

Affordable Housing Forum

City of San Pablo Affordable Housing Strategy

Thursday August 27, 2020

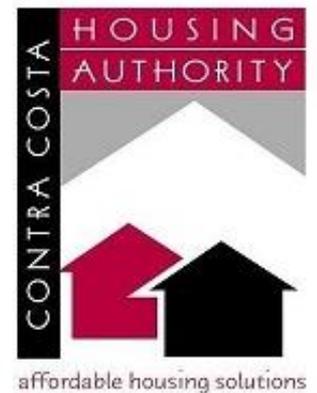


Agenda

- Welcome
- Housing Authority of Contra Costa County (HACCC) Resources
- Other County and State Resources
- San Pablo Economic Development Corporation (EDC) Resources
- City of San Pablo Resources
- Community Needs
- Q&A and Discussion

Housing Authority of the County of Contra Costa (HACCC)

Presented by Joseph Villarreal, Executive Director



Three HACCC Programs in San Pablo

- Public Housing
 - 141 units in San Pablo (954 total County)
 - HACCC owned
 - Rent = 30% adjusted income
- Housing Choice Vouchers (Section 8)
 - 754 units in San Pablo (7,996 total County)
 - Private market units
 - Initial Rent = 30%-40% adjusted income
- Project-based Vouchers
 - 31 units in San Pablo (1,434 total County + 489 planned RHA)
 - (Usually) Private market units
 - Initial Rent = 30%-40% adjusted income

KIDD MANOR PUBLIC HOUSING

- Senior Housing
- Built in 1962
- 41 Units
- Studio and 1 BR Units
- Elevator Access
- Balconies
- Community Room



VISTA DEL CAMINO PUBLIC HOUSING

- Family Housing
- Built in 1952
- 100 Units
- 1BR – 4 BR Units
- Playground
- Single-Story and
Townhouse Apartments



GIANT ROAD APARTMENTS PROJECT-BASED VOUCHERS

- Family Housing
- Built in 2008
- 1 – 3 BR Units
- 86 Units – 21 PBV
- Playground
- Community Room
- On-Site Services
- YMCA Childcare Center
- Current Rents - \$1,825 - \$3,194
- East Bay Asian Local Development Corporation (EBALDC)



CHURCH LANE APARTMENTS PROJECT-BASED VOUCHERS

- Family Housing
- Rehab - September 2019
- 22 Total Units
- 10 Assisted Units – 5 PBV and 5 RAD PBV
- 1BR – 4 BR Units
- Rents - \$885 - \$3,852
- Resources for Community Development (RCD)



Any questions?

Other County and State Resources

Contra Costa County Homeowner Programs for Repair and Improvements

Neighborhood Preservation Program (NPP) – County offers funds to low income homeowners for home improvements.

- Up to \$15,000 in grants for repairs
- Up to \$70,000 in low interest loans

For more information:

Call 510-803-3388

Email HomeRepair@HabitatEBSV.org

Weatherization Program – County offers technical and financial assistance for home energy efficiency improvements for low income households and seniors on fixed income.

For more information:

Call 925-674-7214

www.cccounty.us/weatherization

Contra Costa County First Time Homebuyer Counseling

Free counseling services available
through ECHO Housing

For more information:

Call 510-581-9380

www.echofairhousing.org



FIRST-TIME HOME BUYER COUNSELING



Are you considering becoming a homeowner? Need help budgeting? Or, want to know how to start saving for a down payment?

Buying a home is a significant milestone in your life. Education is the key to determine if you are ready to be a homeowner.

If you live in Alameda or Contra Costa Counties, call NOW for counseling on homeownership!

Take advantage of this FREE opportunity to learn how to become a homeowner.

