



Alameda County
Housing and Community Development
Department
Measure A1 Oversight Committee

DATE: December 17, 2020 TIME: 9:30 A.M.
Chair: Ndidi Okwelogu – Vice Chair: Gloria Bruce

Location: This meeting is held via teleconference <https://us02web.zoom.us/j/87877191479>. To attend via phone dial + 1 669 900 9128 then enter code 878 7719 1479#. To request a sign language interpreter or other accommodation, please call (510) 670-5933 or (510) 265-0253 (TDD). Five working days' notice is required. For information on the committee email robert.fuller@acgov.org

AGENDA

| ITEM | DESCRIPTION | TYPE | SPEAKER |
|------|--|--------------|--|
| I. | <u>Calling Committee to Order</u> | Organization | Chair Okwelogu |
| II. | <u>Approval of 10/22/2020 Meeting Minutes</u> | Action | Chair Okwelogu |
| III. | <u>Measure A1 news</u> | Information | Jennifer Pearce, Housing and Community Development Manager, Housing and Community Development, Alameda County Community Development Agency (CDA) |
| IV. | <u>Measure A1 Program 2016-2018 Annual Report Draft</u> Presentation and discussion of Measure A1 Annual Report draft - program design, implementation and progress toward goals December 2016 through June 2018. | Information | Jennifer Pearce, Housing and Community Development Manager, Housing and Community Development, Alameda County Community Development Agency (CDA) |
| V. | <u>Future Meetings</u> Adopt meeting dates of January 21, 2020 at 9:30 a.m. | Action | Chair Okwelogu |
| VI. | <u>Public Comment for Items not on the Agenda</u> | Information | Chair Okwelogu |

Measure A1 Oversight Committee – Mandate

The mandate of the Measure A1 Citizens' Oversight Committee is to retroactively review the expenditure of the proceeds of the Bond and report to the Board on whether Bond proceeds were spent in accordance with the purposes set forth in the Measure.

Measure A1 Updates – December 17, 2020

Rental Project Updates:

- Casa Arabella – Fruitvale Transit Village II-A will have completed closing on permanent financing on December 10, 2020. This 92-unit affordable rental project in Oakland is supported with \$6.35 million in Measure A1 funds and completed construction December 2019.
- Granite Ridge in Fremont was awarded funds from the Low Income Housing Tax Credit 9% waitlist. They expect construction to begin in April 2021. This 74-unit affordable rental project is supported with \$9.7 million in Measure A1 funds.
- Embark Apartments in Oakland will convert to permanent financing on December 18, 2020. Construction completed in February 2020 on this 62-unit building that received \$5.2 million in A1 funding to support 37 affordable housing units..
- 2012 Berkeley Way in Berkeley was not significantly affected by the November 22nd fire at an adjacent construction site at 2067 University Avenue. Construction resumed on the BFHP Hope Center portion of the site on November 30th while work on the eastern portion of the site has been halted. The 142-unit building supported with nearly \$20 million in A1 funds is in its construction phase. It is not known yet if the nearby fire will delay the expected construction completion in January 2022.

TELECONFERENCING GUIDELINES FOR PUBLIC PARTICIPATION IN THE COUNTY OF ALAMEDA MEASURE A1 OVERSIGHT COMMITTEE

In Person Participation Prohibited

Alameda County joined Contra Costa, Marin, San Francisco, San Mateo, and Santa Clara counties and the City of Berkeley in issuing similar public health officer orders directing their respective residents to shelter in place for three weeks beginning March 17, due to the Coronavirus disease 2019 (COVID-19). The orders limit activity, travel and business functions to only those that are essential.

In response to the COVID-19 pandemic, California Governor Gavin Newsom issued Executive Order N-29-20 on March 17, 2020, governing the convening of public meetings. Pursuant to the Executive Order, all members of the County of Alameda Measure A1 Oversight Committee may participate in their Committee meetings without being physically present (via teleconference), and no teleconference locations for the public are required to be provided or noticed in the meeting agenda. The public must be given the opportunity to observe and address the meeting telephonically or otherwise electronically.

In Person Participation Prohibited

Due to the public health emergency, the County of Alameda is making several changes related to Measure A1 Oversight Committee's meetings to protect the public's health and prevent the disease from spreading locally. Due to the COVID-19 public health emergency, including local and State public health officer's directives for everyone to stay home, in person participation at Oversight Committee meetings is limited to essential County personnel. The Public Hearing Room is closed to members of the public and non-essential County personnel. The public may observe and address the Committee in meetings in the following ways.

