

## **PART I. RESOURCES**

*For a description of other resources available to the individual jurisdictions making up the HOME Consortium, please refer to the individual jurisdictions' FY2006 Action Plans.*

### **HOME INVESTMENT PARTNERSHIP PROGRAM (HOME)**

The HOME Program provides flexible funding to states and local governments for affordable housing programs for low-income households. HOME funds can be used to acquire, rehabilitate, finance, and construct affordable rental or ownership housing, or provide tenant-based rental assistance. HOME-assisted housing must be permanent or transitional. Alameda County Housing and Community Development Department (HCD) is the lead agency for the Alameda County HOME Consortium, which includes the cities of Alameda, Fremont, Hayward, Livermore, Pleasanton, San Leandro, and Union City, and the Urban County, which includes the cities of Albany, Dublin, Emeryville, Newark, and Piedmont, and the unincorporated areas of the County.

The HOME Consortium receives an annual allocation of HOME funds, which is divided among the eight CDBG-entitlement jurisdictions (Alameda, Fremont, Hayward, Livermore, Pleasanton, San Leandro, Union City, and the Urban County). In addition, 15 percent of the annual allocation is set aside for Community Housing Development Organizations (CHDOs). Alameda County HCD administers Urban County and CHDO projects, while the remaining Consortium jurisdictions administer their allocations with monitoring oversight by Alameda County HCD. CHDOs are locally based nonprofit organizations which have among their purposes the provision of decent housing that is affordable to lower income persons and which maintain at least one-third of their governing board's membership for residents of low income neighborhoods, low income residents, or elected representatives of low income neighborhood organizations.

For FY06, the Consortium has created a set-aside for Tenant-Based Rental Assistance of the HOME allocation. The funds will be awarded to the Linkages Collaborative for the provision of a jobs-housing linkages program for low income families.

The HOME Consortium has been a recipient of federal HOME funds since FY1992. The allocation for FY2006 is \$4,053,316.

### **AMERICAN DREAM DOWNPAYMENT INITIATIVE**

The American Dream Downpayment Initiative (ADDI) is a new program that will assist first-time low-income (80% or below area median income) homebuyers with downpayment and closing costs under the HOME Program. The allocation amount for FY06 is \$64,238.

### **LEVERAGING PLAN**

The Alameda County HOME Consortium will leverage HOME funds as much as possible with local monies such as redevelopment housing set-aside funds, housing trust funds, and other affordable housing finance sources. To maximize leveraging of its own funds and increase the funds available for housing and community development activities, the HOME Consortium plans to undertake the following activities:

- Support applications by other organizations or agencies for other public and private sources of financing to leverage HOME Consortium funds.
- Include leveraging as a goal in HOME Program project application review processes.
- Support the purchase, rehabilitation and construction of units by non-profit housing developers.
- Continue to provide support to non-profit, community-based housing developers and service providers in obtaining other sources of financing.
- Promote joint development with other governmental or quasi-governmental agencies to implement housing community development programs and combine multiple sources of financing.

### **MATCHING PLAN**

Matching requirements must be satisfied in the HOME Program. A variety of sources may be used for the HOME match requirements, which requires that \$0.25 be “permanently contributed” to the HOME Program or to HOME-assisted projects for every HOME dollar spent. This requirement applies to the program as a whole, not to individual projects. The exception to this is the FY06 American Dream Downpayment Initiative program funds do not require match. The liability for matching funds occurs when the HOME Consortium actually draws down HOME funds from HUD. Sources of HOME match include cash or cash equivalents from a non-federal source, value of waived taxes or fees, value of donated land or real property, a portion of housing bond proceeds, and the cost of infrastructure improvements, among others. Alameda County HCD monitors match contributions made to individual HOME projects in the Consortium, as well as match obligations incurred throughout the Consortium’s HOME Program.

### **AFFIRMATIVE MARKETING**

For rental and homeownership projects containing five or more HOME assisted housing units, jurisdictions will follow the Consortium’s Affirmative Marketing procedures. These include informing the public, owners and potential tenants about fair housing laws and affirmative marketing policy (e.g. use of Equal Housing Opportunity Logo and list of places marketed and types of marketing used).

