

**Community Matters: Housing & Homelessness in Amador County
Virtual Meeting Questions & Answers**

Session #1

April 29, 2020

6:00-8:00 pm

1. What types of projects are being considered in Amador County?
While no decisions have been made yet, a variety of options are being considered, which include: acquiring an existing structure, such as an old motel or apartment complex and rehabilitating it; building a new, but smaller size project which is 100% supportive housing units; building a new, somewhat larger project that is 100% affordable housing and includes some supportive housing units as part of the project. Right now, the County's consultant, Housing Tools, is completing a site feasibility assessment for the County and that will help to inform the ultimate decision.

2. In Amador County right now there are emergency shelters, rapid re-housing, homeless prevention, permanent supportive housing, and veteran housing.
This is correct, there are a number of housing programs being operated by the County, Amador Tuolumne Community Action Agency (ATCAA) and other nonprofits, such as Victory Village, which are providing housing and homeless services. These are all described in the County's Plan to Address Homelessness, which will be available to the public very soon.

3. Is there any likelihood of housing being built here in the next 5 years?
Yes, there is a good probability of this. There is currently more funding available to develop affordable housing from the State than has been available in a decade or more, like the No Place Like Home funds. This funding makes it much more feasible for developers to build housing and work in smaller communities such as Amador County.

4. Does the success of No Place Like Home* hinge on the willingness of the County Board of Supervisors to vote and agree to access these funds?
Yes, the Board of Supervisors must vote to approve a project application in partnership with a Development Sponsor in order to access the No Place Like Home funds.

5. For No Place Like Home, how much competitive funding can Amador County apply for? How much non-competitive funding is there for Amador County?
Competitive application funding limits are dictated by a per unit subsidy maximum which is established by the State of California in each funding round, so it depends upon the number of units in a project and how other funding sources could be used to support those units. In general, the maximum funding any one project can receive from competitive funds is \$20 million, subject to the per unit limits. Amador County is eligible to receive \$500,000 in non-competitive funds.

6. A housing project that would incorporate more than just supportive units, maybe workforce housing and a few Fair Market Rent units would work well for Amador County. Is there a possibility of leveraging additional housing funding sources along with No Place Like Home to make this type of project obtainable?

Yes, absolutely. A developer will access other funds, such as other State funding sources, and largely, tax credits available through the Low Income Housing Tax Credit Program. Tax credits will likely be the most significant source of funding. This is a funding source that experienced developers are very familiar with and used to applying for.

7. What percent of the cost of building affordable housing are fees and regulations?

That is dependent upon the particular details of a given project such as its size, location, property acquisition costs, the costs of construction at the time it is being built, etc. Fees vary from jurisdiction to jurisdiction.

8. It seems so hard to imagine the Board of Supervisors voting in our favor on this. I want to believe it's possible. What can we do to help encourage the Board of Supervisors on the No Place Like Home project?

Attend community meetings, the Homeless Taskforce and Board of Supervisors meetings, to speak on and support this type of housing. Elected officials are interested in hearing from their constituents and their viewpoints. Let them know why you think this is important to the health of the community as a whole, because healthy, safe, affordable housing impacts everyone and everything: the economy, education, and people's physical and mental health. Everything relating to a community's well-being is tied to adequate and safe housing. Speak to these issues.

9. How successful was low-barrier housing in El Dorado County?

Housing Tools staff is not familiar with any housing projects in El Dorado County, so we are unable to comment. Note: after the meeting, a community member forwarded more information which clarifies that El Dorado County had a low barrier emergency shelter. Housing Tools will follow up to find out more about this shelter.

10. How do you avoid affordable housing becoming the "projects"?

Subsidized affordable housing is highly regulated and monitored. The funding sources that provide the subsidy want to ensure the project is attractive, well maintained and properly operated over a long period of time. In addition, tax credit investors depend upon this type of oversight and monitoring to ensure they are able to receive their credits, per the IRS code. Modern affordable housing is typically the most attractive housing in a neighborhood, due to these requirements. In addition, another requirement is that money is deposited up front and then budgeted each year for reserve accounts for capital improvements and to cover any operating revenue shortfalls. This ensures there is always a "savings account" to draw on to pay the costs of maintenance and replacement of items such as roofs. Unfortunately, there are rental

units in many communities that do not charge high rents, but they are not subsidized and regulated, so the property owner is under no obligation to maintain and operate them properly. These are properties that may come to mind as examples of what is not desirable, but are vastly different from subsidized and regulated affordable housing.

