

# Housing and Community Development Department Measure A1 Oversight Committee

**DATE 12/10/2024**

**TIME 10:00 A.M.**

**Chair: Gloria Bruce**

**Vice-Chair: Randi DeHollander**

**Committee Members:**

Gloria Bruce, Randi DeHollander, David Denton, Jeffrey Dixon, Lisa Fitts,  
Lynda Foster, Daniel Gregg, Jason Gumataotao,  
Mimi Rohr, Nick Pilch, Donna Murphy, Janelle Cameron

**Members of the Public:**

**Location:** 224 W Winton Ave, Room 109, Hayward, CA 94544

**Approved: 2/27/2025**

## Summary/Action Minutes

### **1. Call to Order and Roll Call of Committee Members – Gloria Bruce, Chairperson, East Bay Housing Organizations**

Meeting began at 10:00 a.m.

- Chairperson Bruce called the meeting to order at 10:09 a.m. and requested Ms. Hester call the roll.
- Of the 12 seated members, 8 were present at roll call.

#### **Committee Members in Attendance**

- Gloria Bruce, Chairperson
- Randi DeHollander, Vice Chair
- David Denton
- Lisa Fitts – joined after roll call
- Lynda Foster
- Daniel Greg
- Jason Gumataotao
- Mimi Rohr
- Janelle Cameron

#### **Committee Members Not in Attendance:**

- Nick Pilch
- Jeffery Dixon
- Donna Murphy

### **Alameda County Staff Members Participating**

- Dylan Sweeney, Policy and Programs Team Manager, HCD
- Jennifer Pearce, Deputy Director, HCD
- Angelica Guardiancic, Clerk Specialist, HCD
- Caitlyn Gulyas, Deputy County Counsel, Office of County Counsel
- Teresa Hester, Housing Specialist, HCD

### **2. AB 2449 Emergency Circumstance Approval – Chair Bruce, East Bay Housing Organizations**

#### **Action Item**

Discussion: Committee voted to approve Vice Chair DeHollander to continue to participate remotely under an emergency circumstance.

- Lisa Fitts joined the committee.

Public Comment:

- None

Ms. Rohr motioned to approve Vice Chair DeHollander to participate remotely under emergency circumstance. Jason Gumataotao seconded the motion.

Gloria Bruce, Chairperson	<input checked="" type="checkbox"/> _X_ yea, <input type="checkbox"/> _ _ nay, <input type="checkbox"/> _ _ abstain
Randi DeHollander, Vice Chair	<input type="checkbox"/> _ _ yea, <input type="checkbox"/> _ _ nay, <input checked="" type="checkbox"/> _X_ abstain
David Denton	<input checked="" type="checkbox"/> _X_ yea, <input type="checkbox"/> _ _ nay, <input type="checkbox"/> _ _ abstain
Jeffery Dixon	<input type="checkbox"/> _ _ yea, <input type="checkbox"/> _ _ nay, <input type="checkbox"/> _ _ abstain
Lisa Fitts	<input checked="" type="checkbox"/> _X_ yea, <input type="checkbox"/> _ _ nay, <input type="checkbox"/> _ _ abstain
Lynda Foster	<input checked="" type="checkbox"/> _X_ yea, <input type="checkbox"/> _ _ nay, <input type="checkbox"/> _ _ abstain
Daniel Gregg	<input checked="" type="checkbox"/> _X_ yea, <input type="checkbox"/> _ _ nay, <input type="checkbox"/> _ _ abstain
Jason Gumataotao	<input checked="" type="checkbox"/> _X_ yea, <input type="checkbox"/> _ _ nay, <input type="checkbox"/> _ _ abstain
Donna Murphy	<input type="checkbox"/> _ _ yea, <input type="checkbox"/> _ _ nay, <input type="checkbox"/> _ _ abstain
Mimi Rohr	<input checked="" type="checkbox"/> _X_ yea, <input type="checkbox"/> _ _ nay, <input type="checkbox"/> _ _ abstain
Nick Pilch	<input type="checkbox"/> _ _ yea, <input type="checkbox"/> _ _ nay, <input type="checkbox"/> _ _ abstain
Janelle Cameron	<input checked="" type="checkbox"/> _X_ yea, <input type="checkbox"/> _ _ nay, <input type="checkbox"/> _ _ abstain