## **PART II. ACTIVITIES TO BE UNDERTAKEN**

The Alameda County HOME Consortium is applying for \$4,053,316 of HOME funds for FY2006. As shown in the table below, the Consortium's HOME funds will be used for a variety of purposes including acquisition, rehabilitation, new construction, tenant-based rental assistance, and administration. Fifteen percent (\$607,997) of the FY06 HOME allocation will be set aside for community housing development organizations (CHDOs) per HUD requirements. An additional \$166,000 of funds will be set aside for Tenant-Based Rental Assistance activities

by local policy. The majority of HOME funds will support projects developed by a variety of types of nonprofit housing developers. The American Dream Downpayment Initiative (ADDI) homeownership program will continue to be implemented by the Consortium in FY06.

<b>Table 1 - Alameda County HOME Consortium FY2006 HOME Funds Allocation</b>			
<b>Activity</b>	<b>Total HOME \$</b>	<b>Rental \$</b>	<b>Owner \$</b>
New Construction	\$1,600,140	\$1,480,140	\$120,000
Substantial Rehabilitation	\$90,943	\$90,943	\$0
Acquisition	\$377,399	\$377,399	\$0
Other Rehabilitation	\$487,318	\$487,318	\$0
Tenant Assistance	\$484,187	\$484,187	\$0
Down Payment Assistance	\$0	\$0	\$0
Administration	\$405,332*	\$405,332*	\$0
CHDO	\$607,997	\$607,997	\$0
<b>Total Allocation</b>	<b>\$4,053,316</b>	<b>\$3,933,316</b>	<b>\$120,000</b>
Program Income	\$176,266	\$176,266	\$0
Program Income Admin	\$19,793	\$19,793	\$0
American Dream Downpayment Initiative	\$64,238	\$0	\$64,238
Source: Alameda County HOME Consortium Program Applications, FY2006			
* City of Union City commits its portion of Administration funds to projects.			

## **AMERICAN DREAM DOWNPAYMENT INITIATIVE**

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### ADDI Outreach Plan

#### **Assessment of Market**

The first step in the Outreach Plan is to assess where the potential markets are for first-time homebuyers. The Bureau of Labor Statistics and state employment, labor, or economic development departments publish employment data on a regular basis and could help to determine the areas of potential first-time homebuyers. Excellent sources of marketing information are professional associations of apartment owners and managers, home-building organizations, real estate appraisers, public housing authorities, and realtors. All jurisdictions that have first-time homebuyer program information on their websites would include ADDI information should they choose to participate in the program. Additionally the Tri-Valley Area (Dublin, Pleasanton and Livermore) is developing a one-stop-shop for first-time homebuyers – the Tri-Valley Housing Opportunity Center.

#### **Outreach**

In most communities, lenders, realtors and jurisdictional staff will be the primary sources of information and identification for the ADDI program. Advertising and promotion by the jurisdiction will follow the jurisdiction's Citizen's Participation Plan. Additionally, if funding is available, advertising could take place in the local real estate section of the local newspaper (and alternative language papers), real estate weekly or monthly journals. Direct mail can also be sent to multi-family renters and public housing residents. Program guidelines can be mailed to known for-profit and non-profit developers. Additionally, libraries make an excellent place to have program information available.

#### Suitability of Homebuyers

The program criteria for homebuyer qualifications vary by jurisdiction. Each individual program contains homebuyer education with minimum requirements the following components:

- The entire home buying process step-by-step,
- Deciding whether homeownership is right for the family (evaluating credit worthiness and developing a budget),
- Shopping for a home that meets their needs,
- Obtaining a home mortgage (qualifying for a loan; loan application/pre-approval process),
- Closing the sale (role of the real estate agent, home inspector and title company) and,
- Maintaining the new home (foreclosure prevention).

## GEOGRAPHIC DISTRIBUTION

HOME Investment Partnership funding is allocated to the jurisdictions within the Alameda County HOME Consortium on a formula basis. HOME funds are distributed throughout all parts of the HOME Consortium. All activities to be undertaken are intended and open to serve eligible households living in the Consortium.

