



Alameda County
Housing and Community Development
Department
Measure A1 Oversight Committee

DATE: July 23, 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 6/25/2020 Meeting Minutes</u>	Action	Chair Okwelogu
III.	<u>Approval of Proposed Oversight Committee By-Laws</u> Discuss and accept County staff recommended alterations to Oversight Committee by-laws	Action	Bob Fuller , Oversight Committee Liaison, Housing and Community Development, Alameda County Community Development Agency (CDA)
IV.	<u>Measure A1 Program In-Depth Review – Renew AC</u> Presentation and discussion of Measure A1 Housing Preservation Loan Program – “Renew AC” program design, implementation and progress toward goals 2018 to present.	Information	Jen Gray , Director of Home Preservation, Habitat for Humanity East Bay/Silicon Valley (Renew AC Program Administrator)
V.	<u>Public Comment for Items Not on the Agenda</u> ¹	Organization	Chair Okwelogu
VI.	<u>Future Meetings</u>	Organization	Chair Okwelogu

¹ **PUBLIC COMMENT** - Members of the public who would like to comment on an agenda item may do so during consideration of the item. At the conclusion of all agenda items, members of the public may make statements about any matter pertaining to the Measure A1 bond not on the agenda. Time limits are at the discretion of the Committee Chair.

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 6/25/2020

TIME 9:30 A.M.

Chair: Ndidi Okwelogu

Vice-Chair: Gloria Bruce

Committee Members:

Randi DeHollander, Jeffrey Dixon, Brian Dolan, Lynda Foster, Daniel Gregg, Katrina Hampton, Daphine Lamb-Perrilliat, Debbie Potter, Kendra Roberts, Mimi Rohr, Rose Works

Members of the Public: 20

Location: Held via teleconference

Summary/Action Minutes

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

Meeting began at 9:30 a.m.

- Chair Okwelogu requested Mr. Fuller call the roll of Committee members.

Committee Members in Attendance

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

Committee Members Not in Attendance

- Daniel Gregg
- Katrina Hampton

Alameda County Staff Members Participating

- Rose Cade, Deputy Director, Housing and Community Development, Alameda County Community Development Agency (CDA)
- Heather Littlejohn, Deputy County Counsel, Alameda County
- Jennifer Pearce, Manager, Housing and Community Development, Alameda County Community Development Agency (CDA)
- Robert Fuller, Oversight Committee Liaison, Housing and Community Development, Alameda County Community Development Agency (CDA)
- Aaron Tiedemann, Housing Specialist, Housing and Community Development, Alameda County Community Development Agency (CDA)
- Teresa Hester, Clerk Specialist, Housing and Community Development, Alameda County

II. Approval of 5/28/2020 Oversight Committee Minutes – Chairperson Okwelogu

Action Item - Approve May 28, 2020 meeting minutes, make any amendments, and approve.

Discussion:

- Mr. Fuller solicited suggested corrections to the minutes.
- Ms. Foster asked whether only including questions of Committee members, and not staff or presenter responses is customary for minutes.
- Mr. Fuller responded that questions and responses can be provided.
- Chair Okwelogu requested a motion to include Committee member questions, and staff or presenter responses in the minutes.
- Ms. Foster moved to include responses to the questions asked in the minutes.
- Mr. Dixon seconded the motion.
- Ms. Potter questioned if the responses are captured in the minutes, will they be in summary form?
- Ms. Foster suggested the motion should note that questions and answers be summarized in the minutes.
- Chair Okwelogu requested public comment. There was none.
- Ms. Foster called the question to amend the minutes to include summaries of questions by Committee members and responses by staff or presenters.
- Through a roll-call vote, the Committee unanimously adopted the motion with 11 yes votes, 0 no votes and 0 abstentions.
- Ms. Littlejohn clarified that there was a motion to amend the minutes and no motion has been made to adopt the minutes.
- Chair Okwelogu requested a motion to adopt the minutes from the May 28, 2020 meeting.
- Ms. DeHollander moved to adopt the amended minutes. Ms. Foster seconded the motion.
- Through a roll-call vote, the Committee adopted the corrections and accepted the amended minutes unanimously with 11 yes votes, 0 no votes and 0 abstentions.

Public Comment:

No members of the public requested to speak.

