

**METROPOLITAN
TRANSPORTATION
COMMISSION**
Meeting Transcript



DECEMBER 10, 2025

1 **BAY AREA HOUSING FINANCE AUTHORITY OVERSIGHT COMMITTEE**

2 **WEDNESDAY, DECEMBER 10, 2025, 11:30 AM**

3

4

5 **CHAIR, CARLOS ROMERO, ABAG HC:** WELCOME EVERYONE TO THIS
6 REGULAR MEETING OF THE ABAG HOUSING COMMITTEE AND THE BAHFA
7 OVERSIGHT COMMITTEE FOR DECEMBER 10TH, 2025. JUST A FEW NOTES
8 HERE, ANNOUNCEMENTS. THIS MEETING IS EBB CAST ON THE ABAG MTC
9 WEB SITES. COMMITTEE MEMBERS PARTICIPATING BY ZOOM WISHING TO
10 SPEAK SHOULD USE THE RAISED HAND FEATURE AND I WILL CALL UPON
11 THEM TO SPEAK. MEMBERS OF THE PUBLIC PARTICIPATING BY ZOOM WHO
12 WOULD LIKE TO GIVE PUBLIC COMMENT ON ANY AGENDA ITEM MAY USE
13 THE RAISED HAND FEATURE OR DIAL NINE ON YOUR PHONES. MEMBERS
14 OF THE PUBLIC IN THE BOARDROOM SHOULD FORM A LINE NEAR THE
15 PODIUM AND I WILL CALL UPON YOU TO SPEAK. I WOULD LIKE TO MOVE
16 ON, OFFICIALLY TO ITEM ONE, ROLL CALL FOR THE ABAG HOUSING
17 COMMITTEE.

18

19 **BOARD CLERK:** THIS IS ROLL CALL FOR THE ABAG HOUSING COMMITTEE.
20 CAMPOS IS ABSENT. ECKLUND?

21

22 **PAT ECKLUND:** PRESENT.

23

24 **BOARD CLERK:** FIFE?

25



1 **CHAIR, CARLOS ROMERO, ABAG HC:** I DON'T SEE HER IN THE ROOM.

2

3 **BOARD CLERK:** COUNCIL MEMBER FIFE? THE OAKLAND LOCATION IS
4 CONNECTED, BUT COUNCIL MEMBER FIFE IS NOT PRESENT. FORTUNATO-
5 BAS?

6

7 **NIKKI FORTUNATO-BAS:** PRESENT AT THE ALAMEDA COUNTY
8 ADMINISTRATION BUILDING 1221 OAK STREET 5TH FLOOR.

9

10 **BOARD CLERK:** THANK YOU. BELTRAN? IS ABSENT. MOTOYAMA?

11

12 **V. CHAIR, LISA MOTOYAMA, ABAG HC:** PRESENT.

13

14 **BOARD CLERK:** RABBITT?

15

16 **DAVID RABBITT:** PRESENT AT THE SONOMA COUNTY CENTER 575
17 ADMINISTRATION DRIVE SANTA ROSA.

18

19 **BOARD CLERK:** RAMOS?

20

21 **CHAIR, BELIA RAMOS:** HERE.

22

23 **BOARD CLERK:** ROMERO?

24

25 **CHAIR, CARLOS ROMERO, ABAG HC:** HERE.



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1

2 **BOARD CLERK:** QUORUM IS PRESENT.

3

4 **CHAIR, CARLOS ROMERO, ABAG HC:** THANK YOU VERY MUCH. WITH THAT
5 I'M GOING TO KICK IT OVER TO SUPERVISOR RAMOS. BUT BEFORE I DO
6 -- [SPEAKING SPANISH] OKAY. I HAND IT OVER TO YOU.

7

8 **CHAIR, BELIA RAMOS:** THANK YOU SO MUCH. GOOD MORNING. WILL THE
9 SECRETARY, PLEASE, CONDUCT A ROLL CALL WHETHER A QUORUM IS
10 PRESENT FOR THE BAHFA OVERSIGHT COMMITTEE?

11

12 **BOARD CLERK:** YES, MA'AM. SUPERVISOR ABE-KOGA? FLEMING?

13

14 **VICTORIA FLEMING:** HERE.

15

16 **BOARD CLERK:** MAYOR LEE? MANFREE? MELGAR? MILEY?

17

18 **NATHAN MILEY:** HERE.

19

20 **BOARD CLERK:** PAPAN?

21

22 **GINA PAPAN:** HERE.

23

24 **BOARD CLERK:** RAMOS?

25



1 **CHAIR, BELIA RAMOS:** HERE.

2

3 **BOARD CLERK:** SCHAFF?

4

5 **LIBBY SCHAAF:** HERE.

6

7 **BOARD CLERK:** THANK YOU. QUORUM IS PRESENT.

8

9 **CHAIR, CARLOS ROMERO, ABAG HC:** DID I ASK YOU TO GIVE THE
10 COMPENSATION ANNOUNCEMENT?

11

12 **BOARD CLERK:** NOT YET.

13

14 **CHAIR, CARLOS ROMERO, ABAG HC:** THANK YOU, AND I IMAGINE
15 SUPERVISOR RAMOS WOULD WANT THE SAME THING FOR HER COMMITTEE.

16

17 **BOARD CLERK:** WILL DO. ACCORDING TO STATE LAW, I AM MAKING THE
18 FOLLOWING ANNOUNCEMENT. THE MEMBERS OF THE ABAG HOUSING
19 COMMITTEE IN ATTENDANCE AT THIS MEETING ARE ENTITLED TO
20 RECEIVE PER DIEM AN AMOUNT OF \$150 AND THAT THE PER DIEM SHALL
21 BE PROVIDED AS A RESULT OF CONVENING A MEETING FOR WHICH EACH
22 MEMBER IS ENTITLED TO COLLECT PER DIEM. THANK YOU.

23

24 **CHAIR, BELIA RAMOS:** COMPENSATION FOR BAHFA, PLEASE.

25



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1 **BOARD CLERK:** AS AUTHORIZED BY STATE LAW, I AM MAKING THE
2 FOLLOWING ANNOUNCEMENT. EACH MEMBER OF THE BOARD HERE TODAY
3 WILL BE ENTITLED TO RECEIVE \$100 PER MEETING ATTENDED UP TO A
4 MAXIMUM OF \$500 PER MONTH PER AGENCY. THIS AMOUNT IS A
5 PROVIDED AS A RESULT OF CONVENING A MEETING FOR WHICH EACH
6 MEMBER IS ENTITLED TO COLLECT SUCH AMOUNT.

7

8 **CHAIR, CARLOS ROMERO, ABAG HC:** THANK YOU. ITEM TWO MOVING ON
9 PUBLIC COMMENT. FRED, WILL YOU TELL US IF THERE ARE ANY
10 MEMBERS OF THE PUBLIC WHO HAVE SUBMITTED CARDS THAT WOULD LIKE
11 TO SPEAK TO US, AND ITEMS NOT AGENDA, AND IS THERE ANYONE WHO
12 IS REMOTELY THAT WOULD LIKE TO ADDRESS US?

13

14 **BOARD CLERK:** ON THIS ITEM NO WRITTEN PUBLICITY COMMENTS
15 RECEIVED NO MEMBERS OF THE PUBLIC IN THE BOARDROOM FOR PUBLIC
16 COMMENT NONE AT THE ABAG REMOTE LOCATIONS NONE IN THE ZOOM
17 SPACE.

18

19 **CHAIR, CARLOS ROMERO, ABAG HC:** THANK YOU. ARE THERE ANY
20 ANNOUNCEMENTS FROM ANY OF THE COMMITTEE MEMBERS PRESENT ON
21 BOTH SIDES? SEEING NONE. NO HANDS RAISED. OKAY. WILL THE CLERK
22 INFORM US IF THERE IS ANY COMMENTS ON THIS ITEM?

23

24 **CLERK OF THE BOARD:** ON THIS ITEM, THERE IS NO WRITTEN COMMENTS
25 RECEIVED FOR THIS ITEM, AND THERE NO MEMBERS IN THE BOARDROOM



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1 OR ZOOM WISHING TO SPEAK ON THIS ITEM. NONE IN THE ATTENDEE
2 SPACE AND NONE AT THE REMOTE LOCATIONS. THANK YOU.

3

4 **CHAIR, CARLOS ROMERO, ABAG HC:** GREAT 4A IS ABAG HOUSING
5 COMMITTEE AND BAHFA OVERSIGHT COMMITTEE CHAIR'S REPORTS. I
6 HAVE NONE FOR THIS MEETING.

7

8 **CHAIR, BELIA RAMOS:** NONE.

9

10 **CHAIR, CARLOS ROMERO, ABAG HC:** OKAY. GREAT. WITH THAT I'LL ASK
11 THE CLERK IF THERE ARE MEMBERS OF THE PUBLIC WHO ARE
12 INTERESTED IN DISCUSSING THIS NON-ITEM?

13

14 **BOARD CLERK:** ON THIS ITEM, NO WRITTEN COMMENTS RECEIVED, NO
15 MEMBERS IN THE BOARDROOM FOR PUBLIC COMMENT, NONE IN THE
16 ATTENDEE SPACE, AND NONE AT THE REMOTE LOCATIONS.

17

18 **CHAIR, CARLOS ROMERO, ABAG HC:** THANK YOU. ITEM NUMBER FIVE IS
19 THE ABAG HOUSING COMMITTEE CONSENT CALENDAR. WE HAVE ONE ITEM
20 ON THE CALENDAR. IS THERE ANY DISCUSSION ON THIS ITEM?

21

22 **PAT ECKLUND:** I'LL MOVE APPROVAL.

23

24 **SPEAKER:** I'LL SECOND.

25



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1 **CHAIR, CARLOS ROMERO, ABAG HC:** OKAY. WE HAVE A MOTION AND A
2 SECOND. LET ME SEE IF THERE IS ANY PUBLIC COMMENT ON THIS
3 ITEM?

4

5 **BOARD CLERK:** ON THIS ITEM. NO WRITTEN COMMENTS RECEIVED, NO
6 MEMBERS OF THE PUBLIC IN THE BOARDROOM FOR PUBLIC COMMENT,
7 NONE IN THE ATTENDEE SPACE, AND NONE AT THE REMOTE
8 TELECONFERENCE LOCATIONS. THANK YOU.

9

10 **CHAIR, CARLOS ROMERO, ABAG HC:** THANK YOU. ROLL CALL ON THIS
11 ITEM.

12

13 **BOARD CLERK:** ON THE MOTION ECKLUND; SECOND MOTOYAMA. CAMPOS?
14 IS ABSENT. ECKLUND? FIFE? IS ABSENT. FORTUNATO-BAS?

15

16 **NIKKI FORTUNATO-BAS:** YES.

17

18 **BOARD CLERK:** MARTINEZ BELTRAN? IS ABSENT. MOTOYAMA?

19

20 **V. CHAIR, LISA MOTOYAMA, ABAG HC:** YES.

21

22 **BOARD CLERK:** RABBITT?

23

24 **DAVID RABBIT:** AYE.

25



1 **BOARD CLERK:** RAMOS? ROMERO?

2

3 **CHAIR, CARLOS ROMERO, ABAG HC:** SI.

4

5 **BOARD CLERK:** MOTION PASSES UNANIMOUSLY BY ALL MEMBERS PRESENT.

6

7 **CHAIR, CARLOS ROMERO, ABAG HC:** THANK YOU. HAND IT OVER TO
8 SUPERVISOR RAMOS.

9

10 **CHAIR, BELIA RAMOS:** THANK YOU. NEXT ON OUR AGENDA 6A, APPROVAL
11 OF THE BAHFA OVERSIGHT COMMITTEE MINUTES OF NOVEMBER 12TH,
12 2025. ANY QUESTIONS OR CORRECTIONS FROM MY COLLEAGUES. SEEING
13 NONE. I'LL ENTERTAIN A MOTION.

14

15 **SPEAKER:** MOTION.

16

17 **SPEAKER:** SECOND.

18

19 **CHAIR, BELIA RAMOS:** MOTION PAPAN; SECOND ABE-KOGA. ANY PUBLIC
20 COMMENT.

21

22 **CLERK OF THE BOARD:** ON THIS ITEM, NO WRITTEN COMMENTS WERE
23 RECEIVED, NO MEMBERS IN THE BOARDROOM FOR PUBLIC COMMENT NONE
24 IN THE ATTENDEE SPACE NONE AT THE TELECONFERENCE LOCATIONS.

25



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1 **CHAIR, BELIA RAMOS:** EXCELLENT. ALL THOSE FAVOR? AYE. [AYES]

2

3 **CHAIR, BELIA RAMOS:** MOTION PASSES UNANIMOUSLY BY ALL MEMBERS
4 PRESENT. OUR NEXT ITEM IN THE SERIES WE'RE CALLING THE BAHFA
5 STRATEGIC PLAN SERIES ITEM 7A UPDATE ON MODULE FOUR BAHFA'S
6 STRATEGIC PLAN PROCESS FOCUSED ON EVALUATING AND PRIORITIZING
7 REGIONAL PROGRAMS TO RIGHT SIZE BAHFA'S PROGRAMMATIC PORTFOLIO
8 FOR THE NEAR-TERM RESOURCE CONSTRAINED ENVIRONMENT WHILE
9 POSITIONING THE AGENCY TO SCALE IN THE FUTURE, WHICH IS
10 UTILIZING ALL THE GREAT WORDS WE LEARNED DOWN ON OUR LA TRIP,
11 WHICH IS "SCALE," RIGHT? "RIGHT SIZING." AND I THINK THE
12 IMPORTANT PART THERE IS FOR US TO REALLY KEEP IN MIND RESOURCE
13 CONSTRAINED. AND, SO, WITH THAT, I WILL TURN IT OVER TO
14 HEATHER PETERS.

