



Marin Housing Authority
Community Working Group
Meeting Summary

July 20, 2015

Welcome, Meeting Process, Introductions

(Facilitator: Dwayne Jones)

Meeting opens with a welcome and a discussion of the agenda for the evening. Working group convened at 5:30pm.

Housing Revitalization: How to fund revitalization efforts Panel Discussion

Facilitator: Saleem Shakir-Gilmore)

Guest Panelists:

- **Vanessa Cooper**, Executive Director of the Housing Authority, City of Alameda
- **La Shelle Dozier**, Executive Director of Housing and Redevelopment Agency, Sacramento
- **Barbara Smith**, Acting Executive Director and Administrator of Housing Development and Modernization, San Francisco

Panelists were asked to focus their comments on the development models that have been discussed in previous meetings:

- **Historic Preservation** – Rehabilitation of units with some modernization
- **Mixed Income** – 296 units based on current income levels in PH, plus moderate, market rate housing, and / or home ownership
- **Land Trust with Co-Op** – Conversion of land ownership to a community land trust and conversion of units to Co-Ops
- **Mixed Use** – Integrated housing, services, businesses on site
- **Not Immediately Addressing Capital Needs** – Make no substantial capital renovations and address capital and social needs as needed
- **Rental Assistance Demonstration** – Conversion out of public housing program with rehabilitation; funding frozen at prior public housing levels

Panelists prepared to respond to the following questions:

- Which options/strategies have you seen used by housing authorities? Can you cite any examples? Which seem most feasible given what you know about current HUD regulations, funding impacts, and MHA's current PNA and budget?
- What funding models have you seen used to support these kinds of options/strategies and how feasible is it to fund any of these strategies given current capital funding allocations?
- Which strategies seem most challenging in terms of financing and why? Tied to that, what Legislation or HUD regulations could affect any of these options?
- What opportunities exist with the options/strategies?
- What relocation impacts exist?
- Does displacement of residents occur under any of these options?
- What kinds of partnerships have you seen and do any of these have the potential to support resident services? How might that affect partnerships or funding?
- Which of the options discussed today seem most feasible given the information you have about the physical needs and funding allocations for Golden Gate Village?

Panelists Responses

Mixed use

- Housing with other uses such as commercial space
- Variables can depend on what assets exist (land is an asset that can be leveraged to bring in financing)
- Commercial/ retail may not be feasible but service providers could work
- Provides access to services and businesses
- Provides income that can be used to maintain affordable units
- Factors to determine most feasible mixed use
 - People
 - Neighborhood
 - Housing
 - Resident partnerships
 - Service needs
 - Foot traffic for retail/ commercial
 - Economic opportunities/ needs

Defer Needed Work

Makes existing properties harder to maintain and improve.

- Deferring could lead to long-term problems and closing buildings
-
- Community value around staying in homes can be incorporated.

Mixed income

- Preserve existing public housing while including moderate or market rate housing (higher rates subsidize lower rates)
- True mixed (low/low to true market rate) requires different tax credit/financing structure
- Easier with new construction than rehab
- Hunters View Market rate brings in \$10M in revenue to support subsidies
- Pool of funds can be used to support subsidized units and provide services

Co-Ops

- Shared ownership
- Difficult to fund
- Requires property to remain affordable, cannot sell at market rate
- Property reverts back to MHA if affordability is not maintained
- Speaks more to homeownership than rental

Land trust

- Can be difficult transforming land ownership – sign/create long term covenants that maintain affordability
- Housing revitalization can act as a catalyst for other economic growth and development
- Example in Alameda
- HUD would not support creation of land trust
- Could be difficult to execute and fund

Historic Preservation

- North Beach had historical significance (deemed eligible) but at end of assessment process residents decided to rebuild with the exception of one building which was renovated that was not on register.
- N. Point is similar in size structure to low density buildings
- While some SF Hope properties were Historic Eligible a petition of 200+ residents revealed that they wanted to preserve some structures while doing other types of revitalization (new construction).
- Historic Preservation could run into ADA complications

Rental Assistance Demonstration (project-based subsidies)

- Conversion of units uses tax credits
- Making conversion to subsidies could not support capital need of GGV
- Tax-credit equity with bank loans

- All capital improvements must be met
- Would have to bring in additional financing
- Need to be able to leverage tax credits and private funding

The panel responded to and addressed questions that focused on concerns about:

- Marin City is surrounded by wealth making it difficult for people to go anywhere else and access affordable housing
- Gentrification and how it can be an outcome of a revitalization process
 - Pre-screening for all residents to add family members to the lease
 - MHA leads the relocation/ reintegration process to build relationships and honor partnership with residents, as well as create opportunities for family members to return and to remain that may be in different income levels
- Resident participation throughout the planning process
 - Monthly meetings with design team
 - Participation by Resident Council
 - Approval of any plan by Board of Supervisors
- Displacement/ relocation
 - 1:1 replacement
 - State law forbids displacement or reduction in affordable housing units
 - Relocate residents to vacant or newly remodeled units
 - Some residents will want to permanently relocate
- Removal of potentially hazardous materials a part of rehab
- Housing Choice Vouchers

Facts that came out of the Conversation:

- MHA is land rich with the potential to get loans based on land value
- Cost to rehab cost can escalate – could be higher than building new

Economic Development conversation on reading and case studies followed the panel. Working Group members identified strategies that MHA might pursue in its economic development strategy. MHA staff gave brief description of those activities/mechanisms already in place – Family Self Sufficiency Program and Homeownership type IDAs.

The WG felt the following strategies held promise:

- Individual Development Accounts
- Family Self Sufficiency
- Housing Choice homeownership

Linking support activities to those programs was also suggested. Support activities mentioned include:

- Financial Literacy Training
- Peer Outreach
- Case management

- Goal setting
- Addressing hardships
- Savings account support
- Peer education
- Economic security
- Homeownership
- Coaching and credit restoration
- Learning Libraries

Other strategies MHA might explore and create are:

- Purchase of below market rate properties
- Green jobs
 - Solar
 - Recycling

Close – Next steps

(Lisa Gray)

Lisa thanked Working Group members, residents, members of the public, and the guest panelists. She also told the group to expect a synopsis of their work on education and economic development that grows resident capacity in a few weeks.

Next meeting is August 17, 2015