

Alameda County Housing Needs *Community Information & Input Session*

Continuum of Care General Membership Meeting
October 26 2023

Agenda - Welcome

Alameda County District 2 Housing Information and Input Session

- **Needs in Alameda County**
- **Possible new sources of funding: November 2024 Regional Housing Bond, the County's role, and the Process of Community Engagement and Approval**
- **Community Discussion - What Do Residents of Alameda County Need Now?**
- **Report out**

Measure A1
2016 Housing Bond
Impact in Your
Community



Measure A1 Update

Measure A-1 is a general obligation bond in Alameda County Passed in 2016 to support the production and preservation of affordable housing

Measure A1 Funding by Program

Homeowner Development
\$25 million

Housing Preservation
\$45 million

Downpayment Assistance
\$50 million

Innovation
\$10 million

Acquisition and Opportunity
\$25 million

\$580M

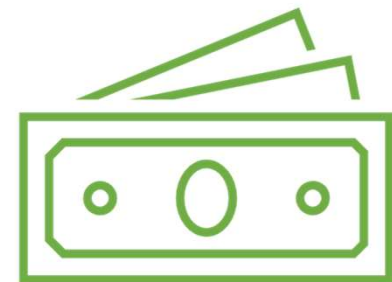
Rental Development
\$425 million

Measure A1 – Revenue Funds Investment

MA1 was financed through a tax, initially projected as \$9 per \$100,000 of assessed value for 20 years.



One week of groceries

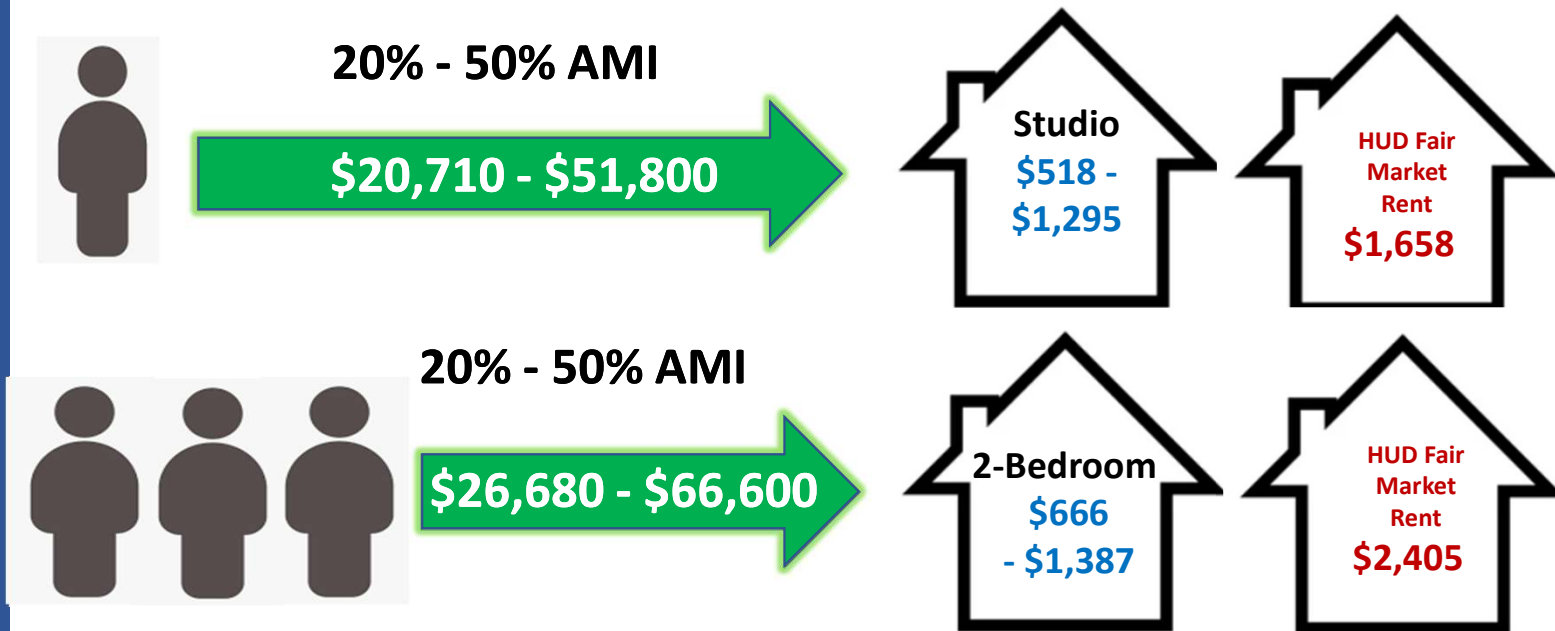


\$90/year of A1 tax on a \$1M home for 20 years

What is Affordable Housing

- Area median income — or **AMI** — is a key metric in affordable housing.
- Published by Department of Housing and Urban Development (HUD).
- Key Metric to determine eligibility for an affordable housing apartment.

Who Qualifies for an Affordable Housing Apartment?



What is Homeless Housing?

Permanent Supportive Housing requires both an operations subsidy and services funding to keep people stably housed.

Insufficient resources for ongoing operations costs (no new HUD Vouchers)

Some new Services funding (CalAim)

Cost of Operations & Services in Affordable Housing

Depending on the size of the building, the age of the building, and the number of units dedicated to high needs individuals, the cost of operations in housing is between \$900-\$1,600 per unit monthly



**SSI Income = \$914/mo or
10,948/ yr**

Available for rent = \$274



What does Affordable Housing Look Like?

Avance Affordable Housing Apartments *(Livermore, CA)*

- New Construction Built in 2023
- Permanent Supportive Housing for Special Needs Adults with Developmental Disabilities
- Property Management On-site
- On-site Services staff and Case Management
- Fitness Center
- Community Rooms
- Fully Accessible Units



