

Appendix G: Housing Resources

- Appendix G: Housing Resources 1
- Section G.1 Financial and Administrative Resources2
 - G.1.1 Local and Regional Resources2
 - G.1.2 State Resources4
 - G.1.3 Federal Resources.....7
- Section G.2 Opportunities for Energy Conservation9
 - G.2.1 East Bay Community Energy Resources 10
 - G.2.2 Pacific Gas and Electric Resources10
 - G.2.3 State Energy Resources11
 - G.2.4 Federal Energy Resources12

Section G.1 Financial and Administrative Resources

G.1.1 Local and Regional Resources



Alameda County

- Measure A1:** In June 2016, the Alameda County Board of Supervisors placed a General Obligation Bond on the ballot to increase affordable housing countywide. County voters supported Measure A1, passing it in November 2016 with 73 percent of the vote. As of August 2021, the County's base allocation from Measure A1 was \$17.7 million, of which all has been committed for two specific affordable housing projects (Ruby Street Crescent and Madrone Terrace; 50 and 78 affordable units supported with A1 funds respectively).
- AC Boost – Down Payment Assistance Program:** Funded by Measure A1 funds, the program offers shared appreciation loans of up to \$210,000 to first-time homebuyers who live, work in, or have been displaced from Alameda County. There is limited preference for First Responders and Educators (including public school employees and childcare providers). This program is administered by the non-profit organization Hello Housing, on behalf of Alameda County Housing & Community Development Department.
- Renew AC – Home Improvement Loan Assistance Program:** Renew AC provides low-income homeowners in Alameda County with one percent interest rate loans of \$15,000 to \$150,000 to complete home improvement projects ranging from correcting health and safety hazards to accessibility upgrades and structural rehabilitation. No monthly payments are required. Renew AC is operated by Habitat for Humanity East Bay/Silicon Valley, on behalf of Alameda County Housing & Community Development Department and funded by Measure A1.

Alameda County Housing Secure

Alameda County Housing Secure is a collaborative of legal service providers partnering to prevent the displacement of community members throughout Alameda County. Bay Area Legal Aid, Centro Legal de la Raza, East Bay Community Law Center, Eviction Defense Center, Legal Assistance for Seniors, and Housing and Economic Rights Advocates provide free legal services to low-income tenants and homeowners disproportionately impacted by the region's housing affordability crisis and the COVID-19 pandemic.

- Anti-Displacement Program:** This program began in 2018 and prevents displacement in Alameda County by providing free legal services and emergency financial assistance to low-income tenants and homeowners. These services enable county residents who are vulnerable to displacement to stabilize their housing. Free

legal services are available to tenants and homeowners who live in Alameda County, are low-income, and are at risk of losing their home. Emergency financial assistance is available to tenants and homeowners who live in Alameda County, meet income guidelines (very low-income (50% AMI) for tenants and low-income (80% AMI) for homeowners), are at imminent risk of losing their homes due to eviction or foreclosure, have experienced an event that made them temporarily unable to pay their housing costs, and are a client of a legal services provider with Alameda County Housing Secure.

- **Emergency Rental Assistance Program:** This program was introduced to ameliorate financial burden placed on renters from impacts of the Covid-19 Pandemic. Each application is evaluated and prioritized based on those most at risk of homelessness including small landlords. The program received more requests than available funds and the application portal closed on May 13, 2022. Of the \$129 million available funds, over \$20 million went to tenants in unincorporated areas of Alameda County.

Bay Area Community Services – East (Hayward and Unincorporated)

Bay Area Community Services (BACS) provides residential services, intentional care, and housing solutions at various locations in the Bay Area, including an office in Hayward that serves those living in Unincorporated Alameda County. BACS offers interim housing, benefits assistance, job support, food support, housing application fees, and more to those who are unhoused and risk becoming unhoused. BACS provides a short-term place for people in crisis to stay, from two weeks to six months, while our team works with them to meet individualized goals. BACS also provides Wellness Hubs for people experiencing housing insecurity & behavioral health challenges, at community spaces located throughout the Bay Area.

