

Alameda County

Housing and Community Development Department

Measure A1 Oversight Committee

DATE: June 24, 2021 TIME: 9:30 A.M. Chair: Ndidi Okwelogu – Vice Chair: Gloria Bruce

Location: This meeting is held via teleconference https://us02web.zoom.us/j/85928714165. To attend via phone dial + 1 669 900 9128 then enter code 859 2871 4165#. 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.	Calling Committee to Order	Organization	Chair Okwelogu
II.	Approval of 5/27/2021 Meeting Minutes	Action	Chair Okwelogu
III.	Future Meetings Discuss the prospect of in-person meetings Elect temporary Vice Chair until September	Action	Chair Okwelogu
IV.	Measure A1 news	Information	Jennifer Pearce, Housing and Community Development Manager, Housing and Community Development, Alameda County Community Development Agency (CDA)
V.	Alameda County HCD news	Information	Jennifer Pearce
VI.	Measure A1 Program 2018-2019 Annual Report Draft Discussion of the Measure A1 Annual Report - program design, implementation and progress toward goals July 2018 through June 2019	Information	Jennifer Pearce
VII.	Public Comment for Items not on the Agenda	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 – June 24, 2021

Board of Supervisors

- The Board of Supervisors is expected to consider the authorization of 8 full-time employees to support Measure A1 bond implementation in July 2021.

Program Updates:

- Fruitvale Transit Village II-B, Oakland (Bridge/Unity Council) – anticipated closing in late June. 181 units, including 46 units of permanent supportive housing for chronically homeless individuals. A1 funding: \$16,227,175

Alameda County Housing and Community Development Updates – June 24, 2021

- Emergency Rental Assistance Program launch update
- On June 17th, HCD held a strategy session with more than 100 stakeholders to discuss how to leverage Homekey funds to address the housing crisis.

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:

<u>https://us02web.zoom.us/j/87877191479</u> 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/u/kcTZk34gKF 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 accommodation for disability, please the Clerk or a email 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 5/27/2021 TIME 9:30 A.M.

Chair: Ndidi Okwelogu Vice-Chair: Gloria Bruce Committee Members:

Gloria Bruce, Randi DeHollander, David Denton, Jeffrey Dixon, Brian Dolan, Lisa Fitts, Lynda Foster, Daniel Gregg, Jason Gumataotao, Daphine Lamb-Perrilliat, Ndidi Okwelogu, Kendra Roberts, Mimi Rohr, Rose Works

Members of the Public: 13 attendees **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.
 - Chairperson Okwelogu called the meeting to order at 9:32 a.m. and requested Mr. Fuller call the roll.
 - Of the 8 seated members, 13 were present at roll-call. Quorum is eight.

Committee Members in Attendance

- Ndidi Okwelogu, Chairperson-
- Daniel Gregg -
- Kendra Roberts -
- Brian Dolan -
- Lynda Foster-
- Jason Gumataotao-
- Rose Works
- Gloria Bruce, Vice Chair
- David Denton
- Randi DeHollander
- Jeffrey Dixon
- Daphine Lamb-Perrilliat (arrived after roll-call)
- Mimi Rohr (arrived after roll-call)
- Lisa Fitts (arrived after roll-call)

Committee Members Not in Attendance

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
- Melissa Rydman, Administrative Associate, Office of the Clerk, Alameda County Board of Supervisors
- Hilde Myall, 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)
- Teresa Hester, Clerk Specialist, Housing and Community Development, Alameda County Community Development Agency (CDA)
- Rachel Heydemann, Housing and Community Development Project Manager, Housing and Community Development, Alameda County Community Development Agency (CDA)
- II. Approval of 3/25/2021 Oversight Committee Minutes Chairperson Okwelogu Action Item Approve January 21, 2021 meeting minutes, make any amendments, and approve.

• No discussion from the Committee

Public Comment:

• No public comment.

Ms. Lamb-Perrilliat motioned to adopt the March 25, 2021 minutes. Ms. Works seconded the motion.

Through a roll-call vote, the Committee adopted and accepted the minutes with 11 votes in favor, 0 no votes and 1 abstention.

