

**CITY OF OAKLAND**  
**AGENDA REPORT**

FILED  
OFFICE OF THE CITY CLERK  
OAKLAND  
2003 OCT -9 PM 12:11

TO: Office of the City Manager  
ATTN: Deborah Edgerly  
FROM: Community and Economic Development Agency  
DATE: October 21, 2003

**RE: A PRESENTATION AND SUPPLEMENTAL REPORT ON THE DRAFT HOUSING ELEMENT AND A RESOLUTION AUTHORIZING THE CITY MANAGER TO SUBMIT THE DRAFT HOUSING ELEMENT TO THE CALIFORNIA DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT**

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**SUMMARY**

On July 15, 2003, staff presented to the City Council a report regarding the draft Housing Element and a resolution authorizing staff to submit the draft to the State Department of Housing and Community Development for review and certification. The City Council directed staff to address the issue of concentration of poverty and housing in the draft Housing Element and to extend the public comment period until the end of July.

This report includes the requested revisions and summarizes the public review comments received to date.

**FISCAL IMPACT**

The requested revisions do not result in any fiscal impacts to the City.

**BACKGROUND**

The draft Housing Element was published in June 2003 with an initial public comment period of approximately 6 weeks. The comment period was later extended by the City Council to provide a total of 9 weeks.

Staff held meetings with a group of private, for-profit developers on June 10 and with East Bay Housing Organizations on June 11 to present the document and to solicit comments and suggestions on the draft Housing Element.

On June 18, it was presented to the City Planning Commission.

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On June 24, it was presented to the City Council's Community and Economic Development Committee, which accepted the document and forwarded it to the City Council with a recommendation for adoption.

On July 15, it was first presented to the City Council, which, after hearing public comments, extended the public comment period until July 31 and requested that staff return in the fall with a response to public comments and issues raised by individual Councilmembers.

The preparation and adoption of an update to the Housing Element is a requirement of State Law. At present, the City is not in compliance with these requirements. Continued non-compliance could jeopardize the City's ability to go forward with key projects, and could cause the City to be ineligible for certain State grant and loan programs.

## **SUMMARY AND RESPONSE TO CONCERNS AND COMMENTS**

Public review comments were received from the following and are summarized below.

### 1. Vice Mayor Nancy Nadel

It was noted that the draft Housing Element should include a discussion about concentration of poverty both within Oakland and within the region. The report should address policy options for over concentration within Oakland and ideas for the region. The discussion could include how community building is affected by over concentration with respect to safety and difficulty of attracting retail recognizing that all neighborhoods should have some neighborhood serving retail to decrease dependence on cars and for equity purposes in quality of life. The over concentration discussion could affect the opportunity sites that were identified for potential housing projects.

The Housing Element should also address home ownership vs. rental and what that means in terms of a healthy community.

#### *Response:*

##### Regional Concentration

The issue of concentration of poverty at the regional level, as it relates to the Housing Element process, was considered by the Association of Bay Area Government's (ABAG) committee on methodology for determining "fair share" allocations. State law requires that allocations seek to reduce existing concentrations of lower income households.

While the final allocations did contain some adjustments that reduced the City's lower income numbers and increased those targets for other cities, the City's representatives on both the committee and the ABAG Executive Committee advocated stronger re-allocations. These motions were not successful.

Staff continues to advocate for State legislation that would impose penalties on jurisdictions that fail to comply with State Housing Element because they do not have certified Housing Elements, and the City was one of a handful of cities that supported SB 910 in the 2002 legislative session. Staff continues to support measures that would encourage other cities to meet their fair share obligations and provide sanctions for those that do not.

Policy 6.3 in the draft Housing Element calls for the City to “encourage future regional housing allocations by ABAG to avoid over-concentration of low-income housing in communities with high percentages of such housing.”

#### Local Concentration

Within the City, there has not been a significant change in concentrations of poverty over the past 10 years.

With the exception of housing for seniors and for people with special needs (with a particular emphasis on persons with HIV/AIDS), most of the housing assisted by the City and Redevelopment Agency is not affordable to households at or below the poverty level. No new public housing is being developed (other than replacement of existing units). City-assisted developments are targeted to people with incomes between 30 and 100 percent of median income, which is considerably higher than the poverty level. These projects often act as catalysts for private development and provide a measure of stability to ensure that neighborhoods undergoing gentrification retain a mix of income levels.

Assisted housing is generally well dispersed throughout the flatland areas of the City, but there is little assisted housing or use of Section 8 vouchers in the North Hills, South Hills and Lower Hills areas of the City. These are areas that consist predominately of single-family homes with prices well above levels affordable even to moderate income households. Encouragement of affordable housing in these areas would require changes to the General Plan to permit multi-family housing in these areas and/or encouragement of secondary units in the existing single-family stock. Substantial financial subsidies would be required as well.

Several housing programs described in the Housing Element are intended to reduce concentrations of poverty:

1. The 2003 Notice of Funding Availability for the City and Redevelopment Agency’s affordable housing development funds was modified to address the issue of concentration. A revised ranking system was introduced that gives points for projects located in areas of low concentration, and partial points for projects located in areas of moderate concentration. No points are awarded for projects located in areas of high concentration. It is anticipated that the new ranking system will encourage developers to seek out sites outside of areas of

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concentration.

2. The Oakland Housing Authority, with the assistance of the City and the Redevelopment Agency, is in the process of demolishing and rebuilding its largest public housing developments. The existing public housing units will be replaced both on-site and at other locations, and the new developments will include a greater mix of incomes, including homeownership for households with incomes nearly three times higher than the poverty level. The Housing Authority's objective is to reduce concentrations of poverty both by developing a mix of rental and ownership housing on existing public housing sites, and by seeking agreements with private developers to include public housing units in projects generally marketed to households with higher incomes.
3. The Section 8 voucher program provides greater opportunities for low income households to obtain housing outside of existing areas of concentration. Section 8 vouchers are dispersed widely throughout all the areas of the City that have rental housing within the affordability range of the program. Vouchers are also used by recipients to obtain housing outside of Oakland; there are more people taking Section 8 out of Oakland than there are people using Section 8 from other jurisdictions to move into Oakland.

Policy 2.3 in the draft Housing Element covers the recently-adopted density bonus ordinance, which permits developers of market-rate housing to exceed the maximum density allowed by zoning if a specified number of homes or apartments are set aside for very low or low income households. This policy is consistent with State law requiring cities to grant such bonuses.

Policy 2.4 in the draft Housing Element states that the City will "seek voluntary agreements with private developers of market-rate housing to include units affordable to lower-income households, especially those projects involving Redevelopment Agency support or requiring major planning approvals." Inclusion of affordable units in market rate housing is a policy used in over 100 California jurisdictions both to expand the supply of affordable housing and to ensure that poor and low-income residents are not concentrated in any one area.

The City of Oakland Housing Policy Statement adopted in 1993 includes a specific policy to avoid concentration of any income group in any one area of the City. Staff proposes to incorporate into the Housing Element a specific policy statement affirming this goal.