Services



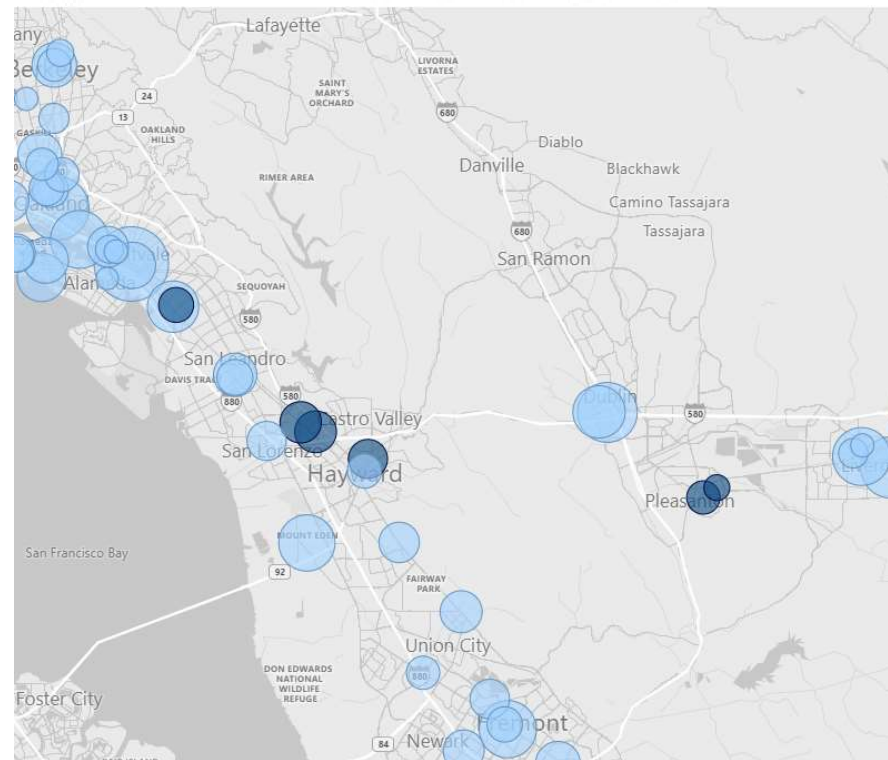
Mental Health

Measure A1 Update – Rental Development

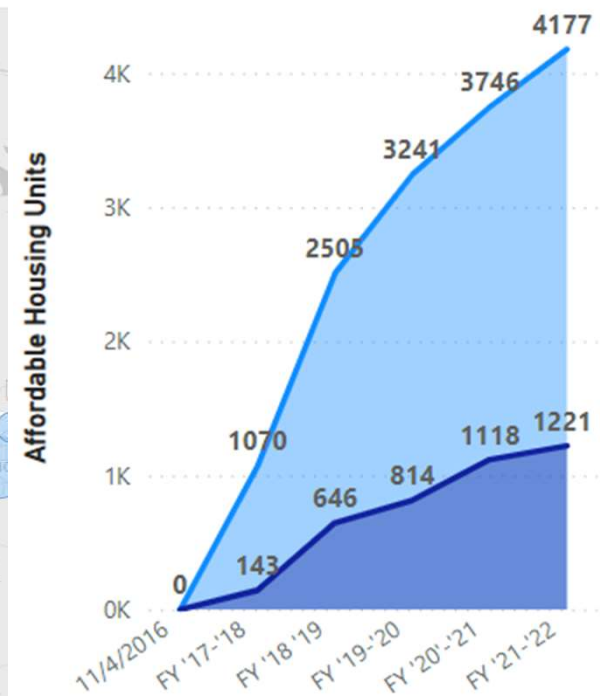
Countywide

- 4,100+ Units Total
- 51 Projects Supported
- 2,874 Under Construction or Complete
- Over 1,100 for ELI

Project BOS District ● 1 ● 2 ● 3 ● 4 ● 5



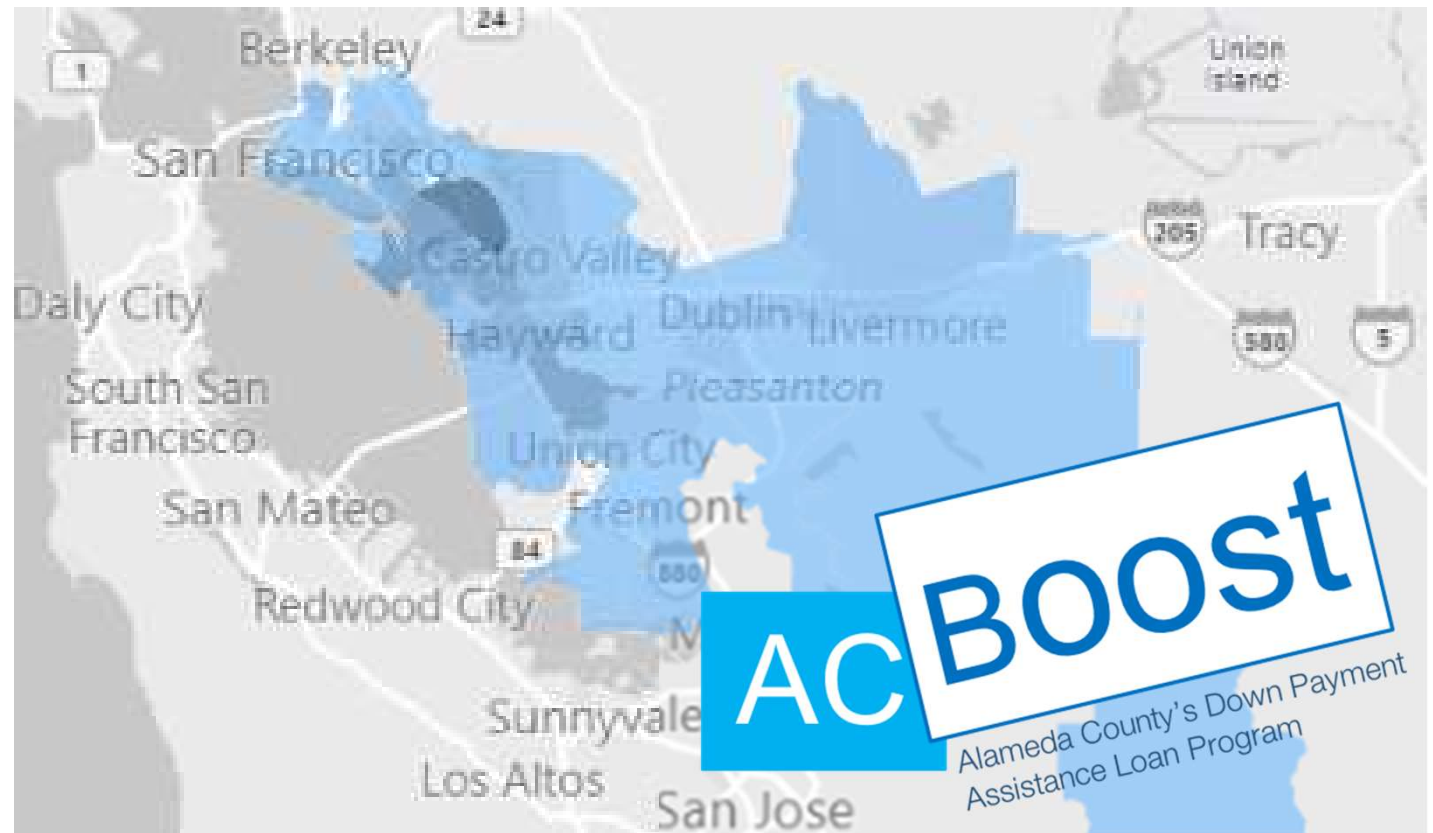
● Cumulative Affordable... ● Units <20% AMI