Gloria Bruce, Vice Chairperson	<u> X </u> yea, ___ nay, ___ abstain
Daniel Gregg	___ yea, ___ nay, ___ abstain
Brian Dolan	<u> X </u> yea, ___ nay, ___ abstain
Lynda Foster	<u> X </u> yea, ___ nay, ___ abstain
Rose Works	<u> X </u> yea, ___ nay, ___ abstain
Katrina Hampton	___ yea, ___ nay, ___ abstain
Daphine Lamb-Perrilliat	<u> X </u> yea, ___ nay, ___ abstain
Kendra Roberts	<u> X </u> yea, ___ nay, ___ abstain
Randi DeHollander	<u> X </u> yea, ___ nay, ___ abstain
Jeffrey Dixon	<u> X </u> yea, ___ nay, ___ abstain
Debbie Potter	<u> X </u> yea, ___ nay, ___ abstain
Mimi Rohr	<u> X </u> yea, ___ nay, ___ abstain
Ndidi Okwelogu, Chairperson	<u> X </u> yea, ___ nay, ___ abstain

**Total: 11 yea, 0 nay and 0 abstain
The motion passed**

III. Measure A1 Oversight Committee By-laws Recommendations– Bob Fuller, Housing Specialist, Housing and Community Development, Alameda County Community Development Agency (CDA)

Informational Item

Discuss County staff-recommended revisions to Oversight Committee by-laws.

Discussion:

- Mr. Fuller explained that the revised by-laws draft includes procedural changes, such as defining the roles of officers, and procedures for replacement of Committee members who resign. The revised by-laws clarify the roles of County staff and eliminate any duplicate text. The by-laws will be voted on during the July meeting. They will be presented and discussed today, June 25, 2020. The Committee will review and consider the by-laws between now and July 23, 2020. During the July meeting, the Committee can discuss any amendments suggested by the Committee, and may vote to endorse the revised by-laws for recommendation to the Board of Supervisors. Submission of the endorsed revised by-laws to the Board of Supervisors for adoption would take place after their August recess.
- Ms. DeHollander asked if the Committee should submit comments through email or save comment for the July meeting.
- Mr. Fuller replied it is fine to submit comments only to him, making sure not to email the entire Committee. He will then prepare all comments to be shared with the entire Committee at the July meeting.
- Ms. Foster noticed a difference in duties for HCD staff mainly regarding reporting.
- Mr. Fuller explained the duties are already resolutions already adopted by the Board of Supervisors
- Chair Okwelogu stated no vote is needed on this item as it is informational and not an action item. She reminded Committee members to send questions and comments directly to Mr. Fuller rather than including the whole Committee on emails.

Public Comment:

- No public comment taken.

IV. Measure A1 Implementation Update – Hello Housing

Informational - Discussion of A1 programs' progress and status.

Discussion:

- Chairperson Okwelogu introduced Rose Cade of HCD to discuss the selection of the program administrator for the Down payment Assistance Loan Program – AC Boost.
- Ms. Cade discussed selecting Hello Housing as the program administrator. Hello Housing has experience running the Neighborhood Stabilization Program and had the capacity to help the County design the Down Payment Assistance Loan Program. She then introduced Mardie Oakes of Hello Housing.
- Ms. Oakes presented the AC Boost program design.
- Ms. Oakes continued the presentation on affirmative marketing strategies.
- Ms. Flores of Hello Housing presented the process for aspiring homebuyers.
- Ms. Shimmin of Hello Housing presented the custom homebuyer portal.
- Ms. Oakes presented the AC Boost outcomes to date.
- Ms. Potter requested Ms. Oakes to highlight any policy changes moving forward.
- Ms. Oakes replied that the changes would be procedural – such as approving applicants that receive Section 8 Vouchers. She discussed conducting an analysis of the 3% down payment requirement and whether it could possibly be reduced to a 2% requirement.
- Ms. Foster mentioned she is encouraged that Hello Housing is looking at the issue with African

American borrowers relative to their 31% participation as pre-applicants and 16% of loan recipients. How can the program move closer to 31%? Are Latinx usually included with white for statistics or broken out?