**Total: 8 yea, \_0 nay and 1 abstain**  
**The motion passes**

### **3. Review and Consider Approval of the 11/21/24 Meeting Minutes – Chair Bruce, East Bay Housing Organizations**

#### **Action Item**

Discussion: Chair Bruce asked the Committee if they have any question or comments on the November 21, 2024 Minutes upon review.

- Mr. Denton raised concerns regarding contingency funds for the Berkeley project.

- Chair Bruce clarified that it will be addressed in future meetings.

Public Comment:

- None

Mr. Gumataotao motioned to adopt the November 21, 2024 minutes. Ms. Cameron seconded the motion.

Gloria Bruce, Chairperson	<input checked="" type="checkbox"/> _X_ yea, <input type="checkbox"/> _nay, <input type="checkbox"/> _abstain
Randi DeHollander, Vice Chair	<input checked="" type="checkbox"/> _X_ yea, <input type="checkbox"/> _nay, <input type="checkbox"/> _abstain
David Denton	<input checked="" type="checkbox"/> _X_ yea, <input type="checkbox"/> _nay, <input type="checkbox"/> _abstain
Jeffery Dixon	<input type="checkbox"/> _yea, <input type="checkbox"/> _nay, <input type="checkbox"/> _abstain
Lisa Fitts	<input checked="" type="checkbox"/> _X_ yea, <input type="checkbox"/> _nay, <input type="checkbox"/> _abstain
Lynda Foster	<input checked="" type="checkbox"/> _X_ yea, <input type="checkbox"/> _nay, <input type="checkbox"/> _abstain
Daniel Gregg	<input checked="" type="checkbox"/> _X_ yea, <input type="checkbox"/> _nay, <input type="checkbox"/> _abstain
Jason Gumataotao	<input checked="" type="checkbox"/> _X_ yea, <input type="checkbox"/> _nay, <input type="checkbox"/> _abstain
Donna Murphy	<input type="checkbox"/> _yea, <input type="checkbox"/> _nay, <input type="checkbox"/> _abstain
Mimi Rohr	<input checked="" type="checkbox"/> _X_ yea, <input type="checkbox"/> _nay, <input type="checkbox"/> _abstain
Nick Pilch	<input type="checkbox"/> _yea, <input type="checkbox"/> _nay, <input type="checkbox"/> _abstain
Janelle Cameron	<input checked="" type="checkbox"/> _X_ yea, <input type="checkbox"/> _nay, <input type="checkbox"/> _abstain

**Total: 9 yea, 0 nay and 0 abstain**  
**The motion passes**

#### 4. Adopt Meeting Dates for Calendar Year 2025 – Chair Bruce, East Bay Housing Organizations

##### Action Item

Discussion: Chair Bruce presented the proposed meeting calendar for 2025:

- February 27<sup>th</sup>
- April 24<sup>th</sup>
- June 26<sup>th</sup>
- August 28<sup>th</sup>
- October 23<sup>rd</sup>
- December 18<sup>th</sup>

Public Comment:

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Ms. Rohr motioned to adopt the proposed meeting calendar for the calendar year 2025. Mr. Gregg seconded the motion.