For information contact
JONATHAN TORRES
510-581-9380
855-ASK-ECHO

Jonathan@echofairhousing.org

ECHO Housing
22551 Second Street #200
Hayward CA 94541
www.echofairhousing.org



First-Time Homebuyer Loans

- California Housing Finance Agency provides first-time homebuyer loans and down payment assistance
- Household income limit for low income households: \$102,320
- List of preferred lenders in Contra Costa County below:

Contra Costa , Angela Marie Seminario	415.640.7780	Alterra Home Loans
Contra Costa , Atanasio "Sonny" Aguilera	209.986.2616	Finance of America
Contra Costa, Brian Reeg	925.405.1176	Homebridge
Contra Costa , Emil Dollesin	510.395.3161	Loans Realty Group
Contra Costa , Leonard Briones	925.354 1545	Guaranteed Rate
Contra Costa, Monette Campos	707.315.1247	Flagstar Bank

Mortgage Credit Certification Program for First-Time Homebuyers

- The MCC provides qualified first-time homebuyers with a federal income tax credit to reduce monthly mortgage payments.
- Household income limits
 - \$125,280 for 1 and 2-person household
 - \$146,160 for a 3-person household
- Home purchase price can be no more than \$764,823

If interested, contact an approved lender available at:

<https://www.contracosta.ca.gov/DocumentCenter/View/41403/MCC-Approved-Lender-List?bidId=>

Contra Costa County COVID-19 Eviction and Rent Moratorium

- **What are the protections?**
 - Residents and small businesses cannot be evicted for not paying rent if you can show lost income related to COVID-19
 - Evictions can only be for a “just cause” (violation of the lease)
 - No evictions allowed for unauthorized occupant if they are immediate family living there because of COVID-19
 - Rent increases are not allowed for properties older than 15 years
 - Landlords cannot charge late fees on rent
- **How long does it remain in effect?**
 - Eviction and rent increase ban will end September 30, 2020 unless it is renewed by the County Board of Supervisors
 - Tenants must pay any past due rent by Jan. 31, 2021

For more information, call the Contra Costa County COVID-19 “Hotline” at 844-729-8410

California Tenant Protection Act of 2019 (AB 1482)

- **What are the protections?**
 - Caps annual rent increases at 5 percent plus inflation
 - Requires landlords to provide a “just cause” for eviction
- **What kind properties does it apply to?**
 - All multifamily rental units that are at least 15 years old on a rolling basis
- **What kind of properties are not protected?**
 - Single-family homes (in most cases)
 - Duplexes if the owner occupies one of the units
 - Mobile homes
 - Accessory Dwelling Units (ADUs)
 - Deed-restricted housing

Legal Resources for Tenants

Tenant protections are enforced primarily through the courts.
Resources for tenants include:

Bay Area Legal Aid

Website: <https://baylegal.org/>

Legal Advice Hotline: 800-551-5554

Contra Costa Senior Legal Services

Website: <https://www.ccsls.org/>

Phone: 925-609-7900

211 Contra Costa

Website: <https://cccc.myresourcedirectory.com/>

Phone: 211

San Pablo Economic Development Corporation (EDC) Resources

San Pablo EDC

San Pablo Economic Development Corporation



Workforce Services

- * Training
- * Education
- * Career counsel

Removing Barriers

- * Childcare
- * Job Readiness
- * Homeownership

Business Services

- * Training
- * Loan support
- * Marketing

First-time Homebuyer Programs

WISH

- WISH is the Federal Home Loan Bank of San Francisco's Workforce Initiative Subsidy for Homeownership
- Low-income households, individuals, and families may receive a 4-to-1 matching grant of up to \$22,000.
 - Provide \$5,500 & receive \$22,000
- WISH grants can be applied to downpayment and closing costs.
- Must be owner-occupied residence for five (5) years for forgiveness

SPLASH

- SPLASH is a loan program that the EDC co-created with the City
- It's a shared appreciation loan (SAL) that prioritizes teachers and first-responders
- The SAL may be up to 10% of the cost of the home not to exceed \$50,000
- Principal and appreciation paid upon end of term of the loan, refinance or sale of the home.

City of San Pablo Resources

COVID-19 Housing Assistance Grant

Overview

- \$250k in funding
- Benefits of up to \$1k per household, based on income levels and household size
- First come first served basis
- Program ends Sept 30, 2020 or until program funds run out, whichever is sooner

Eligibility

- Job loss or reduction of work hours related to COVID-19 in household.
- Applicant with a total household income that does not exceed the HCD Published State Income Limits for Low-income Households at the time a complete Program Application is received.
- Applicant must reside in incorporated City of San Pablo and be a legal resident.
- One applicant per household.
- Applicant or any member of the Applicant's household must not have gotten City COVID-19 Grant Program funds before.