Public Comment via Teleconference

Members of the public may address the Oversight Committee on a matter on the agenda or during the Public Input portion of the meeting on a matter not on the agenda but is an issue within the Committee's subject matter jurisdiction. To observe the meeting by video conference, please click on this link to join the webinar:

<https://us02web.zoom.us/j/87877191479> at the noticed meeting time. Instructions on how to join a meeting by video conference are available at: <https://support.zoom.us/hc/en-us/articles/201362193-Joining-a-meeting>

If you are using a laptop: use the raise your hand button when you are called to speak unmute your speaker.

To listen to the meeting by phone, please call the numbers below at the noticed meeting time. For higher quality, dial a number based on your current location.

If you are calling in: dial *9 to raise your hand to speak. When you are called to speak the host will unmute you to enable you to speak.

If you decide not speak, you may hang up and dial back into the meeting or simply notify the Clerk you do not wish to speak when you are unmuted and asked to speak.

Or iPhone one-tap: US: +16699009128,,87877191479# or +13462487799,,87877191479#

Or Telephone: Dial(for higher quality, dial a number based on your current location): US: +1 669 900 9128 or +1 346 248 7799 or +1 253 215 8782 or +1 312 626 6799 or +1 646 558 8656 or +1 301 715 8592 - Webinar ID: 878 7719 1479.

International numbers available: <https://us02web.zoom.us/j/87877191479> Updated: 5/11/20 If asked for a participant ID or code, press #. Additional instructions on how to join a meeting by phone are available at: <https://support.zoom.us/hc/en-us/articles/201362663%20-%20Joining-a-meeting-by-phone>

Written Comment (accepted until the start of the meeting at 9:30 a.m., unless otherwise noted on the meeting agenda). To provide written comment on an item on the agenda or to address the Committee about an issue during Public Input, you may send an email to robert.fuller@acgov.org. Please include your name and note the agenda item number you want to address or whether you intend for comment to be included in Public Input. Copies of all written comments will be provided to the Committee Members and will be added to the official record. ADA Accessibility: If you require a reasonable modification or accommodation for a disability, please email the Clerk of the Committee at robert.fuller@acgov.org or call (510) 670-5933 or (510) 265-0253 (TDD).

Housing and Community Development Department Measure A1 Oversight Committee

DATE 10/22/2020

TIME 9:30 A.M.

Chair: Ndiri Okwelogu

Vice-Chair: Gloria Bruce

Committee Members:

Gloria Bruce, Randi DeHollander, Jeffrey Dixon, Brian Dolan, Lynda Foster, Daniel Gregg, Daphine Lamb-Perrilliat, Ndiri Okwelogu, Debbie Potter, Kendra Roberts, Mimi Rohr, Rose Works

Members of the Public: __ attendees

Location: Held via teleconference

Summary/Action Minutes

I. I. Call to Order and Roll Call of Committee Members – Ndiri Okwelogu, Chairperson

Meeting began at 9:31 a.m.

- Chairperson Okwelogu called the meeting to order at 9:31 a.m. and requested Mr. Fuller call the roll.
Of the 12 seated members, 11 were present. Quorum is seven.

Committee Members in Attendance

- Ndiri Okwelogu, Chairperson
- Gloria Bruce, Vice Chairperson
- Randi DeHollander
- Jeffrey Dixon
- Brian Dolan
- Daphine Lamb-Perrilliat
- Daniel Gregg
- Rose Works
- Debbie Potter
- Kendra Roberts
- Mimi Rohr
- Katrina Hampton

Committee Members Not in Attendance

- Lynda Foster
- Katrina Hampton

Alameda County Staff Members Participating

- Michelle Starratt, Director, Housing and Community Development, Alameda County Community Development Agency (CDA)
- Jennifer Pearce, Manager, Housing and Community Development, Alameda County Community Development Agency (CDA)
- Heather Littlejohn, Deputy County Counsel, Alameda County
- Robert Fuller, Oversight Committee Liaison, Housing and Community Development, Alameda County Community Development Agency (CDA)

- Teresa Hester, Clerk Specialist, Housing and Community Development, Alameda County Community Development Agency (CDA)

Discussion:

- No members arrived after the initial roll call.

II. II. Approval of 8/27/2020 Oversight Committee Minutes – Chairperson Okwelogu

Action Item - Approve August 27, 2020 meeting minutes, make any amendments, and approve.

