

Alameda County Measure A1 Annual Report

July 2018 - June 2019



Alameda County
Community Development Agency
Housing and Community Development Department

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Approved by the
Alameda County Board of Supervisors
on September 19, 2023

Alameda County
Community Development Agency
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Alameda County Board of Supervisors

District 1 – David Haubert (2021 – Present)

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District 2 – Elisa Márquez (2023 – Present)

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Wilma Chan (2011 – 2021)

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District 5 – Keith Carson, President

County Administrator – Susan S. Muranishi

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Alameda County—where housing is a human right



Supervisor Wilma Chan Remembrance

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

to fashion its programs to be as effective and equitable as possible, and to ensure that every dollar was invested wisely.

Wilma Chan came of age during a period of political activism in the Bay Area marked by the questioning of old assumptions and the belief that organizing people was the most powerful tool to reshaping society for the better. Building on decades of community activism, she broke new ground as an elected official becoming the first Asian American to win a seat on the Oakland School Board, the first Asian American to be elected to the Alameda County Board of Supervisors, and the first woman and Asian American to serve as Majority Leader

in the State Assembly. On top of these historic firsts, she built a track record of accomplishment in health care, early childhood education, senior services, education, immigrant rights and affordable housing. The key theme of her career was her strategic and effective way of moving budgets, policy, and programs to improve the lives of our communities' most vulnerable populations – whether that was saving a safety-net hospital, getting social services to work more collaboratively, or passing the Measure A1 bond to house our neighbors in danger of homelessness and displacement.

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

Alameda County Board of Supervisors President Keith Carson

Letter from the Director



Michelle Starratt

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

Before the July 2019 through June 2020 is issued, we expect to publish the Measure A1 website, which will provide current report 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 Partnership¹ 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 Design².” In this report you will read about how racial and economic equity and an awareness of past discriminatory practices guided us in implementing each of A1 programs.

We continued to evolve as a department. Tasked with such an ambitious opportunity to build the County’s stock of affordable housing, we implemented new systems and rewrote our guiding mission, vision and values statements to better align with a mandate to lead the Bay Area in building equitable housing. In its 2019-2020 annual report the California Department of Housing and Community Development announced that projects in Alameda County won the second-most state affordable housing funding of any County in the state, behind only Los Angeles County. In recent history, such a feat would not have

been imagined, and without A1 providing local funding to make projects more competitive, would not have been possible. A1 funds helped projects be more competitive for state-wide funding sources.

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

Michelle Starratt, Director

Housing and Community Development Department
Community Development Agency



Letter from the Oversight Committee Chair



Ndidi Okwelogu

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

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

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

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

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

Ndidi Okwelogu

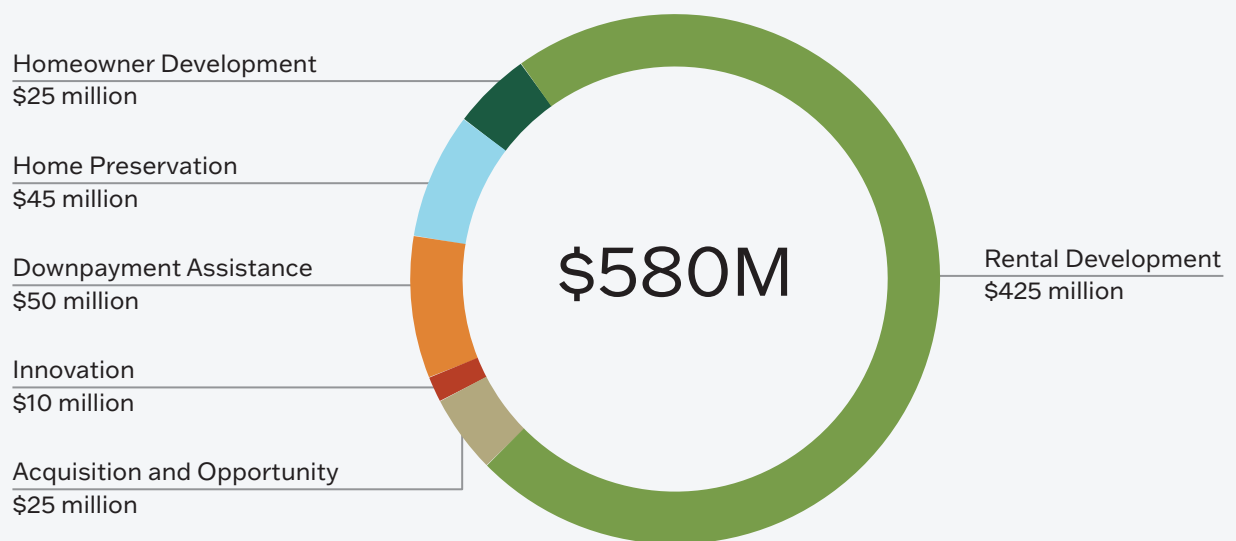
Measure A1 Citizens' Oversight Committee Chair

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

Why do we need Measure A1 now?

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

Measure A1 Funding by Program



Executive Summary

The goal of Measure A1 is to create or preserve 3,800 affordable housing units to help address Alameda County's housing crisis and improve the lives of thousands of County residents. Implementation began in January 2017 and the program is intended to run for 10-12 years. While our first report focused on the first 18 months of Implementation (January 2017 - June 2018), we also shared that through December 2020 we were proud to have achieved 2,937 of our 3,800 goal. During this reporting period, between July 1, 2018 and June 30, 2019 the three A1 programs that have launched – Rental Development, Down Payment Assistance, and Housing Preservation - combined to support the creation or preservation of 1,280³ units of housing during the 12-month period. Combined with the previous 686 affordable rental units supported during the first reporting period, Measure A1 supported 1,971 total units by the end of July 2019.