Below is a table showing the FY2006 HOME allocations by jurisdiction and the proposed use of funds:

**Table 2**  
**Alameda County HOME Consortium – FY2006 HOME Allocation Use of Funds**

<b>Jurisdiction /Program</b>	<b>2006 Allocation</b>	<b>Project-related</b>	<b>Admin-istration (10%)</b>	<b>Program Income</b>	<b>Proposed Use of Funds</b>
CHDO	\$668,797	\$607,997	\$60,800		Acquisition, rehabilitation, and/or new construction of affordable housing.
TBRA	\$166,000	\$166,000	\$0		Jobs-Housing Tenant-Based Rental Assistance program for low income families.
ADDI	\$64,238	\$64,238	\$0		Down payment assistance for low income first-time homebuyers.
Alameda	\$321,853	\$287,399	\$34,454	\$3,138	New construction and/or rehabilitation of housing units for very low and low income households and for first-time homebuyer assistance.
Fremont	\$579,334	\$517,318	\$62,016		Development of new and/or rehabilitation of affordable housing for low income housing; tenant-based rental assistance for Housing Scholarship Program & Project Independence participants.
Hayward	\$579,334	\$517,318	\$62,016	\$173,128	Acquire, create or preserve permanently affordable rental housing and/or assist first time homebuyers.
Livermore	\$199,547	\$178,187	\$21,360		Tenant-based Rental Assistance for low income individuals and emancipated foster youth and rehabilitation of affordable housing.
Pleasanton	\$180,237	\$160,943	\$19,294		New construction of senior housing; tenant-based rental assistance; acquisition and rehabilitation of supportive housing for persons with special needs.
San Leandro	\$321,853	\$287,399	\$34,454		Acquisition of a mixed-use building to preserve and create affordable rental housing.
Union City	\$199,547	\$178,187	\$21,360		New construction of affordable senior housing for very low income seniors.
Urban County	\$836,815	\$747,237	\$89,578		Acquisition, rehabilitation, and/or new construction of rental housing for lower income persons.
<b>TOTAL</b>	<b>\$4,117,555</b>	<b>\$3,712,223</b>	<b>\$405,332</b>	<b>\$176,266</b>	

Note: Jurisdictions may use less than 10% for administration to increase project-related funds.

Source: Alameda County HOME Consortium Program Applications FY2006

## **PART III. OTHER ACTIONS**

### **BARRIERS TO AFFORDABLE HOUSING**

According to the Alameda County HOME Consortium's *Analysis of Impediments to Fair Housing* (2002), there is tremendous need for affordable housing for families, individuals, and households with special needs within the Consortium; yet, developers of affordable housing and governmental agencies still encounter neighborhood opposition. Neighborhood support and consultation is an early goal of housing providers. It is sought early in the development process so questions about proposed development can be addressed. Some neighborhood opposition is directed to those groups protected under the Fair Housing Act. Neighborhood opposition is often raised on the basis of local land use codes and ordinances, such as what is allowed through local zoning codes and ordinances, parking needs, environmental review, or the loss of property tax due to the property tax exemption, making it difficult to raise a charge of discrimination under the Fair Housing Act.

In the past local residents have raise questions about property values, adequate levels of service, property management, community character, etc. These concerns can have a basis in racial, homophobic and other prejudices. In the past, some jurisdictions have responded to these concerns by enacting exclusionary zoning ordinances, excessive permitting procedures, or other excessive requirements for special types of housing.

Community acceptance problems are a concern in Alameda County. They often arise when proposals are made for affordable multi-family housing (particularly projects for lower income families with children) and special needs housing. Depending on the public sector response to community complaints, this sentiment can ultimately impede the development of affordable housing and serve as an impediment to fair housing choice.

As a response to community acceptance problems in the Consortium, developers and cities have consistently sought to involve the public early on in the development process, through neighborhood meetings, information sessions on housing needs in the community, and field trips to other exemplary housing developments. The Consortium jurisdictions have implemented a variety of public policies and programs to eliminate general barriers to affordable housing. Several jurisdictions in the Consortium fund an affordable housing campaign by East Bay Housing Organizations (EBHO). This successful campaign has consisted of four main components: 1) presentations at various municipalities in the East Bay about affordable housing issues; 2) tours to affordable housing developments; 3) a photographic display titled "Yes In My Backyard" (now available on their website); and 4) Affordable Housing Week, held annually in June and offers numerous tours, open houses, media presentations, and information dissemination.