Homeownership

The draft Housing Element contains a number of policies designed to encourage a balance between ownership and rental housing:

Policy 2.2 includes several actions and programs to provide affordable homeownership opportunities.

Policy 2.5 includes the City's programs for permanently affordable homeownership development, including the Community Land Trust program.

Policy 4.1 includes programs to preserve and improve the existing single-family housing stock, particularly by providing financial assistance to lower income homeowners.

Policy 7.3 calls for infill development consistent with existing development in the surrounding area. This policy is designed to protect the character of existing single-family neighborhoods.

Although not specifically mentioned in the Housing Element, the City Council has repeatedly affirmed its policy of allocating affordable housing funds evenly between rental and ownership housing.

2. East Bay Housing Organizations (EBHO)

Additional time was requested to review and comment on the document.

***Response:***

The review and comment period for the draft Housing Element was extended until July 31, 2003.

3. Housing Consortium of the East Bay (HCEB)

4. Oakland Mayor's Commission on Persons with Disabilities

Both groups submitted comments directed to the needs of people with developmental disabilities, specifically those with cerebral palsy, autism, epilepsy and mental retardation, and the difficulty with finding affordable housing in Oakland. It was noted that approximately 60% of developmentally disabled adults in Oakland live with parents or guardians because of the extreme shortage of affordable, accessible housing in Oakland. It was recommended that the Housing Element include statistics about the developmentally disabled and address their needs by identifying opportunities for the development of housing through the following methods:

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- Provide support to non-profit agencies, such as HCEB, to facilitate the development of HUD 811 financed housing
- Place regulations on the development of the Forest City Uptown housing development that will secure set-aside units with rents fixed at levels affordable to those earning 30% of the State median income, and authorizing HCEB to have a role in the development and leasing process
- Provide dedicated down payment assistance for disabled homebuyers
- Meet with HCEB, MCPD, non-profit agencies and the disability community to determine additional solutions

***Response.***

The draft Housing Element contains policies that include support for developments financed under HUD's Section 811 program, including the provision of City and/or Redevelopment Agency funds to augment HUD funding. The City assisted in the development of one such project in the late 1990s.

The final configuration of the Forest City Uptown development is currently the subject of negotiations between the City, the developer and affordable housing advocates.

Disabled homebuyers are eligible to apply for downpayment assistance (up to \$50,000) under the first-time homebuyer program described in the draft Housing Element.

**RECOMMENDATION**

Staff recommends that the City Council review and comment on the draft Housing Element and direct staff to forward the element to the State Department of Housing and Community Development for review and certification. Staff believes that the content of the draft Housing Element meets the intent of the law, is in compliance with State guidelines, responds to public review comments, and addresses the needs of Oakland's residents.

**ACTION REQUESTED OF THE CITY COUNCIL**

Approve the resolution authorizing the City Manager to submit the draft Housing Element to the State.

Respectfully submitted,



\_\_\_\_\_  
Claudia Cappio, Development Director  
Community and Economic Development Agency

Prepared by:

Roy L. Schweyer, Director of Housing and  
Community Development

Jeffrey P. Levin, Housing Development Coord. IV  
Housing Policy and Program Coordinator  
Housing and Community Development

Margaret Stanzione, Planner IV  
Strategic Planning Coordinator  
Planning and Zoning, Strategic Planning

APPROVED **AND** FORWARDED TO THE  
CITY COUNCIL

  
\_\_\_\_\_  
Office of the City Manager

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OFFICE OF THE DEPUTY CITY ATTORNEY  
2003 OCT -9 PM 2:11  
THE CITY CLERK  
OAKLAND

# OAKLAND CITY COUNCIL

RESOLUTION NO. \_\_\_\_\_ C. M. S.

INTRODUCED BY COUNCILMEMBER \_\_\_\_\_

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## A RESOLUTION AUTHORIZING THE CITY MANAGER TO SUBMIT THE DRAFT HOUSING ELEMENT TO THE CALIFORNIA DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

**WHEREAS**, California Government Code Section 65583 requires that the City prepare an update to the Housing Element of the General Plan; and

**WHEREAS**, the City is required to submit a draft Housing Element to the California Department of Housing and Community Development (HCD) for review and certification prior to City adoption of the element; and

**WHEREAS**, the City published a draft Housing Element and invitation for comments on June 1, 2003; and

**WHEREAS**, the City Planning Commission has reviewed the draft Housing Element and recommended that it be approved; and

**WHEREAS**, the City Council has reviewed and revised the draft Housing Element.

**RESOLVED:** That the City Council hereby authorizes and directs the City Manager to submit the draft Housing Element to HCD for review and certification, and be it

**RESOLVED:** That the City Council hereby appoints the City Manager and his or her designee as agent of the City to make modifications to the draft Housing Element in response to any comments received from HCD and to bring the revised document to the City Council for final adoption.

IN COUNCIL, OAKLAND, CALIFORNIA, \_\_\_\_\_, 2003

**PASSED BY THE FOLLOWING VOTE:**

AYES- BROOKS, BRUNNER, CHANG, NADEL, QUAN, REID, WAN AND PRESIDENT DE LA FUENTE

NOES-

ABSENT-

ABSTENTION-

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**OAKLAND CITY COUNCIL**  
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ATTEST:

CEDA FLOYD  
City Clerk and Clerk of the Council



**CITY OF OAKLAND**  
**AGENDA REPORT**

FILED  
OFFICE OF THE CITY CLERK  
OAKLAND  
2003 JUN 12 PH 2:36

TO: Office of the City Manager  
ATTN: Robert C. Bobb  
FROM: Community and Economic Development Agency  
DATE: June 24, 2003

**A REPORT AND RECOMMENDATION ON THE DRAFT HOUSING  
ELEMENT OF THE GENERAL PLAN**

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**SUMMARY**

The Housing Element is one of the seven mandated elements of the City's General Plan. The State requires each jurisdiction to update its General Plan Housing Element every five years. The last Housing Element was adopted June 9, 1992. Because the Legislature did not appropriate funding to complete Housing Needs Determinations, the State revised the schedule for updates and mandated the next Housing Element revision to cover the time period from January 1, 1999 through June 30, 2006.

The Housing Element is the only element of the General Plan that must be certified by a State Department. Before sending the element to the Department of Housing and Community Development (HCD), staff is releasing the document for review by members of the public, housing interest groups, the Planning Commission, and the City Council. All review comments will be considered and, where appropriate, included in the document prior to submittal to HCD.

Staff is requesting that the City Council view a PowerPoint presentation summarizing the contents of the element, review the document, and send the draft to HCD for review. Staff is also requesting that the City Council hold a public hearing on the draft Housing Element on July 15, 2003.

**FISCAL IMPACT**

There are no fiscal impacts associated with this report. A total of \$116,478 was allocated for consultant assistance in the preparation of the Housing Element in the General Plan Update Project in FY 2002-03 from the General Plan Surcharge.