*definition of No Place Like Home: No Place Like Home (NPLH) is a funding source being provided by the State of California to counties in order to support the development of Supportive Housing units for homeless individuals with a serious mental illness. The NPLH program includes the requirement that the County provide all needed support services to the NPLH residents, including mental health services.

Session #2

May 13, 2020

6:00-8:00 pm

1. Homelessness is not a problem to be SOLVED, rather an issue that needs to be managed. Homelessness is not going away. The words we use have power. And to achieve ANYTHING in this county we have to show the community that managing homelessness will show a benefit [sic] to the good ol boys.
Thank you for your comment.
2. What is the difference between AMI [Area Median Income] and average?
Area Median Income is the household income which is in the “middle” of all household incomes in the county. In other words, if you take the range of incomes in the county, from the lowest income to the highest income, the median would be that income which falls in the middle of the range. Average income would be derived by taking all household incomes and dividing that figure by the total number of households.
3. What is the projected increase in homelessness following Covid 19?
Other than to say we know there is likely going to be an increase, this is nearly impossible to project. It depends on many factors in each community, such as job loss and how many people were already at risk of homelessness.
4. What is the amount of housing stock in Amador including units that are NOT subsidized?
Housing Tools staff is working on a thorough analysis of the housing conditions in Amador County, and that study will be available in June. These figures will be included. The Study is scheduled to be presented to the Board of Supervisors on June 23, along with the Plan to Address Homelessness and a Site Feasibility Study.

5. Has this data been shared in a palatable way with the BOS [Board of Supervisors]? Likewise, do most people in Amador County have an idea of this gap in housing and income?

All of this data will be presented to the Board of Supervisors on June 23. There will be a complete presentation of the Plan to Address Homelessness, a Housing Needs Study and Site Feasibility Study at that time. Based upon input from the Homeless Taskforce, it seems likely that many people do not have an understanding of this gap in housing and income. The community information meetings, like this, are part of the effort to provide this information to the greater community.

6. How many people does the County need to hire to serve this No Place Like Home [Program]?

Because the exact housing model, with the size of the project and number of units to be constructed has not yet been determined, we cannot answer this question at this time. Once the number of units planned to house NPLH tenants is known, the County will be able to plan for the number of case managers that will be needed.

7. How many units are required to receive the \$500,000 of funding [from No Place Like Home]?

Project must include a minimum of 5 units to receive this funding.

8. What would be the ratio between case managers and clients?

Similar to the question asked earlier (#6), this will be determined once the number of NPLH units and tenants is known. Based upon the services plan that is developed, the County Behavioral Health staff will determine the appropriate ratio.

9. How much money is in the County's PLHA* [Permanent Local Housing Allocation] at this time?

The State Department of Housing & Community Development has published both the first year and five-year planning estimates for PLHA. These numbers are subject to change, as the amount of funding available to local jurisdictions is dependent upon how much money is taken in by the State via the real estate transaction recording fee established through SB2. The County's first year estimated allocation is \$134,185, and the five-year estimate is \$805,115. The following incorporated cities within Amador County are also currently eligible to receive PLHA allocations: Ione, Jackson, and Sutter Creek. Amador City does not currently have a compliant Housing Element and therefore does not meet the threshold requirements. The cities and the County can share and pool their funds for common projects, if they so desire, and can designate one entity to manage the funding on behalf of the others,

*definition of Permanent Local Housing Allocation (PLHA): The PLHA program was established by SB2, which was part of a 15-bill housing package adopted by the State legislature in 2017 to address the state's housing shortage and high housing costs. PLHA is intended to be a permanent source of funding intended to increase the affordable housing stock throughout the

state. The revenue will vary from year to year, as it is dependent on real estate transactions with fluctuating activity. PLHA uses 70% of this revenue to provide financial assistance to local governments for eligible housing related projects and programs to assist in addressing the unmet housing needs of their community.