Gloria Bruce, Chairperson	<input checked="" type="checkbox"/> _X_ yea, <input type="checkbox"/> _nay, <input type="checkbox"/> _abstain
Randi DeHollander, Vice Chair	<input checked="" type="checkbox"/> _X_ yea, <input type="checkbox"/> _nay, <input type="checkbox"/> _abstain

David Denton  
Jeffery Dixon  
Lisa Fitts  
Lynda Foster  
Daniel Gregg  
Jason Gumataotao  
Donna Murphy  
Mimi Rohr  
Nick Pilch  
Janelle Cameron

☒ X yea, ☐ nay, ☐ abstain  
☐ yea, ☐ nay, ☐ abstain  
☒ X yea, ☐ nay, ☐ abstain  
☒ X yea, ☐ nay, ☐ abstain  
☒ X yea, ☐ nay, ☐ abstain  
☒ X yea, ☐ nay, ☐ abstain  
☐ yea, ☐ nay, ☐ abstain  
☒ X yea, ☐ nay, ☐ abstain  
☐ yea, ☐ nay, ☐ abstain  
☒ X yea, ☐ nay, ☐ abstain

**Total: 9 yea, 0 nay and 0 abstain**  
**The motion passes**

## **5. Hello Housing Presentation on AC Boost- Hello Housing Staff, Hello Housing**

### **Informational Item**

Discussion: Hello Housing staff, Jennifer Duffy, Sarah Shimmin, Florence Szeto, Paxcelli Flores, and Zoe McGearry presented on AC Boost program updates.

- Ms. Cameron asked Hello Housing team for clarification on application numbers and lotteries.
- Ms. Shimmin responded 4,140 pre-applications are from the recent lottery; prior cycles had different numbers. Only 1 purchase has been reported so far.
- Ms. Duffy explained \$13 million available for current funding cycle.
  - Goal is to issue between 60 and 70 new loans.
  - Aim to create over 300 first-time homeowners by programs end.
- Ms. Cameron asked clarity as to why so many applications are taken if only a small portion of applicants are able to purchase a home.
- Ms. Duffy responded pre-application isn't limited. Broad marketing is used to attract diverse communities.
- Ms. Cameron asked for clarification on the numbers of applicants.
- Ms. Duffy responded that after reviewing the 6,000 applicants only 4,140 were qualified to move forward.
- Mr. Denton asked what the program expenses versus the actual funds used for purchasing houses?
- Ms. Duffy responded total allocation for AC Boost program is \$60 million.
  - \$5 million set aside for administration costs.
- Mr. Denton requested clarification on the timeline of AC Boost.
- Ms. Duffy responded the contract started in 2018 and program implementation began in 2019, expected to close by the end of 2026.
- Mr. Denton asked Ms. Duffy how they define displacement and what is used to verify an application that has been displaced?

- Ms. Shimmin responded the definition of displacement is
  - At least one adult member must have been displaced from their principal residence in Alameda County within the last 10 years.
  - Verification process for displacement claims handled by program staff. Reasons for displacement.
  - Code enforcement activities
  - County or city sponsored/assisted development projects
  - Property foreclosure, evictions, and forced move outs.
  - Rent increases, loss of housing services, owner move- ins, building condemnation.
  - Other reasons include harassment, discrimination, natural disasters, and unsafe conditions.
  - Applicants' self certifies displacement reasons via displacement affidavit. With required proof of documentation.
- Mr. Denton asked Counsel if funding provided to households with 120% of AMI is legal under the terms of MA1.
- Chair Bruce responded yes it does.
- Ms. Fitts asked how the 10 years is determined for displacement?
- Ms. Duffy responded that the 10 year period for displacement was established during program design in 2018-2019
  - Attempt to create a “line in the sand” for disclosure.
- Ms. Flores added that in the consideration of the housing crisis of 2008, information was used as a reference point.
- Chair Bruce asked how Hello housing and team do outreach
- Ms. Duffy responded that broad marketing efforts to inform potential applicants have been used.
  - Low representation of displaced individuals in the program.
  - Uncertainty about timeframe as a driver for low participation.
- Ms. Foster asked if there have been 237 households that have been funded? Out of the 237, how many have been from last year?
- Ms. Shimmin responded Yes, there have been 237 households funded.
- Ms. Duffy shared that the policy changes included
  - Reducing downpayment requirement to 3%
  - Introduction of assistance for closing costs
  - Adjustments to loan size for market compatibility
- Ms. Foster asked if there is a limit.
- Ms. Duffy responded, current limit for households in the program is \$160,000 for households that earn between 100%-120% AMI and the max of \$210,000 for households that earn less than 100% AMI.
- Ms. Duffy added attrition issues in the application process
  - Many applicants are not mortgage ready
  - Debt to income ratios contributing to dropouts.