Measure A1 Update – Downpayment Assistance

AC Boost, the A1 supported down-payment assistance loan program helps moderate income households purchase their first home

- Countywide
 - 206 homeowners

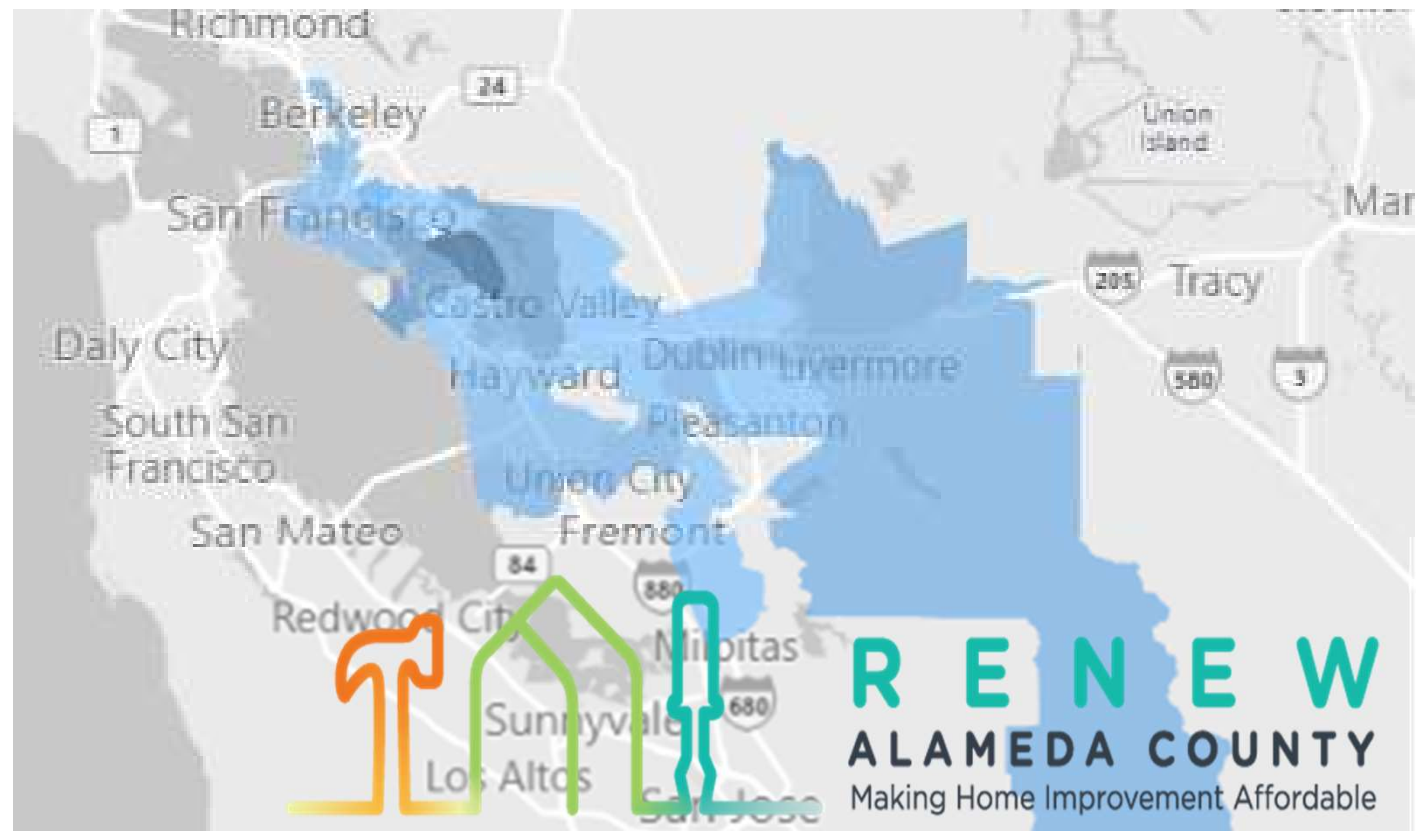


Measure A1 Update – Home Preservation

Renew AC, the A1 supported housing preservation loan assistance program helps low-income households

