

Alameda County Measure A1 Annual Report

July 2019 - June 2020



Alameda County
Community Development Agency
Housing and Community Development Department

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Alameda County Board of Supervisors

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Alameda County—where housing is a human right



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 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.](#)" 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.

FPO

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 for families like the mom and her son who have been living in their home, 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.

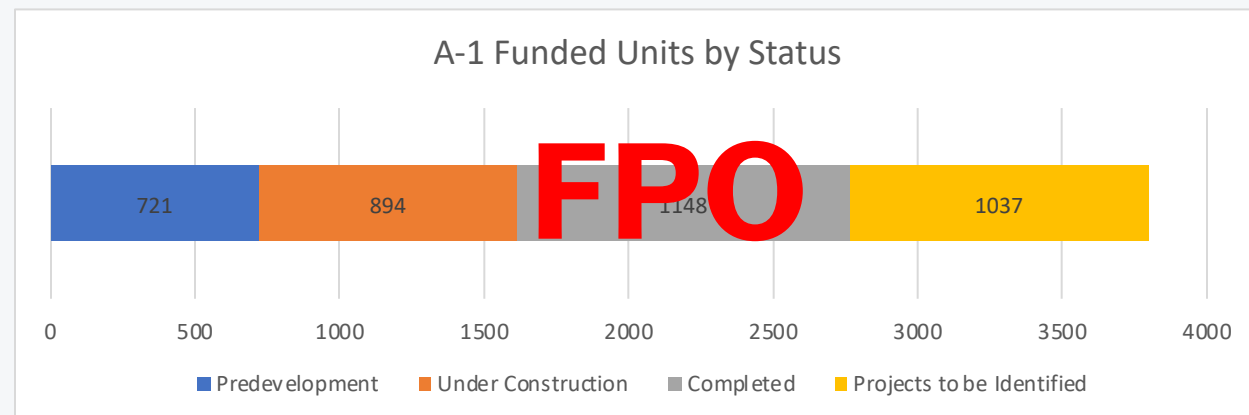
Ndidi Okwelogu
Measure A1 Citizens' Oversight Committee Chair



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 2020:

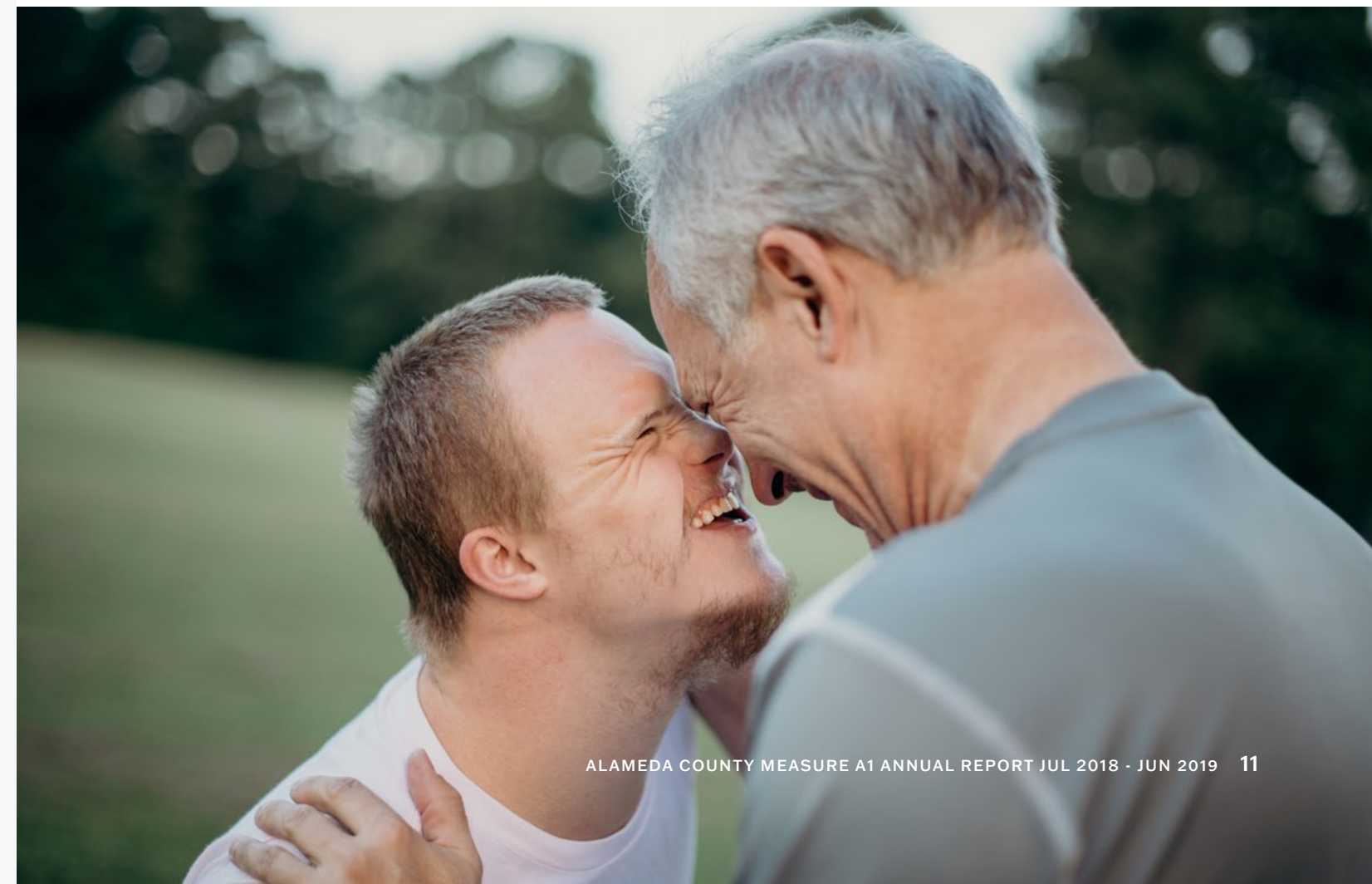
The Measure A1 goal is to create and preserve 3,800 units of affordable rental and ownership housing within Alameda County. Through the end of June 2020, a total of 2,763 homes were in the development pipeline with 1,037 homes to be identified.



