

# Measure X Housing Fund Stakeholder Meeting Summary

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Housing Fund Stakeholder Meeting | Thursday, August 11, 2022

## BACKGROUND AND INTRODUCTION

Measure X is a ½ cent 20-year countywide sales tax approved by voters in November 2020. Formation of the Measure X Housing Fund was proposed by representatives from the Contra Costa County Department of Conservation and Development (DCD); Health Services-Health, Housing, and Homeless Services (H3); and the Housing Authority and approved by the Contra Costa County Board of Supervisors in November 2021. The program was allocated \$10 million for its first year and \$12 million annually thereafter from Measure X, for a 20-year total of \$238 million. The Housing Fund Staff Team, composed of staff from DCD, H3, and the Housing Authority, have been working collaboratively to initiate planning for the distribution of Housing Fund monies. In the Stakeholder Meeting, the Housing Fund Staff Team asked for input on preliminary ideas for funding distribution prior to making recommendations to the Board.

The Stakeholder Meeting was held over Zoom on Thursday, August 11, 2022. This meeting focused on key areas of the potential program structure and requested input on the funding distribution approach. Discussion centered around program goals, eligible projects, funding minimums, funding types, process for distributing funds, selection criteria, reporting requirements, and general feedback. There were 80 stakeholders in attendance. Comments were also accepted via email through Friday, August 19, 2022. All comments received in the meeting and via email are included in this meeting summary.

## MEETING PRESENTATION

The meeting was facilitated by consultants from PlaceWorks who began the meeting by reviewing the agenda and introducing presenting staff: John Kopchik, Director of DCD; Joseph Villarreal, Executive Director of the Contra Costa County Housing Authority; Lavonna Martin, Deputy Director of Contra Costa Health Services; and Christy Saxton, Director of Health, Housing and Homeless Services. As part of the presentation, staff provided an overview of Measure X and the Housing Fund, followed by a description of the proposed eligible project types, county work efforts, funding minimums, funding types, process for funding distribution, and award selection criteria. Meeting presentation slides can be viewed [here](#). Following the presentation, staff and consultants held an open-ended question and answer session before breaking into small group discussions. Those questions and others have been aggregated into an FAQ document.

## SMALL GROUP DISCUSSIONS

Participants joined breakout groups for a facilitated discussion with topical prompts for each of the initially proposed features of the Housing Fund funding distribution approach presented in the meeting. Meeting participants were encouraged to discuss their perspectives in response to the proposed program structure and other ideas. Note-takers for each group captured comments in a shared Google Doc visible

on the screen. The note files from each breakout group and all comments submitted via email are included as an appendix to this meeting summary.

The initially proposed program features used as discussion prompts in the breakout group are shown below, followed by a bulleted list of stakeholder comments (including in-meeting and emailed comments) related to the topic. Ideas presented by multiple commentors are generally consolidated in this meeting summary, except when paired with unique, additional concepts. Recorded comments do not signify consensus; in some instances, commentors presented conflicting viewpoints, as shown below.

Note, due to timing limitations of the breakout groups and participant preferences, not all groups responded to each topic.

## **TOPIC: PROGRAM GOALS**

- Top priority to fund affordable housing production and preservation
- Support the housing needs of Contra Costa County residents
- Prioritize filling funding gaps not addressed by other sources
- Leverage funds wherever possible
- Explore opportunities to make the Housing Fund sustainable beyond the 20-year horizon of Measure X

## **Community Member Comments**

- General support for the goals as articulated.
  - Appreciate effort to not be restrictive.
  - Important to have county-wide pot for affordable housing.
  - Important to have local funds to leverage other sources.
  - Support for seeking state match for the fund.
  - Some programs can't leverage funds and might need County funding more.
- Add goal promoting health of community and potential residents of these units.
- NOFA/RFP should include considerations for air quality, climate change impacts, tree canopy/green infrastructure, electric vehicle charging infrastructure, and bike and pedestrian infrastructure.
- Include mitigating equity disparities as an explicit goal. Ensure that applicants who demonstrate a capacity to address Contra Costa's most concerning racial and spatial disparities are prioritized.
- Prioritize leveraging funds (like State and federal dollars) over filling gaps to maximize the economic impact of the funds.
- Prioritize leveraging existing programs within H3 - Homeless Prevention, Housing Navigation, rental assistance and rapid re-housing, etc. Model after Oakland – "Keep Oakland Housed".
- Funds should be spent now rather than trying to create an ongoing fund. The need is urgent.
- Measure X was not meant to be a long-term sustainable funding source (e.g., operating subsidy) and is intended to reflect community interests.
- Funding for community service-oriented organizations should be a priority to make sure they are directly impacting low-income households of people of color.
- Reinforce and strengthen solutions in communities with highest homelessness point in time counts.

## TOPIC: FUNDING DISTRIBUTION AND ELIGIBLE PROJECTS

- 75% of Funds for Affordable Housing, Homelessness Prevention, Innovation, and Capacity Building
  - Affordable housing for people earning up to 60% AMI; focus on <50% AMI
  - Acquisition, pre-development, construction, rehabilitation, and operating and reserve funds
  - Supportive services necessary to maintain housing, including legal services and rental assistance.
  - Housing innovation pilot programs
  - Technical assistance to build capacity of non-profit housing developers and homeless service providers
  - Grant-writing
- 25% of Funds for Homeless Crisis Response
  - Emergency and interim housing, including pilot projects

### Community Comments

- Given how expensive it is to build housing, the tilt to housing development seems appropriate.
- Require at least five-million-dollar allocation for acquiring, preserving, and converting housing to permanently affordable housing.
- Housing crisis is larger than simply supply.
- Appreciate the emphasis on building homes for households at or below 50% of area median income (AMI).
- Concern that the goal to fill funding gaps will mean that funds are not eligible re-entry housing because AB109 (prison realignment) provides some funding to addresses that.
- There is a disproportionate emphasis on the production of housing, and not enough on prevention of homelessness to address issues, acutely impacting people of color being displaced, often by unscrupulous means.
- At least \$1.8m should be dedicated to rental assistance and legal assistance.
- Increase maximum AMI for eligible projects to better leverage funds and create more financially sustainable developments. Not sure whether 80% or 120% AMI is appropriate; it may make sense to engage with non-profit housing developers to explore what might better facilitate projects.
- Ensure affordable housing production and preservation don't subsume other needs, including homelessness prevention.
- Include a minimum annual percentage dedicated to homelessness prevention.
- Loans for mobile home owners are an existing funding gap.
- Rehabilitation is more cost effective than new single-family homes. Some money should be set aside for renovations, including for properties within flood zones, rather than all funding going towards new units. (Note: the initial program ideas include rehabilitation as an eligible project type).
- Addressing the causes and effects of homelessness should be the County's number one concern; request that you treat homelessness prevention projects as eligible for monies from both DCD and H3.
- Within 75% tranche, emphasize anti-displacement, preservation, smaller unit sizes, privately owned housing on the housing market with no public subsidy attached to it.
- Include homeowner activities and support like down payment assistance.

