifelines to thousands of people that helped push past what was previously considered politically possible or feasible.





# Historical Background

**The Historical Background:  
Lisjan Ohlone Living History  
–Thousands of Years of Belonging to the Land**

The following living history is excerpted from writing by Sogorea Te’ Land Trust on their website – <https://sogoreate-landtrust.org/lisjan-history-and-territory/> – with simple grammar modifications to accommodate this publication. We honor and recognize their efforts to preserve and communicate the history of their peoples.

For thousands of years prior to Euro-American colonization, 23 independent tribes lived in what is now known as Alameda and Contra Costa counties. Each tribe had between 200 and 300 members, and each tribal homeland covered about eight to twelve square miles. Each tribe had its own leaders, culture, and languages. The Lisjan are made up of the six nations that were directly enslaved at Mission San Jose in Fremont and Mission Dolores in San Francisco: Lisjan (Ohlone), Karkin (Ohlone), Bay Miwok, Plains Miwok, Delta Yokut and Napian (Patwin). Their territory includes five Bay

Area counties: Alameda, Contra Costa, Solano, Napa and San Joaquin, and they are directly tied to the “Indian Town” census of the 1920’s and the Verona Band.

Spanish soldiers and missionaries arrived in the 1700s initiating a reign of terror upon the Indigenous peoples. They sought to convert all Indigenous people into Catholic subjects of Spain and steal their land. The Missions were built by Indigenous slave labor and sustained through brutal physical violence and extractive land practices. The Spanish brought deadly diseases, invasive plant species, and an ideology of human dominion of the natural world with devastating consequences for the Lisjan people and all living beings they shared the land with.

After the Mexican rancho period, Lisjan survivors then faced extermination policies of the United States that aimed to eliminate California Indians entirely. In a climate of virulent racial discrimination and state-sponsored vigilante killings, most Lisjan families survived by isolating themselves and concealing their identities. Cultural and spiritual traditions were forced into dormancy or secrecy, and much knowledge perished with the passing of generations.

The Confederated Villages of Lisjan remain officially “unrecognized” by the U.S. federal government. They have no reservations or protected land bases and receive none of the rights, benefits, compensations or protections afforded to Indian tribes under U.S. laws. The Lisjan have no access to federal scholarships or housing grants, and grossly inadequate protections of cultural, burial, and sacred sites.

Bureau of Indian Affairs (BIA) policy requires unrecognized tribes to undergo an exhaustive and costly “Federal Acknowledgment Process” by submitting thousands of pages of evidence to prove who they are, at the expense of the tribe. The BIA criteria for recognition requires tribes to demonstrate an unbroken continuity of leadership, tribal culture, and organization— woefully ironic, since historically, U.S. policy deliberately sought to dismantle that very continuity. The requirements of this process are so onerous that achieving recognition is virtually impossible, especially for tribes whose ancestors were enslaved in the California Missions. Of the eight petitions submitted by Ohlone tribes since 1988,

not one has led to approval. The lack of access to traditional ceremonial grounds and to land appropriate for multi-day ceremonies is a serious challenge faced by Ohlone people today, since the tribe is not federally recognized and remains landless.

Despite these concerted efforts to erase their history and identity, the Lisjan community forms a diverse and vibrant constellation of tribes and families. Utilizing a wide array of survival strategies to navigate a profoundly altered 21st century world, they continue to revitalize their cultural practices and uphold their responsibilities to protect and care for their ancestral homeland.

Centuries of systemic racism have led to Black, Indigenous, and other people of color in our region and throughout our nation to experience homelessness at a significantly higher rate than whites. Because structural racism is at the root of poverty and housing insecurity, addressing homelessness must be done through a racial equity lens.





**Systemic and Regional Factors: Root Cause of Crisis  
– Housing Jobs Imbalance, Financialization, Lack of  
Living Wage Jobs, Frayer Social Safety Net**

*The Great Recession:  
The Aftermath of the Foreclosure Crisis*

The 2007-2009 Great Recession was the sharpest economic downturn in U.S. history since the Great Depression wherein household net worth dropped by 18% – or more than \$10 trillion (Kalita, 2009). Approximately 3.8 million households lost their home to foreclosure (Dharmasankar & Mazumder, 2016). Nearly one in four homeowners were suddenly faced with “underwater mortgages”, or upside-down mortgages, in which their mortgages exceeded the value of their homes (Ellen & Dastrup, 2012).

Though the federal government’s response included a range of interventions, it failed to adequately and equitably respond to the severity of the crisis, with implications that continue to reverberate to this day. Further, after largely failing to aid homeowners at risk of defaulting, government-



backed mortgage entities auctioned tens of thousands of distressed loans they wanted to get off their books. The program was intended to offer borrowers one final opportunity to hold on to their homes, but hedge funds and private-equity firms buying the loans were often quick to foreclose, giving families little opportunity to act (Goldstein, 2015).

Prior to 2006, only between five to eight percent of home purchases were made by investors. After 2006, however, small and large-scale investors made up an increasingly large share of the home purchase market, particularly of lower-priced properties and in neighborhoods with a higher percentage of Black residents disproportionately victimized by predatory lenders and therefore significantly more impacted by foreclosure (Reid, 2021). Foreclosed homes purchased by corporations, investors, and other buyers, were then placed back on the market as rental units. Between 2011 and 2014, investors bought 1 in 4 homes in majority Black neighborhoods, and over 1 in 3 lower-priced homes (Reid, 2021). By 2016, 95% of the distressed mortgages on Fannie Mae and Freddie Mac's books were auctioned off to institutional investors (Mari, 2021). Many

**“We see the foreclosure crisis coming full circle. Homeowners in communities that were previously targeted by subprime lenders are now burdened by housing markets dominated by organized money in a different form — institutional investors with consolidated holdings.”**

– Attorney Brad Greenburg, 2017 study author,  
NYU Journal of Legislation and Public Policy

community organizations labeled these programs a “Wall Street giveaway” as instead of protecting communities and supporting homeowners to restructure bad mortgages or repair credit obliterated by predatory loans, the federal government facilitated a transfer of assets from households to private-equity firms. The Great Recession was a turning point where federal policy inadvertently subsidized a shift of property to the largest corporate landlords.

As lending increasingly shifted toward higher-credit borrowers, many moderate- and middle-income households pushed out of homeownership were shut out from the market entirely. The post-recession recovery further exacerbated wealth inequality, particularly the racial wealth gap, as only the highest credit, highest wealth borrowers could access homeownership (McCargo et al, 2019). Black and other marginalized demographic groups, were disproportionately wealth gains. (Brown & Dey, 2020).

Publicly traded residential real estate stocks are now the world’s largest asset class (Gopal, 2021). Housing prices are rising faster than incomes, faster, even, than the growth of our economy making it impossible for many to access, particularly in regions where jobs are available.



Since 1960, median home prices have increased 121% nationwide, while median household income increased only 29%. Simultaneously median gross rent has increased by 72% since the 1960s, more than double adjusted incomes (Tekin, 2021). High rents strongly correlate with high rates of homelessness as more households are pushed into the streets due to rising housing costs.

## The Increasing Cost of Housing and Housing Development

The Housing market dynamics created by the Great Recession were further exacerbated by preexisting imbalances in our region's housing market. The Bay Area is severely supply constrained, meaning that the region has failed to build enough units to meet the demand created by new household formation as well as employment growth. Between 2011 and 2017, the Bay Area created 531,400 new jobs but approved only 123,801 new housing units, a ratio of 4.3 jobs for every unit of housing (far above the recommended 1.5 ratio). Changes in the housing and labor market have also led to more higher-income households choosing to rent rather than own. Since 2010, the number of renters in the Bay Area making over \$150,000 has grown by 80 percent, from around 147,000 households to over 265,000. (Reid, 2021)

Against the backdrop of a statewide housing crisis, affordable and market rate developers have seen increasing development costs, which can hinder the feasibility of new projects and contribute to affordability constraints. The rising cost of building housing is fueled by

multiple factors, including land, capital costs, regulations, materials, and labor. Hard construction costs (materials and labor) comprise more than sixty percent of total development costs. Compared to the rest of the state, average hard costs were \$81 more expensive per square foot in the Bay Area. (Raetz, et al., 2020)

Since affordable housing producers cannot pass these high costs onto tenants in the form of increased rents, these elevated costs greatly impact the ability of the region to produce deed new restricted affordable housing. The average development cost for a unit of affordable housing ranges from \$550,000 to \$700,000, with permanent supportive housing costing around \$585 per square foot to build. These high costs also arise due to the complexities of local and state land use regulations, local development fees, as well as the fragmentation of funding for affordable housing. (Reid, 2021)

## Impacts in Alameda County

As our region continues to absorb massive amounts of real estate investment, incentivizing luxury development and driving up prices, wage growth for middle income earners



has stagnated. As the region attempts to meet rising demand with limited supply, neighborhoods have become more costly and long-standing, low- and moderate-income households can't afford to remain in their newly revitalized neighborhoods.

Low- and moderate-income workers are forced further into suburban/peripheral regions in search of affordable housing to then commute longer distances back into the cities for their jobs. 36.5% of Alameda County residents, according to the 2016 American Community Survey, live in the county but commute for work to other parts of the Bay Area. Added displacement pressure often occurs as affordability periods for the affordable housing stock start to expire and properties revert to market-rate. For example, between 2012 and 2017 the Bay Area's stock of the rental units affordable for households earning below 100% of area median income dropped by 24% and the region lost over 5,000 units affordable for households earning below 30% of area median income (Bellisario et al, 2021).

In early 2018, CalMatters, with the help of real estate data firm ATTOM Data Solutions, used cash-only purchases to analyze the shifting housing market in our region. In 2006, approximately 10 % of California single-family homes were purchased in all-cash transactions; by 2016, all-cash purchases jumped to nearly 25 % (Levin, 2018). This research also found that in the 10 years immediately following the foreclosure crisis, over one-third of California homes were purchased with cash. Recent reporting by the National Realtors Association found that of about 125 million households in the U.S., an estimated 34% live in investor-owned housing units. To contextualize this in our county, in Oakland 40% of properties (37,423 out of 94,710) are investor-owned (February 2020 Alameda County Assessor's data).





### **Rising Rent Burdens, The Pandemic, and Homelessness**

Low-wage and nonstandard jobs have expanded since the early 2000s, limiting opportunities for economic mobility. Research has found that the rate of mobility out of lower wage work has declined since the late 1990s, and that barriers to wage growth are particularly high for people of color, women, those with less formal education, and workers in low-end service occupations. Equally concerning is the distribution of new jobs in the Bay Area. Since the Great Recession, the region has experienced significant job growth, yet very few of these employment opportunities are among middle-wage occupations, which could provide workers with living wages.

The average annual income for Bay Area extremely low income households (<30% of area median income) is \$17,800—which translates into the ability to pay approximately \$425 a month in housing costs without facing affordability concerns. In comparison the average rent for a 2-bedroom apartment tops \$3,000 in our region. Unsurprisingly, between 2017 and 2020, our region's homeless population grew by 6,878 individuals to a total of 35,118—more than a quarter of the country's growth in homelessness concentrated in the Bay Area.



In addition to the post-recession failures described above, other policy failures are rampant at all levels of government. As described in the prior report, the federal government retrenched two-thirds of the housing support it once offered through the 1960's. Local governments also continue to hold tremendous power to block housing construction. Between 1999 and 2023, the Bay Area will have built 97,000 fewer units of affordable housing than recommended by the state (Bellisario et al, 2021).

### **Affordable Housing and Homelessness Prevention: Need for Policies and Funding**

Federal housing assistance is not an entitlement (unlike food stamps, for example, which are available to any household that meets the eligibility requirements). Nationally, only one in four households who is eligible for housing assistance receives it. In the Bay Area, the availability of federally assisted housing— administered primarily by the U.S. Department of Housing and Urban Development (HUD)—falls well below need . There are four times as many households who are eligible for HUD housing assistance than there are vouchers or public housing units). (Reid, 2021)

Affordable Housing, including Permanently Supportive Housing, is one of the most critical interventions in preventing and solving homelessness with proven results. In a recent Santa Clara County study, a team of researchers tracked 423 chronically homeless people from 2015 to 2019 who received housing and support services through the county program compared to those who received usual care. 86% of people in the intervention group (housing and supportive services) were able to remain housed for 93%



of the study follow-up period and had fewer emergency psychiatric visits, decreased shelter use, and more regular mental health visits than the control group (Bion, 2021).