15

16 **HEATHER PETERS:** GOOD MORNING, EVERYONE. I'M HEATHER PETERS, I
17 HAVE BEEN WITH THE AGENCY FOR FIVE YEARS NOW, WORKING ON THE
18 REGIONAL HOUSING TECHNICAL ASSISTANCE PROGRAM. SO, SOME OF YOU
19 MAY KNOW ME, BUT I'M NEW TO THIS SPACE, AND I HAVE RECENTLY
20 JOINED THE BAHFA TEAM TO HELP IMPLEMENT ALL OF THE GREAT IDEAS
21 YOU GUYS HAVE BEEN COCREATING HERE. SO, I'M EXCITED TO TALK TO
22 YOU. NEXT SLIDE, PLEASE. TODAY I'M GOING TO BE PRESENTING A
23 MODULE FOR UPDATE AND THAT IS ON THE REGIONAL HOUSING
24 PROGRAMS. NEXT SLIDE, PLEASE. BEFORE I TALK ABOUT THE PROGRAMS
25 I WOULD LIKE TO GIVE CONTEXT HOW WE GOT HERE. THE BAHFA LAUNCH



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1 PILOT PROGRAMS ACROSS ALL THE THREE PS AND WE LEVERAGED \$20
2 MILLION IN INITIAL GRANT FUNDING FROM THE STATE, WITH AN
3 ADDITIONAL, APPROXIMATELY, 60 MILLION RAISED FROM ONE-TIME
4 FUNDS AS WELL AS PHILANTHROPY AND MTC CONTRIBUTIONS. THE
5 PURPOSES OF THE PILOTS IS, NUMBER ONE, PROOF OF CONCEPT,
6 NUMBER TWO, TO BUILD INTERNAL CAPACITY, AND, THIRD, TO GET
7 READY FOR OUR REGIONAL HOUSING MEASURE. OUR CURRENT CHALLENGE,
8 AS THE CHAIR NOTED, IS WE'RE RESOURCE CONSTRAINED. WE CAN'T
9 SUSTAIN ALL OF OUR PILOTS WITH OUR CURRENT ONE-TIME FUNDING.
10 OUR MODULE FOUR GOAL IS TO PRIORITIZE FUTURE PROGRAM FOCUS,
11 WIND DOWN COST PROHIBITIVE PILOTS WITH FUNDING BEING
12 EXHAUSTED, AND DOCUMENT LESSONS LEARNED FOR THE FUTURE. NEXT
13 SLIDE, PLEASE. THIS IS A SLIDE THAT REPRESENTS OUR PAST, OUR
14 PRESENT, AND OUR FUTURE. ON THE LEFT-HAND SIDE OF THE SLIDE,
15 IN THE DARK BLUE BOXES, YOU WILL SEE SOME OF OUR MOST
16 PREVALENT -- EXCUSE ME -- ON THE LEFT SIDE OF THE SLIDE
17 [LAUGHTER] -- IN THE DARK BLUE BOXES YOU'RE GOING TO SEE OUR
18 PILOT PROGRAMS, IN THE CENTER TEAL BOXES YOU'RE GOING TO SEE
19 THE TRANSITION PHASE, PROPOSALS BY STAFF, AND ON THE RIGHT-
20 HAND SIDE, WE'RE GOING TO SEE OUR TRANSFORMATIVE SCALE
21 PROJECTIONS, AND THIS IS FOR AFTER WE HAVE PASSED A REVENUE
22 MEASURE. YOU WILL NOTICE THAT THE GRAY GRAPHIC HERE SLIMS DOWN
23 IN THE MIDDLE, ALONG WITH OUR FUNDING. AND THAT'S WHERE WE ARE
24 TODAY. THE OTHER IMPORTANT THING TO BRING FORWARD IN THIS
25 SLIDE IS THAT IT'S NOT DRAWN TO SCALE. IT LOOKS LIKE THE BLUE



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1 BOXES AND THE GREEN BOXES ARE RELATIVELY EQUAL, BUT NOTHING
2 COULD BE FURTHER FROM THE TRUTH. THE BLUE BOXES ON THE LEFT
3 REPRESENT APPROXIMATELY \$80 MILLION IF FUNDING THAT WE'RE
4 DEPLOYING RIGHT NOW. AND \$80 MILLION IS NOTHING TO SNEEZE AT.
5 IT IS AN IMPORTANT AND IMPACTFUL POT OF MONEY. BUT IT IS
6 NOTHING COMPARED TO THE SCALE THAT THE RIGHT SIDE REPRESENTS.
7 WE COULDN'T POSSIBLY GET IT ON A SLIDE, BECAUSE THAT WILL BE
8 BILLIONS OF DOLLARS. NOW, STAFF HAS TAKEN NOTE OF MANY OF THE
9 BOLD AND INNOVATIVE IDEAS THAT HAVE BEEN GENERATED IN THIS AND
10 OUR OTHER COMMITTEES, AND WE'RE KEEPING THEM ALL IN MIND AS WE
11 DEVELOP, HOPEFUL E A REGIONAL EXPENDITURE PLAN FOR A LARGE
12 POTS OF MONEY AND AN AFTER REGIONAL MEASURE. BUT WHAT I'M
13 GOING TO BE TALKING -- [LAUGHTER] YES, FINGERS CROSSED. THANK
14 YOU COMMISSIONER SCHAFF. WHAT I'M GOING TO BE TALKING ABOUT
15 YOU TODAY IS WHAT WE HAVE DONE WITH THE MONEY WE HAVE, AND HOW
16 WE'RE GOING TO RIGHT SIZE FOR THE MONEY WE PREDICT TO HAVE
17 BETWEEN NOW AND THE REGIONAL MEASURE. SO, THANK YOU FOR THAT.
18 NEXT SLIDE, PLEASE. TODAY WE'RE FOCUSED ON PROGRAM VALUATION
19 WITH TWO GOALS. WE HAVE THE GOAL OF MEASURING THE PROGRAM IN
20 OUR OUTCOMES AND IMPACTS WITH BOTH QUANTITATIVE METRICS AND
21 QUALITATIVE ANALYSIS. GUIDED BY BAHFA'S EQUITY FRAMEWORK, WE
22 HAVE DETAILED PROGRAM EVALUATIONS THAT YOU WILL FIND IN YOUR
23 ATTACHMENTS IN YOUR PACKET, AND WE ALSO HAVE A PRESERVATION
24 PROTECTION EVALUATION THAT'S IN THE PACKET THAT WAS A NUMBER
25 OF FOCUS GROUPS CONVENED BY URBAN HABITAT. SO, OUTSIDE



1 EVALUATION OF OUR PROGRAMS BY OUR STAKEHOLDERS. AND THE SECOND
2 GOAL IS TO DOCUMENT OUR LESSONS LEARNED. NOW, WE ARE ITERATING
3 AND IMPROVING OUR EXISTING PROGRAMS AS WE MOVE ON, AND WE'RE
4 ALSO PREPARING TO SCALE WITH FUNDING. NOW, FOR THE PURPOSES OF
5 DISCUSSION, I HAVE BUCKETED THESE INTO THREE DIFFERENT PROGRAM
6 TYPES, FIRST I'M GOING TO TALK TO YOU ABOUT DELIVERABLES BASED
7 PRODUCTS. SECOND I'M GOING TO TALK ABOUT PROOF OF CONCEPT
8 PILOTS, AND THIRD, I'M GOING TO TALK ABOUT ONGOING PROGRAMS.
9 NEXT SLIDE, PLEASE. FIRST IS OUR DELIVERABLES-BASED PRODUCTS.
10 THERE ARE THREE OF THEM YOU SEE HERE ON THE SLIDE. THE FIRST
11 IS THE BAY AREA AFFORDABLE HOUSING PIPELINE PRODUCTS. THESE
12 WERE CREATED IN PARTNERSHIP WITH ENTERPRISE COMMUNITY
13 PARTNERS, AND THEY PRODUCED A DATABASE OF 433 PRECONSTRUCTION
14 DEVELOPMENTS. THESE ARE PROJECTS THAT WERE ACTUALLY IN THE
15 DEVELOPMENT PIPELINE. WE HAVE IN THOSE PROJECTS DOCUMENTED
16 OVER 40,000 AFFORDABLE HOMES THAT ARE IN THE PIPELINE WAITING
17 TO BE BUILT. AND THE ESTIMATE OF THE REQUIRED SUBSIDY, NOT
18 TOTAL CONSTRUCTION COST, BUT JUST THE SUBSIDY REQUIRED TO MOVE
19 THAT PIPELINE AT THE TIME WAS \$9.7 BILLION. THIS ILLUSTRATES
20 THE NEED FOR THE SCALE OF THE REGIONAL MEASURE. AND THIS WORK
21 INFORMED THE RM4 BALLOT MEASURE. THE SECOND ITEM HERE IS THE
22 TRIBAL CONSULTATION TOOLKIT. THIS SUPPORTS ALL OF OUR LOCAL
23 PLANNING STAFF, AS WELL AS OUR DEVELOPERS AND OUR TRIBES TO
24 MEET THE CONSULTATION REQUIREMENTS ON PROJECTS THAT ARE IN
25 STATE LAW. AND THE THIRD ITEM HERE IS OUR BAY AREA EVICTION



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1 STUDY. THIS WAS AN EXTENSIVE REVIEW OF BOTH PUBLIC INFORMATION
2 AND SURVEYS OF TENANT SERVING ORGANIZATIONS TO DOCUMENT THE
3 STATUS AND THE SCALE OF EVICTIONS IN OUR REGION. IT'S RESULTED
4 IN MULTIPLE REGIONAL AND HOLE REPORTS, AS WELL AS AN
5 INTERACTIVE DATA TOOL. YOU CAN FIND LINKS TO ALL OF THESE
6 PRODUCTIONS IN YOUR PACKET -- PRODUCTS IN YOUR PACKET. NEXT
7 SLIDE, PLEASE. OKAY. NOW WE'RE MOVING TO DISCUSS THE PROOF OF
8 CONCEPTS PILOTS BUCKET. AND IT'S IMPORTANT TO NOTE THAT WE
9 HAVE TOUCHED ON ALL THREE P'S IN OUR PROOF OF CONCEPT PILOTS.
10 IN THE PRODUCTION BUCKET I'LL BE TALKING ABOUT OUR NAPA COUNTY
11 SHARE RENTAL ASSISTANCE PILOT PROGRAM. IN THE PRESERVATION
12 BUCKET I'LL BE TALKING ABOUT OUR HOUSING PRESERVATION LOAN
13 PILOT AND TECHNICAL ASSISTANCE, AND IN THE PRODUCTION BUCKET
14 I'LL BE TALKING ABOUT OUR PRIORITY SITES LOAN PILOT. NEXT
15 SLIDE, PLEASE. OKAY. FIRST ON THE NAPA COUNTY SHARE RENTAL
16 ASSISTANCE PILOT. THIS PILOT HAS \$6.6 MILLION IN FUNDING,
17 INCLUDING \$1.6 MILLION FROM NAPA COUNTY. IT SUBSIDIZES RENTS
18 FOR PROGRAM PARTICIPANTS UP TO \$800 A MONTH, AND IT IS A
19 SENIORS AT RISK OF HOMELESSNESS. I HAVE SOME UPDATES TO SOME
20 OF THE STATISTICS HERE. WE ARE NOW SERVING 107 PARTICIPANTS.
21 AND OF THOSE PARTICIPANTS, 50% OF THEM ARE BETWEEN THE AGES OF
22 70 AND 79, AND 24% OF THEM ARE 80 AND OLDER. 74% OF THE
23 PARTICIPANTS, WHEN THEY ENTERED THE PROGRAM, ARE PAYING MORE
24 THAN 70% OF THEIR INCOME TO RENT. AND ANOTHER 35% OF THE
25 PARTICIPANTS WERE PAYING MORE THAN 90% OF THEIR INCOME TO



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1 RENT. AND NOW, AFTER PARTICIPATING IN THE PROGRAM, 88% OF THE
2 PARTICIPANTS ARE SPENDING LESS THAN 50% ON RENT. SO, THIS HAS
3 BEEN A PROGRAM THAT HAS HAD VERY DEEP IMPACT. UNFORTUNATELY,
4 JUST FOR A FEW PEOPLE. I MEAN, THIS -- IT'S VERY IMPORTANT TO
5 THE 107 PEOPLE THAT WE'RE SERVING. BUT WE KNOW THAT IS NOT
6 EVEN BEGINNING TO MEET THE SCALE OF THE PROBLEM. HOWEVER, WE
7 HAVE DOCUMENTED SUCCESSES AND LESSONS LEARNED, TO SCALE, IF WE
8 REACH THE REGIONAL MEASURE. NEXT SLIDE, PLEASE. NOW I'M GOING
9 TO TALK ABOUT THE HOUSING PRESERVATION LOANS AND TECHNICAL
10 ASSISTANCE PROGRAM. THESE ARE TWO PROGRAMS PAIRED TOGETHER.
11 THE FIRST, THE PRESERVATION LOAN PROGRAM IS 17.8 MILLION, AND
12 THIS IS A CAPITAL INTENSIVE AND STAFF INTENSIVE PROGRAM BUT IT
13 HAS REACHED TO PRESERVE 56 UNITS ACROSS FOUR PROPERTIES AND
14 THOSE PROPERTIES ARE RESTRICTED AT AN AVERAGE 80% AMI RENT.
15 THESE 56 UNITS INCLUDE 38P UNITS OF COMMUNITY OWNED HOUSING.
16 AND COMMUNITY OWNED HOUSING IS HOUSING THAT'S OWNED BY NON-
17 PROFIT ORGANIZATIONS, SUCH AS COMMUNITY LAND TRUST. AND THERE
18 ARE ADDITIONAL 14 PLUS UNITS PROJECTED WITH THE REMAINING
19 FUNDS. THIS HAS BEEN PAIRED IN A COMPLEMENTARY PROGRAM WHICH
20 IS PRESERVATION TECHNICAL ASSISTANCE. THIS HAS BEEN A \$325,000
21 PROGRAM, AND WHAT WE HAVE MADE IS SEVEN GRANTS TO
22 ORGANIZATIONS BETWEEN 35,050,000 EACH, SO, A VERY MODEST
23 INVESTMENT. AND WE HAVE LEVERAGED THAT TO PROJECT -- WHERE WE
24 HAVE PROJECTED TO LEVERAGE 102 UNITS, INCLUDING 54 UNITS OF
25 COMMUNITY OWNED HOUSING, AN AVERAGE OF PROPOSED AFFORDABILITY



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1 OF 60% -- 66% OF THE AMI. NOW, THE KEY TAKEAWAYS ON THIS SLIDE
2 ARE THAT THESE PROGRAMS ARE --

3

4 **LIBBY SCHAAF:** THROUGH THE CHAIR, JUST A QUICK CLARIFYING
5 QUESTION FOR THE AUDIENCE, CAN YOU DEFINE WHAT COMMUNITY OWNED
6 HOUSING MEANS?

7

8 **HEATHER PETERS:** SURE. THANK YOU FOR THE 83 --- QUESTION --
9 HAPPY TO DISCUSS THAT. TYPICALLY WE THINK ABOUT RENTAL
10 HOUSING, TYPICALLY APARTMENTS, OR WE THINK ABOUT INDIVIDUALLY
11 OWNED HOUSING CONDOS AND SINGLE-FAMILY RESIDENCES. COMMUNITY
12 OWNED HOUSING IS DIFFERENT. COMMUNITY OWNED HOUSING ISN'T
13 ACTUAL LEAPED BY THE PEOPLE WHO LIVE IN THE UNITS BUT IT'S
14 OWNED BY NON-PROFIT ORGANIZATIONS WHO HOLD THE HOUSING IN
15 PERPETUITY TO BE AFFORDABLE TO NOT ONLY THE FOLKS WHO HAVE THE
16 BENEFIT OF LIVING IN THERE TODAY, BUT FOR FUTURE TENANTS AS
17 THOSE UNITS TURN OVER. SO THEY ARE RENT AT UNITS LIKE
18 APARTMENT UNITS, BUT THEY ARE OPENED BE FOR THE PUBLIC BENEFIT
19 FOR LONG-TERM.

20

21 **PAT ECKLUND:** WHAT ABOUT CITY OWNED OR COUNTY OWNED? WOULD THAT
22 BE CONSIDERED COMMUNITY OWNED HOUSING? ON.

23

24 **HEATHER PETERS:** YES IT WOULD BE.

25



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1 **PAT ECKLUND:** OKAY.

2

3 **HEATHER PETERS:** ANYTHING ELSE.

4

5 **DANIEL SAVER:** AS A QUICK CLARIFICATION, JUST TO NOTE THERE'S A
6 DEFINITELY ENVISION COMMUNITY OWNED HOUSING FROM BAHFA, LIKE A
7 SPECIFIC DEFINITION FROM BAHFA'S EQUITY FRAMEWORK IN
8 ATTACHMENT B ON THE SECOND FOOTNOTE ON PAGE \$4 IS A PARAGRAPH
9 IN THERE.

10

11 **PAT ECKLUND:** COULD YOU READ THAT FOR ALL THE PEOPLE IN THE
12 AUDIENCE AS WELL AS FOR US? THANK YOU.

13

14 **DANIEL SAVER:** AS DEFINED COMMUNITY OWNERSHIP IS A CATEGORY OF
15 TENURE SEPARATE FROM TRADITIONAL SINGLE HOUSEHOLD RENTAL
16 OWNERSHIP TENURES THAT COMBINES LEGAL AND FINANCIAL
17 CHARACTERISTICS OF BOTH OWNING AND RENTING COMMUNITY OWNERSHIP
18 ENCOMPASSES MULTIPLE TENURE TYPES INCLUDING COMMUNITY LAND
19 TRUST LIMITED EQUITY COOPERATIVES RESIDENTS SELF-MANAGED
20 RENTAL HOUSING AND NON-EQUITY COOPERATIVES THESE HOUSING
21 MODELS ALSO REFER TO AS COMMUNITY CONTROLLED HOUSING AND ARE
22 INCLUDED WITHIN A BROADER CATEGORY OFTEN REFERRED TO AS
23 COMMUNITY CONTROLLED HOUSING AND ARE INCLUDED WITHIN THE
24 BROADER CATEGORY OFTEN REFERRED TO AS SOCIAL HOUSING AND THEY
25 STRIVE FOR PERMANENT AFFORDABILITY.



