

AFFORDABLE HOUSING NEEDS SENIORS IN ALAMEDA COUNTY

Seniors in Alameda County

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- ❑ 224,171 residents age 65+ in Alameda County in 2017 (13.5% of population)
- ❑ 50% of Alameda County residents age 65+ do not have enough income to meet basic needs per California Elder Economic Security Standard ‘Elder Index’
- ❑ 8.8% of Alameda County residents age 65+ live below the federal poverty line
- ❑ 10% of Alameda County homeless residents were seniors in 2017 Point-in-Time Count

Housing Costs vs Income

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- ❑ 28.2% of senior homeowners pay over 30% of income for housing in Alameda County
- ❑ 47.6% of senior renters pay over 30% of income for housing in Alameda County
- ❑ Rents have increased 21% - 60% in the last 5 years in Alameda County
- ❑ These numbers are projected to increase substantially as population ages and housing costs increase.

AFFORDABLE HOUSING NEEDS

ALAMEDA COUNTY RESPONSE

County Response

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- ❑ Countywide planning and program development to provide affordable housing and end homelessness

- ❑ Housing programs, including:
 - ❑ Anti-displacement assistance
 - ❑ HOPWA short-term rent, mortgage, utility assistance
 - ❑ Housing rehabilitation and accessibility programs
 - ❑ Rapid Re-Housing programs
 - ❑ Realignment (Re-entry) housing program
 - ❑ Shelter Plus Care - permanent supportive housing

- ❑ Financing of affordable housing construction

County Response - Boomerang

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One-time 'Boomerang' funds for affordable housing and homeless responses countywide:

- ❑ \$9.8 million – development of affordable rental housing
- ❑ \$3.9 million – rapid rehousing for homeless and homeless prevention
- ❑ \$1.9 million – responses to encampments/unsheltered homelessness:
 - \$1.4 million – Immediate impact partnership grants to cities
 - \$500,000 – Responses to encampments on County properties and in the Unincorporated County
- ❑ \$10 million (FY18/19 & 19/20) for Capital responses to homelessness

County Response - Boomerang

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- Annual 'Boomerang' funding for affordable housing and responses to homelessness

Program	Allocation (FY16/17 & FY17/18)
Homeless Housing Resource Centers/Coordinated Entry System	\$4,000,000
Anti-Displacement Legal Services and Short-term Financial Assistance	\$3,500,000
Housing Bond-related CBO/Faith Housing Development Capacity Building Program	\$ 750,000
Homeless Encampment Responses	\$ 750,000
County program delivery/administration of programs	\$1,000,000
Total	\$10,000,000

County Response – Boomerang

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❑ Anti-Displacement Program

❑ Goals:

- ❑ Expanded access to legal assistance to prevent evictions and foreclosures
- ❑ Emergency short-term housing-related financial assistance if deemed a critical component for housing retention Income limits: 80-120% of area median (e.g., teachers, electricians, plumbers, firefighters)
- ❑ Centro Legal de la Raza selected as Program Administrator
- ❑ Program currently assisting clients
- ❑ Contact Centro Legal at (510) 437-1554

County Response – Measure A1

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- ❑ **Measure A1: \$580 million Affordable Housing General Obligation Bond**
 - ❑ passed by 73% in November 2016

- ❑ **Homeowner Programs - \$120 million**
 - ❑ Down Payment Assistance Loan Program (\$50 million)
 - ❑ Homeowner Development Program (\$25 million)
 - ❑ Home Preservation Loan Program (\$45 million)

- ❑ **Rental Housing Programs - \$460 million**
 - ❑ Rental Housing Development Fund (\$425 million)
 - Base City Allocations (\$225 million)
 - 4 Regional Pools (\$200 million)
 - ❑ Innovation and Opportunity Fund (\$35 million)

County Response – Measure A1

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- ❑ **Down Payment Assistance Loan Program**
 - ❑ Goal: to assist middle-income first-time homebuyers to buy homes and stay in Alameda County
 - ❑ Income limits: 80-120% of area median (e.g., teachers, electricians, plumbers, firefighters)
 - ❑ Loan limits of \$100,000 - \$150,000
 - ❑ Hello Housing selected as Program Administrator
 - ❑ Program projected to start accepting applications in early 2019
 - ❑ Contact Sarah Shimmin at sarah@hellohousing.org or (415) 738-7833

County Response – Measure A1

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- ❑ **Home Preservation Loan Program**
 - ❑ Goal: to help low-income homeowners to stay safely in their homes
 - ❑ Income limits: up to 80% of area median
 - ❑ Loan limits of \$15,000 - \$150,000
 - ❑ Program projected to start accepting applications in early 2019
 - ❑ Habitat for Humanity selected as Program Administrator
 - ❑ Contact: Jen Gray at jgray@habitatbsv.org or (510) 803-3313

County Response – Measure A1

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- **Rental Housing Development Program:**
 - Units for senior households are among the target populations of this program
 - Most units are expected to be for households at 30% -60% of area median
 - A minimum of 20% of units to 20% AMI or below

County Response: Senior Housing

HCD-Subsidized Senior Housing in Alameda County – Completed				
2005-2018				
	Total Projects	# of Affordable Housing Units	<30% Area Median Income	31-50% Area Median Income
Berkeley	1	42	13	28
Fremont	1	97		97
Hayward	3	233	3	169
Pleasanton	1	130	13	107
San Leandro	1	50		50
Unincorporated	1	83	41	
Total	8	635	70	451

County Response: Senior Housing

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HCD-subsidized Senior Housing in Alameda County Currently in Construction or Pre-development				
	Total Projects	# of Affordable Housing Units	<30% Area Median Income	31-50% Area Median Income
Alameda	1	59	25	22
Oakland	1	50	13	18
Pleasanton	1	54	6	37
San Leandro	1	84	13	71
	4	247	57	148

HCD-subsidized Senior Housing Development Projects

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Harper Crossing, Berkeley

HCD-subsidized Senior Housing Development Projects

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Alta Mira Senior and Family Apartments, Hayward

HCD-subsidized Senior Housing Development Projects

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Kottinger Gardens, Pleasanton



ALAMEDA COUNTY
Community Development Agency

QUESTIONS AND DISCUSSION

**TO RECEIVE MEASURE A1 NOTICES AND UPDATES, SIGN UP ON THE
MEASURE A1 LIST SERVE AT:**

[HTTP://WWW.ACGOV.ORG/CDA/HCD/ESUBSCRIBE.HTM](http://www.acgov.org/cda/hcd/esubscribe.htm)

**FOR COMMENTS AND QUESTIONS, CONTACT:
ACHOUSINGBOND@ACGOV.ORG**