Alameda County Measure A1 Annual Report

July 2019 - June 2020



Alameda County
Community Development Agency
Housing and Community Development Department

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July 2019 - June 2020

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

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Alameda County—where housing is a human right

Letter from the Director



Michelle Starratt

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

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

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

Among the many milestones our department accomplished during this period was the creation of the Alameda County Doorway Housing Portal. Using companion funding from the Board of Supervisors, the portal was launched on

October 15, 2019 to support the rental projects funded by Measure A1. The portal is an innovative solution to the complicated process of finding an affordable unit, modeled after San Francisco's DAHLIA, and among the first of its kind in the nation. The Board of Supervisors recognized the critical importance of building a new web portal and common application tool that can serve as a central point of access for those seeking to find open affordable housing units. This portal, which you can find at housing.acgov.org, provides a single, central online website in Alameda County where housing seekers can apply for all affordable subsidized housing listings.

The affordable housing crisis was already a huge societal challenge when the COVID-19 pandemic laid bare how a lack of housing increases suffering. This pandemic also seeded profound transformation through like financial assistance for unpaid rent for tenants and landlords; and the homeless hotel program, Project Roomkey, which sheltered more than 2,600 people throughout Alameda County during the pandemic. We are proud to report nearly 1,700, or 65%, of these people who were served by Project Roomkey have exited to permanent housing. Such transformational policy directives were lifelines to unhoused people, who accessed permanent housing solutions funded by pandemic resources.



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

Michelle Starratt, Director

Housing and Community Development Department

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Letter from the Oversight Committee Chair



Gloria Bruce

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

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

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

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

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

Gloria Bruce
Chair, Measure A1 Citizens' Oversight Committee

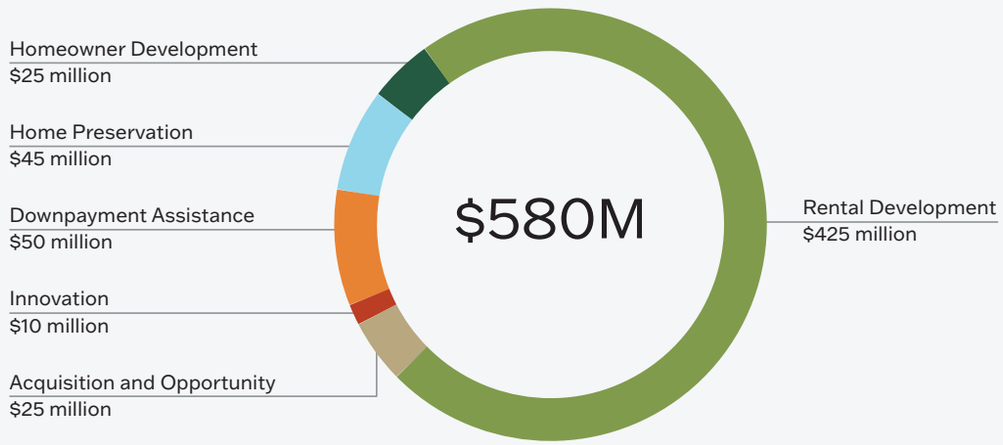


Whether you are a renter in Berkeley, own a home in San Leandro, or are an employer in Fremont, quality housing affordable for people of all incomes makes our communities thrive.

Executive Summary

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

Measure A1 Funding by Program

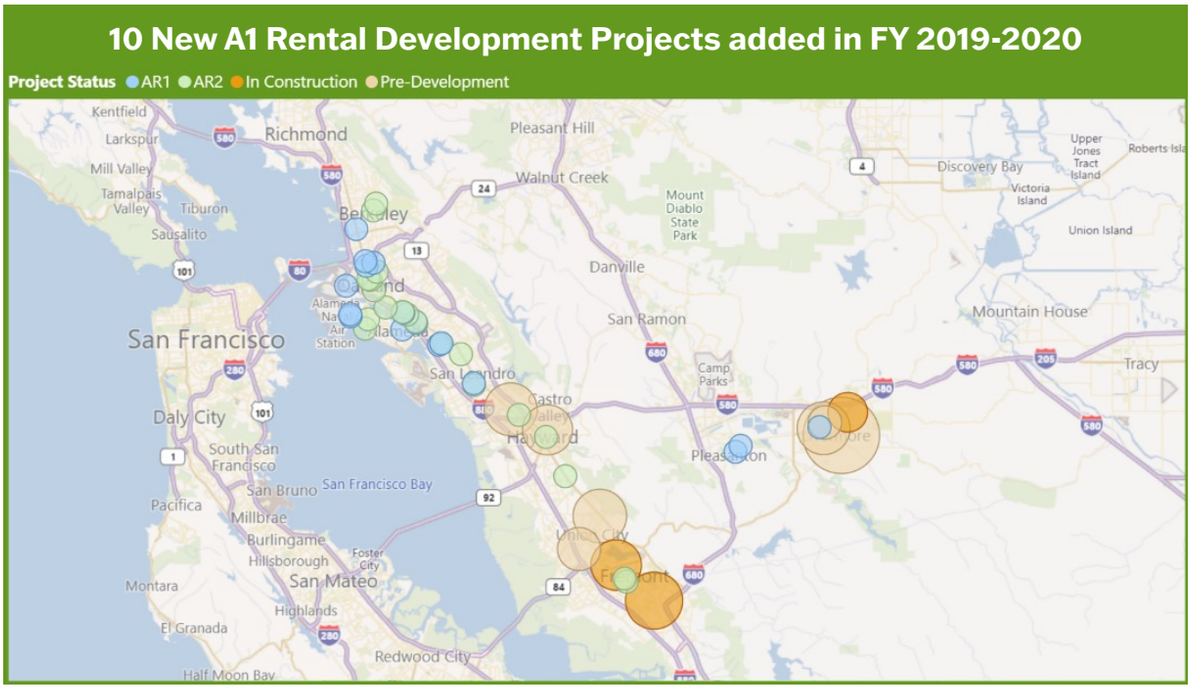


What is Measure A1 and why do we need it?

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

Highlights from this Reporting Period

From July 2019, through July 2020, HCD and our partners built on the previous two and half years of work reported in the first and second reports and made significant progress toward goals during this time: gaining Board of Supervisors support for 10 new rental development projects for a total of 45 affordable rental development projects to date. During this reporting period Alameda County spent $1.5 million to administer Measure A1 programs and expended $58 million on rental development projects. See Appendix 1, on page 118, for a detailed table of expenditures.



The Rental Housing Development Program

- 10 new projects received a commitment of funding, with 618 additional rental homes



- 9 projects in the pipeline began construction
- 7 projects completed construction
- $91 million in A1 Rental Development funds committed
- $523 million in other funds leveraged

Administration Expenditures July 1, 2019 through June 30, 2020

PROGRAM	EXPENDITURES
Rental Development	$1,055,413
Downpayment Assistance	$39,427
Home Preservation	$57,771
Total Program Expenditures	**$1,457,644**

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

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



Housing Preservation Loan Program (HPLP), aka "Renew AC"

- 13 families' projects were funded with $1.6 million in Renew AC loan funds
- 4 families' projects were completed to improve accessibility and address health and safety Issues in the homes

Measure A1 Administration Expenditures by Program through June 30, 2020

HCD is tracking commitments and expenditures of each of the programs. Commitments mean funds formally set aside through an approved process for a project, even if that project has not yet started spending the funds. Expenditures means funds spent on a project or program. During this reporting period, $28,451,063 of Measure A1 funding was expended across the Rental Development, Downpayment Assistance and Home Preservation programs. See each of the program chapters for a full breakdown.

Measure A1 impacts and why it matters

"In 2016, voters approved Measure A1 and since then it has become one of the most important components in the Countywide effort to address our housing crisis. Through Measure A1, we've added thousands of units of affordable housing and have helped many families obtain the dream of home ownership through one of the most substantial first-time homebuyer programs in our State."

– Alameda County Supervisor Nate Miley, Vice President, Alameda County Board of Supervisors





Bay Area Housing History: Foundations of Housing Discrimination

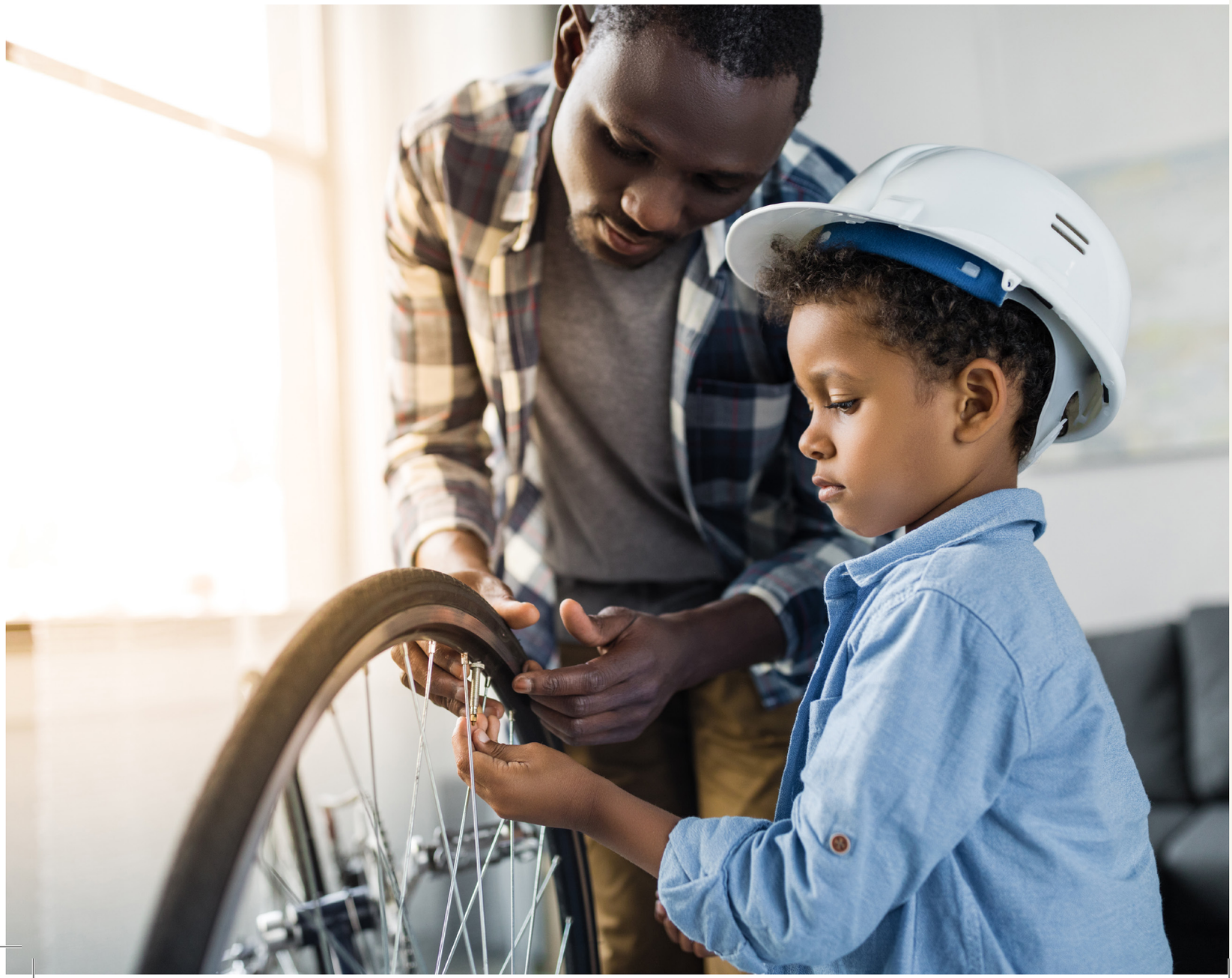
Land Acknowledgment:

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

“HCD’s commitment to protecting and promoting housing as a human right includes recognizing and repairing past racialized traumas and injustices to achieve measurable advancement of equity and belonging in Alameda County.”

HCD’s commitment to protecting and promoting housing as a human right includes recognizing and repairing past racialized traumas and injustices to achieve measurable advancement of equity and belonging in Alameda County. Among other things, our prior report deepened the explanation of historical, systemic, and structural racism inflicted upon Black communities. This report will expound upon the persecution committed against the Indigenous peoples of our region – facing land theft, colonization, dispossession, genocide, exclusion, resource deprivation, and continued marginalization. This report will also zoom in on the recent history of housing following the Great Recession, a critical turning point as the devastating foreclosure crisis precipitated a large-scale corporate buyout of housing stock, a housing jobs imbalance, lack of living wage jobs and a frayed social safety net. As this annual report discusses the period of July 2019 through June 2020, a time when the affordable housing crisis was already at a fever pitch, we also witnessed how the dual public health and economic crises of the COVID-19 pandemic laid bare how untenable the lack of affordable housing is. This period also seeded profound transformation through unprecedented action: extended eviction

moratoria and other life-saving tenant protections, financial assistance for unpaid rent for tenants and landlords, and the homeless hotel program (Project Roomkey) which sheltered more than 33,000 people across California through the pandemic with nearly 7,000 (20%) exiting to permanent housing. Such transformational policy directives were lifelines to thousands of people that helped push past what was previously considered politically possible or feasible.



Historical Background

Lisjan Ohlone Living History
– Thousands of Years of Belonging to the Land

The following living history is excerpted from writing by Sogorea Te' Land Trust on their website – https://sogoreate-landtrust.org/lisjan-history-and-territory/ – with simple grammar modifications to accommodate this publication. We honor and recognize their efforts to preserve and communicate the history of their peoples.