**BACKGROUND**

The purpose of the Housing Element is for each jurisdiction to periodically review its resources to ensure that it can accommodate housing for all income groups. Housing Element requirements are mandated by State law and are reviewed for conformity by the State Department of Housing and Community Development (HCD). A favorable review by HCD is

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considered a certified Housing Element. State certification assists the City in qualifying for affordable housing funds and certain grants for transportation, infrastructure and other activities. It also helps ensure the legal adequacy of the General Plan and demonstrates that the City is doing its fair share to address regional housing needs. See Attachment A for a summary of HCD requirements.

The update process begins with a fair share housing allocation from HCD. Initially HCD determines how many housing units *are* needed statewide. The local regional agency, the Association of Bay Area Governments (ABAG), determines the fair share assignment for the nine Bay Area counties and cities based on HCD's regional apportionment. The City of Oakland was allocated a total of 7,733 units. Of that total, 2,238 are for very low income persons; 969 for low income persons, and 1,959 for moderate income persons. The remainder of the units, 2,567, is for market-rate housing. See Attachment B for more detail on income categories and limits.

The Census 2000 data support the need for affordable housing in Oakland. For example:

- 57% of the City's population is considered to be very low or low income, substantially higher than the countywide average of approximately 40%
- 36% of Oakland households had income from Social Security or public assistance, indicating a high proportion of very low income households
- 19.4% of the population is below the poverty line; 28% of all children and 37% of female-headed families with children are in poverty
- Between 1990 and 2000, average family size increased from 3.28 to 3.38
- Between 1990 and 2000, the number of households in Oakland increased faster than the number of housing units, resulting in lower vacancy rates and increased housing costs
- Nearly 12% of the City's households living in overcrowded conditions in 1990, increasing to 16 percent in 2000. Among renter households, over 20 percent *are* in overcrowded housing
- As much as 30% of dwelling units in Oakland, nearly 47,000 units may need repairs ranging from deferred maintenance to substantial rehabilitation
- Median rents increased by 70 to 80 percent between 1997 and 2002, much faster than renter incomes. The result is an increase in the numbers of households who are paying more than they can afford.

- From 1997 to 2002, the median housing price in Oakland increased by 74%, which means that homeownership is becoming increasingly difficult for moderate-income households and all but impossible for lower-income households
- 42% of renters and 33% of owners pay more than 30% of income for housing. Housing affordability is especially acute for low and very low income households
- Seniors, persons with disabilities, single parents and large families have particular difficulties in finding suitable and affordable housing, and may often require supportive services as well as housing
- At any given time, it is estimated that there are over 4,000 homeless persons in Oakland, including both families and single individuals, most of whom require supportive services as well as shelter and transitional housing

## **PROJECT DESCRIPTION**

### *Contents of the Housing Element*

State law mandates the contents of the Housing Element. The Table of Contents highlights the major components of the document including an evaluation of the previous Housing Element, an analysis of the population and housing characteristics, a land inventory and site analysis demonstrating that the City has a sufficient amount of land at appropriate densities for the development of housing, funding sources for housing programs, a summary of the City's policies and regulatory requirements that may be considered a constraint to housing, and any other information that supports the City's housing goals.

The Housing Element contains 8 Goals, 47 Policies, and 111 Action Programs. It also includes an Implementation Program table which identifies the agency responsible for each Action, the timeframe in which the action will be carried out, and the funding sources for each of the Actions (refer to the draft Housing Element Implementation Program Table 7-1, pages 7-27 to 7-41). Also included are the Quantified Objectives, the City's estimate on how many housing units it plans to construct, rehabilitate, and conserve by income category.

### *Goals, Policies and Actions*

The Housing Element covers the time period from January 1, 1999 through June 30, 2006. Because we are more than halfway through the time period some of the programs have already been implemented; some will be started before 2006; and others have been in place for several years and will continue to operate. The reporting of the new programs is separated into two time periods: those that were implemented between 1999 and 2002 and those that will be started between 2003 and 2006. Actual dates and funding sources can be found in the Implementation program Table 7-1. Following is a *summary* of the programs:

## **Goal 1: Provide Adequate Sites Suitable for Housing for All Income Groups**

### New Programs 1999-2002

- **Downtown Housing Program (10K Initiative)**  
Actions: Site identification, site acquisition, expedited review, sale of agency-owned property, and streamlined environmental review
- **Availability of Land**  
Actions: Conduct an inventory of potentially developable sites.

### New Programs 2003-2006

- **Availability of Land**  
Actions: Update the City's Zoning and Planning Code
- **Appropriate Locations and Densities for Housing**  
Actions: Increase residential densities along major transit corridors, selected BART stations, in the Central Business District, and in the Jack London waterfront district; prepare residential/commercial mixed-use development standards; prepare residential/light industrial mixed use standards; prepare Transit-Oriented Development standards; review live/work housing standards

### Continuing Programs

- Provide appropriate standards for secondary units, manufactured housing, and adaptive reuse of industrial buildings to increase the supply of housing.

## **Goal 2: Promote the Development of Adequate Housing for Low- and Moderate-Income Households**

### New Programs 1999-2002

- **Density Bonus Program**  
Action: Adopt a Density Bonus Ordinance
- **Expand Local Funding**  
Actions: Increase the Redevelopment Agency's Low and Moderate Income Housing set-aside; adopt a Jobs/Housing Impact Fee

- Affordable Housing Development Programs  
Actions: Scattered site acquisition and rehabilitation, Affordable Housing Site Acquisition Program
- Affordable Home Ownership Opportunities  
Actions: Lease-Purchase Program

#### New Programs 2003-2006

- Amended Density Bonus Ordinance
- Seek voluntary agreements for inclusion of affordable units in market-rate projects  
Actions: Uptown project, case-by-case negotiation
- Permanently Affordable Homeownership  
Actions: Community Land Trust program, new standards for resale controls on City-assisted homeownership development projects

#### Continuing Programs

- Affordable Housing Development Programs  
Actions: New Construction and Substantial Rehabilitation Housing Development Program, Housing Predevelopment Loan and Grant Program,
- Affordable Home Ownership Opportunities  
Actions: First Time Homebuyer Programs, Section 8 Homeownership
- Seniors and Other Special Needs  
Actions: Housing Development Program, Home Equity Conversion and Project Share, Access Improvement Program, provide housing for persons with AIDS/HIV, provide accessible units in new federally-assisted housing
- Large Families  
Action: Housing development program ranking system to grant preference for larger units when awarding funds
- Rental Assistance  
Action: Expansion of Section 8 vouchers
- Continuum of Care for the Homeless  
Action: Outreach programs, support programs, shelter programs, transitional housing programs, development of permanent housing with appropriate supportive services, coordination with Alameda County, support for legislative action to expand programs

**Goal 3: Remove Constraints to the Availability and Affordability of Housing for All Income Groups**

New Programs 1999-2002

- Flexible Zoning Standards  
Action: Reduced group open space standards in downtown, reduced parking standards when close to transit
- Flexible Building Standards  
Actions: Alternative building code standards