Housing Authority of the County of Alameda (HACA)

- **Section 8 Housing Choice Voucher Program (HCVP):** Over 7,000 families and 3,500 housing owners participate in the HCVP. The HCVP provides rental assistance to eligible families and guarantees monthly payments to owners. The family's portion of the rent ranges from 30 to 40 percent of household income, and HACA pays the difference directly to the landlord, up to the HUD-established payment standards.
- **Project-Based Program:** This program subsidizes the rent and utilities of a unit in a subsidized development. If the tenant in a Project-Based unit moves out of the development during the first year of the lease, the tenant's assistance ends. If the tenant moves out of the development after the first year, the assistance continues and follows the tenant. HACA provides 713 units of Project-Based assistance in various developments throughout the County, including 18 units in Castro Valley.
- **Section 8 Moderate Rehabilitation Program:** This program subsidizes the rent and utilities of a unit in a subsidized development that has undergone some rehabilitation. If, at any time, the tenant in a Section 8 Moderate Rehabilitation unit

moves out of the development, the tenant's Section 8 assistance ends. HACA provides 18 units of Section 8 Moderate Rehabilitation assistance at two developments in Hayward and one in Emeryville.

- **Section 8 VASH Program:** Similar to the Section 8 Housing Choice Voucher Program, the Veterans Affairs Supportive Housing (VASH) Voucher Program helps homeless veterans lease safe, affordable housing. VASH is a partnership between the Veterans Administration (VA) and the U.S. Department of Housing and Urban Development (HUD). Participating veterans receive case management and clinical services provided by the VA to help them maintain healthy, productive lives.
- **Mainstream Voucher Program:** HACA administers 189 vouchers under HUD's Mainstream program. The program is targeted to households with at least one non-elderly disabled family member who is homeless, at-risk of homelessness, coming out of an institutional facility or at-risk of entering an institutional facility due to lack of housing. HACA partners with an array of supportive services organizations that provide appropriate services to program participants.

Eden Council for Home and Opportunity (ECHO Housing)

ECHO Housing offers various programs including classes on how to find, qualify for and buy a home; debt and financial education and counseling; and a Rental Assistance Program (RAP) that assists with move-in costs or delinquent rent due to a temporary financial setback. They also provide tenant-landlord counseling and HUD-certified fair housing services to assist Alameda County renters remain in their homes. Alameda County HCD annually provides funding to ECHO Housing to provide fair housing services and landlord/tenant mediation.

Eden Information and Referral (2-1-1 Alameda County)

Eden I&R is a non-profit 501(c)(3) agency that links people-in-need with relevant resources including housing, healthcare, shelters, utility assistance, employment assistance, among other services.

United Way Bay Area

United Way Bay Area helps families struggling to meet basic needs, assists students and workers seeking employment and better careers, supports our neighbors working to achieve their financial stability goals, and advocates for housing justice for all Bay Area residents. It serves eight Bay Area counties: Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, and Solano.

G.1.2 State Resources

- **Affordable Housing and Sustainable Communities Program (AHSC):** Administered by the Strategic Growth Council, this program provides grants and/or

loans to fund land-use, housing, transportation, and land preservation projects that support infill and compact development that reduce greenhouse gas emissions.