Discussion:

- Ms. Potter corrected the notation of the “7 -unit development” to be “70 unit development”.
- Ms. Works clarified her comment to stick to the schedule moving forward was not included.

Public Comment:

- No public comment.
- Mr. Dolan motioned to adopt the amended August 27, 2020 minutes. Ms. Works seconded the motion.
- Through a roll-call vote, the Committee adopted the corrections and accepted the minutes with 10 votes in favor, _ no votes and 1 abstentions.

| | |
|--------------------------------|-------------------------------|
| Gloria Bruce, Vice Chairperson | X___yea, ___ nay, ___abstain |
| Daniel Gregg | X___ yea, ___ nay, ___abstain |
| Brian Dolan | X___yea, ___ nay, ___abstain |
| Lynda Foster | ___yea, ___ nay, ___abstain |
| Rose Works | X___yea, ___ nay, ___abstain |
| Katrina Hampton | ___yea, ___ nay, ___abstain |
| Daphine Lamb-Perrilliat | X ___yea, ___ nay, ___abstain |
| Kendra Roberts | X ___yea, ___ nay, ___abstain |
| Randi DeHollander | X ___yea, ___ nay, ___abstain |
| Jeffrey Dixon | X ___yea, ___ nay, ___abstain |
| Debbie Potter | X ___yea, ___ nay, ___abstain |
| Mimi Rohr | ___yea, ___ nay, X___abstain |
| Ndidi Okwelogu, Chairperson | X___yea, ___ nay, ___abstain |

Total: 10 yea, _nay and 1 abstain
The motion passes

III. Update on Measure A1 news – Jennifer Pearce, Housing Specialist, Housing and Community Development Manager, Alameda County Community Development Agency (CDA)

Informational Item

Discussion:

- Ms. Pearce gave an update on Measure A1 recent news:

Board of Supervisors

- The Measure A1 Citizens’ Oversight Committee by-laws adopted by the Board of Supervisors September 22, 2020.

- Board of Supervisors approved commitments of \$2,330,306 from the A1 Rental Base City allocation to Albany Family, in Albany, to support 61 affordable units – July 28, 2020.

Rental Project Updates:

- Rosefield Village – Alameda – 90 affordable units, supported with \$8,093,414 A1 funding– Construction Loan Closing on August 12, 2020. A virtual groundbreaking is planned for after the demolition of existing site structure – date to be determined.
- The Jordan Court project at 1601 Oxford in Berkeley had a virtual groundbreaking on September 30, 2020. Construction for the project is expected to be complete by September 29, 2021.
- Alameda Point – Alameda – 60 unit senior housing was highlighted in a podcast.
- Ms. Works requested the podcast discussed by Ms. Pearce to be shared with the Committee.
- Ms. Potter informed the Committee of Alameda Point, a 70 unit project that closed in June and is under construction.

IV. Measure A1 Program 2016-2018 Annual Report Draft

Revised Meeting Calendar – Jennifer Pearce

(taken as item IV, on agenda as V)

- Ms. Starratt introduced the draft report and discussed the process of 100 completed affordable projects to 150 over 5 years, compared to 100 projects over 30 years.
- Ms. Pearce presented the draft report.
- Mr. Fuller presented on Measure A1 program outcomes.

Discussion:

- Mr. Dolan asked if these projects are funded by A1 funds.
- Ms. Pearce confirmed these are funded by A1 admin funding.
- Mr. Dolan asked if these programs will go away when A1 funding is expended.
- Ms. Pearce confirmed yes unless there is more funding identified.
- Mr. Dolan requested a summary table, by program, how much was spent and how much funding is remaining. Compare actual money given towards programs and how much money goes toward administration fees.
- Ms. Pearce requested clarification on what data is being requested between money spent and money allocated.
- Mr. Dolan requested both points, but the preference is for allocated funds.
- Chair Okwelogu requested Mr. Fuller to confirm a time frame for all subsequent reports.
- Mr. Fuller stated there is not a strong timeline for future reports in order to allow flexibility in review. Once this report has been approved, staff will immediately start working on the next annual report. Anticipated the next report will be done around February and March of 2021.
- Mr. Fuller confirmed 2018-2019 until early 2021 and 2019-2020 in early spring on 2021.
- Ms. Potter requested Mr. Fuller to share the draft Annual Report on the screen.
- Mr. Fuller shared the draft Annual Report.
- Ms. Potter commented the report needs more bulleted information and the narrative is dense. A bulleted summary of all accomplishments will better serve as an executive summary for a user who is not going to read through the whole report. The executive summary should serve a purpose of summarizing all outcomes, first and then provide context for the report’s focus. Suggested to report on Rental Program first since it is the larger portion of A1 funding and outcomes and then follow up with the Homeownership Programs. Page 6 table should replace the “No” with anticipated dates. Page 21 can better benefit from graphic depictions. Page 23 data can be turned into an appendix. Page 24 V.c. is hard to follow and does not discuss Section 8 vouchers enough to show their importance as the main source of subsidized housing before being mentioned later in the discussion.