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1

2 **PAT ECKLUND:** IS IT OKAY IF I ASK A QUESTION.

3

4 **CHAIR, BELIA RAMOS:** SURE MAYBE WE'LL DO -- THERE IS A LOT OF
5 QUESTIONS I THINK AT EACH SLIDE I THINK IT WOULD BE GREAT IF
6 BEE JUST PAUSE AT THE END OF EACH SLIDE.

7

8 **PAT ECKLUND:** FOLLOW UP ON MY QUESTION I DIDN'T HEAR IF IT WAS
9 PUBLICLY OWNED BY CITY OR COUNTY SO HELP ME UNDERSTAND, IS IT
10 CONSIDERED FOR BECAUSE WE HAVE AFFORDABLE HOUSING THAT WE OWN
11 THAT YOU KNOW WE HIRE SOMEONE TO MANAGE IT BUT IT'S CITY
12 OWNED.

13

14 **DANIEL SAVER:** THE MAIN THING WHETHER IT'S OWNED BY THE CITY OR
15 COUNTY IS NOT THE MAIN LITMUS TEST IT'S MORE TO DO WITH THE
16 KIND OF QUALITY OF TENURE INTEREST OF FOLKS THAT LIVE THERE
17 AND TYPE OF PARTICIPATION THEY HAVE AND GOVERNANCE OF THEIR
18 HOUSING SO YOU COULD HAVE CITY OWNED HOUSING THAT MAY NOT MEET
19 THIS DEFINITION OR YOU COULD HAVE CITY OWNED HOUSING THAT DOES
20 HAVE MORE CHARACTERISTICS OF THIS I WOULD NOTE THIS ISN'T
21 HIGHLY TECHNICAL IT'S TRYING TO CAPTURE BROAD CATEGORY OF
22 HOUSING TYPES THAT ARE DIFFERENT THAN STANDARD TRADITIONAL
23 THAT WE DO RENTAL AND OWNERSHIP SO IT'S TOTALLY POSSIBLE THERE
24 COULD BE GOVERNMENT OWNED HOUSING THAT WOULD FIT THIS MODEL.

25



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1 **PAT ECKLUND:** BUT WHAT IF IT DOESN'T.

2

3 **DANIEL SAVER:** THEN IT WOULD STILL BE AFFORDABLE HOUSING JUST
4 NOT ACCORDING TO THIS TYPOLOGY.

5

6 **PAT ECKLUND:** CITY OWNED BUT THE RESIDENTS DON'T HAVE
7 MANAGEMENT ENGAGEMENT OR WHATEVER SO WHY WOULD THAT BE
8 ELIGIBLE?

9

10 **DANIEL SAVER:** THEY'RE ELIGIBLE FOR OTHER TYPES OF FUNDING THIS
11 IS JUST ONE OF THE METRICS THAT WE'RE TRACKING SO JUST KIND OF
12 TO SAY WELL HOW MANY DIFFERENT TYPES OF UNITS ARE WE FUNDING.

13

14 **CHAIR, BELIA RAMOS:** HELPFUL HERE TO THE SLIDE, MEMBER ECKLUND,
15 THE FIRST ONE SAYS THERE ARE 56 UNITS OF THOSE 56, 38 ARE
16 COMMUNITY HOUSING. SO, I THINK, REALLY, THE PURPOSES OF THIS
17 IS LOOKING AT COMMUNITY OWNED HOUSING UNITS, OR EMERGING,
18 ESPECIALLY THROUGH LAND TRUSTS, AS A DIFFERENT TYPE OF
19 CATEGORY, NOT NECESSARILY A FUNDING, BECAUSE THEY'RE STILL
20 BRAIDING ALL SORTS OF FUNDING, BUT OF GOVERNANCE. AND, SO, IT
21 TRULY IS OUR CLOSEST MODEL TOWARD SOCIAL-TYPE HOUSING THAT WE
22 -- SOME OF US HAVE TOURED IN VIENNA. SO, THIS IS JUST A
23 CATEGORY OF TRACKING METHODOLOGY AS OPPOSED TO PARLANCE OF THE
24 PAST WOULD BE TO JUST SAY PUBLIC HOUSING. THAT'S SIMPLY NOT
25 ENCOMPASSING FOR THE DYNAMIC AND EVER CHANGING MODELS THAT ARE



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1 GOING FORWARD. COMMISSIONER SCHAFF?

2

3 **LIBBY SCHAFF:** I'M SORRY. NOW THAT YOU TWO GAVE SLIGHTLY
4 DIFFERENT DEFINITIONS, IF EBALDC IN OAKLAND OWNS A UNIT BUT
5 IT'S DEED RESTRICTED AND ONLY FOR 55 YEARS ALTHOUGH WE KNOW
6 THAT THEY ARE MISSION BASED THEY'RE LIKELY TO FIND A WAY TO
7 EXTEND THAT AFFORDABILITY THEY FALL INTO THE DEFINITION EVER
8 COMMUNITY OWNED OR NOT?

9

10 **DANIEL SAVER:** I'M HEARING YOU DESCRIBE TRADITIONAL AFFORDABLE
11 RENTAL HOUSING ARRANGEMENT NO THAT WOULD NOT FALL UNDER THIS
12 DEFINITION OF COMMUNITY.

13

14 **LIBBY SCHAFF:** YOU'RE TALKING ABOUT TRADITIONAL NON-PROFIT
15 OPENED AFFORDABLE HOUSING BUT YOU'RE TALKING ABOUT SOMETHING
16 THAT'S ACTUALLY MORE NARROW. GREAT. THANK YOU FOR INDULGING
17 ME.

18

19 **HEATHER PETERS:** THANK YOU FOR THE CLARIFYING QUESTIONS.

20

21 **CHAIR, BELIA RAMOS:** I THINK WE MIGHT BE READY FOR THE NEXT
22 SLIDE.

23

24 **HEATHER PETERS:** LAST COMMENT ON THE SLIDE KEY TAKEAWAYS ARE
25 THAT PRESERVATION LOANS ARE VERY EXPENSIVE AND THAT TECHNICAL



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1 ASSISTANCE ALONE WITHOUT PAIRING OF THE CAPITAL TO BRING THE
2 PROJECT TO FRUITION TECHNICAL ASSISTANCE ALONE CAN'T GET US
3 THE UNITS. NEXT SLIDE PLEASE. OKAY NEXT PROOF OF CONCEPT PILOT
4 THAT I'LL BE TALKING ABOUT IS CALLED OUR PRIORITY SITES LOAN
5 PILOT. THIS IS A \$28 MILLION PROGRAM. IT HAS FUNDED TEN
6 PROJECTS. WITHIN THOSE TEN PROJECTS, THERE ARE APPROXIMATELY
7 13,000 NEW UNITS INCLUDING 1365 BAHFA FUNDED AFFORDABLE HOMES.
8 THE AFFORDABILITY RANGES FROM -- IS AN AVERAGE OF 50% OF AMI.
9 ANOTHER METRIC WE TRACKED HERE WAS LOCATION. 100% OF THE
10 PROJECTS ARE IN PLANNED BAY AREA 2050 GROWTH GEOGRAPHIES. SO,
11 IT'S A NICE WAY FOR BAHFA TO SUPPORT THE IMPLEMENTATION OF
12 PLANNED BAY AREA. THE LOCATION INCLUDES 32% OF THE UNITS IN
13 EQUITY PRIORITY COMMUNITIES, AND, ALSO, IMPORTANTLY HAS 27% OF
14 THE UNITS IN HIGH OPPORTUNITY AREAS. SO, AS WE CHOOSE -- AS WE
15 MOVE FORWARD TO CONTINUE TO AFFIRMATIVELY FURTHER FAIR HOUSING
16 IT'S IMPORTANT TO HIT ON BOTH OF THOSE LOCATIONS.
17 ADDITIONALLY, AN INTERESTING METRIC HERE IS THAT WE ARE
18 ADDRESSING SPECIAL NEEDS TENANTS, AND WE HAVE 199 PERMANENT
19 SUPPORTIVE HOUSING UNITS AND 195 UNITS FOR SENIORS. THE KEY TO
20 THIS PILOT IS THAT FLEXIBILITY AND RESPONSIVENESS HELPS TO
21 UNSTICK COMPLEX PROBLEMS. AND A LOT OF THE FEEDBACK THAT WE
22 HAVE RECEIVED, THAT YOU WILL SEE IN YOUR PACKET, INCLUDES THE
23 FACT THAT BAHFA STAFF HAS WORKED VERY HARD AND VERY HIGH
24 TOUCH, VERY HANDS ON, WITH THEIR APPLICANTS TO MAKE SURE THAT
25 THEY FIND A PLACE TO JUST GIVE A LITTLE EXTRA EFFORT TO MAYBE



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1 TAKE SOMETHING THAT WAS A LITTLE TOO COMPLEX FOR YOUR RUN-OF-
2 THE-MILL PROGRAMS, AND REALLY BRING IT ACROSS THE FINISH LINE.

3

4 **CHAIR, BELIA RAMOS:** I DO HAVE A QUESTION HERE, MORE JUST A
5 POINT TO DRIVE HOME AND A REMINDER TO OUR LEGISLATION
6 COMMITTEE, YOU KNOW, AS WE LOOK AT HIGH OPPORTUNITY AREAS AND
7 WHAT THAT MEANS, AS WE GET ESPECIALLY INTO THE NORTH BAY
8 COUNTY. HIGH OPPORTUNITY AREAS ARE FAR LESS REACHABLE AREAS
9 AND FAR LESS SUSTAINABLE AREAS FOR -- FOR HIGH INTENSITY
10 INFRASTRUCTURE. AND, SO, THOSE THAT ARE INCLUDED ON THE
11 MAPPING THAT COMES BY AND THROUGH TAXATION AND HCD, I THINK
12 REALLY DOES NEED SOME INPUT, AND WE HAVE TALKED ABOUT THIS AT
13 THE LEGISLATION COMMITTEE, BUT ESPECIALLY THOSE AREAS -- AND
14 I'M CERTAIN PROBABLY SANTA CLARA AND UNINCORPORATED REMOTE
15 AREAS LIKEWISE WOULD STRUGGLE WHAT'S IDENTIFIED AS HIGH
16 OPPORTUNITY AREA SO I THINK THAT'S TRULY AN OPPORTUNITY TO
17 HELP US SHAPE HOW WE MAKE THAT DESIGNATION FOR MORE EFFECTIVE
18 BECAUSE IT'S AN IMPORTANT METRIC BUT IT'S NOT NECESSARILY
19 REALIZED WHEN YOU LOOK AT THESE NUMBERS WE HAVE OUR
20 GEOGRAPHIES AND THEN IT TRICKLES DOWN AND TRICKLES DOWN IT'S
21 TELLING YOU THAT HIGH OPPORTUNITY AREAS ARE NOT HITTING THE
22 MARK AND THERE IS A DISCONNECT THERE. THE THANK YOU.

23

24 **CHAIR, CARLOS ROMERO, ABAG HC:** MADAM CHAIR? BELIA? [LAUGHTER]
25 HI.



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1

2 **CHAIR, BELIA RAMOS:** HI.

3

4 **CHAIR, CARLOS ROMERO, ABAG HC:** [LAUGHTER]

5

6 **CHAIR, BELIA RAMOS:** WHAT'S UP CARLOS?

7

8 **CHAIR, CARLOS ROMERO, ABAG HC:** [LAUGHTER] WE'RE QUITE INFORMAL

9 HERE. [LAUGHTER] SO E JUST A -- COMPARING THE HOUSING

10 PRESERVATION LOANS TO THE PRIORITY SITE LOAN PILOT, CAN YOU

11 TELL ME, OF THE TWO, WHICH ACTUALLY HAS PERFORMING LOANS, AND

12 IF NOT PERFORMING LOANS, AT LEAST LOANS THAT WILL COME BACK TO

13 THE ENTITY FOR RECYCLING?

14

15 **DANIEL SAVER:** YEAH, CAN I SPEAK TO THAT. SO, IN BOTH OF THESE,

16 RIGHT NOW WE DON'T HAVE PERFORMING LOANS, EITHER OF THESE. SO

17 IN THE PRIORITY SITES, ESSENTIALLY THESE ARE RESIDUAL

18 RECEIPTS.

19

20 **CHAIR, CARLOS ROMERO, ABAG HC:** NOT ON A MONTHLY BASIS

21 ADVERTISING. PAYING BACK.

22

23 **DANIEL SAVER:** I THINK FOR THE PRESERVATION LOAN PILOT THOSE

24 ARE FUND THAT WE'RE NOT EXPECTING TO GET BACK BECAUSE THEY'RE

25 ACHIEVING DEEP AFFORDABILITY HELPING FUND ALL REHAB WE'RE NOT



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1 EXPECTING THOSE DOLLARS TO COME BACK. WITHIN THE PRIORITY
2 SITES LOAN PILOT WE HAVE TWO DIFFERENT PRODUCT TYPES. SO ONE
3 IS COMING IN WITH A PREDEVELOPMENT LOAN WHERE WHEN THEY GO TO
4 CONSTRUCTION CLOSE WE WOULD EXPECT THOSE DOLLARS TO REVOLVE
5 BACK WITH A 3% INTEREST RATE I BELIEVE IS OUR RATE ON THOSE
6 DOLLARS. SO SOME OF THE PRIORITY SITES LOANS ARE OF THAT TYPE.
7 OTHER LOANS THAT WE'RE MAKING ARE EXPECTED TO CONVERT TO
8 PERMANENT LOANS AND THOSE WILL ESSENTIALLY STAY IN THE DEAL
9 AND WE WOULD NOT EXPECT TO GET THOSE DOLLARS BACK. SO THERE,
10 IS A PORTION OF THIS, OF THE FUNDS IN THIS PROGRAM THAT WE DO
11 EXPECT TO REVOLVE BACK. CURRENTLY.

12

13 **CHAIR, CARLOS ROMERO, ABAG HC:** THANK YOU. WE'RE DEFINITELY
14 TURNING THIS INTO A FINANCE. I APPRECIATE THAT [LAUGHTER] I
15 WANT TO POINT OUT PRIORITY SITES LOAN INTERESTING BECAUSE IT
16 DOES HAVE THOSE TWO DIFFERENT I'M NOT GOING TO CALL THEM
17 BRANCHES BUT COLUMNS IN WHICH INDEED SOME OF THE MONEY MIGHT
18 GET RECIRCULATED DEPENDING ON WHEN THOSE PROJECTS ACTUALLY,
19 THEY'RE MORE PERMANENT FINANCING. THANK YOU.

20

21 **CHAIR, BELIA RAMOS:** COMMISSIONER FLEMING?

22

23 **VICTORIA FLEMING:** NOT TO BE TOO TECHNICAL ABOUT IT, BUT I WANT
24 TO FOLLOW UP ON THE AFFORDABLE SIDE, THE DEED RESTRICTED SIDE.
25 THOSE LOANS, YOU SAID THEY WOULD NOT BE TURNED BACK; DO YOU



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1 HAVE TERMS OR IS THAT SOMETHING IN THE FUTURE YOU WILL BE
2 DETERMINING HOW THAT SIDE WORKS?

3

4 **DANIEL SAVER:** LET ME MAKE SURE I UNDERSTAND THE QUESTION. LIKE
5 THE MONEY WE DON'T EXPECT TO COME BACK? IS THAT THE FOCUS?