New Programs 2003-2006

- Expedite and Simplify Permit Processes  
Action: Implement a one-stop permit process
- Flexible Zoning Standards  
Action: Planned Unit Development zoning
- Environmental Constraints  
Action: Seek funding for remediation of soil contamination on residential sites
- Development Fees and Site Improvement Requirements  
Action: Consider impact fees while balancing need to minimize costs for new housing development

Continue Programs

- Expedite and Simplify Permit Processes  
Actions: Allow multifamily housing in specified residential and commercial zones, conditionally permit special needs housing in specified zones, assign priority to affordable housing, expedite environmental review, support secondary units.
- Development Fees and Site Improvement Requirements  
Actions: Project review process and development agreements (to meet the needs of residential projects and to mitigate significant on- and off-site environmental impacts)
- Intergovernmental Coordination  
Action: Coordinate multiple agency reviews when more than one level of government is required for project review

- Reduce Land Costs  
Action: Site acquisition program for affordable housing
- Financing Costs.  
Actions: Access to low-cost financing for development, access to low-cost financing for home purchase
- Community Outreach and Education  
Actions: Outreach and education programs to address community acceptance issues

#### **Goal 4: Conserve and Improve Older Housing and Neighborhoods**

##### New Programs 2003-2006

- Housing Rehabilitation Loan Programs  
Action: Vacant Housing Acquisition and Rehabilitation Program

##### Continuing Programs

- Housing Rehabilitation Loan Programs  
Actions: Rehabilitation loan programs for owner-occupied housing, rehabilitation loans for owner-occupied buildings with 2 to 4 units, rehabilitation programs for rental housing
- Blight Abatement  
Actions: Anti-blight programs, housing code enforcement, housing receivership program
- Commercial District Revitalization  
Actions: Neighborhood Commercial Revitalization program, façade improvement loans
- Housing Preservation  
Action: Provide opportunities to purchase and relocate properties slated for demolition as for public improvement projects

#### **Goal 5: Preserve Affordable Rental Housing**

##### New Programs 2003-2006

- Preservation of Single Room Occupancy Hotels  
Actions: Residential hotel study, seek expansion of project-based Section 8 assistance

- Condominium Conversions  
Action: Review Condominium Conversion Ordinance to increase homeownership opportunities

#### Continuing Programs

- Preservation of At-Risk Housing  
Actions: Annual monitoring and preservation, survey of owners of at-risk buildings, financial assistance for preservation projects
- Support for Assisted Projects with Capital Needs  
Actions: Advocacy for state and federal financing, provide local funding for capital needs of older assisted housing projects
- Rent Adjustment Program  
Actions: Continue rent adjustment program to moderate rent increases and prevent displacement
- Preservation of Single Room Occupancy Hotels  
Actions: Residential hotel conversion/demolition protections
- Limitations on Conversion of Residential Property to Non-Residential Use  
Action: Continue to implement Residential Property Conversion Ordinance
- Condominium Conversions  
Continue to implement Condominium Conversion Ordinance

### **Goal 6: Promote Equal Housing Opportunity**

#### New Programs 2003-2006

- Promote Regional Efforts to Expand Housing Choice  
Action: Participate in regional housing needs determination process for 2006 - 2012

#### Continuing Programs

- Fair Housing Actions  
Actions: Funding for fair housing organizations, housing search assistance for the disabled, affirmative fair marketing of all assisted housing developments



- Reasonable Accommodations  
Action: Include provisions in City programs and policies to provide reasonable accommodations for persons with disabilities to ensure access to public facilities, programs, and services
- Fair Lending  
Actions: Community credit needs assessment, promotions of community reinvestment activities, Linked Banking Ordinance, predatory lending controls

#### Goal 7: Promote Sustainable Development and Smart Growth

##### New Programs 2003-2006

- Sustainable Residential Development Programs  
Actions: Promote green building design, re-use of building materials
- Infill Development  
Action: Review property development standards to promote development on small infill lots
- Mixed Use Development  
Actions: Consider development incentives, transit-oriented development

##### Continuing Programs

- Energy Conservation  
Actions: Energy conservation standards, promotion of solar heating and cooling, technical assistance
- Compact Building Design  
Action: Encourage compact building design

#### Goal 8: Increase Public Access to Information through Technology

##### New Programs 1999-2002

- On-Line Access to Information  
Action: Public notices and documents online, new Housing and Community Development web site

### New Programs 2003-2006

- Implement an Electronic Document Management System  
Actions: Document access, permit processes and code enforcement, e-government services, customer relationship management
- Geographic Information System  
Actions: Update parcel layer, web-based GIS

### *Progress Toward Meeting Housing Needs*

The number of housing units assigned to each jurisdiction is a *goal* which the jurisdiction should strive to meet. Although State law does not require the City to physically develop these units, it does require that adequate sites be provided for their construction and that programs be implemented to facilitate their development.

As shown in Table 4-1 (page 4-2 in the draft Housing Element and included here as Attachment C) the City's estimated housing need to meet projected growth is a total of 7,733 units to be provided between 1999 and 2006. Of that total, 2,238 are for very low income persons; 969 for low income persons, 1,959 for moderate income persons and 2,567 units for above moderate income households.

After three and one-half years into the planning period, a total of 3,168 units, 41% of the total needed, are under construction or have been constructed. Another 1,179 units have been approved, and an additional 4,137 units are in the predevelopment stage, for a total of 5,316 additional units. The total number of units constructed, under construction, approved, and in the predevelopment stage is 8,484. This number represents an excess of 750 units over the City's Housing Needs Determination.

It is, however, more difficult to meet the affordability goals for the planning period. As of mid-2002, approximately one-third of the units constructed or under construction were affordable to very low and low-income people (999 out of 3,168 units). Another 1,200 are estimated to be constructed by the end of the planning period. If all the affordable units in the planning stage are constructed, there will still be a shortfall of approximately 1,000 units –roughly one-third of the allocation for affordable units (3,207). Attachment C shows a detailed breakdown of the individual categories.

### **KEY ISSUES AND IMPACTS**

The goals, policies and actions in the Housing Element demonstrate Oakland's commitment to housing for all income groups.

The Housing Element recognizes the need for more market-rate housing. The City's commitment to housing has been strengthened by the Mayor's 10K Initiative. The goal of bringing 10,000 residents to live in new downtown housing accomplishes a number of objectives for the City. Not only does it provide more housing in a convenient location, it also redevelops underutilized parcels downtown, fosters compact development near transit, and aims to make the downtown more active and financially viable. Other actions to support the development of market rate housing include continuing efforts to streamline the City's development review process and to publicize opportunities for new market rate housing.

The Housing Element's site inventory shows that there is a sufficient amount of land to accommodate residential growth. The inventory lists sites where housing can be constructed at reasonable densities in areas designated "Growth and Change" in the General Plan. These areas are identified as Downtown, Waterfront, Transportation Oriented Districts (BART Stations), and the major transportation corridors (International Blvd., MacArthur Blvd., Foothill Blvd., Telegraph Avenue). The higher densities provide more opportunities for affordable housing, particularly near convenient transit routes. The sites analyzed in the draft Housing Element show that, in addition to sites with completed, active or proposed projects, the City has the capacity to accommodate development of at least 8,420 to 10,490 additional housing units, based on the density of recently completed projects on sites with comparable zoning and land use designations. This does not include continued development of single-family homes on infill lots, which adds approximately 200 to 400 units per year. As a result, both through actual production and through identification of suitable sites, the City has met its Regional Housing Needs Allocation as required under State law.