complete home renovations to support continued safe and livable conditions

- Countywide
 - 98 borrowers



Housing Needs in Alameda County

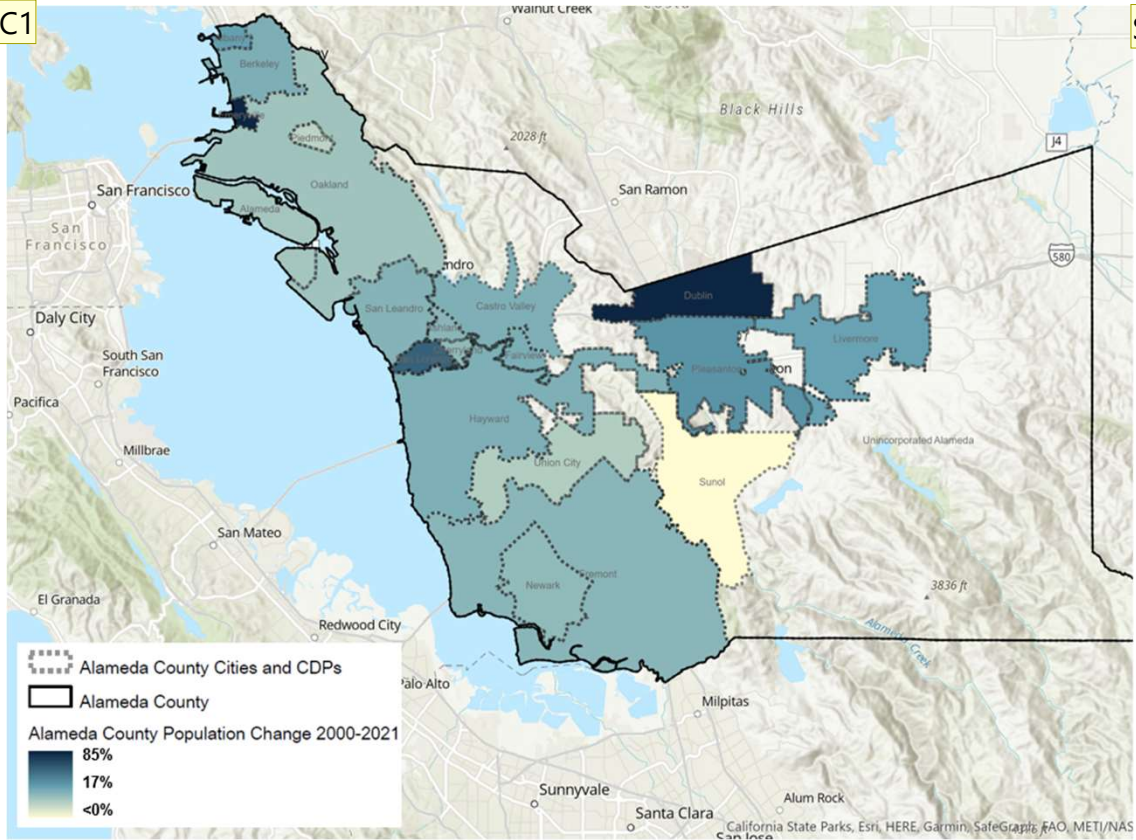


Impact of Population Growth 2000-2021

Alameda County's population has increased by nearly 230,000 residents

Growth was strongest in the East County and North County

SC1



SDC0

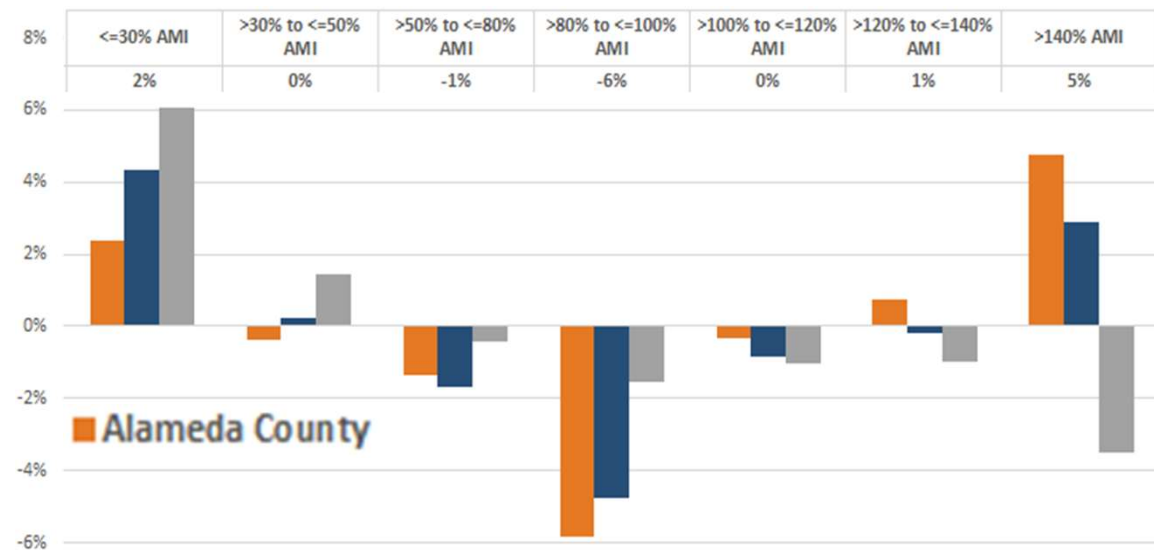
- Alameda County grew by 15% since 2000 to 1.65M persons
- Dublin (138%) and Emeryville (85%) grew the most
- Most cities grew between 9-15%
- Unincorporated East County lost population

Slide 13

- SDC0** Can we underlay this with an unlabeled choropleth map (no borders just colors) showing % growth and then put this over it
Sweeney, Dylan, CDA, 2023-09-08T15:04:56.541
- SDC0 0** You can see examples of the color pallet and the transparent overlay on the MA1 website progress page
<https://measurea1.acgov.org/progress/>
Sweeney, Dylan, CDA, 2023-09-08T15:05:59.359
- SC1** [@Sweeney, Dylan, CDA] what is the time period of this growth?
Starratt, Michelle, CDA, 2023-09-18T23:29:05
- SC1 0** [@Sweeney, Dylan, CDA] We should also change this chart to show something that is grouped... Dublin and Emeryville vs. every where else that had more modest increases...
Starratt, Michelle, CDA, 2023-09-18T23:35:51.484
- SC2** Add a legend for the map, remove the chart and ensure that the narative I added is accurate
Starratt, Michelle, CDA, 2023-09-19T14:03:33.109
- SDC3** [@Katz, Stefani, CDA] did we get an updated map for this?
Sweeney, Dylan, CDA, 2023-09-19T23:32:50.745
- KC3 0** Yes, updated map inserted.
Katz, Stefani, CDA, 2023-09-19T23:49:18.340
- KC3 1** It goes to 2021 so I adjusted the heading. I also asked if we have a map that goes to 2023, but I doubt they do.
Katz, Stefani, CDA, 2023-09-19T23:53:20.140
- SDC4** Maybe add section about urban growth boundary/densification?
Sweeney, Dylan, CDA, 2023-10-17T23:26:45.372

Losing the Middle Class

Median income growth masks rapid growth in inequality
Since 2000, the share of high-income and extremely low-income households has increased countywide



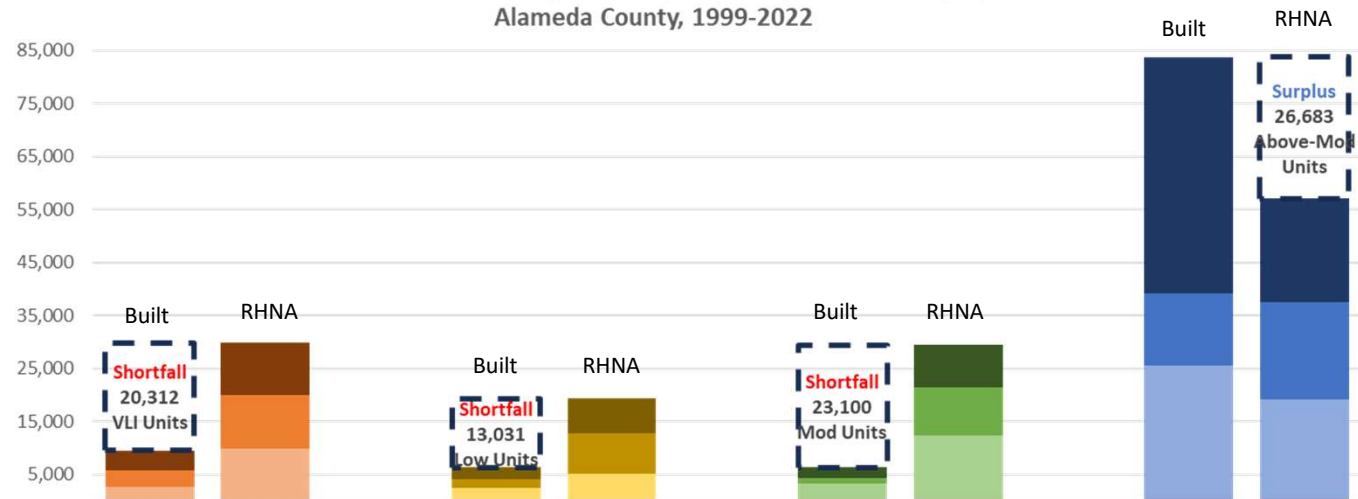
- Alameda County's income growth was more rapid (12%) than the Bay Area's (5%)
- Like the rest of the Bay Area, middle class incomes support a declining share of county households, either the result of migration or wage stagnation
- The result is net growth in the share and number of County households who struggle economically