6

7 **VICTORIA FLEMING:** YES. CURIOUS IF YOU COULD SAY MORE ABOUT
8 THAT?

9

10 **DANIEL SAVER:** I BELIEVE AND LOOKING TO MY COLLEAGUES WHO
11 MANAGE THESE PROGRAMS YOU ARE WELCOME TO COME AND ADD TO THIS,
12 BUT WE HAVE UP TO 55 YEAR TERMS IN PROGRAMS FOR BOTH OF THOSE.

13

14 **VICTORIA FLEMING:** ALL RIGHT. THANK YOU.

15

16 **GINA PAPAN:** HAVE WE TOUCHED BASE ON BEYOND 55 YEARS? BECAUSE,
17 I MEAN, WE DON'T WANT TO LOSE ANY I'M NOT NECESSARILY -- THE
18 BANKS LIKE COUNTIES OR CITIES FUNDED ARE WE WORKING ON
19 AGREEMENTS THAT CAN EXTEND THAT I GUESS IS IT POSSIBLE?

20

21 **DANIEL SAVER:** KIND OF IT'S ACTUALLY PUSHING THE ENVELOPE OF
22 INDUSTRY STANDARD SO THERE IS OTHER TYPOLOGIES 15 YEARS OR 30
23 YEARS, 55 IS KIND OF BECOMING MORE INDUSTRY STANDARD FOR THIS
24 LOAN PRODUCT TYPE ACTUALLY WE'RE MOVING THE NEEDLE IN A BETTER
25 DIRECTION THE ANSWER ESPECIALLY FOR THE MISSION DRIVEN



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1 DEVELOPERS MANY OF WHOM WE'RE PARTNERING WITH THERE IS OFTEN
2 EXPECTATION THAT THEY WILL FIND REFINANCING OPPORTUNITY THAT
3 WOULD EXTEND THOSE DEED RESTRICTIONS BEYOND 55 YEARS SO KIND
4 OF TARGETED TO BE WHAT MANY PEOPLE CONSIDER THE USEFUL LIFE OF
5 THE BUILDING YOU WOULD EXPECT NEED FOR REHABILITATION AND NEW
6 CAPITAL INFUSION AT SOME POINT DURING THE 55 YEAR TERM THAT
7 PROVIDES OPPORTUNITY TO BRING ADDITIONAL CAPITAL BUT THEN
8 ADDITIONAL RESTRICTIONS IF IT'S PUBLIC FUNDING. WE'RE NOT
9 CURRENTLY, JUST TO DIRECTLY ANSWER THE QUESTION WE'RE NOT
10 CURRENTLY MAPPING OUT STRATEGIES ABOUT HOW TO EXTEND THOSE
11 DEED RESTRICTIONS NOW PARTICULARLY ON THE PRIORITY SITES LOANS
12 THESE ARE ALL -- I THINK ONLY ONE OF THESE IS ACTUALLY IN
13 CONSTRUCTION, MAYBE TWO IN CONSTRUCTION OTHERS ARE STILL
14 EARLIER IN THE PROCESS SO WE'RE STILL QUITE A NUMBER OF
15 DECADES AWAY FROM THOSE RESTRICTIONS.

16

17 **GINA PAPAN:** I THINK SOME ARE COMING SOONER RATHER THAN LATER
18 AND YOU'RE MAYBE TOO YOUNG TO REALIZE THIS. [LAUGHTER] I HOPE
19 WE CAN FOCUS SOME EFFORTS SOONER RATHER THAN LATER, WOULD BE
20 HELPFUL. THANKS. OVER HERE. MOTOYAMA.

21

22 **V. CHAIR, LISA MOTOYAMA, ABAG HC:** THANK YOU. I HAVE A QUESTION
23 ABOUT THE LONGER TERM AFFORDABILITY. YOU KNOW, 55 YEARS IS THE
24 MAXIMUM FOR TAX CREDITS, BECAUSE BEYOND THAT, IT WOULD NOT
25 REALLY BE A LOAN. SO, I KNOW THAT THAT'S PART OF THE REASON



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1 WHY IT HAS TO BE 55 YEARS. AND THEN WILL BE -- YOU KNOW,
2 REHAB, AND RENOVATION, PROBABLY RECAPITALIZATION SOMEWHERE IN
3 THE NEAR 20 YEARS OR SO. IS THERE -- I KNOW A LOT OF THESE
4 SITES -- ONE OF THEM IS IN EL CERRITO, AND THAT'S PUBLICLY
5 OWNED LANDS, IS THERE ANY PROCESS IN WHICH THE TERMINAL LOAN,
6 THE LAND COULD REVERT TO A PUBLIC ENTITY LIKE BAHFA OR
7 ANYTHING LIKE THAT TO ENSURE THE AFFORDABILITY TERM IN
8 PERPETUITY? THAT'S A -- SOME OF THE SOCIAL HOUSING CONCEPTS DO
9 THAT.

10

11 **DANIEL SAVER:** GREAT QUESTION. WE'RE CONFERRING OVER HERE WHICH
12 MAKES ME THINK THE BEST THING FOR US TO DO IS LOOK INTO THAT
13 AND GET BACK TO YOU WE'LL HAVE TO DIG INTO THE TERMS. THERE IS
14 ALWAYS POSSIBILITY FOR THAT DOWN THE ROAD IF YOU ARE KIND OF
15 IN A REFINANCING SITUATION, BAHFA HAS ADDITIONAL CAPITAL AT
16 THE POINT WHERE THESE PROPERTIES NEED TO REFINANCE THERE IS
17 OPPORTUNITY TO RETHINK THE RIGHT STRUCTURE BUT IN TERMS OF
18 WHEN WE HAVE IN OUR DOCUMENTS RIGHT NOW WE'LL GET BACK TO YOU.

19

20 **CHAIR, BELIA RAMOS:** MEMBER ECKLUND?

21

22 **PAT ECKLUND:** THANK YOU VERY MUCH. AS PART OF THAT LOAN
23 AGREEMENT, OR THE AGREEMENT THAT YOU HAVE, IS THERE A
24 REQUIREMENT THAT THEY HAVE TO MAINTAIN THE STRUCTURES SO THAT
25 -- THAT THERE IS A -- WELL, THAT'S THE QUESTION. I'M NOT SURE



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1 IF YOU WANT MORE DETAIL ABOUT WHY I'M ASKING. BUT WE HAVE --
2 WELL, WE HAD A MEETING LAST NIGHT WHERE WE'RE TAKING ACTION ON
3 AN OWNER OF A BUILDING, BECAUSE HE HASN'T -- THEY HAVEN'T
4 REALLY DONE ANY UPDATES, AND WE HAD TO EVACUATE THE BUILDING.
5 14 FAMILIES WERE DISLOCATED AND WE WORKED WITH OUR NON-PROFITS
6 IN NOVATO TO FIND THEM HOUSING, BUT IT'S NOT PERMANENT. THE
7 BUILDING IS UNINHABITABLE. SO, IS THERE A REQUIREMENT THAT
8 THEY HAVE TO SPEND A CERTAIN PERCENTAGE OF MONEY ON THE
9 CAPITAL IMPROVEMENTS THROUGHOUT THAT LOAN PROGRAM?

10

11 **SOMAYA ABDELGANY:** HI, EVERYONE. MY NAME IS SOMAYA ABDELGANY,
12 I'M THE PRESERVATION PROGRAM MANAGE FOR BAHFA. HAPPY TO JUMP
13 IN ON THIS. FOR PRESERVATION LOANS, OUR REGULATORY AGREEMENTS
14 THAT ARE IN PLACE FOR 55 YEARS HAVE PROVISIONS AROUND PROPERTY
15 MANAGEMENT AND HAVE CERTAIN PROVISIONS AROUND ENSURING THAT
16 THERE IS NO GROSS MISMANAGEMENT OF THE PROPERTIES OVER THAT 55
17 YEAR TERM. AND IF THOSE PROVISIONS ARE BROKEN BAHFA HAS THE
18 AUTHORITY TO STEP IN AND CHOOSE A NEW PROPERTY MANAGER TO TAKE
19 ACTION AS KIND OF A WORST-CASE SCENARIO. BUT IN ADDITION TO
20 THAT, SORT OF, UP FRONT AT THE TIME AS A CONDITION OF CLOSING
21 THE LOAN, WE REQUIRE APPLICANTS TO CONDUCT A PHYSICAL NEEDS
22 ASSESSMENT OF THE PROPERTY AND THAT USUALLY KIND OF HAS TWO
23 BUCKETS OF REPAIRS THAT KIND OF EMERGE, ONE ARE IMMEDIATE LIFE
24 SAFETY AND CODE COMPLIANCE REPAIRS THAT WE REQUIRE TO BE
25 BUDGETED FOR AND DRESSED AS SOON AS THEY ACQUIRE THE PROPERTY



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1 USING OUR LOAN, AND THEN WE ALSO REQUIRE THEM TO DO A 20-YEAR
2 RESERVE STUDY THAT SETS ASIDE FUNDING FROM AVAILABLE, SORT OF,
3 OPERATING INCOME EACH YEAR TO ADDRESS ANY NEEDS THAT THEY
4 EXPECT TO NEED TO REPAIR OR REPLACE OVER THE NEXT 20 YEARS.
5 SO, WE HAVE TO SEE BOTH IMMEDIATE REPAIRS AND, SORT OF,
6 REPAIRS OVER THE NEXT 20 YEARS BUDGETED INTO THE PROJECT IN
7 ORDER TO APPROVE IT.

8

9 **PAT ECKLUND:** BUDGETED AND EXTENDED?

10

11 **SPEAKER:** YES THERE IS -- WE NEED TO SEE EXPENDITURE FOR THE
12 LIFE SAFETY AND CODE COMPLIANCE AND THEN, SORT OF, THE, WE DO
13 ANNUAL MONITORING EACH YEAR TO SEE WHAT THEY HAVE DRAWN ON
14 RESERVE FUNDS TO ADDRESS PHYSICAL NEEDS OVER LONG-TERM.

15

16 **PAT ECKLUND:** DOES THE MONITORING INCLUDE ANNUAL INSPECTION OF
17 THE PROPERTY?

18

19 **SPEAKER:** AT THE TIME, IT DOESN'T. BUT THAT'S SOMETHING THAT WE
20 CAN -- I DON'T KNOW. THAT'S KIND OF LONGER TERM ASSET
21 MANAGEMENT. YOU KNOW, WE'RE A LEAN TEAM SO WE KIND OF DO WHAT
22 WE CAN FROM AN ASSET MANAGEMENT PERSPECTIVE.

23

24 **PAT ECKLUND:** I HIGHLY ENCOURAGE THAT. I INITIATED BACK IN 2006
25 AN ANNUAL INSPECTION PROGRAM OF ALL OF OUR APARTMENTS IN



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1 NOVATO, AND THAT'S WHY WE'RE IN THIS LEGAL ISSUE NOW. IT'S THE
2 FIRST TIME WE ACTUALLY TOOK THEM TO COURT. SO, ANYWAY THEY'RE
3 GOING TO PROBABLY FILE A LAWSUIT AGAINST US TOO, EVEN THOUGH
4 THE BUILDING -- THAT BUILDING WAS INHABITABLE AND WE HAVE
5 ANOTHER BUILDING ON THAT SAME PROPERTY --

6

7 **CHAIR, BELIA RAMOS:** I WANT TO MAKE SURE WE STAY ON TRACK FOR
8 THIS. AND I'M GOING TO ASK MISS PETERS TO GET US TO THE NEXT
9 SLIDE. I FEEL WE HAVE EXPIRED AT THIS SLIDE. SO.

10

11 **HEATHER PETERS:** NEXT SLIDE, PLEASE. OKAY. WE'RE MOVING INTO
12 THE THIRD BUCKET. [LAUGHTER] YAY. THIS IS THE TEAL BOXES THAT
13 WERE IN THE MIDDLE OF THAT GRAPHIC. THESE ARE ONGOING PROGRAMS
14 THAT WE WILL -- THAT CAN SCALE WITH FUNDING, BUT WILL CONTINUE
15 DURING THIS TRANSITION PHASE. THESE ARE THE DOORWAY HOUSING
16 PORTAL, AND THE WELFARE TAX EXEMPTION PRESERVATION PROGRAM.
17 NEXT SLIDE PLEASE. THE DOORWAY HOUSING PORTAL, I THINK YOU'RE
18 ALL VERY FAMILIAR WITH, IT IS OUR ONLINE WEB BASED SERVICE
19 THAT AFFORDABLE HOUSING SEEKERS CAN USE TO, A, FIND AFFORDABLE
20 HOUSING, AND, B, APPLY FOR IT. AND IT ALSO SERVES THE OWNERS
21 OF THE HOUSING TO BE ABLE ADMINISTER THE APPLICATION PROCESS
22 WITH EASE AND IN ADDITION INCLUDING ANY LOTTERY FEATURES THAT
23 MAY BE ATTACHED TO THE UNITS. IT'S BEEN VERY EFFECTIVE IN
24 HELPING FILL SOME OF THE MOST DIFFICULT UNITS AS YOU KNOW
25 SOMETIMES UNITS HAVE A NUMBER OF PRIORITIES ASSIGNED TO WHO



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1 CAN OCCUPY IT. THE DOORWAY, I DO NOT EXPECT ANYONE TO BE ABLE
2 TO READ THESE TINY LITTLE GRAPHS, I PROMISE THEY'RE THERE FOR
3 ILLUSTRATION AND THAT FULL-SIZE VERSIONS ARE IN YOUR PACKETS.
4 BUT I'LL TAKE YOU THROUGH THE HIGHLIGHTS FIRST. USAGE OF THE
5 PLATFORM HAS BEEN ROBUST WE HAVE APPROXIMATELY 371,000 ACTIVE
6 USERS AND THERE HAVE BEEN OVER 5 MILLION SITE VISITS SINCE
7 LAUNCH AND OUR MONTHLY VOLUME IS TRENDING HIGHER AND HIGHER.
8 SECOND IN THE CATEGORY OF METRICS OF OUR LISTINGS, WE HAVE
9 HELPED PLACE PEOPLE INTO 3200 HOUSEHOLDS INTO AFFORDABLE HOMES
10 SINCE THE DOORWAY PORTAL HAS LAUNCHED, AND THEY'RE AVERAGING
11 124 AFFORDABLE HOMES LISTED PER MONTH OVER THE LAST SIX
12 MONTHS. WE HAVE ALSO HELPED FILL OVER 200 WAIT LISTS AT
13 AFFORDABLE HOUSING PROPERTIES SINCE LAUNCH, AND WE'RE
14 AVERAGING 15 WAIT LISTS PER MONTH OVER THE LAST SIX MONTHS.
15 FINALLY, AFFORDABILITY VARIES DEPENDING ON THE PROJECT. BUT IN
16 MOST OF THE LISTINGS WE'RE SEEING AVERAGE AFFORDABILITY IN THE
17 50 TO 90% AMI RANGE. FINALLY, WE LOOKED AT METRICS OF WHO ARE
18 WE SERVING. WHO ARE THESE APPLICANTS. THE MOST COMMON
19 APPLICANT RACE OR ETHNICITY IS BLACK. THE MAJORITY OF PRIMARY
20 APPLICANTS ARE 26 TO 45 YEARS YOUNG, AND MOST APPLICANTS ARE
21 FROM ALAMEDA COUNTY FOLLOWED BY SAN MATEO COUNTY. NOW, THAT IS
22 PRIMARILY A FUNCTION OF THE FACT THAT EACH OF THOSE COUNTIES
23 HAD PREVIOUSLY HAD THEIR OWN INDEPENDENT PLATFORMS, AND THAT
24 DOORWAY HAS SINCE INCORPORATED THEIR PLATFORMS. SO, WE HAVE
25 THE REGIONAL PLATFORM INSTEAD OF SEVERAL SCATTERED AROUND THE



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1 REGION. AND, FINALLY, MOST APPLICANTS FROM THE ALAMEDA COUNTY
2 -- FROM -- OH, I ALREADY COVERED THAT. SORRY. FINALLY, WE HAVE
3 A FEE STUDY UNDERWAY FOR THIS PROGRAM. WE ARE LOOKING INTO IT
4 AS A REVENUE GENERATING SERVICE THAT CAN HELP BAHFA WITH ITS
5 CONTINUED SUSTAINABILITY. THE MOST IMPORTANT THING TO NOTE IS
6 WE WILL NEVER CHARGE A HOUSING APPLICANT ANY FEE TO USE THIS
7 SERVICE. THE FEES THAT WE'RE CONSIDERING WOULD BE FOR THE --
8 FOR THE LISTING PROVIDERS, THE OWNERS OF THE PROPERTIES, AS
9 WELL AS PERHAPS LOCAL GOVERNMENT WHO ARE CONTRIBUTING TO THIS.
10 DO YOU WANT TO PAUSE FOR QUESTIONS ON THIS ONE? [LAUGHTER] AND
11 I MAY PHONE A FRIEND. [LAUGHTER]

12

13 **GINA PAPAN:** SHOULDN'T BE THAT HARD.