The pandemic has also been a proving ground for unprecedented, once seemingly impossible strategies, such as Project Roomkey – California’s effort to quickly house people at highest risk of COVID-19 complications who are also experiencing homelessness. Funding from the State and Federal governments provides cash to local governments to rent hotels for homeless individuals. Project Roomkey prevents the spread of COVID-19 by providing isolation and quarantine locations for people who are COVID+ or exposed, and safe shelter for people who are homeless and at high risk for complications from the disease. Not only was this a public health win, but it demonstrated how California can mobilize toward transformative solutions to end homelessness. Within months, over 16,000 hotel and motel rooms and over 1,300 trailers were converted into housing for over 33,000 people across the state – the single largest expansion of homeless housing in California history – with fifty-eight counties and three tribes participating in the program (CHFC, 2020).

Project Roomkey is an innovation on Housing First models with remarkable results. Over 1,000 homeless people have moved from Alameda County’s Project Roomkey hotels into permanent housing.

It is critical for federal and state policymakers to allocate funding to mitigate expected inflow into homelessness as a result of the COVID-19 pandemic. Rental assistance, eviction prevention, and increased funding sources are essential to ensure the production of critically under-supplied extremely-low-income, very-low-income, and low-income housing throughout our region. Measure A1 provided Alameda County with the much-needed funding to adequately leverage what state and federal resources are available to meet our region’s housing needs. We recognize that deep and broad action is essential to address these crises head on. The programs featured in this report will elucidate our efforts to produce desperately needed affordable units throughout our county, as well as our efforts to rapidly respond to the COVID-19 pandemic.



“It’s one thing to give people a place to live just to get them out of the way, it’s another to provide housing.”



### **Jonetta - Resident of Grayson Apartments In Berkeley**

“Since moving into my new apartment, my depression has gotten better. I made a commitment to return this place in good condition. I’m just thankful, the relief has been great.”

Originally from New Jersey, Jonetta has lived in the Bay Area since the 1980’s when she drove a bus for Golden Gate Bridge District. After being furloughed from that job she spent much of her time and resources caring for her ailing grandmother. The ongoing toll of childhood trauma, mental illness and cancer ate away at her ability to work and disability benefits became her only source of income. A car accident and conflict over her grandmother’s estate further destabilized Jonetta’s life, causing her to be homeless. Eventually she was able to find a single room to live in for fifteen years, but it lacked a kitchen and a car crashing into the building made Jonetta realize she needed to find a better environment to deal with her health challenges.



Greyson Apartments was one of the first projects to receive a commitment of Measure A1 funding in 2017. This project completed construction in November 2019, and provided 22 units of affordable housing in Berkeley

"There is a resource program that attacks this issue from many different perspectives. The counselors operate an academy, and they will work with you on your housing stability. The current team helped me put in an application for a 1-bedroom apartment, a section 8 voucher, and to get on the waitlist for Grayson Apartments in Berkeley. When I was awarded the new apartment, an Eden Housing counselor helped me to transition and get funding for furniture."

"I was just so happy to be in this new apartment with a chance to live normally. I remember the one room I stayed in for 15 years and I feel sad. I was barely existing. Now, I have a stove and a refrigerator. Before, it was only a microwave. I ate microwaved food 15 years. It's one thing to give people a place to live just to get them out of the way, it's another to provide housing."

Grayson Street Apartments in Berkeley provides affordable housing to 22 low-income households, with seventeen of those apartments set aside for people with disabilities. Operated by Satellite Affordable Housing Associates (SAHA), Grayson was completed in October 2019 was supported with \$691,394 of Measure A1 funds.



# Rental Programs made possible by Measure A1

ALAMEDA COUNTY MEASURE A1 ANNUAL REPORT JUL 2019 - JUN 2020 53

## Rental Development Program

The Measure A1 Rental Development programs received the largest portion of Measure A1 funding at \$425 million. This type of housing is the most effective tool for housing the large number of households facing housing insecurity. Multi-family affordable rental housing can prevent homelessness and provide a ladder of stability for people experiencing housing insecurity and homelessness.





The Vineyard, 460 N. Livermore Avenue in Livermore, expected to begin construction in early 2022

**Affordable housing for people who are extremely low-income and/or have chronically experienced homelessness.**

Developed by Housing Consortium of the East Bay, the Vineyard will contain 23 affordable apartments, including 5 one-bedroom apartments and 18 studios targeted to

people experiencing homelessness. Residents will have access to supportive services within the building. The total cost of this development is estimated to be \$24 million, with Measure A1 Rental Development funds providing \$6,197,490 toward the project. The Vineyard is expected to begin construction in early 2022 and be completed in early 2023.

**During this reporting period:**

7 projects completed construction

- Chestnut Square Family Apartments – Livermore
- Monarch Homes - Oakland
- Kottinger Gardens - Phase 2 Pleasanton
- Casa Arabella – Oakland
- Camino 23 – Oakland
- Embark Apartments - Oakland
- Grayson Street Apartments- Berkeley



9 projects began construction

- Empyrean and Harrison 7/9/20219 Oakland
- Fruitvale Studios 8/6/2019 Oakland
- Embark Apartments 9/17/2019 Oakland
- Bermuda Gardens, NOVA Apartments 11/19/2019 Ashland
- Coliseum Place 11/19/2019 Oakland
- Aurora Apartments 11/26/2019 Oakland
- City Center Apartments 3/17/2020 ? Fremont
- Parrot Street 4/14/2020 Hayward
- Berkeley Way 5/12/2020 Berkeley

10 Projects Received a Commitment of New Funding					
PROJECT	REGION	CITY	RENTAL DEVELOPMENT FUNDS	MA1 RESTRICTED UNITS	MA1 UNITS AT 20% AMI
Irvington Senior	South	Fremont	\$12.2 m	89	18
34320 Fremont Blvd. Family Housing	South	Fremont	\$8.5 m	53	13
Granite Ridge Apartments	South	Fremont	\$9.6 m	50	15
Lazuli Landing	South	Union City	\$13.1 m	80	16
Downtown Livermore Apartments	East	Livermore	\$14.4 m	78	18
Pacific Ave. Senior Homes	East	Livermore	\$3.9 m	73	30
The Vineyard	East	Livermore	\$6.1 m	23	11
Avance	East	Livermore	\$4.7 m	44	13
Madrone Terrace	Mid	San Leandro	\$8.8 m	78	18
Ruby Street Apartments	Mid	Castro Valley	\$8.8 m	50	15
3rd Reporting Period Total			\$90.1 m	618	167

For most moderate- and low-income County households, renting is the only way to afford shelter. The affordable housing supported by the Rental Housing Development Fund provides a way for county residents to stay in the region, and build strong, diverse communities throughout Alameda County.

According to a May 2019 report from the California Housing Partnership, 52,591 more affordable rental homes are needed in Alameda County. It also found that renters need to earn 3.6 times the local minimum wage to afford the median asking rent of \$2,595 in the county. In addition, the lowest income households here are disproportionately and severely cost burdened. Most of the families with household incomes at 30-60% AMI would need an additional job or two to pay the median rent in Alameda County.

Housing prices are driving costs of living out of reach for our low income families. A minimum of 20% of the housing units built with Measure A1 funds are reserved for households with incomes at or below 20% of the AMI, which

in 2019, was \$25,780 for a household of 4. These families would need to more than triple their income in order to afford the median asking rent in Alameda County.

Measure A1 rental programs support this effort in all cities and regions of Alameda County. The \$425 million is divided into two allocations: the \$200 million “Regional Pool” allocation, distributed to development projects through competitive RFP’s (request for proposals) in four County regions, and the \$225 million “Base City” allocation, a portion of which is allocated to each city, as well as the unincorporated county, based on a formula that accounts for each city’s current and future housing need. Ten percent of each program is kept aside to provide sufficient administration and oversight of all of the programs. For more information on the amounts allocated, please see the Board adopted Implementation plan located on the HCD website. Further information on the full description of the Rental Development fund guidelines and policies can be found in the 2017-2018 and 2018-2019 Measure A1 Annual Reports.

**During this reporting period, Measure A1**

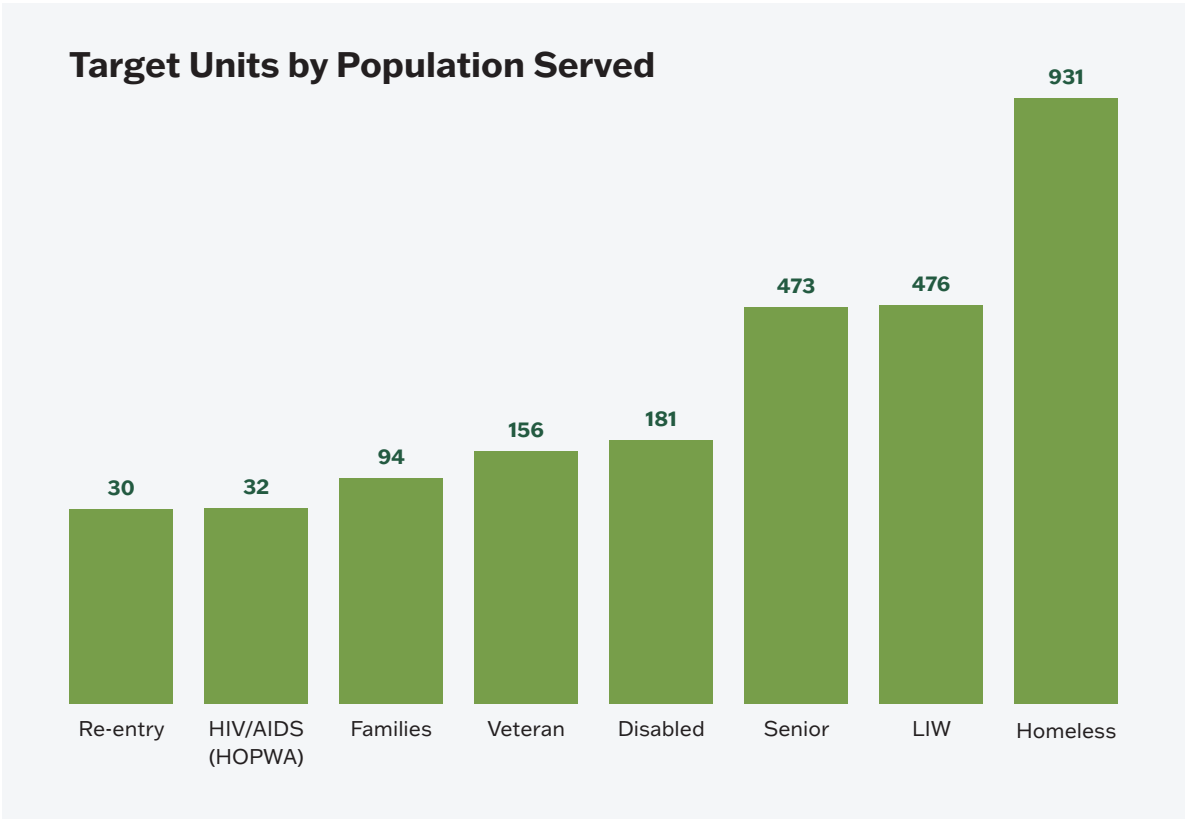
In this reporting period, staff worked on a total of 10 rental projects:

- 10 new projects entered the Measure A1 pipeline during this period with 618 affordable units
  - 167 units for households earning up to 20% AMI
  - 157 units prioritized for people experiencing homelessness
- 21 projects from the prior reporting period
  - 9 started construction
  - 12 continued predevelopment activities

- Regional Pool
  - 9 applications submitted and evaluated by staff and a selection Committee
  - Selected projects were presented to the Board Health Committee
  - Board of Supervisors reserved funding for 7 new projects
- Base City Pools - Cities made 2 additional requests for additional Base City funding
  - HCD evaluated proposals and recommended funds be awarded
  - Board of Supervisors reserved funding for these additional projects



Recognizing the inequities and discrimination created by past public policies, Measure A1 rental housing strictly follows fair housing law. Development partners do outreach and marketing so the demographics of residents mirror the demographics of Alameda County as a whole. Each supported project must serve at least one of these vulnerable populations:

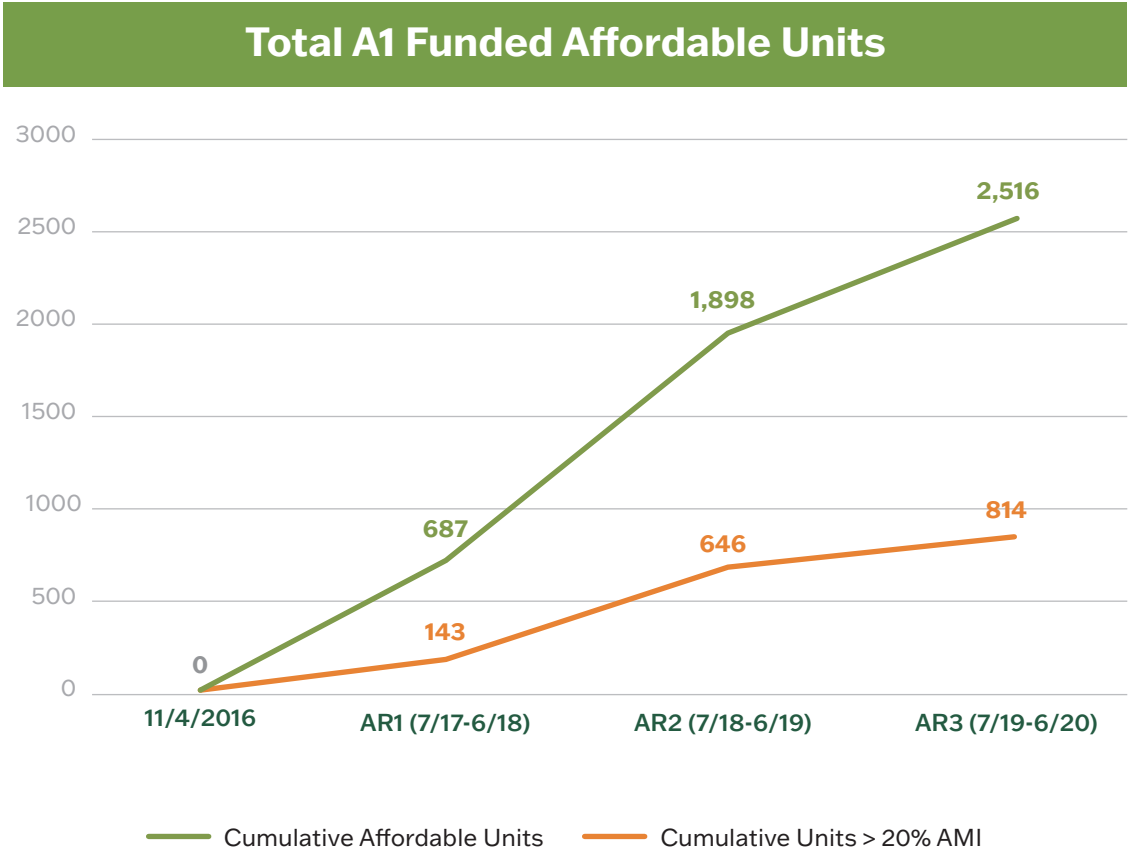


- Seniors
- People experiencing homelessness
- Lower-income workforce
- Veterans
- People with disabilities
- Transition-aged youth
- People returning from incarceration



Rental Housing Development Fund Overview

- 730 New affordable units, 2,516 since launch
- \$91 million in A1 Rental Development funds committed in this reporting period, \$327 million in total
- \$523 million in other funds leveraged, \$2.1 billion leveraged since launch



Rental Development Program Commitments and Balances Through July 2020				
PROGRAM	FIRST REPORT FUNDING COMMITMENTS	SECOND REPORT FUNDING COMMITMENT	THIRD REPORT FUNDING COMMITMENT	BALANCE REMAINING TO COMMIT
Rental Development	\$76.8 m	\$158.8 m	\$90.6 m	\$50.3 m

Measure A1 and All Other Sources of Funds		
FUNDS ALLOCATED	ADDITIONAL FUNDS	FUNDS LEVERAGED
\$116.6m	\$702.3 m	6:1 LEVERAGED

Regional Pool Selection Process

The Regional Pool Allocation launched during this reporting period with the release of a Request for Proposals competitive process. HCD developed the Regional Pool RFP, minimum-required thresholds, and evaluation criteria for Board consideration. The Board had adopted policies in the Fall of 2017 which encouraged a high degree of leverage from other funding sources. The thresholds and criteria for the RFP were designed to identify and select the affordable housing projects that were the most financially feasible and “ready to proceed” to construction, in order to be competitive for other financing sources, such as the State of California’s Affordable Housing and Sustainable Communities Program, No Place Like Home, and the Low -Income Housing Tax Credit Program. The thresholds and criteria were also designed to incentivize the development of units for extremely low-income households and permanent supportive housing units for the homeless.





The East and South County Regional Pool RFPs were released on September 3, 2019 at a Bidders' Conference and applications were due October 16th. Nine projects applied and seven, after meeting threshold requirements were submitted to and approved by the Board of supervisors in January 2020.

At the end of this reporting period both the North County and Mid County regional pools were fully expended. The South and East County regional pools remained available for commitment to future projects.



### Base City Activity

The Base City allocation provides each jurisdiction in Alameda County, including unincorporated areas, with funds to support affordable rental projects, using their own procurement process and ensuring local support from the elected city councils for each project. During this reporting period an additional four Base City projects were submitted for review and recommendation by the Board of Supervisors. This required staff to underwrite each project and ensure it met policies adopted by the Board. Staff continued to support the predevelopment activities of the original three projects approved in the prior reporting period, with all of these starting construction.

### Reservation of Funding vs. Commitment of Funding

As we move through the development process, the County provides reservation and commitment of funding in various ways.

1. **RESERVATION OF FUNDS:** After an RFP process when a project has been selected for an award of funding, the Board of Supervisors approves a resolution reserving funding for that project.
2. **COMMITMENT OF FUNDS:** Once a project has completed the majority of its predevelopment activities, the Board of Supervisors approves a Contract for the use of funds, and makes a formal commitment to the project. Once a project has received a formal commitment and enters into the Measure A1 Loan Documents, including recording regulatory restrictions on the property, funds for the project are encumbered and available for expenditure.
3. **EXPENDITURE:** Funds are considered spent once the County has cut a check to the project developer for approved expenses.



The balance of available MA1 funds are tracked closely for cash flow purposes. During the reporting period, the Board of Supervisors approved the reservation of funding under the Regional Pool and Base City Allocation of \$116.6 million, setting these funds aside for rental development projects. In combination with the prior reporting period, the Board had reserved funding in the amount of \$376,278,717 million.

2019 - 2020 Base City and Regional Allocation Leverage of Funds from Other Sources	
A1 Rental Funding Committed	\$90,641,448
A1 Base	\$35,856,827
A1 Regional	\$54,784,621
Other Funding Sources Leveraged	\$522,964,790
Leverage Ratio	6:1





“When I took the family to the apartment, they walked in, looked around - and huddled together in their new living room. They hugged each other, and they all cried. The experience was life-changing for me. I knew the kids would now have more space and more opportunities.”



JOBS IN AFFORDABLE HOUSING –  
SPOTLIGHT ON KOTTINGER GARDENS

**Nancy Pelayo -  
Senior Community Manager at  
Midpen Housing's Kottinger Gardens  
in Pleasanton**

“My parents were both born in Guatemala. They immigrated to the United States for opportunities. Two years after they came to this country, they sent for me and my brother. I was nine, and he was eight. We shared an apartment with people we didn't know because my parents couldn't afford their own apartment. That's how it is when you are an immigrant. Everyone has to help each other.”

Nancy Pelayo is the senior community manager at Kottinger Gardens, an affordable senior rental development in Pleasanton. She lives on site, managing the facility, handling leasing and building community.

For ten years Nancy has worked for MidPen Housing managing affordable rental properties. "The most memorable moment in this work was my first rental [at another property]. The family had five kids, and they had been renting a one-bedroom apartment. I tried for a three-bedroom unit, and they got approved. When I took the family to the apartment, they walked in, looked around - and huddled together in their new living room. They hugged each other, and they all cried. The experience was life-changing for me. I knew the kids would now have more space and more opportunities. The rent was sustainable and there would be extra money for the family to do other things."

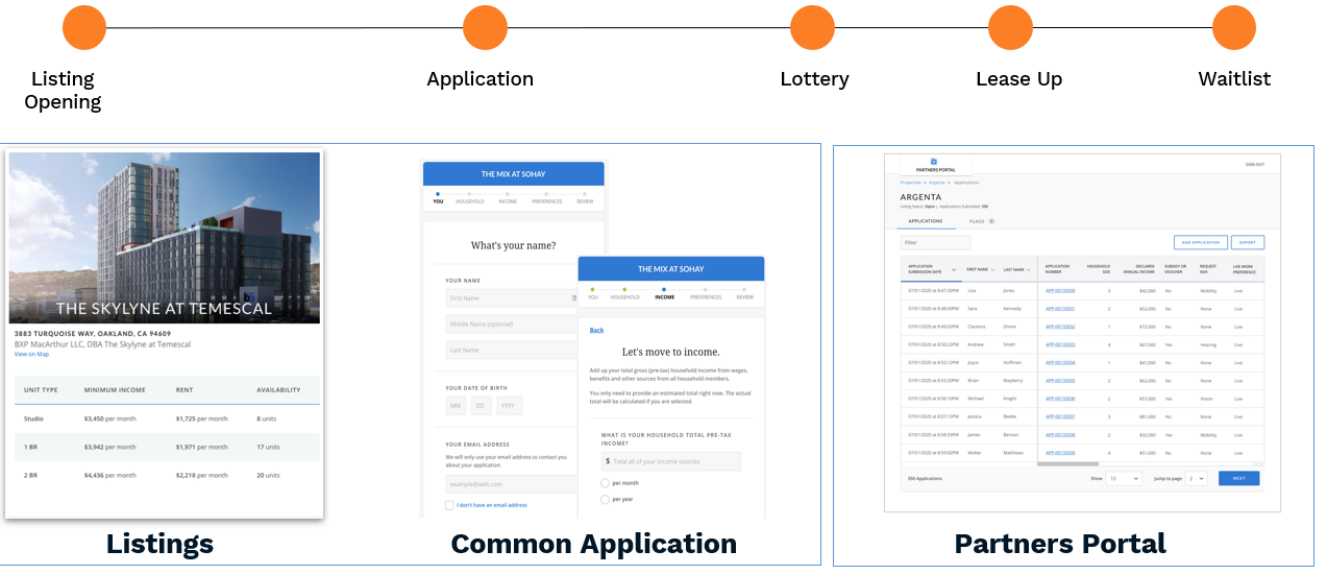
With \$4.6 million from Measure A1's Rental Development fund, MidPen expanded an existing affordable senior development from 50 to 131 cottages and apartments. The buildings are a combination of multi-family structures and cottages. "We wanted the environment to feed people's spirits. Our residents are age 62 and older. There's a game room, lively art is on all of the walls. We have a computer station, and the residents are creating their own lending library. We have gardening throughout, and people plant a little of everything!"

Kottinger Gardens provide apartments to people with a range of incomes, from 60% AMI - up to \$53,610 per year for a household of 2, to 20% AMI - up to \$17,870 for a household of 2 people in 2019. "Here, we see seniors from all walks of life. Some of them experienced a loss so they can't sustain themselves anymore, some are still working but can't afford market rent. Other seniors have no family and are by themselves. Each situation can be quite different."



# Doorway

An applicant focused / transparent system



## How to access affordable housing?

During this program year, the Alameda County Board of Supervisors began to leverage A-1 to support an innovative solution to the continuing problem of accessing and applying for affordable housing. They committed local funding to build a new web portal and common application, among the first in the nation, that can serve as a central point of access for housing seekers. Now, the Alameda County Housing Portal (<https://housing.acgov.org>) provides a single, central place in Alameda County for housing seekers to apply for all affordable subsidized housing listings.





Empyrean and Harrison - 344 13th Street in Oakland

Leading up to the April 2020 launch, Alameda County HCD and Exygy convened a series of workshops and steering committee meetings made up of cities in the County, affordable housing developers, service providers, housing counselors, nonprofit stakeholders, and affordable housing applicants. This launch began a collaborative process that has linked cities in the County together and brought new transparency to the affordable housing landscape.

On October 15, 2019 the Alameda County Board of Supervisors approved the contract for developing the Portal. In April 2020 Alameda County HCD worked with Exygy, our software vendor based in San Francisco, to

launch the Portal with a single listing for the Measure A1-funded Corsair Flats, a senior housing development in the City of Alameda. With just this listing and a Below Market Rate (BMR) property in Oakland listed the following month, the Housing Portal received 2,261 total site visits comprised of 537 unique users. Moving forward, each A-1 funded rental development will list their available units via this portal.

This new approach saves housing seekers tremendous time and effort by allowing them to save a profile they can use across multiple listings. This decreases the time it takes to complete applications, prevents errors that could lead to disqualification, enables tracking of application status, and allows applicants to do all of this via their mobile devices.

Additional Portal functionality has continued development since launched, and now includes a comprehensive list of regional housing preferences, language support for Spanish, Chinese, Vietnamese, and Filipino, and back-end Portal management providing developers with waitlist management tools. The extensive and continuing outreach ensures that the tools under development for the Portal are useful and functional.

On October 15, 2019 the Alameda County Board of Supervisors approved the contract for developing the Portal.

