



CONTRA COSTA CONTINUUM OF CARE QUARTERLY MEETING MINUTES

The Contra Costa Continuum of Care provides a forum for communication and coordination about the implementation of the County's Strategic Plan to prevent and end homelessness, and for orchestrating a vision on ending homelessness in the County, educating the community on homeless issues, and advocating on federal, state, and local policy issues affecting people who are homeless or at-risk of homelessness.

Date, Time: Friday, April 21, 2017 10:00am – 12:00pm

Location: ZA Room, 30 Muir Road, Martinez, CA 94553

1. Welcome and Introductions

- Call to order by Gabriel Lemus, Chair

2. Demystifying Public Housing Authorities

- Sharon Jackson, Housing Manager for the City of Pittsburg Housing Authority, gave an overview of the programs operated by the Pittsburg Housing Authority.
 - How do people apply to housing programs?
 - Section 8 is the largest of the programs offered by the Public Housing Authority (PHA). The process begins when the PHA opens a waiting list to create a pool of applicants. When the waiting list opens, this does not mean that the applicant will get assistance right away.
 - Housing Authorities open their list based on their existing program, based on whether or not they've depleted their vouchers and when someone has lost a voucher through attrition. When they vouchers are in use, there is no one else who may enter the program.
 - The waitlist may be opened by lottery. In Pittsburg, there were 14,692 applicants when the waitlist was last opened, and staff pulled 5,000 to put on the waiting list. It could take about 5 to 10 years to serve those individuals.
 - How do Housing Authority Preferences work?
 - Each Housing Authority may have a preference, which is dictated by the community that they serve; they may have a preference for persons experiencing homelessness, for working families, for those exiting the criminal justice program, for those living with disabilities, etc.
 - Pittsburg's preferences are for those who live in Pittsburg and for Veterans.
 - The number of preferences a housing authority may have will vary based on the PHA's interests and expectations for managing their program.



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- Tony Ucciferri, Special Assistant to the Executive Director for the Housing Authority of Contra Costa County (HACCC), gave an overview of programs offered by the HACCC.
 - Broad View of Housing Authority Operations
 - The HACCC administers 1168 units of public housing, in 14 housing developments from as far West as San Pablo and as far East as Brentwood. Please note that the City of Richmond and City of Pittsburg have their own local Housing Authority.
 - The waiting list is currently closed, and is only used to utilize available vouchers if funding permits. The waitlist is completely depleted, and hope to open it again in June or July.
 - Housing Choice Voucher Program
 - This program includes both a Tenant Based Voucher subsidy (that attaches to that particular tenant), and a Project Based Voucher subsidy (that attaches to the development itself).
 - Tenant Based Vouchers: These encourage tenants to gain self-sufficiency; additionally, a home ownership program through the **Family Self-Sufficiency Program (FSS)** partners with this program, to help participants put money aside to eventually own their own home; it's a 5-year voluntary commitment under FSS, and the hope is that many will participate to learn more about home ownership.
 - Project Based Vouchers: Overall, a Housing Authority can project base up to 30% of its units, which means it can assign those vouchers for up to 40 years to a property. Owners are committed to renting those properties to those on the Section 8 Waitlist. 12 months after being in this tenancy, a participant can be eligible for a Tenant Based Voucher and can take their voucher elsewhere, so that unit can open up to others on the waitlist. There are currently 411 project based rental assistance subsidies in Contra Costa county and another 411 in development.
 - HUD-Veterans Affairs Supportive Housing (HUD-VASH) Program
 - This program is targeted toward Veterans, in partnership with the VA Medical Center; once qualified, a veteran may come to the PHA to do an intake, after which the PHA will inspect the unit and enter the Veteran participant in the housing. This program has been very successful. HACCC has 127 dedicated VASH vouchers being assisted in Contra Costa County.
 - Pittsburg started with over 100 units of VASH, and this number has increased.