- Consider funding for group housing, co-housing, and shared ownership models (CLT's, Coops, CHDO's, etc.), including above 50% AMI.
- Ensure a portion of funds is used to acquire and preserve 1-4 unit buildings.
- Ensure a portion of funds is used to acquire and preserve apartment buildings with 5-25 units.
- Program needs a definition for preservation.
- Suggest 2/3 and 1/3 breakdown instead of 75% and 25%.
- Funding should be eligible for preservation of community housing, like land trusts, and family housing like four-plexes.
- Build capacity through sustained investment in emerging service providers.
- Provide an option for multiyear operating assistance, rather than just granting for single years or specific projects, in order to give emerging service providers the stability needed to invest their resources in growing their capacity in Contra Costa County.
- Include rapid rehousing in the 25%.
- Include outreach (CORE) for homeless prevention/crisis response as an option for funding within the 25%.
- Support a walk-up shelter in the county serving as a resource, stability option, or as part of transitioning into housing.
- Create a Contra Costa County program for universal basic income under the innovations category.
- Glad to see pilot projects allowed in 25%; hoping to see non-brick and mortar, cost-efficient, cost-effective options for getting folks out of encampments.
- H3 NOFA should specifically recognize that transitional housing projects can support "tiny cabins" and cabin-type communities.
- TESLA is now offering tiny homes for \$10k each.
- Temporary relocation should be an eligible use (hotels, Airbnb's and extended stays are currently not an eligible use under CDBG). Hotel and motel program has been successful in the City of Concord; this should be replicated in other places and vouchers should be offered to anyone below 50% AMI.
- Clarify parameters for municipal applicants. Do not allow Cities to regrant funds.

## TOPIC: COUNTY WORK EFFORTS

- 10% of funds administered by each department (DCD and H3) will support:
  - Funding Distribution
    - Administering the notice of funding availability (NOFA)/ Request for Proposals (RFP)
    - Reviewing applications
    - Developing contracts to distribute funding
    - Loan servicing
    - Contract monitoring
    - Reporting outcomes
  - Capacity Building and Planning
    - Capacity-building technical assistance
    - Grant-writing
    - County staff support for housing production, including the strategic use of surplus and underutilized land
    - Future fund planning

## **Community Comments**

- At least 10% of funds for administration is appropriate. It costs more than 10% to manage this kind of effort.
- Concerns about accountability and oversight with regards to finances, especially management companies.
- There should be safeguards so that the funds are for additional work and not just work that has already been funded.

## **TOPIC: FUNDING MINIMUMS AND FUNDING TYPES**

- Affordable Housing
  - Pre-Development: \$25,000
  - Everything else: \$500,000
- Homelessness Prevention, Innovation, and Capacity Building: \$25,000
- Homeless Crisis Response: \$25,000
- Loans (low interest, flexible terms)
  - Capital projects (new construction and substantial rehabilitation) with new affordability terms of 45+ years (homeownership), 55+ years (rental).
- Grants
  - Housing-related services
  - Seed/innovation projects

## **Community Comments**

- The County should consider what they would like maximums to be as well.
- A \$500,000 minimum is too high for some renovation and micro home projects. Consider decreasing.
- Housing Fund should prioritize awards for local agencies invested in active delivery of homelessness programming at a minimum of \$1 million.
- Affordable housing developers are competing with market-rate housing developers. Do not set a per unit cap, as this could put affordable housing developers at a disadvantage.

## **TOPIC: PROCESS FOR FUNDING DISTRIBUTION**

- Affordable Housing, Homelessness Prevention, Innovation, and Capacity Building
  - Release NOFA and hold NOFA kickoff meeting—October
  - Applications due—December
  - Application Reviews—December-February 2023
  - Recommendations to Committee—March-April
  - Recommendations to the Board—May
  - Award Letters Released—June
- Homeless Crisis Response projects
  - Community involvement in NOFA design—October
  - Release NOFA: December/January
  - Applications due—January/February
  - Application Reviews—February Recommendations to Committee—March-April

- Recommendations to the Board—May
- Award Letters Released—June

## **Community Comments**

- Tying this into existing housing NOFA will streamline this process. This is a good policy.
- Tie the funding award to the State tax credit calendar.
- Ensure application process is open and available for those who don't apply for Federal funds.
- This timeline is not good for acquisition rehab that need 30-90 days.
- The timeline aligning with federal funds would hurt preservation strategies.

## **TOPIC: AWARD SELECTION CRITERIA**

- Affordable Housing
  - Project Readiness
  - Financial and Cost Analysis
  - Developer Experience/Capacity
  - Project Targeting and Characteristics
- Homelessness Prevention, Innovation, and Capacity Building
  - Project Readiness
  - Project Readiness
  - Financial and Cost Analysis
  - Service Provider Experience
  - Impact
- Homeless Crisis Response
  - Project Description
  - Budget and Justification
  - Qualifications

## **Community Comments**

- Recognize city-initiated programs that, like the County, engage in evidence-based practices and ultimately increase the overall number of unhoused residents served.
- Match funds for local agencies who prioritize homelessness in their allocation of ARPA resources and utilization of City owned/leased sites.

## **TOPIC: ADDITIONAL COMMENTS, FEEDBACK, AND IDEAS**

### **Community Comments**

- Setting the program up to include a revolving loan fund could create long-term sustainability.
- If it's a renovation project, new terms for affordability shouldn't be a requirement.
- Don't preclude new developers from being eligible.
- Funding agreements should include terms to make sure a certain program/project is performing to assist people.
- Smaller providers have trouble getting into programs. Measure X could support increase in providers.
- Create a board to identify communities that could especially benefit from this money and/or are especially impacted by displacement (e.g., people of color, elders, etc.).

## Measure X Housing Fund

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- Inadequate housing and affordability issues abound, and some people are not able to stay in their homes.
- DCD should engage community further in the process to distribute funds, like H3 is planning to do.
- Measure X Housing Funds should reflect community and advisory board in Measure X process.
- Some individuals at today's session seem to have had questions as to how the draft Housing Trust program follows what was presented to the MXCAB. I pulled my notes from the June 30, 2021, presentation and today's outline is very consistent with the presentation. The \$12 million "ask" last year was to create a fund to "build permanent housing...utilize an interdepartmental team...offer technical assistance for housing...and address homelessness prevention". I think you've advance that effort.
- Worried about precedent being set in first year of funding. It's worth trying to get it right in the beginning. Don't want to be cutting corners on genuine community process and creativity.
- Consider consolidating the \$10 million of first year funding (FY 2021/22) with the current fiscal year (\$12 million). If the preference is to keep a funding buffer, then perhaps allocate half of FY 2022/23 to the initial round.
- I appreciate the way you all have branded this effort: the Measure X Housing Fund. As projects roll out in the future, voters will see that the sales tax increase actually provided something of value to County residents.
- Don't want the establishment of the Housing Fund to cause cities to simply rely on the County, rather than leverage their own abundant resources to duly address local housing needs.

# ***Measure X Housing Fund Stakeholder Meeting Appendix***

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# **APPENDIX A. STAKEHOLDER MEETING BREAKOUT DISCUSSION NOTES**

## Contra Costa County Measure X Housing Fund Stakeholder Meeting Stakeholder Breakout Group 1 Notes

### Comments on Initial Ideas for Measure X Housing Fund Distribution (28 minutes).

Stakeholders, in the time available, please share your feedback on the initial ideas presented today. You may submit additional comments to [measurexhousingfund@dcd.cccounty.us](mailto:measurexhousingfund@dcd.cccounty.us) through next Friday, August 19, to ensure all of your feedback is captured and considered as these ideas are refined.

#### 1. Program Goals

- **Support the housing needs of Contra Costa County residents**
  - **Top priority to fund affordable housing production and preservation**
- **Prioritize filling funding gaps not addressed by other sources**
- **Leverage funds wherever possible**
- **Explore opportunities to make the Housing Fund sustainable beyond the 20-year horizon of Measure X**

#### Comments

- Measure X - Emergency Hospitals, Fires, etc.? \$10 million we are talking about today is set for housing dev., housing services, homeless services only.
- Where/how was the top priority set? What about homeless prevention as a top priority? Top priority was a part of the initial request to the Measure X Comm. Board. And was set as part of the approval to the BOS in Nov. 2021.
- Within 75% tranche, an impact for anti-displacement, preservation, smaller unit sizes, privately owned housing on the housing market with no public subsidy attached to it.
- Legal services (\$1.8 million) is an important aspect for keeping people housed. Look for the letter proposal to MXCAB - more detailed information within.
- Does it have to be an individual household/family per unit or a group shared housing situation? Would a shared housing situation be a private sleeping area/bedroom, and shared kitchen/bathroom? SRO? Cafeteria shared food situation?

