

Advisory Council on Aging (ACOA) Housing Work Group Meeting Minutes

April 19, 2021 – 9:30-11:30 a.m.

Present: Gerald Richards (Chair; ACOA); Taylor Kimber (Office of Congressman DeSaulnier); Caitlin Sly (Meals on Wheels Diablo Region); Lisa Hicks (Center for Elders' Independence); Jim Donnelly, Dennis Yee, Fran Smith (ACOA); Victoria Snyder (Senior Legal Services); Laura Salcido (Habitat for Humanity East Bay/Silicon Valley); Hector Malvido (Ensuring opportunity); Elizabeth Verdin (The Hume Center); and Nhang Luong (Staff Support; Area Agency on Aging)

Introductions

Agenda and minutes approved

Presentation: Habitat for Humanity East Bay/Silicon Valley – Resource Development Manager, Home Preservation

- International organization headquarter is in Atlanta. Habitat for Humanity East Bay/Silicon Valley chapter covers Contra Costa, Alameda, and Santa Clara.
- Four programs: new homeownership, preservation, housing counseling, and emergency interim housing
- Homeownership: works with households to purchase home; volunteer requirement for participants; mortgage is affordable.
 - Contra Costa projects in development:
 - Esperanza Place – 43 townhomes in Walnut Creek. Zero energy development, which means it will contribute more energy to the grid than consume. All the units are already assigned.
 - 29 homes in Bay Point – Pacifico Landing
 - 11 homes in Pleasant Hill
 - 244 houses in development pipeline across the three counties
- Home Preservation: Installs new roof, weatherization, and other modification to help homeowners maintain their homes.
 - 61 modifications completed this year, on track to do 83. Prior to pandemic, it is normally 100 per year.
 - Services grants for owner occupied properties throughout the county with the exception of Pittsburg, which runs its own program.
 - Loans designed to be accessible and affordable. Payment-free, 1% flat interest.
 - If remodeling does not involve changes to square footage then no reassessment needed.
 - Low-income definition follows HUD's AMI (Area Median Income) chart. For household of one it is \$76,750 or less, and \$87,700 or less for household of two. The property must be occupied by the homeowner. Asset limit is no more than \$100K for seniors 62+, and no more than \$50K for people under 62.
 - Grant amount based on the repairs needed. Common repairs: plumbing, electrical, water heaters, foundation work, roofing and insulation, windows, doors, and flooring. Converting bath tubs to walk-ins is a common modification to improve accessibility.

- Housing Counseling: HUD approved to provide financial literacy webinars, virtual first-time homebuyer classes, information on how to improve credit, etc.
- Emergency Interim Housing: tiny home project, a partnership with City of San Jose to build 276 units of emergency interim housing to shelter unhoused individuals. Will do more in the future. Has power, heating, and cooling. Central space has kitchen, office, bathrooms and showers, and dog-park. Completed two communities and 5 more coming. Over next 5 years, will transition nearly 10,000 people to permanent housing.
 - Funding came from Measure A in the South Bay. The project faced pushback from the community and delayed by over a year.

Legislative Update: Hector Malvido, Policy, Advocacy, and Community Engagement Manager, Ensuring Opportunity

- Over 100 housing bills in the state legislation right now.
 - AB 71** – Tax on corporate profits generated overseas, would generate \$2.4 billion each year to combat homelessness. 40 % will go to large cities and 60% to counties/COC (Continuum of Care) programs. The bill is moving through Revenue and Tax Hearing.
- **AB 854** – Reforms Ellis Act, which allows tenant evictions when property is sold, circumventing eviction protections. This bill prohibits landlords from invoking Ellis Act unless owners of the accommodations have been owners for a least 5 continuous years.
 - AB 1188** – Statewide Rent Registry – requires localities to create online rental registry that includes specified data fields, including true owner, rent increases, and evictions. Applies to all landlords with 5+ rental units.
- SB -91 extended rent relief and eviction protections through June 30, 2021. Landlords apply on behalf of tenants for rent debt payments. If landlords opt in, the State will pay them 80% of the rent debt but they must forgive the 20% tenants owe. If landlords do not participate, tenants can apply for emergency rental assistance. From Sept. 2020, if someone pays 25% of their rent by June 2021, it protects them from eviction. The remainder 75% rent debt converts to consumer debt that cannot be used as basis for unlawful detainer.
- Action item: Gerry will review housing bills and recommend workgroup support at next meeting.

Next meeting: Monday, May 17, 2021, 9:30-11:30 a.m.