Many housing programs that have been in existence for many years are proposed to be continued because they have been very successful. With its limited resources, the City's Housing and Community Development Division (HCD Division) implements a variety of affordable housing programs for very low, low, and some moderate income residents.

The HCD Division continues to offer a wide range of programs including development of new and rehabilitated housing for renters and homeowners, assistance to first-time homebuyers, loan and grant programs for rehabilitation of existing housing, and financial and technical assistance to nonprofit providers of emergency shelter and transitional housing for the homeless (this last function is proposed to be transferred to the Department of Human Services as part of the FY 2003-05 budget). In the past few years, the HCD Division has developed and implemented a number of new programs and modified existing programs to meet changing market conditions. This includes programs to assist developers with land-banking for affordable housing, the creation of a Community Land Trust to provide permanently affordable homeownership opportunities, and revisions to the first-time homebuyer and rehabilitation programs. A summary of existing affordable housing programs is contained in Attachment D.

Quantified Objectives for 1999-2006

State law requires that the City's Housing Element include quantified objectives for new construction, rehabilitation, and housing preservation, by income category. These objectives are based on an assessment of current trends and available financial resources, and a reasonable estimate of what is likely to be accomplished between 1999 and 2006. The quantified objectives are contained in Chapter 8 of the draft Housing Element and are included here as Attachment E.

Environmental Determination

An Initial Study is currently being prepared for the draft Housing Element. It will be completed when the draft Housing Element is submitted to HCD for review and certification so that it includes any revisions to the draft. The policies in the draft Housing Element are consistent with those analyzed in the Environmental Impact Report prepared for the "Land Use and Transportation Element" therefore the impacts have already been considered in the General Plan EIR.

Planning Commission Comments and Community Outreach

Meetings will be held with various housing-interest groups before the Planning Commission and City Council meet to discuss the development of housing element policies. Staff will present the results of these meetings to the Community and Economic Development Committee on June 24, 2003.

**SUSTAINABLE OPPORTUNITIES**

The draft Housing Element contains goals, policies and actions to promote sustainable development and smart growth. The construction, rehabilitation, and conservation of affordable housing will result in economic benefits for Oakland residents and the housing supply is improved and expanded. Increased densities and compact development will foster environmental principles and smart growth development. The promotion of housing for all income levels acknowledges the needs of all people in the community and includes housing programs to meet their needs.

**DISABILITY AND SENIOR CITIZEN ACCESS**

The draft Housing Element recognizes the need for housing for people with disabilities and seniors and describes housing programs to address those needs.

**RECOMMENDATION AND RATIONALE**

Staff recommends that the City Council review and comment on the draft Housing Element and direct staff to forward the element to the State Department of Housing and Community Development for review and certification. Staff believes that the content of the draft Housing

Element meets the intent of the law, is in compliance with State guidelines, and addresses the needs of Oakland's residents.

Staff requests that the City Council hold a public hearing on the draft Housing Element on July 15, 2003.

#### **ALTERNATIVE RECOMMENDATION**

None

#### Next Steps

Staff will incorporate review comments as directed by the City Council into a revised draft for submittal to the State Department of Housing and Community Development for its review and certification. Once comments are received from HCD, staff will present the revised Housing Element to the Planning Commission and City Council for adoption. The final adopted Housing Element must, once again, be reviewed by HCD for final certification.

**ACTION REQUESTED OF THE CITY COUNCIL**

Review and comment on the draft Housing Element, providing specific direction to staff for any recommended revisions, and then send the draft Housing Element to the State Department of Housing and Community Development for its review and certification.

Respectfully submitted,



Robert C. Bobb  
City Manager for the  
Community and Economic Development Agency

APPROVED AND FORWARDED TO THE  
COMMUNITY AND ECONOMIC  
DEVELOPMENT COMMITTEE:

Prepared by:  
Margaret Stanzione, Planner IV  
Strategic Planning Coordinator  
Planning and Zoning, Strategic Planning

Jeffrey P. Levin, Housing Development Coord. IV  
Housing Policy and Programs Coordinator  
Housing and Community Development

**ATTACHMENTS:**

- A. Housing Element Requirements
- B. Income Categories and Limits
- C. Progress in Accommodating Regional Housing Allocation
- D. Summary of Affordable Housing Programs
- E. Quantified Objectives for 1999-2006
- F. Draft Housing-Element (previously distributed to City Council members)

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**HOUSING ELEMENT REVIEW WORKSHEET**

Locality _____	Draft _____	Adopted _____
HCD Receipt Date _____	Phone # _____	
Contact Person _____	Coastal Zone _____	

Section numbers refer to the Government Code Article 10.6. Please provide the information referred to and the element page number(s) where the information is located.

**I. Review and Revision**

- |  |              |
|--|--------------|
|  | <b>Page#</b> |
| A. Evaluation and revision of the previous element according to the criteria of Section 65588(a) and (b)   | _____        |
| 1. "Effectiveness of the element" (Section 65588(a)(2)): A review of the actual results of the previous element's goals, objectives, policies, and programs. The results should be quantified where possible (e.g., mitigation of governmental constraints). | _____        |
| 2. "Progress in implementation" (Section 65588(a)(3)): An analysis of the significant difference between what was projected or planned in the previous element and what was achieved   | _____        |
| 3. "Appropriateness of goals, objectives and policies" (Section 65588(a)(1)): A description of how the goals, objectives, policies and programs of the updated element incorporate what has been learned from the results of the previous element            | _____        |

**II. Housing Needs (65583(a))**

	Owner	Renter	Total	Page#
A. Number of existing households and housing units				
1. Households	_____	_____	_____	_____
2. Housing units	_____	_____	_____	_____
B. Lower income households overpaying for housing				
1. Total number	_____	_____	_____	_____
2. Percent lower Income	_____	_____	_____	_____
C. Special housing needs analyses and estimated number of households				
1. Disabled			_____	_____
2. Elderly	_____	_____	_____	_____
3. Large households	_____	_____	_____	_____
4. Farmworkers			_____	_____
5. Families with female head			_____	_____
6. Homeless			_____	_____
7. Other	_____	_____	_____	_____
D. Number of overcrowded households	_____	_____	_____	_____
E. Number of housing units needing rehabilitation			_____	_____
F. Number of housing units needing replacement			_____	_____
G. Analysis of existing assisted housing projects at-risk			_____	_____

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**II. Housing Needs (continued)**

H. Five-year projected new construction needs, including the locality's share of the regional housing needs as determined by COG or HCD, specify the time frame of the projections \_\_\_\_\_ and enter the construction need figures in the table below. \_\_\_\_\_ Page # \_\_\_\_\_

<b>Income Category (Section 65582(e))</b>	<b>Five-Year New Construction Needs</b>
Very low (0-50%) of median income	_____
Other lower (50-80%)	_____
Moderate (80-120%)	_____
Above Moderate (over 120%)	_____
<b>Total Units</b>	_____
I. Employment and population trends	_____



iii. Land Inventory (Sections 65583, 65583(a))

Summarize in the table below the information on sites suitable for residential development within the five-year planning period of the element. List page(s) where this topic is discussed, including the discussion of availability of services and facilities for the sites identified in the land inventory.