14

15 **CHAIR, BELIA RAMOS:** YEAH LET'S GO AHEAD AND TAKE THE QUESTION.

16

17 **GINA PAPAN:** SO, THE INFORMATION ON THE APPLICANTS THAT'S
18 JUTTING FOR BAHFA? I MEAN, WHEN YOU GET INTO RACE AND
19 ETHNICITY, I MEAN, WE'RE TRYING TO AVOID ANY BIASES OR
20 ANYTHING LIKE THAT, ISN'T THAT THE IDEA?

21

22 **DANIEL SAVER:** COULD I TAKE THIS ONE? SO, WE'RE JUST COLLECTING
23 ON WHO HAS APPLIED. SO, IT'S NOT APPLYING ANY KIND OF RACIAL
24 PREFERENCE TO WHO GETS IN IT'S JUST TO SAY --

25



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1 **GINA PAPAN:** I GET THAT I DON'T WORRY ABOUT OUR END OF IT I
2 WORRY ABOUT OTHER END OF IT WHERE WE HEAR STORIES WHERE PEOPLE
3 ARE DISCRIMINATED AGAINST. SO I'M JUST WONDERING HOW THAT
4 PLAYS INTO THIS WHOLE ANALYSIS. BECAUSE IT'S THE LAST THING WE
5 WANT FROM ANYBODY, BUT, YET, IT SEEMS TO BE A REALITY FOR A
6 LOT OF PEOPLE.

7

8 **DANIEL SAVER:** YEAH, AS OF RIGHT NOW, THE DATA WE HAVE AND OUR
9 ABILITY TO ANALYZE IT IS CHECKING TO SEE WHO IS IT THAT WE'RE
10 USING THEN THAT GIVES US ABILITY TO LOOK AT ARE THERE ANY
11 GAPS, IS THERE ANYWHERE WHERE WE'RE SEEING CHALLENGES. I THINK
12 IN THE LONG RUN, THE MORE THAT THE INDUSTRY IS MOVING TOWARDS
13 ACTUALLY USING DOORWAY, AND THE MORE THAT WE'RE COLLECTING
14 THIS INFORMATION THE MORE DATA WE HAVE WHERE WE'RE MAY BE ABLE
15 TO NOTICE PATTERNS. FOR EXAMPLE, LIKE ARE THERE CERTAIN PLACES
16 OR KIND OF PROPERTY MANAGERS, IN PARTICULAR, WHERE WE'RE
17 NOTICING FUNKY DEMOGRAPHICS, THAT COULD INDICATE A PROBLEM.
18 RIGHT NOW, I DON'T THINK WE HAVE THAT KIND OF PENETRATION
19 WHERE WE WOULD BE ABLE TO DO THAT ANALYSIS WITH GREAT DEGREE
20 OF RELIABILITY. BUT IT COULD, IN THEORY, IN THE FUTURE, BE
21 HELPFUL FOR THAT SORT OF ANALYSIS.

22

23 **GINA PAPAN:** HELPFUL IS GOOD. JUST WANT TO -- [LAUGHTER] -- SO,
24 AND THESE NUMBERS ARE FABULOUS. HOW DID WE WORK ON OTHER
25 COUNTIES YOU SAID ALAMEDA AND SAN MATEO HAD KIND OF A HEAD



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1 START AND YOU DON'T HAVE TO ANSWER THAT AT THIS POINT BUT I
2 WOULD HOPE THAT WE ARE BRINGING IN OTHER COUNTIES TO BENEFIT
3 AS WELL ARE THERE EFFORTS ALONG THOSE LINES.

4

5 **DANIEL SAVER:** I'LL TAKE THIS ONE THEN BARRY WHO IS THE DOORWAY
6 PROGRAM MANAGER CAN COME FILL IN GAPS. PART OF WHY SAN MATEO
7 AND ALAMEDA COUNTY ARE MORE REPRESENTED HERE IS BECAUSE THEY
8 BUILT THEIR OWN PORTALS PARALLEL TO DOORWAY, BUT HAVE SINCE
9 CLOSED THOSE DOWN, FOLDED THEM INTO DOORWAY. SO THAT'S PART OF
10 THE HISTORY OF WHY. IT'S NOT MEANT TO BE EXCLUSIVE. THEY WERE
11 BROUGHT ALONG WITH THEIR PORTFOLIO OF USERS INTO OUR SYSTEM.
12 SO, WE'RE VERY ACTIVELY WORKING WITH OTHER COUNTY PARTNER IT
13 IS. I'M SURE BARRY CAN SAY MORE ABOUT THE STAKEHOLDERS THAT
14 WE'RE ALREADY IN DIALOGUE WITH. SO, DOORWAY IS KEEP OPEN AND
15 READY FOR BUSINESS FOR ANY LISTING ANY COUNTY THAT WANT'S TO
16 IN. I WILL NOTE, SPECIAL ACCOLADES NEED TO GO TO THE CITY AND
17 COUNTY OF SAN FRANCISCO WHICH PILOTED THIS TECHNOLOGY THROUGH
18 THEIR DAHLIA PLATFORM SO SAN FRANCISCO DOES HAVE ITS OWN
19 SYSTEM THAT CONTINUES TO BE OPERABLE.

20

21 **GINA PAPAN:** DOES THAT MEAN SAN FRANCISCO IS PLAYING WITH US OR
22 NOT? LIKE, THEY'RE DOING THEIR OWN THING?

23

24 **DANIEL SAVER:** WE'LL BE -- WE'RE LOOKING FORWARD TO STARTING
25 SOME MORE CONVERSATIONS WITH SAN FRANCISCO ABOUT KIND OF



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1 INTEROPERABILITY AND MIXING THE SYSTEMS.

2

3 **MYRNA MELGAR:** THE DAHLIA SYSTEM IS 16 YEARS OLD IT COULD USE
4 SOME IMPROVEMENT AND IT WOULD BE GREAT TO HAVE PARTNERSHIP
5 WITH A SYSTEM THAT'S AN IMPROVEMENT.

6

7 **GINA PAPAN:** WE WOULD LOVE TO YOU HAVE.

8

9 **CHAIR, CARLOS ROMERO, ABAG HC:** I'M GOING TO AGREE WITH GINA
10 THESE NUMBERS ARE QUITE GOOD IT'S PROOF OF CONCEPT IT MEANS
11 THAT SOME OF THE DATA COMES FROM TWO EXISTING PORTALS BEING
12 INCORPORATED 5 MILLION HITS IS SIGNIFICANT 371,000 ACTIVE
13 INDIVIDUAL USERS THIS ISN'T PEOPLE COMING IN 5, 6, 7 TIMES
14 IT'S INDIVIDUAL USERS SHOWS INDEED THERE IS NEED FOR THIS I
15 PRAISE THE WORK AND YOUR PEOPLE TO, BARRY, I THINK THIS IS
16 WELL WORTH TRYING IT SEE HOW WE CONTINUE INTO IS THE FUTURE AS
17 ONE OF THE BAHFA VALUE ADDS. THANKS FOR THE GOOD WORK.

18

19 **PAT ECKLUND:** MY QUESTION IS WHY WOULD YOU CHARGE CITIES AND
20 COUNTIES TO USE THE SYSTEM TO PUT IN THERE? BECAUSE FRANKLY WE
21 DON'T HAVE THE MONEY AND SO THE MONEY THAT WE DO HAVE TO
22 CREATE AFFORDABLE HOUSING, YOU KNOW, I DON'T -- AND THEY'RE
23 OUR MEMBERS. SO, WHY WOULD YOU CHARGE THEM?

24

25 **DANIEL SAVER:** I'LL GIVE A START ANSWER THEN TURN OVER TO



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1 BARRY. I THINK THE BASIC ANSWER IS THAT THEY BENEFIT FROM THE
2 SYSTEM. SO, LIKE, THIS WOULD BE ONE INSTANCE WHERE ACTUALLY
3 DOING THIS TOGETHER WOULD HELP OUR JURISDICTIONS IN THE LONG
4 RUN SAVE MONEY BY BEING PART OF A SYSTEM THAT'S MORE
5 EFFICIENT. SO, FOR EXAMPLE, ALAMEDA AND SAN MATEO COUNTY SPENT
6 MILLIONS OF DOLLARS BUILDING THEIR OWN PORTALS THAT NOW THEY
7 NO LONGER NEED TO SUSTAIN. THE CITY OF NOVATO IF NOVATO WANTED
8 TO PROVIDE A SIMILAR SERVICE FOR ALL AFFORDABLE HOUSING IN
9 THAT TOWN WOULDN'T NEED TO SPEND MILLIONS OF DOLLARS TO BUILD
10 THE SYSTEM, INSTEAD, THE CITY COULD BE IN ALIGNMENT WITH AND
11 IN PARTNERSHIP WITH DOORWAY. AND, SO, THAT WAY, THE CITY, THE
12 RESIDENTS OF THE CITY, THE RESIDENTS OF ALL THE DIFFERENT
13 COUNTIES CAN GET THE BENEFITS OF THIS SYSTEM WITH A MUCH MORE
14 COST EFFECTIVE STRUCTURE. ONE WAY OF THINKING OF IT IS, LIKE,
15 YOU DON'T NEED 109 DIFFERENT PORTALS SO IF SOMEONE WANTS TO
16 FIND AFFORDABLE HOUSING, GO HERE IF YOU WANT TO LOOK IN
17 NOVATO, GO THERE FOR SAN RAFAEL, SOMEWHERE ELSE IF YOU WANT TO
18 LOOK IN UNINCORPORATED MARIN COUNTIES KIND OF CONSOLIDATED
19 WHICH IS GOOD FOR THE USER ESSENTIALLY THE RESIDENTS OF ALL
20 LOCAL GOVERNMENTS I THINK IT'S THE STRAIGHTFORWARD LIKE WHY
21 WOULD SOMEONE PAY FOR IT. IT'S A SERVICE THAT BENEFITS THEM
22 DIRECTLY.

23

24 **CHAIR, BELIA RAMOS:** I'M GOING TO GO BACK TO OUR TITLE OF OUR
25 AGENDA ITEM WHICH IS AT SCALE THAT'S EXACTLY WHAT THIS IS



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1 BEING ABLE -- YOU KNOW, WE COME TO THIS PLACE WITH REGIONALISM
2 IN MIND AND IF BAHFA IS GOING TO BE SUCCESSFUL IT HAS TO GO
3 BEYOND THIS BUILDING, AND YOU KNOW, CITIES AND COUNTIES, I
4 UNDERSTAND. WE DON'T HAVE A LOT OF MONEY. BUT I CAN GUARANTEE
5 YOU THE CITIES AND COUNTIES HAVE FAR MORE MONEY THAN BAHFA
6 DOES.

7

8 **GINA PAPAN:** [LAUGHTER]

9

10 **CHAIR, BELIA RAMOS:** DIRECTOR MOTOYAMA?

11

12 **V. CHAIR, LISA MOTOYAMA, ABAG HC:** THANK YOU. I HAVE A QUESTION
13 ABOUT HOW DOORWAY SUCCESS USED BY APARTMENT OWNERS AND NON-
14 PROFIT DEVELOPERS. IS IT ACTUALLY OFFSETTING THEIR NEED TO DO
15 A LOTTERY SO THAT IT IS ACTUALLY SAVING A LOT OF TIME AND
16 EFFORT SO THAT THAT WOULD BE A REALLY GOOD REASON WHY, LIKE, A
17 DEVELOPER, NON-PROFIT, WOULD WANT TO PAY TO PARTICIPATE IN THE
18 SYSTEM?

19

20 **BARRY ROEDER:** I'LL TAKE THAT QUESTION IF I MAY. MY NAME IS
21 BARRY ROEDER, AND I MANAGE THE DOORWAY PROGRAM FOR BAHFA.
22 THANK YOU VERY MUCH FOR THE QUESTION TODAY. SO, WE WERE
23 FORTUNATE TO START A PROCESS NOT LONG AFTER BAHFA STARTED IN
24 2022, AS PART OF THE DOORWAY PROGRAM TO LOOK AT THE VALUE
25 PROPOSITION FOR VARIOUS AUDIENCES AND JURISDICTIONS WAS ONE OF



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1 THEM. AND I APPRECIATE COMMENTS THAT WERE MADE EARLIER AND THE
2 QUESTION THAT WAS RAISED. JUST IF I MAY QUICKLY TO SAY THE
3 DIFFERENCE IS DRAMATIC. FOR INSTANCE IN THE CASE OF ALAMEDA
4 COUNTY THAT HAS SPENT MILLIONS OF DOLLARS A YEAR TO GET THEIR
5 PORTAL GOING, AND THE CONVERSATIONS WE HAVE HAD TODAY, IT
6 COULD VARY, BUT LONGER TERM, LET'S JUST SAY, OUT IN THE
7 FUTURE, WE HAVE IMAGINED WHAT MIGHT BE \$100,000 A YEAR FEE,
8 SO, IT'S A DRAMATIC DIFFERENCE BETWEEN PAYING TO SUPPORT
9 SOMETHING FOR THE REGIONAL LEVEL AND ONGOING. SIMILARLY, FOR
10 OWNERS AND OPERATORS, YES, WE HAVE TALKED TO THEM. AND WE
11 PROVIDE THEM -- THERE IS CERTAINLY A MARKETING BENEFIT THAT
12 HAPPENS ALREADY, I'LL GIVE AN EXAMPLE OF MID-PEN WHICH IS A
13 LARGE DEVELOPMENT AGENCY OF COURSE BASED ON THE PENINSULA, WE
14 PROVIDE THEM A SERVICE OF COPYING ANY LISTINGS THAT THEY HAVE
15 ON THEIR WEB SITE INTO DOORWAY AND THEY HAVE SAID IN SHORT WOW
16 THIS IS A NO-BRAINER WE GET SO MANY MORE UPTAKE AUDIENCE WE
17 HAVE LESS A PROBLEM FILLING UNITS THAT ARE SOMETIMES HARD TO
18 FILL ET CETERA. WE ARE HEARING THAT AND THEN ONE COMMENT --
19 SORRY, LAST THING, FOR OUR INCLUSIONARY DEVELOPERS YOU KNOW
20 FOLKS THAT AGAIN NOT THE 100% AFFORDABLE FOLKS THAT MAYBE
21 CLOSE TO YOU KNOW, THE MISSION DRIVEN WORK THAT SOME OF US DO
22 THEY'RE DELIGHTED THAT WE HANDLE APPLICANT COMMUNICATION AND
23 LOTTERY THERE IS A RANGE OF THINGS THEY WOULDN'T NECESSARILY
24 KNOW HOW TO DO AND WE COVER THAT FOR THEM. WE'RE CONTINUEE
25 LOOKING AT OUR VALUE PROPOSITIONS AND I THINK WE'RE DOING OKAY



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1 WITH IT.

