

Enterprise Community Partners, Northern California

2016 HOUSING BALLOT

MEASURE GUIDE



The Bay Area is often described as ground zero for the affordable housing crisis.

The five most expensive counties in California are in the Bay Area, including San Mateo County—where a household must earn \$44.02 an hour to afford a two-bedroom apartment—and Alameda County—where the two-bedroom housing wage is \$40.44. These housing wages are more than four times what a minimum wage worker earns. The City of Oakland has the fastest growing home prices in the state; home prices rose 16 percent in the past year. Oakland also has the fastest rising rents in the country; the median monthly rent increased by 15 percent in the past year—more than five times the national rate of increase.

Increased housing costs add to the already high cost burdens for low- and moderate-income households. According to the National Low Income Housing Coalition, 69 percent of extremely low income renters in Oakland are severely cost burdened—spending half of their income on housing costs alone. This leaves households with very little income for food, childcare, medical, transportation, or educational costs, yet alone savings for college, retirement, or emergency expenses.

Across the Bay Area, we're seeing existing residents priced out of their homes, changing the fabric of our communities. According to the Urban Displacement Project, gentrification has transformed about 10 percent of Bay Area neighborhoods, and households are being displaced out of 48 percent of Bay Area neighborhoods, with communities of color and renter neighborhoods most at risk of gentrification and displacement.

Too often, unaffordable housing costs push our most vulnerable households into homelessness. In Santa Clara County, the latest count revealed a total of 6,556 individuals are experiencing homelessness, with 4,627 unsheltered.

All the while, California's investment in affordable housing production and preservation has decreased by more than \$1.7 billion annually, or 66 percent total, due to cuts in federal and state funding and the loss of Redevelopment.

In response to the crisis, advocates and policymakers have moved forward numerous housing- and homelessness-related ballot measures, providing voters with the opportunity to take action on November 8th.

October 3, 2016

This November, voters across the Bay Area will have the opportunity to pass an unprecedented number of housing- and homelessness-related ballot measures. **Enterprise Community Partners, Northern California strongly supports five key ballot measures: Measure A in Santa Clara County, Measure K in San Mateo County, Measure A1 in Alameda County, Measure JJ in Oakland, and Measure KK in Oakland.** We created this resource to further raise awareness on these key ballot measures and to ask our partners to join us in taking action.

Three of the ballot measures we endorse—Measure A, Measure K, and Measure A1—are county-level measures. These ballot measures are part of a regional strategy led by our partners the Non-Profit Housing Association of Northern California (NPH), SV@Home, Housing Leadership Council of San Mateo (HLC), and East Bay Housing Organizations (EBHO). Building off of the momentum of San Francisco’s \$310 million affordable housing bond passed in 2015, these ballot measures would provide new investments to address our regional affordable housing crisis. If passed, the county measures would total to nearly \$2 billion for affordable housing in the region over the past two years. This investment will support the preservation and creation of hundreds of affordable housing units for working families and vulnerable populations across the Bay Area.

Measure JJ and Measure KK are specific to the City of Oakland. Enterprise has been dedicated to addressing the housing crisis in the City of Oakland for the past four years. We have been deeply engaged with shaping the housing component of the infrastructure bond, Measure KK, and strongly support the work of Causa Justa and the Committee to Protect Oakland Renters who have led the push for Measure JJ. These are both noteworthy and complimentary anti-displacement strategies for the City of Oakland—Measure JJ offers significant protections for renters facing unjust evictions and displacement, while Measure KK will also fight displacement through the preservation of housing affordable to existing low-income residents.

Everyone should have the opportunity to live in a safe, healthy affordable home, and each of these ballot measures would provide critically needed affordable housing protections and investments for our communities and low-income households including seniors, veterans, people with disabilities, and people experiencing homelessness. That is why we have taken action to support these ballot measures. We have made financial contributions to the campaigns, and our local Enterprise staff is engaged with campaign meetings, events, and working groups, and has volunteered for after-work phone banking.



Join us in taking action! We hope you use and share this guide. We urge our partners and other organizations to join Enterprise in endorsing these key ballot measures, and to ask your elected officials to do so as well. We also ask that funders, policymakers, and other industry leaders respond to this surge of housing-related ballot measures and advance more investments into affordable housing, especially for our lowest-income households who face the greatest financial burdens and risk of displacement.



Lastly, we encourage each individual reader to be engaged with your local ballot. This guide is not a comprehensive review of all housing-related ballot measures in the region. We urge voters to investigate what other local measures are on the ballot and vote all the way down to the end of the ballot on Tuesday, November 8.