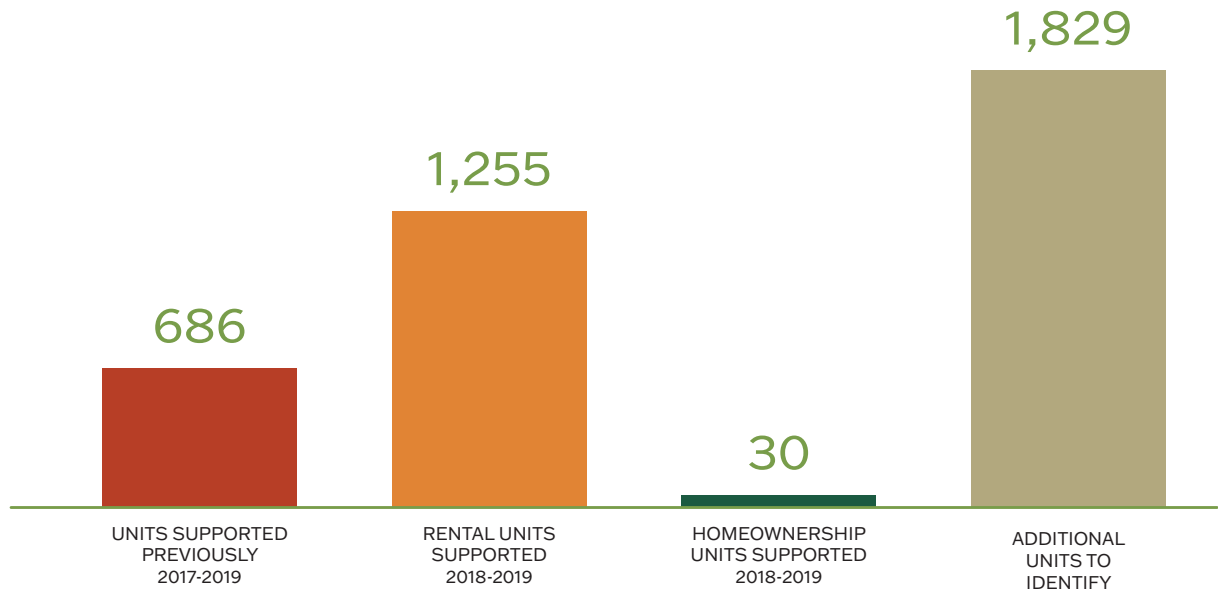
Highlights from this Reporting Period

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



1,971 of 3,800

UNITS SUPPORTED WITH MEASURE A1 JANUARY 2017 - JUNE 2019



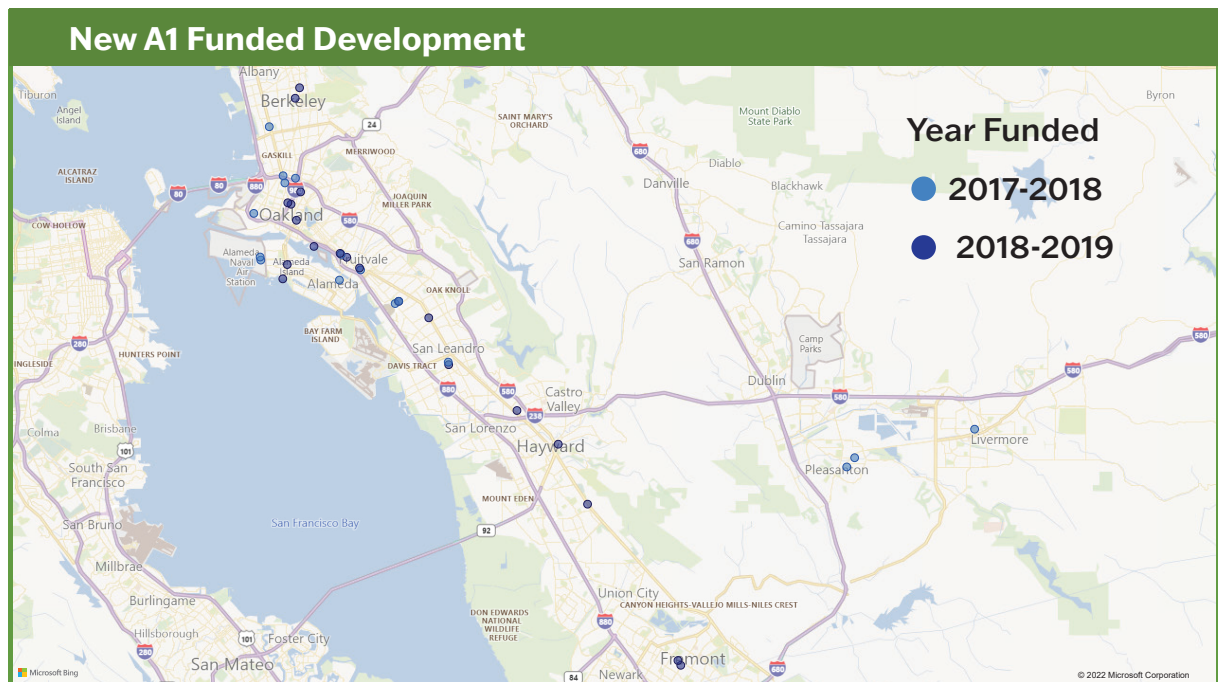
Note: 3,800 units estimated based on \$150,000 per unit investment. The number of units are those specifically funded by Measure A1, not total project units.

Total Units - Rental and Home Ownership - supported through June 2019

The Rental Housing Development Program

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

*Additional funds include estimates for projects in predevelopment.





Launched Homeownership Programs

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

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

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

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

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

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

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



Why Measure A1

We have a housing crisis in Alameda County. Affordable housing is getting significantly harder to find. Seniors, veterans, people with disabilities, and low-income families face being rent-burdened, needing to move out of the area or becoming homeless because they cannot afford rent in our communities. State and federal funding for affordable housing has decreased by 89%. According to the California Housing Partnership, in 2018 we faced a shortfall of 53,691 homes that are affordable to low- and extremely low-income families⁴. The private housing market has not and will not meet this need on its own.

This shortfall has significant impacts on County residents. The lack of new units and influx of high-income workers reduced vacancy rates across Alameda County, driving up rents. Alameda County became less affordable to live in and our ranks of neighbors living without proper shelter doubled from the 2015 point-in-time count of 4,040 people to 8,022 in 2019⁵. Nearly half of all renter households spend more than one third of their income on rent. Housing costs above 30% generally come at the expense of savings and other priorities, leaving the family less prepared to weather emergencies⁶.

Since 2009, the median rent has increased by 45% from \$1,639 in 2009 to \$2,374 in 2019, leaving moderate and low-income families with difficult choices. In order to afford such rents, households would need to earn triple Oakland's minimum wage of \$14.14/hour. Most service industry workers would need to triple their wages to afford these rents⁷. Failing that, most families are forced to forego other essentials, like food, healthcare, childcare or transportation. When those budget safety valves are no longer enough to make the rent, families double-up into overcrowded housing, seek shelter on the streets or leave the region to

seek housing that is affordable elsewhere. A lack of affordable rental housing has a direct link to the explosion in our population of people experiencing homelessness.

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

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

- Supervisor Keith Carson, District 5

of a typical Black or Latinx family. In Alameda County, the 2021 annual median income for Black households stands at \$59,725, less than half the \$123,511 for whites, meanwhile American Indian/Alaskan Native (Indigenous) median income is \$77,310 and Latinx is \$88,364⁸. Black and Indigenous people are experiencing homelessness at a rate 4 times the general population of Alameda County. Wealth is a crucial indicator, versus income, as wealth inequality is more extreme than income inequality and it functions differently than income as wealth is what unlocks opportunities generationally. Families with wealth can access upward mobility, buy homes, afford education throughout life, pay for healthcare, and access capital to start a business. Guided by the Everyone Home Report, “Centering Racial Equity in Homeless System Design⁹ we must acknowledge these discriminatory impacts and focus greater resources throughout the continuum of housing to aid those currently facing homelessness, and better support people before they reach this dangerous threshold, especially communities particularly at risk.

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

Bay Area Housing History: Foundations of Housing Discrimination

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.

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

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

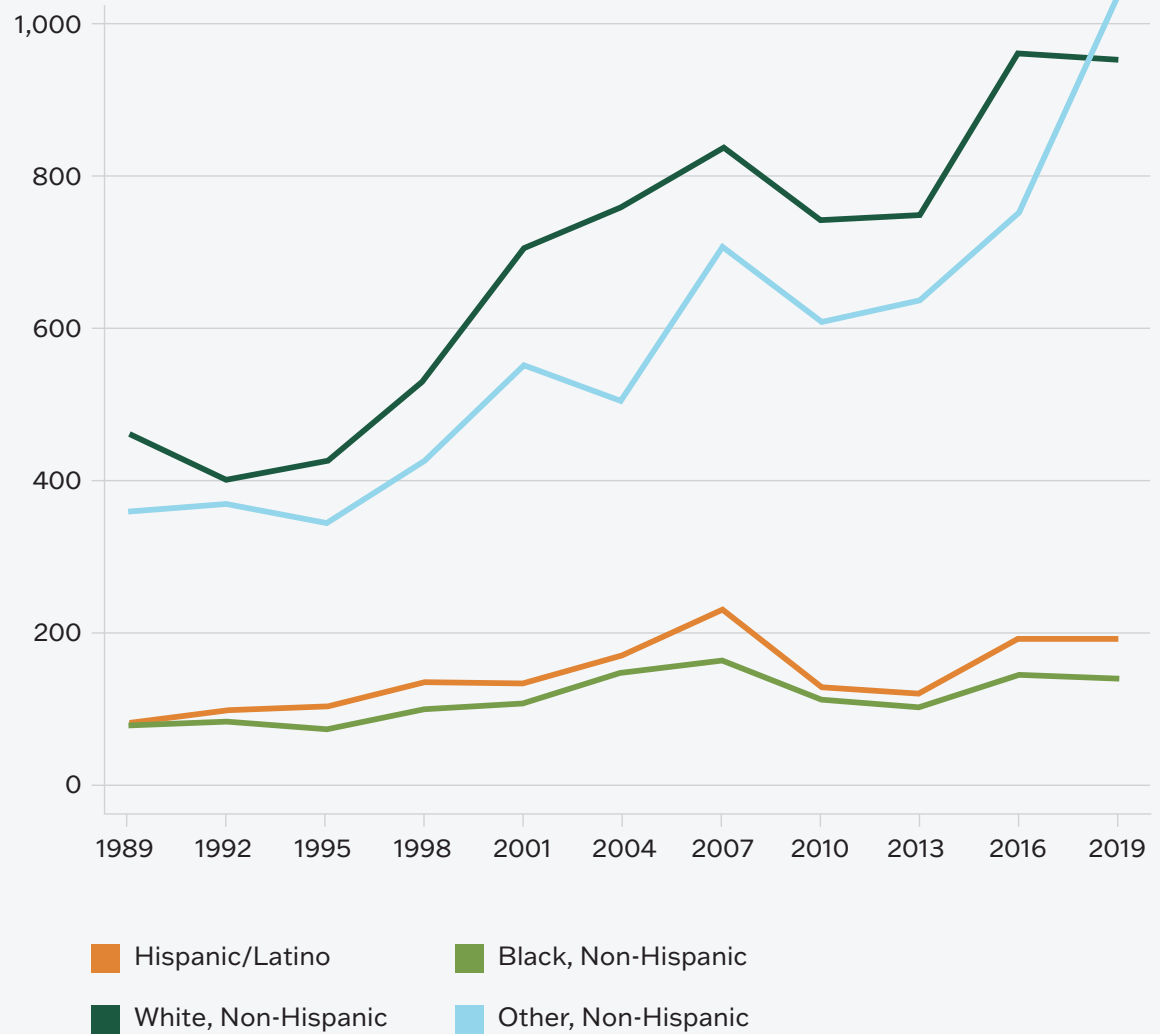
The Historical Background: Focus on the Black/African American Experience

Black Americans largely have been locked out of home ownership and other wealth-building opportunities due to historical discrimination and subjugation. Meanwhile, federal and state governments historically encouraged and

facilitated wealth building for white individuals and families through land grants, government-backed mortgages, farm loans, business subsidies, and educational opportunities. This has prevented Black Americans from critical quality of life essentials, such as the benefits of living in healthy neighborhoods, the ability to afford their or their children's education throughout life, to access quality healthcare, to secure safe and stable housing, to start businesses with seed capital, and more. Today, Black Americans confront centuries of racist government-sponsored actions that have structured America's political landscape, economy, and society to facilitate a vast and growing racial wealth gap. The 2019 Survey of Consumer Finances (SCF) shows Black families' median and mean wealth is less than 15 percent that of white families. In a report entitled "The Road to Zero Wealth: How the Racial Wealth Divide is Hollowing Out America's Middle Class" by the Institute for Policy Studies, findings indicate that median Black household wealth will fall to zero by 2053.¹⁰ In sharp contrast, median white household wealth is expected to climb to \$137,000 by 2053.