For thousands of years prior to Euro-American colonization, 23 independent tribes lived in what is now known as Alameda and Contra Costa counties. Each tribe had between 200 and 300 members, and each tribal homeland covered about eight to twelve square miles. Each tribe had its own leaders, culture, and languages. The Lisjan are made up of the six nations that were directly enslaved at Mission San Jose in Fremont and Mission Dolores in San Francisco: Lisjan (Ohlone), Karkin (Ohlone), Bay Miwok, Plains Miwok, Delta Yokut and Napian (Patwin). Their territory includes five Bay Area counties: Alameda, Contra Costa, Solano, Napa and San Joaquin, and they are directly tied to the "Indian Town" census of the 1920's and the Verona Band.

Spanish soldiers and missionaries arrived in the 1700s initiating a reign of terror upon the Indigenous peoples. They sought to convert all Indigenous people into Catholic subjects of Spain and steal their land. The Missions were built by Indigenous slave labor and sustained through brutal physical violence and extractive land practices. The Spanish brought deadly diseases, invasive plant species, and an ideology of human dominion of the natural world with devastating consequences for the Lisjan people and all living beings they shared the land with.

After the Mexican rancho period, Lisjan survivors then faced extermination policies of the United States that aimed to eliminate California Indians entirely. In a climate of virulent racial discrimination and state-sponsored vigilante killings, most Lisjan families survived by isolating themselves and concealing their identities. Cultural and spiritual traditions were forced into dormancy or secrecy, and much knowledge perished with the passing of generations.

The Confederated Villages of Lisjan remain officially “unrecognized” by the U.S. federal government. They have no reservations or protected land bases and receive none of the rights, benefits, compensations or protections afforded to Indian tribes under U.S. laws. The Lisjan have no access to federal scholarships or housing grants, and grossly inadequate protections of cultural, burial, and sacred sites.

Bureau of Indian Affairs (BIA) policy requires unrecognized tribes to undergo an exhaustive and costly “Federal Acknowledgment Process” by submitting thousands of pages of evidence to prove who they are, at the expense of the tribe. The BIA criteria for recognition requires tribes to demonstrate an unbroken continuity of leadership, tribal culture, and organization— woefully ironic, since historically, U.S. policy deliberately sought to dismantle that very continuity. The requirements of this process are so onerous that achieving recognition is virtually impossible, especially for tribes whose ancestors were enslaved in the California Missions. Of the eight petitions submitted by Ohlone tribes since 1988, not one has led to approval. The

lack of access to traditional ceremonial grounds and to land appropriate for multi-day ceremonies is a serious challenge faced by Ohlone people today, since the tribe is not federally recognized and remains landless.

Despite these concerted efforts to erase their history and identity, the Lisjan community forms a diverse and vibrant constellation of tribes and families. Utilizing a wide array of survival strategies to navigate a profoundly altered 21st century world, they continue to revitalize their cultural practices and uphold their responsibilities to protect and care for their ancestral homeland.

Centuries of systemic racism have led to Black, Indigenous, and other people of color in our region and throughout our nation to experience homelessness at a significantly higher rate than whites. Because structural racism is at the root of poverty and housing insecurity, addressing homelessness must be done through a racial equity lens.





Systemic and Regional Factors:
Root Cause of Crisis – Housing Jobs Imbalance, Financialization, Lack of Living Wage Jobs, Frayed Social Safety Net

The 2007-2009 Great Recession was the sharpest economic downturn in U.S. history since the Great Depression wherein household net worth dropped by 18% – or more than $10 trillion (Kalita, 2009). Approximately 3.8 million households lost their home to foreclosure (Dharmasankar & Mazumder, 2016). Nearly one in four homeowners were suddenly faced with "underwater mortgages", or upside-down mortgages, in which their mortgages exceeded the value of their homes (Ellen & Dastrup, 2012).

Though the federal government's response included a range of interventions, it failed to adequately and equitably respond to the severity of the crisis, with implications that continue to reverberate to this day. Further, after largely failing to aid homeowners at risk of defaulting, government-backed mortgage entities auctioned tens of thousands of distressed loans they wanted to get off their books. The program was intended to offer borrowers one final opportunity to hold on to their homes, but hedge funds and private-equity firms buying the loans were often quick to foreclose, giving families little opportunity to act (Goldstein, 2015).

Prior to 2006, only between five to eight percent of home purchases were made by investors. After 2006, however, small and large-scale investors made up an

increasingly large share of the home purchase market, particularly of lower-priced properties and in neighborhoods with a higher percentage of Black residents disproportionately victimized by predatory lenders and therefore significantly more impacted by foreclosure (Reid, 2021). Foreclosed homes purchased by corporations, investors, and other buyers, were then placed back on the market as rental units. Between 2011 and 2014, investors bought 1 in 4 homes in majority Black neighborhoods, and over 1 in 3 lower-priced homes (Reid, 2021). By 2016, 95% of the distressed mortgages on Fannie Mae and Freddie Mac's books were auctioned off to institutional investors (Mari, 2021). Many community organizations labeled these programs a "Wall Street giveaway" as instead of protecting communities and supporting homeowners to restructure bad mortgages or repair credit obliterated by predatory loans, the federal government facilitated a transfer of assets from households to private-equity firms. The Great Recession was a turning point where federal policy inadvertently subsidized a shift of property to the largest corporate landlords.

As lending increasingly shifted toward higher-credit borrowers, many moderate- and middle-income households pushed out of home ownership were shut out from the market entirely. The post-recession recovery further exacerbated wealth inequality, particularly the racial wealth gap, as only the highest credit, highest wealth borrowers could access home ownership (McCargo et al, 2019). Black and other marginalized demographic groups, were disproportionately subject to wealth loss. (Brown & Dey, 2020).

Publicly traded residential real estate stocks are now the world's largest asset class (Gopal, 2021). Housing prices are rising faster than incomes, faster, even, than the growth of our economy making it impossible for many to access, particularly in regions where jobs are available. Since 1960, median home prices have increased 121% nationwide, while median household income increased only 29%. Simultaneously median gross rent has increased by 72% since the 1960s, more than double adjusted incomes (Tekin, 2021). High rents strongly correlate with high rates of homelessness as more households are pushed into the streets due to rising housing costs.

"We see the foreclosure crisis coming full circle. Homeowners in communities that were previously targeted by subprime lenders are now burdened by housing markets dominated by organized money in a different form — institutional investors with consolidated holdings."

– Attorney Brad Greenburg, 2017 study author,
NYU Journal of Legislation and Public Policy



The Increasing Cost of Housing and Housing Development

The Housing market dynamics created by the Great Recession were further exacerbated by preexisting imbalances in our region's housing market. The Bay Area is severely supply constrained, meaning that the region has failed to build enough units to meet the demand created by new household formation as well as employment growth. Between 2011 and 2017, the Bay Area created 531,400 new jobs but approved only 123,801 new housing units, a ratio of 4.3 jobs for every unit of housing (far above the recommended 1.5 ratio). Changes in the housing and labor market have also led to more higher-income households choosing to rent rather than own. Since 2010, the number of renters in the Bay Area making over $150,000 has grown by 80 percent, from around 147,000 households to over 265,000. (Reid, 2021)

Against the backdrop of a statewide housing crisis, affordable and market rate developers have seen increasing development costs, which can hinder the feasibility of new projects and contribute to affordability constraints. The rising cost of building housing is fueled by multiple factors, including land, capital costs, regulations, materials, and labor. Hard construction costs (materials and labor) comprise more than sixty percent of total development costs. Compared to the rest of the state, average hard costs were $81 more expensive per square foot in the Bay Area. (Raetz, et al., 2020)

Since affordable housing producers cannot pass these high costs onto tenants in the form of increased rents, these elevated costs greatly impact the ability



of the region to produce restricted affordable housing. The average development cost for a unit of affordable housing ranges from $550,000 to $700,000, with permanent supportive housing costing around $585 per square foot to build. These high costs also arise due to the complexities of local and state land use regulations, local development fees, as well as the fragmentation of funding for affordable housing. (Reid, 2021)

Impacts in Alameda County

As our region continues to absorb massive amounts of real estate investment, incentivizing luxury development and driving up prices, wage growth for middle

income earners has stagnated. As the region attempts to meet rising demand with limited supply, neighborhoods have become more costly and long-standing, low- and moderate-income households can't afford to remain in their newly revitalized neighborhoods.

Low- and moderate-income workers are forced further into suburban/peripheral regions in search of affordable housing to then commute longer distances back into the cities for their jobs. 36.5% of Alameda County residents, according to the 2016 American Community Survey, live in the county but commute for work to other parts of the Bay Area. Added displacement pressure often occurs as affordability periods for the affordable housing stock start to expire and properties revert to market-rate. For example, between 2012 and 2017 the Bay Area's stock of the rental units affordable for households earning below 100% of area median income dropped by 24% and the region lost over 5,000 units affordable for households earning below 30% of area median income (Bellisario et al, 2021).

In early 2018, CalMatters, with the help of real estate data firm ATTOM Data Solutions, used cash-only purchases to analyze the shifting housing market in our region. In 2006, approximately 10 % of California single-family homes were purchased in all-cash transactions; by 2016, all-cash purchases jumped to nearly 25 % (Levin, 2018). This research also found that in the 10 years immediately following the foreclosure crisis, over one-third of California homes were purchased with cash. Recent reporting by the National Realtors Association found that of about 125 million households in the U.S., an estimated 34% live in



investor-owned housing units. To contextualize this in our county, in Oakland 40% of properties (37,423 out of 94,710) are investor-owned (February 2020 Alameda County Assessor's data).

Rising Rent Burdens, The Pandemic, and Homelessness

Low-wage and nonstandard jobs have expanded since the early 2000s, limiting opportunities for economic mobility. Research has found that the rate of mobility out of lower wage work has declined since the late 1990s, and that



barriers to wage growth are particularly high for people of color, women, those with less formal education, and workers in low-end service occupations. Equally concerning is the distribution of new jobs in the Bay Area. Since the Great Recession, the region has experienced significant job growth, yet very few of these employment opportunities are among middle-wage occupations, which could provide workers with living wages.

The average annual income for Bay Area extremely low income households (<30% of Area Median Income) is $17,800–which translates into the ability to pay approximately $425 a month in housing costs without facing affordability concerns. In comparison the average rent for a 2-bedroom apartment tops $3,000 in our region. Unsurprisingly, between 2017 and 2020, our region's homeless population grew by 6,878 individuals to a total of 35,118—more than a quarter of the country's growth in homelessness concentrated in the Bay Area.

In addition to the post-recession failures described above, other policy failures are rampant at all levels of government. As described in the prior report, the federal government retrenched two-thirds of the housing support it once offered through the 1960's. Local governments also continue to hold tremendous power to block housing construction. Between 1999 and 2023, the Bay Area will have built 97,000 fewer units of affordable housing than recommended by the state (Bellisario et al, 2021).

Affordable Housing and Homelessness Prevention: Need for Policies and Funding

Federal housing assistance is not an entitlement (unlike food stamps, for example, which are available to any household that meets the eligibility requirements). Nationally, only one in four households who is eligible for housing assistance receives it. In the Bay Area, the availability of federally assisted housing— administered primarily by the U.S. Department of Housing and Urban Development (HUD)—falls well below need . There are four times as many households who are eligible for HUD housing assistance than there are vouchers or public housing units. (Reid, 2021)

Affordable housing, including Permanent Supportive Housing, is one of the most critical interventions in preventing and solving homelessness with proven results. In a recent study of homelessness in Santa Clara County a team of researchers tracked 423 chronically homeless people from 2015 to 2019 who received housing and support services through the county program compared to those who received usual care. 86% of people in the intervention group (housing and supportive services) were able to remain housed for 93% of the study follow-up period and had fewer emergency psychiatric visits, decreased shelter use, and more regular mental health visits than the control group (Bion, 2021).

The pandemic has also been a proving ground for unprecedented, once seemingly impossible strategies, such as Project Roomkey – California's

effort to quickly house people at highest risk of COVID-19 complications who are also experiencing homelessness. Funding from the State and Federal governments provides cash to local governments to rent hotels for homeless individuals. Project Roomkey prevents the spread of COVID-19 by providing isolation and quarantine locations for people who are COVID+ or exposed, and safe shelter for people who are homeless and at high risk for complications from the disease. Not only was this a public health win, but it demonstrated how California can mobilize toward transformative solutions to end homelessness. Within months, over 16,000 hotel and motel rooms and



over 1,300 trailers were converted into housing for over 33,000 people across the state – the single largest expansion of homeless housing in California history – with fifty-eight counties and three tribes participating in the program (CHCF, 2020). Project Roomkey is an innovation on Housing First models with remarkable results. Over 1,000 homeless people have moved from Alameda County's Project Roomkey hotels into permanent housing.

It is critical for federal and state policymakers to allocate funding to mitigate expected inflow into homelessness as a result of the COVID-19 pandemic. Rental assistance, eviction prevention, and increased funding sources are essential to ensure the production of critically under-supplied extremely-low-income, very-low-income, and low-income housing throughout our region. Measure A1 provided Alameda County with the much-needed funding to adequately leverage what state and federal resources are available to meet our region's housing needs. We recognize that deep and broad action is essential to address these crises head on. The programs featured in this report will elucidate our efforts to produce desperately needed affordable units throughout our county, as well as our efforts to rapidly respond to the COVID-19 pandemic.



"It's one thing to give people a place to live just to get them out of the way, it's another to provide housing."



Greyson Apartments was one of the first projects to receive a commitment of Measure A1 funding in 2017. This project completed construction in November 2019, and provides 22 units of affordable housing in Berkeley



Jonetta - Resident of Grayson Apartments In Berkeley

"Since moving into my new apartment, my depression has gotten better. I made a commitment to return this place in good condition. I'm just thankful, the relief has been great."