The timeline is very aggressive in regards to finalizing the report in December 2020, it would be helpful to include a timeline of dates for future reports and the reporting periods.

- Ms. Works echoes Mr. Dolan's comment as well as Ms. Potter's comments. Requesting a compilation of all remarks submitted by the Committee. What is staff's vision for incorporating remarks from the Committee?
- Mr. Fuller confirmed he will create a summary document with all Committee member comments and Committee members can choose to stay anonymous.
- Ms. Works questioned how the Committee will be able to discuss each other's comments before the December deadline. Wants to ensure all feedback is incorporated and the process is not rushed.
- Ms. Littlejohn clarified the input for additional discussions. Incoming communications to Mr. Fuller are fine, but other additional Committee discussions regarding feedback is subject to the Brown Act. Encourages the Committee to schedule a meeting to properly notice it and the public can be part of the discussion.
- Ms. Works wants to be able to discuss all feedback from the Committee not in a rushed process.
- Ms. Pearce requested Ms. Littlejohn to discuss the sub-committee request.
- Ms. Littlejohn confirmed that this is possible. Since the discussion of a sub-committee was not agendaized, suggested to agendaize creation of for the next meeting. Creation of the sub-committee should be noticed in pursuant to the Brown Act. The sub-committee will have to be less than the quorum for this Committee.
- Ms. Littlejohn how many seated members?
- Mr. Fuller confirmed 12.
- Ms. Littlejohn confirmed 5 or less for sub-committee.
- Mr. Fuller asked Ms. Littlejohn if the Committee remarks are included in the next meeting, can Committee members discuss them in the next meeting.
- Ms. Littlejohn confirmed yes.
- Vice Chair Bruce followed up on previous Committee members requests and comments. Expressed concern on creating a sub-committee possibly slowing down the process. Requested to see an almost final draft in December before it goes to the Board of Supervisors. Request to ensure there is a racial equity lens in the narrative and context setting. Agree with Ms. Potter's description of Section V.c. that this is hard to follow and may need to be revised to convey the correct story. The reporting timeline may need more context to clarify why the first reporting period ends at 2018.
- Ms. DeHollander asked if it will be worth the Committee meeting in November if there will not be a creation of a sub-committee. Why Dublin and Fremont were missing from some of the allocated funds list that was presented.
- Mr. Pearce confirmed that is because they had not developed any projects at the time of the report.
- Ms. DeHollander echoed Mr. Dolan's request for allocated and spent funds.
- Mr. Dolan commented the creation of a sub-committee will take too much time and would rather have a Committee meeting in November.
- Chair Okwelogu reminded the Committee there is an item for future meetings and this can be discussed then.
- Ms. Potter agreed this report should move through the process, with or without a sub-committee, and if a November meeting is scheduled, the Committee should be provided with valuable information to review and given enough time to review in order for the November meeting to be valuable. The Executive Summary should identify that this report only covers the specified time frame and current projects will not be included in that.
- Mr. Fuller responded that the comments and requests from the Committee are in line with internal staff conversations and expectations. It is realistic to have a more complete document ready for December and possibly November, but incorporating all feedback by a November meeting will be difficult.
- Ms. Potter suggested a second meeting in December prior to the already scheduled.
- Ms. Pearce requested Mr. Fuller to discuss Barretto timeline for the report.

- Mr. Fuller explained Barretto Co has a timeline of version 1 draft produced and available to staff on November 11, 2020. HCD staff will provide feedback by November 25, 2020 to allow them to produce another draft with feedback and provide that to staff November 29, 2020. It will be possible to have a good draft incorporating all Committee feedback in December.,
- Ms. Pearce asked Ms. Littlejohn if the Committee can agendize a November meeting during this meeting.
- Ms. Littlejohn confirmed staff can reinstate the regularly scheduled November meeting and schedule a special meeting with at least a 24-hour notice to Committee members.
- Chair Okwelogu requested any further comments on the report.
- No further comment from the Committee.