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- Tenant Protection Vouchers/ Family Unification Vouchers
 - Unfortunately, the amount of these vouchers has dropped off and shrunk in size over the years. There has not been much of an effort to re-invest in those programs, as the services are very difficult to coordinate.
- Rental Assistance Demo Program (RAD)
 - This program allows a Housing Authority to take a public housing development and change it to a Project Based Voucher or Project Based Rental Assistance subsidy. Housing Authorities can partner with developers to renovate old Public Housing developments and generate more revenue to maintain the units for up to 40 years.
- Multifamily Programs
 - These programs are authorized under the McKinney-Vento Act, and targeted to homeless individuals, and are typically Single Room Occupancy (SRO); in Contra Costa, there is one SRO in El Cerrito, which has been active for 10-12 years, and is currently in the process of converting to RAD Project Based Vouchers.
- Shelter Plus Care Program
 - Contra Costa also administers the Shelter Plus Care (S+C) program; to be eligible, a participant must be homeless and living with a disability. A participant will enter S+C through the **Coordinated Entry System**, which refers them;
 - Clients can access the Coordinated Entry system three ways: Through **211**, a **CARE Center**, or through the **CORE Team**;
 - Ideally, one client intake will be done, and then a housing assessment (called the VI-SPDAT); a Housing Placement Committee meet to discuss those who have had an assessment, and prioritize the most vulnerable, on a person by person case.
- Q&A:
 - Does the Housing Choice Voucher for a Project-Based Voucher mover come out of the HACCC allocation?
 - The regulation indicates that this allocation is “subject to availability.” Most Housing Authorities don’t function at 100% capacity, and there is flexibility to graduate out of a Project Based Voucher. PHAs know every month how many come available through attrition, and know that every year the Housing Authority of Contra Costa County can fill 200 units. So when a Voucher is



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issued and the vacant PBV unit is re-occupied, it does not have an impact on overall lease-up unless you are at full capacity.

- Can you talk about the earned income disregard?
 - For public housing, the earned income disregard is for all participants; for Sec. 8, only for those who are disabled. If a participant is receiving TANF and in public housing and gets a job, 100% of the earned income is excluded for the first 12 months, and then 50% for the next 12 months. If a participant is receiving and EID, he or she has 2 years to realize this benefit.
- What is the exact process of reporting that income to the PHA?
 - The participant has to report within 30 days that his or her income has changed. The Housing Authority does not do an interim transaction to raise the rent; if income is going up, the Housing Authority will see that during the annual certification;
 - For more information, please see the **Administrative Plan** on the website at the following link:
<http://www.contracostahousing.org/Documents/adminPlan/HCV%20Admin%20Plan%20Approved%20120815.pdf>
- Regarding “porting,” if a client has a voucher in one place but a Housing Authority won’t accept them, what is the process to resolve this?
 - Payment standards per jurisdiction may be higher – when a person comes from another jurisdiction with a voucher, the receiving PHA must accept them unless they can demonstrate that acceptance is going to pose a financial burden on their funding; also, for example, if you applied from Kansas to the Contra Costa waitlist, a year’s residency is required in that jurisdiction before that voucher becomes portable.
- Anything to help those with HCV voucher to get case management?
 - No; HCV does one on one counseling at the recertification annually, but it is not really what you would call clinical case management; Any counseling would be strictly off the record and informal. The Housing Authority tries not to intervene too much in the landlord/tenant relationship.
- For those who graduated and are now paying full rent, are they eligible for education regarding becoming a homeowner?
 - No. If you are not assisted, you cannot participate in the FSS Program or assisted homeownership.



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- Regarding preferences – do you weigh eligibility? How so?
 - The HACCC scoring breakdown for weighing eligibility is as follows: 1 point for being a veteran, 10 points if you're a resident of Contra Costa County, 500 points if in place in a transitional housing for homeless, 150 points if you're on the Section 8 waitlist and on the waitlist for project based vouchers; depending on these points, a participant floats to the top or the bottom. These standards are approved by the Housing Authority Board, and are based on the programs being managed.