Originally from New Jersey, Jonetta has lived in the Bay Area since the 1980's when she drove a bus for Golden Gate Bridge District. After being furloughed from that job she spent much of her time and resources caring for her ailing grandmother. The ongoing toll of childhood trauma, mental illness and cancer ate away at her ability to work and disability benefits became her only source of income. A car accident and conflict over her grandmother's estate further destabilized Jonetta's life, causing her to be homeless. Eventually she was able to find a single room to live in for fifteen years, but it lacked a kitchen and a car crashing into the building made Jonetta realize she needed to find a better environment to deal with her health challenges.

"There is a resource program that attacks this issue from many different perspectives. The counselors operate an academy, and they will work with you on your housing stability. The current team helped me put in an application for a 1-bedroom apartment, a section 8 voucher, and to get on the waitlist for Grayson Apartments in Berkeley. When I was awarded the new apartment, an Eden Housing counselor helped me to transition and get funding for furniture."

"I was just so happy to be in this new apartment with a chance to live normally. I remember the one room I stayed in for 15 years and I feel sad. I was barely

existing. Now, I have a stove and a refrigerator. Before, it was only a microwave. I ate microwaved food 15 years. It's one thing to give people a place to live just to get them out of the way, it's another to provide housing."

Grayson Street Apartments in Berkeley provides affordable housing to 22 low-income households, with seventeen of those apartments set aside for people with disabilities. Operated by Satellite Affordable Housing Associates (SAHA), Grayson was completed in October 2019 and supported with $691,394 of Measure A1 funds.



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

Affordable housing for people who are extremely low-income and/or have chronically experienced homelessness.

Developed by Housing Consortium of the East Bay, the Vineyard will contain 23 affordable apartments, including 5 one-bedroom apartments and 18 studios targeted to people experiencing homelessness. Residents will have access to

supportive services within the building. The total cost of this development is estimated to be $24 million, with Measure A1 Rental Development funds providing $6,197,490 toward the project. The Vineyard is expected to begin construction in early 2022 and be completed in early 2023.



Rental Programs made possible by Measure A1

Rental Development Program

The Measure A1 Rental Development programs received the largest portion of Measure A1 funding at $425 million. This type of housing is the most effective tool for housing the large number of households facing housing insecurity. Multi-family affordable rental housing can prevent homelessness and provide a ladder of stability for people experiencing housing insecurity and homelessness.

During this reporting period:

7 projects completed construction

- Chestnut Square Family Apartments – Livermore
- Monarch Homes - Oakland
- Kottinger Gardens - Phase 2 Pleasanton
- Casa Arabella – Oakland
- Camino 23 – Oakland
- Embark Apartments - Oakland
- Grayson Street Apartments- Berkeley

9 projects began construction

- Empyrean and Harrison 7/9/20219 Oakland
- Fruitvale Studios 8/6/2019 Oakland
- Embark Apartments 9/17/2019 Oakland
- Bermuda Gardens, NOVA Apartments 11/19/2019 Ashland
- Coliseum Place 11/19/2019 Oakland
- Aurora Apartments 11/26/2019 Oakland
- City Center Apartments 3/17/2020 Fremont
- Parrot Street 4/14/2020 Hayward
- Berkeley Way 5/12/2020 Berkeley

For most moderate- and low-income County households, renting is the only way to afford shelter. The affordable housing supported by the Rental Housing Development Fund provides a way for county residents to stay in the region, and build strong, diverse communities throughout Alameda County.

According to a May 2019 report from the California Housing Partnership, 52,591 more affordable rental homes are needed in Alameda County. It also found that renters need to earn 3.6 times the local minimum wage to afford the median asking rent of $2,595 in the county. In addition, the lowest income households

here are disproportionally and severely cost burdened. Most of the families with household incomes at 30-60% AMI would need an additional job or two to pay the median rent in Alameda County.

Housing prices are driving costs of living out of reach for our low income families. A minimum of 20% of the housing units built with Measure A1 funds are reserved for households with incomes at or below 20% of the AMI, which in 2019, was $25,780 for a household of 4. These families would need to more than triple their income in order to afford the median asking rent in Alameda County.

Measure A1 rental programs support this effort in all cities and regions of Alameda County. The $425 million is divided into two allocations: the $200 million “Regional Pool” allocation, distributed to development projects through competitive RFP’s (request for proposals) in four County regions, and the $225 million “Base City” allocation, a portion of which is allocated to each city, as well as the unincorporated county, based on a formula that accounts for each city’s current and future housing need. Ten percent of each program is kept aside to provide sufficient administration and oversight of all of the programs. For more information on the amounts allocated, please see the Board adopted Implementation plan located on the HCD website. Further information on the full description of the Rental Development fund guidelines and policies can be found in the 2017-2018 and 2018-2019 Measure A1 Annual Reports.

10 Projects Received a Commitment of New Funding

PROJECT	REGION	CITY	RENTAL DEVELOPMENT FUNDS	MA1 RESTRICTED UNITS	MA1 UNITS AT 20% AMI
Irvington Senior	South	Fremont	$12.2 m	89	18
34320 Fremont Blvd. Family Housing	South	Fremont	$8.5 m	53	13
Granite Ridge Apartments	South	Fremont	$9.6 m	50	15
Lazuli Landing	South	Union City	$13.1 m	80	16
Downtown Livermore Apartments	East	Livermore	$14.4 m	78	18
Pacific Ave. Senior Homes	East	Livermore	$3.9 m	73	30
The Vineyard	East	Livermore	$6.1 m	23	11
Avance	East	Livermore	$4.7 m	44	13
Madrone Terrace	Mid	San Leandro	$8.8 m	78	18
Ruby Street Apartments	Mid	Castro Valley	$8.8 m	50	15
3rd Reporting Period Total			**$90.1 m**	**618**	**167**



During this reporting period, Measure A1

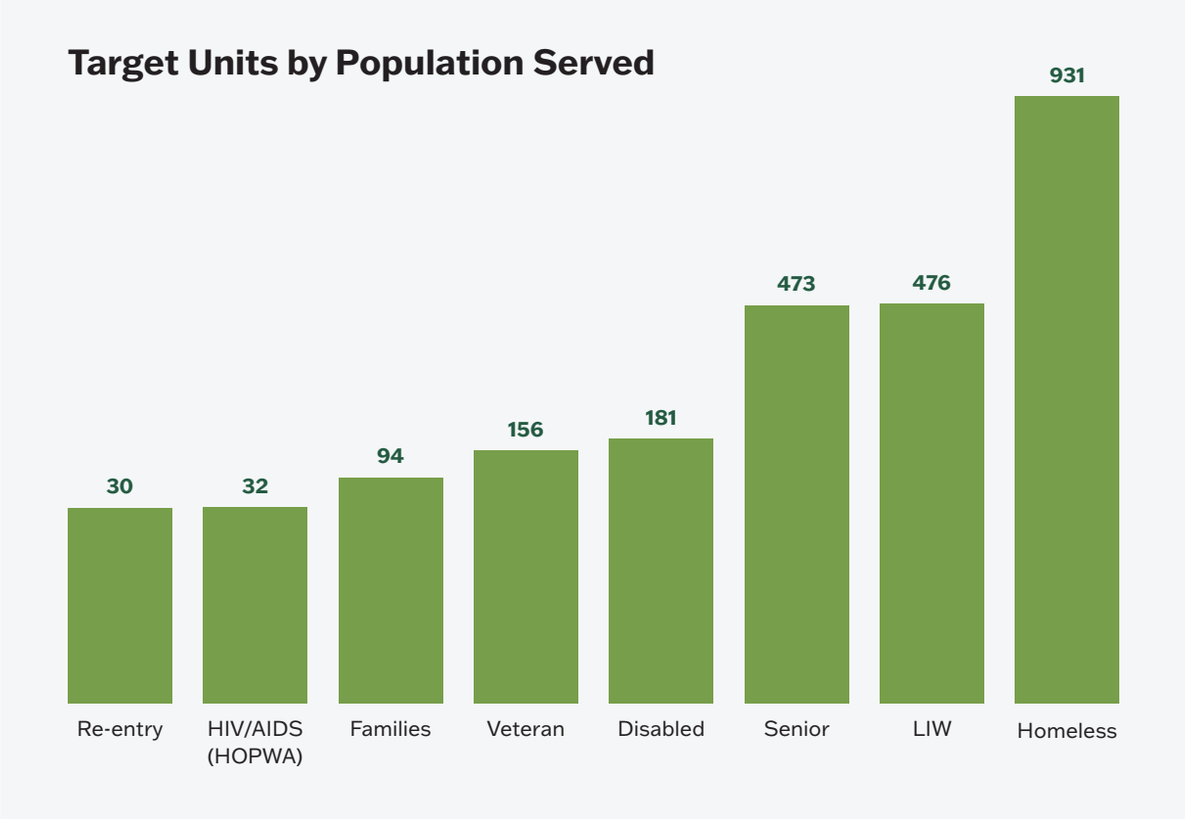
In this reporting period, staff worked on a total of 10 rental projects:

- 10 new projects entered the Measure A1 pipeline during this period with 618 affordable units
    - 167 units for households earning up to 20% AMI
    - 157 units prioritized for people experiencing homelessness
- 21 projects from the prior reporting period
    - 9 started construction
    - 12 continued predevelopment activities
- Regional Pool
    - 9 applications submitted and evaluated by staff and a selection Committee
    - Selected projects were presented to the Board Health Committee
    - Board of Supervisors reserved funding for 7 new projects
- Base City Pools - Cities made 2 additional requests for additional Base City funding
    - HCD evaluated proposals and recommended funds be awarded
    - Board of Supervisors reserved funding for these additional projects



Recognizing the inequities and discrimination created by past public policies, Measure A1 rental housing strictly follows fair housing law. Development partners do outreach and marketing so the demographics of residents mirror the demographics of Alameda County as a whole. Each supported project must serve at least one of these vulnerable populations:

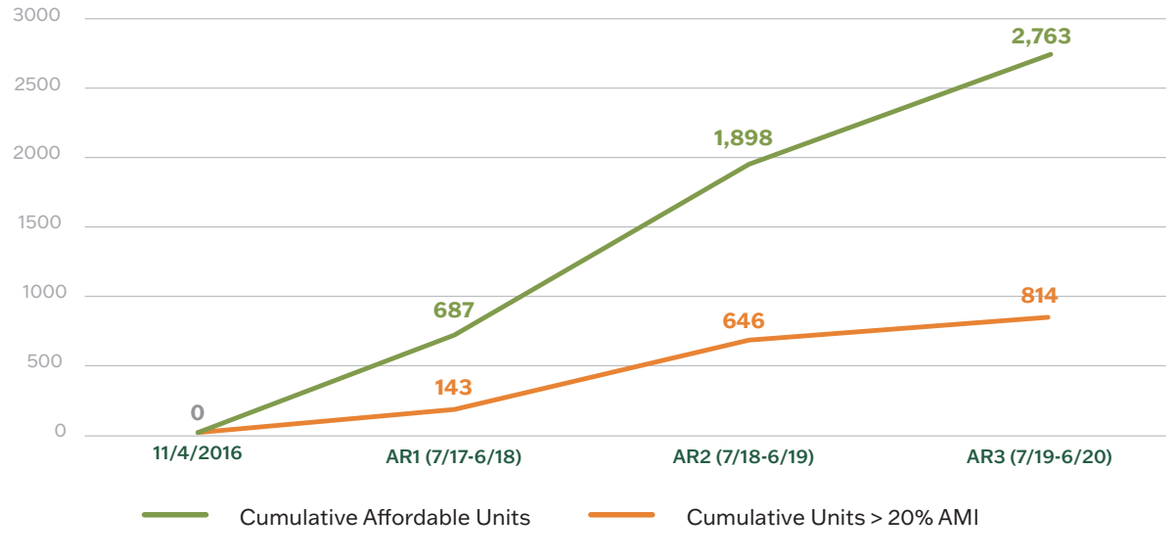
- Seniors
- People experiencing homelessness
- Lower-income workforce
- Veterans
- People with disabilities
- Transition-aged youth
- People returning from incarceration



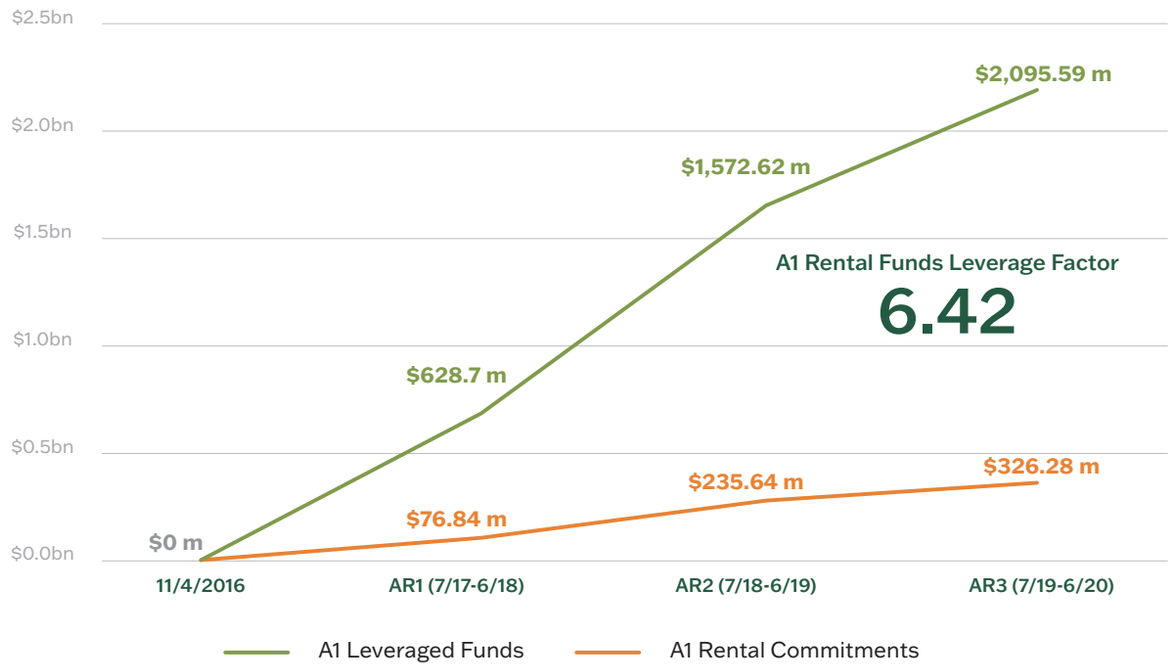
Rental Housing Development Fund Overview

- 730 New affordable units, 2,763 since launch
    - $91 million in A1 Rental Development funds committed in this reporting period, $327 million in total
    - $523 million in other funds leveraged, $2.1 billion leveraged since launch

Total A1 Funded Affordable Units



Funding Leveraged by A1 Rental Dollars



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

Measure A1 and All Other Sources of Funds		
FUNDS ALLOCATED	**ADDITIONAL FUNDS**	**FUNDS LEVERAGED**
$116.6m	$702.3 m	6:1 LEVERAGED

Regional Pool Selection Process

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



The thresholds and criteria were also designed to incentivize the development of units for extremely low-income households and permanent supportive housing units for the homeless.