V. Future Meetings – Chair Okwelogu

Discussion among Committee members of topics to be considered on future Committee agendas or the consideration of Committee organizational issues

Discussion:

- Chairperson Okwelogu requested input on whether to hold the January meeting on Thursday, January the 21st at 9:30 a.m. This meeting will establish more Committee organization and to continue the 3rd Thursday schedule through next year.
- Ms. Works, Mr. Dolan, and Ms. DeHollander endorsed meeting at 9:30 a.m. on January 21st.
- None expressed opposition.
- Chair Okwelogu confirmed the Committee will continue to agendize as scheduled. Requested the Committee to provide any conflicts to Mr. Fuller.
- Ms. DeHollander asked if there is any sense of in person meetings happening in 2021.
- Chair Okwelogu responded there is no estimation when in person meetings will resume.
- Chair Okwelogu asked the Committee if they would want to meet in November in order to further discuss the draft annual report.
- Ms. Potter asked staff to confirm when in January it is anticipated to take the report to the BOS.
- Ms. Pearce confirmed it will likely be the last scheduled meeting.
- Mr. Potter asked for clarification if the report presented to the Committee in December will essentially be the final version in order to make the January meeting.
- Ms. Pearce responded that it is not required to go the BOS in January.
- Mr. Dolan supports the November meeting if staff have made enough progress in the report. If not, wait until December to review the report.
- Vice Chair Bruce agrees with Mr. Dolan. Requested a summary of Committee comments on the report if holding a November meeting.
- Ms. Littlejohn responded that the interim draft may be problematic because it qualifies as communication without public notice.
- Chair Okwelogu stated that there is a possibility to schedule a special meeting with 24-hour notice.
- Chair Okwelogu requested any further comments.
- Ms. Works requested possible meeting dates in November and to confirm the December meeting date.
- Chair Okwelogu confirmed the regularly scheduled November and December meetings will be the second week of the month to accommodate holidays.
- Ms. Works requested waiting until the December meeting and if the report is not ready, schedule two meetings in January to prepare for the Board of Supervisors meeting.
- Chair Okwelogu reminded the Committee this is an informational idea.
- Ms. Potter agrees with Ms. Works as the best results for the report will likely happen if the schedule remains as is.

- Chair Okwelogu reminded the Committee to send feedback to Mr. Fuller. Mr. Fuller will send out a survey to the Committee to guide their feedback.

VI. Public Comment for Items Not on the Agenda – Chairperson Okwelogu

Speakers:

- Ms. Anna Mathai –League of Women Voters of Oakland- Reiterate the need for data in the report. Requesting a clarification on the timelines for all reports. There is a PDF on the oversight website and if that data is current for Oakland statistics.
- Mr. Fuller responded that the report on the website is dated and the rental housing update from August is currently being updated to reflect most recent data. The first report covers 2016-2018 and it is intended to go the BOS January or February 2021. Once this first report draft is approved by the Committee, staff can work on the 2018-2019 report and will be produced in February or March of 2021. The 2019-2020 report will likely be produced in Spring 2021.
- Ms. Mathai requested confirmation that there will be an updated report for Oakland data to reflect up to August 2020.
- Ms. Donna Griggs-Murphy expressed gratitude for the Measure A1 Committee and the outcomes from the available funding. Highlighted Linda Gardner’s retirement and her efforts in getting Measure A1 information out to voters and getting it approved.
- Chair Okwelogu reiterated Ms. Griggs-Murphy’s comment on Linda Gardner’s retirement and efforts.
- Mr. Rob Simonds – Director of Housing Development for Habitat for Humanity – when will there be a NOFA for the homeownership portion of the Measure A1 funding.
- Chair Okwelogu responded that will be included in the Measure A1 update in the next Committee meeting.

Adjournment at 11:23 a.m.