3. Panel Discussion on Affordable Housing

Panel Roster:

- East Bay Housing Organizations: Gloria Bruce, Executive Director
 - Ensuring Opportunity Campaign (EOC): Mariana Moore, Director
 - Housing California: Tyrone Buckley, Policy Director for Land Use and Housing Finance
 - Resources for Community Development (RCD): Dan Sawislak, Executive Director
 - Satellite Affordable Housing Associates (SAHA): Eve Stewart, Director of Housing Development
 - Moderator: Kara Douglas, Affordable Housing Program Manager, Department of Conservation and Development
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- Kara Douglas introduced herself and the panelists; Kara works with the affordable housing developers to help build more affordable housing, and works on policy and ordinances, and offers comment on pending state legislation
 - Eve Stewart: Eve is a housing developer with SAHA, which has been active for 50 years. Eve has been doing this work since 2003, helping to create 1400 units with 800 in the pipeline yet to be filled
 - Dan Sawislak: Dan is the Executive Director for RCD, a non-profit developer of affordable housing that has built over 200 apartments in the East Bay, and 1500 units in Contra Costa county, serving Walnut Creek to Antioch
 - Mariana Moore: Mariana is the Executive Director of the EOC, which brings together system leaders, stakeholders, issue experts and advocates from a policy and systems change level. The Campaign focuses on the issues of housing, food security, economic security, health security, safety, and education (issues that are all inter-connected)
 - Tyrone Buckley: Tyrone is the Policy Director for Land Use and Housing Finance at Housing California; for 20 years, Housing California has been a statewide advocacy organization, working to increase funding for affordable housing by



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collaborating with state agencies; before his work at Housing California, Tyrone worked in homelessness running a non-profit in Sacramento, Clean and Sober

- Gloria Bruce: Gloria is the Executive Director of East Bay Housing Organizations (EBHO), working to create housing opportunities, with a membership of nearly 500 individuals; EBHO focuses on policy, doing work on city and county level to create political will and public will to create and preserve affordable housing

I. Overview of Affordable Housing: *What is it, why does it matter, and how is it funded?*

1. What do we mean when we say “affordable housing”? And why does affordable housing matter – to both low-income households and the community as a whole?

- Gloria: Why affordable housing matters is obvious; Uppercase “Affordable Housing” indicates public investment in housing, whereas lowercase affordable housing means housing that is affordable generally. If you want to divide it up, there is housing in the private market and housing with public support; housing that is owned by a nonprofit as affordable housing exists through public funding. If some hear “public housing,” the usual reaction is “I don’t want that,” which is what we try to dispel myths about it.
- EBHO believes that housing that is owned and operated by non-profit, mission oriented organizations is preferable, because they are not allowed to discriminate and they are dedicated to providing services. The two ways to make housing affordable are to bring down the cost, or to give people the means to make more income to afford housing; we focus on the housing cost side, and do this through exploring rent control and expanding vouchers, etc. Our priority is also to have affordable housing that is good quality.

2. Who pays for affordable housing? In other words, where do the funds for affordable housing come from?

- Eve: There are 3 types of funding that we access:
 - **Debt** – commit to making a small loan to afford capital costs of the project;
 - **Soft debt** – can get through state or the city, and agree to make payments if the project can, but can sit for 55 years and figure out how to pay off in that time;
 - **Tax credit equity** – program of the IRS which has become a key source of federal funding, can get 30 – 60 % of development costs covered that don’t have to pay back;
- Debt is the hard portion you have to pay to the banks, which makes 9% tax credit preferable; typically very few subsidies are available – aren’t too many operating subsidies; Sec. 8 helps to get more rent; services are a huge component, want to make sure they can age in place and aren’t isolated; use rental income to pay for



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services, or HUD contracts able to renew; partnering to provide services through the CoC Program to pay for a new project to serve Veterans;

3. How do state and federal legislation affect funding for affordable housing programs? And what are some policy priorities regarding legislation coming down the pike?