- Ms. Oakes clarified the Latinx population is not included as a race, but is included with the white category, and it would be beneficial to break that apart for more accurate data collection.
- Ms. Foster noted the importance of capturing the data for Latinx and separating that data from being included in the white demographics.
- Ms. Oakes confirmed Hello Housing is working towards breaking out demographic data.
- Ms. Foster inquired about the impacts of Covid-19 on AC Boost. Does Hello Housing believe their work to still be successful during this time?
- Ms. Oakes affirmed Hello Housing's progress toward goals. When Covid-19 hit, the Hello Housing team looked at different scenarios and how Covid-19 can impact the loan closing process. Hello Housing noticed a dip in people going under contract, but there are currently 9 applicants under contract. After initial analysis, Hello Housing is confident with the current pace of the program.
- Mr. Dolan questioned whether cost of housing is why some areas of the County are not represented.
- Mr. Warner explained price has a lot to do with it as well as marketing strategies. High cost regions like Pleasanton had no applications during the first application period. The second funding cycle will have a different marketing plan to help applicants. Income limits will potentially increase in the next funding cycle, allowing applicants to look elsewhere at different price points.
- Ms. Oakes noted income limits have been steadily rising very rapidly which is not reflective of actual incomes. Increased income limits will change who this program will serve. Hello Housing hopes to continue to market the program so the low-income households are the biggest users of the program.
- Ms. DeHollander suggested that Hello Housing look to look at the HMDA Data to collect detailed demographic data. She then inquired whether it is possible for applicants to layer AC Boost with city down payment assistance programs, as layering may allow applicants to purchase in areas that are not currently represented. She then requested Hello Housing expand on seller reservation status.
- Mr. Warner explained the concern with layering subordinate loan products with different financing term is that closing can be more complicated and take longer, missing Hello's goal of closing within 28 days. Hello Housing is encouraging local program to match AC Boost terms, streamlining the process. Cities would need to agree to be in third lien position with AC Boost being in the second.
- Ms. Oakes elaborated that such ideas as layering and seller reservations, were tabled for first funding cycle, and will be revisited for the future funding cycles.
- Ms. DeHollander mentioned it would be good to report on if any applicants are approved for the Covid-19 forbearance program.
- Ms. Hernandez, of Supervisor Scott Haggerty's Office, requested confirmation from Hello Housing regarding jurisdictions within the County that are participating in the program.
- Ms. Oakes confirmed this program is accessible for all cities in the County and any cities listed on the website are cities Hello Housing is contracted with to run their independent down payment program for that city.
- Ms. Hernandez requested Hello Housing to clarify how applicants are supposed to purchase a home with the loan funds from AC Boost.
- Ms. Oakes explained AC Boost is the second loan and the first loan will cover the purchase price of the home. Hopefully, the AC Boost loan is sufficient for the down payments.
- Vice Chair Bruce thanked Hello Housing for the information presented and inquired about how the Committee can assist to connect Hello Housing with local elected officials?
- Ms. Oakes agreed that connections from Committee members would be helpful.

- Vice Chair Bruce suggested that Committee members can step in to offer marketing assistance strategies to help get the program to demographics that are not being reached.
- Ms. Potter noted that higher income individuals tend to look for ways to purchase a home without the restrictions and requirements imposed by AC Boost or similar programs.
- Ms. Lamb-Perrilliat asked what types of tools geared towards improving credit are used in the orientation or whether there is not enough time for that in the process for Hello Housing to address credit.
- Mr. Warner replied that a component of the required first-time homebuyer course is first-time home buyer education. A part of this is credit review, which can lead to credit repair. A homebuyer counselor will then come in and provide assistance to the applicants for building their credit and preparing for homeownership.
- Ms. Oakes further explained there is an email list that goes out to interested applicants and that notification will include a reminder to assess credit score.

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

Speakers:

- Mr. David Denton spoke at a previous Oversight Committee meeting, requesting staff to look into a Berkeley project. He is again requesting staff look at the project located at 1601 Oxford Street, Berkeley, as this project will only return 12% of costs. He is asking the Oversight Committee to determine if this project meets the intent of the voters.
- Ms. Cade responded to Mr. Denton confirming the County is formulating a response. The project has finalized underwriting, and meets all Measure A1 policies and underwriting requirements. Measure A1 funding will be used solely to finance the 34 affordable units in the project.

VI. Future Meetings - Chairperson Okwelogu

Discussion:

- Chair Okwelogu solicited any further items.
- Chair Okwelogu moved to adjourn this meeting until the next meeting on June 25, 2020 at 9:30 a.m.

Adjournment at 11:25 a.m.

Alameda County Measure A1 Oversight Committee Bylaws (draft)

ARTICLE I - Formation

Section 1. Committee Established

The Measure A1 Oversight Committee (“Committee”) was created by the Board of Supervisors of the County of Alameda on August 7, 2018 as the independent oversight committee required by Measure A1, passed by the voters of Alameda County on November 8, 2016.

Section 2. Duties and Authority

The duties of the Committee, as established by Measure A1 and the Board of Supervisors, are to annually review the expenditure of the proceeds of the bonds for the prior year and report to the Board whether the proceeds of the bonds were spent in accordance with the purposes set forth in the ballot measure. The purposes set forth in the ballot measure are to acquire or improve real property to:

- Provide affordable local housing and prevent displacement of vulnerable populations, including low- and moderate-income households, veterans, seniors, and persons with disabilities;
- Provide supportive housing for homeless people countywide; and
- Help low- and moderate-income households purchase homes and stay in their communities.