RHNA and Supply

The Regional Housing Needs Allocation (RHNA) reflects various income levels housing needs.

Alameda County has drastically underbuilt affordable and moderate housing to the detriment of overall market affordability since 2000

Accumulated Housing Shortfall/Surplus by Income Category
Alameda County, 1999-2022



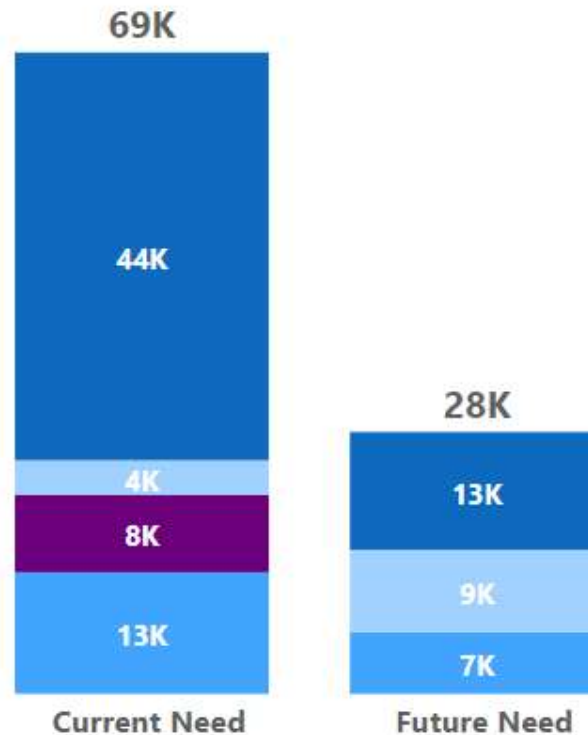
- Alameda County has accumulated a shortfall of over 56,000 affordable or moderately priced units (rental and owner) for a net shortfall of 30,000 units
- Over the same period, Alameda County has overproduced above-moderate-cost housing
- Crucially, above-moderate-cost housing is not accessible to lower-income households

Housing Needs Assessment- Supply

To meet current residents' needs and accommodate future growth, the County will need to add nearly 97,000 low-income affordable units to our construction pipeline.

These units will likely require local subsidy.

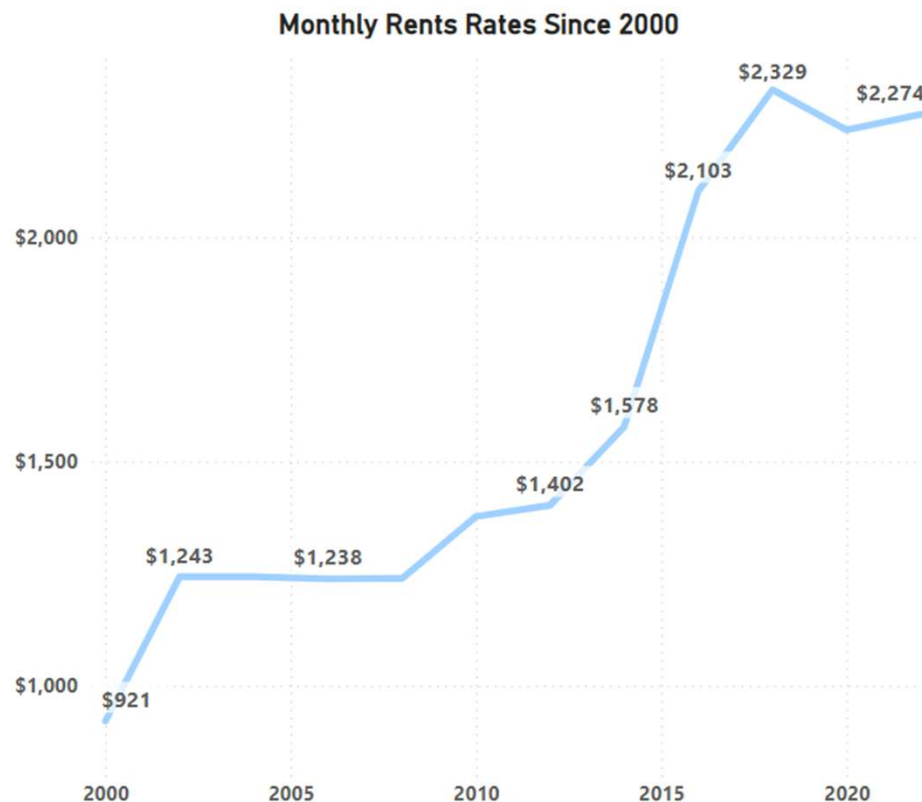
Income level ● Very Low ● Unsheltered ● Low ● Extremely Low



- To support current lower income residents struggling with severe cost burden or homelessness, **an additional 69,000** units are needed.
- Alameda County's 6th cycle RHNA allocation is 89,000 new units, **28,000 (41%)** for new lower income households.
- An additional 38,000 'moderate' units will need to be produced. Historically **neither market rate or subsidized construction has been effective** in producing these units.