Yours in advocacy,

Rich Gross
Vice President
Northern California Market Leader

Sarah Brundage
State & Local Policy Director

Measure A



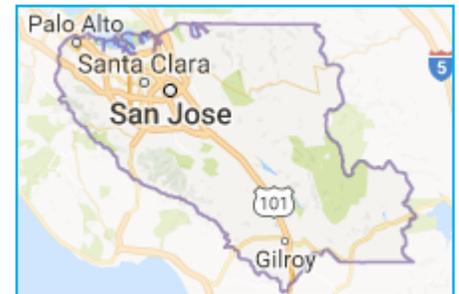
SANTA CLARA COUNTY

Affordable Housing Bond

WHAT THE MEASURE WILL DO

Measure A authorizes a \$950 million general obligation bond for affordable housing in Santa Clara County. Bond funds will be allocated as follows:

\$700 million for extremely low-income households, whose household earnings do not exceed 30 percent of area median income (AMI). The funds will be used for the development of permanent supportive housing units as well as rapid rehousing for vulnerable populations including veterans, seniors, people with disabilities, current or former foster youth, victims of abuse, people experiencing homelessness, and individuals suffering from mental health or substance abuse illnesses.



\$100 million for very low-income households, whose household earnings do not exceed 50 percent AMI.

Up to \$150 million to provide affordable housing for moderate income households, whose incomes are 80 percent to 120 percent AMI. No more than \$50 million can be used for first-time homebuyers.

Santa Clara County will determine at a later date the geographic distribution of the funds within the County.

WHAT THIS MEASURE COSTS

The average homeowner will pay approximately \$63 per year, or roughly \$5 per month. Commercial and residential property owners will pay \$12.66 per \$100,000 of assessed property value. (Please note that assessed property value is different than market value.)

TAKE ACTION



Learn more at: www.yesonaffordablehousing.org

Endorse Measure A at: www.yesonaffordablehousing.org/endorsements

Measure K

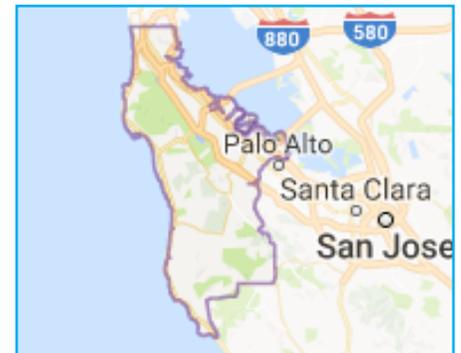


SAN MATEO COUNTY

Affordability & Quality of Life Tax Extension

WHAT THE MEASURE WILL DO

Measure K extends the current half-cent general sales tax (originally Measure A) in San Mateo County for an additional 20 years to fund critical services including providing affordable homes. The current sales tax generates approximately \$85 million annually to fund essential County services and facilities. The sales tax was approved by 65 percent of San Mateo County voters in 2012. It took effect on April 1, 2013 and expires in 2023.



As a general sales tax proposal, Measure K cannot be imposed for any specific funding purposes. Measure K funds will be allocated in three ways:

1) through the County's two-year budget cycle; 2) through mid-year adjustments to address emerging needs not anticipated at the time the budget was adopted; and 3) to fill specific needs in each of the five supervisorial districts.

By extending the existing sales tax, Measure K will help fund essential services and facilities that San Mateo County residents rely on, such as:

- **Providing affordable homes for seniors, people with disabilities, veterans, and working families**
- **Homelessness prevention** and food bank funding
- Maintaining and improving emergency preparedness services, neighborhood and school safety
- Continuing to combat human trafficking and sexual exploitation of children
- Improving 911 emergency dispatch, fire and police services
- Addressing sea level rise
- The Big Lift preschool program, addressing early learning and the literacy gap
- Low-income health care at Seton Hospital and the Mobile Health Clinic at the Coastside
- Reducing childhood poverty and child abuse
- Maintaining and upgrading county parks from the Bay to the Ocean

WHAT THIS MEASURE COSTS

Measure K does not increase taxes. It simply extends the prior Measure A half-cent sales tax that was approved by San Mateo County voters in 2012.

TAKE ACTION



Learn more at: www.yesonk.net

Endorse Measure K at: www.yesonk.net/endorsements

Measure A1



ALAMEDA COUNTY

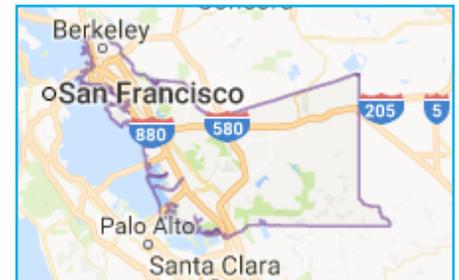
Affordable Housing Bond

WHAT THE MEASURE WILL DO

Measure A1 authorizes a \$580 million general obligation bond to finance affordable housing programs across Alameda County. Bond funds will be used for renter and homeowner programs, specifically:

Rental Housing Programs

Rental Housing Development Fund. This program will receive \$425 million. The purpose of the program is to create and preserve affordable rental housing for vulnerable populations, including lower-income workforce housing. The funds can be used for rental housing development gap financing; predevelopment and development financing; and new construction, acquisition, and rehabilitation. A portion of the city allocations can be used for interim crisis and transitional housing for homeless. Developments will remain affordable over the long-term—estimated to be for at least 55 years.