# The Innovation and Opportunity Fund

\$35m

Allocation

The Innovation and Opportunity Fund is divided into two funds: The Acquisition and Opportunity Fund and The Innovation Fund.

There was no new expenditure or allocation of these funds during the reporting period; funds were not used until fall 2020.

In April 2020 Alameda County HCD worked with Exygy, our software vendor based in San Francisco, to launch the Portal with a single listing for the Measure A1-funded Corsair Flats, a senior housing development in the City of Alameda. With just this listing and a Below Market Rate (BMR) property in Oakland listed the following month, the Housing Portal received 2,261 total site visits comprised of 537 unique users. Moving forward, each A-1 funded rental development will list their available units via this portal.

Alameda County joins three other Bay Area jurisdictions in launching efforts to create one-stop-shop housing portals: The City and County of San Francisco, the City of San Jose, and San Mateo County.

## Development Pipeline

Affordable apartments in downtown Oakland, providing housing to low-income people and people who have experienced homelessness.

Developed by Resources for Community Development, the renovation of Empyrean Towers was completed in 2020, converting a former residential hotel into 147 affordable apartments, including 125 targeted to people who have experienced homelessness. Empyrean Towers is a significant investment in a century-old building to provide quality affordable housing in a building that become significantly dilapidated. At least 40 of the residents who previously lived in this building returned to renovated apartments that will remain affordable into the future. The total cost of this development is \$78.2 million, with Measure A1 Rental Development funds providing \$4,685,000 toward the project.



A man in a military uniform is sitting on a grey couch, smiling and hugging two young girls. The girl on the left is wearing a brown plaid jacket and blue leggings, and the girl on the right is wearing a brown jacket and black leggings. They are all smiling and looking at each other.

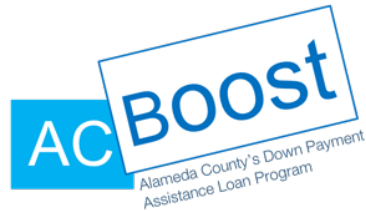
# Home Ownership Programs Made Possible by Measure A1

“Measure A-1 has had a tremendous impact, not just for renters, but also for first time homebuyers and struggling homeowners. I’m proud of our record in supporting homeownership opportunities and crucial support for working families that face tremendous challenges accessing quality housing here in the Bay Area.”

-Alameda County Supervisor Richard Valle District 2



# The Down Payment Assistance Loan Program



## AC Boost

Many families can afford the mortgage payment for a home but are unable to save for a down payment. The Down Payment Assistance Program, now called “AC Boost,” was created to assist these middle-income, first-time homebuyers with a down payment so that they can get into a home and start building generational wealth and familial stability. In 2018, the non-profit organization Hello Housing was chosen as AC Boost’s Program Administrator through a competitive Request for Proposals (RFP) process.

Eligible households have annual incomes at or below 120% of Area Median Income (AMI). In 2019, the income limit used for a household of two was \$100,250 and \$125,280 for a four-person household.

For these qualifying households, AC Boost provides loans of up to \$150,000 to first-time homebuyers who live or work in Alameda County or have been displaced from Alameda County within the last ten years. Educators and first responders receive preferences for AC Boost loans.

- Down Payment Assistance Loan Program (DALP), aka “AC Boost”
- 1,849 households were invited to application workshops, 513 households attended a workshop
  - Held 12 application workshops, resulting in 155 completed applications
  - Approved 107 applications for reservation of funds
  - 47 households purchased homes totaling \$5.9 million in down payment support

AC Boost loans are structured as shared appreciation loans, with no interest and no monthly payments. At time of a sale (or in some circumstances, when refinanced or transferred) the AC Boost loan principal will be repaid, along with a percentage of the increase in value of the property on a pro-rata basis.

Eligible buyers are required to invest anywhere between 0-3% of their own funds towards the purchase price of the home as a portion of the down payment and must qualify for a first mortgage from a participating lender.





### **Our Partner Organization - Hello Housing**

Hello Housing is a non-profit housing developer with a strong track record of program administration and work on public policy. Hello Housing advances housing solutions that promote stability, center equity and cultivate community.

### **How it Works**

During this 2019-2020 reporting period, the AC Boost program administrator, Hello Housing, focused on implementation of the program's first funding cycle, which launched on March 21, 2019. Hello Housing worked closely with HCD and the County's Finance department to streamline the loan closing and funding process. The first AC Boost loan was issued to a qualified homebuyer household in July 2019 and was followed by 46 additional loans issued during this period.

Hello Housing also hosted 12 application workshops with program participants. At the workshops, participants learned in-depth information about program eligibility requirements, the application process, and loan terms.

Once an applicant enters into a purchase contract for a home, Hello Housing worked closely with the homebuyer to navigate the home purchase. Hello Housing completed full underwriting of submitted applications. Approved applications are provided a reservation of funds, which stipulated the maximum loan amount participants qualified for and allowed them to shop for homes during a 90-day reservation period. If participants did not successfully enter into a purchase contract during the first 90 days, they had the option to request an extension

### **Program Implementation**

During the reporting period, 1,849 households were invited to application workshops and 513 households attended. Of those, 155 households submitted applications and 107 of these were approved for a Reservation of Funds, which stipulated the maximum loan amount participants qualified for and allowed them to shop for homes. Forty-eight of the 107 households approved during this period successfully purchased homes with an AC Boost loan, with close dates spanning between November 2019 and April 2021. The total amount of loan funds disbursed to these homebuyers was \$5,965,000.

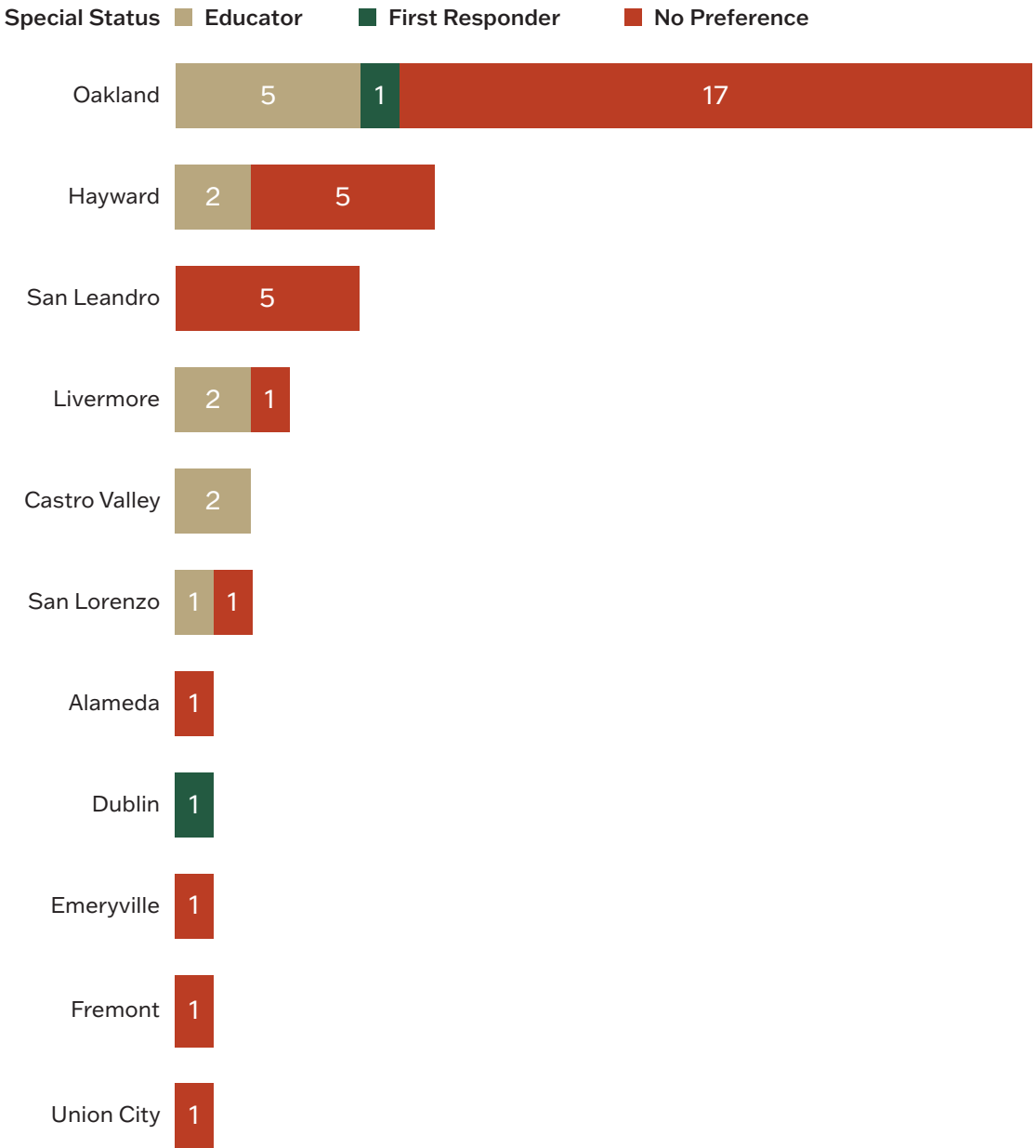
## Equity and the Racial Wealth Gap

In light of the racial wealth gap, the role of homeownership in generational wealth-building, and the disparate impact of COVID-19 on communities of color, Hello Housing and HCD believe that it is critical to track and review demographic data of households served in the program. This allows administrators to better understand who is finding success and who isn't in order to identify potential changes that can reduce barriers and expand access to the program for all aspiring homebuyers. During implementation, detailed information was provided about program participation rates at the different application milestones broken down by race. This led to the initiation of a racial equity analysis project in which Hello Housing collected feedback from unsuccessful program participants and engaged in research to formulate recommendations on how to make the program more equitable and inclusive for communities of color, particularly Black and Latinx households, since these groups dropped out of the application process at higher rates than other races. This project ultimately resulted in several program improvements.

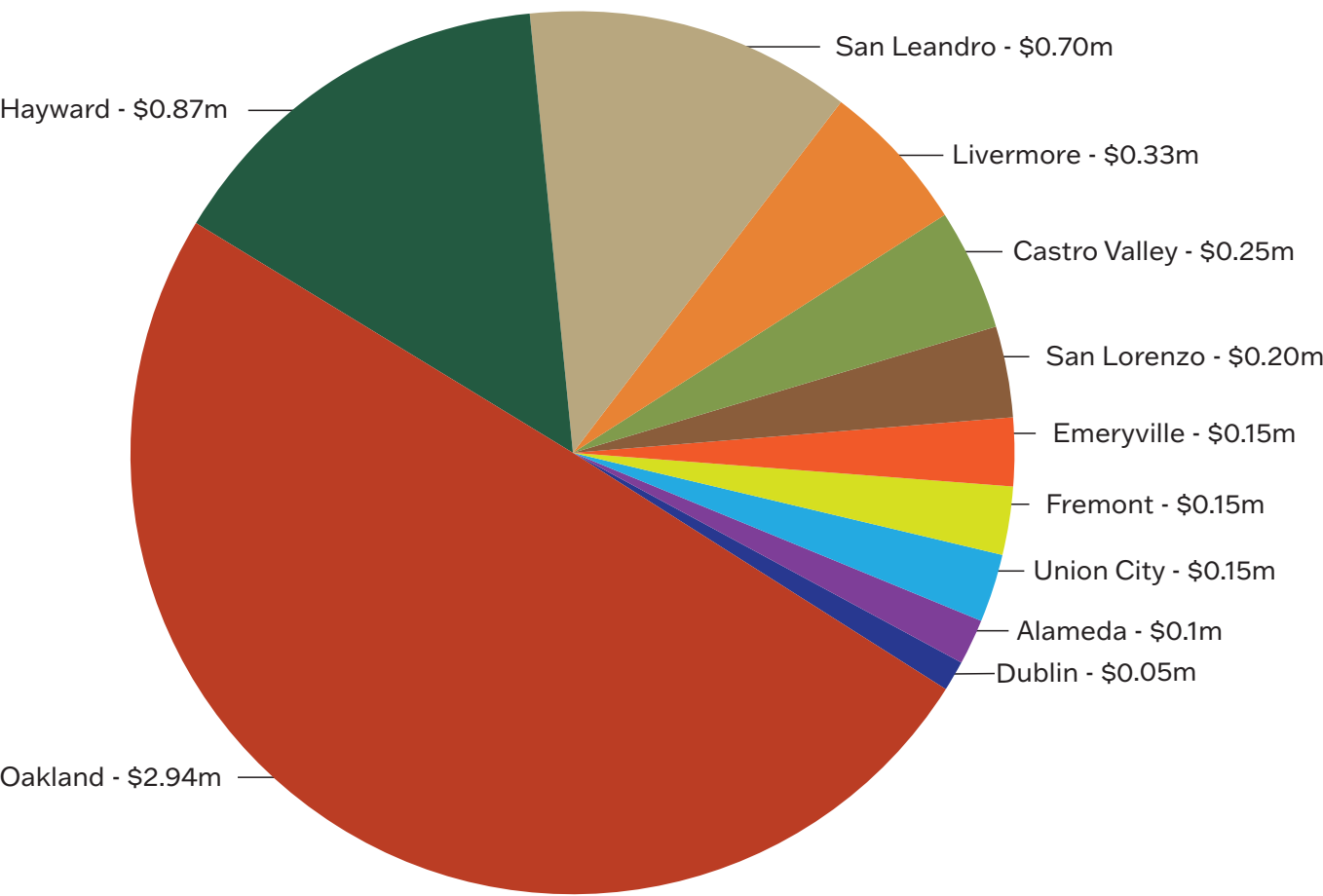


By obtaining feedback from unsuccessful applicants via the AC Boost Improvement Survey, program policies were modified to eliminate the barriers that kept workshop participants from submitting a complete application. Revisions included decreasing the down payment requirement, waiving the qualifying front-end ratio, increasing the loan amount to a maximum of \$210,000, and program layering with other down payment assistance programs.