#### 2. Funding Distribution

- **75% of Funds for Affordable Housing, Homelessness Prevention, Innovation, and Capacity Building**
  - **Affordable housing for people earning up to 60% AMI; focus on <50% AMI**
  - **Acquisition, pre-development, construction, rehabilitation, and operating and reserve funds**
  - **Supportive services necessary to maintain housing, including legal services and rental assistance.**
  - **Housing innovation pilot programs**

- **Technical assistance to build capacity of non-profit housing developers and homeless service providers**
  - **Grant-writing**
- **25% of Funds for Homeless Crisis Response**
  - **Emergency and interim housing, including pilot projects**

### **Comments**

- Is this document being shared with everyone in the other breakout rooms? Yes blank presentation will be posted online for additional opportunity for answers.
- What other developers are being involved in the discussion? How are these conversations being had with developers organizations?
- What about community service oriented organizations to make sure they are directly impacting low income households of people of color. This should be a priority going forward.
- 75% / 25% split - what about  $\frac{2}{3}$  /  $\frac{1}{3}$  breakdown instead?
- Leveraging existing programs within H3 - Homeless Prevention, Housing Navigation, rental assistance and rapid re-housing, etc. (model after "Oakland - Keep Oakland Housed")
- Funding decisions looked at with an equity lens. Every decision point is looked at to make sure we are touching/assisting the most vulnerable populations.
- [from chat] Please reference: <https://docs.google.com/document/d/1CGEqB8oH3t-p7LdzbDI464kxQ04dEVk-jocdSvB6kL4/edit?usp=sharing> and if you can record the following language in the notes: Require at least five million dollar allocation to acquiring, preserving, and converting housing to permanently affordable housing. Require a set aside for shared ownership models (CLT's, Coops, CHDO's, etc.). Ensure a portion of the Fund program is used to acquire and preserve 1-4 unit buildings. Ensure a portion of the Fund is used to acquire and preserve apartment buildings with 5-25 units.
- [from chat] In the innovations of Housing Pilots programs for Supportive Services will Contra Costa create a program for Guaranteed Income? Many other counties have started piloting programs such as this.

### **3. County Work Efforts**

- **10% of funds administered by each department (DCD and H3) will support:**
  - **Funding Distribution**
    - **Administering the notice of funding availability (NOFA)/ Request for Proposals (RFP)**
    - **Reviewing applications**
    - **Developing contracts to distribute funding**
    - **Loan servicing**
    - **Contract monitoring**
    - **Reporting outcomes**
  - **Capacity Building and Planning**
    - **Capacity-building technical assistance**
    - **Grant-writing**

- **County staff support for housing production, including the strategic use of surplus and underutilized land**
- **Future fund planning**

#### **Comments**

- None at this time.

#### **4. Funding Minimums and Funding Types**

- **Affordable Housing**
  - **Pre-Development: \$25,000**
  - **Everything else: \$500,000**
- **Homelessness Prevention, Innovation, and Capacity Building: \$25,000**
- **Homeless Crisis Response: \$25,000**
- **Loans (low interest, flexible terms)**
  - **Capital projects (new construction and substantial rehabilitation with new affordability terms of 45+ years (homeownership), 55+ years (rental).**
- **Grants**
  - **Housing-related services**
  - **Seed/innovation projects**

#### **Comments**

- Homeless prevention/crisis response - is outreach (CORE) an option for funding within the 25%.

#### **5. Process for Funding Distribution**

- **Affordable Housing, Homelessness Prevention, Innovation, and Capacity Building**
  - **Release NOFA and hold NOFA kickoff meeting—October**
  - **Applications due—December**
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#### **Comments**

- Importance for using Housing Trust funds for leverage to multiply for larger funding from the State/federal/home-key, tax credits etc.
- Prototype within 1st year - return on investment? (reduce homeless and harm, #of people helped). Hope to spark innovation for a new prototype program. Goals within the contracts written to make sure a certain program/project is performing to assist people.
- Possibility for return on investment for rental housing development, residual receipts payment, revolving loan fund. Not a requirement, but a potential option.

## 6. Award Selection Criteria

### Affordable Housing

- Project Readiness
- Financial and Cost Analysis
- Developer Experience/Capacity
- Project Targeting and Characteristics

### Homelessness Prevention, Innovation, and Capacity Building

- Project Readiness
- Project Readiness
- Financial and Cost Analysis
- Service Provider Experience
- Impact

### Homeless Crisis Response

- Project Description
- Budget and Justification
- Qualifications

### Comments

- None at this time

## 7. Additional Comments, Feedback, and Ideas

- None at this time

## QUESTIONS

- Measure X - Emergency Hospitals, Fires, etc.? \$10 million we are talking about today is set for housing dev., housing services, homeless services only.
- Where/how was the top priority set? What about homeless prevention as a top priority? Top priority was a part of the initial request to the Measure X Comm. Board. And was set as part of the approval to the BOS in Nov. 2021.
- Does it have to be an individual household/family per unit or a group shared housing situation? Would a shared housing situation be a private sleeping area/bedroom, and shared kitchen/bathroom? SRO? Cafeteria shared food situation?
- Is this document being shared with everyone in the other breakout rooms? Yes blank presentation will be posted online for additional opportunity for answers.
- What other developers are being involved in the discussion? How are these conversations being had with developers organizations?

## Contra Costa County Measure X Housing Fund Stakeholder Meeting Stakeholder Breakout Group 2 Notes

### Comments on Initial Ideas for Measure X Housing Fund Distribution (28 minutes).

Stakeholders, in the time available, please share your feedback on the initial ideas presented today. You may submit additional comments to [measurexhousingfund@dcd.cccounty.us](mailto:measurexhousingfund@dcd.cccounty.us) through next Friday, August 19, to ensure all of your feedback is captured and considered as these ideas are refined.

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- **Support the housing needs of Contra Costa County residents**
  - **Top priority to fund affordable housing production and preservation**
- **Prioritize filling funding gaps not addressed by other sources**
- **Leverage funds wherever possible**
- **Explore opportunities to make the Housing Fund sustainable beyond the 20-year horizon of Measure X**

#### Comments

- Great set of goals - needs nuance.
- Housing Trust Fund - require set-aside for different types of models
- Base unit count amount
- Any discussion about opening a walk-up shelter in CCC? Can provide a great resource/stability/transitioning into housing. Help people who are in the middle.
- Goals generally look good. Concerned about programs that can't leverage funds. Might need County funding more. Tenant legal services.
- Overlap between CDBG application and Measure X application process/is it open and available for those who don't apply for Federal funds? Federal cycle.
- Do you need to be receiving services in order to qualify for the program?
- Homeowners? Will there be assistance for down payments, etc.?
- Would like to see homeowner activities included.
- Appreciate effort to not be restrictive.

#### 2. Funding Distribution

- **75% of Funds for Affordable Housing, Homelessness Prevention, Innovation, and Capacity Building**
  - **Affordable housing for people earning up to 60% AMI; focus on <50% AMI**
  - **Acquisition, pre-development, construction, rehabilitation, and operating and reserve funds**
  - **Supportive services necessary to maintain housing, including legal services and rental assistance.**
  - **Housing innovation pilot programs**
  - **Technical assistance to build capacity of non-profit housing developers and homeless service providers**

- **Grant-writing**
  - **25% of Funds for Homeless Crisis Response**
    - **Emergency and interim housing, including pilot projects**

**Comments**

- Explain capacity building
- For 25%: rapid rehousing? Is there an opening for it? Is it deliberately left out?
- How is preservation being defined? Acquisition strategy to prevent homelessness
- This timeline is not good for acquisition rehab - need 30-90 days. More traditional escrow process.
- An opportunity to put funds into the 25% to access those dollars in a quicker way.
- The timeline aligning with federal funds would hurt preservation strategies.
- Timing: didn't like the answer given - \$10m not spent until the second year. Is the plan to maintain a year reserve? Reconsider.
- Think about stable, multi-year funding for agencies providing a service - capacity building.
- Galindo Terrace in Concord is very expensive per unit - not talking about that. Many production projects throughout the year. Reserve funds for non-production projects so one housing project does not eat up all of the money.
- Homeownership - understand how this fits in/collective ownership, shared ownership, etc. How many projects might not qualify because they aren't at 50% AMI.