Average Household Net Worth by Race



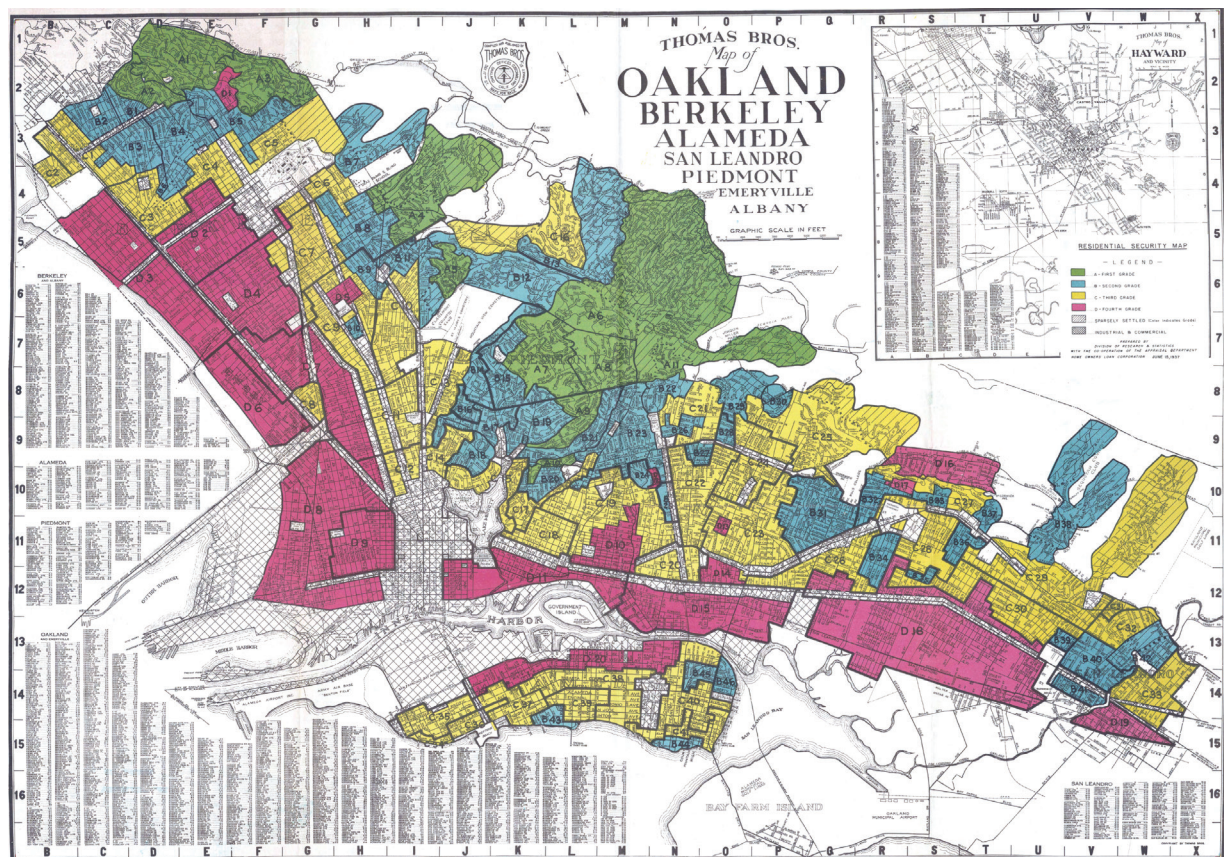
Source: Federal Reserve - Survey of Consumer Finances

Single Family Home Ownership and Public Housing: Parallel Efforts Seeded Segregation

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

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

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



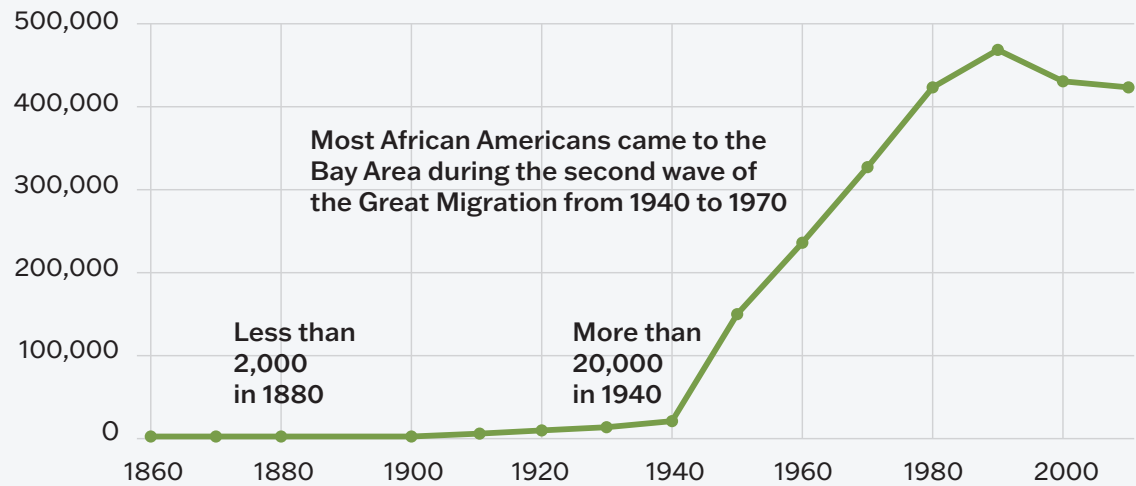
Homeowners Loan Corporation, 1933

Such covenants exploded through the 1930's-50's and were common across the Bay Area; homes in the Rockridge neighborhood of Oakland and in the unincorporated community of San Lorenzo included racial covenants on all properties to exclude non-white residents.¹³ In 1948, *Shelley v Kraemer* (334 U.S. 1) attempted to ban this practice by ruling that enforcement of racially restrictive covenants was a violation of the Equal Protection Clause of the Fourteenth Amendment. Yet many local governments refused to enforce compliance. White homeowners' associations were strategically created by real estate developers with bylaws that restricted membership to whites only, functioning to prevent African Americans from buying in those neighborhoods¹⁴ For example, throughout the 1950's, the San Leandro's homeowners' associations reportedly kept a "vigilante-like" watch on local real estate agents to prevent any homes from being shown to Blacks. The city government took no action to stop this intimidation.¹⁵ Many Bay Area neighborhoods remained entirely white through much of the twentieth century. This boom in white home ownership not only facilitated neighborhood segregation, but also seeded white households with an appreciable asset from which they could build wealth while prohibiting that for Black people.

Public Housing and White Flight

The Housing Act of 1937 established the Public Works Administration to build officially segregated public housing projects across the United States through the 1970s. World War II catalyzed the largest public housing expansion in the Bay Area's history as thousands migrated for job opportunities in war industries. The Black population in the region increased by more than 300,000 people in just 30 years¹⁶ in Alameda County.

Black population of San Francisco-Oakland metropolitan area



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

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

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

In 1968, the Fair Housing Act was passed which expressly prohibited discrimination on the basis of “race, color, religion or country of origin” and made it unlawful to refuse to rent or sell a home because of race. In addition, it prohibited racial discrimination in terms and conditions of any rental or sale, prohibited blockbusting, banning agents from making comments about the race