The jurisdictions within the Alameda County HOME Consortium all have a number of public policies that affect the provision of affordable housing. Some public policies may create additional costs in the provision of affordable housing, while others serve as incentives to the development, maintenance, and improvement of affordable housing. These policies include imposing development or in-lieu fees to provide affordable housing, establishing redevelopment areas, and streamlining the permit process.

Below is a summary of the public policies in and/or affecting the HOME Consortium, which impact both positively and negatively, the provision of affordable housing.

#### Proposed State Budget Cuts

- ▶ Cuts to the State budget will impact the availability of supportive services funding for affordable housing development. Additionally, it will potentially provide less funding for housing development projects.

#### State Prevailing Wage Laws

- < The state legislation (SB975) requires payment of prevailing wage for most private projects that are constructed under an agreement with a redevelopment or other public agency (including the County as lead agency in the Alameda County HOME Consortium) providing some form of public assistance for the project. This can result in higher development costs for affordable housing projects.

#### Local Development and In-Lieu Fees

- < HOME Consortium jurisdictions impose development fees or in-lieu fees on residential development. To facilitate the development of affordable housing in the jurisdictions, some cities will waive their development fees on affordable units and some cities will impose in-lieu fees on market-rate developments, which can create affordable housing funds. In addition, cities will sometimes allow for modifications in the project plans, such as reduced parking requirements for affordable housing projects. The partial or total waiver of development fees and the ability to reduce such requirements as parking provide an incentive for developers to build affordable housing by decreasing per unit costs.

#### City Ordinances and Zoning/Building Codes

- < To encourage the development of affordable housing in the HOME Consortium, jurisdictions have adopted or revised various local ordinances that impact the development or maintenance of affordable housing. These include inclusionary housing zoning ordinances, density bonus ordinances, secondary unit ordinances, condominium conversion ordinances, and mobile home ordinances. In addition, the process of revising General Plans, including the Housing and Land Use Elements, and Area-Specific Plans, can allow for reduction of policies that negatively impact the provision of affordable housing and encourage other policies that promote development which is both high-quality and cost-effective. Some jurisdictions' Housing Elements have policies to encourage rezoning of non-residential land to residential uses, which increases the supply of land. This is particularly beneficial in areas which are built-out. Other local planning policies which allow flexibility in design and densities create additional incentives for developers to build affordable housing in a cost-effective manner.

#### Incentive Programs

- < The ability to produce, maintain, or improve affordable housing in the HOME Consortium is accomplished through the implementation of policies which provide incentives to nonprofit and other developers and make their projects more economically feasible (e.g. reduced interest on loans for land purchase, and reduction of development fees).

### Tax Policy

- < Legislation that allows waiver of property taxes for certain categories of owners of low income housing property increases the economic viability of this type of development by reducing operating expenses. The State of California Welfare Exemption applies to housing serving lower income families and which nonprofit corporations own. It applies to housing in which at least 20% of the occupants earn incomes which do not exceed 80% of the area median income and rents are no more than 30% of this income level, housing financed with tax-exempt mortgage revenue bonds or other public loans or grants, and housing utilizing the low income housing tax credit.

### Housing Costs

- < In comparison with the rest of the country, another factor in the high home prices in the Consortium is the substantial cost of developing housing. Land costs are high, as well as development “soft” and “hard” costs. Developers are assessed building and impact fees, which are usually built into the home price.

### Streamlining the Development Process

- < Local permitting processes can cause delays in the production of housing and increase the overall costs of development, thereby creating a disincentive to produce affordable housing. Some HOME Consortium jurisdictions are making an effort to streamline and simplify their permitting processes so that development schedules and costs may be decreased. Jurisdictions also periodically review their fee structures to ensure that they meet State requirements but are not unnecessarily increasing the cost of housing production.

### Neighborhood Opposition

- < Developers of affordable housing and government agencies involved in supporting affordable housing often encounter neighborhood opposition to low income housing which can sometimes stall its implementation and ultimately impede the provision of affordable housing to needy families and individuals. In response to concerned neighbors, developers and cities seek to involve the public early in the development process, through such means as neighborhood meetings, information sessions on housing needs in the community, and/or field trips to exemplary affordable housing developments.