- Tyrone: Beginning in 2016, there has been increased interest in affordable housing. Assemblymember Tony Thurmond (of Richmond) proposed a \$1.3 billion Housing Proposal to fund affordable housing. We are pleased to see this and hoping that same momentum continues. We're concerned that legislatures will get distracted with healthcare and immigration, but there are 130 bills in legislature this year that came out about affordable housing, which is about 20 more than usual. To address the funding crisis, and the land use decision-making; the chief dynamic this year is the role of the governor – he's very concerned about the cost of affordable housing; he thinks it's too much but it's not. He's trying to pivot discussion to how to streamline land use decision making – focused on local environmental review process that slows down government; The message from the January budget was, if there's not a local land use streamline, no bills get passed this year.
- Some legislation on affordable housing that Housing California is following:
 - SB 2 (Atkins): The Building Homes and Jobs Act, which creates funds for affordable housing from a \$75 dollar fee on real estate recorded documents (excluding real estate sales), which go into a state housing trust fund generating approximately \$250 million for affordable housing;
 - AB 71 (Chiu): The Bring California Home Act would work on expanding the Low Income Housing Tax Credit; however, this has been vetoed before;
 - SB 35 (Wiener): This bill would establish a ministerial approval process for developments that meet certain conditions. It creates the opportunity to build affordable housing with less local input, helping to streamline the process;
 - SB 3 (Bell): This bill would enact the Affordable Housing Bond Act of 2018, a \$3 billion bond measure; proceeds would be used to finance existing programs, and infill infrastructure financing and affordable-development matching grant programs; However, usually don't mention because governor doesn't sign these;

4. What are some new opportunities for increasing the stock of affordable housing that you've heard of? And what are some other strategies to keep housing affordable for tenants (e.g. rent control)?

- Mariana: The Ensuring Opportunity Campaign has compiled a Housing Policy Brief (located at <https://cutpovertycc.files.wordpress.com/2014/07/ensuring->



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[opportunity-housing-brief-oct-2016.pdf](#)), in an attempt to share what we've learned and tried to build a framework to consider the housing available in Contra Costa. Other opportunities may be found in homelessness prevention and intervention (Built for Zero campaign); displacement prevention (rent control), and other small scale solutions, in addition to increasing the stock of affordable housing;

- Rent Control and Just Cause Eviction Prevention: Richmond is only city in Contra Costa County with rent control; this is a local jurisdiction decision. There's a state law called *Costa Hawkins*, which said that any units built after 1995 are subject to rent control; to pursue solutions through Rent Control, I suggest looking into *Costa Hawkins* limitations.
- Raise the Roof Campaign: Also working to institute rent control;
- Creative small scale solutions: These may be good ideas that are worth pursuing but are not scalable; e.g. Shared Housing – there is a pilot in Concord and Antioch, with centralized referral and screening for those who want to provide a room in a house and live in a room in a house; there are also ADU's and JADU's (Accessory Dwelling Units and Junior Accessory Dwelling Units), which require cities to promote and have clear regulations around these;
 - Please visit lilypadhomes.org for more information.
- Increasing the Stock of Housing That is Affordable: This comes down to increasing supply – which will require government matching. One new opportunity is the **Concord Naval Weapons Station** – this project will bring thousands of new homes, jobs, and park land; 25% of this housing developed is to be affordable, and homeless housing is to be integrated. (For more information, please visit <http://ebho.org/our-work/concord-campaign>)

II. Developing Affordable Housing: *What barriers exist to developing more affordable housing, and what strategies might we use to overcome them?*

1. In your opinion, what is the biggest obstacle to increasing the stock of affordable housing? What complexities inherent in the development process do you think can be better understood?

