Summary/Action Minutes

I. Measure A1 – Affordable Housing Bond – Housing Preservation Loan Program Draft Implementation Policies

Linda Gardner, Director, Housing and Community Development, Community Development Agency and Michelle Starratt, Assistant Director, Housing and Community Development, Community Development Agency presented a PowerPoint presentation and memorandum on the Housing Preservation Loan Program Draft Implementation Policies.

The staff report outlines the draft implementation-level policies for the Measure A1-funded Housing preservation Loan Program (HPLP). The Board of Supervisors approved a contract with Habitat for Humanity East Bay/Silicon Valley (Habitat) as Program Administrator for the HPLP on May 8, 2018. Since that time, Habitat has conducted research and stakeholder outreach to formulate the draft implementation policies for the HPLP program.

Implementation Plan Process Development

The Measure A1 Bond program framework adopted by the Board of Supervisors in June 2016 states that the Housing Preservation Loan Program (HPLP) will be targeted to low-income seniors, people with disabilities, and other low-income homeowners with incomes at or below 80% of Area Median Income (AMI). The program will provide home inspections and technical assistance, along with loans to pay for housing rehabilitation. Possible repairs would include roofs, electrical and plumbing systems improvements, and needed accessibility improvements, such as grab bars, ramps, and widened doorways, allowing the household to remain safely in the home and not become displaced due to either deteriorated conditions or the home no longer being accessible.

The funds will be provided in the form of 0% to low-interest deferred loans. There will be no payments on the loans while the low-income household lives there, so the loan will not add to the household’s housing cost burden. The loan will remain on the property unless or until the home is sold or transferred to an income-ineligible buyer, at which point, the loan and interest due will be repaid and the funds will be recycled to assist another low-income homeowner.

As part of developing the draft implementation policies, phone call interviews with housing rehabilitation program staff from Alameda County cities took place, relevant policy guidelines and other materials on these programs was collected, and research on similar programs outside the County was conducted.

Stakeholders engaged during the initial research phase included the cities of Alameda, Albany, Berkeley, Dublin, Emeryville, Fremont, Hayward, Livermore, Oakland, Pleasanton, San Leandro, and Union City.
Rehabilitation programs outside the County reviewed included the State of California’s CalHome Owner-Occupied Rehabilitation Program, the City of Portland (OR) Home Repair Loan Program, the Contra Costa County Neighborhood Preservation Program, and programs managed by Habitat for Humanity affiliate organizations in Los Angeles and San Gabriel Valley.

In late April and May 2018, several stakeholder meetings were held and additional outreach to obtain input on potential HPLP policies and terms was conducted. Outreach to small and local general contractors who may have an interest in participating in the program also occurred during the stakeholder review period, and Habitat will continue to outreach to contractors during the program marketing and implementation phases. An electronic survey of the housing staff from each of the Alameda County cities was conducted to inquire about best ways to reach low income homeowners in need of repair in each of their communities. Responses were received from the cities of Emeryville, Fremont, Oakland, Pleasanton, and Union City and will be incorporated into the HPLP Marketing and Outreach Plan.

Draft Implementation-Level Policies – Key Considerations

The Draft Implementation-Level Policies are based on the program framework adopted by the Board of Supervisors in June 2016. In particular, the recommended policies are meant to support the program goal to help lower-income homeowners “to remain safely in the home and not become displaced either due to the home no longer being accessible to them or due to deteriorated conditions.” HPLP will use the State of California Housing and Community Development Department income limits as well as the State of California code income qualifications that CalHome also uses for income verification in order to align these qualifications with potential State programs that the homeowners may choose to utilize in the future. One of the key goals in presenting possible policy options is to ensure that they program will be attractive to lower-income homeowners to encourage their interest and participation in the program, while also building a program that is feasible to operate. The proposed policies are intended to be straight forward and streamlined to the greatest extent possible.

Public Comment Draft

The draft of the Housing Preservation Loan Program implementation level policies has been released for public comment as of June 11, 2018. Public comments will be taken through June 26, 2018. Comments may be submitted via email at achousingbond@acgov.org or via regular US Mail to:

Jennifer Pearce, Housing and Community Development Department, 224 W. Winton Avenue, Room 108, Hayward CA, 94544.

Final proposed policies will be brought back to the Health Committee in July 2018.

Purpose:
- ☑ Report progress
- ☑ Advocacy or Education
- ☐ Request Health Committee Recommendation or Position
- ☐ Other:

II. Review & Discussion of Implementation Policies

Supervisor Wilma Chan and Supervisor Keith Carson discussed options for seniors staying in their home. The Health Committee is supportive of working with groups to outreach to seniors who may feel it is a burden to apply for the program.

Legal and counseling services for older adults

Speakers

James Treggiari, Legal Assistance for Seniors, stated that the policy of the family transfer of the loan is a good step in the right direction, however the program also needs robust collaboration and integration with other community based services to allow seniors to stay in their home.
Ndidi Okwelogu, Dellums Institute for Social Justice, thanked the Health Committee and the Housing & Community Development Agency for their work on the Housing Preservation Loan Program. Ms. Okwelogu asked if there was an opportunity to build low income sustainable housing with the program.

Katherine Kelly, On Lok Senior Services, stated that there is a work group newly formed that is exploring housing solutions for older adults. On Lok works with PACE (senior services) to provide, medical and home care services to frail seniors. Ms. Kelly encouraged the Committee to add wraparound services for seniors to the program.

**Purpose:**

- ✔️ Report progress
- ✔️ Advocacy or Education
- □ Request Health Committee Recommendation or Position
- □ Other:

This item was informational only and required no Committee action.

**PUBLIC COMMENT**

None.

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