Page #

Zoning/permitted housing type	Number of acres	Density range (units/acre)	Availability of services & facilities (e.g., infrastructure)	Dwelling unit capacity
Single-family				
Multifamily and rental				
Mobilehomes, manufactured housing, mobile-home parks				
Emergency shelter and transitional housing				
Farmworker Housing				
Sites with residential redevelopment potential and or mixed-use (within timeframe of element)				
Currently non-residential				
Other				
TOTAL				

**IV. Constraints on Housing (Section 65583(a)(4) and (5))**

List pages where the housing constraints listed below are discussed: Page #

**A. Governmental Constraints**

- 1. Land use controls (e.g., zoning, growth controls, open space requirements) \_\_\_\_\_
- 2. Codes and enforcement (e.g., any local amendments to UBC. degree or type of enforcement) \_\_\_\_\_
- 3. On/Off-site improvements (e.g., curbing requirements, street widths, circulation improvements) \_\_\_\_\_
- 4. Fees & exactions (permit fees & land dedication or other requirements imposed on developers) \_\_\_\_\_
- 5. Processing and permit procedures (e.g., processing times, approval procedures) \_\_\_\_\_
- 6. Other governmental constraints \_\_\_\_\_
- 7. Constraints on Housing for Persons with Disabilities \_\_\_\_\_

**B. Nongovernmental Constraints**

- 1. Availability of financing \_\_\_\_\_
- 2. Price of land \_\_\_\_\_
- 3. Cost of construction \_\_\_\_\_
- 4. Other nongovernmental constraints \_\_\_\_\_

**V. Quantified Objectives (Section 65583(b))**

List quantified objectives for the maximum number of housing units (by income level) over the five-year time frame of the element to be: Page #

	Very Low	Low	Moderate	Above Moderate	TOTAL
A. Constructed					
B. Rehabilitated					
C. Conserved					

**VI. Other Topics**

List pages where the following topics are discussed: Page #

- A. Efforts to achieve public participation of all economic segments of the community in the Development of the element (Section 65583(c)) \_\_\_\_\_
- B. Analysis of opportunities for energy conservation in residential development (Section 65583(a)(7)) \_\_\_\_\_
- C. Description of means by which consistency will be achieved with other general plan elements (Section 65583(c)) \_\_\_\_\_
- D. For Coastal Zone localities, list the pages where the required information regarding construction Demolitions and conversions within the coastal zone is provided Section 65583(c) and (d)). \_\_\_\_\_
- E. Describe the amount and uses of moneys in the redevelopment agency's Low- and Moderate Income Housing Fund (L&M Fund (Section 65583c)). \_\_\_\_\_

VII. Housing Programs (65583(c)). Summarize programs in the element.

Program Purpose	Program Action(s)	Agency Responsible	Time Frame	Page No.
<p>Provide adequate sites (65583(c)(1))</p> <ol style="list-style-type: none"> <li>1. Insure total dwelling capacity equal to new construction need</li> <li>2. Provide sites suitable for a variety of types of housing for all income levels, including rental housing and manufactured housing, homeless shelters and transitional housing, farmworker housing</li> </ol>				
<p>Assist in the development of adequate housing to meet the needs of low and moderate income households (65583(c)(2))</p> <ol style="list-style-type: none"> <li>1. Utilize federal and state financing and subsidies</li> <li>2. Provide regulatory concessions and incentives</li> </ol>				
<p>Address and, where appropriate and legally possible, remove governmental constraints (65583(c)(3))</p> <ol style="list-style-type: none"> <li>1 Land use controls</li> <li>2 Building codes</li> <li>3 Site improvements</li> <li>4 Fees and exactions</li> <li>5 Processing and permit procedures</li> </ol>				
<p>Conserve and improve the condition of the existing affordable housing stock (65583(c)(4))</p>				
<p>Preserve Units At-Risk (65583(c)(6))</p>				
<p>Program to promote equal housing opportunities (65583(c)(5))</p>				

Attachment B

INCOME CATEGORIES AND LIMITS  
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MAXIMUM INCOME LIMITS, ADJUSTED FOR HOUSEHOLD SIZE						
INCOME CATEGORY	One Person	Two Person	Three Person	Four Person	Five Person	Six Person
Extremely Low Income (less than 30% of AMI)	\$16,800	\$19,200	\$21,650	\$24,050	\$25,950	\$27,850
Very Low Income (30% - 50% of AMI)	\$28,050	\$32,050	\$36,050	\$40,050	\$43,250	\$46,450
Low Income (50% - 80% of AMI)	\$44,850	\$51,250	\$57,650	\$64,100	\$69,200	\$74,350
Moderate Income (80% - 120% of AMI)	\$67,320	\$76,920	\$86,520	\$96,120	\$103,800	\$111,480

AMI = Area Median Income for Oakland Primary Metropolitan Statistical Area (Alameda and Contra Costa Counties), as established by U.S. Department of Housing and Urban Development

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## Attachment C

### Progress in Accommodating Regional Housing Allocation

	Total Units	Units by Affordability Category			
		Very-low-Income	Low-Income	Moderate-Income	Above Moderate-Income
Oakland's Housing Needs Allocation	7,733	2,238	969	1,959	2,567
Units Completed 1999 to Mid-2002	2,097	277	518	407	895
Units Under Construction Mid-2002	1,071	97	107	224	643
Balance Still to be Provided	4,565	1,864	344	1,328	1,029