**3. County Work Efforts**

- **10% of funds administered by each department (DCD and H3) will support:**
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  - **Capacity Building and Planning**
    - **Capacity-building technical assistance**
    - **Grant-writing**
    - **County staff support for housing production, including the strategic use of surplus and underutilized land**
    - **Future fund planning**

**Comments**

- No comments

**4. Funding Minimums and Funding Types**

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- **Grants**
  - **Housing-related services**
  - **Seed/innovation projects**

### **Comments**

- Concerns about measuring risk for newer developers so they are not left out.

## **5. Process for Funding Distribution**

- **Affordable Housing, Homelessness Prevention, Innovation, and Capacity Building**
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### **Comments**

- Application times - haven't seen anything lower than a million in terms of applications. Change the floor number.
- Minimums: micro home projects - \$500,000 might be too much for a minimum and some projects might be left out.

## **6. Award Selection Criteria**



### **Affordable Housing**

- Project Readiness
- Financial and Cost Analysis
- Developer Experience/Capacity
- Project Targeting and Characteristics

### **Homelessness Prevention, Innovation, and Capacity Building**

- Project Readiness
- Project Readiness
- Financial and Cost Analysis
- Service Provider Experience
- Impact

### **Homeless Crisis Response**

- Project Description
- Budget and Justification
- Qualifications

### **Comments**

- No comments

### **7. Additional Comments, Feedback, and Ideas**

- No comments

**Top 3 Ideas** (3 minutes): In the final minutes remaining, please identify the top 2-3 topics discussed by the group. These will be shared in a brief report out, to give everyone a sense of the breadth of ideas discussed in different groups. Note, these points will not be weighted any differently than other feedback as the ideas for the Housing Fund are refined.

1. The timing and application process
2. The floor amount of \$500,000 for projects might be too high
3. Homeownership/different models of housing should be considered.

### **QUESTIONS**

Are you considering opening a walk-up shelter in the County?

Will you be offering homeowner assistance?

Can we still apply for Measure X funds if we aren't also applying for Federal Funds?

Do you need to already be receiving services in order to qualify for the program?

Where is rapid rehousing?

How is preservation being defined?

Are you trying to maintain a year's worth of reserve with the timing of this money?

How will you ensure smaller, newer developers also have a chance at the funds?

## Contra Costa County Measure X Housing Fund Stakeholder Meeting Stakeholder Breakout Group 3 Notes

### Comments on Initial Ideas for Measure X Housing Fund Distribution (28 minutes).

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- **Leverage funds wherever possible**
- **Explore opportunities to make the Housing Fund sustainable beyond the 20-year horizon of Measure X**

#### Comments

- Important to have local funds to leverage other sources
  - Good to look for state match
- Having county wide pot for affordable housing is important
- Curious about funding gaps for re-entry housing, concerned this may not be funded because AB109 already exists for this
  - Measure X could meet those gaps
- H3 wants to lean into pilot and emerging projects, relatively unrestricted
- Measure X *not* meant to be long term sustainable funding (eg. operating subsidy)
  - Intended to reflect community interests
- Important to identify communities that could especially benefit from this money/impacted by displaced (eg. POC communities, elders)
  - Could create board for this
- Smaller providers have trouble getting into program
  - Measure X could support increase in providers

#### 2. Funding Distribution

- **75% of Funds for Affordable Housing, Homelessness Prevention, Innovation, and Capacity Building**
  - **Affordable housing for people earning up to 60% AMI; focus on <50% AMI**
  - **Acquisition, pre-development, construction, rehabilitation, and operating and reserve funds**
  - **Supportive services necessary to maintain housing, including legal services and rental assistance.**
  - **Housing innovation pilot programs**

- **Technical assistance to build capacity of non-profit housing developers and homeless service providers**
    - **Grant-writing**
  - **25% of Funds for Homeless Crisis Response**
    - **Emergency and interim housing, including pilot projects**

### **Comments**

- Why this breakdown?
  - Seems reasonable to some people in meeting, given how expensive it is to build
  - Housing crisis is larger than simply supply
  - Are supportive services covered in HCR (25%) or DCD (75%)?
    - HCR is more immediate support
    - DCD provides more legal services, and eviction prevention services
- How do we define preservation?
  - Are we preserving community housing (eg. land trust)? How are we preserving family housing (eg. four-plex)?
- Can AMI percentage change?
  - Unclear at this time

### **3. County Work Efforts**

- **10% of funds administered by each department (DCD and H3) will support:**
  - **Funding Distribution**
    - **Administering the notice of funding availability (NOFA)/ Request for Proposals (RFP)**
    - **Reviewing applications**
    - **Developing contracts to distribute funding**
    - **Loan servicing**
    - **Contract monitoring**
    - **Reporting outcomes**
  - **Capacity Building and Planning**
    - **Capacity-building technical assistance**
    - **Grant-writing**
    - **County staff support for housing production, including the strategic use of surplus and underutilized land**
    - **Future fund planning**

### **Comments**

- No comments

### **4. Funding Minimums and Funding Types**

- **Affordable Housing**
  - **Pre-Development: \$25,000**
  - **Everything else: \$500,000**
- **Homelessness Prevention, Innovation, and Capacity Building: \$25,000**
- **Homeless Crisis Response: \$25,000**
  
- **Loans (low interest, flexible terms)**
  - **Capital projects (new construction and substantial rehabilitation with new affordability terms of 45+ years (homeownership), 55+ years (rental)).**
- **Grants**
  - **Housing-related services**
  - **Seed/innovation projects**

### **Comments**

- Grant is only for a year effectively?
  - For pre-development it will be “one and done”
- Timeline for expenditure of awarded moneys?
  - Will be addressed individual RFP’s

## **5. Process for Funding Distribution**

- **Affordable Housing, Homelessness Prevention, Innovation, and Capacity Building**
  - **Release NOFA and hold NOFA kickoff meeting—October**
  - **Applications due—December**
  - **Application Reviews—December-February 2023**
  - **Recommendations to Committee—March-April**
  - **Recommendations to the Board—May**
  - **Award Letters Released—June**
- **Homeless Crisis Response projects**
  - **Community involvement in NOFA design—October**
  - **Release NOFA: December/January**
  - **Applications due—January/February**
  - **Application Reviews—February Recommendations to Committee—March-April**
  - **Recommendations to the Board—May**
  - **Award Letters Released—June**

### **Comments**

- No comments

## **6. Award Selection Criteria**

**Affordable Housing**

- Project Readiness
- Financial and Cost Analysis
- Developer Experience/Capacity
- Project Targeting and Characteristics

**Homelessness Prevention, Innovation, and Capacity Building**

- Project Readiness
- Project Readiness
- Financial and Cost Analysis
- Service Provider Experience
- Impact

**Homeless Crisis Response**

- Project Description
- Budget and Justification
- Qualifications

**Comments**

- No comments

**7. Additional Comments, Feedback, and Ideas**

- No comments

**QUESTIONS**

- Why 75%/25% breakdown?
  - Seems reasonable to some people in meeting, given how expensive it is to build
  - Housing crisis is larger than simply supply
- Are supportive services covered in HCR (25%) or DCD (75%)?
  - HCR is more immediate support
  - DCD provides more legal services, and eviction prevention services
- How do we define preservation?
- Are we preserving community housing (eg. land trust)?
- How are we preserving family housing (eg. four-plex)?
- Can AMI percentage change?
  - Unclear at this time
- Grant is only for a year effectively?
  - For pre-development it will be “one and done”
- Timeline for expenditure of awarded moneys?
  - Will be addressed individual RFP's

## Contra Costa County Measure X Housing Fund Stakeholder Meeting Stakeholder Breakout Group 4 Notes

### Comments on Initial Ideas for Measure X Housing Fund Distribution (28 minutes).

Stakeholders, in the time available, please share your feedback on the initial ideas presented today. You may submit additional comments to [measurexhousingfund@dcd.cccounty.us](mailto:measurexhousingfund@dcd.cccounty.us) through next Friday, August 19, to ensure all of your feedback is captured and considered as these ideas are refined.