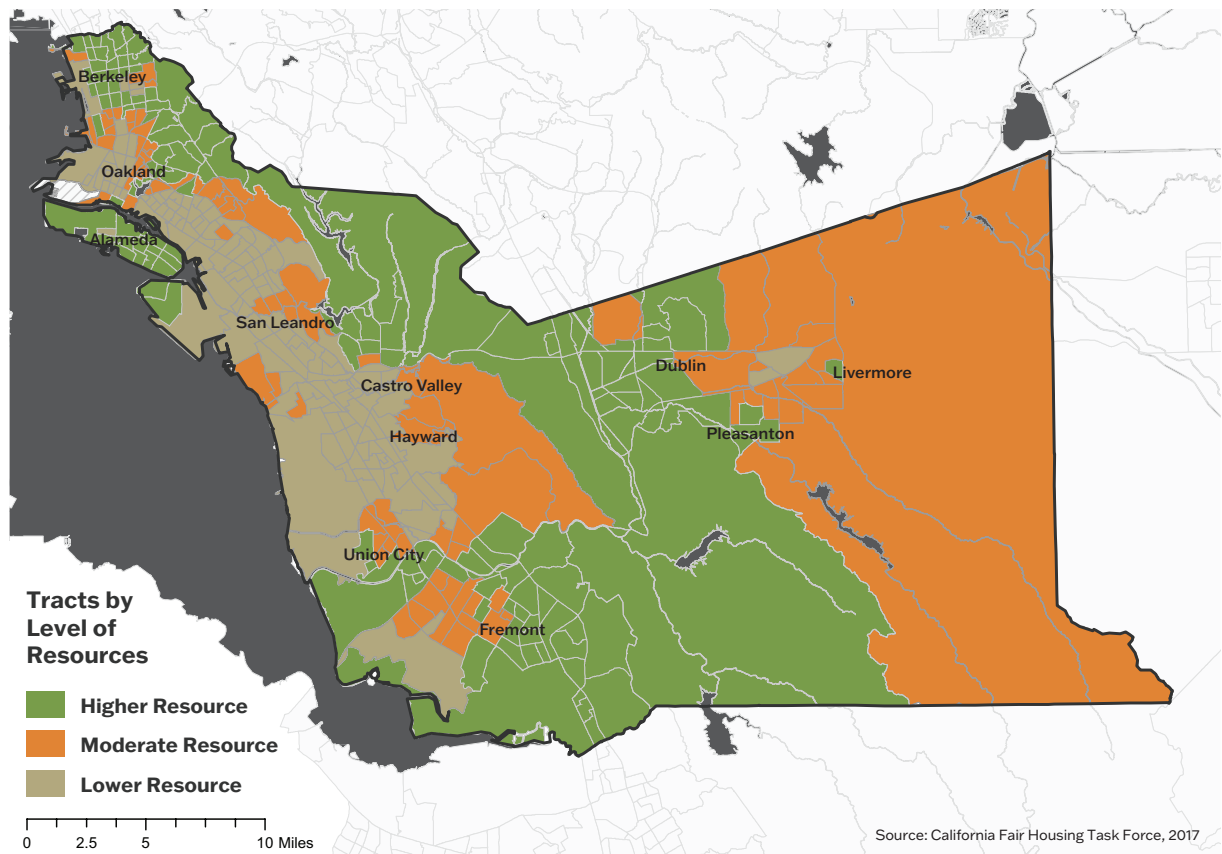
of neighbors or those moving in order to promote panic selling, and obligated HUD to take affirmative steps to further fair housing. A 1968 Supreme Court case *Jones v. Mayer* (392 U.S. 409) upheld a claim that the refusal to sell to an African American family solely based on race is unconstitutional.

Despite these significant rectifying measures, widespread housing injustice persists to this day. The limited public housing support provided by the federal government has been continuously reduced. HUD was reduced by over 70% by President Reagan who halved the budget for public housing and Section 8 housing vouchers and sought to eliminate federal housing assistance to the poor altogether. Section 8 helped struggling individuals and families fill the gap between income and rent in the private market. Rather than providing housing directly to residents through HUD and local housing authorities, this country now relies almost entirely on private-sector production, with affordability subsidized and incentivized by federal, state, and local governments through the Low-Income Housing Tax Credit (LIHTC) program – the nation’s largest active rental housing subsidy program – which issues tax credits to private investors to acquire, rehabilitate, or construct new rental housing targeted to low-income households. Measure A1 responds to the retrenchment of public financing for affordable housing to improve their quality, help low-income, marginalized families move to opportunity and mitigate income and wealth disparities by subsidizing rent. However, these programs remain inadequate in their scale and reach in the face of more than 100 years of racial discrimination.

Predatory Lending Practices Target Black Homeowners

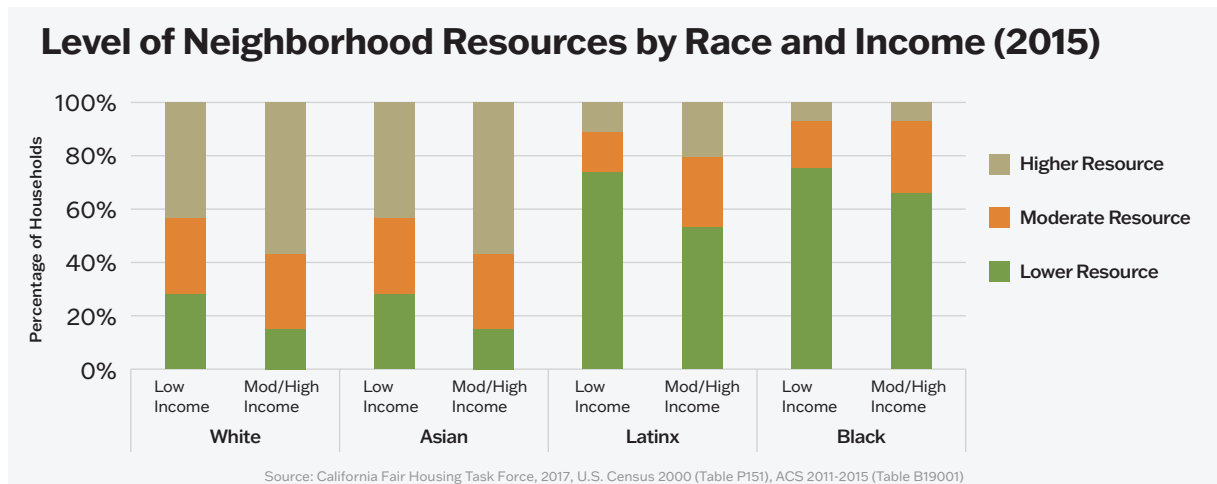
For the Black families able to achieve home ownership, predatory lending practices are a steep barrier making it incredibly difficult to attain and sustain their housing. A study by Professor Carolina Reid at UC Berkeley found that the probability of sustaining home ownership for longer than five years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

Alameda County Opportunity Map (2015)

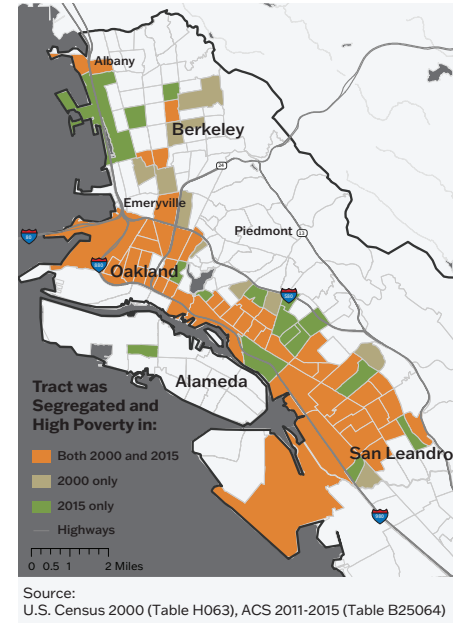
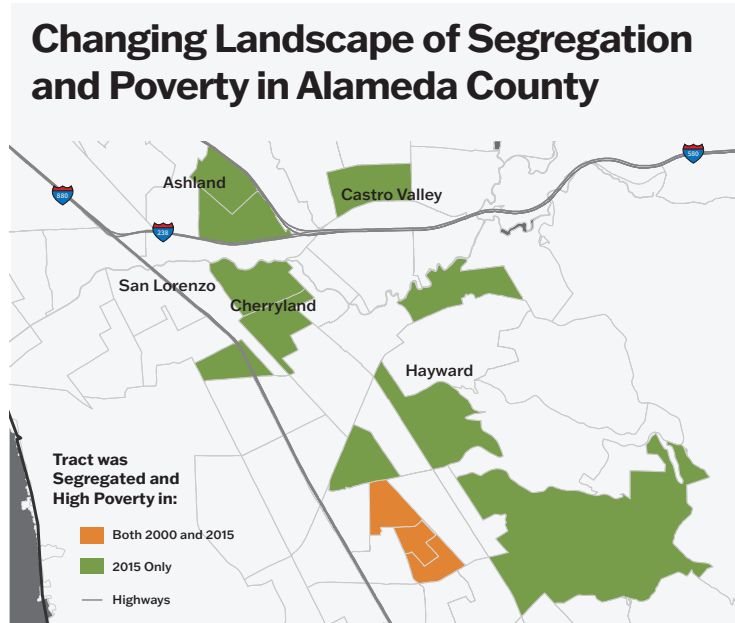


This map, which demonstrates the communities most at risk of displacement in 2015, is very closely aligned in the North county to the Oakland Berkeley Redlining map from 1930s on page 27

The 2008 foreclosure crisis was a devastating experience for Alameda County residents particularly in the flatlands where 1 in 7 Oakland mortgages defaulted and 1 in 14 homes lost to foreclosures (at least 13,000 homes) from 2007 to 2011.²³ Black Alameda County residents have subsequently faced devastating displacement, housing instability and the decimation of millions of dollars of household wealth when entire multigenerational safety nets were obliterated. Predatory lending disproportionately targeted the vulnerable elderly, which meant traumatic losses of homes and assets by being pressured to take on debt, and placing many generations of family members at risk who relied on that home base. Displaced residents often have no other option than to become homeless, accounting for the dramatic increase in Alameda County's homeless count to 8,022.²⁴ Furthermore, during the foreclosure crisis when state funding was needed most, state and federal resources decreased by 89% which further exacerbated the issue.²⁵