- Ms. Shimmin shared loan data by funding cycle
  - First funding cycle: 86 loans
  - Second funding cycle: 151 loans
  - Current funding cycle (third): A handful that have been closed so far.
- Ms. Foster asked if those relate to the 2000 and 6000 figure first discussed.
- Ms. Shimmin confirmed that is correct.
- Ms. Duffy added timeframe for home searching
  - Four-month opportunity to search for home post-approval
  - One time extension possible for those actively shopping.
  - Challenges with fund encumbrance
  - Balancing reasonable time for real estate professionals with applicants' circumstances
- Ms. Foster shared that she noticed in the information provided that there was an increase of African Americans households, what was the difference?
- Ms. Duffy responded with key factors for the increase
  - Policy changes and marketing efforts
  - Collaboration with community organizations focused on community of color.
- Vice Chair DeHollander asked how section 8 households be helped to reach
- Ms. Duffy shared the efforts to inform Section 8 households bout homeownership
  - Collaboration with Oakland housing authority for homeownership conversion
  - Ensuring lenders support Section 8 voucher holders
- Vice Chair DeHollander asked, what about the other cities out of Oakland.
- Ms. Duffy responded, county does not offer homeownership conversion for Section 8 holders outside of Oakland
- Vice Chair DeHollander added if there is any thought about partnering with the cities and their down payments assistance programs?
- Ms. Duffy responded that there have been conversations with different cities about down payment assistance programs
  - Ensuring compatibility of programs has been key focus
  - Timing issues have affected the progress of collaborations
    - Challenges include:
      - Lottery number dependence during funding rounds
      - Coordination of city down payment assistance timelines
      - Subordination issues related to lien positions.

Public Comments: None

## **6. Update on Alameda County HCD News- Dylan Sweeney, Housing and Community Development Manager, Alameda County Community Development Agency (CDA)**

### **Informational Item**

Discussion: Mr. Sweeney provided an update on general news in HCD.

Public Comments: None

**7. Update on Measure A1 News- Dylan Sweeney, Housing and Community Development Manager, Alameda County Community Development Agency (CDA)**

**Informational Item**

Discussion: Mr. Sweeney provided an update Annual Report 4 and requested the Committee to provide any initial feedback.

- Mr. Denton asked if the developer has the hard cost contingency or is HCD putting together the presentation?
- Mr. Sweeney responded, the presentation will be put together by HCD staff.
  - Developer may provide additional context if deemed necessary.
- Chair Bruce shared with the committee that members are encouraged to send specific questions in writing to staff.
  - Questions should be submitted by the end of February

Public Comments: None

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**8. Future Agenda Items- Chair Bruce**

**Informational Item**

Discussion: Chair Bruce discussed the intent of this item is for Committee members to suggest future items and request staff to bring additional detail on specific items to upcoming meetings.

- Vice Chair DeHollander requested a presentation on Eden Housing MA1 funding for downtown Livermore project.
  - Concern over litigation affecting development and funding.
- Chair Bruce provided clarification on the request for either staff report or developer presentation.
  - Vice Chair DeHollander expressed for staff report.

Public Comments: None

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**9. Public Comment for Items not on Agenda – Chair Bruce**

**Informational Item**

Public Comments: None

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**Adjournment at 11:34 AM**