### Land Available for Development

According to the 2000 Census, the total land area of Alameda County is 472,320 acres. Twenty-six percent (122,800 acres) of the total area is currently developed; 78,960 acres of residential and 43,840 acres of Commercial or Industrial use. Of the total area of Alameda County, only 33,062 acres (7%) are available; 21,820 acres (5%) are zoned for residential; 11,242 (2%) for Commercial/Industrial.

### Housing Discrimination

Fair housing services are provided to reduce housing discrimination, such as housing counseling to tenants and landlords on their rights and responsibilities, investigating complaints of housing discrimination, dispute mediation and resolution, along with training for realtors and property owners on fair housing laws. The 2000 Census shows that Alameda County HOME Consortium is a

racially and ethnically diverse community with people of color comprising 45% of the total population. Reports from fair housing agencies in recent years indicate increased numbers of fair housing complaints that charge discrimination based on race, ethnicity, family composition and size.

## **FAIR HOUSING ACTIONS**

Under the coordination of Alameda County HCD, the Alameda County HOME Consortium updated its *Analysis of Impediments to Fair Housing (AI)* in December 2002. Each jurisdiction identified impediments to fair housing choice and presented a plan to address the impediments. Each HOME Consortium jurisdiction will certify in the *Alameda County HOME Consortium FY2005-FY2009 Consolidated Plan* that it will affirmatively further fair housing, including conducting an analysis of impediments to fair housing, taking appropriate actions to overcome the impediments identified through the analysis, and maintaining public records on their fair housing actions. In addition, each Consortium jurisdiction included the reduction of housing discrimination as a main priority in the Consolidated Plan.

Fair housing services are provided to reduce housing discrimination, such as counseling to tenants and landlords on their rights and responsibilities, investigating complaints of housing discrimination, dispute mediation and resolution, along with training for realtors and property owners on fair housing law.

As shown in each jurisdictional FY2006 Action Plan Proposed Projects Table, the jurisdictions continue to fund nonprofit fair housing service providers which offer a variety of housing counseling services, tenant/landlord services, education and outreach, and housing audits to monitor evidence of housing discrimination in the County. Jurisdictions also continue to work with fair housing agencies to improve the reporting of housing discrimination complaints through different means, other than testing. While vacancy rates within jurisdictions are not as tight as they have been in past years, there remains a critical shortage of lower income rental units.

Jurisdictions and Alameda County HCD administer programs which aim to improve accessibility for people with disabilities. All jurisdictions will continue to require accessibility improvements in their programs and projects in conformance with the Architectural Barriers Act of 1968, the Americans with Disabilities Act, and Section 504 of the Rehabilitation Act of 1973 which prohibits discrimination in federally assisted programs on the basis of handicap. All jurisdictions will also work to increase the number of units available for people with disabilities through programs such as its Accessibility Rehabilitation Program for low and moderate income homeowners, CDBG Neighborhood Development Programs, which fund infrastructure projects that provide physical accessibility, housing development programs funded by such sources as CDBG, HOME, Housing Opportunities for People with AIDS (HOPWA), Project Independence, (a HOPWA Special Project of National Significance which provides shallow rent subsidies and accessibility modifications) and the Supportive Housing Program. Several of these programs are provided within the entire Consortium as well as county-wide.

## **LEAD-BASED PAINT HAZARD REDUCTION**

Lead poisoning is a serious issue in Alameda County with significant numbers of older homes occupied by low income families with children. These older homes are most likely to contain lead hazards. Lead-based hazards are defined as any condition that causes exposure to lead from the lead-contaminated dust, soil, or paint that is deteriorated or present in accessible surfaces, frictional surfaces, or impact surfaces that would result in adverse human health effects. The U.S. Environmental Protection Agency has established lead hazard standards under 40 CFR Part 745. The most common sources of lead poisoning are lead-based paint hazards from dust, deteriorated paint, and soil.

The Alameda County Lead Poisoning Prevention Program (ACLPPP) is an integrated health, environmental, and housing program. It provides case management of lead poisoned children throughout Alameda County and property owner services, education, and lead hazard remediation within a County Service Area which includes the HOME Consortium cities of Alameda and Emeryville. The ACLPPP also works to address other environmental hazards affecting health in the home. The Alameda County Environmental Health Services Department provides compliance and enforcement support for properties related to a lead-poisoned child.