#### 1. Program Goals

- **Support the housing needs of Contra Costa County residents**
  - **Top priority to fund affordable housing production and preservation**
- **Prioritize filling funding gaps not addressed by other sources**
- **Leverage funds wherever possible**
- **Explore opportunities to make the Housing Fund sustainable beyond the 20-year horizon of Measure X**

#### Comments

- Lots of important goals, sound fantastic: add goal around promoting health of community and potential residents of these units? Could NOFA/RFP include considerations for things like proximity to Air Quality/proximity to freeways and sources of pollution/PM2.5, Consider Climate Change (extreme heat/sea level rise), Tree Canopy/Green Infrastructure, EV charging (not just ready), Bike/Ped Infrastructure.
  - Will take comments to DCD and H3, but broadly - built in through federal regulations and pass-through funding, esp state funding requires these elements; can discuss if they're required at the county level. Not to oppose the idea, but it's hard... Example about getting HUD approval and "chemical crescent" - where are people going to live with these restrictions?

#### 2. Funding Distribution

- **75% of Funds for Affordable Housing, Homelessness Prevention, Innovation, and Capacity Building**
  - **Affordable housing for people earning up to 60% AMI AMI; focus on <50% AMI**
  - **Acquisition, pre-development, construction, rehabilitation, and operating and reserve funds**
  - **Supportive services necessary to maintain housing, including legal services and rental assistance.**
  - **Housing innovation pilot programs**
  - **Technical assistance to build capacity of non-profit housing developers and homeless service providers**
  - **Grant-writing**
- **25% of Funds for Homeless Crisis Response**
  - **Emergency and interim housing, including pilot projects**

## Comments

- Affordable housing will be 75% of \$10m - yes, that's the proposal. Will just broaden the pool of money available in that category. Costs going up, not a lot of funding available locally. More money this cycle, will change in future. Understanding immediate goal, and figuring out more in year 2 and beyond.
  - Yes, another plug for funding stream: regional ballot measure in 2024 for \$1b for affordable housing in CCC
- Glad to see pilot projects allowed in 25%; has H3 gotten to limiting what that might look like? Hoping to see non-brick and mortar, cost efficient, cost effective options for getting folks out of encampments. Hoping H3 NOFA specifically recognizes that transitional/interim housing project, innovating/pilot, would be acceptable for funding. "Tiny cabins" and cabin-type communities.
  - Likely will!

## 3. County Work Efforts

- **10% of funds administered by each department (DCD and H3) will support:**
  - **Funding Distribution**
    - **Administering the notice of funding availability (NOFA)/ Request for Proposals (RFP)**
    - **Reviewing applications**
    - **Developing contracts to distribute funding**
    - **Loan servicing**
    - **Contract monitoring**
    - **Reporting outcomes**
  - **Capacity Building and Planning**
    - **Capacity-building technical assistance**
    - **Grant-writing**
    - **County staff support for housing production, including the strategic use of surplus and underutilized land**
    - **Future fund planning**

## Comments

- How are accountability and oversight with regard to finances going to work with all this?
  - There will be a robust reporting measure for Measure X funding. Have chair of Measure X advisory committee here: Mariana Moore
    - Yes, the Advisory Board is deeply committed to transparency and sharing with constituents. Talking now about how to best ensure and support transparency for process and for outcomes. Please come to Measure X Advisory meetings - Next Weds
    - Gabriel Lemus with more about DCD process: monitoring and fiscal auditing requirements are part of any public source including federal fundings. Since DCD handles a lot of federal and state funding, there is a required monitoring process and agencies that oversee DCD's work.

Usually an annual audit by outside auditor, assessing what money went to what projects and how it was distributed, if sufficient documentation and done according to guidelines.

- Clarification: Management companies say X amount of money is being spent on X project, but no one checks that they're actually spending the money that way, or that it's a reasonable amount for what they're saying they're spending.
  - Gabriel: typically, public funding is reimbursed on a cost reimbursement basis. Funds for an acquisition get put in an escrow account to ensure that requirements on both parties are met before funds are accessed. There are always receipts; public money usually isn't fronted and often fronting it is prohibited. Aware and sensitive in administration of funds, incorporating lots of checks and balances.

#### **4. Funding Minimums and Funding Types**

- **Affordable Housing**
  - **Pre-Development: \$25,000**
  - **Everything else: \$500,000**
- **Homelessness Prevention, Innovation, and Capacity Building: \$25,000**
- **Homeless Crisis Response: \$25,000**
  
- **Loans (low interest, flexible terms)**
  - **Capital projects (new construction and substantial rehabilitation with new affordability terms of 45+ years (homeownership), 55+ years (rental)).**
- **Grants**
  - **Housing-related services**
  - **Seed/innovation projects**

#### **Comments**

- No comments

#### **5. Process for Funding Distribution**

- **Affordable Housing, Homelessness Prevention, Innovation, and Capacity Building**
  - **Release NOFA and hold NOFA kickoff meeting—October**
  - **Applications due—December**
  - **Application Reviews—December-February 2023**
  - **Recommendations to Committee—March-April**
  - **Recommendations to the Board—May**
  - **Award Letters Released—June**
- **Homeless Crisis Response projects**
  - **Community involvement in NOFA design—October**
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  - **Applications due—January/February**



- **Application Reviews—February Recommendations to Committee—March-April**
- **Recommendations to the Board—May**
- **Award Letters Released—June**

**Comments**

- No comments

**6. Award Selection Criteria**

**Affordable Housing**

- Project Readiness
- Financial and Cost Analysis
- Developer Experience/Capacity
- Project Targeting and Characteristics

**Homelessness Prevention, Innovation, and Capacity Building**

- Project Readiness
- Project Readiness
- Financial and Cost Analysis
- Service Provider Experience
- Impact

**Homeless Crisis Response**

- Project Description
- Budget and Justification
- Qualifications

**Comments**

- No comments

**7. Additional Comments, Feedback, and Ideas**

- Q from Joseph: Ways to continue the fund - extend bond measure or create ongoing fund: is this worth trying to do, or is it more important to fund the immediate need?
  - Funds should be spent now; pandemic, folks are suffering esp Black and brown folks, and if not now, when? The need is urgent.
- Measure X process was intense, community-driven process so far already. Disappointed with this process far, while honoring the work by County. Unlike H3 process, DCD process is missing opportunity. Measure X advisory board met weekly for a year, had vision statement and operating principles (on website) - focus on commitment to racial equity. Understand admin level of linking to federal streams, but premise of this money is doing it better, more inclusively, more focused on the needs of folks who are struggling, and because of history, morally incumbent to do it differently.
  - (not county dept) - intent is not to go through 20 years without doing more input, there is pressure to start spending it, especially with how few projects get funded each year. Structural differences between H3 and DCD, restrictions for DCD because of federal. Plan is probably not to do it this way, there will be opportunities for change.
- Echoing comments about process. Lots of elements were from community input and advisory board in Measure X process. Does breakdown represent housing element, or all of Measure X? There are things from Advisory Board that aren't on here, disappointing. Not solving/addressing inequities and specific needs.