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

Executive Summary

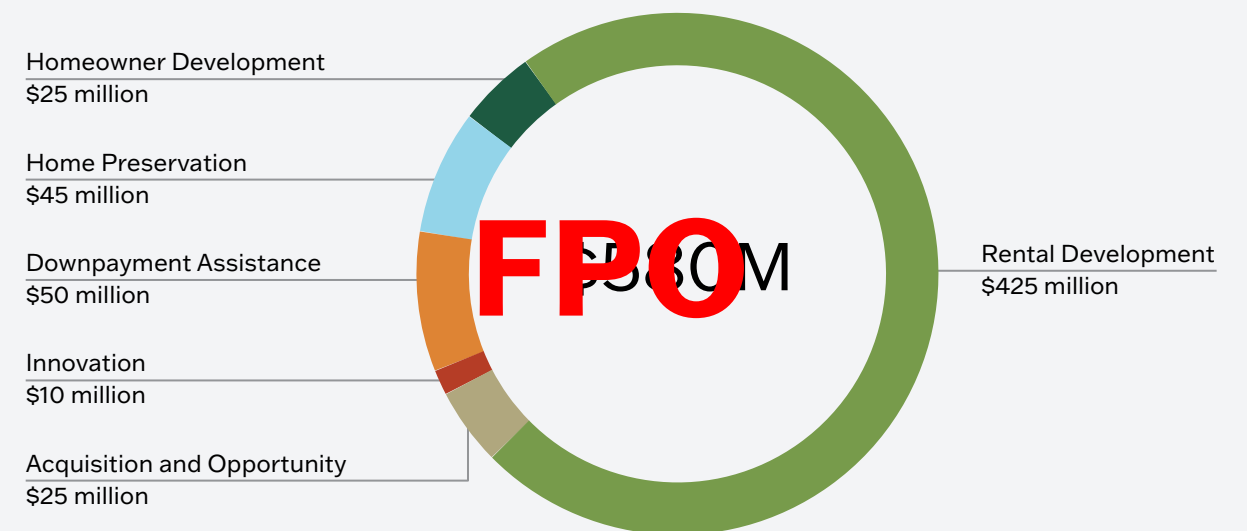
Since the beginning of the program, Measure A1 has funded 2,763 units overall. Of those, 721 have completed construction by the end of this reporting period. An additional 618 rental units received A-1 support during this reporting period. During this past year, June 2019 through June 2020, staff completed 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 C 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”

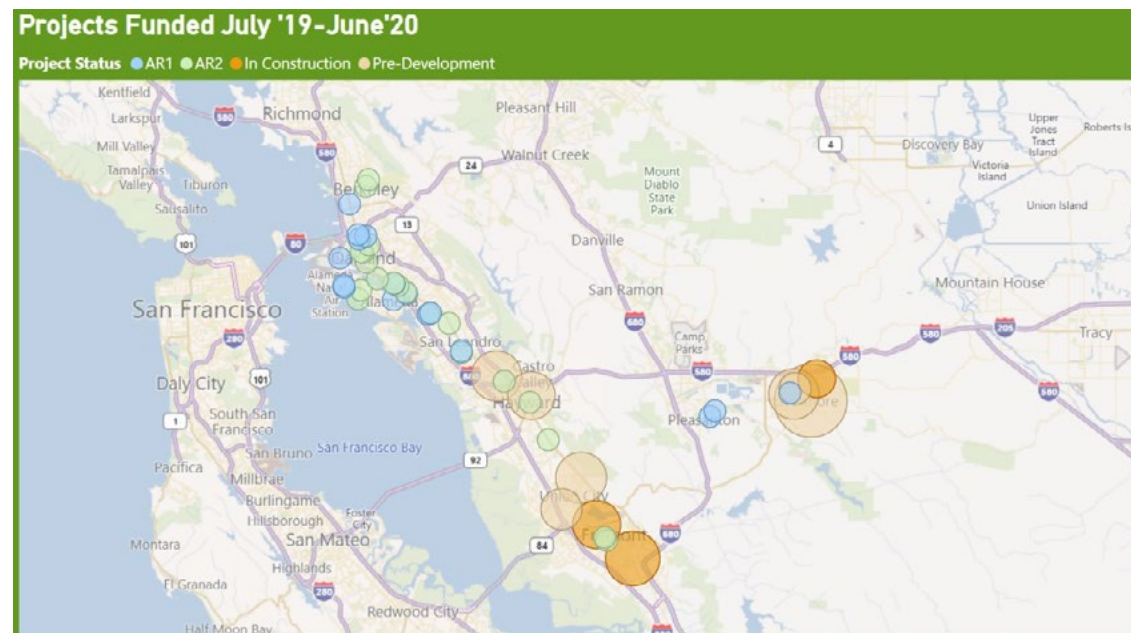
- 1,849 households were invited to application workshops, 513 households attended a workshop
- Held 12 application workshops, resulting in 155 completed applications and 107 approved applications for a Reservation of Funds
- 47 households purchased homes totaling \$5.9 million in down payment support

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.