Down Payment Assistance Loans Through June 2020



Down Payment Assistance Loans Through June 2020



COVID-19 Impact

In response to the COVID-19 pandemic, HCD and Hello Housing took various steps to keep the program in operation and continue to support participants remotely during the reporting period, including modifying the application workshop and other required meetings from in person events to virtual events. To best support applicants, extensions were granted to allow sufficient time to submit the necessary documentation during the underwriting process.

During the reporting period, Hello Housing communicated with lenders, realtors and program participants to stay abreast of how COVID-19 and public health guidelines impacted real estate transactions, such as impacts to loan underwriting, inspection, appraisal timing, and open houses. Despite COVID-19 impacts, Hello Housing successfully facilitated the close of escrow for 12 loans from March through June 2020.

Hello Housing provided presentations about the program to the Measure A1 Oversight Committee in May and June 2020, including updates about the program implementation and participant demographic data.



**“As soon as they remodeled my kitchen, Chloe, my 23-year-old daughter, got dressed up to do a photoshoot in the middle of the kitchen. That said to me, this is what it looks like to pass wealth on to another generation.”**



### **Marilyn – Alameda County resident and Renew AC participant**

“All six of my siblings were born and raised in New York. After moving to San Francisco, I got a job at Head Start in Oakland. I worked at Head Start until I retired. I have always felt it was a good thing for the County and the City to help those who need it.”

Marilyn sees Renew AC as help in preserving the wealth and legacy she built for her family. “This is an opportunity for someone who has something to maintain it, improve it, and remain in it while building generational wealth.”

“While I’ve done advocacy on behalf of others, Renew AC is the first time I benefitted from a program.”

Renew AC did a marvelous job of updating my home with renovations. They brought all of the electrical up to code. The work on the walls showed true craftsmanship. They replaced my windows with double panes. I was freezing in here and the new windows make the house warmer. I had a wall furnace that heated the entire upstairs. Renew AC replaced it with central heat. My kitchen was updated

using the original 1932 cabinets and hardware. I have new appliances and my floors have been resurfaced. My roof was replaced because there were three layers of the old roof under it. When it was done, I felt like I was moving into a new home. The house was fresh and clean. I finally, got things to look the way I wanted.”

“This renovation has been good for me as a retiree. To be able to have this work done gives me peace of mind. I can sleep at night without worrying about a wiring fire.”

“A home is like a piggy bank. When you pay a mortgage, you will always retain that investment as equity. When you rent, your money goes to the owner, the landlord, and you walk away with nothing.”

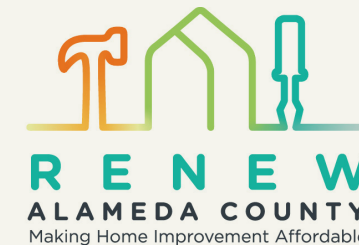
“As soon as they remodeled my kitchen, Chloe, my 23-year-old daughter, got dressed up to do a photoshoot in the middle of the kitchen. That said to me, this is what it looks like to pass wealth on to another generation.”

## The Housing Preservation Loan Program

# \$45m

Allocation

AKA: Renew AC



### Housing Preservation Loan Program (HPLP), aka “Renew AC”

Renew AC provides attainable, low-interest loans that allow seniors, people with disabilities, and other low-income homeowners to make much-needed improvements to their homes. Renew AC also provides support services that help people navigate how to make those home improvements. These improvements help prevent homeowner displacement and allow people to stay safely in their homes and Communities.

- \$45 million allocation
- During the reporting period, 13 families’ projects were funded with
- \$1.6 million In Renew AC loan funds
- 4 families’ projects were completed to Improve accessibility and address health and safety Issues In the homes

### Program Improvements

After twelve months of active program operation, Habitat began conducting an analysis on the efficacy of program policies and procedures and program delivery. Among other things, the analysis showed that \$75,000 is inadequate for the conversion of a structure into a J/ADU (Junior Accessory Dwelling Unit) and that the actual cost was between \$100,000 and \$125,000, so Habitat recommended removing this cap.

Analysis also found that whether an applicant had a lien on their property was the most common reason for applicant denials, as many otherwise eligible applicants have participated in local rehab programs or secured home equity lines of credit for previous work on the home. Habitat began working with the County to explore the possibility of omitting the second lien position criteria in favor of other qualification parameters to serve more residents.

Public and stakeholder outreach was ongoing throughout this timeframe. Analysis of program geographic and demographic data highlights after the first year indicated a discrepancy between awareness of the program among

Oakland residents and those residing elsewhere, so increased efforts were made to target areas outside Oakland where program participation was lagging. As part of these efforts, Renew AC participated in the Assessor's Homeowners Resource Carnivals throughout the County.

In addition, much community outreach was undertaken in neighborhoods targeted for their likelihood to have low-income homeowners, based on public census data. This included traditional advertising, such as flyering, and some digital advertising, as well as collaborations with homeowners associations and neighborhood associations. These tactics were successful in spreading the word about the program.

### Emphasis on Racial Equity Policy Design

After the first full year of program delivery, Habitat sought to explore whether the program was reaching a racially diverse audience reflective of the County overall by conducting an in-depth demographic and marketing analysis. This analysis on all the applications requested or received since the

program's inception showed that it was receiving especially high interest from Black residents (40% of applications requested compared with 10% of population) and American Indian/Alaskan Native homeowners (.76% of applications received compared with .60% of population). The race which had the least participation was Asian households (6% of applications requested compared with 32% of population). In addition, the rate of return was especially low among Hispanics, with only 18 out of 54 (33%) of requested applications actually returned.

Informed by this finding, increased emphasis was placed on alleviating language barriers to program access for low-income homeowners. This included expanding the number of languages that written program materials were made available in and redoubling efforts to outreach to ethnic and racially oriented service groups (e.g. Vietnamese American Community Center of the East Bay, Asian & Pacific Islander Wellness Center, and Hispanic Chamber of Commerce).

### COVID-19 Impacts

Covid-19 presented several challenges to the home repair activities. Due to the need for limited contact between our at-risk clients and the service providers, some limits and restrictions for more invasive procedures were enacted and some projects were delayed. For a time, only exterior work was completed, with interior work resuming once state guidance allowed.

The pandemic also resulted in extended permit issuance and inspection, limited or no availability for many materials and equipment, and reduction of the contractor pool due to business failures or voluntary cutbacks.



# Administration

Alameda County Community Development Agency's Housing and Community Development Department (HCD) is tasked with implementation of the Measure A1 Programs. This includes several important functions including Measure A1 oversight, fiscal controls over the Measure A1 funding, policy development and implementation and project management. In addition to A1 program implementation, Alameda County HCD administers federal and state housing and community development funds that are targeted to specific geographic parts of the County.

## *Housing is a Human Right for all residents*

- Equity and Inclusion:**  
Cultivate a culture of belonging. Repair systemic and individual harm, promote diversity, dignity, and empowerment in our workplace and communities, and advance housing as a human right.
- Accountability:**  
Embody public stewardship. Commit to public investment with integrity to build a legacy of positive impact.
- Adaptability:**  
Strategic innovation. Creatively and flexibly respond to changing needs, shifting resources, and evolving community priorities to best serve Alameda County.



- Leadership:**  
Light the way. Instill hope and confidence, create a clear focus, responsibly shape a brighter future for Alameda County.
- Collaboration:**  
Strengthen existing connections and weave new ones to expand efforts and drive impactful programs. Facilitate open and honest communication to build alignment and support inclusive partnerships.
- People Focused:**  
Dedicated to serving our communities through impactful and responsive programs and services that center their needs.



To administer the bond programs, the Board of Supervisors authorized up to 10% of bond proceeds to be used towards administrative and bond issuance costs. Implementation of the Bond is expected to be done over a twelve-year period, starting in January 2017.

**HCD Operations**

In addition to Measure A1 funding, HCD assembles 22 sources of public funding to contract with local community based organizations a total of \$314 million in FY19/20, combining federal, state, and local sources to support our homelessness and housing programs. Since the passage of Measure A1, the amount of Affordable Housing funding has increased dramatically and represents 67% of all expenditures by HCD. Measure A1 represents 95% of all housing development expenditures by HCD. The remainder are HOME, HOPWA and CDBG-funded.

During the reporting period of July 2019 through June 2020 HCD made significant progress on:

- 1. Reservation of Funds:
  - a. Rental - \$ 90.4 million
  - b. Downpayment Assistance - \$ 5.9 million
  - c. Housing Preservation Loan Program - \$ 5.9million
  
- 2. Commitment of Funds:
  - a. Rental \$ 90.6 million Downpayment Assistance – \$9.1 million
  - b. Housing Preservation Loan Program – \$2.2 million
  
- 3. Expenditure of Funds :
  - a. Rental - \$58.3 million
  - b. Down payment Assistance – \$6.4 million
  - c. Housing Preservation Loan Program – \$3 million
  - d. Administration and Oversight - \$1.5 million

Staffing

Total expenditures for Measure A1 Administration and Oversight since the inception of the program have been just under \$4.1 million. The annualized costs are detailed in Appendix 1 and summarized below:

Measure A1 Administration and Oversight - January 2017 through June 30, 2020					
SUMMARY	FY 16/17	FY 17/18	FY 18/19	FY19/20	AS OF 6/30/2020 (CUMULATIVE)
Total Administration Expenditure	\$169 k	\$1.2 m	\$1.3 m	\$1.5 m	\$4.1 m

During the third reporting period HCD hired 8 full time employees (FTE's) to support the implementation of Measure A1 programming and continued to recruit for vacant positions. While new positions have been created to staff up for MA1, vacancies have continued to impact program implementation. As the Board of Supervisors continues to support HCD's efforts to bring more staff to the program, it has been challenging to find qualified and experienced staff.

Systems

Measure A1 greatly increased the administrative needs of the department due to the number and scale of projects and contracts funded by HCD that require reporting and compliance.

Before A1, HCD had been tracking fewer than five new projects per year. As a result of the demand from A1 projects, HCD continued to expand and improve existing systems and engage new data management techniques while building out staff capabilities to track progress and report to stakeholders. HCD staff and consultants continued to build out the functionality of City Data Services, a database for tracking and managing development projects from application through Board of Supervisors approvals, construction, and long-term compliance. This database has been crucial to decreasing reliance on paper files and insuring the whole HCD team has access to needed documents.



## Oversight

The Measure A1 Affordable Housing Bond measure approved by voters includes three structures that are meant to ensure Measure A1 funds are used according to the will of the voters. These include: the oversight of the Alameda County Board of Supervisors who approve all allocations of bond funds and changes to implementation policies; a Citizens' Oversight Committee; and the creation and publication of annual reports.

The Measure A1 Citizens' Oversight Committee (OC) is a volunteer body mandated by the Measure A1 bond and empowered by the Board of Supervisors to annually review past expenditures of Measure A1 bond funds for compliance with the ballot measure.

The membership of Oversight Committee is comprised of representatives from each Board of Supervisors district, residents of subsidized housing and faith communities, East Bay housing organizations and members of the Alameda County Taxpayers' Association, County City Managers Association, the League of Women Voters of Alameda County and the Alameda County Building and Construction Trades Council. These members serve staggered four-year terms.

Oversight Committee candidates were approved by the Board of Supervisors in October 2019 and have been responsible for the development of this report along with HCD staff. For a listing of Oversight Committee, see the Appendix 3.