- Funds are only housing portion of Measure X. Should be \$120m in Measure X in Year 1, this is only housing.
- Please send what you expected to see in it.
- Process comment: working with folks of color being displaced, often by unscrupulous means. **Disproportionate emphasis on the prevention of homelessness.** Appreciate that fund is both assistance and prevention; what's the percentage between those? To align with intent of Measure X and identified needs, as need increases and feels impossible to catch up. Is there a further refinement process with more input? Worried about precedent being set in first year of funding, worth trying to get it right in the beginning. Don't want to be cutting corners on genuine community process and creativity.
  - Use to change, but understand. Send in your comments.
  - Come to Mariana's groups meetings (Measure X Advisory Board)
  - Plan to attend board meeting in person, zoom, send comments.
  - Funding changes year to year, need continues; should be robust discussion every year.
  - **\*\*Clarification on green highlight above:** Comment from Kristi Laughlin (breakout room 4 with Joseph) in the chat- "I have a correction to the notes that were being taken in the small group session. Is there a way to correct that? **I said I am concerned at over emphasis on "production" and not enough on Prevention.** But that was not accurately captured. - thank you."
- With regard to Richmond, the city council seems to have no interest in paying any attention whatsoever to the input/suggestions of those who this funding is intended to benefit. They pretend to care, negotiate in bad faith, and then simply ignore our input.
- With regard to tiny homes: TESLA is now offering tiny homes for \$10k each

**Top 3 Ideas** (3 minutes): In the final minutes remaining, please identify the top 2-3 topics discussed by the group. These will be shared in a brief report out, to give everyone a sense of the breadth of ideas discussed in different groups. Note, these points will not be weighted any differently than other feedback as the ideas for the Housing Fund are refined.

1. Tracking and accountability of expenditures
2. Meshing with Advisory Committee/larger measure X goals, more input going forward not just technical advisory input; concern that we don't get locked into what we do this year
3. Tie funding to other goals for sustainability
4. City priority in the process

## QUESTIONS

- Affordable housing will receive 75% of \$10m?
  - yes, that's the proposal. Will just broaden the pool of money available in that category. Costs going up, not a lot of funding available locally. More money this cycle, will change in future. Understanding immediate goal, and figuring out more in year 2 and beyond.
- Has H3 limited what types of pilot projects will be allowed in 25% of funds for homeless crisis response?

- Not limited to brick-and-mortar
- How will accountability and oversight of funds be ensured?
  - There will be a robust reporting measure for Measure X funding. The Measure X Community Advisory Board is deeply committed to transparency and sharing with constituents, and is discussing now how to best ensure and support transparency for process and for outcomes. Monitoring and fiscal auditing requirements are part of any public source, including federal funding. Since DCD handles a lot of federal and state funding, there is a required monitoring process and agencies that oversee DCD's work. Usually an annual audit by an outside auditor assesses what money went to what projects and how it was distributed, if there was sufficient documentation, and if it was done according to relevant guidelines.
- How will management companies be held accountable for how they spend funds and if the amounts spent are reasonable?
  - Typically, public funding is reimbursed on a cost reimbursement basis. Funds for an acquisition get put in an escrow account to ensure that requirements on both parties are met before funds are accessed. There are always receipts; public money usually isn't fronted and often fronting it is prohibited. The administering agencies are usually aware and sensitive in administration of funds, incorporating lots of checks and balances.
- The Housing Fund includes assistance and prevention; what's the percentage between those?
- Do the funds available here (\$10m for year 1) and the breakdown represent only the housing element, or all of Measure X?
  - \$10m for year one only represents the Housing Fund allocation of Measure X.
- Is there a further refinement process with more input?

## Contra Costa County Measure X Housing Fund Stakeholder Meeting Stakeholder Breakout Group 5 Notes

### Comments on Initial Ideas for Measure X Housing Fund Distribution (28 minutes).

Stakeholders, in the time available, please share your feedback on the initial ideas presented today. You may submit additional comments to [measurexhousingfund@dcd.cccounty.us](mailto:measurexhousingfund@dcd.cccounty.us) through next Friday, August 19, to ensure all of your feedback is captured and considered as these ideas are refined.

#### 1. Program Goals

- **Support the housing needs of Contra Costa County residents**
  - **Top priority to fund affordable housing production and preservation**
- **Prioritize filling funding gaps not addressed by other sources**
- **Leverage funds wherever possible**
- **Explore opportunities to make the Housing Fund sustainable beyond the 20-year horizon of Measure X**

#### Comments

- A specific funding gap are loans for mobile home owners; which are sometimes not considered “real property”
- Older properties in need of rehabilitation need capital improvements to address pressing needs; some money should be set aside for renovation funds, rather than all funding going towards new units
- Renovation is needed for properties that are within flood zones; these properties are currently not included
- Rehabilitation is more cost effective than new single-family homes; co-housing could be an option as well
- QUESTION: First dollars in? Last dollars in? What is the county expecting and how can we compete for these funds?
- Time, land, etc are expensive and affordable housing developers are currently competing with market-rate housing developers // do not set a per unit cap, as this could put these affordable housing developers at a disadvantage
- Tenant protections should be added as a use for this fund: rental assistance, tenant legal services, other services as well.
- Inadequate housing, affordability issues abound and some are not able to stay in their homes

#### 2. Funding Distribution

- **75% of Funds for Affordable Housing, Homelessness Prevention, Innovation, and Capacity Building**
  - **Affordable housing for people earning up to 60% AMI; focus on <50% AMI**
  - **Acquisition, pre-development, construction, rehabilitation, and operating and reserve funds**

- Supportive services necessary to maintain housing, including legal services and rental assistance.
  - Housing innovation pilot programs
  - Technical assistance to build capacity of non-profit housing developers and homeless service providers
  - Grant-writing
- 25% of Funds for Homeless Crisis Response
  - Emergency and interim housing, including pilot projects

**Comments**

- Provide tenant protection: rental assistance and legal assistance
- Temporary relocation should be an eligible use (hotels, airbnbs and extended stays are currently not an eligible use) (not eligible under CDBG)
- Hotel and motel program has been successful in the City of Concord; this should be replicated in other places and vouchers should be offered to anyone less than 50% AMI

**3. County Work Efforts**

- 10% of funds administered by each department (DCD and H3) will support:
  - Funding Distribution
    - Administering the notice of funding availability (NOFA)/ Request for Proposals (RFP)
    - Reviewing applications
    - Developing contracts to distribute funding
    - Loan servicing
    - Contract monitoring
    - Reporting outcomes
  - Capacity Building and Planning
    - Capacity-building technical assistance
    - Grant-writing
    - County staff support for housing production, including the strategic use of surplus and underutilized land
    - Future fund planning

**Comments**

- Costs more than 10% and this money is very necessary and crucial

**4. Funding Minimums and Funding Types**

- Affordable Housing
  - Pre-Development: \$25,000

- Everything else: \$500,000
- Homelessness Prevention, Innovation, and Capacity Building: \$25,000
- Homeless Crisis Response: \$25,000
  
- Loans (low interest, flexible terms)
  - Capital projects (new construction and substantial rehabilitation with new affordability terms of 45+ years (homeownership), 55+ years (rental)).
- Grants
  - Housing-related services
  - Seed/innovation projects

### Comments

- 500,000 could be too large of an amount for a renovation; this minimum could be reduced depending on the project's size
- The county should consider what they would like maximums to be as well
- If it's a renovations project new terms for affordability shouldn't be a requirement
- Safeguards should be placed so that the funds are for additional work and not just work that has already been funded
- Universal Basic Income is a good idea, and all the funds should not be tied to rent. This should be considered.