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

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 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

“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.”

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.

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 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.



“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

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.

“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.



Grayson 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

Rental Programs made possible by Measure A1

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.

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.

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



The Vineyard, 460 N. Livermore Avenue in Livermore, expected to begin construction in early 2022

9 projects began construction

- Empyrean and Harrison 7/9/2019 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	REGIONAL POOL RESERVATIONS	BASE CITY RESERVATIONS	MA1 RESTRICTED UNITS	MA1 UNITS AT 20% AMI
Irvington Senior	South	Fremont	\$12.2 m	\$0	89	18
34320 Fremont Blvd. Family Housing	South	Fremont	\$8.5 m	\$0	53	13
Granite Ridge Apartments	South	Fremont	\$5 m	\$4.6 m	50	15
Lazuli Landing	South	Union City	\$8.7 m	\$4.4 m	80	16
Downtown Livermore Apartments	East	Livermore	\$14.4 m	\$0	78	18
Pacific Ave. Senior Homes	East	Livermore	\$3.9 m	\$0	73	30
The Vineyard	East	Livermore	\$6.1 m	\$0	23	11
Madrone Terrace	Mid	San Leandro	\$0	\$8.8 m	78	18
Ruby Street Apartments	Mid	Castro Valley	\$0	\$8.8 m	50	15
Avance	East	Livermore	\$0	\$4.7 m	44	13
3rd Reporting Period Total			\$58.8 m	\$31.3 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.

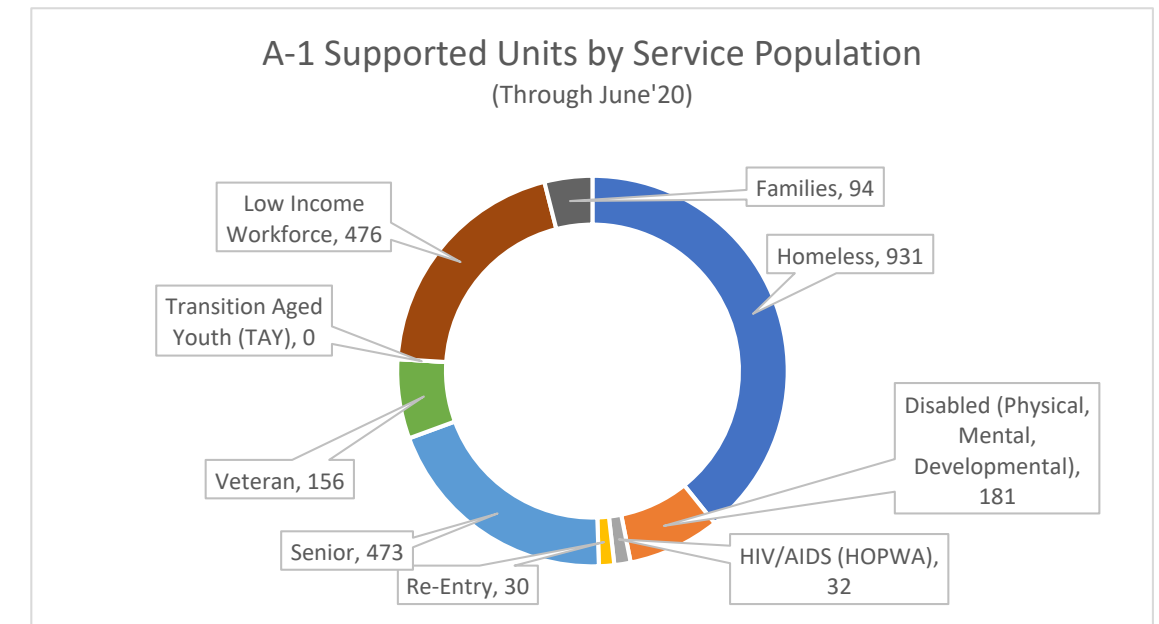
During this reporting period, Measure A1