- **CalHome:** HCD provides grants to local public agencies and non-profit housing developers to assist first-time homebuyers become or remain homeowners through deferred-payment loans. Funds can also be used to assist in the development of multiple-unit homeownership programs.
- **California Emergency Solutions and Housing (CESH):** This program provides funds for a variety of activities to assist persons experiencing or at risk of homelessness, such as housing relocation and stabilization services (including rental assistance), operating subsidies for permanent housing, flexible housing subsidies, emergency housing operating support, and homeless delivery systems.
- **California Housing Finance Agency (CalHFA):** CalHFA offers a variety of low-cost loan programs to support the development of affordable multi-family rental housing, mixed-income housing, and special needs housing.
- **California Housing Finance Agency (CalHFA), Mortgage Credit Certificate Program:** The MCC program is a homebuyer assistance program designed to help lower-income families afford home ownership. The program allows home buyers to claim a dollar-for-dollar tax credit for a portion of mortgage interest paid per year, up to \$2,000. The remaining mortgage interest paid may still be calculated as an itemized deduction.
- **California Self-Help Housing Program (CSHHP):** Provides grants for sponsor organizations that provide technical assistance for low and moderate-income families to build their homes with their own labor.
- **Elderlink:** A senior care referral service licensed by the Department of Public Health. This organization provides independent and free personalized senior care placement services to fully screened and approved nursing home, board and care, and assisted living facilities.
- **Golden State Acquisition Fund (GSAF):** This \$93 million fund provides low-cost financing aimed at supporting the creation and preservation of affordable housing across the state. GSAF makes up to five-year loans to developers for acquisition or preservation of affordable housing.
- **Homekey:** Homekey provides grants to acquire and rehabilitate a variety of housing types, such as hotels and residential care facilities, to serve people experiencing homelessness or who are also at risk of serious illness from COVID-19.
- **Housing for a Healthy California (HHC) Program:** This program provides funding to deliver supportive housing opportunities to developers using the federal National Housing Trust Funds (NHTF) allocations for operating reserve grants and capital

loans. The HHC program is intended to create supportive housing for individuals who are recipients of or eligible for health care provided through the California Department of Health Care Services' Medi-Cal program.

- **Housing Navigator's Program:** This grant program allocates funding to counties for the support of housing navigators to help young adults aged 18 to 21 years secure and maintain housing, with priority for individuals in the foster care system.
- **Infill Infrastructure Grant Program (IIG):** This program promotes infill housing development by providing grant funding, in the form of gap assistance, for infrastructure improvements required for qualifying multi-family or mixed-use residential development.
- **Joe Serna, Jr. Farmworker Housing Grant (FWHG) Program:** This program provides deferred payment loans for both owner-occupied and rental housing for agricultural workers, with a priority for lower income households.
- **Local Housing Trust Fund (LHTF) Program:** This program provides matching funds to local or regional housing trust funds for the creation, preservation, and rehabilitation of affordable housing, transitional housing, or emergency shelters.
- **Mills Act:** The Mills Act is an economic incentive programs for the restoration and preservation of qualified historic buildings by private property owners. It grants local governments the authority to enter into contracts with owners of qualified historic properties who actively participate in the restoration and maintenance of their historic properties while receiving property tax relief. Alameda County is a participant in the Mills Act program, which furthers housing affordability by reducing property taxes and preserving existing housing stock.
- **Mobilehome Park Rehabilitation and Resident Ownership Program (MPRROP):** This program provides financing to support the preservation of affordable mobilehome parks through conversion of the park to ownership or control by resident organizations, nonprofit housing sponsors, or local public entities.
- **Multifamily Housing Program (MHP):** This program provides deferred payment loans for the construction, preservation, and rehabilitation of permanent and transitional rental housing for lower-income households.
- **No Place Like Home Program:** This program invests in the development of permanent supportive housing for persons who are in need of mental health services and are experiencing homelessness, chronic homelessness, or who are at risk of chronic homelessness.
- **National Housing Trust Fund:** This program provides deferred payment or forgivable loans for the construction of permanent housing for extremely low-income households. The required affordability covenant is for 55 years.

