











Dear Measure X Community Advisory Board Members,

As housing justice advocates in Contra Costa County, we strongly urge the MXCAB to name housing priorities for Measure X funding that 1. Comprehensively address affordable housing across the 3 P's (Protection, Preservation, and Production) 2. Explicitly names strategies for housing stability that counteract the looming threats of displacement amidst the phase out of eviction moratoriums set to expire this Fall, and 3. Offers integrated housing and homelessness intervention strategies.

Thousands of people in Contra Costa County are already experiencing homelessness, and the numbers are expected to increase if bold action and preventive measures are not taken. Affordable housing preservation strategies and interim shelter solutions are needed to bridge the gap between homelessness and permanent housing. It includes chronically homeless people who need supportive wraparound services to become housing ready, the newly homeless who need multiple opportunities to obtain secure and affordable housing, and those at risk of homelessness that need legal recourse, services, and alternative acquisition strategies to remain housed.

We have collectively signed on to this letter as a follow up to the June 30th housing and homelessness session. We have been involved with the Measure X Community Advisory Board as formal presentators, through the submission of comment letters, and by supporting residents in providing public comment. The following request outlines a response to the stated housing and homelessness priorities named in the August 20th prioritization meeting. Our collective request takes into account the original housing needs assessment, is consistent with the critical service gaps expressed by the County and general public, and is aligned with deep impact for the most vulnerable neighborhoods and populations in our communities.

We fully support the 8/20 polling decision to prioritize an investment in allocating County funds to address gaps in tenant legal services. Families must have immediate access to legal aid as a buffer to displacement, while State and Federal rent and mortgage assistance programs take full effect and become widely publicized. We are also happy to see the intent of the MXCAB to recommend resources to community-controlled housing models like the community land trust (CLT). As community based organizations, we believe that the strongest housing models are

those that are implemented locally among impacted residents, and in collaboration with community groups, emerging CLT's, housing cooperatives, and local nonprofit developers. We believe that an effective way to ensure that the CLT model can thrive in Contra Costa County is to offer public subsidy for preservation and alternative housing projects. By creating new funding opportunities in the County's existing housing finance delivery systems that benefit local residents and practitioners, the County is creating the conditions for innovative housing solutions to flourish.

We therefore strongly urge that the MXCAB funding priorities to the Board of Supervisors reflect a recommendation for a County Housing Trust Fund that invests in a spectrum of affordable housing preservation and production priorities. As previously outlined in the County's joint request, investment in a Housing Trust Fund could yield additional private, federal, and state resources. It would offer a pool of flexible housing funds that can be restricted to serve the priorities expressed in the MXCAB meetings. We believe a focus on preservation could address small-site displacement, provide foreclosure interventions, and enable capacity-building grants for local community groups. Our recommendation also includes the establishment of equitable funding criteria for the use of measure X dollars that mitigates existing barriers to accessing County affordable housing funds. The following measurable Housing Trust Fund modifications will ensure Measure X dollars address critical affordable housing service gaps and innovative solutions:

- 1. Require that half of the funds allocated for a Housing Trust Fund be used on preservation and anti-displacement as a preventive measure to marginal housing and homelessness. The portion of the Housing Trust Fund restricted for preservation use should focus on stabilizing unsubsidized single family homes and small apartment complexes that have little to no protections and oversight. We strongly urge the creation of dedicated Housing Trust Fund programs for the following areas:
  - a. Creation of a County Notice of Funding Availability (NOFA) that specifies a portion of Housing Trust Fund dollars go toward acquisition rehabilitation of properties
  - b. Ensure a portion of the Fund is used to acquire and preserve 1-4 unit buildings
  - c. Ensure a portion of the Fund is used to acquire and preserve apartment buildings with 5 units or more
  - d. Develop a 0% loan program for stabilizing properties at risk of foreclosure, creating a program that will complement the contemplated Foreclosure Intervention Housing Prevention Program being developed by the state
  - e. Allocate a portion of the Fund for an interdepartmental matching grant program between the Department of Conservation and Development, the Health, Housing, and Homeless Services (H3) Department, and the Contra Costa Housing Authority that will offer pre-development funding and capacity-building mini-grants for interim housing strategies, state-compliant transitional villages, and permanent supportive housing solutions for unsheltered residents.
- 2. The persistent support for the Community Land Trust model underscores residents' interest in seeing community controlled and permanently affordable housing solutions.

Therefore the MXCAB recommendation for the Housing Trust Fund should also include preferential scoring or requirements for the release of funds in accordance with the following criteria:

- a. Applicants demonstrate a formal collaboration with existing tenants and local community-based organizations in order to access funds
- b. Projects commit to imposing affordable housing deed restrictions or ground leases at 55 years or higher consistent with restrictions deemed as "long-term" in the affordable housing industry. CLT models traditionally impose a 99 year renewable ground lease on properties that create affordability and owner occupancy restrictions.
- 3. Disbursement of Housing Trust Fund dollars should prioritize the following:
  - a. NOFA's for pre-development should be made available to local residents, faith leaders, and community based groups through a capacity-building grant to incentivize resident-led development and innovative affordable housing projects
  - b. Preferences should be given to organizations that reflect the neighborhoods and populations that intend to serve with desired affordable housing projects which should include but are not limited to:
    - i. Majority Black, Indigenous, and all People of Color's representation in the organizations leadership
    - ii. Low-income residents representation on the Board of Directors

Housing is a need that touches the most impacted residents of our County. The highest and best use of funds is addressing barriers to safe, secure, and stable affordable housing through immediate housing interventions and housing preservation. We hope that you accommodate our full recommendations and language in your report to ensure that Measure X funding goes to funding catalytic ideas and community transformation.