### *Primary Prevention Education/Services*

Property owner services and public education provided in the four-city County Service Area for Lead Poisoning Prevention are focused on raising awareness of the sources of lead in residential buildings and helping residents to address hazards in a lead-safe manner with the goal of exposing fewer children, property owners, and workers to lead. To this end, the ACLPPP provides property owners with lead hazard consultations, classes in lead-safe painting, lead-safe painting prep kits, and a HEPA vacuum cleaner loaner program. Rental property owners are provided with copies of the booklet “Protect Your Family from Lead in Your Home” for distribution to their tenants as required by Title X Section 1018. Lead education materials are made available in paint stores, permit offices, libraries and other community centers. Information about lead poisoning prevention is also available through the ACLPPP public information line, website at [www.aclppp.org](http://www.aclppp.org), public education events and media spots.

### *Case Management/Secondary Prevention*

The ACLPPP receives State of California Department of Health Services (DHS) funds for Public Health Nursing case management services to lead poisoned children and their families, advocacy for blood lead screening via collaboration with other public health programs, and marketing and consultations to the medical provider community and Medi-Cal Managed Care Organizations.

Environmental Investigations are conducted in the homes of children with elevated blood lead levels (EBLLs) throughout Alameda County. A Registered Environmental Health Specialist provides property owners with a risk assessment report detailing the environmental test results and recommendations for safely addressing the lead hazards at the property. For cases meeting case management criteria, a Lead Project Designer will do on-site consultation with the owner to discuss safe methods of lead hazard reduction, emergency measures, and available program services. The Lead Project Designer also monitors compliance. Properties not brought into compliance may be

referred to Alameda County Environmental Health Department for enforcement.

### *Remediation*

In November 2005, ACLPPP was awarded its sixth HUD Lead Hazard Control grant to address lead hazards in target low income residential housing in the four CSA cities. The Partnerships for Affordable Lead-Safe Housing Project provides lead hazard reduction services, while increasing local capacity to address lead hazards and promoting lead-safe practices. The Partnerships for Affordable Lead-Safe Housing Project allows ACLPPP to strengthen existing partnerships while working closely with local Housing Authorities to maintain and expand lead-safe Section 8 Housing Choice Voucher Program rental units.

Also as part of this grant the ACLPPP is working with tenant assistance agencies to increase renters' knowledge of lead-based paint hazards and working with local workforce development organizations to ensure that very low and low-income individuals are included in the expansion of the lead-qualified workforce necessary to implement HUD's Lead Safe Housing Rule.

### *Training*

Trained contractors and workers are needed to ensure that renovation and remodeling of housing is done lead-safely. The ACLPPP has established a specialized training center and provided accredited certification and lead-safe work practices training. Established relationships with Laney Community Collage, local youth employment development organizations, and property owner groups provide access to these groups who need this training.

### *Compliance/Enforcement*

Effective January 2003, the State of California Health and Safety Code was amended to include lead hazards in the definition of substandard housing and to clarify the authority of local code compliance, public health, and environmental health agencies to investigate and require treatment of lead hazards. The primary goal is to develop referral and enforcement infrastructure with the ACLPPP, Environmental Health Services Department (EHS), and housing code compliance agencies with a focus on those areas with the highest incidence of children with an elevated blood lead level.

Alameda County requires qualified, State-certified Contractors and workers perform lead mitigation and abatement services on pre-1978 residential housing determined to have lead-based paint hazards. Cities and jurisdictions comply with Lead Safe Housing Regulations, and regular campaigns are conducted to attract General Building Contractors to generate an adequate number of lead professionals in construction. There is a constant need to increase the number of State-certified Contractors so that bidding for projects can be more competitive. Jurisdictions within Alameda County planned and implemented training and certification to deal with the inadequate number of qualified contractors. Alameda County Lead Poisoning Prevention Program has sponsored preparation courses and Supervisor exams, and will look into sponsoring more training in the future to assist in increasing the number of qualified lead professionals.

Aside from the exam preparation courses and sponsored State exams given to contractors as an incentive to participate in lead safe housing issues, Alameda County actively recruits new General

Building and Specialty Contractors to be part of the overall program in housing rehabilitation. This is on-going work that Alameda County is undertaking to maintain a sufficient number of building contractors participating in HCD's housing rehabilitation programs.