X yea, nay, abstain
X yea, nay, abstain
yea, nay, X abstain
X yea, nay, abstain
yea, nay, abstain
X yea, nay, abstain
X yea, nay, abstain
X yea, nay, abstain
X yea, nay, abstain
X yea, nay, abstain
yea, nay, abstain
X yea, nay, abstain
X yea, nay, abstain
X yea, nay, abstain

Total: 11 yea, 0 nay and 1 abstain The motion passes

III. Oath of Office for New Member for Jason Gumataotao, Melissa Rydman, Administrative Associate, Office of the Clerk, Alameda County Board of Supervisors

Informational Item – Nomination approved on May 25, 2021 Board of Supervisors (BOS) meeting.

IV. Future Meetings – Chair Okwelogu

Approve the addition of Oversight Committee meeting on Thursday, June 24, 2021 at 9:30 a.m. **Action**

Discussion:

- This meeting will be an opportunity to have an additional discussion of the second annual report before going to the BOS.
- Ms. Works, Mr. Dixon, Ms. Rohr, and Ms. DeHollander support adding the June 24, 2021 meeting.

Public Comment:

• No public comment.

Ms. DeHollander motioned to approve the addition of an Oversight Committee meeting on Thursday, June 24, 2021 at 9:30 a.m. Mr. Dixon seconded the motion.

Through a roll-call vote, the Committee adopted and accepted the minutes with 12 votes in favor, 0 no votes and 1 abstention.

Gloria Bruce, Vice Chairperson	X yea, nay, abstain
Daniel Gregg	X yea, nay, abstain
Brian Dolan	X yea, nay, abstain
Jason Gumataotao	X yea, nay, abstain
Lisa Fitts	yea, nay, abstain
Lynda Foster	X yea, nay, abstain
Rose Works	X 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
David Denton	yea, nay, X abstain
Mimi Rohr	X yea, nay, abstain
Ndidi Okwelogu, Chairperson	X yea, nay, abstain

Total: 12 yea, 0 nay and 1 abstain The motion passes

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

Informational Item

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

- On May 18, 2021, BOS approved the following items:
 - Adoption of the first Annual Report
 - \$5,426,348 in Newark Base City Allocation for Timber Senior Housing
 - Developer: Eden Housing

- 72 units to low- and extremely low-income senior households
- Program Updates
 - Granite Ridge (Fremont) closed 4/30/2021 has closed construction financing
 - 73 units, including homeless units
 - A1 funding: \$9.7 million
 - Developer: Eden Housing
 - Irvington Senior (Fremont) groundbreaking ceremony 5/14/2021
 - 90 units
 - A1 funding: \$12.2 million
 - Developer: Allied/ Abode
 - Empyrean Towers (Oakland) reopening celebration on 5/18/2021
 - Renovation of existing residential hotel
 - 147 units, including homeless units and units for people with HIV/AIDS
 - A1 funding: \$4.7 million
 - Developer: Resources for Community Development
 - Fruitvale Transit Village II-B (Oakland) anticipating construction closing mid-June
 - 181 units, including homeless units
 - A1 funding: \$16.2 million
 - Developer: Bridge Housing/ Unity Council
 - May 25, 2021 Livermore City Council approved entitlements for Downtown Livermore
 - A1 funding: \$14.4 million

• No further discussion from the Committee.

Public Comment:

• No public comment.

VI. Alameda County Housing and Community Development News - Jennifer Pearce, Housing and Community Development Manager, Alameda County Community Development Agency (CDA) Informational Item

- Ms. Pearce gave an update on HCD news:
 - Emergency Rental Assistance Program (ERAP) is moving forward and contractors have been hired to assist in the administration, marketing, and outreach.

Discussion:

• No further discussion from the Committee.

Public Comment:

• No public comment.