- **Permanent Local Housing Allocation (PLHA) Program:** This program provides a permanent source of funding to all local governments in California to help cities and counties implement plans to increase affordable housing stock. Funding for this program is provided through a \$75 recording fee on real estate transactions.
- **Predevelopment Loan Program (PDLP):** This program provides financing to cover pre-development costs to construct, preserve, or rehabilitate assisted housing.
- **Supportive Housing Multifamily Housing Program (SHMHP):** This program provides low interest deferred loan payments to developers building affordable rental housing that contain supportive housing units.
- **Transit-Oriented Development (TOD) Housing Program:** This program provides low-interest loans as gap financing for higher density affordable rental housing within one-quarter mile of transit stations. Grants are also available to localities and transit agencies for infrastructure improvements necessary for the development of specified housing developments or to facilitate connections between these developments and the transit station. The maximum total award amount for a single project is \$15 million.
- **Transitional Housing Program (THP):** This program provides funding to counties for child welfare services agencies to help young adults aged 18 to 25 years find and maintain housing, with priority given to those formerly in the foster care or probation systems.
- **Veterans Housing and Homelessness Prevention Program (VHHP):** This program supports the acquisition, construction, rehabilitation, and preservation of affordable multi-family housing for veterans and their families.

G.1.3 Federal Resources

- **Community Development Block Grant (CDBG):** Federal funding for housing programs is available through the U.S. Department of Housing and Urban Development (HUD). CDBG funds may be used to provide a suitable living environment by expanding economic opportunities and providing decent housing to low-income households (80 percent AMI). The County uses its CDBG funds for street improvement projects, parks and community center improvements, community resources, and affordable housing.
- **Oakland, Berkeley/Alameda County Continuum of Care (CoC) Program:** The Continuum of Care (CoC) Program is designed to promote communitywide commitment towards ending homelessness. It provides funding to nonprofits, state, and local governments to provide shelter and services to people experiencing homelessness.

- **Emergency Solutions Grants (ESG) Program:** This program provides funding for cities, counties, and states to engage homeless individuals and families living on the street; improve the number and quality of emergency shelters for homeless individuals and families; help operate these shelters; provide essential services to shelter residents; rapidly rehouse homeless individuals and families; and prevent families/individuals from becoming homeless.
- **HOME Program:** Participating jurisdictions may use HOME funds for a variety of housing activities, according to local housing needs. Eligible uses of funds include tenant-based rental assistance; housing rehabilitation; assistance to homebuyers; and new construction of rental housing. HOME funding may also be used for site acquisition, site improvements, demolition, relocation, and other necessary and reasonable activities related to the development of non-luxury housing. Funds may not be used for public housing development, public housing operating costs, or for Section 8 tenant-based assistance, nor may they be used to provide non-federal matching contributions for other federal programs, for operating subsidies for rental housing, or for activities under the Low-Income Housing Preservation Act. Alameda County administers funds on behalf of the Alameda County HOME Consortium, which includes the entire county except for the Cities of Oakland and Berkeley which have their own HOME programs.
- **Low-Income Housing Preservation and Residential Home Ownership Act (LIHPRHA):** This program requires all eligible HUD Section 236 and Section 221(d) projects at risk of conversion to market-rate rentals from mortgage pre-payments be subject to LIHPRHA incentives, which include subsidies to guarantee an eight percent annual return on equity.
- **Low-Income Housing Tax Credit:** Administered through the California Tax Credit Allocation Committee (TCAC), the Low-Income Housing Tax Credit (LIHTC) subsidizes the acquisition, construction, and rehabilitation of affordable housing by providing a tax credit to construct or rehabilitate affordable rental housing for low-income households.
- **Section 108 Loan Guarantee Program:** Allows CDBG entitlement jurisdictions to leverage their annual grant allocations to access low-cost financing for capital improvement projects. Eligible activities include housing, economic development, public facility, and infrastructure. This program is often used to catalyze private investment in underserved communities or as gap financing.
- **Section 202 Supportive Housing for the Elderly Program:** Provides an interest-free capital advance to cover the costs of construction, rehabilitation, or acquisition of very low-income senior housing. The program is available to private, nonprofit sponsors; public sponsors are not eligible for the program.