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



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

Segregation on the Rise

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

The Bay Area is – like the rest of the country – highly segregated and growing increasingly unequal. In Alameda County, equity gaps continue to expand, the number of residents experiencing homelessness continues to skyrocket, displacement and gentrification have become regional hallmarks, and income



inequality is worsening. Bay Area households in the 95th percentile (\$357,594) make 11 times the income of those in the 20th percentile (\$36,273).²⁶ A recent report conducted by PolicyLink, and the USC Program for Environmental and Regional Equity found that a family with two minimum wage workers can afford the median market rent in only 5% of Bay Area neighborhoods. Ninety-Two (92%) of those few accessible neighborhoods are rated as having very low economic opportunity, threatening social and economic stability let alone mobility, and imperiling the Bay Area's future success.²⁷

Today, most affordable housing production in high-cost, urban areas like the Bay Area follows predictable, harmful and racialized patterns. Because neighborhood revitalization is so often poorly managed if managed at all, when private investments are funneled into disinvested communities, often followed by neighborhood improvements like increased services this often results in

gentrification. As neighborhoods become costly, rents rise driven by rising property values, existing low-income households can't afford to remain in their newly revitalized neighborhoods. Added displacement pressure often occurs as affordable housing stock affordability regulatory periods expire, and properties revert to market-rate. At that point, affordable housing residents are also displaced, and often with nowhere to go. As costs rise seemingly ceaselessly, there are few barriers to stem these powerful market forces.

The culmination of and interplay of racist policies has created the uneven landscape of opportunity we see today in which the wealth that white people own is vast and growing, particularly for older generations, meanwhile the wealth of Black Americans and younger generations is collapsing to zero or negative. The percentage of African Americans who own their own homes today is essentially the same as when housing discrimination was outlawed in 1968. The 1970 census



found 42% of African American households owned their own homes, and in 2017, the number was 41%, compared to 72.4% of white households.²⁸ Deep and broad action is essential to address these crises head on. Measure A1 provided Alameda County with a portion of much-needed funding to leverage what state and federal resources are available to begin meeting our region's housing needs. Two programs featured in this report will elucidate our efforts to:

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

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

A Place To Call Home

– Dr. Christine Ma

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



Dr. Ma Serving Unseen Families

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

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

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

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

“Instead, they go from house to house to house, to car, to street, to motel, dragging their kids along with them, or splitting up their families until they find a place to stay. They continue to take care of their kids by working alternate

shifts so that one of them is always at home for childcare. These are families that will never earn enough money to become housing secure.”

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

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

“A child might exhibit higher irritability, increased crying, or more frequent temper tantrums. A child who is emotionally worried is constantly living on the edge and

having to be cautious. It means they will always have the 'fight or flight' response at the ready. That's not how our bodies are intended to function. These kids show anxiety, depression, and hyper-difficulty when faced with the smallest stressors. Symptoms like these show up for years."

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

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

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

A photograph of a man and a woman sitting on a light-colored sofa in a modern living room. The man, on the right, is wearing a dark blue turban and a light blue button-down shirt. He has a beard and is laughing heartily. The woman, on the left, is wearing a light blue button-down shirt and is also laughing. The background shows a staircase with a wooden railing and large windows with blinds. The text "Rental Programs made possible by Measure A1" is overlaid in white on the bottom left of the image.

Rental Programs made possible by Measure A1

The Measure A1 Rental Development programs received the largest portion of Measure A1 funding. Given the legacy of barriers to stable housing for lower-income families and especially Black/African Americans and Native Americans, multi-family affordable housing is the most effective tool for housing the significant numbers of households facing housing insecurity. Affordable rental housing can prevent homelessness and provide a ladder of stability for people experiencing homelessness and housing insecurity. For most moderate- and low-income County households, renting is the only way to afford shelter. Down

payments, creditworthiness, and low wages are significant barriers to home ownership, leaving renting as the only viable housing option. Alameda County has a 53,691 unit short-fall of housing affordable to low- and extremely low-income households. The Measure A1 Rental Development Program will produce the vast majority of the 3,800 affordable units through Measure A1. This is a first step to begin closing that gap and providing quality housing to thousands of our neighbors.

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

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

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



Everett Commons in Alameda

The Rental Housing Development Fund

There is a huge gap between the cost of rental housing in Alameda County and what most people can afford to spend on an apartment. According to the National Low Income Housing Coalition, the Oakland-Fremont metropolitan area's cost of modest rental housing was the third highest in the nation in 2018, only behind our neighbors in San Jose and San Francisco. To afford a modest apartment in Alameda County and avoid being rent-burdened -paying more than thirty percent of income for housing- a worker in Alameda County needs to earn at least \$44.79 per hour. Meanwhile average wages of renters in the metropolitan area were \$22.07 per hour, leaving a single parent needing two full-time jobs to afford a modest apartment.

Increasing the amount of rental housing affordable to low- and extremely low-income residents is the most direct way we can address the housing crisis in Alameda County. There are many tools in the toolbox, as we will see in the following chapters. Having more affordable rental housing will help prevent displacement and homelessness, and provide a path out of homelessness for those currently experiencing it.

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

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

- Cook - \$28,520
 - Nurse Assistant - \$38,080
 - Administrative Assistant - \$43,820
 - Early Career Teacher - \$59,760
 - Construction - \$64,574
- 2018 average salaries for workers in Alameda County²⁹

From July 2018 to June 2019, Measure A1

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

- 17 new projects entered the Measure A1 pipeline during this period with 1,211 affordable units
 - 503 units for households earning up to 20% AMI
 - 586 units prioritized for people experiencing homelessness
- 18 projects from the prior reporting period
 - 15 started construction
 - 3 continued predevelopment activities
 - Labor tracking and compliance services began with the launch of the new Elations Reporting system

- Regional Pool - HCD drafted and issued the first Regional Pool RFP.
 - 27 applications submitted and evaluated by staff and a selection committee
 - Selected projects were presented to the Board Health Committee
 - Board of Supervisors reserved funding for 13 new projects
- Base City Pools - Cities made 4 additional requests for additional Base City funding
 - HCD evaluated proposals and recommended funds be awarded
 - Board of Supervisors reserved funding for these additional projects

Rental Housing Development Fund Overview

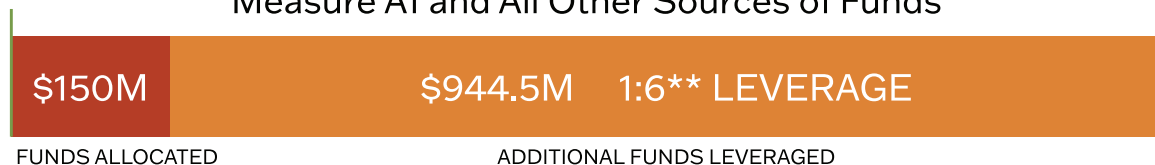
SECOND REPORTING PERIOD

17* AFFORDABLE HOUSING DEVELOPMENTS

1,211 Affordable Units



Measure A1 and All Other Sources of Funds



*3 projects received commitments during first reporting period
 **Additional funds includes estimates for projects in predevelopment

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

Who the fund serves

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

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

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



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

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

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

Regional Pool Selection Process

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

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

Measure A1 2nd Reporting Period July 2018 - June 2019

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

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

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

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

Base City Activity

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

Reservation of Funding vs. Commitment of Funding

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

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

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

Projects Identified in 2018-2019 and Populations They Serve

PRIORITIZED POPULATION	UNITS SUPPORTED
Homeless	600
Disabled - Physical, Mental, Developmental	97
HIV/AIDS	14
Re-Entry from Incarceration	0
Senior	34
Veteran	12
Transition-Aged Youth	0
Lower-Income Workforce	483
Families	0



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

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

The Innovation and Opportunity Fund

\$35m

Allocation



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

The Acquisition and Opportunity Fund - \$25m

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

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

The Innovation Fund

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

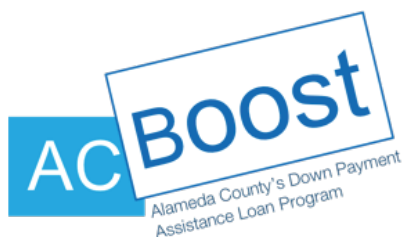
HCD staff focused time and attention on the Rental Development projects that came into the system during this period, delaying the implementation of the Innovation Fund.



Homeownership Programs Made Possible by Measure A1

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

The Down Payment Assistance Loan Program



Home ownership is the single largest investment most Americans make in their lifetimes. It can be a vehicle for building financial stability in the short term and can be the basis of wealth that is passed between generations. As was

discussed earlier, access to home ownership, and the ability to maintain it, have been unequally provided. From the refusal to recognize indigenous ownership to official policies of redlining, and from confiscation of land held by Japanese-Americans during World War II to the predatory lending practices of the 2000's that targeted Black and Latinx communities, the system of home ownership has not benefited all equally. The Measure A1 homeownership programs are designed to overcome barriers to the benefits of owning one's own home.