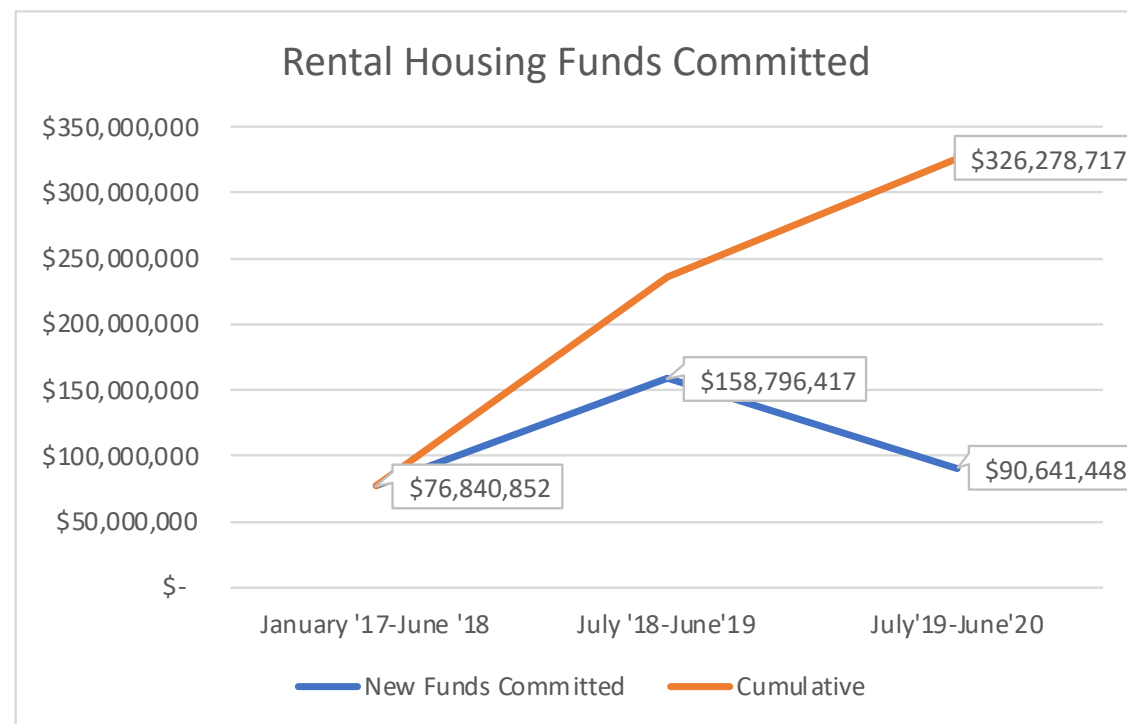
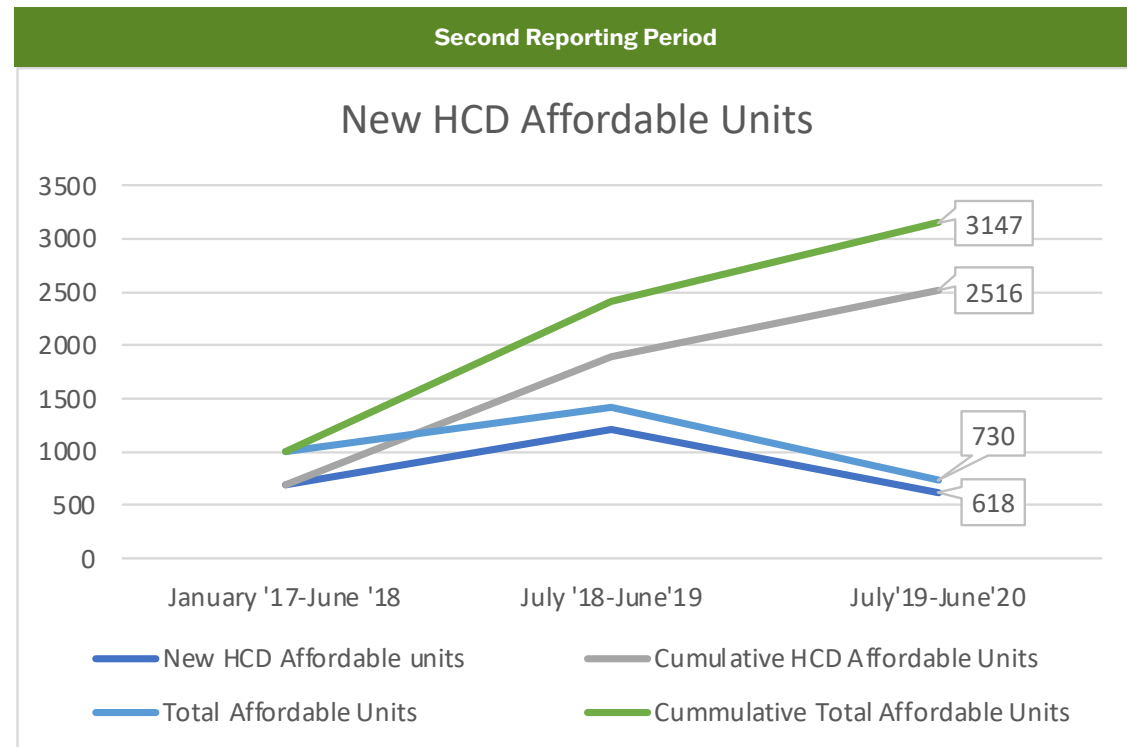
In this reporting period, staff worked on a total of 10 rental projects:

- 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:

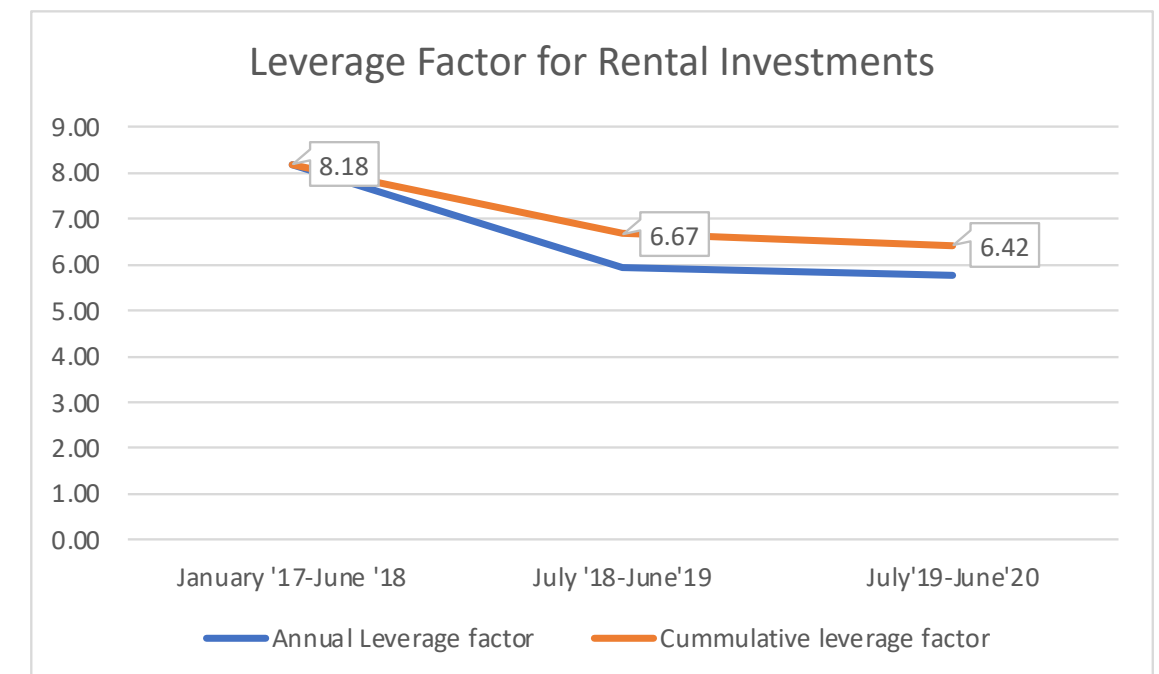
- Seniors
- People experiencing homelessness
- Lower-income workforce
- Veterans
- People with disabilities
- Transition-aged youth
- People returning from incarceration





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



Measure A1 and All Other Sources of Funds	
\$116.6 M	\$702.3 M 6:1 LEVERAGE
FUNDS ALLOCATED	ADDITIONAL FUNDS LEVERAGED

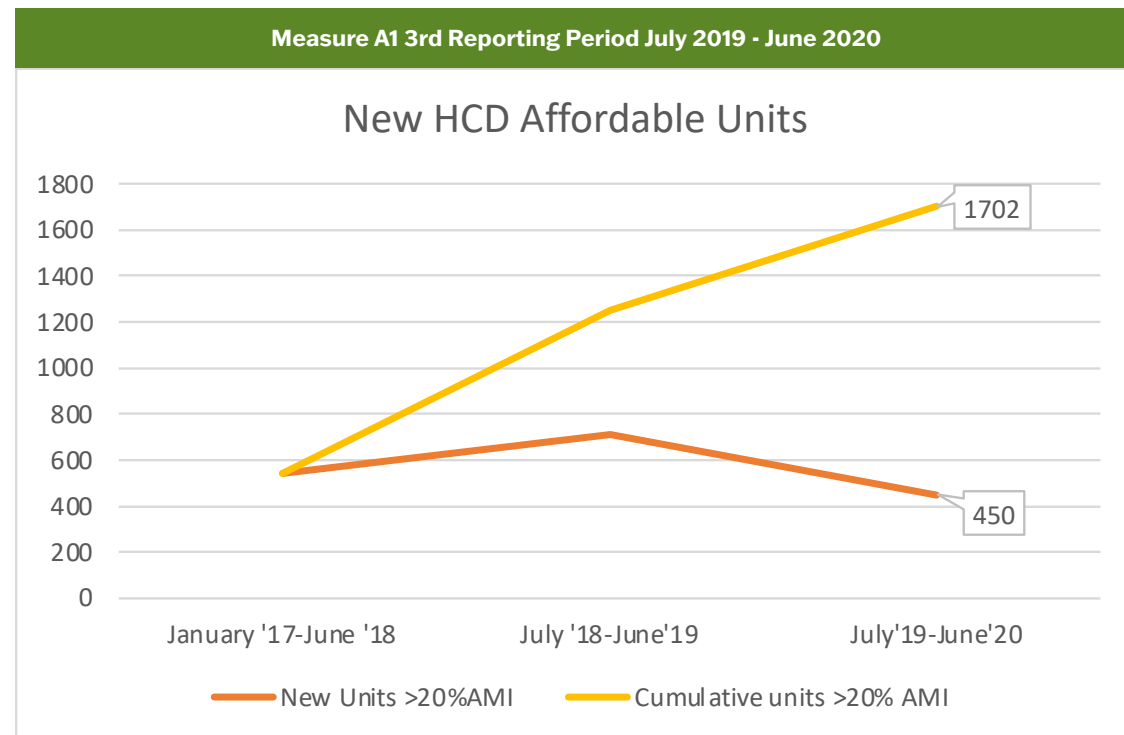
Rental Development Program Commitments and Balances Through July 2020				
PROGRAM	FIRST REPORT FUNDING COMMITMENTS	SECOND REPORT FUNDING COMMITMENT	THIRD REPORT FUNDING COMMITMENT	BALANCE REMAINING TO COMMIT
Rental Development	\$76.8 m	\$158.8 m	\$90.6 m	\$50.3 m

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.



Project / Region / City / Rental Development Funds / MA1 Units at 20% AMI / Homeless



Region / Allocation / Project Commitment / Available Project Balance

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.

Projects Identified in 2019-2020 Indicated That Once Constructed They Will Serve

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	1:06



“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.”