Measure A1 Oversight Committee – 2016-2018 Annual Report draft 1 feedback

October 22nd through October 30th, 2020 – collected during Committee hearing and submitted individually by members

Brian Dolan – Alameda County City Managers Association

- Please include budgetary information for the period – amounts allocated, funding committed to projects, amounts spent and administrative costs
- A summary table showing allocation, commitments, spent, administrative costs and balances would be helpful

Debbie Potter – District 3

- The narrative is too dense and would benefit from the data being presented as bullet points
- The executive summary needs to be included providing context for the report's focus and most important outcomes first.
- Since the Rental Development program is the largest program and has the highest profile, it should be presented ahead of all the other programs. Don't bury it.
- Speak more to the racial wealth gap in the sections discussing the rental market and homelessness
- In the program matrix, avoid using "no." Instead provide the prospective date or actual date when it will happen.
- Context and outcomes are mixed up creating confusion. They should be more clearly separated.
- Create a clear appendix section for the AMI tables
- Section V.c. comparing types of housing development is hard to follow and does not discuss Section 8 vouchers enough to show their importance as the main source of subsidized housing before mentioning them deep in the discussion.

Content

- Include a timeline of when to expect future reports and what their reporting periods are.

Rose Works – League of Women Voters

- Echoes the need for a clear executive summary
- Echoed the request for budget allocation information (allocation, commitments, spent, administrative costs and balances)
- Report will be better received complimented with visual charts that reflect the narrative.
- Section I.a.ii. Given the current unhoused crisis the BOS may want to know what is currently being done to improve the current situation. I understand this report is primary but to the extent that can be woven in to this report that may be helpful to the discussion. This may be a good place for the high level overview highlighting successes as well as gaps with a hook to when the updated report will be presented to the BOS articulated by Brian Dolan and Debbie Potter during the meeting.
- Section I.d.i. "Reporting Period in Context" should be earlier in the report. It should include the highest level numbers – jobs created, people served by Measure A1 by geographic area. Include how much funding was expended in 2016-2018 and how much is left for later years.
- Section I.d.iv. (new) Insert a next reporting periods section

Gloria Bruce – East Bay Housing Organizations

- Break up the narrative with pull quotes and profiles of people – residents of buildings supported, developer, HCD staff?
- Discuss historic discrimination that has built a gap in racial economic equity throughout the context sections
- Section V.c. comparing housing development types is confusing. The key message should be that A1 deepens the affordability of housing that is supported. What comes across is that it makes financing of developments more complicated (11 layers instead of 7).
- Greater explanation of bond performance is necessary. Most lay readers have no idea how this works.
- The text currently does not adequately address why the report ends in June 2018. Everyone will want know what the up-to-date info is unless this is very clear – this document focuses on a specific period of time. Expect future reports for following years.

Graphics, photos and testimonials will help.

Also just some clear mission statements and summary of outcomes right at the beginning. I agree with some commenters that the context is somewhat useful, but I don't think this report should spend tons of space on that.

As an aside (not sure where to comment on this) it was interesting to me that the mission statement of HCD listed in the report actually reflects a body of work that is narrower than what the department now takes on. I think there is more of an emphasis on protect tenants, preventing homelessness and displacement. It might be interesting to just note that HCD and others working on these issues have had to take more of a "3 P's - production, preservation, protection" approach as the housing crisis has worsened in recent years and that Measure A1 directly helps with all three of those areas of work (though production and preservation most directly).

Looking at outcomes (units) created for the different target populations specifically. Making sure to weave the racial equity lens on impacts throughout the narrative, which is not very evident right now.

The technical sections about bond performance and financing, these need to be written more in layperson's terms - like, what does it mean that the bond performed a certain way?

Make sure there is an explanation for why there is a lag between the time period covered by the report and the present.

Randi DeHollander – District 1

- Summary information at the beginning is crucial.

Mimi Rohr – District 4

-Some of the statistics you cite are the story identify the source, some do not. The source of all statistics should be identified so that they do not appear to be fabricated.

-Every effort should be made for the text to be neutral, solely presenting information.

-What is entitled as the Executive Summary is more of a background. While this is useful and valuable information, but many will only read the Executive Summary, so it is a lost opportunity to not have a true Executive Summary.

-Break information into chunks for easy to make it more digestible.

-Provide weblinks to A1 website and affiliate organizations

-Make information easy to understand. I am familiar with housing and issues and finance and I had difficulties understanding the information at times.

-I know many of the programs were not launched in this time period - but to the extent possible it would be nice to include some real- life examples to make the program seem real.

-When possible – through-out the text – remind readers of the timeframe

-Don't bury your successes in the middle of the text. (i.e. page 21).

-There is a typo on page 22 trance should be tranche

-There is a paragraph duplicated at the top of page 23