- Dan: Money is the number one obstacle; finding appropriate sites is also a big obstacle. This is a question of local politics and community acceptance.
 - Complexities inherent in Construction: You have to be able to afford to pay a contractor to build it; waiting for bids to come in after 3 years in the process can create chaos – you want to keep all the good things in the building, but need to see what you can afford. You want the product that you see to be beautiful, like one built in Martinez last year, because that is how the city accepts them; this is also why they are expensive. It doesn't help to do this cheaply.



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- Complexities inherent in Braiding Funding: There are often 6 or 7 sources of funds that come with their own rules, and we have to figure out how they fit together. They could have units set aside for different populations, and rents for those units, which dictate what we can do; if you do half the units at market rate, all affordable housing subsidies go away. All of these funding sources expect the localities to put in funds first for these developments; as a result, the localities might risk setting aside funds before other sources contribute. Getting jurisdictions to understand the importance of this to support affordable housing is a challenge.

2. If you want to create a development plan, what are the necessary steps involved? Who are the partners, and how do you bring them to the table? How are the different sources of funding managed for each part of the project?

- Eve: When creating a plan to develop affordable housing, the situation is that you are either a use looking for a site, or a site looking for a use. If you are a service provider with a client base who can't find housing, you're the use in search of a site; or you could be a church or school district with surplus land that you don't want to waste, and want to find an appropriate use for it. You begin by reaching out to housing providers or the services community to assess need or possible site locations; it could take years to determine a site. Once the site is secured, you need someone with real estate development experience on the team, after which you acquire an architect to design the property. It is difficult to receive an award for housing funding until you have an entitlement – this requires a lot of up front work to get the design approved for building. Getting the funding process can take a few years. Once all financing comes in from city and state, you can start construction (which takes anywhere from 15-30 months). You want to be flexible and open to expedite this process before opening day.

3. Policymakers are often under pressure to respond to the housing crises of those experiencing homelessness in their communities, as well as the concerns of their housed neighbors (who often express resistance to new affordable housing developments); for this reason, developing more affordable housing comes down to "location, location, location." In your opinion, where in a community should extremely low-income affordable housing be placed? And what, if anything, should be done to combat NIMBY-ism?

- Tyrone: First, this is not a homelessness issue exclusively, this is across the board with affordable housing. I think that affordable housing should be integrated in the community – as communities are built up, there should be places where low-income individuals and families can live; you don't want these folks living so far away from where they work.
 - Inclusionary Zoning: Some legislation that is coming down the pike that may assist with integrating affordable housing is **AB 1505 (Bloom)**;



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through inclusionary zoning, you can demand that affordable housing is included in the development plans. 140 inclusionary zoning ordinances have been passed in the state in the last 25 years.

- AB 1505 can overturn *Palmer v. City of Los Angeles*, which ruled that mandating landlords to create housing that they have to rent to lower-income individuals and families was in conflict with rent controls; under *Palmer*, you can have inclusionary zoning regarding land dedication, but no rental production requirement.
- Communities of Opportunity: There is an idea that some communities are safer and higher earning, and that they are great to foster success in people. A study conducted to see what happens when low income families move there showed that children under 9 years old had a tremendous change in their lives when they move to these places; however, there is concern that gentrification is changing communities, which is happening in Sacramento. It can also have a catalytic effect by developing affordable housing – it doesn't mean disinvestment.

4. With regard to location, what role does zoning play in the development of affordable housing? Are zoning laws to blame in increasing barriers to housing development, and if so, what can be done?

- Gloria: Regarding zoning, local laws and restrictions say where things can be built – city planning and public health used to be the same thing, so laws were developed to separate buildings according to usage to make sure that it all made sense and was safe. The challenge though is that while zoning is used to maintain the character of the community, there may be a dark side to this – it's problematic when zoning is restrictive and doesn't allow building to keep some people out. Interventions will likely take a while, and need an explicit response.

5. In your opinion, is it generally better to renovate/rehabilitate an existing housing development (in a blighted area), in lieu of new construction? What are some of the challenges and benefits of each? Explain.