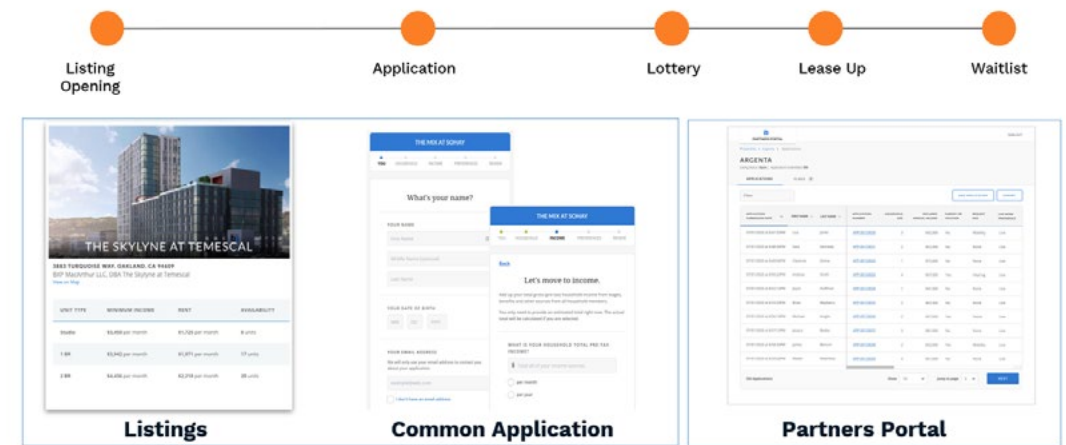
With \$4.6 million from Measure A1's Rental Development fund, MidPen expanded an existing affordable senior development from 50 to 131 cottages and apartments. The buildings are a combination of multi-family structures and cottages. “We wanted the environment to feed people's spirits. Our residents are 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.

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.



Empyrean and Harrison - 344 13th Street in Oakland

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. 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.

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.



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



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.

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.”

\$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.

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.

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 \$ ___ 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 ___% of all expenditures by HCD. Measure A1 represents ___% 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

During the second reporting period, the Board of Supervisors authorized 9 new positions to implement the Bond and supporting programs. 34 positions 11/2019, 8 vacant, 23% vacancy rate by august 39 positions and 6 vacancies.

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 B 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:	Emma Bauso
Page 9:	Jhon David
Page 11:	Jessica Radanavong
Page 16:	August de Richelieu
Page 19:	CDC
Page 22:	August de Richelieu
Page 24:	Eye for Ebony
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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)
Total A1 Expenditures			\$169,562	\$2,405,237	\$27,193,356	\$29,768,155
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
Staff Subtotal			\$169,562	\$1,183,433	\$1,277,039	\$2,630,034
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
Program Administration Subtotal			\$0	\$108,297	\$1,014,784	\$1,123,081
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
Cost of Issuance Subtotal			\$0	\$1,113,506	\$21,151	\$1,134,658

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
Embarck	Rental Development	Embarck 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	Embarck/3706 San Pablo	\$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
Project Expenditures Subtotal			\$0	\$0	\$24,880,383	\$24,880,383
Total A1 Expenditures			\$169,562	\$2,405,236	\$27,193,357	\$29,768,155
9/30/2021 Financial Report						