## 5. Process for Funding Distribution

- Affordable Housing, Homelessness Prevention, Innovation, and Capacity Building
  - Release NOFA and hold NOFA kickoff meeting—October
  - Applications due—December
  - Application Reviews—December-February 2023
  - Recommendations to Committee—March-April
  - Recommendations to the Board—May
  - Award Letters Released—June
- Homeless Crisis Response projects
  - Community involvement in NOFA design—October
  - Release NOFA: December/January
  - Applications due—January/February
  - Application Reviews—February Recommendations to Committee—March-April
  - Recommendations to the Board—May
  - Award Letters Released—June

### Comments

- Tying this into existing housing NOFA will streamline this process. This is a good policy.
- Tie the funding award to the State tax credit calendar

## 6. Award Selection Criteria

### Affordable Housing

- Project Readiness
- Financial and Cost Analysis
- Developer Experience/Capacity
- Project Targeting and Characteristics

### Homelessness Prevention, Innovation, and Capacity Building

- Project Readiness
- Project Readiness
- Financial and Cost Analysis
- Service Provider Experience
- Impact

### Homeless Crisis Response

- Project Description
- Budget and Justification
- Qualifications

### Comments

- No comments

### 7. Additional Comments, Feedback, and Ideas

- No comments

**Top 3 Ideas** (3 minutes): In the final minutes remaining, please identify the top 2-3 topics discussed by the group. These will be shared in a brief report out, to give everyone a sense of the breadth of ideas discussed in different groups. Note, these points will not be weighted any differently than other feedback as the ideas for the Housing Fund are refined.

1. Rehabilitation should be emphasized - more cost effective than new single-family homes
  - a. New affordability terms shouldn't be a requirement for rehabilitation
  - b. Renovation is needed for properties that are within flood zones; these properties are currently not included**
2. 500,000 could be too large of an amount for a renovation; this minimum could be reduced depending on the project's size
3. **Heard some comments that like that the DCD funds will be tied to CDBG NOFA**

### QUESTIONS

- First dollars in? Last dollars in? What is the county expecting and how can we compete for these funds?

## **APPENDIX B. STAKEHOLDER COMMENT SUBMISSIONS**





August 19, 2022

Measure X Housing Fund  
1025 Escobar Street  
Martinez, CA 94553

**Re: Measure X Housing Fund – Comments on Proposed Guidelines for Fund Distribution**

Dear Measure X Housing Fund Staff Team:

Thank you for your efforts to ensure that Measure X funding supports the goal of Healthy Communities. The City of Antioch appreciates the opportunity to participate as a stakeholder and contribute to regional dialogue regarding Year 1 of the Housing Fund Program.

At this time, the City of Antioch wishes to submit comments as the County seeks to finalize guidelines related to fund distribution. Under the categories of **Funding Minimums, Funding Types and Award Selection Criteria**, the City requests that the County consider the following:

- Recognizing city-initiated programs that, like the County, engage in evidence-based practices and ultimately **increase the overall number of unhoused residents served**.
- Matching funds with **local agencies who prioritize homelessness** in their allocation of ARPA resources and utilization of City owned/leased sites.
- Reinforcing and strengthening solutions in communities with **highest PIT counts**.
- Prioritizing awards for local agencies **invested in active delivery of homelessness programming** at a minimum threshold of \$1M.

Simply put, when resources are leveraged, housing more people is attainable. We look forward to exploring new opportunities to partner in the future.

Should you have questions or wish to discuss further, please feel free to contact me at 925.779.7011.

Sincerely,

A handwritten signature in blue ink, appearing to read "C. Johnson", is written over a white background.

for Cornelius H. Johnson  
Interim City Manager



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**From:** James Cervantes

**Sent:** Thursday, August 11, 2022 3:28 PM

**To:** MeasureXHousingFund <MeasureXHousingFund@dcd.cccounty.us>

**Subject:** Thursday Zoom Meeting Follow Up

Thank you all for a well organized, cogent and on-time input session earlier this afternoon. As one of the District 2 representatives to the Measure X Community Advisory Board, and an advocate for the Housing Trust Fund, I appreciate the thoughtful work of County staff. While still top of mind, a few thoughts:

1. Some individuals at today's session seem to have had questions as to how the draft Housing Trust program follows what was presented to the MXCAB. I pulled my notes from the June 30, 2021 presentation (which was excellent), and today's outline is very consistent with the presentation. The \$12 million "ask" last year was to create a fund to "build permanent housing...utilize an interdepartmental team...offer technical assistance for housing...and address homelessness prevention". I think you've advance that effort.
2. I mentioned this on item on the call, but I suggest thought be given to consolidating the \$10 million of first year funding (FY 2021/22) with the current fiscal year Measure X allocation. This would allow for a bigger start to the program. As I recall the timeline, by the point when recipients are awarded funds at the end of FY 2022/23, the funds should be in place. Otherwise, the \$12 million of FY 2022/23 funds will just roll into the subsequent year. If the preference is to keep a funding buffer, then

perhaps allocate half of FY 2022/23 to the initial round.

3. As this came up in the various groups, I think the 75/25 recommended split seems to create a fair balance. There's no science to this, but given how expensive it is to build housing, the tilt to housing development seems appropriate.
4. Someone in our discussion group raised the question of increasing the 60% of AMI to a higher figure. As a way to better leverage funds, and create more financially sustainable developments, it may make sense to explore this. I don't have an opinion as to whether 80% or 120% of AMI is appropriate, but it may make sense to engage with non-profit housing developers to explore what might better facilitate projects.
5. I appreciate the way you all have branded this effort: the Measure X Housing Fund. As projects roll out in the future, voters will see that the sales tax increase actually provided something of value to County residents.

As a final note, I'll be stepping off the MXCAB in the near future as I've been appointed to the board of the California Housing Finance Agency\* and need to balance my commitments. I am glad to see that the Housing Fund is moving ahead and that County staff has this effort well in hand. If there are ways that Cal HFA's programs can augment local efforts, I'd be interested in getting your input.

Sincerely,

Jim Cervantes  
District 2 Representative  
Measure X Community Advisory Board

\*Of course, please note that the points above are solely my opinion and do not reflect any Cal HFA position.

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**From:** Millie Phillips

**Sent:** Thursday, August 11, 2022 4:55 PM

**To:** MeasureXHousingFund <MeasureXHousingFund@dcd.cccounty.us>

**Subject:** public comment

Hello. Here is my public comment about the use of Measure X funds:

Thank you for your informative session on Measure X funding today (8-11-22).

I would like to reiterate, as did others, on the need to use some of this money (at least the \$1.8 million requested earlier) for tenant legal services and also for rental assistance.

I have been participating in a court watch program to observe eviction cases, and it has become very clear to me that most tenants do not know how to defend themselves or even how to fill out necessary paperwork. What minimal assistance is offered is not regular or widely publicized. People facing eviction are usually very low-income and cannot afford attorneys. Plus, there are very few non-profit attorneys available in the county and they are overloaded. Meanwhile, most landlords show up in court with attorneys, giving them a huge advantage over tenants. When

tenants try to represent themselves, judges tend to encourage the use of mediation, which still requires legal advice to be effective for the tenant. Some of the cases I have observed involve uninhabitable conditions with evictions used to harass tenants when they try to get their landlords to make needed repairs, or landlords refusing to accept rent from tenants who have been served notices.

If we want to prevent homelessness and displacement - and as a minister, I believe this is a moral issue, not just an economic one - we must help tenants stay in their homes whenever possible, especially in cases where they are being pushed into eviction by unethical practices.

Thank you.