The program targets mostly households earning 30 to 60 percent of the area median income (AMI). The program is designed to match with operating subsidies to target at least 20 percent of units to 20 percent AMI or below. The program allows a portion of units for households earning up to 80 percent of AMI in mixed-income developments. This program's target populations include people experiencing homelessness, seniors, veterans, people with disabilities, re-entry, transition age youth aging out of foster care, and workforce housing.

The program is designed to leverage tax credits, and other state, federal, and local funding. In order to be eligible for the bond, cities must also make a financial contribution to the project being proposed. Program funds will be allocated using a geographic allocation model where half of the funds are a base allocation for use in each city, and half of the funds are allocated to regional pools to be drawn on by projects in any city in that region.

Innovation and Opportunity Fund. This program will receive \$35 million. The purpose of the program is to respond quickly to capture opportunities that arise in the market to preserve and expand affordable rental housing and/or prevent tenant displacement—e.g. rapid response, high-opportunity predevelopment and site acquisition loans.

Examples of program use include rapid response high-opportunity pre-development and site acquisition loans, the purchase of problem motels to convert to affordable housing, bond-qualified rental anti-displacement opportunities, and the acquisition of apartment buildings on the market to renovate and make/retain affordability.

Program funds will be allocated countywide.

Continued...

Alameda County Affordable Housing Bond

Homeowner Programs

Down Payment Assistance Loan Program. This program will receive \$50 million. The purpose of this program is to assist middle-income working families to purchase homes and stay in Alameda County. The program includes design features to help target current Alameda County residents.

The program targets households earning 80 to 120 percent AMI, but allows for up to 150 percent of AMI for flexibility.

Program funds will be allocated countywide.

Homeowner Housing Development Program. This program will receive \$25 million. The purpose of this program is to assist in the development of housing, improve the long-term affordability of housing for low-income households, and help first-time homebuyers stay in the county. Program funds can be used for construction loans to nonprofit developers; funding new construction, acquisition, rehabilitation; and for loans converted to down payment assistant loans when homes are purchased.

The program targets households at or below 80 percent AMI.

Program funds will be allocated countywide.

Housing Preservation Loan Program. This program will receive \$45 million. The purpose of this program is to help seniors, people with disabilities, and other low-income homeowners to remain safely in their homes. This program will provide small loans to pay for accessibility improvements, such as ramps, widened doorways, and grab bars. Funds can also be used for health- and safety-focused housing rehabilitation loans for deferred maintenance such as roofs, plumbing, and electrical systems to seniors/disabled/low-income households.

The program targets households at or below 80 percent AMI.

Program funds will be allocated countywide.

WHAT THIS MEASURE COSTS

The cost to property owners is projected to be \$12-\$14 per \$100,000 of assessed value. The typical Alameda County homeowner would pay \$48-\$56 per year, or less than \$5 per month.

TAKE ACTION



Learn more at: www.affordablealameda.com

Endorse Measure K at: www.affordablealameda.com/endorse

Measure JJ



CITY OF OAKLAND

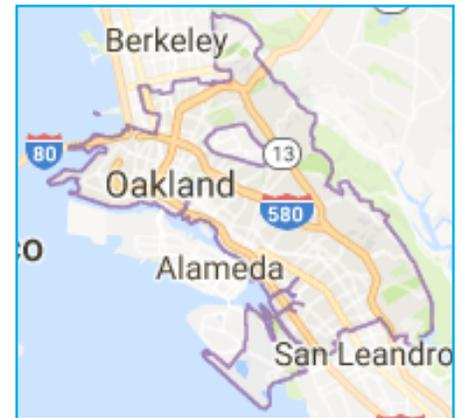
Renter Protections

WHAT THE MEASURE WILL DO

Measure JJ will flip the petition process so landlords must petition to raise the rent over annual inflation, extend Just Cause to cover more units, and strengthen the accountability and transparency of the Rent Board. Through strengthened renter protections, this measure will help fight unjust evictions and the displacement of existing residents.