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

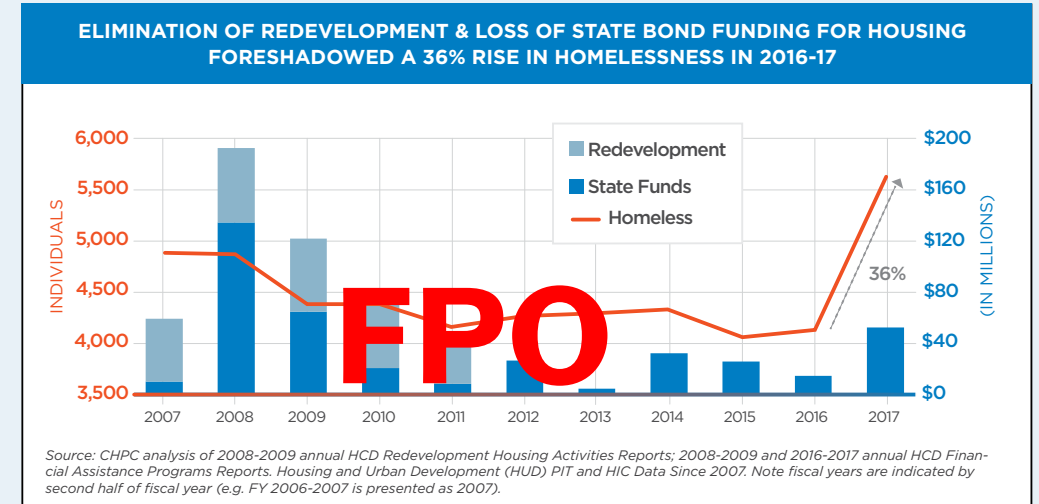
APRIL 2018

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



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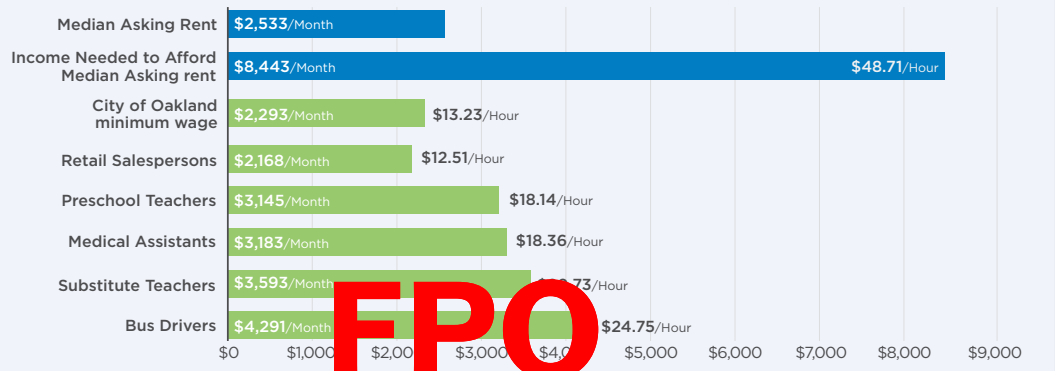
Source: Public Policy Institute of California (PPIC), California Poverty by County and Legislative District, 2013-2015.

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%

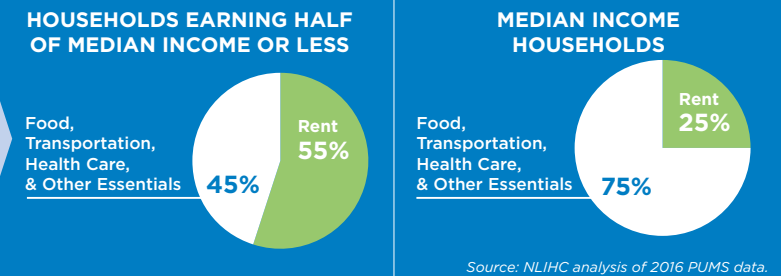
Source: CHPC analysis of 2016 and 2017 CA Tax Credit Allocation Committee (TCAC) data. Note the data does not include manager or market rate homes created through the LIHTC program.

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



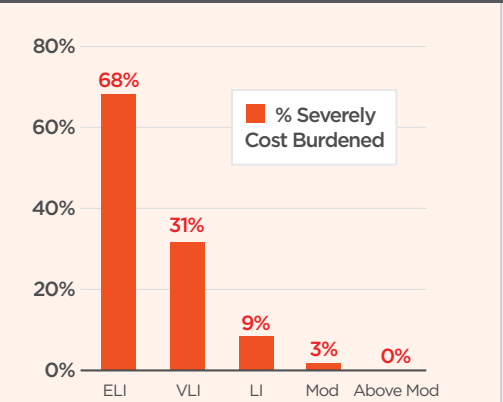
Source: Paul Waddell, Urban Analytics Lab, University of California, Berkeley, retrieved from analysis of online Craigslist listings in April 2018. CHPC analysis of Bureau of Labor Statistics Median Annual Wage Data for CA Occupations in 2017.

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



Source: NLIHC analysis of 2016 PUMS data.

PERCENTAGE OF SEVERELY COST BURDENED* HOUSHOLDS 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 \$1 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



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

FPO

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, 2023	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 Mangers Association	October 1, 2023	Brian Dolan

FPO

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

Measure A1: Irvington Senior



Location: 4038 Irvington Ave, Fremont | District 1

IN CONSTRUCTION

Irvington Senior consists of 90 housing units with 89 units serving formerly homeless seniors.

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:	October 2022
Other County Funding:	\$0	Total Development Cost:	\$52,369,612
City Match:	\$9,662,414	Per Unit Cost:	\$581,885

Permanent Financing Sources	Amount	% of Total
Measure A1 Bond	\$12,200,000	23%
State HCD NPLH	\$10,592,360	20%
City of Fremont	\$9,000,000	17%
General Partner Equity	\$1,000	<1%
Limited Partner Equity	\$32,776,252	62%
Total Sources	\$52,369,612	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
Formerly Homeless Seniors	89
Total	90

Units @ 20% AMI:
Eighteen (18) units are restricted to households with incomes at or below 20% Area Median Income.



as of April 2021

Measure A1: Granite Ridge



Location: 37350 Sequoia Road, Fremont | District 1

IN CONSTRUCTION

Granite Ridge consists of 73 housing units with 72 units serving lower income and formerly homeless households.

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:	October 2022
Other County Funding:	\$0	Total Development Cost:	\$46,655,607
City Match:	\$7,500,000	Per Unit Cost:	\$639,118

Permanent Financing Sources	Amount	% of Total
Measure A1 Bond	\$9,700,000	21%
City of Fremont	\$7,678,772	16%
First Mortgage	\$3,900,000	8%
General Partner Equity	\$200	<1%
Deferred Developer Fee	\$1,004,072	2%
Limited Partner Equity	\$24,372,563	52%
Total Sources	\$46,655,607	100%

Total Project Unit Mix Affordability Levels				
Income Level	1-Bd	2-Bd	3-Bd	Total Units
20% AMI	5	5	5	15
40% AMI	5	5	5	15
50% AMI	11	6	4	21
60% AMI	11	5	5	21
Manager		1		1
Total	32	22	19	73

Total Project Unit for Target Population	Units
Resident Workforce Priority	50
Formerly Homeless Households	15
Total	65

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 April 2021

Measure A1: Avance



IN CONSTRUCTION

Avance consists of 45 housing units with 44 units serving developmentally disabled individuals.