VII. Rental Development Project Profile – Hilde Myall, Housing Finance Manager, Housing and Community Development Manager, Alameda County Community Development Agency (CDA)

- Ms. Myall presented on recent project development milestones for the following projects:
 - o Empyrean and Harrison (Oakland)
 - o Fruitvale Transit Village Phase II-B (Oakland)
 - Irvington Senior (Fremont)

- Mr. Denton inquired about the limited partner equity to confirm this is from the net proceeds of the sale of the various tax credits.
- Ms. Myall confirmed that is correct.
- Mr. Denton asked if it is required in underwriting that limited partners contribute 100% of the net proceeds from the sale of the tax credits to qualified expenses?
- Ms. Myall responded it is required the developer partnership, including the limited partner investor complies by State and Federal IRS tax credit guidelines. There are negotiations around relative lien position and distribution of residual receipts payments.
- Mr. Denton highlighted a project where 65% of net proceeds of tax credits went for non-qualified development of luxury apartments. It only reached 20% of limited partner equity to cost ratio. Why was this not flagged in underwriting?
- Ms. Myall responded that HCD can further research this project and report back to the Committee.
- Mr. Denton continued that it should be part of the underwriting process to require 100% of the net proceeds of the tax credits be used for qualified expenses.
- Ms. Myall confirmed this is part of the HCD underwriting process that the developer is in compliance with the agreement they have made to align with the State and Federal tax requirements. HCD is ensuring that they are not over subsidizing and putting in more money than a deal needs.
- Mr. Denton requested confirmation that HCD requires contractors to enter into project labor agreements.
- Ms. Myall confirmed A1 policies require new construction projects of 80 or more units to enter into private labor agreements. Rehab does not require this. For example, Irvington Senior did require a private labor agreement.
- Mr. Denton asked if the private labor agreement includes minority hiring requirements.
- Ms. Myall confirmed Alameda County is not a party in the private labor agreement. Outside of
 the agreement, HCD does require the Measure A1 labor compliance which includes a local hire
 goal, disadvantage hire goal, a 5% of all worker hours on a project. HCD recently presented a
 report to the Board of Supervisor Procurement and Contracting Committee reporting progress on
 those goals.
- Mr. Denton asked if it is surprising the current hiring that black participation in labor is 1%.
- Ms. Myall responded that workforce participation by ethnicity was presented to the Procurement and Contracting Committee. HCD did acknowledge the workforce participation does not align with the County as a whole and needs development. HCD does not currently have a workforce participation committee.
- Mr. Denton requested the referenced document to be distributed to the Committee.
- Ms. Starratt responded this document was presented to the Procurement and Contracting Committee and will provide the staff report with the data to the Committee. It was found that Alameda County has reached their workforce goals but there is work that needs to be done, including training and development programs. The African American workforce is not represented in the workforce. 5,000 jobs have been created. HCD is reaching out to the social services agency who does work on developing the workforce.
- Vice Chair Bruce offered further comment to the workforce discussion. It is important to create
 jobs and diversify the workforce. The affordable housing industry is focused on hiring diverse
 folks, but there is a long way to go to reach the goals.

- Mr. Dixon added the project labor agreement is applicable to projects with 80 units or more. May be beneficial to look at projects with 80 units or more compared to projects with 80 units or less to compare difference in workforce demographics.
- Ms. Starratt furthered that all projects are subject to Measure A1 labor requirements, including prevailing wage, local hiring requirements, disadvantage hiring requirements, etc., although not subject to the project labor agreement requirement. Even without a project labor agreement, there are base requirements approved by the BOS that need to be met.

Public Comment:

• No public comment.

VIII. AC Boost Program Update – Sarah Shimmin & Paxcelli Flores, Hello Housing Informational Item

Ms. Shimmin and Ms. Flores presented on AC Boost program updates focusing on a discussion of Hello Housing's equity analysis of the initial AC Boost funding round. The presentation covered outcomes of the first funding cycle of the program as well as how Hello Housing has analyzed feedback from program participants to move forward with policy recommendations for BOS approval to further the goals of the program to address the racial wealth gap.

Discussion:

- Ms. Fitts requested Hello Housing to clarify how applicants get invited to workshops once they have submitted preapplications.
- Ms. Shimmin responded that anyone who meets criteria at the pre-application stage are given a lottery number and based on that, households are invited to workshops. The pre-application asks for basic information regarding household income and assets, whether they live or work in Alameda County or have been displaced from the County.
- Ms. DeHollander requested clarification on what loan programs or products that the closed transactions participated in? Thinking of households that got through the pre-application process but did not successfully close a transaction.
- Ms. Shimmin clarified that the survey did request participants to share what barriers they
 faced in submitting a full application. Survey responses suggested that participants faced
 barriers concerning credit, income, and/ or assets. Offered to share the report that further
 breaks down survey results.
- Ms. DeHollander suggested it is concerning that a large majority or survey participants did not know there are closing costs attached to their transaction from the time they applied to the time they attended a workshop. Is it possible to incorporate something like the Consumer Financial Protection Bureau Home Loan Toolkit, an interactive document for applicants?
- Ms. Shimmin responded Hello Housing is exploring how to better support applicants in preparing before they attend a workshop.
- Vice Chair Bruce requested explanation of what are seasoned funds and the change to down payment requirements.
- Ms. Shimmin explained seasoned funds is a requirement that households have at least 1.5% of the homes purchase price in their financial accounts consistently for at least 3 months prior to going into contract on the home. This was not a huge issue of households not having seasoned funds, but an issue of households not having the 3% in general. There were a few households disqualified for not having the seasoned funds. Removing this requirement will have an impact in expanding accessibility to the program. In terms of the reduction of the down payment requirement, cash to close and assets are main factors in successful participation in the program and there is not an increased risk in households defaulting on

- their home with decreased down payment amounts. Lenders have shared feedback that they can often support loans that go up to 100% combined-loan-to-value or higher.
- Ms. Duffy added that the number one risk to homebuyers are the predatory nature of the loan products they are utilizing. The program has benefited from utilizing pre-approved lenders and are underwriting what households are able to repay and what mortgage payment is affordable to that household. Access is the goal, compared to future risk.
- Mr. Denton requested specifics on administration costs compared to program costs.
- Ms. Shimmin confirmed this cost falls within the 10% range. Hello Housing can compile this data and provide the information to the Committee.
- Mr. Denton requested confirmation the Bond allows the program to support applicants earning up to 120% of AMI.
- Ms. Shimmin confirmed the Measure A1 Bond allows for up to 150% of AMI.
- Ms. Lamb-Perrilliat requested further explanation regarding the usage of samples from San Francisco's AMI. How does this comparable to the income of Alameda County residents? Is there a pre-orientation information session provided to interested households explaining the financial responsibility?
- Ms. Shimmin confirmed that the program is using Alameda County income limits. The program was designed with the San Francisco program as a sample. Additionally, no preorientation is currently offered but working to better prepare applicants before they get to the workshop stage, so they are ready to start the savings process and putting together documentation needed for the final application. More information will likely be included on the pre-application or included in an email once they submitted the pre-application with suggestions to prepare.
- Ms. Duffy added there is collaboration with housing counseling agencies to assist potential homebuyers to ready themselves for the program. This helps applicants better prepare and understand what type of documents they will need to prepare.
- Ms. Fitts added that Hello Housing is intentionally broadcasting a very broad net for the preapplication in order to increase numbers and avoid potential applicants from selfdisqualifying before even applying. Survey results show 80% of people are open to applying
 again and are not discouraged by the process.

Public Comment:

- Ms. Donna Griggs-Murphy added appreciation to Hello Housing for administering AC Boost.
- Ms. Sophia potential applicant added appreciation to Hello Housing for administering AC Boost. Expressed excitement for the increased loan amount. Will there be opportunities in the future for other preference categories? Is race a factor in the application process?
- Ms. Shimmin explained that the preference categories are fixed based on approval by Alameda County BOS.
- Ms. Duffy added if there was a category Hello Housing noticed in the applications then they would consider bringing that to the BOS for consideration. In regard to race being a factor, Hello Housing must be in compliance with fair housing laws and do its due diligence in reaching all communities in their ability to apply.
- IX. Measure A1 Program July 2018 to June 2019 Annual Report Draft -Jennifer Pearce, Housing and Community Development Manager, Alameda County Community Development Agency (CDA)

Informational

- Ms. Works questioned best way for Committee to communicate suggested edits?
- Ms. Pearce explained feedback will be noted in today's meeting as well as in writing. There will
 also be a second draft presented during the June meeting to allow sufficient time for review prior
 to the July meeting.
- Ms. Works asked if there is a deadline that the Committee should provide feedback?
- Mr. Fuller requested the Committee provide feedback in a week.
- Ms. Starratt explained it is important to stick to the deadline, but if necessary, the deadline can be adjusted to allow for sufficient time to provide quality feedback. Reminded the Committee that in order to meet the BOS recess schedule, the second Annual Report will need to go to the Health Committee in July.