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Photography

Front:	monkeybusiness
Page 9:	monkeybusiness
Page 14:	Nathan Anderson
Page 20:	karrastock
Page 23:	RawPixel
Page 27:	LightFieldStudios
Page 32:	Abraham Stokero
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Back:	Frank McKenna

Appendix 1

Measure A1 - General Obligation Bonds Expenditures Report thru 6/30/2020 January 2017 through June 30, 2020							
Total A1 Expenditures			\$169,562	\$2,405,237	\$27,193,356	\$69,259,620	\$99,027,775
Alameda County Staff			FY16/17	FY17/18	FY18/19	FY19/20	As of 6/30/2020 (cumulative)
Rental Housing			\$169,562	\$763,288	\$1,115,809	\$1,276,835	\$3,325,494
Asset Management			\$0	\$0	\$0	\$51,584	\$51,584
Innovation and Opportunity			\$0	\$47,084	\$26,810	\$3,581	\$77,475
Downpayment Assistance			\$0	\$162,304	\$58,957	\$47,699	\$268,960
Housing Preservation			\$0	\$145,787	\$31,893	\$69,892	\$247,572
Homeowner Development			\$0	\$64,970	\$43,570	\$8,053	\$116,593
Staff Subtotal			\$169,562	\$1,183,433	\$1,277,039	\$1,457,645	\$4,087,679
Program Administration	Contractor	Description	FY16/17	FY17/18	FY18/19	FY18/19	As of 6/30/2020 (cumulative)
Downpayment Assistance Program	Hello Housing	AC Boost	\$0	\$70,180	\$312,711	\$551,522	\$934,413
Housing Preservation	Habitat for Humanity	Renew AC	\$0	\$38,117	\$611,211	\$876,592	\$1,525,920
Contractor Compliance & Monitoring, Inc. (CCMI)	Rental Development	Labor Reporting	\$0	\$0	\$25,102	\$41,400	\$66,502
Elation	Rental Development	Labor/ Contract Tracking	\$0	\$0	\$65,760	\$0	\$65,760
Program Administration Subtotal			\$0	\$108,297	\$1,014,784	\$1,469,514	\$2,592,595

Measure A1 - General Obligation Bonds Expenditures Report thru 6/30/2020 January 2017 through June 30, 2020							
Cost of Bond Issuance	Contractor	Description	FY16/17	FY17/18	FY18/19	FY19/20	As of 6/30/2019 (cumulative)
General Admin	Orrick, Herrington & Sutcliffe	Bond Issuance Counsel	\$0	\$0	\$15,000	\$0	\$15,000
General Admin	Bank of America Merrill Lynch	Cost of Bond Issuance	\$0	\$666,344	\$6,151	\$0	\$672,495
General Admin	Bank of America Merrill Lynch	Underwriter	\$0	\$447,162	\$0	\$0	\$447,162
Cost of Bond Issuance Subtotal			\$0	\$1,113,506	\$21,151	\$0	\$1,134,658

Appendix 1

Measure A1 - General Obligation Bonds Expenditures Report thru 6/30/2020 January 2017 through June 30, 2020							
Project Expenditures	Program	Description	FY16/17	FY17/18	FY18/19	FY19/20	As of 6/30/2019 (cumulative)
Coliseum Transit Village	Rental Development	Coliseum Connections	\$0	\$0	\$2,450,000	\$2,450,000	\$2,450,000
Harrison Menlo Preservation	Rental Development	Empyrean and Harrison	\$0	\$0	\$0	\$814,381	\$814,381
Embark	Rental Development	Embark Apartments	\$0	\$0	\$2,650,000	\$2,448,909	\$5,098,909
Kottinger Gardens Phase 2 Associates, LP.	Rental Development	Kottinger Gardens	\$0	\$0	\$0	\$4,600,000	\$4,600,000
SAHA	Rental Development	Grayson Apartments	\$0	\$0	\$641,394	\$50,000	\$691,394
San Leandro Senior	Rental Development	La Vereda	\$0	\$0	\$1,650,000	\$0	\$1,650,000
3706 San Pablo	Rental Development	Estrella Vista/ Olympia Place	\$0	\$0	\$1,900,000	\$0	\$1,900,000
Camino 23, LP	Rental Development	Camino 23	\$0	\$0	\$4,150,000	\$0	\$4,150,000
3268 San Pablo (SAHA)	Rental Development	Monarch Homes	\$0	\$0	\$1,786,056	\$5,353,944	\$7,140,000
Coliseum Place LP (RCD)	Rental Development	Coliseum Place	\$0	\$0	\$950,000	\$3,380,000	\$4,330,000
San Leandro Parrot	Rental Development	Parrot Street Apartments	\$0	\$0	\$3,015,000	\$2,351,259	\$5,366,259
Everett & Eagle LP	Rental Development	Everett Commons	\$0	\$0	\$950,000	\$50,000	\$1,000,000
Alameda Point Senior	Rental Development	Corsair Flats	\$0	\$0	\$2,352,703	\$507,297	\$2,860,000
Sunflower Irby	Rental Development	Sunflower Hill	\$0	\$0	\$1,039,643	\$6,086,201	\$7,125,844

Measure A1 - General Obligation Bonds Expenditures Report thru 6/30/2020 January 2017 through June 30, 2020							
Project Expenditures	Program	Description	FY16/17	FY17/18	FY18/19	FY19/20	As of 6/30/2019 (cumulative)
Chestnut Square Family	Rental Development	Chestnut Square Family Apartments	\$0	\$0	\$1,345,587	\$2,941,159	\$4,286,746
Oakhills PSP LP	Rental Development	Nova Apartments	\$0	\$0	\$0	\$11,147,888	\$11,147,888
MacArthue PSP LP	Rental Development	Aurora Apartments	\$0	\$0	\$0	\$6,377,872	\$6,377,872
Harrison Menlo Preservation	Rental Development	Empyrean and Harrison	\$0	\$0	\$0	\$5,417,901	\$5,417,901
BFHP HOPE Center, LP	Rental Development	BFHO Hope Center Permanent Supportive	\$0	\$0	\$0	\$1,426,788	\$1,426,788
Berkeley Bridge Way	Rental Development	Berkeley Way	\$0	\$0	\$0	\$3,363,464	\$3,363,464
BFHP Hope Center, LP	Rental Development	BFHO Hope Center Temporary Supportive	\$0	\$0	\$0	\$1,147,262	\$1,147,262
Alameda Point Family	Rental Development	Corsair Flats	\$0	\$0	\$0	\$800,000	\$800,000
Allied Fremont	Rental Development	City Center Apartments	\$0	\$0	\$0	\$31,663	\$31,663
HPLP Projects	Home Preservation	HPLP	\$0	\$0	\$0	\$2,140,540	\$2,140,540
DALP Projects	Downpayment Assistance	DALP	\$0	\$0	\$0	\$5,895,934	\$5,895,934
Project Expenditures Subtotal			\$0	\$0	\$24,880,383	\$66,332,461	\$91,212,843
Total A1 Expenditures			\$169,562	\$2,405,236	\$27,193,357	\$69,259,620	\$99,027,775
9/30/2021 Finance Report							



Appendix 2





Photo by Jonathan Youtt. Courtesy of East Bay Housing Organizations.

### ALAMEDA COUNTY'S HOUSING EMERGENCY UPDATE



California Housing Partnership  
California's Experts on Affordable Housing Finance, Advocacy & Policy

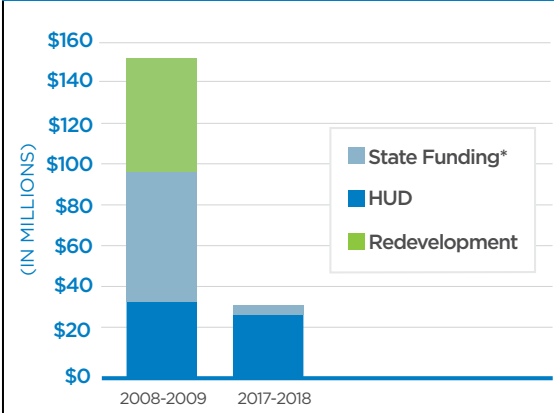
#### KEY FINDINGS

- Cuts in Federal and State funding have reduced investment in affordable housing in Alameda County by nearly \$124 million annually since 2008, an 80% reduction.
- 72% of ELI households are paying more than half of their income on housing costs compared to just 1% of moderate income households.
- Alameda County needs 52,591 more affordable rental homes to meet current demand.

- Low Income Housing Tax Credit production and preservation in Alameda County increased by 67% overall from 2016 while State production and preservation decreased 23%.
- Renters in Alameda County need to earn \$49.90 per hour - more than 3 times the local minimum wage - to afford the median monthly asking rent of \$2,595.

MAY 2019

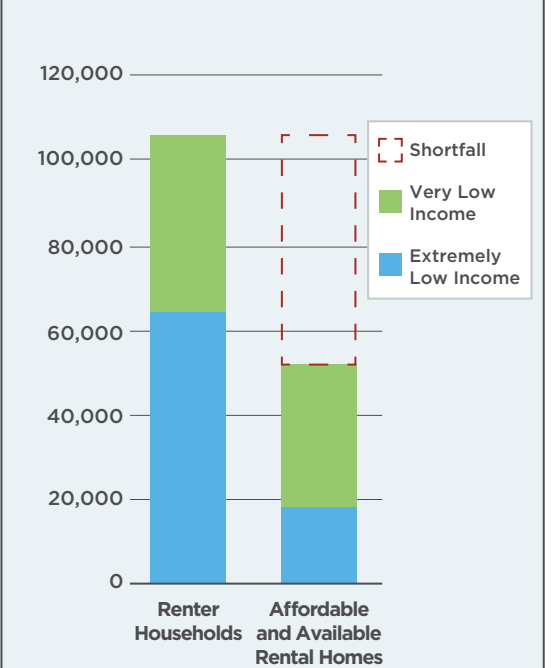
#### ALAMEDA COUNTY LOST 80% OF STATE AND FEDERAL FUNDING FOR HOUSING PRODUCTION AND PRESERVATION FROM FY 2008-09 TO FY 2017-18



FUNDING SOURCE	FY 2008-09 (In thousands)	FY 2017-18 (In thousands)	% CHANGE
Redevelopment	\$57,185	\$0	-100%
State Housing Bonds and Housing Programs	\$64,135	\$4,840	-92%
HUD	\$32,865	\$25,633	-22%
<b>TOTAL</b>	<b>\$154,185</b>	<b>\$30,473</b>	<b>-80%</b>

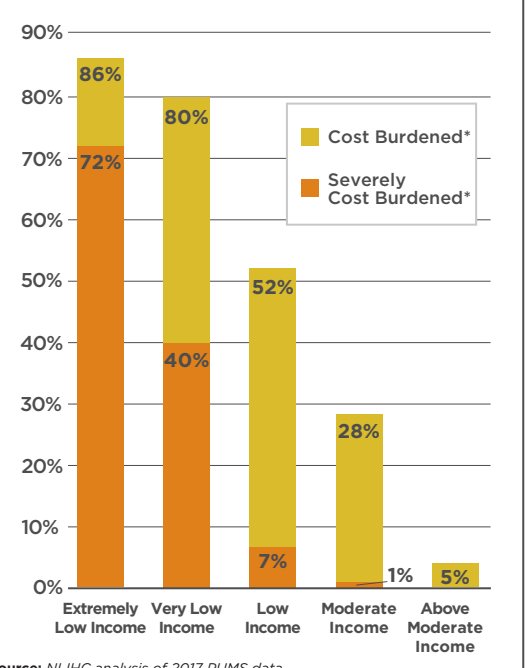
Source: California Housing Partnership analysis of 2008-2009 annual Redevelopment Housing Activities Report; 2008-2009 and 2017-2018 Annual HCD Financial Assistance Programs Reports; 2008-2009 and 2017-2018 HUD CPD Appropriations Budget Reports.  
\*FY 2017-2018 does not include No Place Like Home Funding (NPLH) and no funds for the Affordable Housing Sustainable Communities (AHSC) program were awarded.