## **Attachment D**

### **Summary of Affordable Housing Programs**

## Housing Rehabilitation Programs

NAME	PURPOSE	MAXIMUM	LOAN TERM	ELIGIBILITY/APPLICANT	PROPERTY	COMMENTS
1) HMIP AMORTIZED LOAN (510) 238-3909	To provide low interest rehab loans to low and moderate income owner-occupants of 1-4 unit dwellings.	Loans of up to \$40,000 for single-family unit plus \$5,000 for each additional unit up to 4 units.	Up to 20 years; fixed interest rate of 6% Monthly principal and interest payments. Loan is secured by a Deed of Trust.	Low and moderate income homeowners meeting income guidelines for amortized loans shown on page 7. Borrower must demonstrate ability to make loan payment	Located in one of the Seven Community Development Districts.	The primary purpose of the loan is to correct code violations, but other home maintenance needs can be financed. May include access modifications.
2) HMIP DEFERRED PAYMENT LOAN (510) 238-3909	To provide rehab resources to any low-income homeowner unable to qualify for a conventional mortgage loan.	Maximum grant is \$1,500.	Grant	Homeowners who are 62 years or older or disabled and meet income guidelines on page 7.	Owner-occupied and located in one of the Seven Community Development Districts.	The program is administered through the County of Alameda.
3) MINOR HOME REPAIR PROGRAM (Alameda County) (510) 670-5404	To provide grants for agency home repairs for homeowners.	Grants of up to \$15,000. A maximum \$4,000 grant is available toward construction of new accessible units in buildings of 3 or fewer units.	Grant	Property owners of existing owner-occupied or rental housing. Property owners of new construction housing projects.	Property must be located in one of the 7 Development Districts.	Property owner agrees to the removal of architectural barriers and to rent property to disabled tenant for 5 years. Owner occupied residents must agree to continue to reside in unit.
4) ACCESS IMPROVEMENT PROGRAM (510) 238-3909	To provide grants for accessibility modifications for rental and owner occupied properties.	Grants of up to \$15,000. A maximum \$4,000 grant is available toward construction of new accessible units in buildings of 3 or fewer units.	Grant	Property owners of existing owner-occupied or rental housing. Property owners of new construction housing projects.	Property must be located in one of the 7 Development Districts.	Property owner agrees to the removal of architectural barriers and to rent property to disabled tenant for 5 years. Owner occupied residents must agree to continue to reside in unit.
5) EMERGENCY HOME REPAIR PROGRAM (510) 238-3909	Provides loan funds for home repairs that threaten the health and safety of the occupants.	Up to \$7,500	No interest; no monthly payments. Loan must be repaid when house is sold or refinanced.	Borrowers must be owner-occupants of a single family home and must meet income criteria (at or below 50% of area median income) on page 7.	Property must be located in one of the 7 Development Districts.	Loan funds can only be used for major emergencies such as roof repairs, sewer repairs or other major mechanical systems, i.e., electrical, plumbing.

NAME	PURPOSE	MAXIMUM	LOAN TERM	ELIGIBILITY/APPLICANT	PROPERTY	COMMENTS
6) LEAD SAFE HOMES PROGRAM (510) 238-3909	To address lead paint hazards and code violations for deteriorated exterior paint of owner occupied homes	Varies (based on property).	Grant	Owner-occupied properties. Borrower income cannot exceed limits on page 7 for 80% of median income.	Property must be located in one of the 7 Community Development Districts	



## First Time Homebuyer Programs

NAME	PURPOSE	MAXIMUM	LOAN TERM	ELIGIBILITY/APPLICANT	PROPERTY	COMMENTS
7) <b>FIRST- TIME HOMEBUYERS MORTGAGE ASSISTANCE PROGRAM (MAP)</b> (510) 238-7486	To assist low and moderate income, first-time homebuyers to purchase homes in the City of Oakland.	Loan amount is up to \$50,000.	No payments while the homebuyer lives in the home.  3% annual simple interest due when loan is repaid.  Loan is due if borrower sells, refinances, or rents the property.  Loan is secured with a Deed of Trust.	First-time homebuyers meeting income limits (at or below 80% of area median income) on page 7. Borrowers must be owner-occupants.	Single-family dwellings only  Must be owner-occupied  Property may be located anywhere within the City of Oakland.	In conjunction with participating lenders, the City of Oakland offers free Home Buyer Education workshops for first-time homebuyers.
8) <b>PUBLIC SAFETY EMPLOYEE AND O.U.S.D TEACHERS DOWN PAYMENT ASSISTANCE PROGRAM</b> (510) 238-3909	To assist City of Oakland sworn Police and Fire Services officers and Oakland Unified School District Teachers to purchase homes in the City of Oakland.	Up to \$20,000.	10-year term with 6% interest; no payments or interest due during first 5 years. Monthly payments of principal and interest must be made during years six (6) through ten (10). Remaining balance due after 10 years, or when home is sold or refinanced.	City of Oakland Public Safety Officials (Swam Police Officer, Police Dispatcher, Sworn Firefighter, or Oakland Unified School District Certified K-12 Teachers) at or below 120% of median income level.	Single-family homes, condos, townhomes live/work units and manufactured housing, citywide.	

## Housing Development Programs

NAME	PURPOSE	MAXIMUM	LOAN TERM	ELIGIBILITY/APPLICANT	PROPERTY	COMMENTS
<p>9) AFFORDABLE HOUSING SITE ACQUISITION PROGRAM</p>	<p>To assist affordable housing developers in acquiring sites appropriate for the development of affordable housing</p>	<p>100% of acquisition cost and a pre-approved budget for holding costs (insurance, property taxes, maintenance).</p>	<p>Principal and interest payments due and payable in three years or the start of project construction, whichever is earlier. Interest rate is equal to the cost of funds to the Redevelopment Agency at the time loan is closed</p>	<p>Affordable housing developers – nonprofits and for-profit – who demonstrate that the entity does not have the resources to purchase the property without public assistance.</p>	<p>Vacant land and vacant residential development. City's Targeted Neighborhood Program target areas, Downtown and the Enhanced Enterprise Community area.</p>	<p>Funds are available Citywide with priority given to applications in the City's Targeted Neighborhood Program target areas, Downtown and the Enhanced Enterprise Community area. Proposed new projects should be at least 10 units with a minimum of 25% of the total units affordable at 80% of median income effort to maintain a developer makes every attempt to maintain a retail use. (Does not apply if no business has operated for at least one year.)</p>
<p>10) HOUSING DEVELOPMENT PROGRAM (510) 238-3502</p>	<p>To preserve and expand the supply of affordable housing for low and moderate income households.</p>	<p>Up to 40% of total development costs.</p>	<p>30 – 55 years, 3% interest, payments due if cash flow meet the City's minimum standards for developer experience and qualifications.</p>	<p>For profit and nonprofit developers that meet the City's minimum standards for developer experience and qualifications. Additional information available from the Housing Development unit.</p>	<p>New construction and substantial rehabilitation funding rounds. Rents and tenant incomes (for rental properties), or sales prices and buyer incomes (for ownership properties) will be restricted through regulatory agreements. Priority given to projects in the Targeted Revitalization Neighborhoods.</p>	<p>Funds are allocated through periodic competitive funding rounds. Rents and tenant incomes (for rental properties), or sales prices and buyer incomes (for ownership properties) will be restricted through regulatory agreements. Priority given to projects with substantial community support, and which have a high probability of obtaining funding.</p>
<p>11) REDEVELOPMENT LOAN PROGRAM (510) 238-3502</p>	<p>To provide loans and grants to non-profit housing developers to cover pre-development costs (feasibility analyses and preparation of loan applications) and to cover costs of preparing projects for syndication.</p>	<p>\$35,000 per project, but actual amount is limited to amount needed to prepare applications for projects financing.</p>	<p>18 months at 6% interest rate; repayment of interest and principal will be deferred until receipt of project financing or the end of the 18-month period.</p>	<p>Nonprofit organizations with stable administrative structure and previous housing development experience. Applicants must secure finding from other non-City sources for an amount equal to one-half the requested loan amount.</p>	<p>Projects must be located in Oakland and have at least 20% of units ear-marketed for lower income persons.</p>	<p>Priority will be given to projects with substantial community support, and which have a high probability of obtaining funding.</p>

NAME	PURPOSE	MAXIMUM	LOAN TERM	ELIGIBILITY/APPLICANT	PROPERTY	COMMENTS
12) ACQUISITION & REHABILITATION PROGRAM (510) 238-3502	To assist developers in the acquisition and rehabilitation of vacant and blighted properties. Properties must be used to provide affordable homeownership or rental opportunities to households earning up to 80% of area median income.	Up to \$100,000 per housing unit.	Specific loan terms are being developed for the program.	Experienced nonprofit or for-profit developers and owners of affordable ownership or rental properties.	Properties must be from 1-20 units.	Program guidelines are under development as of May 2002.