2

3 **CHAIR, BELIA RAMOS:** WE'RE GOING TO MOVE ON TO THE NEXT SLIDE.
4 WE'LL GET WITH THERE. WE HAVE LIKE THREE MORE TO GET THERE. WE
5 CAN DO THIS.

6

7 **HEATHER PETERS:** WE CAN DO THIS FAST. ONE LAST TAKEAWAY ON
8 DOORWAY OBVIOUSLY IT'S A PRIORITY FOR OUR EXISTING FUNDING AND
9 PRIORITY FOR OUR FUND-RAISING MOVING FORWARD. BECAUSE THIS IS
10 NOT SOMETHING YOU CAN JUST SHUTDOWN AND TURN BACK ON AGAIN IT
11 WOULD BE A TREMENDOUS LOSS TO THE ECOSYSTEM IF WE DIDN'T KEEP
12 THIS UP, RUNNING, AND GROWING. NEXT SLIDE PLEASE. OKAY. WE'RE
13 GETTING TO THE END HERE. WELFARE TAX EXEMPTION PRESERVATION
14 PROGRAM. THIS IS A PUBLIC SECTOR CEMETERY TO PROPERTY OWNERS
15 WHO EQUAL -- TO GET THEM TO BE ABLE TO QUALIFY FOR PROPERTY
16 TAX RELIEF IN EXCHANGE FOR COMMITTING IN A LEGALLY BINDING
17 AGREEMENT TO LOWER RENTS TO TENANTS. NOW, THIS WILL BECOME
18 PART OF MODULE THREE, WHICH IS THE NEW MIDDLE INCOME HOUSING
19 FINANCE PROGRAM THAT YOU ALL HAVE HEARD OF IN OTHER
20 PRESENTERS, IT WILL BE PART OF THAT, QUOTE, "KIT OF PARTS"
21 THAT IS BEING DEVELOPED. THE KEY TAKEAWAY HERE IS IT IS LOW-
22 COST AND HIGH IMPACT. THE COST OUT OF POCKET, THE CAPITAL
23 INVESTMENT, TO DATE, HAS BEEN \$35,000 DOLLARS TOTAL. TOTAL,
24 [LAUGHTER] THE WHOLE PROGRAM, \$5,000 GRANTS FOR EACH SEVEN
25 PROJECTS HAVE RESULTED IN 787 UNITS BEING RESTRICTED AT 80%



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1 AMI OR LES. 47% OF THOSE ARE LOCATED IN EQUITY PRIORITY
2 COMMUNITIES, AND 43% OF THOSE HAVE BEEN MADE TO BIPOC LED
3 DEVELOPERS. NOW, IT'S VERY CHEAP OUT OF POCKET, BUT DON'T
4 FORGET ALL THESE WONDERFUL FOLKS THAT RUN THE PROGRAM ARE NOT
5 SHOWN ON THIS SLIDE, THE COST OF STAFF AND INTERNAL SUPPORT
6 FOR THE PROGRAM. THIS IS ONE WHERE WE HAVE AN EXTERNAL SHOUT
7 OUT FROM UC BERKELEY TURNER CENTERS REPORT ON THESE PROGRAMS.
8 I AM SURE YOU HAVE ALL SEEN SOME NEGATIVE PRESS ABOUT OTHER
9 PROGRAMS AND HOW THEY'RE NOT MEETING THE PUBLIC BENEFIT THAT
10 IS COMMENSURATE WITH THE TAX BENEFIT RECEIVED. AND BERKELEY
11 CALLED OUT -- TURNER CALLED OUT THE BAHFA PROGRAM, IN
12 PARTICULAR, AS BEST-IN-CLASS FOR HAVING GUARDRAILS TO ENSURE
13 THAT THE WELFARE TAX EXEMPTION IS UTILIZED ACHIEVE PUBLIC
14 BENEFIT GOALS. NOW THIS IS ANOTHER ONE WHERE FEE STUDY IS
15 UNDERWAY AND WE ANTICIPATE THAT IT WILL BE REVENUE GENERATING
16 TO BAHFA. THE FEES FOR BOTH DOORWAY AND FOR THIS PROGRAM WILL
17 NOT BE SELF-SUSTAINING. IT WILL NOT BE LARGE ENOUGH THAT WE
18 CAN JUST SAY OH DON'T WORRY YOU DON'T HAVE TO FUND IT. BUT
19 WE'RE THINKING ABOUT WAYS TO ACT LIKE A BUSINESS SO WE CAN
20 FUND SOME OF THOSE HARDER TO REACH GOALS. AND ON THIS ONE, IN
21 PARTICULAR, I WANTED TO LET YOU KNOW THAT THE NUMBER ONE THING
22 WE DO WHEN WE GET ONE OF THESE APPLICATIONS IS REACH OUT TO
23 THE LOCAL JURISDICTION. BECAUSE IT IS AFFECTING THEIR TAX BASE
24 TO TAKE A PROPERTY OFF THE TAX ROLES. WE WILL NEVER FUND A
25 PROGRAM THAT IS NOT APPROVED AND WELCOMED BY THE LOCAL



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1 GOVERNMENT. SO, I THINK THAT'S ALL I HAVE ON THIS SLIDE.

2

3 **PAT ECKLUND:** ARE YOU LOOKING FOR 100% OF A PROPERTY TAX
4 RELIEF?

5

6 **DANIEL SAVER:** I CAN JUMP IN. NO THERE ARE SPECIAL TAXES THAT
7 ARE REMAINED ASSESSED EVEN WHEN WELFARE TAX EXEMPTION IS
8 APPLIED SO OFFER ARE THESE PROPERTIES WILL STILL BE PAYING
9 SOME OF THOSE SPECIAL TAXES.

10

11 **PAT ECKLUND:** SO, YOU WILL NOT IMPLEMENT THIS UNLESS THE CITY
12 APPROVES IT? OKAY.

13

14 **DANIEL SAVER:** YEAH IT'S BEEN OUR PRACTICE TO REACH OUT TO THE
15 LOCAL GOVERNMENTS TO MAKE SURE WE'RE IN ALIGNMENT WITH LOCAL
16 PARTNERS ABOUT IN AND THE PROJECTS ACTUALLY MAKE SENSE GIVEN
17 LOCAL PRIORITIES.

18

19 **PAT ECKLUND:** YOU WANT TO UNDERSTAND THAT THERE ARE SOME CITIES
20 THAT ARE MORE RELIANT ON SALES TAX AND ON SALES TAX SO YOU
21 WOULD BE ADVERSELY AFFECTING THEIR INCOME.

22

23 **CHAIR, BELIA RAMOS:** I THINK JUST FOR A LOOK AT THE LONGEVITY
24 OF THIS PROGRAM, 109 JURISDICTIONS I THINK THAT RUNNING
25 TRACKING WHO HAS APPROVED A PRIOR PROJECT, WHAT IS THE



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1 PERCENTAGE OF IMPACT YOU KNOW TO THEIR GENERAL DISCRETIONARY
2 FUND I THINK WOULD HELP TO KIND OF QUANTIFY AND SEE WHERE
3 THOSE GREATER OPPORTUNITIES FOR PARTNERSHIP LYE. WE'RE GOING
4 TO MAKE IT TO THE NEXT SLIDE. LIKE, WE'RE GOING DO THIS.

5

6 **HEATHER PETERS:** RIGHT NOW, UNLESS ANYBODY ELSE --

7

8 **CHAIR, BELIA RAMOS:** NO. WE'RE MOVING.

9

10 **HEATHER PETERS:** NEXT SLIDE. BAHFA ADVISORY COMMITTEE FEEDBACK.
11 WE TOOK THIS SAME PRESENTATION TO THE ADVISORY COMMITTEE. THEY
12 HAD THOUGHTS. THEY WERE IMPRESSED BY THE \$20 MILLION START UP
13 GRANT BEING LEVERAGED WITH SUCH A SMALL STAFF. THEY URGED US
14 TO CONTINUE IMPROVING RACIAL EQUITY IN THE RENTAL ASSISTANCE
15 PILOT NAPA VALLEY, WHICH WE ARE, WITH INCREASED AND CONTINUED
16 TO SUSTAINED COMMUNITY BASED ORGANIZATION OUTREACH. AND MOST
17 IMPORTANTLY N THAT PROGRAM TO PLAN CAREFULLY FOR THE END OF
18 THE SUBSIDY. BECAUSE SHORT-TERM SUBSIDIES CAN RESULT IN
19 ADVERSE CONSEQUENCES IF THOSE PEOPLE ARE NOT TAKEN HAND-IN-
20 HAND ALL THE WAY THROUGH THE PROCESS. THEY ARE PARTNERING VERY
21 CLOSELY WITH CASE MANAGERS, EVERY PARTICIPANT HAS A CASE
22 MANAGER. THE PROGRAM WILL NOT BE ENDED EARLY. IT WILL RUN ITS
23 FULL COURSE. WE ARE EXPECTING -- BECAUSE WE GOT A SLOW START
24 TO GET UP TO SPEED, WE ARE EXPECTED TO SERVE AND HAS NOT BEEN
25 FULLY SUBSCRIBED IT WILL HAVE A LONGER TAIL THAN ORIGINALLY



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1 PLANNED. SO THAT'S HOPEFUL. AND EACH AND EVERY ONE OF THOSE
2 HOUSEHOLDS WILL GET HAND HOLDING BY AN INDIVIDUAL CASE MANAGER
3 THROUGHOUT THE PROGRAM. THEY ALSO ADVISED TO US SEEK OR URGED
4 US TO SEEK USER INPUT FROM AFFORDABLE HOUSING SEEKERS USING
5 DOORWAY. AND GREAT MINDS THINK ALIKE. BARRY AND HAS TEAM HAS
6 ALREADY BEEN DOING THAT. AND, FINALLY, THEY URGED US TO RAISE
7 AWARENESS OF THE SUCCESSES OF THESE PILOT PROGRAMS, WITH THE
8 LEGISLATURE, THE MEDIA, AND THE PUBLIC, AND ALSO GREAT MINDS
9 THINK ALIKE, WE ARE ENGAGING OUR ASSOCIATES OVER IN THE
10 LEGISLATIVE AND PUBLIC AFFAIRS OFFICE. WE'RE PRODUCING
11 COLLATERAL, AND WE WILL BE READY FOR BUDGET ASKS AND
12 PUBLICITY. NOTHING FURTHER ON THIS SLIDE, UNLESS ANYONE HAS
13 ANY QUESTIONS. I CAN GO TO NEXT STEPS.

14

15 **CHAIR, BELIA RAMOS:** DIRECTOR MOTOYAMA?

16

17 **V. CHAIR, LISA MOTOYAMA, ABAG HC:** THANK YOU. I HAVE A QUESTION
18 ABOUT THE RENTAL ASSISTANCE PILOT. AND I UNDERSTAND THAT THERE
19 NEEDS TO BE A REALLY CAREFUL WIND-DOWN. WHEN I WAS READING THE
20 MATERIALS, IT SOUNDED LIKE THERE WAS SOME RELATIONSHIP WITH
21 THE LOCAL HOUSING AUTHORITY SO THAT THEY CAN BE PRIORITIZED
22 SOMEHOW FOR, LIKE, SECTION EIGHT SUBSIDIES OR SOME OTHER
23 ONGOING SUBSIDY. IS THAT CORRECT?

24

25 **DANIEL SAVER:** I'LL TAKE THIS ONE TOO. WE'LL NEED TO GET BACK



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1 TO YOU ON THE SPECIFICS OF THE HOUSING AUTHORITY. THE PROGRAM
2 IS BEING IMPLEMENTED IN PARTNERSHIP WITH THE COUNTY OF NAPA,
3 AND, SO, 93 ARE WORKING ON CONNECTING THE PARTICIPANTS AND THE
4 PROGRAM WITH ALL VARIOUS AVAILABLE SERVICES WITHIN THE COUNTY.
5 SO, I WOULD BE SURPRISED IF THAT WEREN'T TRUE BUT WE NEED TO
6 DOUBLE CHECK AND GET BACK TO YOU ON THAT AS WELL.

7

8 **HEATHER PETERS:** ANOTHER INTERESTING THING ABOUT THAT PROGRAM
9 IS THEY PARTNERED WITH THE COUNTY HEALTH DEPARTMENT TO DO AN
10 INDEPENDENT ASSESSMENT OF THE HEALTH OUTCOMES OF THE PROGRAM.
11 NEXT SLIDE, PLEASE. [LAUGHTER] OKAY. NEXT STEPS. WE'RE GOING
12 TO INCORPORATE ALL THE FEEDBACK. WE'RE GOING TO CLARIFY
13 RESOURCE NEEDS. AND WE'RE GOING TO LEVERAGE ALL THESE
14 VALUATION TO ATTRACT NEW FUNDING AND SUSTAIN OUR ONGOING
15 PROGRAMS. STAFF WILL BE BACK IN EARLY 2026 WITH A WRAP UP OF
16 THE ENTIRE STRATEGIC PLAN PROCESS, INCLUDING MODULE FOUR. AND
17 I HAVE NOTHING FURTHER. [LAUGHTER]

18

19 **CHAIR, BELIA RAMOS:** THANK YOU, SO VERY MUCH. I'M GOING TO SEE
20 IF THERE ARE ANY QUESTIONS. I MEAN, YOU ASKED ALL YOUR
21 QUESTIONS, I THINK, BUT WE'LL ASK IF ARE THERE ANY REFLECTIONS
22 AND QUESTIONS ON THIS?

23

24 **SPEAKER:** DID YOU WANT TO HEAR MORE?

25



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1 **CHAIR, BELIA RAMOS:** SURE.

2

3 **VICTORIA FLEMING:** JUST WANTED TO MAKE ONE MINUTE TO SAY I KNOW
4 IT'S REALLY TOUGH IN THIS MOMENT WHERE THERE ARE FEWER
5 RESOURCES TO BE CREATIVE, AND I THINK THAT YOU'RE ESPECIALLY,
6 THE DOORWAY STUFFER ARE IS REALLY EXCITING. IT'S A WONDERFUL
7 WAY FOR US TO BRING THE BAY AREA TOGETHER I'M EXCITED FOR IT
8 TO COME TO SONOMA COUNTY EVENTUALLY IN SANTA ROSA AND JUST
9 THANK YOU TO YOU FOR THE PRESENTATION AND YOUR PATIENCE WITH
10 US.

11

12 **CHAIR, BELIA RAMOS:** OKAY.

13

14 **CHAIR, CARLOS ROMERO, ABAG HC:** I WANT TO REITERATE THIS IS ONE
15 IMPRESSIVE LEVERAGING FROM \$20 MILLION TO 80, OBVIOUSLY WE
16 NEED TO PUT OUR EYES ON THE PRIZE FOR THE NEXT COMING YEAR
17 GOING TO THE LEGISLATURE KIND OF COLLECTIVELY CREATING AN ASK
18 THAT MIGHT WORK TO KEEP BAHFA MOVING AT LEAST ON THESE TWO
19 PROJECTS YOU'RE POINTING TO WHICH IS DOORWAY THE SECOND
20 PROJECT IS --

21

22 **HEATHER PETERS:** WELFARE TAX EXEMPTION.