Sincerely,

David Sharples
Director of the Contra Costa Chapter
Alliance of Californians for Community Empowerment (ACCE)

Leo Goldberg Policy Director CA Community Land Trust Network

Kate O'Hara
Executive Director
East Bay Alliance for a Sustainable Economy (EBASE)

Debra Ballinger

Executive Director Monument Impact

Valerie Jameson Founding Executive Director Richmond LAND

Jessica Travenia Program Officer Richmond Rapid Response Fund

Daniel Barth Executive Director Safe Organized Spaces (SOS!) Richmond

## Reference Page

The following underlined hyperlinks, summaries, and sources provide common context, definitions, and grounding for the housing asks stated above:

# Nonprofit Housing Association of Northern California Definition of the 3 P's of Affordable Housing

#### **Definition of terms**:

- **Protection**: Protect our communities' ability to stay together through tenant protections that address displacement.
- Preservation: Keep our existing stock of affordable homes affordable whether those homes were built by the private market, affordable housing developers, or local housing authorities.
- **Production**: Build more permanently affordable homes as well as more homes in general.

NPH is a membership-based association of affordable housing developers that works to strengthen the affordable housing community who implement the programs and policies in our Bay Area communities. Their policy work advances bold solutions for a more affordable, stable, thriving region and state, focusing on housing solutions for low-income people and communities of color who suffer disproportionately from the housing crisis, and their programs and events strengthen and grow the capacity of its members to produce, preserve, and protect affordable housing for equitable communities and neighborhoods.

Source: On Track Together Graphic

Website: <a href="https://nonprofithousing.org/who-we-are/about/">https://nonprofithousing.org/who-we-are/about/</a>

Enterprise Community Partners 2020 Report: Preserving Affordability, Preventing Displacement: Acquisition-Rehabilitation of Unsubsidized Affordable Housing the Bay Area

Enterprise a national nonprofit that develops programs, advocates for policies and delivers the capital to create and preserve affordable housing for low-income families. Based in San Francisco, their Northern California office seeks solutions to a range of the most relevant and pressing affordable housing issues facing California, especially the Bay Area. As an intermediary and community development financial institution (CDFI), Enterprise provides technical assistance, convenes practitioners and advocacy coalitions, and collaborates with cross-sector partners including but not limited to public agencies, community-based organizations, affordable housing developers, researchers and academics, and funders. Their report offers common language and definitions for the use of affordable housing preservation. The preservation carve outs described in the letter above are taken from best practices across the region outlined in this report.

Source: <u>Preserving Affordability Preventing Displacement</u> Website: <u>https://www.enterprisecommunity.org/about</u>

### PolicyLink Spring 2021 Housing Justice Opportunities White Paper

PolicyLink a reputable nonprofit research agency that focuses on **lifting up what works** by advancing policies that "enable everyone to participate in an equitable economy, live in a community of opportunity, and thrive in a just society" released a white paper in partnership with Liberation in a Generation, that outlines bold recommendations for a post-pandemic just recovery geared for use by housing justice organizers addressing innovative solutions for affordable housing protection and preservation. While the article focuses on policy campaigns and interventions in the use of American Rescue Plan Act (ARPA) stimulus funds, the paper inspired the mention of interventions in single family real estate and acquisition strategies for foreclosure interventions that were named above. Contra Costa County does not currently have programs that support affordable housing preservation.

Source: <u>Housing Justice Opportunities in American Rescue Plan Act</u> Website: <u>https://www.policylink.org/our-work/community/housing</u>

## Additional sources that supported the creation of this advocacy letter:

- County MXCAB Scope & Preliminary Needs Assessment: <u>MEASURE X COMMUNITY</u> ADVISORY BOARD Attachments
- County Housing Trust Fund Ask: <u>MEASURE X COMMUNITY ADVISORY BOARD</u> Attachments
- Richmond LAND Slide Deck: 6.30 Richmond LAND Presentation to MXCAB Housing Panel.pdf
- Institute for Local Governments Resource: Establishing a Local Housing Trust Fund
- The Structure of Community Land Trust Programs: <u>CLT Technical Manual.pdf</u>
- Foreclosure Intervention Housing Preservation Program (FIHPP) Fact Sheet: <u>Governor Newsom signed AB 140</u>
- Contra Costa County: Annual Point in Time Count Report 2020
- Article Profiling Jocelyn Forman: <u>Grandma Challenges Real Estate Giant in Early Test of</u> New California Law