For information about lead-based paint hazard reduction in Alameda and Emeryville, refer to the City of Alameda Action Plan and Urban County Action Plan, respectively.

## **ANTI-POVERTY STRATEGY**

The Consortium jurisdictions' Action Plans outline specific strategies for addressing poverty in their communities. Please refer to the individual Action Plans for a description of activities under this section.

## **INSTITUTIONAL STRUCTURE**

The Consortium jurisdictions' Action Plans contain a listing of the public and private agencies, organizations, and entities, which are involved in housing and community development in the HOME Consortium. For more information, refer to the individual Consortium jurisdictions' Action Plans.

### **Overcoming Gaps - Assessment**

There is significant focus on the provision of affordable housing, supportive social services, and community development programs in the Alameda County HOME Consortium among all levels of the public and private sectors. The primary strength of the housing and community development delivery systems is the coordination of efforts between the jurisdictions and the groups that oversee these efforts on an inter-jurisdictional basis. These groups, including the HOME Consortium and Urban County Technical Advisory Committees, the Alameda County Housing and Community Development Advisory Committee, and the Continuum of Care Council, allow the different jurisdictions to ensure that projects compliment rather than duplicate efforts, and that policies and programs have some consistency throughout the HOME Consortium. An additional strength is the growing level of coordination between service providers, particularly those addressing housing needs of the homeless and special needs populations, and affordable housing in collaborations such as Shelter Plus Care and the Linkages Program. Non-housing community development programs within the Consortium have involved coordination between the Consortium jurisdictions and the agencies or organizations involved in the particular community development area, which might be infrastructure improvements, economic development, accessibility improvements, or child care.

The primary gaps facing the HOME Consortium jurisdictions in delivering affordable housing, including supportive housing with services, are high costs and the lack of sufficient financial resources and issues of community acceptance which can threaten the provision of housing by increasing delays and project costs. The incidence of homelessness in Alameda County has been intensified due to high housing costs, the lack of sufficient funding for housing and supportive services for the homeless, special needs populations, and those at-risk of homelessness. There is also an increasing need for operating subsidies for projects that target lower income households

and for project-based rental assistance. Community development efforts are also subject to insufficient financial resources and the need for better coordination and communication between and amongst agencies and organizations.

High land and construction costs, as well as higher than average market rents in many parts of Alameda County, have also made the delivery of affordable housing more difficult. Efforts will be aimed at maintaining the levels of funding currently available for affordable housing operations and development, as well obtaining other sources of funding through competitive grant processes and private or local sources.

Addressing these issues is a high priority for the HOME Consortium, which will continue its efforts to develop programs and policies which link identified needs with available resources, identify sources of financing for affordable housing and community development, provide technical assistance to nonprofit organizations involved in affordable housing and support services, and strengthen coordination efforts between housing, service providers, and governmental agencies.

## **PUBLIC/PRIVATE COORDINATION**

Each of the jurisdictions in the Alameda County HOME Consortium implements its housing and community development goals and objectives through coordination with other public and private entities. Alameda County HCD is the lead agency of the HOME Consortium, and works closely with staff of the HOME Consortium jurisdictions in developing housing programs and policy. The Continuum of Care Council, the Shelter Plus Care Program, the Jobs/Housing Linkages Program and the HOPWA SPNS funded Project Independence are all examples of where county-wide and multi-jurisdictional public/private coordination occurs at the project and programmatic levels.

Other coordination within the HOME Consortium jurisdictions exists among planning departments, housing and community development departments, housing authorities, local social service agencies, private developers, non-profit organizations, and citizens. Please refer to individual Consortium jurisdictions' Action Plans for additional coordination efforts.

## **PUBLIC HOUSING IMPROVEMENTS AND RESIDENT INITIATIVES**

The three public housing authorities operating in the HOME Consortium include the City of Alameda Housing Authority, the Livermore Housing Authority, and the Housing Authority of Alameda County (including the City of Dublin). Please refer to the Alameda, Livermore, and Urban County Action Plans, respectively, for information about public housing improvements and resident initiatives within these housing authorities. Also see the Public Housing Authorities' Action Plan for further information.