Current Housing Costs – Rental Market

Nominal rental rates have increased more slowly (+242%) than sale prices, but this increase has greatly outpaced income growth for low-income Alamedans



- In 2022, in order to afford the **median rent**, a household in Alameda County had to **earn 72% of the County's median income**.
- This means **150,000 Alameda County renter households would struggle** to afford their rent if they had to move today.
- In 2000, a low-income household could afford median rent

Slide 17

SDC0 Confirm and maybe use FMRs, HOME rents
Sweeney, Dylan, CDA, 2023-09-20T16:56:36.858

SDC0 0 Fmrs vs HUD low 2bdr
Sweeney, Dylan, CDA, 2023-09-20T16:57:00.144

SDC1 Sample 5 years or so
Sweeney, Dylan, CDA, 2023-09-20T18:39:05.876

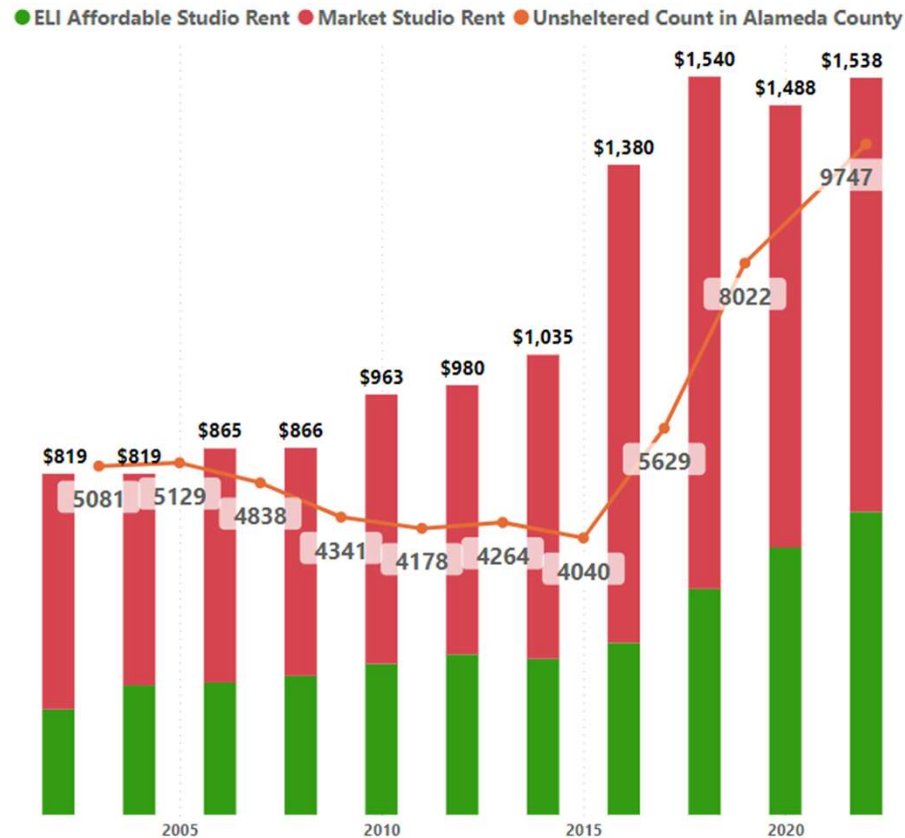
SC2 Hi - can we make sure that the low income rents are low home rents, rather than high home rents? these seem pretty close to fmr... also, please label it low home rent, rather than low income affordable rent - since that is not clear what that is...
Starratt, Michelle, CDA, 2023-10-13T17:40:56.674

SC2 0 we could also use 50% TCAC rents... which are similar but not the same.
Starratt, Michelle, CDA, 2023-10-13T17:41:22.096

DC3 change to FMR?
Draper, Nicholas, CDA, 2023-10-17T17:57:07.741

Crisis Meets Economic Hardship – Homelessness

The housing crisis is felt most acutely by the nearly 10,000 County residents living without access to shelter, a population that has more than doubled in the past five years



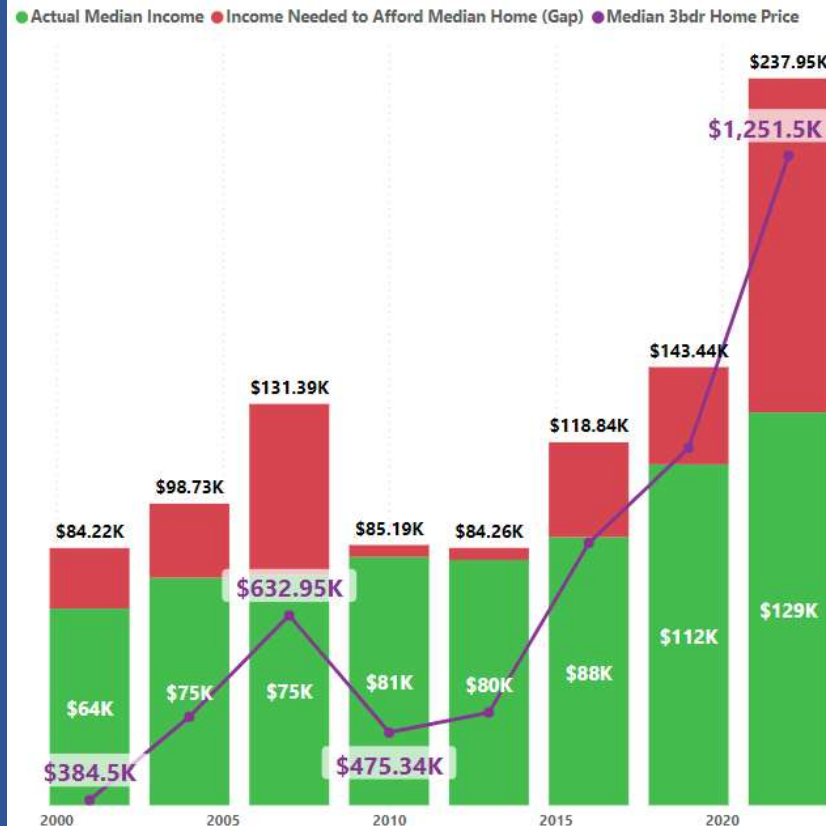
- As housing costs have increased so too has the county's population of homeless persons
- Financial Distress, or economic hardship (including high housing costs) are cited as the #1 cause of an individual's homelessness
- 82% of unsheltered persons in Alameda County paid for housing in Alameda County before becoming homeless

Slide 18

- SDC0** Add slide from home together data/presentations
Sweeney, Dylan, CDA, 2023-10-13T16:06:56.571
- SDC0 0** Include home together framework
Sweeney, Dylan, CDA, 2023-10-13T16:08:43.833
- SDC0 1** <https://homelessness.acgov.org/reports.page?>
Sweeney, Dylan, CDA, 2023-10-13T16:09:03.262
- SDC1** Studio fmr cost burden? Can we do a 30% gap? And homeless line? Maybe the absolute number?
Sweeney, Dylan, CDA, 2023-10-16T17:44:45.974