The East and South County Regional Pool RFPs were released on September 3, 2019 at a Bidders' Conference and applications were due October 16th. Nine projects applied and seven, after meeting threshold requirements were submitted to and approved by the Board of supervisors in January 2020.

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





Base City Activity

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

Reservation of Funding vs. Commitment of Funding

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



1. RESERVATION OF FUNDS: After an RFP process when a project has been selected for an award of funding, the Board of Supervisors approves a resolution reserving funding for that project.

2. COMMITMENT OF FUNDS: Once a project has completed the majority of its predevelopment activities, the Board of Supervisors approves a Contract for the use of funds, and makes a formal commitment to the project. Once a project has received a formal commitment and enters into the Measure A1 Loan Documents, including recording regulatory restrictions on the property, funds for the project are encumbered and available for expenditure.

3. EXPENDITURE: Funds are considered spent once the County has cut a check to the project developer for approved expenses.

The balance of available 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 $116.6 million, setting these funds aside for rental development projects. In combination with the prior reporting period, the Board had reserved funding in the amount of $376,278,717.

2019 - 2020 Base City and Regional Allocation Leverage of Funds from Other Sources	
A1 Rental Funding Commited	$90,641,448
A1 Base	$35,856,827
A1 Regional	$54,784,621
Other Funding Sources Leveraged	$522,964,790
Leverage Ratio	6:1

“When I took the family to the apartment, they walked in, looked around - and huddled together in their new living room. They hugged each other, and they all cried. The experience was life-changing for me. I knew the kids would now have more space and more opportunities.”



JOBS IN AFFORDABLE HOUSING –
SPOTLIGHT ON KOTTINGER GARDENS

Nancy Pelayo - Senior Community Manager at Midpen Housing's Kottinger Gardens in Pleasanton

"My parents were both born in Guatemala. They immigrated to the United States for opportunities. Two years after they came to this country, they sent for me and my brother. I was nine, and he was eight. We shared an apartment with people we didn't know because my parents couldn't afford their own apartment. That's how it is when you are an immigrant. Everyone has to help each other."

Nancy Pelayo is the senior community manager at Kottinger Gardens, an affordable senior rental development in Pleasanton. She lives on site, managing the facility, handling leasing and building community.

For ten years Nancy has worked for MidPen Housing managing affordable rental properties. "The most memorable moment in this work was my first rental [at another property]. The family had five kids, and they had been renting a one-bedroom apartment. I tried for a three-bedroom unit, and they got approved. When I took the family to the apartment, they walked in, looked

around - and huddled together in their new living room. They hugged each other, and they all cried. The experience was life-changing for me. I knew the kids would now have more space and more opportunities. The rent was sustainable and there would be extra money for the family to do other things."

With $4.6 million from Measure A1's Rental Development fund, MidPen expanded an existing affordable senior development from 50 to 131 cottages and apartments. The buildings are a combination of multi-family structures and cottages. "We wanted the environment to feed people's spirits. Our residents are age 62 and older. There's a game room, lively art is on all of the walls. We have a computer station, and the residents are creating their own lending library. We have gardening throughout, and people plant a little of everything!"

Kottinger Gardens provide apartments to people with a range of incomes, from 60% AMI - up to $53,610 per year for a household of 2, to 20% AMI - up to $17,870 for a household of 2 people in 2019. "Here, we see seniors from all walks of life. Some of them experienced a loss so they can't sustain themselves anymore, some are still working but can't afford market rent. Other seniors have no family and are by themselves. Each situation can be quite different."

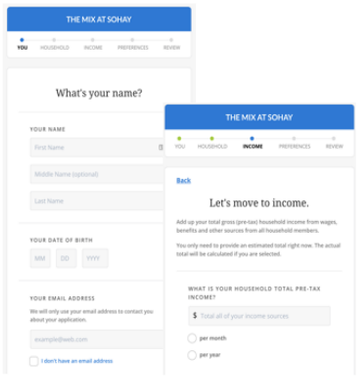
Doorway

An applicant focused / transparent system

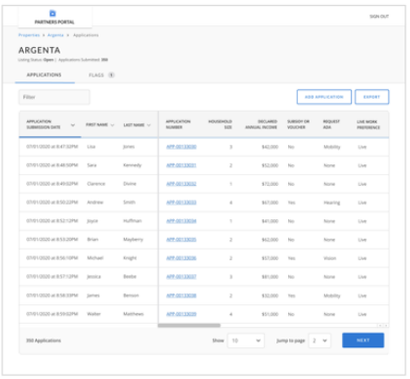
Listing Opening → Application → Lottery → Lease Up → Waitlist



Listings



Common Application



Partners Portal

How to access affordable housing?

During this program year, the Alameda County Board of Supervisors began to leverage Measure A1 to support an innovative solution to the continuing problem of accessing and applying for affordable housing. They committed local funding to build a new web portal and common application, among the first in the nation, that can serve as a central point of access for housing seekers. Now, the Alameda County Housing Portal (https://housing.acgov.org) provides a single, central place in Alameda County for housing seekers to apply for all affordable subsidized housing listings.



Leading up to the April 2020 launch, Alameda County HCD and Exygy convened a series of workshops and steering committee meetings made up of cities in the County, affordable housing developers, service providers, housing counselors, nonprofit stakeholders, and affordable housing applicants. This launch began a collaborative process that has linked cities in the County together and brought new transparency to the affordable housing landscape.

On October 15, 2019 the Alameda County Board of Supervisors approved the contract for developing the Portal. In April 2020 Alameda County HCD worked with Exygy, our software vendor based in San Francisco, to launch the Portal with a single listing for the Measure A1-funded Corsair Flats, a senior housing



development in the City of Alameda. With just this listing and a Below Market Rate (BMR) property in Oakland listed the following month, the Housing Portal received 2,261 total site visits comprised of 537 unique users. Moving forward, each Measure A1 funded rental development will list their available units via this portal.

This new approach saves housing seekers tremendous time and effort by allowing them to save a profile they can use across multiple listings. This decreases the time it takes to complete applications, prevents errors that could lead to disqualification, enables tracking of application status, and allows applicants to do all of this via their mobile devices.

Additional Portal functionality has continued development since launched, and now includes a comprehensive list of regional housing preferences, language support for Spanish, Chinese, Vietnamese, and Filipino, and back-end Portal management providing developers with waitlist management tools. The extensive and continuing outreach ensures that the tools under development for the Portal are useful and functional.

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The Innovation and Opportunity Fund

$35m

Allocation

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

There was no new expenditure or allocation of these funds during the reporting period; funds were not used until fall 2020.

received 2,261 total site visits comprised of 537 unique users. Moving forward, each A1-funded rental development will list their available units via this portal.

Alameda County joins three other Bay Area jurisdictions in launching efforts to create one-stop-shop housing portals: The City and County of San Francisco, the City of San Jose, and San Mateo County.

Development Pipeline

Affordable apartments in downtown Oakland, providing housing to low-income people and people who have experienced homelessness.

Developed by Resources for Community Development, the renovation of Empyrean Towers was completed in 2020, converting a former residential hotel into 147 affordable apartments, including 125 targeted to people who have

experienced homelessness. Empyrean Towers is a significant investment in a century-old building to provide quality affordable housing in a building that become significantly dilapidated. At least 40 of the residents who previously lived in this building returned to renovated apartments that will remain affordable into the future. The total cost of this development is $78.2 million, with Measure A1 Rental Development funds providing $4,685,000 toward the project.



Empyrean and Harrison - 344 13th Street in Oakland

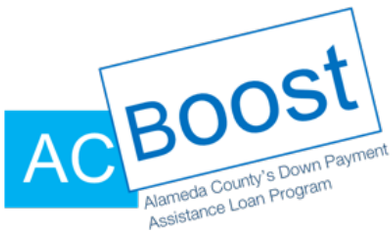


Homeownership Programs Made Possible by Measure A1

"Measure A1 has had a tremendous impact, not just for renters, but also for first time homebuyers and struggling homeowners. I'm proud of our record in supporting home ownership opportunities and crucial support for working families that face tremendous challenges accessing quality housing here in the Bay Area."

-Alameda County Supervisor Richard Valle District 2

The Down Payment Assistance Loan Program



AC Boost

Many families can afford the mortgage payment for a home but are unable to save for a down payment. The Down Payment Assistance Program, now called "AC Boost," was created to assist these middle-income, first-time homebuyers with a down payment so that they can get into a home and start building generational wealth and familial stability. In 2018, the non-profit organization Hello Housing was chosen as AC Boost's Program Administrator through a competitive Request for Proposals (RFP) process.

Eligible households have annual incomes at or below 120% of Area Median Income (AMI). In 2019, the income limit used for a household of two was $100,250 and $125,280 for a four-person household.

For these qualifying households, AC Boost provides loans of up to $150,000 to first-time homebuyers who live or work in Alameda County or have been displaced from Alameda County within the last ten years. Educators and first responders receive preferences for AC Boost loans.

- Down Payment Assistance Loan Program (DALP), aka "AC Boost"
- 1,849 households were invited to application workshops, 513 households attended a workshop
    - Held 12 application workshops, resulting in 155 completed applications

- Approved 107 applications for reservation of funds
- 47 households purchased homes totaling $5.9 million in down payment support

AC Boost loans are structured as shared appreciation loans, with no interest and no monthly payments. At time of a sale (or in some circumstances, when refinanced or transferred) the AC Boost loan principal will be repaid, along with a percentage of the increase in value of the property on a pro-rata basis.

Eligible buyers are required to invest anywhere between 0-3% of their own funds towards the purchase price of the home as a portion of the down payment and must qualify for a first mortgage from a participating lender.

Our Partner Organization - Hello Housing

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

How it Works

During this 2019-2020 reporting period, the AC Boost program administrator, Hello Housing, focused on implementation of the program's first funding cycle,

which launched on March 21, 2019. Hello Housing worked closely with HCD and the County's Finance department to streamline the loan closing and funding process. The first AC Boost loan was issued to a qualified homebuyer household in July 2019 and was followed by 46 additional loans issued during this period.

Hello Housing also hosted 12 application workshops with program participants. At the workshops, participants learned in-depth information about program eligibility requirements, the application process, and loan terms. Once an applicant enters into a purchase contract for a home, Hello Housing works closely with the homebuyer to navigate the home purchase. Hello Housing completes full underwriting of submitted applications. Approved applications are provided a reservation of funds, which stipulated the maximum loan amount participants qualified for and allowed them to shop for homes during a 90-day reservation period. If participants did not successfully enter into a purchase contract during the first 90 days, they had the option to request an extension

Program Implementation

During the reporting period, 1,849 households were invited to application workshops and 513 households attended. Of those, 155 households submitted applications and 107 of these were approved for a Reservation of Funds, which stipulated the maximum loan amount participants qualified for and allowed them to shop for homes. Forty-eight of the 107 households approved during this period successfully purchased homes with an AC Boost loan, with close dates spanning between November 2019 and April 2021. The total amount of loan funds disbursed to these homebuyers was $5,965,000.