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

During this reporting period, Hello Housing:

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

Eligible households have annual incomes at or below 120% of Area Median Income (AMI). In 2018, the income limit for a household of two was \$111,550 and \$139,450 for a four-person household. For these qualifying households, AC Boost provides loans of up to \$150,000 to first-time homebuyers who live or work in Alameda County or have been displaced from Alameda County within the last ten years. Educators and first responders receive preferences for AC Boost loans.

AC Boost loans are structured as shared appreciation loans, with no interest and no monthly payments. At time of a sale (or in some circumstances, when refinanced or transferred) the AC Boost loan principal will be repaid, along with a percentage of the increase in value of the property on a pro-rata basis. Eligible buyers are required to invest their own funds of at least 3% of the purchase price, instead of the standard 5%, of the home as a portion of the down payment and must qualify for a first mortgage from a lender who has undergone orientation and training on the AC Boost program.

The program requires repayment only when:

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

At the time of payoff, the owner repays the amount that they borrowed plus a proportional share of the increase in the value of their home. AC Boost's down payment loan of up to \$150,000 helps ensure monthly mortgage payments are lower than if the family could only afford a down payment of five percent.

Additionally, this down payment makes the participating family more competitive in making an offer on a property and for mortgage financing.

Who the fund serves:

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



Our Partner Organization - Hello Housing

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

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

Through an RFQ bidding process and selection process approved by the Board of Supervisors that began in the last reporting period in March 2018, Hello Housing was selected as the program administrator for AC Boost. Hello Housing is a

housing non-profit with a strong track record of program administration and work on public policy.

Program Design and Implementation

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

In August 2018, the Board of Supervisors approved Implementation-Level Policies for AC Boost based on recommendations from HCD and Hello Housing. The policies were designed with the intent of bringing home ownership within reach of buyers who would not otherwise be able to afford a home in Alameda County. They were informed by an extensive process of public and stakeholder outreach, research into the racial wealth gap and disparities in home ownership rates, and a real estate market analysis to determine necessary loan sizing to ensure that AC Boost buyers would have access to higher-opportunity neighborhoods. Several equity-centered policies were included with the goal of overcoming historic issues of access to similar existing programs. These policies include:

- Sliding scale of assistance based on need and income to allocate funding equitably while complying with fair housing law
- Shared appreciation model to balance household wealth-building with program sustainability

- Multilingual outreach combined with multilingual program materials and customer service
- Self-reporting of demographics by participants to allow AC Boost demographic performance to be tracked and analyzed

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

- Outreach to organizations with close ties to communities of underrepresented homebuyers, including faith-based, healthcare, and social service organizations. This outreach asked for these organizations to help market AC Boost through social media, email blasts, newsletters, websites, community meetings and events.
- Work with diverse realtors, lenders and housing counseling agencies that serve underrepresented homebuyers
- Establishing a feedback loop with third parties regarding AC Boost participants' experiences during their homebuying process

- Targeted media campaign, including print, social media and radio advertising in multiple languages
- Working with “connector” individuals and organizations that convene interagency collaboratives to offer brief presentations at such meetings to encourage meeting participants to become champions of the program.

Examples of Connectors:

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

- Bay East Association of Realtors – information session on program requirements and application process
- 10 housing counseling agencies – information sessions on program requirements and application process
- Lenders - trainings on program requirements and application/closing process

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

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

- Organizations serving residents with limited English proficiency
- Lenders and realtors
- Educational institutions and childcare providers
- Public and private agencies employing first responders
- County departments and advisory councils
- Labor organizations

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

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

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



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

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

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

regarding their application status and requests for additional information were conducted through the web portal, which connects to Hello Housing's database and file storage system.

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

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

**AC Boost Downpayment Assistance Purchases
by Locality July 2018-June 2019**

LOCALITY	NUMBER OF ASSISTED PURCHASES	BELOW MARKET RATE UNIT PURCHASES
Alameda	4	
Castro Valley	3	
Dublin	1	1
Emeryville	2	1
Fremont	3	
Hayward	10	
Livermore	4	
Newark	1	
Oakland	31	2
San Leandro	8	
San Lorenzo	4	
Union City	2	

AC Boost Participation by Prioritized Group July 2018-June 2019

PRIORITIZED HOUSEHOLDS	SUBMITTED APPLICATION	APPROVED	PURCHASED
Educator	61	39	22
First Responder	7	5	2
Displaced from Alameda County	22	10	4



Renew AC participant Linda St. Julian

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

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

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

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

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

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

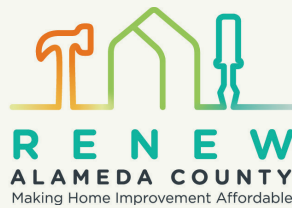
“The construction workers made sure I had everything I wanted. I’m thankful for the program and stay connected with the people who helped me with the funds and pulling together my credit information. “

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

The Housing Preservation Loan Program

\$45m

Allocation



Keeping existing low-income homeowners in their homes (i.e.; housing preservation) is a top priority of Measure A1. A family that can remain safely in their home and age in place is not competing for homes on the ownership market, is not placing more pressure on the rental market, and is potentially building generational wealth and housing stability for their family. Keeping people in their

homes is particularly important in communities of color, where decades-old practices like redlining have prevented investments and improvements.

During this reporting period:

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

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

help prevent homeowner displacement and allow people to stay safely in their homes and communities.

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

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

Who the fund serves:

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

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



Our partner program administrator -

Habitat for Humanity East Bay/Silicon Valley

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

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

Public and Stakeholder Outreach During the Program Design Period

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

Housing and construction-related groups expressed interest into various aspects of program design including eligibility of funds for use in the creation of Accessory Dwelling Units (ADU's), or for seismic strengthening. Conversation also focused

on developing local and small contracting goals, procedures for marketing bids and soliciting/selecting contractors, and processes for continual evaluation and improvement of the contracting approach.

Program Design

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

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

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

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

Implementation Policies Approved by Board of Supervisors

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

Launch of Renew AC in 2019

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

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

Emphasis on Racial Equity Policy Design

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



preserving affordable housing stock, especially a home owned by a person of color, Renew AC supports maintaining and building generational wealth in communities where access had once been unfairly limited.

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

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

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

The Homeownership Development Program

\$25m

Allocation



How it works

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

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

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

Administration

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

Measure A1 Oversight

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

Fiscal Controls over the Measure A1 Funding

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

Policy Development

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

Implementation and Project management

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

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

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

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

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

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

Reservation of Funds:

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

Commitment of Funds:

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

Expenditure of Funds :

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



*Housing 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.



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

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

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

Mission

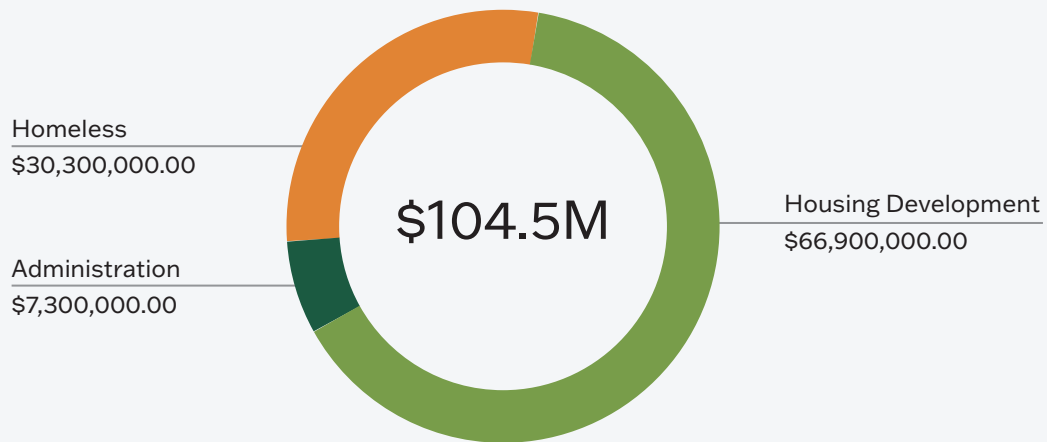
Our mission is to ensure all Alameda County residents are housed affordably, safely, and with dignity in vibrant, diverse neighborhoods where all residents feel they belong.