#### ALAMEDA COUNTY NEEDS 52,591 MORE AFFORDABLE RENTAL HOMES

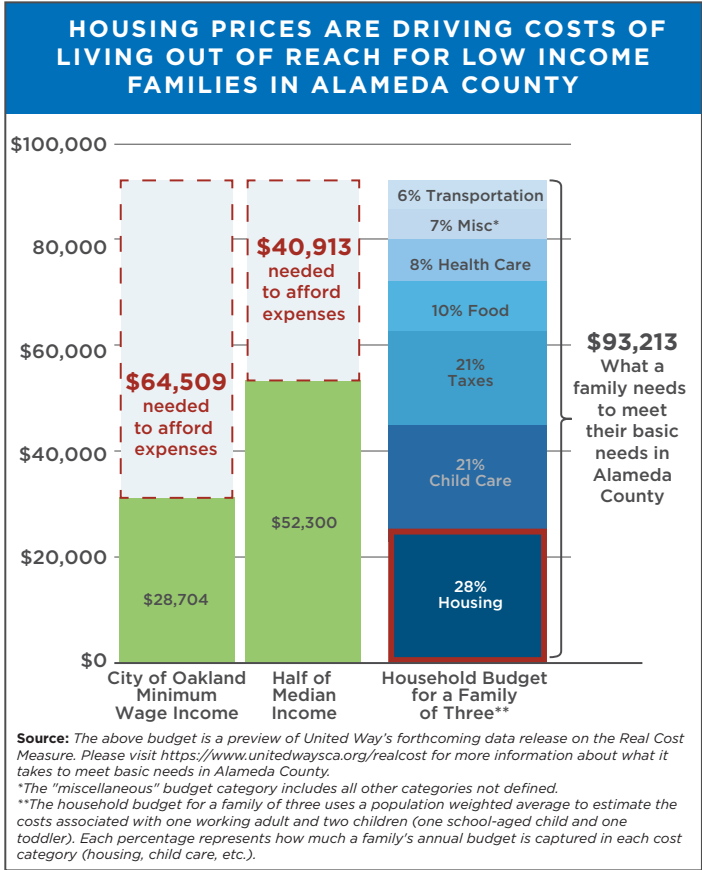
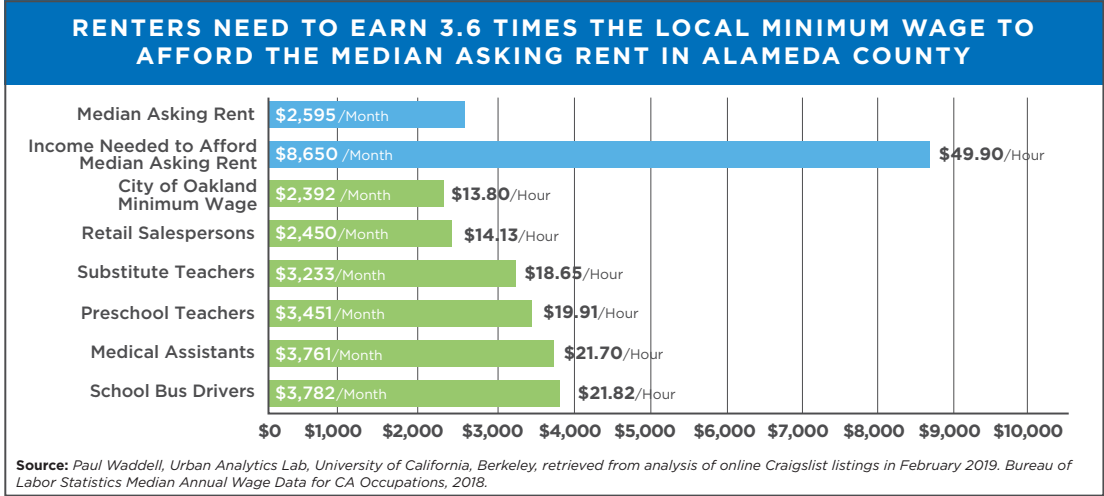


Source: NLIHC analysis of 2017 PUMS data.

#### LOWEST INCOME HOUSEHOLDS ARE DISPROPORTIONATELY AND SEVERELY COST BURDENED



Source: NLIHC analysis of 2017 PUMS data.  
\*Cost burdened households spend 30% or more of their income towards housing costs. Severely cost burdened households spend more than 50%.



ALAMEDA COUNTY'S LOW INCOME HOUSING TAX CREDIT PRODUCTION AND PRESERVATION INCREASED 67% WHILE STATE PRODUCTION DECREASED 23% FROM 2016-2018

STATEWIDE			
TYPE	2016	2018	% CHANGE
New Construction	9,285	9,373	1%
Acquisition & Rehab	15,032	9,430	-37%
All	24,317	18,803	-23%

ALAMEDA COUNTY			
TYPE	2016	2018	% CHANGE
New Construction	785	837	7%
Acquisition & Rehab	293	967	230%
All	1,078	1,804	67%

Source: California Housing Partnership analysis of 2016-2018 California Tax Credit Allocation Committee data.

## STATEWIDE POLICY RECOMMENDATIONS

The California Housing Partnership calls on State leaders to take the following actions to provide relief to low income families struggling with the high cost of housing:

- » Replace Redevelopment funding for affordable housing with at least \$1 billion annually to help local governments meet their State-mandated production goals.
- » Expand the State's Low Income Housing Tax Credit Program by \$500 million per year to jump-start affordable housing production and preservation.
- » Create a new California capital gains tax credit to preserve existing affordable housing at risk of conversion and to fight displacement pressures in Opportunity Zones.
- » Reduce the threshold for voter approval of local funding of affordable housing and infrastructure from 67% to 55% as was done for educational facilities in 2000.

## REGIONAL AND LOCAL RECOMMENDATIONS FOR ALAMEDA COUNTY

### Regional Recommendations

- » Condition discretionary transportation funds to cities on progress in providing affordable housing and preventing displacement.
- » Ensure that all cities and counties in the Bay Area are accountable to produce their fair share of affordable housing through the region's next Regional Housing Need Allocation.

### Expand Funding for Affordable Housing

- » Establish or increase city business taxes on rental property to fund the creation and preservation of affordable rental housing.

### Protect Tenants from Displacement

- » Limit annual rent increases and prohibit eviction of renters without good cause.
- » Provide legal resources for tenants facing eviction.

### Preserve Existing Affordable Housing Resources

- » Limit the loss of rental housing by regulating condominium conversions, unhosted short-term rentals and conversion of single-room occupancy hotels.

### Incentivize Production of Affordable Housing

- » Adopt or increase inclusionary housing requirements, housing impact fees and commercial jobs/housing linkage fees.
- » Require inclusion of affordable homes as a condition of rezoning, relaxing development standards or reducing parking requirements.
- » Dedicate public land not needed for governmental use for development of affordable housing.

This report was produced by the California Housing Partnership.

Local policy recommendations provided by:  
East Bay Housing Organizations (EBHO)  
Non-Profit Housing Association of Northern California (NPH)

For questions about Alameda County's housing need, contact:  
Gloria Bruce, [gloria@ebho.org](mailto:gloria@ebho.org); 510-663-3830 ext. 322



[chpc.net](http://chpc.net)

2019 Area Median Income (AMI) Limits Alameda County								
INCOME CATEGORY	Household Size							
	1	2	3	4	5	6	7	8
Extremely Low (30% AMI)	\$26,050	\$29,750	\$33,450	\$37,150	\$40,150	\$43,100	\$46,100	\$49,050
Very Low (50% AMI)	\$43,400	\$49,600	\$55,800	\$61,950	\$66,950	\$71,900	\$76,850	\$81,800
Low (80% AMI)	\$69,000	\$78,850	\$88,700	\$98,550	\$106,450	\$114,350	\$122,250	\$130,100
Median (100% AMI)	\$78,200	\$89,350	\$100,550	\$111,700	\$120,650	\$129,550	\$138,500	\$147,450
Moderate (120% AMI)	\$93,850	\$107,250	\$120,650	\$134,050	\$144,750	\$155,500	\$166,200	\$176,950

Measure A1 Citizen's Oversight Committee - 2022		
SEAT	TERM EXPIRATION	MEMBER
District 1	October 1, 2022	Randi DeHollander
District 2	October 1, 2022	Jeffrey Dixon
District 3	October 1, 2023	Lisa Fitts
District 4	October 1, 2022	Mimi Rohr
District 5	October 1, 2023	Ndidi Okwelogu, Committee Chair
Taxpayers' Association of Alameda County	October 1, 2022	David Denton
Subsidized Housing Resident	October 1, 2022	Vacant
Subsidized Housing Resident	October 1, 2023	Daphine Lamb-Perrilliat
League of Women Voters - South County	October 1, 2023	Lynda Foster
League of Women Voters - North County	October 1, 2022	Gregory Magofna
Faith Community	October 1, 2022	Kendra Roberts
East Bay Housing Organizations	October 1, 2023	Gloria Bruce, Committee Vice Chair
Building and Construction Trades of Alameda County	October 1, 2022	Daniel Gregg
Building and Construction Trades of Alameda County	October 1, 2023	Jason Gumataotao
Alameda County City Mangers Association	October 1, 2023	Brian Dolan



Summaries of Measure A1-funded Rental Development projects approved by the Board of Supervisors  
July 2018 through June 2019

34320 Fremont Blvd Family Housing



Location: 34320 Fremont Blvd, Fremont | District 2

IN CONSTRUCTION

34320 Fremont consists of 54 housing units with 53 units serving lower income and chronically homeless households.

Applicant: City of Fremont | Developer: Abode Services | Architect: Dahlin Group Architecture

Measure A1 Base City:	\$0	Construction Start:	May 2022
Measure A1 Regional:	\$8,452,654	Projected Completion:	November 2023
Other County Funding:	\$0	Total Development Cost:	\$48,856,623
City Match:	\$5,400,000	Per Unit Cost:	\$904,752

Permanent Financing Sources	Amount	% of Total
Measure A1 Bond	\$8,452,654	17%
City of Fremont	\$5,400,000	11%
CA-HCD No Place Like Home (NPLH)	\$6,685,528	14%
Deferred Developer Fee	\$680,983	1%
General Partner State Tax Credit	\$4,389,783	9%
General Partner Equity	\$1,000	<1%
Limited Partner Equity	\$23,247,675	48%
Total Sources	\$48,856,623	100%

Total Project Unit Mix Affordability Levels					Total Project Unit for Target Population	Units
Income Level	1-Bd	2-Bd	3-Bd	Total Units	Chronically Homeless	13
20% AMI	7	4	2	13	Total	13
30% AMI	7	3	4	14	Units @ 20% AMI: Thirteen (13) units of the fifty-four (54) affordable units are restricted to households with incomes at or below 20% Area Median Income.	
40% AMI	2	2	2	6		
50% AMI	3	4	3	10		
60% AMI	3	3	4	10		
Manager		1		1		
Total	22	17	15	54		



as of March 2023

Avance



Location: 4260 First Street, Livermore | District 1

COMPLETE

Avance consists of 45 housing units with 44 units serving developmentally disabled individuals.

Applicant: City of Livermore | Developer: MidPen Housing Corporation | Architect: DAHLIN Group

Measure A1 Base City:	\$4,743,935	Construction Start:	February 2021
Measure A1 Regional:	\$0	Projected Completion:	September 2022
Other County Funding:	\$0	Total Development Cost:	\$29,475,210
City Match:	\$8,003,832	Per Unit Cost:	\$662,603

Permanent Financing Sources	Amount	% of Total
Measure A1 Bond	\$4,743,935	16%
City of Livermore Loan	\$8,003,832	27%
City Waived Fees	\$654,889	2%
TCAC Deposit Performance Refund	\$49,433	<1%
General Partner	\$100	<1%
Limited Partner Equity	\$16,023,021	54%
Total Sources	\$29,475,210	100%

Total Project Unit Mix Affordability Levels				
Income Level	Studio	1-Bd	3-Bd	Total Units
20% AMI	6	7		13
30% AMI	5	14		19
40% AMI		8		8
50% AMI	1	3		4
Manager			1	1
Total	12	32	1	45

Total Project Unit by Target Population	Units
Developmentally Disabled Individuals	44
Total	45

Units @ 20% AMI:  
Thirteen (13) units are restricted to households with incomes at or below 20% Area Median Income.



as of March 2023



Douglas Ford - Irvington Senior



Location: 4038 Irvington Ave, Fremont | District 1

IN CONSTRUCTION

Irvington Senior consists of 90 housing units with 89 units serving seniors (62+) lower income individuals, and 45 units serving chronically homeless individuals.

Applicant: Allied Housing Inc. | Developer: Allied Housing Inc. | Architect: Herman Coliver Locus

Measure A1 Base City:	\$0	Construction Start:	April 2021
Measure A1 Regional:	\$12,200,000	Projected Completion:	July 2023
Other County Funding:	\$0	Total Development Cost:	\$65,549,178
City Match:	\$9,000,000	Per Unit Cost:	\$728,434

Permanent Financing Sources	Amount	% of Total
Measure A1 Bond	\$12,200,000	19%
State HCD NPLH	\$10,592,360	16%
City of Fremont Loan #1	\$6,200,000	9%
City of Fremont accrued interest during construction	\$166,258	<1%
General Partner Equity	\$1,000	<1%
Limited Partner	\$32,776,252	49%
City of Fremont Loan #2	\$2,800,000	4%
City of Fremont accrued interest during preconstruction	\$496,156	<1%
Total Sources	\$65,549,178	100%

Total Project Unit Mix Affordability Levels			
Income Level	1-Bd	2-Bd	Total Units
20% AMI	17	1	18
30% AMI	25	2	27
40% AMI	17	2	19
50% AMI	22	3	25
Manager		1	1
Total	81	9	90

Total Project Unit by Target Population	Units
Homeless and Low-Income Individuals	89
Total	90

Units @ 20% AMI:  
Eighteen (18) units are restricted to households with incomes at or below 20% Area Median Income.



as of March 2023

Downtown Livermore Apartments



Location: Railroad & L Street, Livermore | District 1

PRE-DEVELOPMENT

Downtown Livermore Apartments consists of 79 housing units with 78 units serving lower income and formerly homeless households.