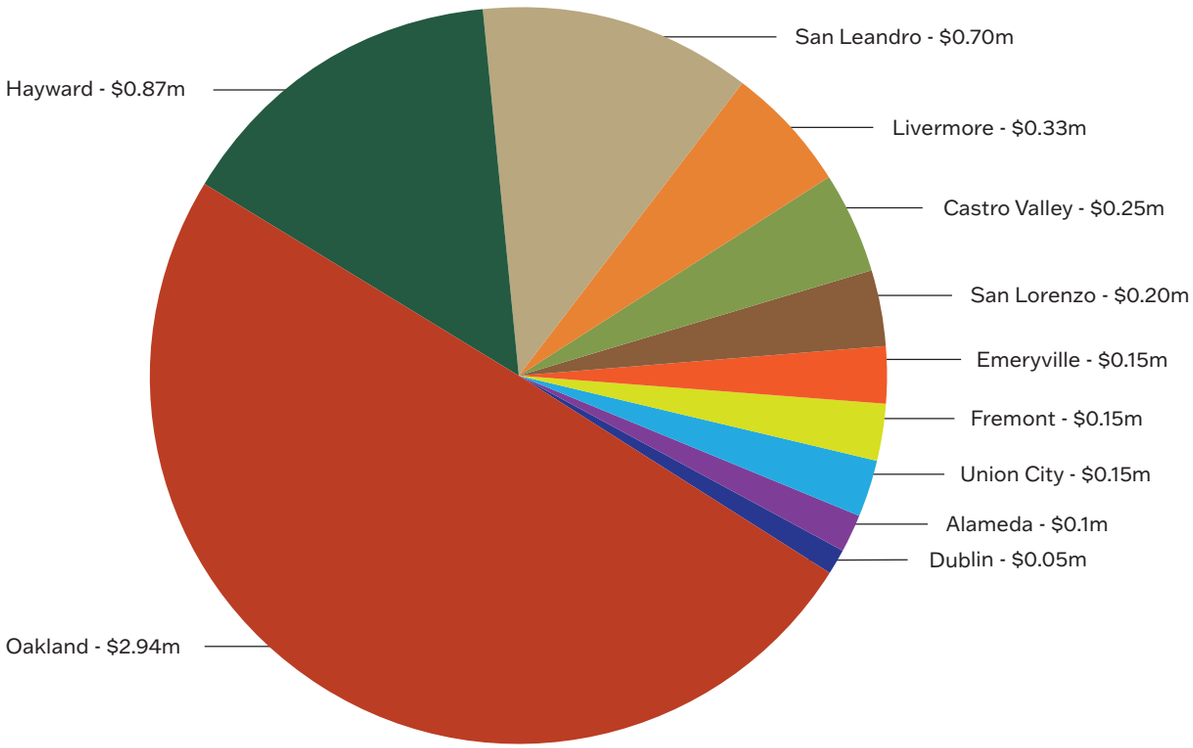
Equity and the Racial Wealth Gap

In light of the racial wealth gap, the role of home ownership in generational wealth-building, and the disparate impact of COVID-19 on communities of color, Hello Housing and HCD believe that it is critical to track and review demographic data of households served in the program. This allows administrators to better understand who is finding success and who isn't in order to identify potential changes that can reduce barriers and expand access to the program for all aspiring homebuyers. During implementation, detailed information was provided about program participation rates at the different application milestones broken down by race. This led to the initiation of a racial equity analysis project in which Hello Housing collected feedback from unsuccessful program participants and engaged in research to formulate recommendations on how to make the program more equitable and inclusive for communities of color, particularly Black and Latinx households, since these groups dropped out of the application process at higher rates that other races. This project ultimately resulted in several program improvements.

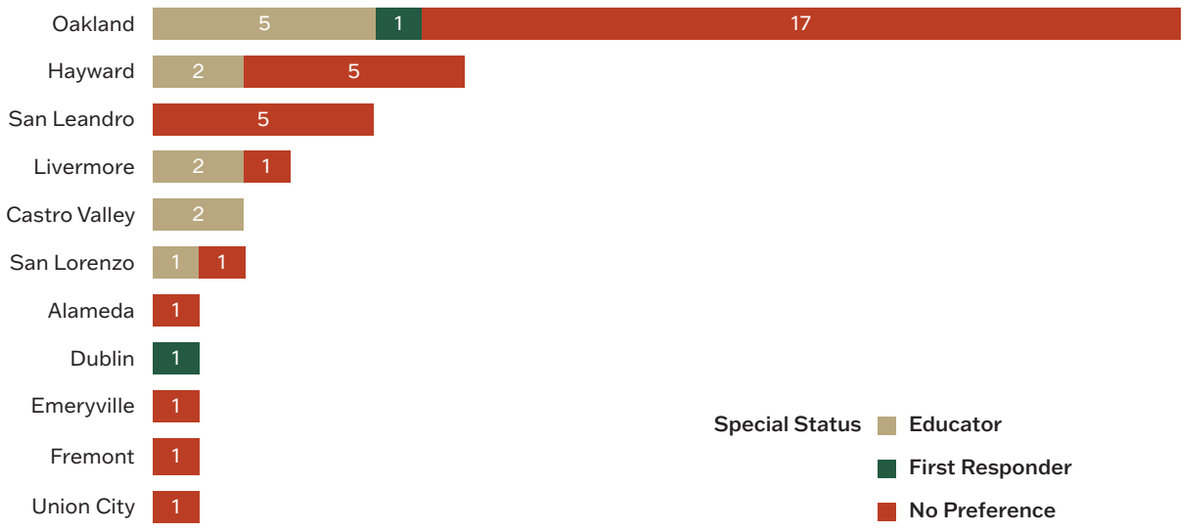
By obtaining feedback from unsuccessful applicants via the AC Boost Improvement Survey, program policies were modified to eliminate the barriers that kept workshop participants from submitting a complete application. Revisions included decreasing the down payment requirement, waiving the qualifying front-end ratio, increasing the loan amount to a maximum of $210,000, and program layering with other down payment assistance programs.

COVID-19 Impact

In response to the COVID-19 pandemic, HCD and Hello Housing took various steps to keep the program in operation and continue to support participants remotely during the reporting period, including modifying the application workshop and other required meetings from in person events to virtual events. To best support applicants, extensions were granted to allow sufficient time to submit the necessary documentation during the underwriting process.



Down Payment Assistance Loans Through June 2020



During the reporting period, Hello Housing communicated with lenders, realtors and program participants to stay abreast of how COVID-19 and public health guidelines impacted real estate transactions, such as impacts to loan underwriting, inspection, appraisal timing, and open houses. Despite COVID-19 impacts, Hello Housing successfully facilitated the close of escrow for 12 loans from March through June 2020.

Hello Housing provided presentations about the program to the Measure A1 Oversight Committee in May and June 2020, including updates about the program implementation and participant demographic data.

“As soon as they remodeled my kitchen, Chloe, my 23-year-old daughter, got dressed up to do a photoshoot in the middle of the kitchen. That said to me, this is what it looks like to pass wealth on to another generation.”



Marilyn – Alameda County resident and Renew AC participant

"All six of my siblings were born and raised in New York. After moving to San Francisco, I got a job at Head Start in Oakland. I worked at Head Start until I retired. I have always felt it was a good thing for the County and the City to help those who need it."

Marilyn sees Renew AC as help in preserving the wealth and legacy she built for her family. "This is an opportunity for someone who has something to maintain it, improve it, and remain in it while building generational wealth."

"While I've done advocacy on behalf of others, Renew AC is the first time I benefitted from a program."

Renew AC did a marvelous job of updating my home with renovations. They brought all of the electrical up to code. The work on the walls showed true craftsmanship. They replaced my windows with double panes. I was freezing in here and the new windows make the house warmer. I had a wall furnace that heated the entire upstairs. Renew AC replaced it with central heat. My kitchen was updated using the original 1932 cabinets and hardware. I have new appliances and my floors have been resurfaced. My roof was replaced because there were three layers of the old roof under it. When it was done, I felt like I was

moving into a new home. The house was fresh and clean. I finally, got things to look the way I wanted."

"This renovation has been good for me as a retiree. To be able to have this work done gives me peace of mind. I can sleep at night without worrying about a wiring fire."

"A home is like a piggy bank. When you pay a mortgage, you will always retain that investment as equity. When you rent, your money goes to the owner, the landlord, and you walk away with nothing."

"As soon as they remodeled my kitchen, Chloe, my 23-year-old daughter, got dressed up to do a photoshoot in the middle of the kitchen. That said to me, this is what it looks like to pass wealth on to another generation."

The Housing Preservation Loan Program

$45m

Allocation

Housing Preservation Loan Program (HPLP), aka "Renew AC"

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

- $45 million allocation
- During the reporting period, 13 families' projects were funded with
- $2.1 million in Renew AC loan funds
- 4 families' projects were completed to Improve accessibility and address health and safety Issues In the homes

Program Improvements

After twelve months of active program operation, Habitat began conducting an analysis on the efficacy of program policies and procedures and program delivery. Among other findings, the analysis showed that $75,000 is inadequate for the

conversion of a structure into a J/ADU (Junior Accessory Dwelling Unit) and that the actual cost was between $100,000 and $125,000, so Habitat recommended removing this cap.

The analysis also found that whether an applicant had a lien on their property was the most common reason for applicant denials, as many otherwise eligible applicants have participated in local rehab programs or secured home equity lines of credit for previous work on the home. Habitat began working with the County to explore the possibility of omitting the second lien position criteria in favor of other qualification parameters to serve more residents.

Public and stakeholder outreach was ongoing throughout this timeframe. Analysis of program geographic and demographic data highlights after the first year indicated a discrepancy between awareness of the program among Oakland residents and those residing elsewhere, so increased efforts were made to target areas outside Oakland where program participation was lagging. As part of these efforts, Renew AC participated in the Assessor's Homeowners Resource Carnivals throughout the County.

In addition, much community outreach was undertaken in neighborhoods targeted for their likelihood to have low-income homeowners, based on public census data. This included traditional advertising, such as flyering, and some digital advertising, as well as collaborations with homeowners associations and neighborhood associations. These tactics were successful in spreading the word about the program.

Emphasis on Racial Equity Policy Design

After the first full year of program delivery, Habitat sought to explore whether the program was reaching a racially diverse audience reflective of the County overall by conducting an in-depth demographic and marketing analysis. This analysis on all the applications requested or received since the program's inception showed that it was receiving especially high interest from Black residents (40% of applications requested compared with 10% of population) and American Indian/ Alaskan Native homeowners (.76% of applications received compared with .60% of population). The race which had the least participation was Asian households (6% of applications requested compared with 32% of population). In addition, the rate of return was especially low among Hispanics, with only 18 out of 54 (33%) of requested applications actually returned.

Informed by this finding, increased emphasis was placed on alleviating language barriers to program access for low-income homeowners. This included expanding the number of languages that written program materials were made available in and redoubling efforts to outreach to ethnic and racially oriented service groups (e.g. Vietnamese American Community Center of the East Bay, Asian & Pacific Islander Wellness Center, and Hispanic Chamber of Commerce).

COVID-19 Impacts

Covid-19 presented several challenges to the home repair activities. Due to the need for limited contact between our at-risk clients and the service providers, some limits and restrictions for more invasive procedures were enacted and some projects were delayed. For a time, only exterior work was completed, with interior work resuming once state guidance allowed.

The pandemic also resulted in extended permit issuance and inspection, limited or no availability for many materials and equipment, and reduction of the contractor pool due to business failures or voluntary cutbacks.

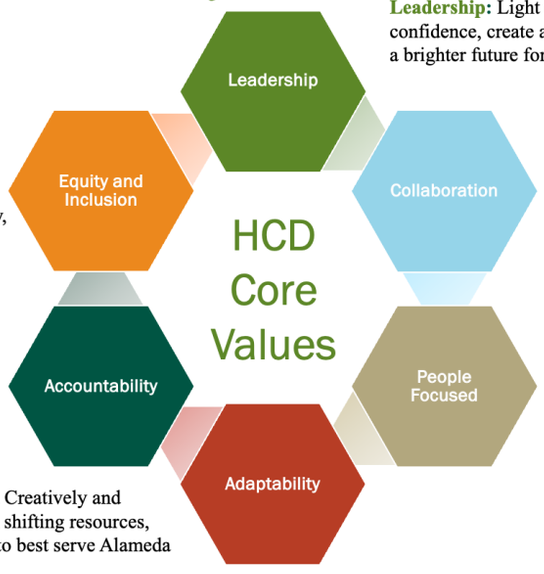
Administration

Alameda County Community Development Agency's Housing and Community Development Department (HCD) is tasked with implementation of the Measure A1 Programs. This includes several important functions including Measure A1 oversight, fiscal controls over the Measure A1 funding, policy development and implementation and project management. In addition to A1 program implementation, Alameda County HCD administers federal and state housing and community development funds that are targeted to specific geographic parts of the County.

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

Housing is a Human Right

For all residents



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

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.

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.

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

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

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

ALAMEDA COUNTY hcd
Housing is a human right.

HCD Operations

In addition to Measure A1 funding, HCD assembles 22 sources of public funding to contract with local community based organizations a total of $314 million in FY19/20, combining federal, state, and local sources to support our homelessness and housing programs. Since the passage of Measure A1, the amount of affordable housing funding has increased dramatically and represents 67% of all expenditures by HCD. Measure A1 represents 95% of all housing development expenditures by HCD. The remainder are HOME, HOPWA and CDBG-funded.

During the reporting period of July 2019 through June 2020 HCD made significant progress on:

1. Reservation of Funds:
    a. Rental - $ 90.4 million
    b. Downpayment Assistance - $ 5.9 million
    c. Housing Preservation Loan Program - $ 5.9million

2. Commitment of Funds:
    a. Rental $ 90.6 million
    b. Downpayment Assistance – $9.1 million
    c. Housing Preservation Loan Program – $2.2 million

3. Expenditure of Funds :

a. Rental - $58.3 million

b. Downpayment Assistance – $6.4 million

c. Housing Preservation Loan Program – $3 million

d. Administration and Oversight - $1.5 million

Staffing

Total expenditures for Measure A1 Administration and Oversight since the inception of the program have been just under $4.1 million. The annualized costs are detailed in Appendix 1 and summarized below:

During the third reporting period HCD hired 8 full time employees (FTE's) to support the implementation of Measure A1 programming and continued to recruit for vacant positions. While new positions have been created to staff up for Measure A1, vacancies have continued to impact program implementation. As the Board of Supervisors continues to support HCD's efforts to bring more staff to the program, it has been challenging to find qualified and experienced staff.

Systems

Measure A1 greatly increased the administrative needs of the department due to the number and scale of projects and contracts funded by HCD that require reporting and compliance.

Measure A1 Administration and Oversight - January 2017 through June 30, 2020					
SUMMARY	**FY 16/17**	**FY 17/18**	**FY 18/19**	**FY19/20**	**AS OF 6/30/2020 (CUMULATIVE)**
Total Administration Expenditure	$169 k	$1.2 m	$1.3 m	$1.5 m	$4.1 m

Before A1, HCD had been tracking fewer than five new projects per year. As a result of the demand from A1 projects, HCD continued to expand and improve existing systems and engage new data management techniques while building out staff capabilities to track progress and report to stakeholders. HCD staff and consultants continued to build out the functionality of City Data Services, a database for tracking and managing development projects from application through Board of Supervisors approvals, construction, and long-term compliance. This database has been crucial to decreasing reliance on paper files and insuring the whole HCD team has access to needed documents.