Location: 4260 First Street, Livermore | District 1

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:	\$29,817,152
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	\$8,873,350	28%
TCAC Deposit Performance Refund	\$49,433	<1%
General Partner	\$100	<1%
Limited Partner Equity	\$16,023,021	53%
Total Sources	\$29,817,152	100%

Total Project Unit Mix Affordability Levels					Total Project Unit by Target Population	
Income Level	Studio	1-Bd	3-Bd	Total Units	Developmentally Disabled Individuals	Units
20% AMI	6	7		13		44
30% AMI	5	14		19		45
40% AMI		8		8		
50% AMI	1	3		4		
Manager			1	1		
Total	12	32	1	45		

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



as of April 2021

Measure A1: 34320 Fremont Blvd Family Housing



PRE-DEVELOPMENT

34320 Fremont consists of 54 housing units with 53 units serving lower income and formerly homeless households.

Location: 34320 Fremont Blvd, Fremont | District 2

Applicant: City of Fremont | Developer: Abode Services | Architect: Dahlin Group Architecture

Measure A1 Base City:	\$0	Construction Start:	April 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	13%
Deferred Developer Fee	\$680,983	1%
General Partner State Tax Credit	\$4,389,783	9%
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	
Income Level	1-Bd	2-Bd	3-Bd	Total Units	Formerly Homeless Households	Units
20% AMI	7	4	3	13		13
30% AMI	7	3	4	14		13
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		

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.



as of April 2021

Measure A1: Downtown Livermore Apartments



PRE-DEVELOPMENT

Downtown Livermore Apartments consists of 79 housing units with 78 units serving lower income and formerly homeless households.

Location: Railroad & L Street, Livermore | District 1

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	
Income Level	1-Bd	2-Bd	3-Bd	Total Units	Formerly Homeless Households	Units
20% AMI	5	6	5	16	16	16
50% AMI	12	35	15	62		
Manager		1		1		
Total	17	42	20	79		

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.



Measure A1: Lazuli Landing



PRE-DEVELOPMENT

Lazuli Landing consists of 81 housing units with 80 units serving lower income and formerly homeless households.

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:	May 2022
Measure A1 Regional:	\$8,787,121	Projected Completion:	July 2026
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%
State HCD - 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	
Income Level	0-Bd	1-Bd	2-Bd	3-Bd	Total Units	Formerly Homeless Households	Units
20% AMI		13	3		16	16	16
40% AMI		1	10	5	16		
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		

Units @ 20% AMI:
Sixteen (16) units of the eighty-one (81) affordable units are restricted to households with incomes at or below 20% Area Median Income.



Measure A1: 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:	August 2024
Measure A1 Regional:	\$8,852,352	Projected Completion:	December 2022
Other County Funding:	CDBG: \$411,058	Total Development Cost:	\$65,686,482
City Match:	\$5,240,000	Per Unit Cost:	\$831,474

Permanent Financing Sources	Amount	% of Total
Measure A1 Bond	\$8,852,352	14%
CDBG	\$411,058	>1%
Permanent Loan	\$1,235,776	2%
Hard Loan	\$5,000,000	8%
CA-HCD Affordable Housing Sustainable Communities Program (AHSC)	\$11,518,710	18%
Federal Home Loan Bank Affordable Housing Program (AHP)	\$1,185,000	2%
Ca-HCD No Place Like Home (NPLH)	\$6,045,604	9%
CA-HCD Infill Infrastructure Grant (IIG)	\$1,997,088	3%
Deferred Developer Fee	\$395,467	>1%
General Partner Equity	\$1,603,533	2%
Limited Partner Equity	\$27,440,894	42%
Total Sources	\$65,686,482	100%

Total Project Unit Mix Affordability Levels				
Income Level	1-Bd	2-Bd	3-Bd	Total Units
20% AMI	16			16
	16			16
50% AMI	4	16	18	38
60% AMI		4	4	8
Manager		1		1
Total	17	42	20	79

Total Project Unit for Target Population		Units
Formerly Homeless Households		16
Total		16

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.



Measure A1: 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
Formerly 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.



Measure A1: The Vineyard



Location: 460 N. Livermore Ave, Livermore | District 1

PRE-DEVELOPMENT

The Vineyard consists of 23 permanent supportive housing units serving lower income and formerly 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:	January 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%
Dublin 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	
15% AMI	6	5	11	Total	18
20% AMI	7		7	Units @ 20% AMI:	
30% AMI	5		5	Seven (7) units of the twenty-three (23) affordable units are restricted to households with incomes at or below 20% Area Median Income.	
Total	18	5	23		



Measure A1: 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:	March 2023
Measure A1 Regional:	\$0	Projected Completion:	September 2024
Other County Funding:	\$0	Total Development Cost:	\$47,586,489
City Match:	\$0	Per Unit Cost:	\$660,923

Permanent Financing Sources	Amount	% of Total
Measure A1 Bond	\$8,852,352	19%
Permanent Loan	\$2,493,000	5%
CA-HCD Multifamily Housing Program (MHP)	\$13,949,159	29%
Federal Home Loan Bank Affordable Housing Program (AHP)	\$710,000	1%
Deferred Developer Fee	\$111,762	>1%
General Partner Equity	\$3,405,839	7%
Limited Partner Equity - 4% LIHTC	\$18,064,377	38%
Total Sources	\$63,875,649	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	Chronically Homeless	
20% AMI	5	4	3	3	15	Total	15
50% AMI	3	10	6	6	25	Units @ 20% AMI:	
60% AMI		13	8	10	31	Fifteen (15) units of the seventy-two (72) affordable units are restricted to households with incomes at or below 20% Area Median Income.	
Manager			1		1		
Total	8	27	18	19	72		



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