Current Housing Costs – Ownership Market

The nominal price for residential property has grown much faster, +300%, than nominal incomes, +200%, in Alameda County since 2000



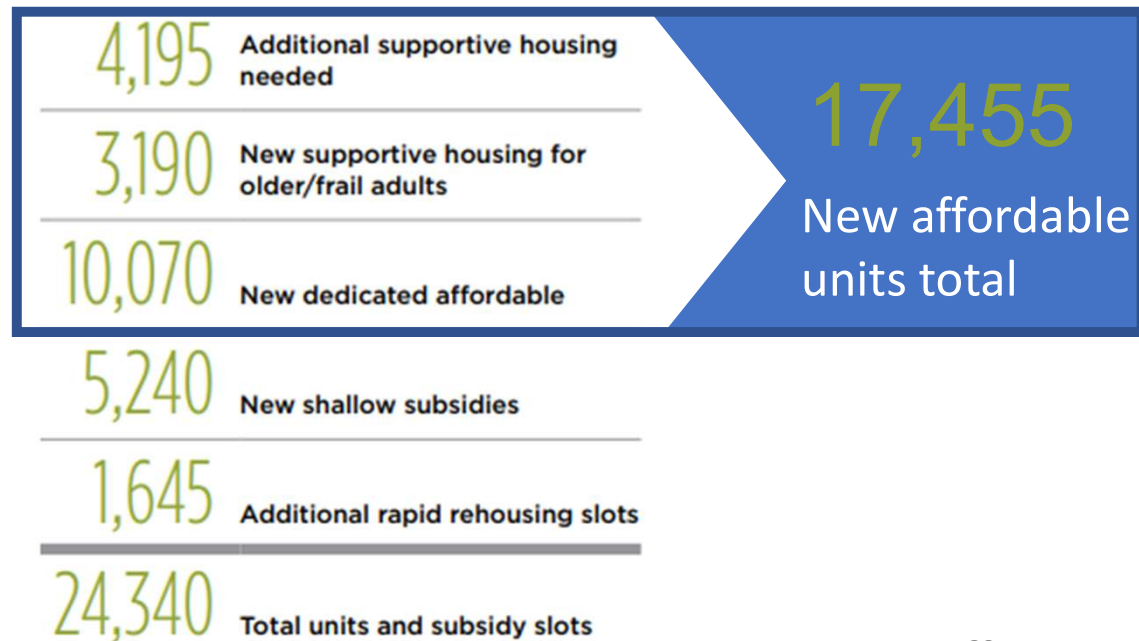
- In 2022, to afford the **median home** for sale, a household in Alameda County had to **earn 185% of the County's median income**
- This means **fewer than 25% of Alameda County households can compete** in the current property market
- While this creates wealth for long term homeowners, it also creates difficulties affording maintenance and tremendous **pressure to sell, leading to displacement and neighborhood instability**

Homelessness – Layered Program and Investments

- **Effective response requires:**
 - **Production** of housing for the vulnerable and unsheltered
 - **Protection** of vulnerable households from unfair, unsafe, or illegal practices
 - **Prevention** of homelessness during crisis events
- **This model requires one-time capital investments in facilities AND ongoing funding to support ongoing programs and support**

Estimated number of housing solutions, by type, needed by 2026

SDC1



Slide 20

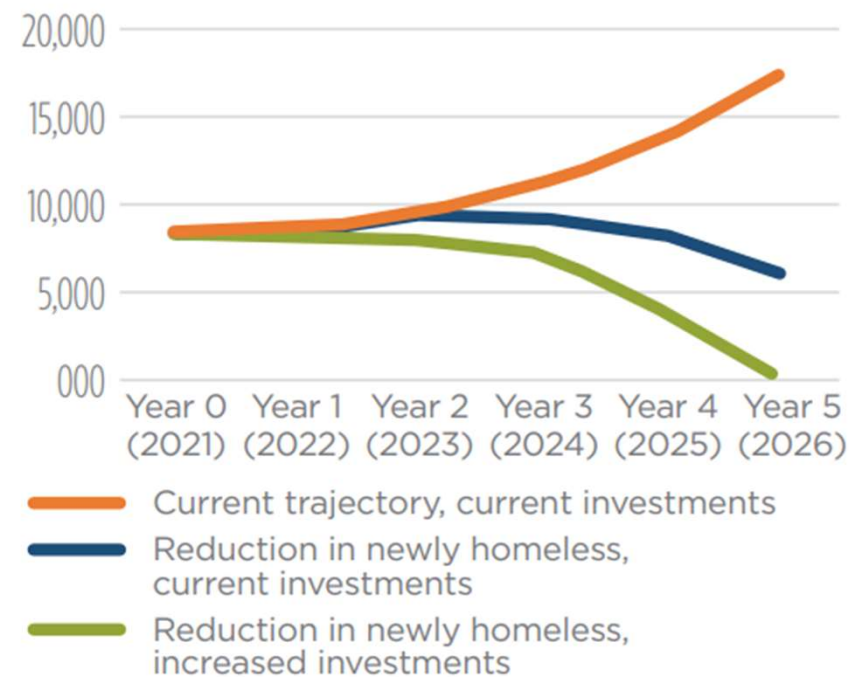
SDC0 [@Starratt, Michelle, CDA] does this and the next slide work for you?
Sweeney, Dylan, CDA, 2023-10-16T16:57:13.002

SDC1 Bracket out new housing units
Sweeney, Dylan, CDA, 2023-10-16T17:45:08.256

Homelessness – Additional Resources Needed

- Lack of funding is delaying or preventing critical investments
- The majority of homelessness responses face are funded through non-recurring sources
- There is currently no substantial recurring funding for producing affordable housing in Alameda County

Impact of investment level on unmet need



Funding at Scale: A Regional Funding Measure in 2024



ASSOCIATION OF BAY AREA GOVERNMENTS
METROPOLITAN TRANSPORTATION COMMISSION

Photo Credit: 1) Eden Housing; 2) MidPen Housing, Craig Sherod; 3) Amie Holbrook



- \$10-20 billion to invest in affordable housing
- Requires voter approval
- Funds disbursed over 10+ years
- Eligible uses set forth in statute and state constitution

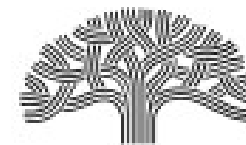
- Financed through a tax on real property (primarily real estate)
- Annual cost to taxpayers is \$10-20 (depending on bond size) per \$100,000 of assessed value for up to 30 years
- The owner of a home **assessed** at \$1 million would pay about \$100 a year