Oversight

The Measure A1 Affordable Housing Bond measure approved by voters includes three structures that are meant to ensure Measure A1 funds are used according to the will of the voters. These include: the oversight of the Alameda County Board of Supervisors who approve all allocations of bond funds and changes to implementation policies; a Citizens' Oversight Committee; and the creation and publication of annual reports.

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

The membership of the Oversight Committee is comprised of representatives from each Board of Supervisors district, residents of subsidized housing and faith communities, East Bay housing organizations and members of the Alameda County Taxpayers' Association, the County City Managers Association, the League of Women Voters of Alameda County and the Alameda County Building and Construction Trades Council. These members serve staggered four-year terms.

Oversight Committee candidates were approved by the Board of Supervisors in October 2019 and have been responsible for the development of this report along with HCD staff. For a listing of Oversight Committee, see the Appendix 3.

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Appendix 1

Measure A1 - General Obligation Bonds Expenditures Report thru 6/30/2020 January 2017 through June 30, 2020							
Total A1 Expenditures			**$169,562**	**$2,405,237**	**$27,193,356**	**$69,259,620**	**$99,027,775**
Alameda County Staff			**FY16/17**	**FY17/18**	**FY18/19**	**FY19/20**	**As of 6/30/2020 (cumulative)**
Rental Housing			$169,562	$763,288	$1,115,809	$1,276,835	$3,325,494
Asset Management			$0	$0	$0	$51,584	$51,584
Innovation and Opportunity			$0	$47,084	$26,810	$3,581	$77,475
Downpayment Assistance			$0	$162,304	$58,957	$47,699	$268,960
Housing Preservation			$0	$145,787	$31,893	$69,892	$247,572
Homeowner Development			$0	$64,970	$43,570	$8,053	$116,593
Staff Subtotal			**$169,562**	**$1,183,433**	**$1,277,039**	**$1,457,645**	**$4,087,679**
Program Administration	**Contractor**	**Description**	**FY16/17**	**FY17/18**	**FY18/19**	**FY18/19**	**As of 6/30/2020 (cumulative)**
Downpayment Assistance Program	Hello Housing	AC Boost	$0	$70,180	$312,711	$551,522	$934,413
Housing Preservation	Habitat for Humanity	Renew AC	$0	$38,117	$611,211	$876,592	$1,525,920
Contractor Compliance & Monitoring, Inc. (CCMI)	Rental Development	Labor Reporting	$0	$0	$25,102	$41,400	$66,502
Elation	Rental Development	Labor/ Contract Tracking	$0	$0	$65,760	$0	$65,760
Program Administration Subtotal			**$0**	**$108,297**	**$1,014,784**	**$1,469,514**	**$2,592,595**

Appendix 1

Measure A1 - General Obligation Bonds Expenditures Report thru 6/30/2020 January 2017 through June 30, 2020							
Cost of Bond Issuance	**Contractor**	**Description**	**FY16/17**	**FY17/18**	**FY18/19**	**FY19/20**	**As of 6/30/2019 (cumulative)**
General Admin	Orrick, Herrington & Sutcliffe	Bond Issuance Counsel	$0	$0	$15,000	$0	$15,000
General Admin	Bank of America Merrill Lynch	Cost of Bond Issuance	$0	$666,344	$6,151	$0	$672,495
General Admin	Bank of America Merrill Lynch	Underwriter	$0	$447,162	$0	$0	$447,162
Cost of Bond Issuance Subtotal			**$0**	**$1,113,506**	**$21,151**	**$0**	**$1,134,658**

Measure A1 - General Obligation Bonds Expenditures Report thru 6/30/2020 January 2017 through June 30, 2020							
Project Expenditures	**Program**	**Description**	**FY16/17**	**FY17/18**	**FY18/19**	**FY19/20**	**As of 6/30/2019 (cumulative)**
Coliseum Transit Village	Rental Development	Coliseum Connections	$0	$0	$2,450,000	$2,450,000	$2,450,000
Harrision Menlo Preservation	Rental Development	Empyrean and Harrison	$0	$0	$0	$814,381	$814,381
Embark	Rental Development	Embark Apartments	$0	$0	$2,650,000	$2,448,909	$5,098,909
Kottinger Gardens Phase 2 Associates, LP.	Rental Development	Kottinger Gardens	$0	$0	$0	$4,600,000	$4,600,000
SAHA	Rental Development	Grayson Apartments	$0	$0	$641,394	$50,000	$691,394
San Leandro Senior	Rental Development	La Vereda	$0	$0	$1,650,000	$0	$1,650,000

Measure A1 - General Obligation Bonds Expenditures Report thru 6/30/2020 January 2017 through June 30, 2020							
3706 San Pablo	Rental Development	Estrella Vista/ Olympia Place	$0	$0	$1,900,000	$0	$1,900,000
Camino 23, LP	Rental Development	Camino 23	$0	$0	$4,150,000	$0	$4,150,000
3268 San Pablo (SAHA)	Rental Development	Monarch Homes	$0	$0	$1,786,056	$5,353,944	$7,140,000
Coliseum Place LP (RCD)	Rental Development	Coliseum Place	$0	$0	$950,000	$3,380,000	$4,330,000
San Leandro Parrot	Rental Development	Parrot Street Apartments	$0	$0	$3,015,000	$2,351,259	$5,366,259
Everett & Eagle LP	Rental Development	Everett Commons	$0	$0	$950,000	$50,000	$1,000,000
Alameda Point Senior	Rental Development	Corsair Flats	$0	$0	$2,352,703	$507,297	$2,860,000
Sunflower Irby	Rental Development	Sunflower Hill	$0	$0	$1,039,643	$6,086,201	$7,125,844
Project Expenditures	**Program**	**Description**	**FY16/17**	**FY17/18**	**FY18/19**	**FY19/20**	**As of 6/30/2019 (cumulative)**

Appendix 1

Measure A1 - General Obligation Bonds Expenditures Report thru 6/30/2020 January 2017 through June 30, 2020							
Chestnut Square Family	Rental Development	Chestnut Square Family Apartments	$0	$0	$1,345,587	$2,941,159	$4,286,746
Oakhills PSP LP	Rental Development	Nova Apartments	$0	$0	$0	$11,147,888	$11,147,888
MacArthue PSP LP	Rental Development	Aurora Apartments	$0	$0	$0	$6,377,872	$6,377,872
Harrision Menlo Preservation	Rental Development	Empyrean and Harrison	$0	$0	$0	$5,417,901	$5,417,901
BFHP HOPE Center, LP	Rental Development	BFHO Hope Center Permanent Supportive	$0	$0	$0	$1,426,788	$1,426,788
Berkeley Bridge Way	Rental Development	Berkeley Way	$0	$0	$0	$3,363,464	$3,363,464
BFHP Hope Center, LP	Rental Development	BFHO Hope Center Temporary Supportive	$0	$0	$0	$1,147,262	$1,147,262
Alameda Point Family	Rental Development	Corsair Flats	$0	$0	$0	$800,000	$800,000
Allied Fremont	Rental Development	City Center Apartments	$0	$0	$0	$31,663	$31,663
HPLP Projects	Home Preservation	HPLP	$0	$0	$0	$2,140,540	$2,140,540
DALP Projects	Downpayment Assistance	DALP	$0	$0	$0	$5,895,934	$5,895,934
Project Expenditures Subtotal			**$0**	**$0**	**$24,880,383**	**$66,332,461**	**$91,212,843**
Total A1 Expenditures			**$169,562**	**$2,405,236**	**$27,193,357**	**$69,259,620**	**$99,027,775**
9/30/2021 Finance Report							

Appendix 2



Photo by Jonathan Youtt. Courtesy of East Bay Housing Organizations.

ALAMEDA COUNTY'S HOUSING EMERGENCY UPDATE

California Housing Partnership
California's Experts on Affordable Housing Finance, Advocacy & Policy

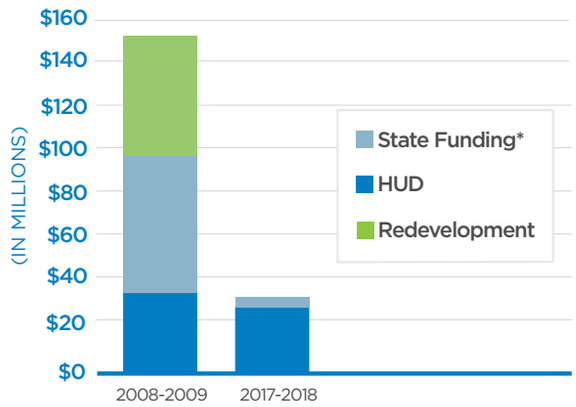
KEY FINDINGS

- Cuts in Federal and State funding have reduced investment in affordable housing in Alameda County by nearly $124 million annually since 2008, an 80% reduction.
- 72% of ELI households are paying more than half of their income on housing costs compared to just 1% of moderate income households.
- Alameda County needs 52,591 more affordable rental homes to meet current demand.
- Low Income Housing Tax Credit production and preservation in Alameda County increased by 67% overall from 2016 while State production and preservation decreased 23%.
- Renters in Alameda County need to earn $49.90 per hour - more than 3 times the local minimum wage - to afford the median monthly asking rent of $2,595.

MAY 2019

Appendix 2

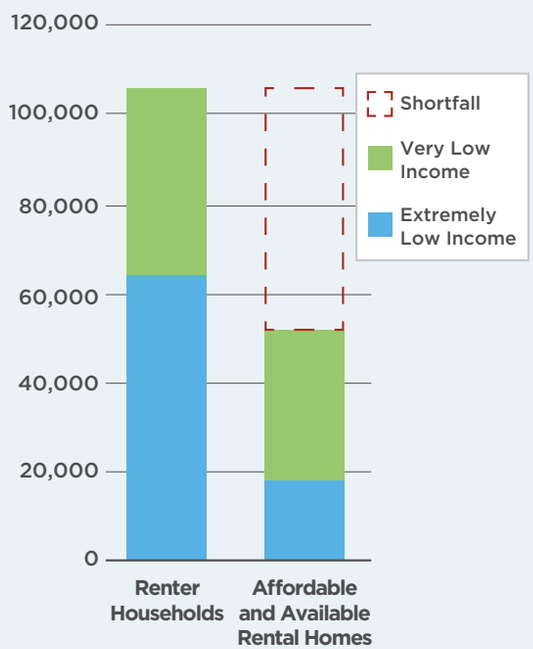
ALAMEDA COUNTY LOST 80% OF STATE AND FEDERAL FUNDING FOR HOUSING PRODUCTION AND PRESERVATION FROM FY 2008-09 TO FY 2017-18



FUNDING SOURCE	FY 2008-09 (In thousands)	FY 2017-18	% CHANGE
Redevelopment	$57,185	$0	-100%
State Housing Bonds and Housing Programs	$64,135	$4,840	-92%
HUD	$32,865	$25,633	-22%
TOTAL	**$154,185**	**$30,473**	**-80%**

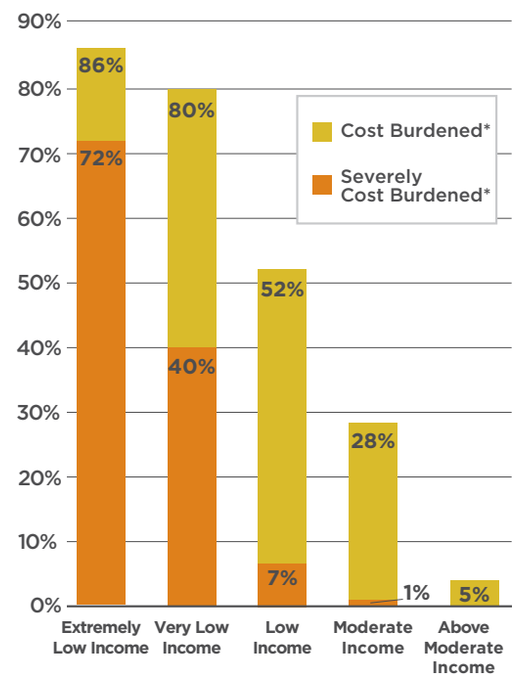
Source: *California Housing Partnership analysis of 2008-2009 annual Redevelopment Housing Activities Report; 2008-2009 and 2017-2018 Annual HCD Financial Assistance Programs Reports; 2008-2009 and 2017-2018 HUD CPD Appropriations Budget Reports.*
**FY 2017-2018 does not include No Place Like Home Funding (NPLH) and no funds for the Affordable Housing Sustainable Communities (AHSC) program were awarded.*

ALAMEDA COUNTY NEEDS 52,591 MORE AFFORDABLE RENTAL HOMES



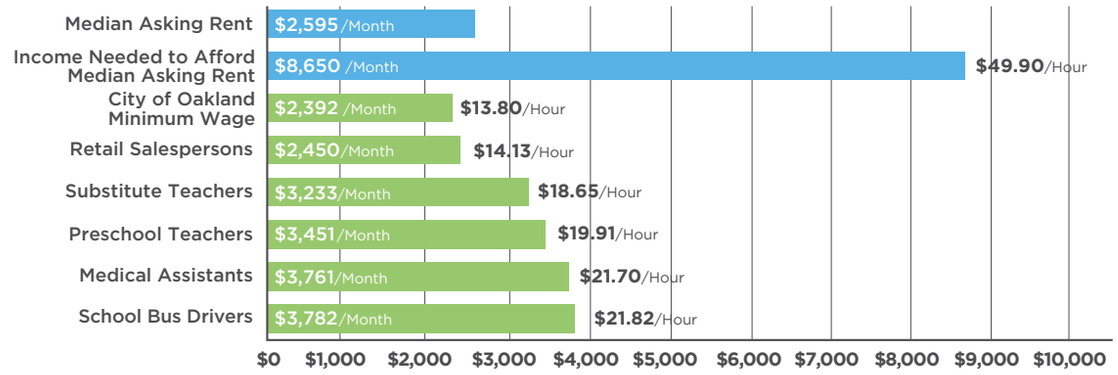
Source: *NLIHC analysis of 2017 PUMS data.*