- Dan: Acquisition for Rehabilitation vs. New Construction: Not sure if one is better than the other. Rehab can be helpful; for example, Concord recently renovated 3 developments in the monument quarter. It can be important in maintaining a housing population, where housing stock is being bought by for-profit developers for another use; for this reason, SAHA is renovating a historic SRO in downtown Oakland because we want to maintain diversity in the community and to preserve that affordable housing.
 - Cost Effectiveness: Regarding cost, acquisition and rehab can be cheaper, but there can be a value to spending more money to prevent having to go in later and rehab again. New buildings last longer because they have new materials, and you can also build things like a services



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space – new construction is a blank canvas, whereas an older building requires more creativity.

- Maintaining Participants: Additionally, existing buildings have people already living there, and when you rehab those buildings, those people have to deal with construction, and might be overcrowded. You can't allow overcrowded or over-income folks to remain living there, and this has to be kept in mind. Rehab is where restrictions really come into play, and re-locating people can create a lot of new programs.

6. In which ways can local stakeholders become involved in advocacy efforts to support the development of more affordable housing in Contra Costa County?

- Mariana: While we know increasing the stock of affordable housing is complicated, we all know we need it; if you're a service provider or resident leader, get involved anyway.
- EBHO's Affordable Housing Week: EBHO's affordable housing week is coming up, May 11 through May 21, 2017; the Multi-Faith ACTION Coalition will be doing a session; for more information, please visit <http://ebho.org/our-work/affordable-housing-week>
- Raise the Roof Concord Rally: On May 1, Raise the Roof Concord will hold a rally and march for Roof and Refuge, calling for sanctuary and homes in Concord. All Concord residents are encouraged to attend.
- EOC Contra Costa Housing Forum: On June 20, the Economic Opportunities Campaign will hold a Contra Costa Housing Forum, a convening on housing to kick off on year-long initiative to educate, break down silos, build momentum and urgency in Contra Costa around affordable housing. (For more information, please visit <https://endpovertycc.org/2017/04/27/contra-costa-can-do-better/>)

Q&A:

- Regarding "Inclusionary Ordinances," is this similar to developers having to pay a fee if they're not going to build affordable units?
 - Tyrone: Yes; a lot of jurisdictions have changed their ordinances to reflect a fee for those who don't want to include affordable housing as a part of their development. Some put a moratorium on affordable housing development, and some require going to court if a for-profit developer is not going to include affordable housing as part of the plan.
 - Dan: Both SAHA and RCD have new development projects because of these fees from for-profit developers.
- Some areas in Contra Costa have a pilot program for allowing separate units to be built to rent out on private property – can you speak to this?
 - Tyrone: This is a city by city thing; lots of cities are passing ordinances to make this easier. Most cities are doing this to increase the number of units, but this doesn't come with an affordability requirement or services.



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- Is there a policy to prevent agencies from other counties from buying up the property in the County because it's cheaper to buy and place developments here? E.g. habitat for humanity – uncertain whether these are for CC, but could be for SF County?
 - Gloria: Preferences like those start getting into Fair Housing issues. The Coalition of Bay Area counties and Metropolitan Transportation Commission are doing this advocacy, and Oakland has a preference in place for local developers, but it's not a requirement. Developments also have to reflect the diversity of the Bay Area, and have to accept folks from the entire region.

- When talking about the development process, how do you decide what information to gather?
 - Eve: It depends on the site; you need more space if you're going to do a family development, and more parking; those decisions take shape once you have a site. You also want to respond to the needs of the community, by trying to incorporate stakeholder feedback to make those decisions.

- Are there opportunities for clients to get education about their own benefits? To whom can they reach out for this information?
 - Tony: If they don't know which programs they have, it's difficult to know who to contact. We would need to figure out documentation for participation in certain programs, and will know if they're participating in another public assistance programs.
 - The CoC is a good place to make connections with people from key housing authorities who you can call.

4. Pin It

- Next full membership meeting is July 21, 2017.