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## Miscellaneous Housing Programs and Services

PURPOSE	NAME
<p>The City provides funding to the non-profit organization, Center for Independent Living, to provide the disabled population with housing search, counseling and a variety of referral services regarding housing.</p> <p>The Code Enforcement Relocation Ordinance provides for payment of relocation benefits to tenants by rental property owners when the property owner has effectively displaced tenants due to non-compliance with Housing Code requirements to provide a minimum standard of safe housing.</p> <p>To provide emergency shelter and essential services to the homeless population in Oakland, the City provides funding for transitional emergency housing programs, and a legal advocacy program for the homeless. In addition, the City provides funding for transitional housing.</p> <p>The City also provides assistance for housing for low-income and homeless persons with HIV/AIDS.</p> <p>The city provides funding to two non-profit organizations, Operation Sentinel East Bay and Housing Rights, Inc., to offer Fair Housing Services to landlords, tenants and families with children. These organizations provides landlord-tenant counseling and investigate legal remedies for housing discrimination.</p> <p>The City provides funds to a non-profit organization, Eden Council for Hope and Opportunity (ECHO), to provide reverse mortgage counseling and assistance to homeowners with mortgage default and delinquency situations, and counseling services for persons interested in low and moderate-income homeownership opportunities.</p> <p>The Board acts as a legal mechanism to prevent excessive residential rent increases. It also works to encourage open communication and to foster a climate of understanding between Oakland landlords and tenants. If a landlord increases rents by more than 3% in less than a 12 month period, the tenant may file a petition with the HRRRB. Tenants have 30 days to file after receiving the written notice from their landlord. Upon receipt of the petition, the staff member notifies the landlord of the tenant's complaint. Landlords are asked to bring supportive information showing justification for the additional increase. The justifications that will establish rental increases above the 3% annual rental increase limits are: 1) capital improvement costs; 2) increased housing service costs; 3) past history of rent increases; 4) increased debt service costs; and 5) other relevant factors. The Board also hears appeals related to Housing Code Compliance issues and those related to Relocation Services.</p> <p>The City provides funding to a non-profit organization, Eden Council for Hope and Opportunity (ECHO), to provide education and publicity for shared housing. ECHO also provides counseling services and assistance in arranging group living situations.</p> <p>This program provides services to families who live in housing scheduled for demolition or rehabilitation and who are forced to relocate due to City or Redevelopment Agency action. Relocation Services provides (1) referrals to available comparable replacement housing; (2) relocation payments for those meeting eligibility conditions, (3) counseling and other services. Recipients of public funds are strong encouraged to meet with Relocation Services Staff to assure compliance with relocation laws.</p> <p>The Rental Assistance Program (RAP) is designed to help people who have fallen behind in rental payments or who need money for a security deposit. The City provides money to a non-profit organization, ECHO, which draws up contracts between tenants and landlords to pay the amount owed in installments. The agreement is co-signed by ECHO.</p>	<p>13) CENTER FOR INDEPENDENT LIVING (510) 763-9999, TDD (510) 763-9998</p> <p>14) CODE ENFORCEMENT RELOCATION PROGRAM (CERP) (510) 986-2721</p> <p>15) EMERGENCY HOUSING PROGRAM (510) 986-2721</p> <p>16) FAIR HOUSING SERVICES (510) 836-2687 (Sentinel East Bay) or (510) 548-8776 (Housing Rights)</p> <p>17) HOME EQUITY CONVERSION (510) 271-7931</p> <p>18) HOUSING COUNSELING (Consumer Credit Counseling Services of the East Bay) (510) 729-6966</p> <p>19) HOUSING RESIDENTIAL RENT AND RELOCATION BOARD (HRRRB) 238-3721</p> <p>20) PROJECT SHARE (510) 845-9030</p> <p>21) RELOCATION SERVICES (510) 986-2721</p> <p>22) RENTAL ASSISTANCE PROGRAM (510) 836-4826</p>

### INCOME LIMITS FOR HOUSING PROGRAMS

HOUSEHOLD	MINOR HOME REPAIR EMERGENCY HOME REPAIR HMIP DEFERRED LOAN PROGRAM (1)	HMIP AMORTIZED LOAN LEAD-SAFE HOMES FIRST-TIME HOMEBUYERS MORTGAGE ASSISTANCE PROGRAM (2)	PUBLIC SAFETY OFFICIALS AND O.U.S.D TEACHERS DOWNPAYMENT ASSISTANCE PROGRAM (3)
	\$28,050	\$44,850	\$67,320
	\$32,050	\$51,250	\$76,920
	\$36,050	\$57,650	\$86,520
	\$40,050	\$64,100	\$96,120
	\$43,250	\$69,200	\$103,800
6	\$46,450	\$74,350	\$111,480
7	\$49,650	\$79,450	\$119,160
8	\$52,850	\$84,600	\$126,840

- (1) Income **at** or below 50% of Area Median Household Income  
(2) Income at or below 80% of Area Median Household Income  
(3) Income **at** or below 120% of Area Median Household Income

Income Limits are revised periodically.

Check with CEDA's Housing and Community Development Division for current limits

These limits are current **as** of April 2003.

**Attachment E**

**City of Oakland Quantified Objectives (1999 – 2006)**

Activity Type					
	Very Low	LOW	Moderate	Above Moderate	Total
New Housing Construction <sup>1</sup>	950	650	2,300	3,873	7,773
Housing Rehabilitation					
Substantial <sup>1</sup>	400	300	NIA	NIA	700
Moderate <sup>1</sup>	200	140	NIA	NIA	340
Minor/Paint <sup>2</sup>	1,500	700	NIA	NIA	2,200
Housing Conservation					
Preservation of At-Risk Housing <sup>3</sup>	990	125	N/A	NIA	1,115
HOPE VI Revitalization of Public Housing	307				307

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# SUPPORTING DOCUMENTATION FOR CITY OF OAKLAND 2003 DRAFT HOUSING ELEMENT

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THIS DOCUMENT IS ON FILE AND  
AVAILABLE FOR REVIEW AT THE  
OFFICE OF THE CITY CLERK.

Location of Office:

Office of the City Clerk  
1<sup>st</sup> Floor, Records Section  
One Frank Ogawa Plaza  
Oakland, Ca. 94612

Office Hours 8:30 A.M. – 5:00 P.M.  
**Closed During Lunch Hour (12:00 P.M. – 1:00 P.M.)**

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