LOWEST INCOME HOUSEHOLDS ARE DISPROPORTIONATELY AND SEVERELY COST BURDENED



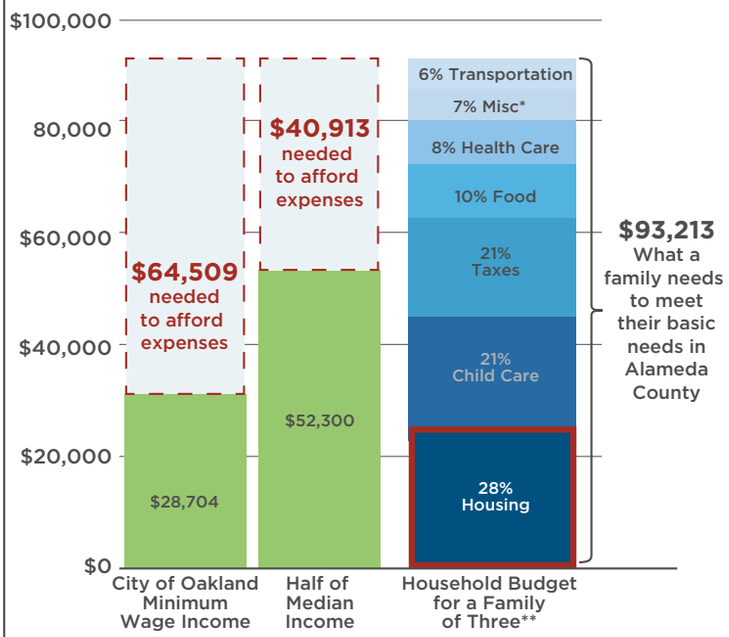
Source: *NLIHC analysis of 2017 PUMS data.*
**Cost burdened households spend 30% or more of their income towards housing costs. Severely cost burdened households spend more than 50%.*

RENTERS NEED TO EARN 3.6 TIMES THE LOCAL MINIMUM WAGE TO AFFORD THE MEDIAN ASKING RENT IN ALAMEDA COUNTY



Source: *Paul Waddell, Urban Analytics Lab, University of California, Berkeley, retrieved from analysis of online Craigslist listings in February 2019. Bureau of Labor Statistics Median Annual Wage Data for CA Occupations, 2018.*

HOUSING PRICES ARE DRIVING COSTS OF LIVING OUT OF REACH FOR LOW INCOME FAMILIES IN ALAMEDA COUNTY



Source: *The above budget is a preview of United Way's forthcoming data release on the Real Cost Measure. Please visit https://www.unitedwaysca.org/realcost for more information about what it takes to meet basic needs in Alameda County.*
**The "miscellaneous" budget category includes all other categories not defined.*
***The household budget for a family of three uses a population weighted average to estimate the costs associated with one working adult and two children (one school-aged child and one toddler). Each percentage represents how much a family's annual budget is captured in each cost category (housing, child care, etc.).*

ALAMEDA COUNTY'S LOW INCOME HOUSING TAX CREDIT PRODUCTION AND PRESERVATION INCREASED 67% WHILE STATE PRODUCTION DECREASED 23% FROM 2016-2018

STATEWIDE

TYPE	2016	2018	% CHANGE
New Construction	9,285	9,373	1%
Acquisition & Rehab	15,032	9,430	-37%
All	24,317	18,803	-23%

ALAMEDA COUNTY

TYPE	2016	2018	% CHANGE
New Construction	785	837	7%
Acquisition & Rehab	293	967	230%
All	1,078	1,804	67%

Source: *California Housing Partnership analysis of 2016-2018 California Tax Credit Allocation Committee data.*
Note: *The data does not include manager or market rate units created through the LIHTC program.*

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:

» Replace Redevelopment funding for affordable housing with at least $1 billion annually to help local governments meet their State-mandated production goals.

» Expand the State's Low Income Housing Tax Credit Program by $500 million per year to jump-start affordable housing production and preservation.

» Create a new California capital gains tax credit to preserve existing affordable housing at risk of conversion and to fight displacement pressures in Opportunity Zones.

» Reduce the threshold for voter approval of local funding of affordable housing and infrastructure from 67% to 55% as was done for educational facilities in 2000.

REGIONAL AND **LOCAL** RECOMMENDATIONS FOR ALAMEDA COUNTY

Regional Recommendations

» Condition discretionary transportation funds to cities on progress in providing affordable housing and preventing displacement.
» Ensure that all cities and counties in the Bay Area are accountable to produce their fair share of affordable housing through the region's next Regional Housing Need Allocation.

Expand Funding for Affordable Housing

» Establish or increase city business taxes on rental property to fund the creation and preservation of affordable rental housing.

Protect Tenants from Displacement

» Limit annual rent increases and prohibit eviction of renters without good cause.
» Provide legal resources for tenants facing eviction.

Preserve Existing Affordable Housing Resources

» Limit the loss of rental housing by regulating condominium conversions, unhosted short-term rentals and conversion of single-room occupancy hotels.

Incentivize Production of Affordable Housing

» Adopt or increase inclusionary housing requirements, housing impact fees and commercial jobs/housing linkage fees.
» Require inclusion of affordable homes as a condition of rezoning, relaxing development standards or reducing parking requirements.
» Dedicate public land not needed for governmental use for development of affordable housing.

This report was produced by the California Housing Partnership.

Local policy recommendations provided by:
East Bay Housing Organizations (EBHO)
Non-Profit Housing Association of Northern California (NPH)

For questions about Alameda County's housing need, contact:
Gloria Bruce, gloria@ebho.org; 510-663-3830 ext. 322

California Housing Partnership
California's Experts on Affordable Housing Finance, Advocacy & Policy

chpc.net

Appendix 3

2019 Area Median Income (AMI) Limits Alameda County								
INCOME CATEGORY	**Household Size**							
	1	**2**	**3**	**4**	**5**	**6**	**7**	**8**
Extremely Low (30% AMI)	$26,050	$29,750	$33,450	$37,150	$40,150	$43,100	$46,100	$49,050
Very Low (50% AMI)	$43,400	$49,600	$55,800	$61,950	$66,950	$71,900	$76,850	$81,800
Low (80% AMI)	$69,000	$78,850	$88,700	$98,550	$106,450	$114,350	$122,250	$130,100
Median (100% AMI)	$78,200	$89,350	$100,550	$111,700	$120,650	$129,550	$138,500	$147,450
Moderate (120% AMI)	$93,850	$107,250	$120,650	$134,050	$144,750	$155,500	$166,200	$176,950

Appendix 3

Measure A1 Citizen's Oversight Committee - 2022		
SEAT	**TERM EXPIRATION**	**MEMBER**
District 1	October 1, 2022	Randi DeHollander
District 2	October 1, 2022	Jeffrey Dixon
District 3	October 1, 2023	Lisa Fitts
District 4	October 1, 2022	Mimi Rohr
District 5	October 1, 2023	Ndidi Okwelogu, Committee Chair
Taxpayers' Association of Almeda County	October 1, 2022	David Denton
Subsidized Housing Resident	October 1, 2022	Vacant
Subsidized Housing Resident	October 1, 2023	Daphine Lamb-Perrilliat
League of Women Voters - South County	October 1, 2023	Lynda Foster
League of Women Voters - North County	October 1, 2022	Gregory Magofna
Faith Community	October 1, 2022	Kendra Roberts
East Bay Housing Organizations	October 1, 2023	Gloria Bruce, Committee Vice Chair
Building and Construction Trades of Alameda County	October 1, 2022	Daniel Gregg
Building and Construction Trades of Alameda County	October 1, 2023	Jason Gumataotao
Alameda County City Mangers Association	October 1, 2023	Brian Dolan

Appendix 4

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

34320 Fremont Blvd Family Housing



Location: 34320 Fremont Blvd, Fremont | District 2

IN CONSTRUCTION

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

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

Measure A1 Base City:	$0	Construction Start:	May 2022
Measure A1 Regional:	$8,452,654	Projected Completion:	November 2023
Other County Funding:	$0	Total Development Cost:	$48,856,623
City Match:	$5,400,000	Per Unit Cost:	$904,752

Permanent Financing Sources	Amount	% of Total
Measure A1 Bond	**$8,452,654**	**17%**
City of Fremont	$5,400,000	11%
CA-HCD No Place Like Home (NPLH)	$6,685,528	14%
Deferred Developer Fee	$680,983	1%
General Partner State Tax Credit	$4,389,783	9%
General Partner Equity	$1,000	<1%
Limited Partner Equity	$23,247,675	48%
Total Sources	$48,856,623	**100%**

Total Project Unit Mix Affordability Levels				
Income Level	1-Bd	2-Bd	3-Bd	Total Units
20% AMI	7	4	2	13
30% AMI	7	3	4	14
40% AMI	2	2	2	6
50% AMI	3	4	3	10
60% AMI	3	3	4	10
Manager		1		1
Total	**22**	**17**	**15**	**54**

Total Project Unit for Target Population	Units
Chronically Homeless	13
Total	**13**

Units @ 20% AMI:
Thirteen (13) units of the fifty-four (54) affordable units are restricted to households with incomes at or below 20% Area Median Income.

as of March 2023

Appendix 4

Avance



Location: 4260 First Street, Livermore | District 1

COMPLETE

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

Applicant: City of Livermore | **Developer:** MidPen Housing Corporation | **Architect:** DAHLIN Group

Measure A1 Base City:	$4,743,935	Construction Start:	February 2021
Measure A1 Regional:	$0	Projected Completion:	September 2022
Other County Funding:	$0	Total Development Cost:	$29,475,210
City Match:	$8,003,832	Per Unit Cost:	$662,603

Permanent Financing Sources	Amount	% of Total
Measure A1 Bond	**$4,743,935**	**16%**
City of Livermore Loan	$8,003,832	27%
City Waived Fees	$654,889	2%
TCAC Deposit Performance Refund	$49,433	<1%
General Partner	$100	<1%
Limited Partner Equity	$16,023,021	54%
Total Sources	$29,475,210	**100%**

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

Total Project Unit by Target Population	Units
Developmentally Disabled Individuals	44
Total	**45**

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

as of March 2023

Douglas Ford - Irvington Senior



Location: 4038 Irvington Ave, Fremont | District 1

IN CONSTRUCTION

Irvington Senior consists of 90 housing units with 89 units serving seniors (62+) lower income individuals, and 45 units serving chronically homeless individuals.

Applicant: Allied Housing Inc. | **Developer:** Allied Housing Inc. | **Architect:** Herman Coliver Locus

Measure A1 Base City:	$0	Construction Start:	April 2021
Measure A1 Regional:	$12,200,000	Projected Completion:	July 2023
Other County Funding:	$0	Total Development Cost:	$65,549,178
City Match:	$9,000,000	Per Unit Cost:	$728,434

Permanent Financing Sources	Amount	% of Total
Measure A1 Bond	**$12,200,000**	**19%**
State HCD NPLH	$10,592,360	16%
City of Fremont Loan #1	$6,200,000	9%
City of Fremont accrued interest during construction	$166,258	<1%
General Partner Equity	$1,000	<1%
Limited Partner	$32,776,252	49%
City of Fremont Loan #2	$2,800,000	4%
City of Fremont accrued interest during preconstruction	$496,156	<1%
Total Sources	$65,549,178	**100%**

Total Project Unit Mix Affordability Levels			
Income Level	1-Bd	2-Bd	Total Units
20% AMI	17	1	18
30% AMI	25	2	27
40% AMI	17	2	19
50% AMI	22	3	25
Manager		1	1
Total	**81**	**9**	**90**

Total Project Unit by Target Population	Units
Homeless and Low-Income Individuals	89
Total	**90**

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

as of March 2023

Appendix 4

Downtown Livermore Apartments



PRE-DEVELOPMENT

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

Location: Railroad & L Street, Livermore | District 1

Applicant: City of Livermore | **Developer:** Eden Housing, Inc. | **Architect:** Dahlin Group

Measure A1 Base City:	$0	Construction Start:	April 2025
Measure A1 Regional:	$14,402,382	Projected Completion:	April 2027
Other County Funding:	$0	Total Development Cost:	$59,930,666
City Match:	$5,240,000	Per Unit Cost:	$758,616

Permanent Financing Sources	Amount	% of Total
Measure A1 Bond	**$14,402,382**	**24%**
City of Livermore	$5,240,000	9%
Permanent Loan	$1,836,944	3%
CA-HCD Affordable Housing Sustainable Communities Program (AHSC)	$11,810,758	20%
Federal Home Loan Bank Affordable Housing Program (AHP)	$780,000	1%
Deferred Developer Fee	$628,317	1%
General Partner Equity	$2,937,420	5%
Limited Partner Equity	$22,294,845	37%
Total Sources	$59,930,666	**100%**

Total Project Unit Mix Affordability Levels

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

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

Units @ 20% AMI:
Sixteen (16) units of the seventy-nine (79) affordable units are restricted to households with incomes at or below 20% Area Median Income.

as of March 2023

Granite Ridge



Location: 37350 Sequoia Road, Fremont | District 1

COMPLETE

Granite Ridge consists of 73 housing units with 72 units serving lower income individuals and families. The project will also serve homeless households.