23

24 **CHAIR, CARLOS ROMERO, ABAG HC:** AND POTENTIALLY THIS LOAN FUND
25 THAT WE'RE TRYING TO GET OFF THE GROUND. I THINK THOSE WILL BE



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1 OUR PRIORITIES IN THIS UPCOMING YEAR I WANT TO SAY I WANTED TO
2 SHOUT OUT AS I ALREADY DID TO DOORWAY BUT WE DO HAVE A LETTER
3 THAT WAS SENT TO US BY COMPREHENSIVE NUMBER OF FOLKS WHAT ARE
4 WORKING IN THE HOUSING PRESERVATION SPACE ACTUALLY QUITE. THEY
5 FOR THE WORK THAT SOMAYA AND HER FOLKS HAVE DONE THAT'S A
6 TRICKY AREA TO WORK WITH NOT KIND OF FINANCIAL BENEFIT TO THE
7 ORGANIZATION BUT TREMENDOUS AMOUNT OF THE BENEFIT TO PEOPLE
8 WHO WERE POTENTIALLY LIVING IN THOSE SIGNIFICANTLY LOWER
9 INCOME UNITS THAT GET PRESERVED SO I WANTED TO CALL THAT OUT
10 AT THIS POINT IT DOESN'T WE STILL HAVE SOME MONEY I THINK IN
11 THAT POT; IS THAT CORRECT? BUT I DON'T WANT TO LOSE SIGHT OF
12 THAT IN THE FUTURE EVEN THOUGH AT THIS POINT WE'RE NOT GOING
13 TO BE REFUNDING THAT POT. BUT I'M EXCITED THAT WE WON --
14 RECEIVED THAT LETTER FROM THOSE ORGANIZATIONS. AND I THINK WE
15 MAY HAVE SOME FOLKS IN THE PUBLIC WHO WANT TO SPEAK ON THIS.
16 THANK YOU.

17

18 **CHAIR, BELIA RAMOS:** THANK YOU MISS PETERS. I'LL TURN TO MR.
19 SAVER, THEN TO PUBLIC COMMENT.

20

21 **DANIEL SAVER:** THANK YOU TO ALL FOR THE QUESTIONS AND COMMENTS.
22 I WANT TO ECHO QUICKLY, YOU HAVE SEEN A NUMBER OF BAHFA STAFF
23 COME UP TO HELP ANSWER QUESTIONS TREMENDOUS THANKS TO THE
24 TEAM. IT'S SUCH A PRIVILEGE. ALL THE WORK JUST PRESENTED
25 SHOWING SEVERAL YEARS OF WORK BY A SMALL BUT TENACIOUS GROUP



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1 OF PEOPLE WHO PULLED THIS TOGETHER OUT OF NOTHING. JUST A FEW
2 YEARS AGO, THERE WAS NONE OF THIS. ALL CREATED FROM SCRATCH I
3 WANT TO GIVE TREMENDOUS ACCOLADES TO THE TEAM THAT WE HAVE
4 HERE AS WELL AS THE OTHER TEAM MEMBERS WHO HAVE MOVED ON TO
5 BIGGER AND BETTER THINGS AWAY FROM BAHFA BUT WE'RE REALLY
6 PLEASED TO BE ABLE TO SERVE AND YOU THE PEOPLE OF THE REGION
7 WITH THESE PROGRAMS.

8

9 **CHAIR, BELIA RAMOS:** THANK YOU. [LAUGHTER] YEAH. THANK YOU.
10 WE'LL OPEN PUBLIC COMMENT.

11

12 **BOARD CLERK:** ON THIS ITEM THERE WAS ONE LETTER RECEIVED FROM
13 THE PEOPLE'S LAND AND HOUSING ALLIANCE THAT WAS E-MAILED TO
14 MEMBERS AND POSTED ONLINE AT MTC LEGISTAR. THERE ARE NO
15 MEMBERS OF THE PUBLIC IN THE ZOOM SPACE, NONE AT THE
16 TELECONFERENCE LOCATIONS -- OH, WE HAVE ONE IN THE -- NO WE
17 DON'T.

18

19 **CHAIR, BELIA RAMOS:** NO. THAT'S --

20

21 **BOARD CLERK:** OKAY, WE -- THEY'RE RAISING HANDS. THERE ARE FOUR
22 MEMBERS OF THE PUBLIC IN THE BOARD ROOM FOR PUBLIC COMMENT,
23 CURRENTLY TWO IN THE ATTENDEE SPACE AND NONE AT THE ZOOM
24 SPACES.

25



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1 **CHAIR, BELIA RAMOS:** OKAY LET'S GO FOR TWO.

2

3 **BOARD CLERK:** MAY I ASK KATHLEEN KANE IF SHE WOULD LIKE TO
4 COMMENT ON THE --

5

6 **COUNSEL, KATHLEEN KANE:** SURE. MY UNDERSTANDING FROM MR.
7 CASTRO, IS THAT SOME PUBLIC COMMENTERS WISH TO SPEAK IN
8 SPANISH. JUST TO NOTE FOR THE COMMITTEE MEMBERS THAT ANYONE
9 REQUIRING TRANSLATION IS ENTITLED TO DOUBLE THE TIME FOR THE
10 PUBLIC COMMENT. AND, ALSO, TO NOTE FOR OUR COMMENTERS THAT
11 THEIR COMMENTS WILL BE TRANSLATE AND TRANSCRIBED AND SENT TO
12 COMMITTEE MEMBERS. SO, THERE WILL BE A FORMAL TRANSLATION
13 AFTER THE EVENT, BUT I UNDERSTAND THAT THEY HAVE SOMEONE HERE
14 WITH THEM WHO CAN DO IT LIVE FOR US NOW.

15

16 **CHAIR, BELIA RAMOS:** THANK YOU.

17

18 **BOARD CLERK:** CHAIR RAMOS, IF I CAN ASK, THE REGULAR TIME IS
19 TWO MINUTES. WE WOULD DOUBLE THAT TO FOUR MINUTES. WHAT IS THE
20 REGULAR TIME?

21

22 **CHAIR, BELIA RAMOS:** THE REGULAR TIME IS TWO.

23

24 **BOARD CLERK:** SO WE'LL PROVIDE EACH OF THE SPANISH SPEAKERS
25 FOUR MINUTES WAS TIME FOR PUBLIC COMMENT. I'LL CALL IN ORDER



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1 DELMA HERNANDEZ .

2

3 **SPEAKER:** THANK YOU. HI. GOOD AFTERNOON. MY NAME IS DELMA, AND
4 I'M HERE FROM THE SOUTH BAY COMMUNITY LAND TRUST AND PEOPLE'S
5 LAND AND HOUSING ALLIANCE FIRST I WANT TO THANK BAHFA STAFF
6 AND COMMISSIONERS FOR YOUR LEADERSHIP AND CONGRATULATE YOU ON
7 THE INCREDIBLE IMPACT OF THE PRESERVATION LOAN PROGRAM SO FAR.
8 THIS PROGRAM HAS MADE A REAL DIFFERENCE FOR LOW-INCOME
9 RESIDENTS OF COLOR ACROSS THE BAY AREA AND SHOWS WHAT IT LOOKS
10 LIKE TO ADVANCE RACIAL AND SOCIAL JUSTICE THROUGH THE THREE
11 P'S. I WANT TO HIGHLIGHT TWO ELEMENTS THAT HAVE BEEN
12 ESPECIALLY IMPORTANT, MEANINGFUL COMMUNITY ENGAGEMENT AND
13 STRONG ANTI-DISPLACEMENT TENANT PROTECTIONS. BAHFA DIDN'T JUST
14 GATHER FEEDBACK, YOU INCORPORATED IT MAKING THE PROGRAM
15 ACCESSIBLE FOR SMALL COMMUNITY ROOTED ORGANIZATIONS LIKE OURS,
16 AND THE RENT LIMITS ANTI-DISPLACEMENT REQUIREMENTS AND
17 RESIDENT ENGAGEMENT HELPED US BUILD THE TRUST NEEDED FOR LONG
18 COMPLEX ACQUISITION. WE SAW THIS CLEARLY IN EAST SAN JOSE WITH
19 BAHFA'S REAP 2.0 FUND, SOUTH BAY COMMUNITY LAND TRUST ACQUIRED
20 AN 18 UNIT APARTMENTS ALLOWING LONG-TERM LATINO FAMILIES TO
21 REMAIN ROOTED IN COMMUNITY AVOID DISPLACEMENT AND BEGIN
22 PLANNING FOR LONG-TERM REHABILITATION AND COMMUNITY OWNERSHIP.
23 SOMETHING THAT SIMPLY WE WANT HAVE BEEN POSSIBLE OTHERWISE.
24 THESE ARE BEST -- THESE BEST PRACTICES ARE WHAT SHOULD
25 CONTINUE. THESE ARE BEST PRACTICES THAT SHOULD CONTINUE ACROSS



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1 ALL FUTURE BAHFA PROGRAMS AND REVENUE MEASURES, AND EVEN WITH
2 THE SHORT RESOURCE CONSTRAINT, WE ENCOURAGE YOU TO STAY
3 COMMITTED TO EQUITY DRIVEN TOOLS, THAT ARE TRANSFORMING OUR
4 REGIONAL HOUSING SYSTEM. THANK YOU FOR YOUR PARTNERSHIP, AND
5 THANK YOU SO MUCH FOR THE CARE FOR OUR COMMUNITIES.

6

7 **CHAIR, BELIA RAMOS:** THANK YOU.

8

9 **BOARD CLERK:** THANK YOU. OUR NEXT SPEAKER IS MARIA GARCIA.

10

11 **SPEAKER:** [SPEAKING SPANISH] MARIA JAR IS IA GARCIA.

12

13 **TRANSLATOR:** GOOD AFTERNOON MY NAME IS MARIA GARCIA, I AM ONE
14 OF THE RESIDENTS AT THE VIRGINIA APARTMENTS.

15

16 **SPEAKER:** [SPEAKING SPANISH]

17

18 **CHAIR, BELIA RAMOS:** I FEEL LIKE -- ENGLISH --

19

20 **TRANSLATOR:** I HAVE BEEN LIVING AT THE APARTMENTS OF VIRGINIA,
21 IT'S NOW BEEN 15 YEARS, WITH MY HUSBAND AND MY THEE KIDS, AND
22 MY KIDS AND FAMILY HAVE BEEN LIVING HERE AND MAKING OUR HOME
23 HERE. THE KIDS GO TO SCHOOL HERE CLOSE BY, WE WORK HERE, WE
24 HAVE THE HOSPITAL CLOSE BY IN CASE OF EMERGENCIES, THEY PLAY
25 HERE, THERE IS PARKS HERE CLOSE BY, AS WELL, AND WE'RE ALSO



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1 REALLY CONNECTED, AS WELL, WITH THE NEIGHBORS. BUT, THERE WAS
2 A REALLY BIG POINT WHERE WE DIDN'T KNOW EXACTLY WHAT WAS GOING
3 HAPPEN WITH -- WITH US, WITH OUR -- IF IT WAS GOING TO BE A
4 NEW OWNER.

5

6 **SPEAKER:** [SPEAKING SPANISH]

7

8 **TRANSLATOR:** AND ALL OF US, MY FAMILY, AND ALL THE -- OUR
9 NEIGHBORS WE'RE ALL FILLED WITH MUCH WORRY AND STRESS ABOUT
10 WHAT'S GOING HAPPEN WITH US, WHERE WOULD WE GO KNOWING THAT
11 THE RENTS ARE SO HIGH BUT THANKS TO PROGRAMS LIKE THIS, LIKE
12 BAHFA THAT REALLY HELPED US ENSURING THAT WE HAVE -- WE CAN
13 SECURE OUR HOUSING AND STAY IN OUR COMMUNITY, AND NOT HAVE
14 THAT STRESS -- HAVE THAT STRESS WITH US.

15

16 **SPEAKER:** [SPEAKING SPANISH]

17

18 **TRANSLATOR:** AND JUST WE -- WE, IN THE 18 UNITS ARE JUST REALLY
19 THANKFUL TO ALL -- TO ALL OF YOU FOR THE SUPPORT AND THE
20 COMMITMENT TO BE ABLE TO ENSURE THAT OUR COMMUNITIES ARE SAFE
21 AND ARE -- CONTINUE TO BE HOUSED AND ROOTED IN THE COMMUNITY
22 IN EAST SIDE SAN JOSE. AND FAMILIES WHO ARE LOW-INCOME, SO, WE
23 JUST WANT TO SAY THANK YOU, AND THANK YOU, ALSO, FOR THE
24 OPPORTUNITY TO EXPRESS -- EXPRESS WHAT WE WENT THROUGH, AND
25 ALSO EXPRESS OUR GRATITUDE TOWARDS ENSURING THAT WE CAN STAY



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1 ROOTED.

2

3 **CHAIR, BELIA RAMOS:** MUCHAS GRACIAS. NEXT SPEAKER.

4

5 **BOARD CLERK:** OUR NEXT SPEAKER IS MARCELLA BETANCOURT, PLEASE.

6

7 **SPEAKER:** [SPEAKING SPANISH]

8

9 **TRANSLATOR:** GOOD AFTERNOON MY NAME IS MARCELLA BETANCOURT, AND
10 I AM HERE TO REPRESENT THE, ALSO, THE 18 PROPERTIES, AS WELL,
11 AND I HAVE BEEN -- AND I, MYSELF, HAVE BEEN LIVING IN THE
12 APARTMENT FOR MORE THAN 30 YEARS.

13

14 **SPEAKER:** [SPEAKING SPANISH]

15

16 **CHAIR, BELIA RAMOS:** [SPEAKING SPANISH]

17

18 **SPEAKER:** [SPEAKING SPANISH]

19

20 **TRANSLATOR:** AND I LIVE AT THE APARTMENTS WITH MY HUSBAND AND
21 THREE -- HAVE BEEN LIVING THERE WITH A HUSBAND AND THREE KIDS,
22 AND THIS PLACE IS OUR HOME, AND IT HAS BEEN OUR HOME WHERE WE
23 HAVE BEEN -- WHERE OUR KIDS HAVE BEEN ABLE TO GROW, AND AS A
24 FAMILY, THIS IS WHERE WE HAVE CREATED -- CREATE OUR LIFE.

25 [SPEAKING SPANISH]



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1

2 **TRANSLATOR:** FOR ME, THIS BUILDING, AND THIS NEIGHBOR
3 REPRESENTS SO MUCH, NOT JUST -- SO MUCH MORE THAN JUST A -- SO
4 MUCH MORE THAN JUST HOUSING. IT REPRESENTS STABILITY,
5 COMMUNITY, AND A DEEP SENSE OF BELONGING.

6

7 **SPEAKER:** [SPEAKING SPANISH]

8

9 **TRANSLATOR:** FROM AS YEARS WOULD PASS, WE HAVE CREATED DEEP
10 CONNECTIONS -- DEEP CONNECTIONS HERE WITH OUR NEIGHBORS. WHEN
11 I USED TO WORK IN THE MORNINGS AND EVENINGS, MY NEIGHBORS WILL
12 HELP ME IN TAKING MY SON TO SCHOOL.

13

14 **SPEAKER:** [SPEAKING SPANISH]

15

16 **TRANSLATOR:** AND WITH TIME, THOSE RELATIONSHIPS HAVE BEEN --
17 HAVE -- ARE NOW -- WE HAVE BEEN CREATED FAMILY TIES.

18

19 **SPEAKER:** [SPEAKING SPANISH]

20

21 **TRANSLATOR:** AND TODAY, THESE SAME NEIGHBORS ARE OUR SON'S GOD
22 PARENTS. AND THEY ARE NOW OUR COMPADRES. HERE IS WHERE WE TAKE
23 CARE OF EACH OTHER AND WE SUPPORT EACH OTHER, AND WE LIFT EACH
24 OTHER UP.

25



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1 **SPEAKER:** [SPEAKING SPANISH]

2

3 **TRANSLATOR:** THIS IS WHAT -- THIS IS WHY COMMUNITY IS SO
4 SPECIAL.