Applicant: City of Livermore | Developer: Eden Housing, Inc. | Architect: Dahlin Group

Measure A1 Base City:	\$0	Construction Start:	April 2025
Measure A1 Regional:	\$14,402,382	Projected Completion:	April 2027
Other County Funding:	\$0	Total Development Cost:	\$59,930,666
City Match:	\$5,240,000	Per Unit Cost:	\$758,616

Permanent Financing Sources	Amount	% of Total
Measure A1 Bond	\$14,402,382	24%
City of Livermore	\$5,240,000	9%
Permanent Loan	\$1,836,944	3%
CA-HCD Affordable Housing Sustainable Communities Program (AHSC)	\$11,810,758	20%
Federal Home Loan Bank Affordable Housing Program (AHP)	\$780,000	1%
Deferred Developer Fee	\$628,317	1%
General Partner Equity	\$2,937,420	5%
Limited Partner Equity	\$22,294,845	37%
Total Sources	\$59,930,666	100%

Total Project Unit Mix Affordability Levels					Total Project Unit for Target Population	Units
Income Level	1-Bd	2-Bd	3-Bd	Total Units	Formerly Homeless Households	16
20% AMI	5	6	5	16	Total	16
50% AMI	12	35	15	62	Units @ 20% AMI: Sixteen (16) units of the seventy-nine (79) affordable units are restricted to households with incomes at or below 20% Area Median Income.	
Manager		1		1		
Total	17	42	20	79		



as of March 2023

Granite Ridge



Location: 37350 Sequoia Road, Fremont | District 1

Applicant: Eden Housing and City of Fremont | Developer: Eden Housing & For the Future Housing | Architect: Humphreys & Partners Architects LP

Measure A1 Base City:	\$4,621,067	Construction Start:	May 2021
Measure A1 Regional:	\$5,078,933	Projected Completion:	December 2022
Other County Funding:	\$0	Total Development Cost:	\$46,476,835
City Match:	\$7,500,000	Per Unit Cost:	\$636,669

Permanent Financing Sources	Amount	% of Total
Measure A1 Bond	\$9,700,000	21%
City of Fremont	\$7,500,000	16%
First Mortgage	\$3,900,000	8%
General Partner	\$200	<1%
Deferred Developer Fee	\$1,004,072	2%
Limited Partner Equity	\$24,372,563	52%
Total Sources	\$46,476,835	100%

Total Project Unit Mix Affordability Levels					Total Project Unit for Target Population	Units
Income Level	1-Bd	2-Bd	3-Bd	Total Units	Low Income Individuals & Families	72
20% AMI	5	5	5	15	Chronically Homeless Individuals	15
40% AMI	5	5	5	15	Total	72
50% AMI	11	6	4	21	<b>Units @ 20% AMI:</b> Fifteen(15) units of the seventy-two (72) affordable units are restricted to households with incomes at or below 20% Area Median Income.	
60% AMI	11	5	5	21		
Manager		1		1		
Total	32	22	19	73		



as of March 2023

Lazuli Landing



Location: Mission Blvd & D Street, Union City | District 2

Applicant: City of Union City | Developer: MidPen Housing Corporation | Architect: BDE Architecture

Measure A1 Base City:	\$4,453,899	Construction Start:	December 2025
Measure A1 Regional:	\$8,787,121	Projected Completion:	August 2027
Other County Funding:	\$0	Total Development Cost:	\$71,600,805
City Match:	\$5,034,924	Per Unit Cost:	\$883,961

Permanent Financing Sources	Amount	% of Total
Measure A1 Bond	\$13,241,000	18%
City of Union City Land Value	\$7,490,000	10%
City of Union City Housing Funds	\$5,034,924	7%
Permanent Loan	\$4,919,700	7%
City of Union City Centro and Youth & Family Services	\$1,800,000	2%
Deferred Developer Fee & General Partner Equity	\$5,841,578	8%
FHLBSF AHP	\$800,000	1%
CA-HCD Affordable Housing Sustainable Communities Program (AHSC)	\$7,946,721	11%
Tax Credit Investor Proceeds	\$24,526,882	34%
Total Sources	\$71,600,805	100%

Total Project Unit Mix Affordability Levels						Total Project Unit for Target Population	Units
Income Level	0-Bd	1-Bd	2-Bd	3-Bd	Total Units	Formerly Homeless Households	16
20% AMI		13	3		16	Total	16
40% AMI		1	10	5	16	<b>Units @ 20% AMI:</b> Sixteen (16) units of the eighty-one (81) affordable units are restricted to households with incomes at or below 20% Area Median Income.	
50% AMI		2	10	9	21		
60% AMI	1	9	11		21		
80% AMI	1	2	3		6		
Manager			1		1		
Total	2	27	38	14	81		



as of March 2023

Madrone Terrace



Location: 16060 E 14th Street, San Leandro. | District 4

PRE-DEVELOPMENT

Madrone Terrace consists of 79 housing units with 78 units serving lower income and formerly homeless households.

Applicant: Ashland (Unincorporated County) | Developer: Resources for Community Development | Architect: Kava Massih

Measure A1 Base City:	\$0	Construction Start:	March 2023
Measure A1 Regional:	\$8,852,352	Projected Completion:	August 2024
Other County Funding:	CDBG: \$1,411,058	Total Development Cost:	\$84,840,763
City Match:	\$5,900,000	Per Unit Cost:	\$1,073,934

Permanent Financing Sources	Amount	% of Total
Measure A1 Bond	\$8,852,352	10%
CDBG	\$1,411,058	2%
Hayward Rec & Park Hard Loan	\$5,900,000	7%
CA-HCD Affordable Housing Sustainable Communities Program (AHSC)	\$13,143,710	15%
CA-HCD Affordable Housing Sustainable Communities Grant (AHSC)	\$63,166	<1%
Federal Home Loan Bank Affordable Housing Program (AHP)	\$1,170,000	1%
CA-HCD No Place Like Home (NPLH)	\$6,045,604	7%
CA-HCD No Place Like Home (COSR)	\$3,720,120	4%
CA-HCD Accelerator	\$44,072,753	52%
Deferred Developer Fee	\$462,000	<1%
Total Sources	\$84,840,763	100%

Total Project Unit Mix Affordability Levels				
Income Level	1-Bd	2-Bd	3-Bd	Total Units
15% AMI	20			20
30% AMI	12			12
50% AMI	4	16	18	38
60% AMI		4	4	8
Manager		1		1
Total	36	21	22	79

Total Project Unit for Target Population	Units
Formerly Homeless Households	16
Total	16

Units @ 20% AMI:  
Twenty (20) units of the seventy-nine (79) affordable units are restricted to households with incomes at or below 20% Area Median Income.



as of March 2023

Pacific Avenue Senior Homes



Location: 3701 Pacific Ave, Livermore | District 1

PRE-DEVELOPMENT

Pacific Avenue Senior Homes consists of 140 housing units with 139 units serving lower income and formerly homeless seniors.

Applicant: Livermore | Developer: Satellite Affordable Housing Associates (SAHA) | Architect: DAHLIN Group

Measure A1 Base City:	\$0	Construction Start:	November 2023
Measure A1 Regional:	\$3,999,263	Projected Completion:	August 2024
Other County Funding:	\$0	Total Development Cost:	\$63,875,386
City Match:	\$11,900,000	Per Unit Cost:	\$456,253

Permanent Financing Sources	Amount	% of Total
Measure A1 Bond	\$3,999,263	6%
City of Livermore	\$11,900,000	18%
Permanent Loan	\$4,969,000	7%
CA-HCD Veterans Housing and Homelessness Prevention (VHHP)	\$8,466,864	13%
Federal Home Loan Bank Affordable Housing Program (AHP)	\$1,000,000	1%
CA-HCD No Place Like Home (NPLH)	\$5,252,388	12%
Deferred Developer Fee	\$1,055,250	2%
General Partner Equity	\$1,144,750	2%
Limited Partner Equity – 4% LIHTC	\$26,088,134	39%
Total Sources	\$63,875,649	100%

Total Project Unit Mix Affordability Levels			
Income Level	1-Bd	2-Bd	Total Units
20% AMI	28	2	30
30% AMI	14		14
50% AMI	40	11	51
60% AMI	42	2	44
Manager		1	1
Total	124	16	140

Total Project Unit for Target Population	Units
Seniors	139
Chronically Homeless	30
Total (overlapping units)	139

Units @ 20% AMI:  
Thirty (30) units of the one hundred thirty-nine (139) affordable units are restricted to households with incomes at or below 20% Area Median Income.



as of March 2023



Ruby Street



Location: 1744 Ruby Street, Castro Valley | District 4

PRE-DEVELOPMENT

Ruby Street consists of 72 housing units with 71 units serving lower income and chronically homeless households.

Applicant: Castro Valley   Developer: Eden Housing, Inc.   Architect: PYATOK Architects			
Measure A1 Base City:	\$8,852,352	Construction Start:	May 2023
Measure A1 Regional:	\$0	Projected Completion:	September 2024
Other County Funding:	Boomerang, CDBG - \$2,167,000	Total Development Cost:	\$61,604,944
City Match:	\$0	Per Unit Cost:	\$855,624
Permanent Financing Sources		Amount	% of Total
Measure A1 Bond		\$8,852,352	14%
Boomerang, CDBG		\$2,167,000	4%
First Mortgage – Silicon Valley Bank (SVB)		\$4,440,000	7%
CA-HCD Housing for a Healthy California (HHC)		\$8,270,000	13%
CA-HCD No Place Like Home Program (NPLH)		\$6,025,903	10%
Regional Center of the East Bay		\$1,500,000	2%
Federal Home Loan Bank-AHP Loan		\$1,065,000	2%
Deferred Developer Fee		\$1,300,000	2%
General Partner Equity		\$100	<1%
Limited Partner Equity		\$27,984,589	45%
Total Sources		\$61,604,944	100%

Total Project Unit Mix Affordability Levels					
Income Level	0-Bd	1-Bd	2-Bd	3-Bd	Total Units
20% AMI	5	4	3	3	15
50% AMI	3	10	6	6	25
60% AMI		13	8	10	31
Manager			1		1
Total	8	27	18	19	72

Total Project Unit for Target Population	Units
Chronically Homeless	15
Total	15

Units @ 20% AMI:  
Fifteen (15) units of the seventy-two (72) affordable units are restricted to households with incomes at or below 20% Area Median Income.



as of March 2023

The Vineyard



Location: 460 N. Livermore Ave, Livermore | District 1

IN CONSTRUCTION

The Vineyard consists of 23 permanent supportive housing units serving lower income and chronically homeless.

Applicant: Livermore   Developer: Housing Consortium of the East Bay   Architect: Gunkel Architecture			
Measure A1 Base City:	\$0	Construction Start:	March 2022
Measure A1 Regional:	\$6,197,490	Projected Completion:	September 2023
Other County Funding:	\$0	Total Development Cost:	\$23,371,701
City Match:	\$6,765,632	Per Unit Cost:	\$1,016,161
Permanent Financing Sources		Amount	% of Total
Measure A1 Bond		\$6,197,490	28%
City of Livermore		\$6,765,632	30%
Alameda County Supervisors Funding		\$1,500,000	7%
Dubliin CDBG		\$300,000	3%
Pleasanton CDBG		\$214,012	1%
City of Livermore Human Service Facility Fee		\$1,620,135	7%
Private Donor		\$1,130,000	5%
CA-HCD No Place Like Home (NPLH)		\$1,985,412	9%
CA-HCD No Place Like Home (w/o COSR)		\$2,484,536	11%
Total Sources		\$22,197,217	100%

Total Project Unit Mix Affordability Levels				Total Project Unit for Target Population	Units
Income Level	0-Bd	1-Bd	Total Units	Chronically Homeless	18
15% AMI	6	5	11	Total	18
20% AMI	7		7	Units @ 20% AMI: Eighteen (18) units of the twenty-three (23) affordable units are restricted to households with incomes at or below 20% Area Median Income.	
30% AMI	5		5		
Total	18	5	23		



as of March 2023



# Acknowledgments

**Graphic Design and Layout**

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We all belong in Alameda County

Alameda County  
Community Development Agency  
Housing and Community Development Department