**Rev. Millie Phillips**

[\(She/Her\)](#)

Faith-Rooted Organizer FAME Concord

[Faith Alliance for a Moral Economy \(FAME\) an initiative of EBASE](#)

2140 Minert Rd, Concord CA 94518

Cell: 415 272-4152

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**From:** Alex Werth

**Sent:** Friday, August 19, 2022 10:11 AM

**To:** MeasureXHousingFund <MeasureXHousingFund@dcd.cccounty.us>

**Subject:** Raise the Roof Coalition Recommendations for Measure X Housing Fund

Good morning,

On behalf of the Raise the Roof Coalition (RTR), I'm writing to submit a number of programmatic recommendations for the Measure X Housing Fund (MXHF). RTR's organizational members are dedicated to advancing solutions to Contra Costa County's housing, homelessness, and displacement crises that center the perspectives of impacted residents, in particular low-income renters, immigrants, and people of color. Many of our members attended the Stakeholder Meeting on August 11th, and we're collectively committed to working to ensure that the MXHF successfully meets the needs of the County's most marginalized residents by advancing all "3 Ps" (production, preservation, and protection) as well as homelessness solutions. In that spirit, we respectfully request that you consider the following recommendations as you develop your grantmaking framework in the months to come:

**Address Disparities in Departmental Processes:** We applaud the Health, Housing, and Homeless Services Division (H3) for intentionally allotting time in the development of its funding process for more robust input from impacted groups, and we call upon the Department of Conservation and Development (DCD) to take the same approach. We understand that DCD favors a more "expedited" approach in order to align HUD- and MXHF-related grantmaking processes, which could create efficiencies for DCD staff and some applicants. However, this approach continues a troubling pattern of the County steering new resources toward long-standing service providers to avoid the supposed challenges of contracting with new grantees, which prevents the County from responding to emergent housing trends, data, and solutions. This, we should note, is contrary to the stated priority of "capacity building" among potential grantees, as it may work against the very organizations best able to meet Contra Costa's housing stability and racial equity goals through programmatic innovation. If DCD is firmly committed to maintaining this approach, then we ask that staff confer with applicants and, if desired, delink MXHF from HUD dollars, as HUD stipulations and priorities may be too onerous for some grantees and inappropriate to meet emerging needs at the local level.

**Recognize the Integral Nature of Homelessness Prevention:** Contra Costa's homelessness crisis is spiraling out of control. Between 2019 and 2022, the County experienced a 35% spike in the number of unhoused people—the biggest jump, by far, in the 9-County Bay Area. Clearly, then, addressing the causes and effects of homelessness should be the County's number one concern. Housing stability and homelessness exist on a fluid spectrum—with families moving back and forth between the two—yet public policy and funding often erect a strict division between experiences that are in fact integral with one another. Therefore, we request that you treat homelessness prevention projects as eligible for monies from both DCD and H3.

**Ensure Affordable Housing Production and Preservation Don't Subsume Other Needs:** Contra Costa, like all Bay Area counties, is suffering from a dire shortfall in permanently affordable housing. Thus, we understand the importance of seeding a local source of affordable housing funding, which is needed to leverage additional funds from the state and federal governments. However, we are concerned that, given the limited nature of the MXHF, affordable housing production and preservation will be prioritized at the expense of homelessness prevention. In 2021, the Contra Costa Board of Supervisors

endorsed AllHome's Regional Action Plan (RAP) to reduce unsheltered homelessness by 75% in three years. By endorsing the RAP, the Board was effectively endorsing AllHome's proportional funding framework, which states that, for every one unit of interim housing and two units of permanent housing, localities should invest in four units of prevention. This is because prevention strategies, like legal services and emergency rental assistance, are far and away the most cost-effective means to reduce homelessness at the scale required in Contra Costa County. In other words, while all three approaches are desperately needed, homelessness prevention strategies should be robustly funded because they provide the biggest "bang for your buck." According to DCD's current approach, however, investing in even a single new affordable development could realistically eat up most or all of the Department's allotment in a way that crowds out upstream interventions that help a much larger number of people. (For reference, the City of Concord recently invested \$7.8 million from its Housing Trust Fund—an amount greater than all of DCD's allotment for Year 1—in a single 62-unit project. By contrast, RTR estimates that Contra Costa could protect the housing security of over 1,000 households per year through an annual investment of just \$1.8 million in tenant legal services.) **The County should thus work with community stakeholders to set strategic and equitable funding guidelines for the MXHF, including a minimum annual percentage dedicated to homelessness prevention.**

**Build Capacity through Sustained Investment in Emerging Service Providers:** We appreciate the intention to use the MXHF to promote "capacity building" among emerging and innovative leaders in housing and homelessness. At the same time, we feel that providing technical assistance to disadvantaged community development organizations is only one way of accomplishing this goal, and one that may not be relevant to social service providers. We thus urge you to provide an option for multi-year operating assistance, rather than just granting for single years or specific projects, in order to give emerging service providers the stability needed to invest their resources in growing their capacity in Contra Costa County.

**Reconcile the Goals of Leveraging Funds and Covering Gaps:** While the MXHF is an exciting and important new resource, it's not nearly enough to meet Contra Costa County's housing needs. We thus empathize with the County's aim of leveraging larger sources of state and federal funding whenever possible. However, we feel that this may be in tension with the stated goal of "filling funding gaps not addressed by other sources." This is because state and federal policymakers have invested unevenly across the "3 Ps." So while there may be multiple pots of money to leverage for certain projects, like affordable housing development, the same may not be true for other eligible uses, like tenant legal services. In the case of the latter, MXHF dollars are even more important precisely because the lack of a leveragable funding source points to a gap that the County should do its best to address. We thus ask that you resolve the potential for tension between these two goals by ensuring that funding requests that have no alternative resources to leverage are given due priority if they demonstrate a clear need.

**Clarify Parameters for Municipal Applicants:** While there may be legitimate reasons for cities to apply for MXHF dollars, we request that the County clarify these scenarios and create clear parameters as to when applications from other municipalities will be considered an eligible use. We are wary of situations in which cities might turn around and regrant funds to developers and service providers who could've applied directly to the County, thus adding complexity, time, and overhead costs to the process. In addition, municipalities—in particular, larger cities and entitlement jurisdictions—have a number of ways to cultivate their own funds for affordable housing and housing services (e.g. taxes, bonds, inclusionary requirements, and more). We wouldn't want the establishment of the MXHF to cause cities to simply rely on the County, rather than leverage their own abundant resources to duly address local housing needs.

**Center Racial Equity:** Finally, we're concerned that the program goals fail to explicitly address racial equity in any way. Again, while we understand the administrative logic of goals like leveraging outside dollars, we are left to wonder: What are the values, or the transformative visions, that are going to guide the distribution of over \$200 million in much-needed funds? The omission of racial equity is especially striking when it comes to the primary goal of "supporting the affordable housing needs of Contra Costa County residents." It's evident that the MXHF will not be able to meet everyone's needs; difficult decisions will need to be made. We appreciate the emphasis on building homes for households at or below 50% of area median income (AMI). Still, more can and must be done to ensure that applicants who demonstrate a capacity to address Contra Costa's most concerning racial and spatial disparities are prioritized. To that

end, we urge you to include mitigating such disparities as an explicit goal. There is ample data available to allow the County to evaluate applicants in these terms, including [data on disparities](#) in renter cost burden by race and county of residence from the Bay Area Equity Atlas and the [housing precarity risk model](#) from the Urban Displacement Project. Contra Costa has already voted to create an Office of Race and Equity. While that Office is still being established, that shouldn't deter staff from setting a strong example by centering racial equity more explicitly in the MXHF goals and implementation process.

Thank you for considering these comments. RTR members look forward to continuing to engage with County staff and other stakeholders to ensure that the MXHF is the efficient, effective, and equitable resource that low-income renters, immigrants, and people of color in Contra Costa County truly need.

With appreciation,

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