Specifically, Measure JJ will:

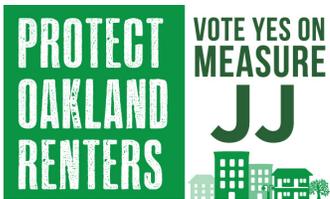
- Require rental property owners to file a petition to the Rent Adjustment Program to increase rents beyond the Consumer Price Index;
- Extend Just Cause eviction protections from the current cutoff date of October 1980 to buildings constructed through December 31, 1995; and
- Strengthen the accountability and transparency of the Rent Board through additional reporting requirements, such as annually reporting to the City Council the status of the program and sending notices to Oakland tenants and landlords about allowable rent increases and related laws. The board must also publish a searchable database of hearing decisions, appeals, and notices filed, and also has the ability to request reports and surveys to make the program more effective.



WHAT THIS MEASURE COSTS

This measure does not require additional costs for residents.

TAKE ACTION



Learn more at: www.protectoaklandrenters.org

Endorse Measure A at: www.protectoaklandrenters.org/endorsejj



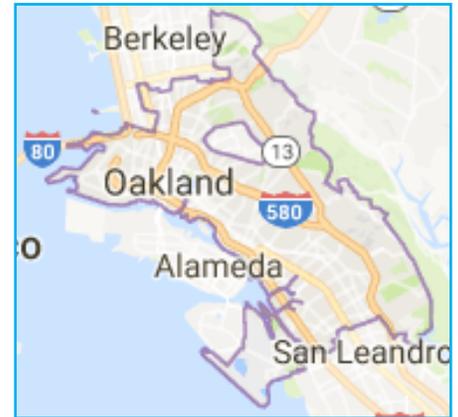
CITY OF OAKLAND

Affordable Housing & Infrastructure Bond

WHAT THE MEASURE WILL DO

Measure KK would authorize a \$600 million general obligation bond to finance infrastructure improvements and affordable housing programs in Oakland. The housing component of the measure will receive \$100 million. These funds will be used to protect vulnerable Oaklanders from displacement and will be spent in accordance with the Affordable Housing Bond Law Ordinance. Bond funds may support the following programs:

Acquisition and Rehabilitation Program. The goal of the acquisition/rehab program is to preserve, increase, and improve the supply of affordable housing available in the City. Bond funds will assist developers in acquiring and rehabilitating unrestricted, unsubsidized housing that is currently affordable in the market, and restricting their rents or sales prices for long-term affordability. This will provide permanent, decent affordable housing and help protect residents from displacement. At acquisition, all current tenants will be able to stay in their homes regardless of income. As tenants choose to leave and new tenants move in, property owners will be required to fill vacancies with households at or below 60 percent of area median income (AMI) to achieve an average AMI of no more than 80 percent for the building. For homeownership, eligible buyers must earn at or below 120 percent AMI.



Rental Rehabilitation Program. The goal of the Rental Rehab Program is to facilitate the physical improvement of rental housing in the City to ensure housing habitability for low-income tenants. As existing tenants choose to leave and new tenants move in, property owners will be required to fill vacancies with households at or below 60 percent AMI to achieve an average AMI of no more than 80 percent for the building.

Homeowner Rehabilitation. One potential use of bond funds is to assist low-income and senior homeowners living in substandard housing conditions and/or at risk of losing their homes due to deferred maintenance. This program will provide loans to pay for accessibility improvements and other housing rehabilitation, such as roof, electrical, and plumbing system improvements, to ensure that residents are not displaced due to a lack of accessible building elements or deteriorated conditions.

New Construction. Bond funds may also support the creation of new affordable rental properties, helping to create long-term affordability. Projects that are new construction typically serve households at or below 60 percent AMI.

Oakland Affordable Housing & Infrastructure Bond

The other components of the affordable housing and infrastructure bond that contribute to the community are:

Streets and Sidewalks. This component of the measure will receive \$350 million to enhance Oakland's streets, sidewalks, bike lanes, and related infrastructure in order to create a system that is more safe, reliable, and efficient. These funds can be used for infrastructure projects such as street paving and reconstruction, bicycle and pedestrian improvements, and traffic calming improvements.

City Facilities. This component of the measure will receive \$150 million. These funds will be used to preserve and enhance the quality of life for Oakland residents. These funds can be used for projects such as upgrading and repairing libraries; improving parks, recreational, and senior facilities; renovating crumbling fire facilities; building a new crime lab to improve the efficiency and success of crime investigation; and investing in green energy, water, and seismic improvements.

WHAT THIS MEASURE COSTS

The cost to property owners is projected to be \$69 per year per \$100,000 of assessed value.

To assist low-income senior and disabled homeowners who are unable to afford the property taxes resulting from the bonds, the City could develop a program to refund the property tax increase. Bond funds cannot be used for such a purpose, but this could be brought to the City Council at the same time as the Housing Bond Law Ordinance.

TAKE ACTION



Learn more at: www.protectoaklandrenters.org

Endorse Measure A at: www.protectoaklandrenters.org/endorsejj



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