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

Vision

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

Housing and Community Development Contracts FY 2018-2019



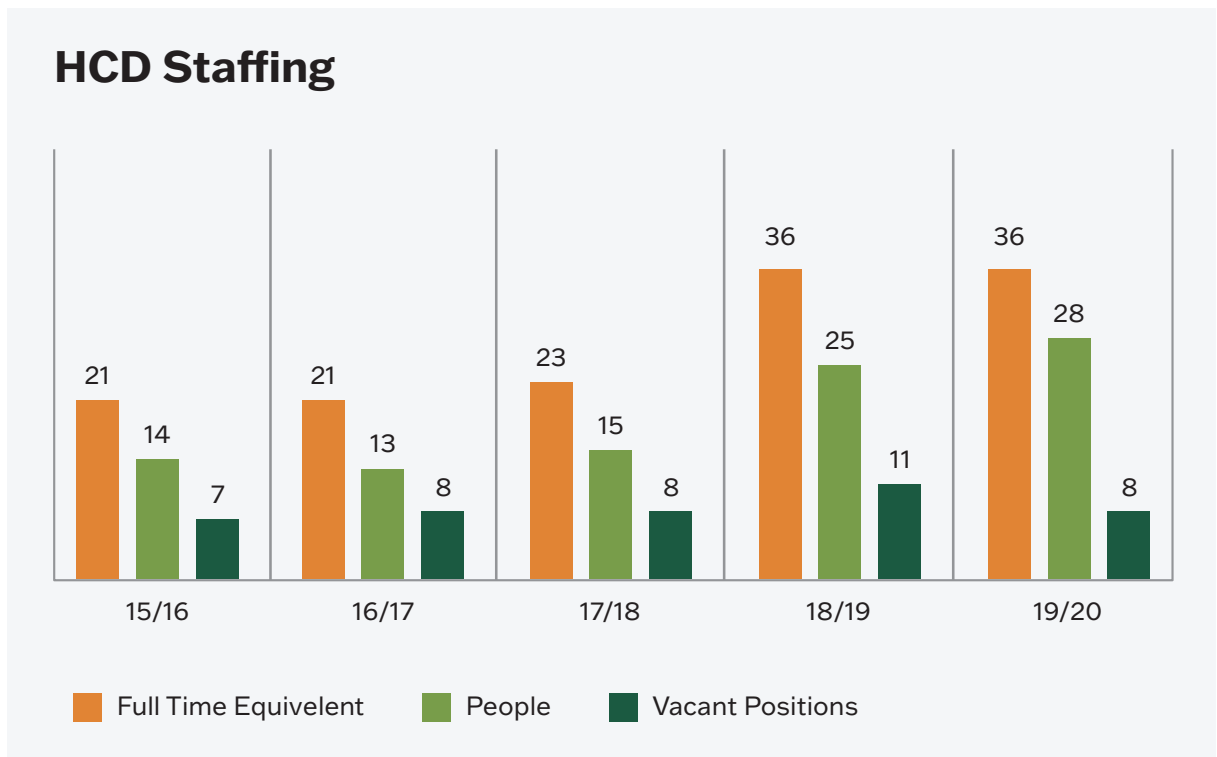
HCD Departmental Spending by Division - FY20180-2019

Staffing

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

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

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



HCD Staffing FY2015-16 through FY 2019-20

During the second reporting period HCD hired 5 full time employees (FTE's) to support the implementation of Measure A1 programming and continued to recruit for vacant positions. Since the beginning of A1 implementation, HCD's staff for housing development and homelessness grew from 21 to 36 full-time employees. While new positions have been created to staff up for Measure A1,

continued vacancies have impacted program implementation. The housing crisis has challenged the industry to hire, train and retain experienced personnel. As the Board of Supervisors continues to support HCD's efforts to bring more staff to the program, it has been challenging to find qualified and experienced staff. In addition, the County acts as a training ground for new staff, who often move to higher-paying cities or counties once they have some experience.

Systems

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

Project Management Software

During the reporting period, HCD staff and consultants built out the functionality of City Data Services, a database for tracking projects from application through Board of Supervisors approvals, construction and long-term compliance.

This database preceded Measure A1 implementation and has been crucial to decreasing reliance on paper files and increasing access to documents across the HCD team. Each of the above systems empowers county staff to accurately track the work of Measure A1, document implementation and report progress toward goals to stakeholders.

Labor Compliance Software

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

Oversight

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

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

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

The Measure A1 Citizens' Oversight Committee (OC) is a volunteer body mandated by the Measure A1 bond and empowered by the Board of Supervisors

to annually review past expenditures of Measure A1 bond funds for compliance with the ballot measure. During this reporting period, staff drafted the policies and structure of the Oversight Committee. The Board of Supervisors approved this structure in August 2018.

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

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

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

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



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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
Embarc	Rental Development	Embarc Apartments	\$0	\$0	\$2,650,000	\$2,650,000
SAHA	Rental Development	Grayson Apartments	\$0	\$0	\$641,394	\$641,394
San Leandro Senior	Rental Development	La Vereda	\$0	\$0	\$1,650,000	\$1,650,000
3706 San Pablo	Rental Development	Estrella Vista/Olympia Place	\$0	\$0	\$1,900,000	\$1,900,000
Camino 23, LP	Rental Development	Camino 23	\$0	\$0	\$4,150,000	\$4,150,000
3268 San Pablo (SAHA)	Rental Development	Monarch Homes	\$0	\$0	\$1,786,056	\$1,786,056
Coliseum Place LP (RCD)	Rental Development	Coliseum Place	\$0	\$0	\$950,000	\$950,000

Appendix 1

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

Appendix 2



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

APRIL 2018

Alameda County's Housing Emergency and Proposed Solutions

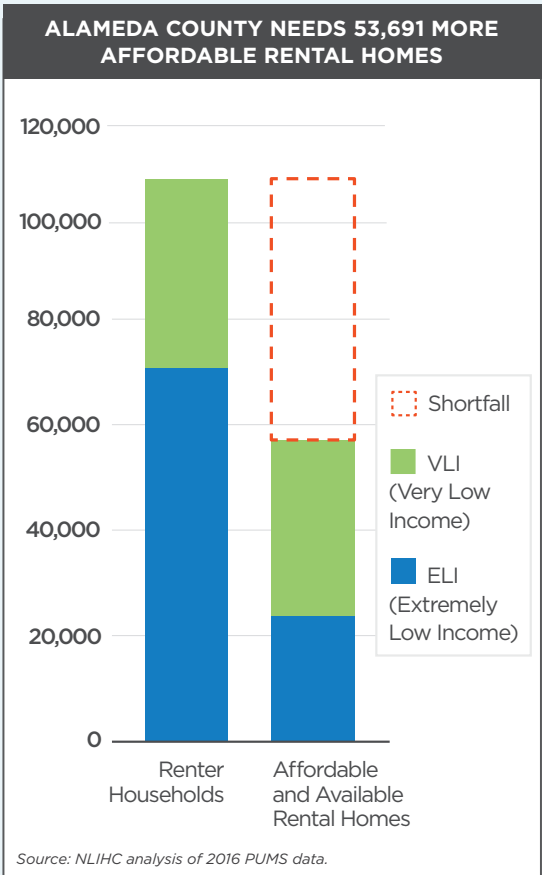
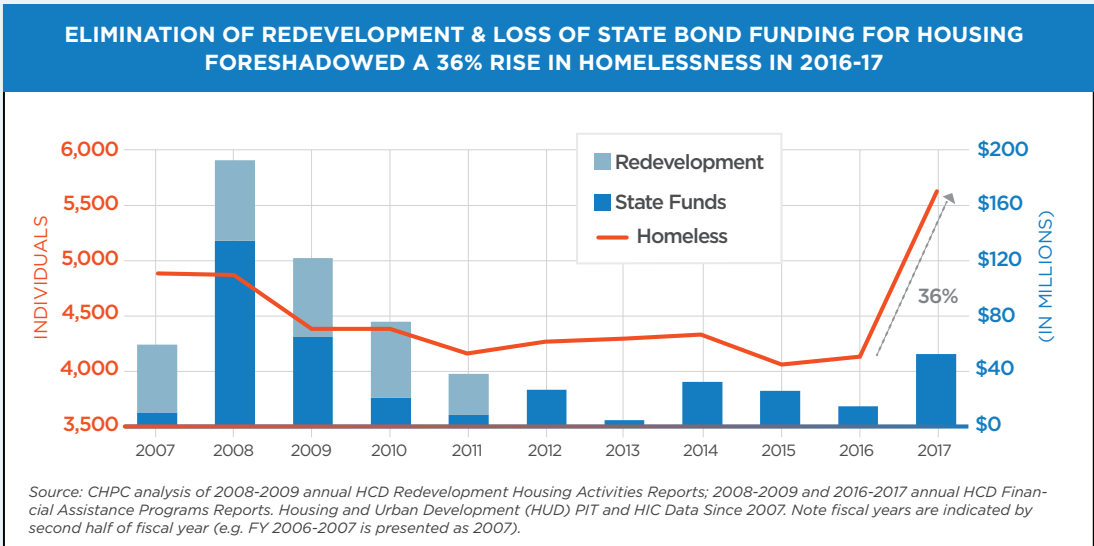
KEY FINDINGS

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

www.chpc.net



Appendix 2



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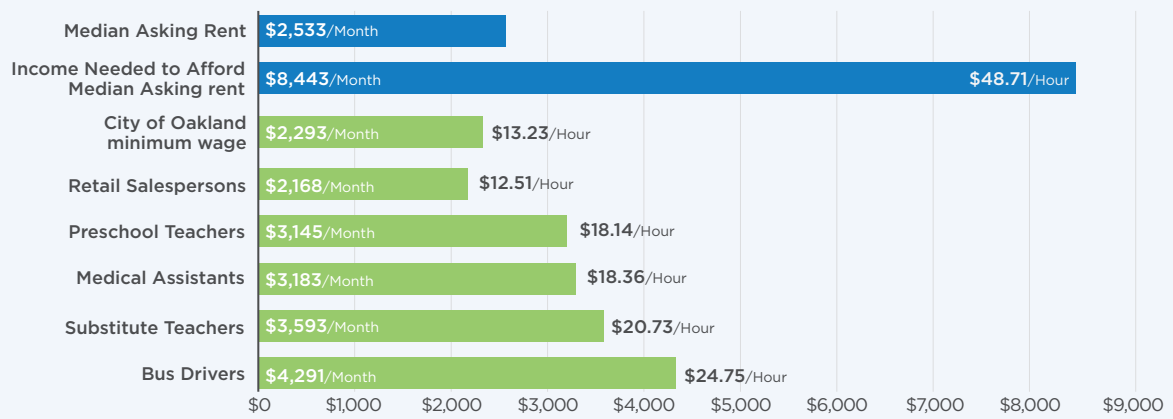
Source: Public Policy Institute of California (PPIC), California Poverty by County and Legislative District, 2013-2015.