- **Section 811 Project Rental Assistance:** HUD offers long-term project-based rental assistance through a NOFA published by the California Housing Finance Agency (CalHFA).
- **U.S. Department of Agriculture (USDA) Housing Programs:** These programs provide homeownership opportunities for individuals and below market-rate loans/grants to public and nonprofit organizations for new construction, preservation, or rehabilitation of farmworker/rural multi-family rental housing.
- **Veterans Affairs Supportive Housing (VASH) Program:** HUD-VASH is a collaborative program between HUD and VA combines HUD housing vouchers with VA supportive services to help veterans who are homeless and their families find and sustain permanent housing. See Housing Authority of the County of Alameda Resources for more information.

Section G.2 Opportunities for Energy Conservation

The cost of energy can greatly impact housing affordability, as energy costs can constitute a significant portion of total housing costs. High energy costs also particularly impact low-income households that are less likely to have the ability to cover increased expenses.

Recognizing the benefits of green building, the County adopted a Green Building Ordinance for residential and commercial properties in unincorporated communities in 2009. The County's website also links to green building resources for residents and builders. Additionally, the County met its goal from its 2010-2022 Climate Action Plan (CAP) for Government Services and Operations and is currently working on a new Government and Services CAP to finalize in 2022. Furthermore, the County has a CAP that specifically addresses unincorporated areas. The Alameda County (Unincorporated Areas) Community Climate Action Plan addresses reduction of greenhouse gas emissions through a series of 37 local programs and policy measures related to transportation, land use, building energy, water, waste, and green infrastructure. The Plan, approved by the Board of Supervisors on February 4, 2014, would enable the County to reduce its community-wide emissions by more than 15% by the year 2020.

The County promotes various energy conservation programs on its website, including the Bay Area Regional Energy Network (BayREN) Home+ Energy Upgrade program. The County also participates in the CaliforniaFIRST Property Assessed Clean Energy (PACE) program. BayREN is a collaboration of the nine counties that comprise the San Francisco Bay Area and is led by the Association of Bay Area Governments (ABAG). BayREN provides regional-scale energy efficiency programs, services, and resources and is funded by utility ratepayer funds through the California Public Utilities Commission and other sources. Specifically, the BayREN Home+ Energy Upgrade program helps single-family homeowners identify ways to improve their home's energy efficiency by teaching homeowners how heating, air conditioning, insulation, water, and other home systems are working together, and which improvements will most effectively improve

the home's comfort and reduce energy consumption. Rebates and incentives are available for home improvements that include air sealing, duct sealing, attic insulation, high-efficiency furnaces, cooling systems, water systems, and wall insulation. PACE is a mechanism for property owners to finance renewable energy, energy efficiency, and water conservation improvements to their properties and repay the loan via an annual assessment on the owner's property tax bill. Unlike traditional forms of credit that are dependent on individual credit rating, PACE financing is primarily based on a property owner's equity in the building. The CaliforniaFIRST PACE program offers up to \$250,000 for homeowners to put toward renewable energy and energy efficient home improvements. Eligible projects under the program include air sealing, wall and roof insulation, energy efficient windows, tankless water heaters, solar electricity, and low-flow toilets.

G.2.1 East Bay Community Energy Resources

In 2018, the County of Alameda and 11 of its cities launched EBCE as a not-for-profit public agency that governs this Community Choice Energy service. The Joint Power Agency expanded in 2021. The cities currently served are: Albany, Berkeley, Dublin, Emeryville, Fremont, Hayward, Livermore, Newark, Oakland, Piedmont, Pleasanton, San Leandro, Tracy, and Union City. The unincorporated areas of Alameda County (including Ashland, Castro Valley, Cherryland, Fairview, San Lorenzo, and Sunol) are also served by EBCE. EBCE has several programs designed to serve low-income customers, including:

- **Arrearage Management Plan (AMP):** The AMP will forgive 1/12 of eligible debt (up to \$8,000) each time an on-time payment is submitted.
- **CARE (California Alternate Rates for Energy):** The CARE program offers up to a 35 percent discount on electricity bills and a 20 percent discount on natural gas bills consistent with Public Utilities Code Section 739.1. This program is eligible to qualified low- or fixed-income households and housing facilities.
- **FERA (Family Electric Rate Assistance):** The FERA program offers an 18 percent discount on electric bills to qualifying low to middle-income households.
- **Medical Baseline Allowance:** The Medical Baseline Allowance program allows residential customers who are medically dependent on electricity to receive more gas and electricity at the lowest residential rate.