## **PART IV: MONITORING STANDARDS AND PROCEDURES**

The Alameda County Housing and Community Development Department will monitor progress on activities undertaken with HUD funds as part of its on-going performance monitoring procedures. This includes bi-monthly meetings of the Urban County Technical Advisory Committee, and bi-monthly meetings of the HOME Consortium Technical Advisory Committee where project progress is updated, bi-monthly meetings of the HCD Citizen Advisory Committee, which provides citizen input on housing policy and implementation within the Urban County, and an annual review of each jurisdiction's project implementation progress for relevant funding sources. Other monitoring procedures include: public hearings, periodic reports to the Board of Supervisors; regular staff progress review meetings; staff on-going evaluation of projects; annual evaluation of housing and community development priorities through the Consolidated Planning process; monitoring at housing project sites by HCD staff; HCD staff monitoring of jurisdictions in the HOME Consortium, including review of financial and project record keeping, and reporting requirements; review of periodic project reports and invoice and payment requests from outside agencies; and notification of non-compliance.

The HOME Consortium jurisdictions will monitor progress as part of their on-going performance monitoring procedures. The cities are committed to ensuring that the funds they administer are used for the intended beneficiaries as specified by local, state and federal regulations. They have adopted and put into operation procedures to monitor the operations of their programs. These procedures include: Public and City Council monitoring through public hearings and periodic reports to City Council; regular progress review meetings; staff evaluation; annual evaluation of priorities; submission of progress reports; periodic site visits and program evaluations; financial monitoring, record keeping, and reporting requirements; review of periodic project reports, invoicing and payment requests from outside agencies; and notification of non-compliance.

The HOME Consortium jurisdictions will comply with statutory requirements required by the HOME Program and other federal funding programs. These include but are not limited to: the National Environmental Policy Act, Fair Housing and Equal Opportunity, Affirmative Marketing, Accessibility, Section 3 of the Housing and Urban Development Act of 1968, Minority/Women's Business Enterprise outreach, labor requirements, contracting and procurement practices, the Lead-Based Paint Poisoning Prevention Act, and the Uniform Relocation Act. The Consortium maintains standards and procedures to ensure long-term compliance with these requirements.

HUD outcome-based performance measures have been implemented in conjunction with this FY06 Action Plan.

## **PART V: SPECIFIC HOME PROGRAM SUBMISSION REQUIREMENTS**

### ***Resale/Recapture provisions to ensure the continuing affordability of homeownership units developed or acquired with HOME funds:***

The HOME Consortium proposes to spend \$120,000 of its FY2006 allocation on homeownership activities. The primary activity will be a first-time homebuyer downpayment assistance program by the City of Alameda. The City of Alameda's program will be structured so that there will be no interest or repayment during the first five years of the loan. After the initial five-year period, the loan will be converted to a shared appreciation loan where a pro rata basis of the appreciation will be due to the City (HOME Consortium). The recaptured funds will be return to the HOME Consortium for allocation to future projects.

Additionally, the HOME Consortium will be receiving \$64,238 in allocated funds for the American Dream Downpayment Initiative Program. This activity will target providing downpayment assistance to low income first-time homebuyers. The City of Livermore's will be utilizing FY06 ADDI funds (\$32,119) will be used in conjunction with its existing Down Payment Assistance Program. Within this program there are two loan products that can be used: the first loan is a fully amortized 3% simple interest note over ten years. The second note is a 20-year note at 3% compounded interest with the payment deferred for the first ten years, however, interest does accrue during this time. In year 11, the previously accrued interest is forgiven and the note is then amortized over the remaining 10 years of the loan. The City of Livermore will recapture the funds upon sale of the house. The recaptured funds will be return to the HOME Consortium for allocation to future projects.

The City of Hayward's ADDI funds (\$32,119) will be used to provide assistance to eligible first-time homebuyers in conjunction with the City of Hayward's First-Time Homebuyer Assistance Program. ADDI assistance will be in the form of a deferred-payment loan up to \$20,000 to assist with down-payment and closing costs. Loan payments will be deferred until the property is sold, or if there is a change in occupancy, or if the borrower refinances their first mortgage for "cash out." Refinancing at a lower rate will not trigger loan repayment.