Potential Bond Funding and Allocations

Potential to bring
\$1.366 Billion for
Alameda County for
Housing

Allocation is divided
between Oakland and
the rest of the County

	County	Oakland	TOTAL
Production (52%)	\$511 million	\$199 m	\$710 m
City/County Discretionary (28%)	\$275 million	\$107 m	\$382 m
Preservation (15%)	\$147 million	\$57 m	\$205 m
Protection (5%)	\$49 million	\$19 m	\$68 m
Total	\$984.1 m	\$382.7 m	\$1.366 billion



**CITY OF
OAKLAND**

Slide 24

SDC0 Add transition slide to set up the 3ps from all home

Sweeney, Dylan, CDA, 2023-10-13T16:12:18.630

SDC0 0 https://homelessness.acgov.org/homelessness-assets/docs/reports/Home-Together-2026_Year-1-Update%20Rep

Sweeney, Dylan, CDA, 2023-10-13T16:12:21.153

SDC1 Add slides from the bond summit (at scale)

Sweeney, Dylan, CDA, 2023-10-17T23:09:26.525

SDC1 0 Add slide about housing cost

Sweeney, Dylan, CDA, 2023-10-17T23:10:28.387

Potential Regional Bond - Production

\$511M Allocation

- Construction of brand-new units affordable to lower income households
- Includes permanent supportive housing



Slide 25

SDC0 Add slide about mixed income, good example of changin faces

Sweeney, Dylan, CDA, 2023-10-17T23:26:09.759

SDC1 What is affordable housing, subsidy capilization?

Sweeney, Dylan, CDA, 2023-10-17T23:45:45.333

Potential Regional Bond - Preservation

\$147M Allocation

- **Repair and Rehabilitation**
- **Re-syndication of current buildings**
- **Conversion of Hotels/motels and market rate buildings**



Potential Regional Bond - Protection

\$49M allocation

- Outreach and Education
- Know your rights training
- Legal assistance
- Emergency Financial Assistance programs



About Alameda
County Housing
Secure

Alameda County Housing Secure is a collaborative of legal service providers partnering to prevent the displacement of our most vulnerable community members throughout Alameda County.

Slide 27

- SDC0** Better pic?
Sweeney, Dylan, CDA, 2023-10-13T16:13:44.921
- SC0 0** yes - but I lost the other by accident
Starratt, Michelle, CDA, 2023-10-13T18:50:09.006

Alameda County Expenditure Plan – Community Input Process

- Engagement with the community from the beginning
- Community input informs program and investment plans
- **Building a Framework for Equitable Investment**
- housingbondac.org



The Rising Cost of Housing in Alameda County

Slide 28

SDC0 Alameda County Housing Needs Framework Process..? Rename website

Sweeney, Dylan, CDA, 2023-10-13T16:15:12.573

SDC1 Add QR code

Sweeney, Dylan, CDA, 2023-10-16T18:12:16.433

Community Survey – Make Your Voice Heard

Community Process

- Housing Summit
- 5 District Meetings
- Stay Involved – Housing needs Website
- Request presentation
- Future discussions of Expenditure Plans at the next Housing Summit

Alameda County Community Housing Needs Assessment

Thank you for participating in Alameda County Welcome to the Housing & Community Development (HCD)'s Housing and Community Needs Survey. Your responses will help us to better understand the impact this issue has on your household, your community, and the County as well as your priorities for solutions. HCD endeavors to ensure community priorities are reflected in investment and program decisions, your feedback is critical and appreciated!

* Required

Respondent Information

Providing your demographic information is optional and confidential. This information will help Alameda County better understand community priorities. No personal or contact information will be shared with third parties

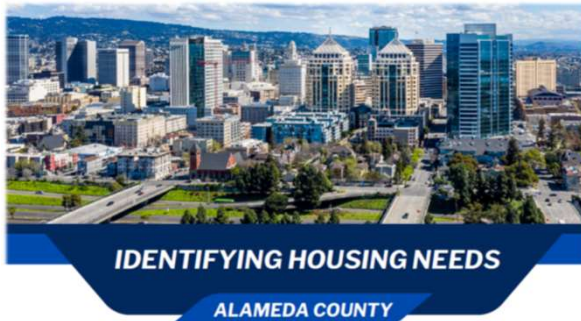
Slide 29

SDC0 Replace with B&W on the color background or do all white
Sweeney, Dylan, CDA, 2023-10-13T16:19:29.959

ECO 0 Sent transparent logos to team
Emmerson, Toni, CDA, 2023-10-13T17:10:48.890

Community Involvement – Meeting Schedules

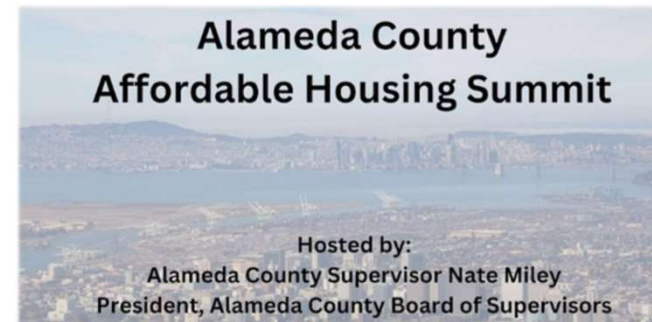
2023 COMMUNITY ENGAGEMENT MEETINGS



- October 16, 5:00pm, Hayward Library - **District 2**
- October 19, 6:00pm, San Leandro Library – **District 3**
- October 19, 6:00pm, Cherryland Community Center – **District 4**
- October 26, 5:00pm, Ed Roberts Campus, Berkeley – **District 5**
- November 9, 6:00pm, Pleasanton Public Library – **District 1**

Meetings are informational/educational on identifying housing needs in Alameda County.

2024 AFFORDABLE HOUSING SUMMITS



- January 18, 2024, 1:00pm
Vote on community priorities
- April 18, 2024, 1:00pm
Vote on framework for equitable investment
- September 19, 2024, 1:00pm
- October 17, 2024, 1:00pm

The Affordable Housing Summits will take place at the **Castro Valley Library, 3600 Norbridge Avenue**. The event brings together the community to learn about the upcoming regional housing bond measure sought by The Bay Area Housing Finance Authority (BAHFA)

Community Discussion

- Q&A

- Activity

Homeless Housing

Senior Housing

Families with Children

Special Needs Housing

What are the problems facing
vulnerable communities in
your area?

What solutions do you
envision?

Thank You

We look forward to seeing you at future meetings, please do not hesitate to reach out or check in on our website!

<https://housingbondac.org/>