In addition, EBCE has additional programs including Resilient Home which provides incentives/rebates for customers that install solar and battery backups. Resilient Home aims to increase locally generated renewable energy, reduce resident's energy bills, and improve resident's resilience to grid outages.

G.2.2 Pacific Gas and Electric Resources

Pacific Gas and Electric (PG&E) provides gas and electricity services for Alameda County. PG&E assists low-income, disabled, and senior citizen customers through several programs and community outreach projects, including:

- **CARE (California Alternate Rates for Energy):** See CARE under East Bay Community Energy Resources, above.
- **FERA (Family Electric Rate Assistance):** See FERA under East Bay Community Energy Resources, above.
- **Energy Partners Program:** The Energy Partners Program provides qualified low-income customers free weatherization measures and energy-efficient appliances to reduce gas and electricity usage.
- **Medical Baseline Allowance:** See Medical Baseline Allowance under East Bay Community Energy Resources, above.
- **Relief for Energy Assistance through Community Help (REACH):** This is a one-time energy-assistance program sponsored by PG&E and administered through the Salvation Army from 170 offices in Northern and Central California. Those who have experienced an uncontrollable or unforeseen hardship may receive an energy grant of up to \$300. Generally, recipients can receive REACH assistance only once within a 12-month period, but exceptions can be made for seniors, the physically challenged, and the terminally ill.

G.2.3 State Energy Resources

- **California Department of Community Services & Development Programs Low-Income Weatherization Program (LIWP):** California's Low-Income Weatherization Program (LIWP) provides low-income households with solar photovoltaic (PV) systems and energy efficiency upgrades at no cost to residents. LIWP is the only program of its kind in California that focuses exclusively on serving low-income households with solar PV and energy efficiency upgrades at no cost. The program reduces greenhouse gas emissions and household energy costs by saving energy and generating clean renewable power. LIWP currently operates three program components: Multi-Family, Community Solar, and Farmworker Housing. According to CDS's Nov. 2020 Low-Income Weatherization Program Impact Report, LIWP has received \$212 million from the Greenhouse Gas Reduction Fund since 2014. Note: The multi-family energy efficiency and renewables program component is estimated to end in June 2022.
- **California Public Utilities Commission Energy Savings Assistance Program (ESAP):** ESAP provides no-cost weatherization services to low-income households who meet the CARE income guidelines. Services provided include attic insulation,

energy efficient refrigerators, energy efficient furnaces, weatherstripping, caulking, low-flow showerheads, water heater blankets, and door and building envelope repairs which reduce air infiltration.

G.2.4 Federal Energy Resources

- **Federal Housing Administration Energy Efficient Mortgage Program (EEM):** This program helps families save money on their utility bills by enabling them to finance energy efficient improvements with their FHA-insured mortgage. The EEM program recognizes that an energy-efficient home will have lower operating costs, making it more affordable for the homeowners. Cost-effective energy improvements can lower utility bills and make more income available for the mortgage payment.
- **Low-Income Home Energy Assistance Program (LIHEAP):** The program is funded by the federal government and the State Department of Community Services & Development (CSD) administers LIHEAP. The federal Department of Health and Human Services distributes funds to states annually to assist with energy bills and offset heating and/or cooling energy costs for eligible low-income households. California's annual share is approximately \$89 million which CSD distributes to contracted community energy service providers. Active. During March 2020, the CARES Act allocated California an additional \$49 million to supplement its LIHEAP program, which totaled \$203 million for Federal Fiscal Year 2019-2021.