Public Comment:

• No public comment.

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

Speakers: None.

Adjournment at 11:46 a.m.

Measure A1 Annual Report 2 draft text feedback from Oversight Committee members

David Denton

Page 7

The Rental Housing Development Program.

It states in a bullet point that the program has committed \$149M, whereas page 9 states a significantly larger amount.

Page 9

it states that, "The programs under A1 are for our teachers, our medical staff, our custodians, our artists, our grocery store clerks, our restaurant staff, and everyone else who makes our community flourish. From aging adults to those with disabilities, to our veterans and our children, Measure A1 has already profound impacted our communities."

But on page 13

the draft states, "...we cannot address our current housing crisis without centering equity and social justice."

As was stated by AC staff at the May meeting, the A-1 bill contains no funding for equity and social justice programs. The housing developed under A-1 is by law, rented to 'the first qualified applicant'.

Further down on page 13, is a confusing paragraph that states,

"In this report, we deepen the explanation of historical racism and systemic and structural housing discrimination against African American, Indigenous, Latinx and other marginalized communities to set the stage to highlight the county's efforts through the Downpayment Assistance Loan Program (DALP) and the Housing Preservation Loan Program 14 (HPLP), which respectively make homeownership more attainable for moderate-income households and help keep homes safe and appropriate for current low-income homeowners."

Moderate income is up to 120% of AMI, so these households are better off than most, and not 'marginalized'.

While it is important to understand history, it is more important that government agencies act upon the conditions and laws in place today.

Page 13

population growth rates. "Our 9-county region is now the fastest growing region in all of California, with the fastest growth rates in Alameda, San Francisco, and Contra Costa counties (Green and Schuller, 2019).

This information appears to be sourced from an older state publication. More recent statistics show substantially slower growth rates in those counties.

Page 19

states the following, "These programs...mitigate the income and wealth disparities African American families face by subsidizing their rent..."

This statement makes it appear that programs with direct subsidies and racial preferences are offered under A-1. Low- income households of any race may qualify for these units.

Page 49

Budget - This information from 2018-9 is stale. More granularity is needed. After reviewing the report, I have gained clarity about comments made by Michelle Starratt at the last meeting, when she said that completing the report was the most important thing for her. If I could suggest, only the Annual report should be this voluminous. The other three reports should focus on accountability, demonstrating that the funds are being expended judiciously.

The public dialog on 'affordable housing' is recently focused on the costs per unit, which are now often more than \$700K. How much do the units generated under A-1 cost? How does the County assure that costs are not inflated?

In the interest of brevity, I will end my comments, as I believe that I have transmitted my general thoughts on the document.

Lisa Fitts

Page 7

Reorder bullet points and clarify text

Page 8

Clarify whether the program is for moderate-income or middle-income households

Page 19

In last paragraph clarify whether using specific or general pronoun in examples

Page 35

More information on who are benefiting from AC Boost loans in third bullet point In last paragraph on to page 36 – More information about why people displaced from Alameda County in the last 10 years are included.

Page 36

Revise repayment paragraph, revise "Who the fund serves" paragraph

Page 37

Reorder second full paragraph on page and delete unnecessary text Reformat first paragraph of "Program Design and Implementation" paragraph with bullet points for clarity

Randi DeHollander

I would still like to see more personal experiences and quotes in the report. We are doing good work and helping people we should be personalizing the data, turning numbers and words into personal success stories.

Page 11

Paragraph 1. needing to move out of the area or becoming homelessness. Should be homeless.

Paragraph 2. Please clarify this statement. The lack of new units and influx of high-income workers reduced vacancy rates across Alameda County, driving up rents. Are we saying high-income workers employed in the county, or high-income workers employed in other counties? It seems that we are saying high-income workers employed in other counties moving to Alameda County for more affordable housing costs.

Paragraph 3. This seems to be an incomplete sentence: From \$???? In 2009 to ... Since 2009, the median rent has increased by 45% from 2009 to \$2,374 in 2019, leaving moderate and low-income families with difficult choices.

Mimi Rohr

(C)onsider shortening the background/historical section. While it is very interesting, I think it could be a little more concise.