Article II - Membership

Section 1. Committee Composition

The Committee, as established by the Board, shall have not less than 10 and not more than 15 seated members, appointed by the Board of Supervisors. Member seats are designated as follows:

- East Bay Housing Organizations (one seat)
- Building and Construction Trades Council of Alameda County (two seats)
- League of Women Voters (two seats: one for the North County & one for the South County)
- Alameda County City Manager’s Association (one seat)
- Alameda County Taxpayers’ Association (one seat)
- Residents of Subsidized Housing, with a preference for Measure A1 target populations (two seats)
- Faith-based community (one seat)
- Five Board appointees (one seat per Supervisor)

Section 2. Officers

Committee members elect a Chair and Vice Chair during the Committee’s first meeting of each calendar year. The Role of the Chair (and Vice-Chair in the absence of the Chair) is to serve as the presiding officer during meetings, to consult with Alameda County Housing and Community Development Department (HCD) staff on development of meeting agendas, and to represent the Committee to the Board of Supervisors when the Board considers the annual report.

Section 3. Terms and Resignation

Committee member terms shall last for 4 years beginning on the first day the member is seated (appointed and sworn in), except for the first term to allow for staggered terms. As decided by a random draw, eight seats have an initial two-year term, and seven have an initial four-year term. Once the initial 2-year term expires, those eight seats will commence full four-year terms. The eight seats with an initial two-year term are: the District 1 appointee, the District 2 appointee, the Faith Community representative seat, one of the Alameda County Building and Construction Trades Council seats, the League of Women Voters – North County seat, one of the Subsidized Housing Resident seats, and the Alameda County Taxpayers’ Association seat.

Upon receipt of notice of resignation from a seated member of the Committee, HCD staff will notify the Committee Chair and the sponsoring County Supervisor or organization of the resignation and the opportunity to nominate a new candidate to serve on the Committee. Upon receipt of nominating documents from the sponsoring Supervisor or organization, HCD staff will forward the nomination to the Board of Supervisors for their consideration. Upon approval of the Board of Supervisors, the new member will be seated on the Committee, to serve the remaining term of the seat of the resigning member.

Article III - Procedures

Section 1. Role of Housing and Community Development Department

HCD will provide information to the Committee regarding the expenditure of the proceeds of the bonds and will assist the Committee in reporting to the Board whether the proceeds of the bonds were spent in accordance with the purposes set forth in the ballot measure. HCD staff will draft an annual report of the Measure A1 funds expended, programs and projects supported, and populations supported for the Committee's review and will provide background information relevant to the expenditures as requested by the Committee. Upon completion of the evaluation of the expenditures, the Committee Chair and HCD staff will present the approved annual report to the Board of Supervisors.

The Director of HCD will provide staff to support the Committee. Staff will prepare and post meeting agendas, prepare minutes, maintain the official records of the Committee, reserve meeting rooms, arrange audio, video and telecommunications as needed, and perform similar administrative functions.

Section 2. Meeting Procedures

- A. A quorum is required to call a meeting to order and conduct business. A quorum is a majority of the currently filled seats on the Committee. If a quorum does not exist, no action may be taken. No Committee member may speak in public on behalf of the Committee without authorization from the Committee. No Committee member may participate in deliberations or vote on a matter in which they have a disqualifying financial interest.
- B. The Committee will strive for consensus and make decisions by formal vote of a simple majority of seated members present and voting.
- C. The Committee will convene no less than 4 times annually and not more frequently than 12 times per year.
- D. Regular meetings will be held in the Public Hearing Room at the office of the Community Development Agency at 224 W. Winton Ave., Room 160, Hayward, unless otherwise directed by the Chair or decided by the Committee, subject to requisite notice of a different venue being posted in accordance the Brown Act.
- E. The Committee will adopt a schedule of regular meetings at the first meeting of each calendar year. The regular meeting schedule will be posted on HCD's Measure A1 website.
- F. Meeting agendas will be drafted in advance by HCD staff, in consultation with the Committee Chair, and posted in compliance with the Brown Act.
- G. Comments made and actions taken during meetings will be recorded by HCD staff in the minutes for the meeting, which will be made available to the public after approval by the Committee.
- H. Rosenberg's Rules of Order are hereby adopted for the government of the Committee in all cases not otherwise provided for herein or as otherwise agreed to by the Committee.

Section 3. Amendments of Bylaws

Any amendment to these Bylaws shall be supported by a majority vote of the Committee and is subject to the approval of the Board of Supervisors of the County of Alameda.

Section 4. Termination

The Committee shall automatically terminate and disband concurrent with the Board of Supervisors' final review of the final Annual Report, which will reflect the final accounting of the expenditure of Measure A1 bond proceeds.

Approved by Oversight Committee: [date]

Approved by Board of Supervisors: [date]