Applicant: Eden Housing and City of Fremont | **Developer:** Eden Housing & For the Future Housing | **Architect:** Humphreys & Partners Architects LP

Measure A1 Base City:	$4,621,067	Construction Start:	May 2021
Measure A1 Regional:	$5,078,933	Projected Completion:	December 2022
Other County Funding:	$0	Total Development Cost:	$46,476,835
City Match:	$7,500,000	Per Unit Cost:	$636,669

Permanent Financing Sources	Amount	% of Total
Measure A1 Bond	**$9,700,000**	**21%**
City of Fremont	$7,500,000	16%
First Mortgage	$3,900,000	8%
General Partner	$200	<1%
Deferred Developer Fee	$1,004,072	2%
Limited Partner Equity	$24,372,563	52%
Total Sources	$46,476,835	**100%**

Total Project Unit Mix Affordability Levels

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

Total Project Unit for Target Population	Units
Low Income Individuals & Families	72
Chronically Homeless Individuals	15
Total	**72**

Units @ 20% AMI:
Fifteen(15) units of the seventy-two (72) affordable units are restricted to households with incomes at or below 20% Area Median Income.

as of March 2023

Appendix 4

Lazuli Landing

PRE-DEVELOPMENT



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

Location: Mission Blvd & D Street, Union City | District 2

Applicant: City of Union City | **Developer:** MidPen Housing Corporation | **Architect:** BDE Architecture

Measure A1 Base City:	$4,453,899	Construction Start:	December 2025
Measure A1 Regional:	$8,787,121	Projected Completion:	August 2027
Other County Funding:	$0	Total Development Cost:	$71,600,805
City Match:	$5,034,924	Per Unit Cost:	$883,961

Permanent Financing Sources	Amount	% of Total
Measure A1 Bond	**$13,241,000**	**18%**
City of Union City Land Value	$7,490,000	10%
City of Union City Housing Funds	$5,034,924	7%
Permanent Loan	$4,919,700	7%
City of Union City Centro and Youth & Family Services	$1,800,000	2%
Deferred Developer Fee & General Partner Equity	$5,841,578	8%
FHLBSF AHP	$800,000	1%
CA-HCD Affordable Housing Sustainable Communities Program (AHSC)	$7,946,721	11%
Tax Credit Investor Proceeds	$24,526,882	34%
Total Sources	$71,600,805	**100%**

Total Project Unit Mix Affordability Levels

Income Level	0-Bd	1-Bd	2-Bd	3-Bd	Total Units
20% AMI		13	3		16
40% AMI		1	10	5	16
50% AMI		2	10	9	21
60% AMI	1	9	11		21
80% AMI	1	2	3		6
Manager			1		1
Total	**2**	**27**	**38**	**14**	**81**

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

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

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Madrone Terrace



Location: 16060 E 14th Street, San Leandro. | District 4

PRE-DEVELOPMENT

Madrone Terrace consists of 79 housing units with 78 units serving lower income and formerly homeless households.

Applicant: Ashland (Unicorporated County) | **Developer:** Resources for Community Development | **Architect:** Kava Massih

Measure A1 Base City:	$0	Construction Start:	March 2023
Measure A1 Regional:	$8,852,352	Projected Completion:	August 2024
Other County Funding:	CDBG: $1,411,058	Total Development Cost:	$84,840,763
City Match:	$5,900,000	Per Unit Cost:	$1,073,934

Permanent Financing Sources	Amount	% of Total
Measure A1 Bond	**$8,852,352**	**10%**
CDBG	**$1,411,058**	**2%**
Hayward Rec & Park Hard Loan	$5,900,000	7%
CA-HCD Affordable Housing Sustainable Communities Program (AHSC)	$13,143,710	15%
CA-HCD Affordable Housing Sustainable Communities Grant (AHSC)	$63,166	<1%
Federal Home Loan Bank Affordable Housing Program (AHP)	$1,170,000	1%
CA-HCD No Place Like Home (NPLH)	$6,045,604	7%
CA-HCD No Place Like Home (COSR)	$3,720,120	4%
CA-HCD Accelerator	$44,072,753	52%
Deferred Developer Fee	$462,000	<1%
Total Sources	$84,840,763	**100%**

Total Project Unit Mix Affordability Levels				
Income Level	1-Bd	2-Bd	3-Bd	Total Units
15% AMI	20			20
30% AMI	12			12
50% AMI	4	16	18	38
60% AMI		4	4	8
Manager		1		1
Total	**36**	**21**	**22**	**79**

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

Units @ 20% AMI:
Twenty (20) units of the seventy-nine (79) affordable units are restricted to households with incomes at or below 20% Area Median Income.

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Appendix 4

Pacific Avenue Senior Homes



Location: 3701 Pacific Ave, Livermore | District 1

PRE-DEVELOPMENT

Pacific Avenue Senior Homes consists of 140 housing units with 139 units serving lower income and formerly homeless seniors.

Applicant: Livermore | **Developer:** Satellite Affordable Housing Associates (SAHA) | **Architect:** DAHLIN Group

Measure A1 Base City:	$0	Construction Start:	November 2023
Measure A1 Regional:	$3,999,263	Projected Completion:	August 2024
Other County Funding:	$0	Total Development Cost:	$63,875,386
City Match:	$11,900,000	Per Unit Cost:	$456,253

Permanent Financing Sources	Amount	% of Total
Measure A1 Bond	**$3,999,263**	**6%**
City of Livermore	$11,900,000	18%
Permanent Loan	$4,969,000	7%
CA-HCD Veterans Housing and Homelessness Prevention (VHHP)	$8,466,864	13%
Federal Home Loan Bank Affordable Housing Program (AHP)	$1,000,000	1%
CA-HCD No Place Like Home (NPLH)	$5,252,388	12%
Deferred Developer Fee	$1,055,250	2%
General Partner Equity	$1,144,750	2%
Limited Partner Equity – 4% LIHTC	$26,088,134	39%
Total Sources	$63,875,649	**100%**

Total Project Unit Mix Affordability Levels			
Income Level	1-Bd	2-Bd	Total Units
20% AMI	28	2	30
30% AMI	14		14
50% AMI	40	11	51
60% AMI	42	2	44
Manager		1	1
Total	**124**	**16**	**140**

Total Project Unit for Target Population	Units
Seniors	139
Chronically Homeless	30
Total (overlapping units)	**139**

Units @ 20% AMI:
Thirty (30) units of the one hundred thirty-nine (139) affordable units are restricted to households with incomes at or below 20% Area Median Income.

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Ruby Street



Location: 1744 Ruby Street, Castro Valley | District 4

PRE-DEVELOPMENT

Ruby Street consists of 72 housing units with 71 units serving lower income and chronically homeless households.

Applicant: Castro Valley | **Developer:** Eden Housing, Inc. | **Architect:** PYATOK Architects

Measure A1 Base City:	$8,852,352	Construction Start:	May 2023
Measure A1 Regional:	$0	Projected Completion:	September 2024
Other County Funding:	Boomerang, CDBG - $2,167,000	Total Development Cost:	$61,604,944
City Match:	$0	Per Unit Cost:	$855,624

Permanent Financing Sources	Amount	% of Total
Measure A1 Bond	**$8,852,352**	**14%**
Boomerang, CDBG	**$2,167,000**	**4%**
First Mortgage – Silicon Valley Bank (SVB)	$4,440,000	7%
CA-HCD Housing for a Healthy California (HHC)	$8,270,000	13%
CA-HCD No Place Like Home Program (NPLH)	$6,025,903	10%
Regional Center of the East Bay	$1,500,000	2%
Federal Home Loan Bank-AHP Loan	$1,065,000	2%
Deferred Developer Fee	$1,300,000	2%
General Partner Equity	$100	<1%
Limited Partner Equity	$27,984,589	45%
Total Sources	$61,604,944	**100%**

Total Project Unit Mix Affordability Levels					
Income Level	0-Bd	1-Bd	2-Bd	3-Bd	Total Units
20% AMI	5	4	3	3	15
50% AMI	3	10	6	6	25
60% AMI		13	8	10	31
Manager			1		1
Total	**8**	**27**	**18**	**19**	**72**

Total Project Unit for Target Population	Units
Chronically Homeless	15
Total	**15**

Units @ 20% AMI:
Fifteen (15) units of the seventy-two (72) affordable units are restricted to households with incomes at or below 20% Area Median Income.

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Appendix 4

The Vineyard



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

IN CONSTRUCTION

The Vineyard consists of 23 permanent supportive housing units serving lower income and chronically homeless.

Applicant: Livermore | **Developer:** Housing Consortium of the East Bay | **Architect:** Gunkel Architecture

Measure A1 Base City:	$0	Construction Start:	March 2022
Measure A1 Regional:	$6,197,490	Projected Completion:	September 2023
Other County Funding:	$0	Total Development Cost:	$23,371,701
City Match:	$6,765,632	Per Unit Cost:	$1,016,161

Permanent Financing Sources	Amount	% of Total
Measure A1 Bond	**$6,197,490**	**28%**
City of Livermore	$6,765,632	30%
Alameda County Supervisors Funding	$1,500,000	7%
Dubliln CDBG	$300,000	3%
Pleasanton CDBG	$214,012	1%
City of Livermore Human Service Facility Fee	$1,620,135	7%
Private Donor	$1,130,000	5%
CA-HCD No Place Like Home (NPLH)	$1,985,412	9%
CA-HCD No Place Like Home (w/o COSR)	$2,484,536	11%
Total Sources	$22,197,217	**100%**

Total Project Unit Mix Affordability Levels			
Income Level	0-Bd	1-Bd	Total Units
15% AMI	6	5	11
20% AMI	7		7
30% AMI	5		5
Total	**18**	**5**	**23**

Total Project Unit for Target Population	Units
Chronically Homeless	18
Total	**18**

Units @ 20% AMI:
Eighteen (18) units of the twenty-three (23) affordable units are restricted to households with incomes at or below 20% Area Median Income.

as of March 2023

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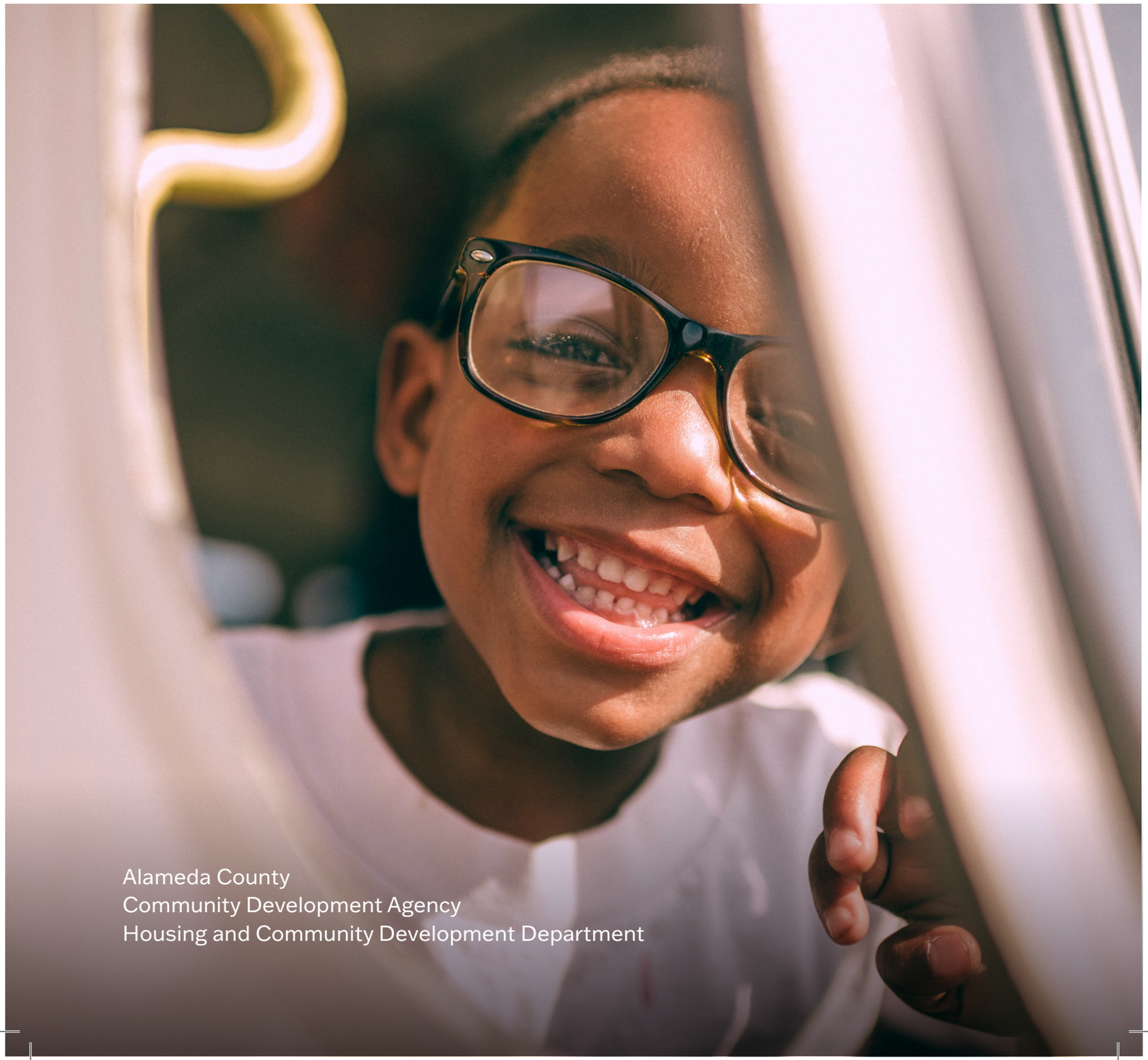
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