**For more information, call 510.215.3030
or email COVIDGRANT@sanpabloca.gov**

Residential Health & Safety (RH&S) Inspection Program

What is the Residential Health & Safety Inspection Program (RH&S)?

- Establishes procedures for the inspection of all single and multiple-family residential non-owner-occupied units, and all dwellings sold within city limits.
- Helps ensure the City's units comply with existing state and local building, electrical, fire and plumbing code standards
- Helps ensure structures are safe for occupancy, and that housing stock is maintained to acceptable standards.

When is an RH&S inspection needed?

- Required for properties that are for sale or non-owner occupied.
- Required when a residential single-family, owner occupied unit is more than ten years old (from the original construction date), or a residential non-owner occupied unit more than three years old, is being sold or transferred

**For more information, contact Laura Santillan at
510-215-3030 or RHS@sanpabloca.gov**

Residential Health & Safety (RH&S) Inspection Program

What is the fee for an RH&S inspection?

- Condominium or Townhouse \$391
- Single Family \$391
- Duplex \$391 plus \$78 per unit
- Multiple Units \$391 plus \$78 per unit

When is a certificate of compliance issued?

- An inspection report is issued at the initial inspections if any deficiencies were found.
- A certificate of compliance is issued when the owner secures the necessary permits, corrects all deficiencies and ensures that a re-inspection is performed on the property within sixty (60) days after the inspection or before the close of escrow, whichever is earlier.
- A resale certificate is good upon the completion of sale or transfer, or twelve months from the date of issue; whichever is earlier.
- Periodic certificates of compliance for non-owner occupied units are good for 12, 24, 36, 48 and 60 months, depending on the demerits a property receives at time of original inspection.

**For more information, contact Laura Santillan at
510-215-3030 or RHS@sanpabloca.gov**

Residential Health & Safety (RH&S) Inspection Program

Demerit system for non-owner occupied properties

Single Family/Condominium/Townhouse:

- Less than 8 points 5 years
- Between 8-14 4 years
- Between 15-21 3 years
- Between 22-28 2 years
- More than 29 points 1 year

Multiple Units:

- A parcel with more than one unit is considered a multiple unit.
- For example, a duplex that has 12 demerits on unit A, 6 demerits on unit B and 2 on the common area (everything outside of the living unit, when there is more than one unit on the property), the average of the two units is 9 and we add the 2 demerits from the common area for a total of 11 demerits. Based on the breakdown above, this property should have a certificate of compliance for 4 years.

**For more information, contact Laura Santillan at
510-215-3030 or RHS@sanpabloca.gov**

Upcoming City Housing Initiatives

- Residential Development Projects
 - Block E on Chattleton Lane
 - 1820 Rumrill Boulevard
- General Plan Update
- ADU Ordinance (forthcoming)
- Hiring of an In-House Chief Building Official / Plan Checker
- Creation of a new Housing Analyst Position

San Pablo Community Survey

Community Survey Responses

- A total of **161 San Pablo residents** participated in the survey.
- Survey participants were **most interested in learning about:**
 1. Assistance for first-time homebuyers
 2. Resources for homeowners for rehabilitation, repair, and maintenance
 3. Protection for renters facing rent increases, evictions, and relocation.
 4. Finding affordable (subsidized) rental housing

Community Survey Responses

Top 5 Housing Priorities of Survey Respondents





CITY OF SAN PABLO

City of New Directions

Charles Ching
Director of Community &
Economic Development
CharlesC@sanpabloca.gov
510-215-3031

Sandra Marquez
Associate Planner
sandram@sanpabloca.gov

Mary Delgado
Senior Permit Technician
maryd@sanpabloca.gov

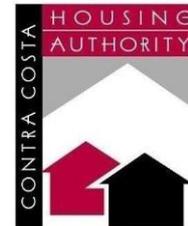
Laura Santillan
RH&S Planning Aide
lauras@sanpabloca.gov

Jennifer Kauffman
Housing Analyst
jenniferk@sanpabloca.gov



putting san pablo to work

Sugey Mojica
Program Coordinator
info@sanpabloedc.org
510-215-3206



affordable housing solutions

Joseph Villarreal
Executive Director
jvillarreal@contracostahousing.org
925-957-8011



STRATEGICECONOMICS

Sujata Srivastava
Principal
SSrivastava@strategieconomics.com
510-647-5291 x105

THANK YOU!