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

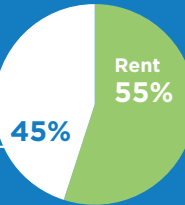


Source: Paul Waddell, Urban Analytics Lab, University of California, Berkeley, retrieved from analysis of online Craigslist listings in April 2018. CHPC analysis of Bureau of Labor Statistics Median Annual Wage Data for CA Occupations in 2017.

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

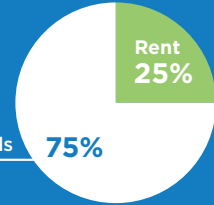
HOUSEHOLDS EARNING HALF OF MEDIAN INCOME OR LESS

Food, Transportation, Health Care, & Other Essentials



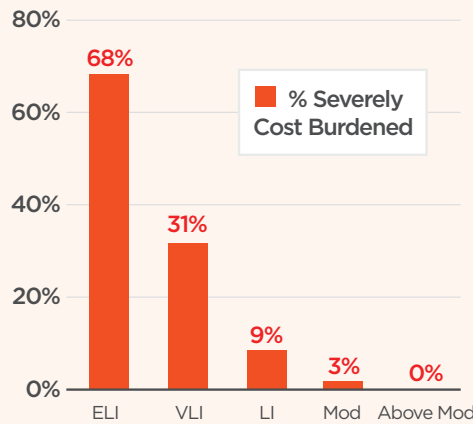
MEDIAN INCOME HOUSEHOLDS

Food, Transportation, Health Care, & Other Essentials



Source: NLIHC analysis of 2016 PUMS data.

PERCENTAGE OF SEVERELY COST BURDENED* HOUSEHOLDS BY INCOME GROUP



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

ABOUT CHPC

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

Appendix 2

STATEWIDE POLICY RECOMMENDATIONS

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

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

LOCAL RECOMMENDATIONS FOR ALAMEDA COUNTY

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

This report was produced by the California Housing Partnership.

Local policy recommendations provided by:

East Bay Housing Organizations (EBHO)

Non-Profit Housing Association of Northern California (NPH)

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



Appendix 3

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	\$31,380	\$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

Appendix 3

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

Appendix 4

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

Measure A1: 1245 McKay



Location: 1245 McKay Avenue, Alameda | District 3

PRE-DEVELOPMENT

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

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

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

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

Total Project Unit Mix Affordability Levels			
Income Level	Studio	2-Bd	Total Units
20% AMI	36		36
30% AMI	36		36
50% AMI	18		18
Manager		1	1
Total	90	1	91

Total Project Unit by Target Population	Units
Chronically Homeless Individuals	90
Total	90

Units @ 20% AMI:
Thirty-six (36) units are restricted to households with incomes at or below 20% Area Median Income.



as of March 2021
*City Match is land donation.

Appendix 4

Measure A1: Ancora Place



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

PRE-DEVELOPMENT

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

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

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

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

Total Project Unit Mix Affordability Levels					
Income Level	Studio	1-Bd	2-Bd	3-Bd	Total Units
20% AMI		12	3		15
30% AMI	4		5	7	16
50% AMI	2	4	10	7	23
60% AMI		8	9	5	22
Manager				1	1
Total	6	24	27	20	77

Total Project Unit by Target Population	Units
Chronically Homeless Individuals	15
Total	15

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



as of March 2021

Measure A1: Bell Street Gardens – Fremont Islander Motel Revitalization



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

PRE-DEVELOPMENT

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

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

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

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

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

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

Units @ 20% AMI:

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



as of March 2021

Appendix 4

Measure A1: Mission Paradise



Location: 28000 Mission Blvd, Hayward | District 2

PRE-DEVELOPMENT

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

Applicant: City of Hayward Developer: EAH, Inc. Architect: Dahlin Group	
Measure A1 Base City: \$0	Construction Start: TBD 2022
Measure A1 Regional: \$4,592,006	Projected Completion: TBD
Other County Funding: \$0	Total Development Cost: \$57,907,564
City Match: \$2,500,000	Per Unit Cost: \$761,942

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

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

Total Project Unit by Target Population	Units
Formerly Homeless Individuals	15
Total	15

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



as of March 2021

Measure A1: Pimentel Place



PRE-DEVELOPMENT

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

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

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

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

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

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

Total Project Unit by Target Population	Units
Chronically Homeless Individuals	12
Total	12

Units @ 20% AMI:

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



as of March 2021

Appendix 4

Measure A1: West Grand & Brush



Location: 2201 Brush St, Oakland | District 5

PRE-DEVELOPMENT

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

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

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

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

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



as of March 2021

Measure A1: Berkeley Way



Location: 2012 Berkeley Way, Berkeley | District x

IN CONSTRUCTION

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

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

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

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

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



as of March 2021

Appendix 4

Measure A1: Bermuda Gardens



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

IN CONSTRUCTION

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

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

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

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

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

Total Project Unit by Target Population	Units
Formerly Homeless Households	20
Total	20

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



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Measure A1: City Center Apartments



Location: 38631 Fremont Blvd, Fremont | District 1

IN CONSTRUCTION

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

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

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

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

Total Project Unit Mix Affordability Levels

Income Level	0-Bd	1-Bd	2-Bd	Total Units
20% AMI	11	9		20
30% AMI	8	6		14
40% AMI	2	4		6
50% AMI	4	7		11
60% AMI	5	3		8
Manager			1	1
Total	30	29	1	60

Units @ 20% AMI:

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



as of March 2021

Appendix 4

Measure A1: Foon Lok West – Brooklyn Basin



Location: 101 10th Street, Oakland | District x

IN CONSTRUCTION

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

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

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

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

Total Project Unit Mix Affordability Levels					Total Project Unit by Target Population	
Income Level	1-Bd	2-Bd	3-Bd	Total Units		Units
20% AMI	26			26	Lower Income Workforce	103
30% AMI	5	11	10	26	Chronically Homeless	26
50% AMI	8	11	18	37	Total	129
60% AMI	9	12	19	40		
Manager		1		1		
Total	48	35	47	130		

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



as of March 2021

Measure A1: Fruitvale Studios



Location: 2600 International Ave, Oakland | District 3

IN CONSTRUCTION

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

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

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

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

Total Project Unit Mix Affordability Levels		
Income Level	O-Bd	Total Units
20% AMI	6	6
30% AMI	5	5
50% AMI	1	1
60% AMI	11	11
Manager	1	1
Total	24	24

Total Project Unit by Target Population	Units
Chronically Homeless	12
Total	12

Units @ 20% AMI:

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



as of March 2021

Appendix 4

Measure A1: Fruitvale Transit Village Phase IIB



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

IN CONSTRUCTION

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

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

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

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

Total Project Unit Mix Affordability Levels						Total Project Unit by Target Population	
Income Level	Studio	1-Bd	2-Bd	3-Bd	Total Units	Chronically Homeless Individuals	Units
20% AMI	28	18			46	46	46
50% AMI		10	13	6	29		
60% AMI		38	36	20	94		
80% AMI		4	4	2	10		
Manager			2		2		
Total	28	70	55	28	181		

Units @ 20% AMI:
Forty-six (46) units are restricted to households with incomes at or below 20% Area Median Income.



as of July 2021

Measure A1: Jordan Court



Location: 1601 Oxford Street, Berkeley | District 5

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

IN CONSTRUCTION

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

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

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

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

Total Project Unit by Target Population	Units
Lower Income Seniors	34
Total	34

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



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Appendix 4

Measure A1: Rosefield Village



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

IN CONSTRUCTION

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

- Fourteen (14) units are ADA accessible.

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

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

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

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

Total Project Unit by Target Population	Units
Low-Income Households	91
Total	91

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



as of March 2021

Measure A1: Empyrean & Harrison



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

COMPLETED

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

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

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

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

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

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

Units @ 20% AMI:

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



as of March 2021

Appendix 4

Measure A1: NOVA Apartments



COMPLETED

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

Location: 445 30th Street, Oakland | District 5

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

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

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

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

Total Project Unit by Target Population	Units
Chronically Homeless Individuals	56
Total	56

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



as of March 2021

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Front:	Emma Bauso	Page 55:	George Milton
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