5

6 **SPEAKER:** [SPEAKING SPANISH]

7

8 **TRANSLATOR:** BEFORE WE BEGAN TO ORGANIZE AND BEFORE WE BEGAN TO
9 COLLABORATE WITH SOUTH BAY COMMUNITY LAND TRUST, AND BEFORE
10 RECEIVING THAT SUPPORT FROM BAHFA --

11

12 **SPEAKER:** [SPEAKING SPANISH]

13

14 **TRANSLATOR:** -- WE DIDN'T KNOW -- WE LIVED WITH SO MUCH STRESS
15 AND WORRY, WE DIDN'T KNOW IF THE PROPERTY WOULD BE SOLD, IF
16 THE RENT WAS GOING TO BE GOING UP, IF THERE WAS GOING TO BE A
17 NEW -- A NEW OWNER WHO IS GOING TO OBLIGATE US TO FORCE US
18 OUT, FORCE US OUT AFTER SO MANY YEARS LIVING HERE.

19

20 **SPEAKER:** [SPEAKING SPANISH]

21

22 **TRANSLATOR:** IT'S A BIG RELIEF TO BE ABLE TO STAY ROOTED HERE.
23 WE ARE NOW -- WE HAVE THAT PEACE, AND THAT PEACE AND POWER OF
24 KNOWING THAT WE CAN PLAN OUR FUTURE HERE WITHOUT FEAR.

25



1 **SPEAKER:** [SPEAKING SPANISH]

2

3 **TRANSLATOR:** AND THIS IS WHY I WANT TO MAKE SURE THAT YOU ALL
4 CONTINUE SUPPORTING THESE PROGRAMS AND THESE MODELS OF
5 COMMUNITY OWNERSHIP.

6

7 **SPEAKER:** [SPEAKING SPANISH]

8

9 **TRANSLATOR:** NOT ONLY DO YOU ALL SUPPORT, YOU KNOW, PRESERVING
10 BUILDINGS, BUT ALSO PROTECTING FAMILIES, RELATIONSHIPS,
11 HISTORY, AND COMMUNITY, JUST LIKE OURS.

12

13 **SPEAKER:** [SPEAKING SPANISH]

14

15 **TRANSLATOR:** INVESTING IN THESE PROJECTS IS INVESTING IN OUR
16 STABILITY, OUR DIGNITY, AND OUR WELL-BEING FOR GENERATIONS TO
17 COME. THANK YOU SO MUCH.

18

19 **CHAIR, BELIA RAMOS:** MUCHAS GRACIAS.

20

21 **BOARD CLERK:** THANK YOU. OUR NEXT SPEAKER IS CHRIS SCHILT.

22

23 **SPEAKER:** HI. GOOD AFTERNOON. MY NAME IS CHRIS, I'M DIRECTOR OF
24 HOUSING JUSTICE AT URBAN HABITAT. AND WAS ALSO PART OF THE
25 PEOPLE'S LAND AND HOUSING ALLIANCE. THANK YOU COUNCIL MEMBER



DECEMBER 10, 2025

1 ROMERO FOR NOTING THE LETTER AND AS YOU HEARD TODAY HOW
2 IMPACTFUL YOUR PROGRAMS HAVE BEEN. URBAN HABITAT WAS A PARTNER
3 WITH BAHFA, COMMUNITY PARTNER IN THE PARTNERSHIP FOR BAY'S
4 FUTURE LAST CYCLE AND PART OF THAT WE GOT KNOW AND WORK WITH
5 STAFF. AND EARLIER THIS YEAR WE WERE ABLE TO DO AN ASSESSMENT
6 OF THE PRESERVATION AND TENANT PROTECTION PROGRAM. SO THAT WAS
7 INCLUDED IN YOUR PACKET BUT WE GOT TO INTERVIEW OVER 30
8 STAKEHOLDERS WHO PARTICIPATED IN THE LOAN PILOT, AND THE TAX
9 EXEMPTION PROGRAM AND SOME OF THE EVICTION STUDY, AND THE
10 TECHNICAL ASSISTANCE PROGRAM. AND I JUST WANTED TO SHARE, YOU
11 CAN READ THE FULL ASSESSMENT IN YOUR PACKET, BUT THREE THINGS
12 THAT REALLY STOOD OUT TO ME IN TALKING WITH THOSE FOLKS AND IN
13 DOING THIS OUTREACH IN CONVERSATION, ONE, AS YOU HAVE HEARD
14 TODAY, AND I CAN JUST REITERATE, IS JUST SUCH A CLEAR
15 APPRECIATION FOR THE EXCELLENCE OF BAHFA'S PROGRAMS AND OF
16 BAHFA'S STAFF. THE COMMITMENT TO NOT JUST THE TECHNICALITIES
17 OF THE PROGRAM, BUT THE MISSION AND THE VALUES BEHIND THEM,
18 AND THE WILLINGNESS TO WORK WITH PARTNERS TO MAKE THE -- MAKE
19 THESE PROGRAMS WORK. AND AS YOU HEARD TODAY WITH COMMUNITY
20 LAND TRUST, BUT ALSO WITH LARGE-SCALE DEVELOPERS APPLYING FOR
21 THE TAX EXEMPTION PROGRAM. SO, A WIDE RANGE OF STAKEHOLDERS
22 WERE REALLY APPRECIATIVE OF JUST THE EXCELLENCE OF THE BAHFA
23 STAFF AND THE PROGRAMS. THE OTHER THING, TWO OTHER THINGS,
24 ONE, PEOPLE REALLY EMPHASIZED HOW INNOVATIVE THESE PROGRAMS
25 WERE OF MEETING GAPS AND NICHES AND REALLY MARKETING SETTING.



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1 RIGHT? THE TAX EXEMPTION PROGRAM AS THE TURNER REPORT LAYS OUT
2 SETS SUCH A HIGH BAR FOR HOW THESE PROGRAMS CAN LOOK MOVING
3 FORWARD AND I WOULD ARGUE THE LOAN PROGRAM DOES THAT AS WELL
4 SO JUST REALLY EXCELLENT WORK OF ESTABLISHING BASELINE FOR
5 OTHER PROGRAMS ACROSS THE REGION AND ACROSS THE STATE TO
6 MATCH. THEN FINALLY AS YOU HEARD, THE IMPACT HAS BEEN SO CLEAR
7 AND SPECIAL. SO, THANK YOU. THANK YOU TO THE STAFF, THANK YOU
8 TO THE COMMISSION FOR ALL YOUR GREAT WORK.

9

10 **CHAIR, BELIA RAMOS:** THANK YOU. WE'LL NOW GO TO ZOOM.

11

12 **BOARD CLERK:** THREE MEMBERS IN THE ZOOM SPACE. OUR FIRST
13 SPEAKER IS SPELLED ASN, LAST NAME IS SPELLED NDIAYE. GO AHEAD
14 AND UNMUTE YOURSELF. YOU HAVE TWO MINUTES.

15

16 **SPEAKER:** MY NAME IS ASN, NDIAYE, I'M THE EXECUTIVE DIRECTOR OF
17 THE NORTHERN CALIFORNIA LAND TRUST I WANT TO START FIRST WITH
18 GRATITUDE FOR THE WORK THAT BAHFA HAS DONE OVER THE PAST FEW
19 YEARS TO HELP CONNECT COMMUNITY LAND TRUST OTHER AND COMMUNITY
20 OWNERSHIP PROJECTS TO RESOURCES AND TECHNICAL ASSISTANCE. JUST
21 TO SHOW YOU THE IMPACT OF THE SCALE OF THE WORK WE ARE
22 PARTNERS WITH THE CITY OF PEN OLE, AND WITH THE RICHMOND
23 COMMUNITY FOUNDATION ON A CAPACITY BUILDING GRANT FOR \$50,000.
24 WE'RE GOING TO BE LEVERAGING THAT INTO A \$15 MILLION SOCIAL
25 BOND TO BE ABLE TO ACQUIRE DILAPIDATED AND ABANDONED



DECEMBER 10, 2025

1 PROPERTIES IN PINOLE, AND REFURBISH AND SELL TO LOW-INCOME
2 FAMILIES. THAT'S JUST THE MULTIPLIER EFFECT OF BAHFA AND
3 REALLY SHOWS THE EFFECTIVENESS AND SPECIFICITY OF THIS
4 PROGRAM. SO, THANK YOU SO MUCH FOR THE OPPORTUNITY TO SPEAK.
5 THANK YOU.

6

7 **CHAIR, BELIA RAMOS:** THANK YOU. NEXT SPEAKER.

8

9 **BOARD CLERK:** NEXT SPEAKER IS GINNY MADSEN. GO AHEAD AND
10 UNMUTE. YOU HAVE TWO MINUTES.

11

12 **SPEAKER:** MY NAME IS JENNY MADSEN, MY FAMILY HAS BEEN IN THE
13 BAY AREA FOR 150 YEARS. I HAVE BEEN PAYING RENT HERE SINCE
14 1969. I NOW PAY 95% OF MY SOCIAL SECURITY CHECK FOR RENT. BUT
15 I'M HANGING ON. I CAME TOO LATE TO THE WHOLE COMMUNITY LAND
16 TRUST DISCUSSION TO BE ABLE TO TAKE ADVANTAGE OF IT. BUT I
17 BELIEVE IN IT. AND I ALSO HAVE BEEN SITTING IN ABAG AND MTC
18 MEETINGS AND BAHFA MEETINGS FOR QUITE A FEW YEARS NOW. I
19 JOINED ACE IN 2014 BUT IT HAS TAUGHT ME MORE ABOUT HOW HOUSING
20 GETS BUILT THAN ANYTHING ELSE AND YOU GUYS ARE MY HOPE FOR THE
21 FUTURE IT'S NOT GOING TO BE MINE BUT IT WILL BE SOMEBODY'S AND
22 YOU HAVE TO KEEP GOING LIKE YOU ARE UNDERSTANDING THIS AS WE
23 BUILD IN CALIFORNIA WE BUILD A HOUSE OF CARDS, OUR HOUSING
24 STRATEGIES I MEAN IT'S THE BIG P IS PROFIT AND IT'S NOT GONNA
25 LAST AND YOU GUYS ARE WHAT'S GOING TO KEEP THAT FROM CRASHING



DECEMBER 10, 2025

1 AROUND OUR EARS SO I WOULD NOT BE SPEAKING AS A TENANT IF I
2 DIDN'T SAY THE ONE THING THAT I HEAR EVERY TIME I'M WITH OTHER
3 PEOPLE THAT I RUN AROUND WITH, WHAT DOES AFFORDABLE MEAN WHEN
4 THE COST OF LIVING GOES UP SO MUCH WHEN PEOPLE ARE MAKING WHAT
5 I MADE JUST 12 YEARS AGO AS A WHITE COLLAR BIOTECH PERSON IS
6 NOTHING TODAY. MY SOCIAL SECURITY IS NOTHING, I GOT THE A --
7 THE MEDIAN INCOME GOES UP SO HIGH THAT AMI IS ALMOST
8 UNDERSTANDABLE YOU NEED TO KEEP THINKING THAT THE WAY
9 ESPECIALLY UNDERSTANDING THE DIFFERENCE BETWEEN RESIDENT
10 CONTROLLED AND RESIDENT OWNED PROPERTY, THAT WAS VERY
11 IMPORTANT DISCUSSION THANK YOU FOR LETTING ME BE HERE TODAY
12 AND I'M ALSO A MEMBER OF PEOPLE'S LAND AND HOUSING ALLIANCE.
13 THEY LET ME IN THE ROOM TOO. THANK YOU.

14

15 **CHAIR, BELIA RAMOS:** THANK YOU.

16

17 **BOARD CLERK:** OUR LAST SPEAKER IS B. COLEMAN. YOU HAVE TWO
18 MINUTES.

19

20 **SPEAKER:** THIS IS BEA, I AM A MEMBER OF THE EAST BAY PERMANENT
21 REAL ESTATE COOPERATIVE AS WELL AS FELLOW IN THE PARTNERSHIP
22 FOR THE BAY'S FUTURE AND MEMBER OF PEOPLE'S ALLIANCE AND
23 HOUSING ALLIANCE I WANT TO THANK BAHFA FOR THE THOUGHTFUL
24 ENGAGEMENT AND WORK THEY HAVE DONE SO FAR INNOVATIVE PROGRAMS
25 THAT HAVE ALLOWED THEM TO BE EFFECTIVE IMPACTFUL AND GIVEN THE



DECEMBER 10, 2025

1 BASE HOUSING NEEDED AS DEFINED BY RHNA BUT AS WE WITNESS THE
2 DAILY IN ENVIRONMENT WHERE WE ALL KNOW RESOURCE SCARCITY IS
3 CONSTANTLY DEEPENING AND COST CONSISTENTLY RISING WE CAN'T
4 REASONABLY EXPECT TO BUILD OUR WAY OUT OF THE HOUSING CRISIS
5 THE PASSAGE THIS YEAR OF AB 617 ELEVATES THE NECESSITY AND
6 CREDIBILITY OF AFFORDABLE HOUSING PRESERVATION TO MEETING OUR
7 HOUSING GOALS AS DOES THE FACT THAT THE RECENT PLANNED BAY
8 AREA 2050+ DRAFT POINTS TO PRESERVING 100% OF DEED RESTRICTED
9 HOUSING ANTICIPATED HOUSING OUTCOMES BUT WE CAN'T OVERLOOK
10 PRESERVATION'S FUNCTION THE TENSION BETWEEN HOUSING AS A HUMAN
11 RIGHT AND HOUSING COMMODITY IS TOO GREAT TO CONTINUE TO BEAR
12 BAHFA SHOULD CONTINUE TO BE A LEADER AND INNOVATIVE IN
13 CREATING HOUSING SOLUTIONS WHILE RESISTING ANY THREE PIECE
14 FRAMEWORK BY THOSE WHOSE INTEREST SEEMS TO BE THEIR RIGHT TO
15 EVICT HUMANS SO THEY CAN MAKE A PROFIT THEY SEEM ENTITLED TO.
16 BAHFA DID A REMARKABLE JOB BEING LED BY THE PRESERVATION
17 COMMUNITY IN CREATING PILOT PROGRAMS THAT HAVE LED TO
18 SIGNIFICANT SUCCESS AND JUST WANT TO ENCOURAGE YOU TO HOLD THE
19 LINE AND CONTINUE TO PRIORITIZE PRESERVATION ESPECIALLY AS AN
20 EXAMPLE WHEN WE'RE TALKING ABOUT EARLIER LIKE WHAT HAPPENS
21 WHEN THESE HOMES BECOME LESS OR THEY MEET THEIR 50-YEAR TIME
22 RESTRICTION THAT'S WHY CLT'S AND PRESERVATION CAN COME IN. WE
23 NEED TO CONTINUE TO PRIORITIZE SUPPORT.
24
25 **BOARD CLERK:** THANK YOU. THERE ARE NO OTHER PUBLIC COMMENT.



DECEMBER 10, 2025

1

2 **CHAIR, BELIA RAMOS:** THANK YOU SO MUCH AND THANK YOU TO ALL OF
3 OUR SPEAKERS FOR YOUR HEARTFELT TESTIMONY, I THINK SOMETIMES
4 WE LOOK AT PROGRAMS AND WE GOT A CHANCE TO HEAR ABOUT LIVES
5 TODAY I'LL JUST SAY -- [SPEAKING SPANISH] WITH THAT, I WILL
6 BRING THIS ONE HOME AND SAY THAT THE NEXT -- THANK YOU TO
7 STAFF. THANK YOU. I HOPE YOU HEARD THE ACCOLADES WERE JUST AS
8 MUCH ABOUT YOU AS THE PROGRAM. THE NEXT REGULAR JOINT MEETING
9 OF THE ABAG HOUSING COMMITTEE AND BAHFA OVERSIGHT COMMITTEE IS
10 SCHEDULED TO BE HELD AT THE BAY AREA METRO CENTER 375 BEALE
11 STREET SAN FRANCISCO WEDNESDAY JANUARY 14TH, 2026. ANY CHANGES
12 TO THE SCHEDULE WILL BE DULY NOTICED TO THE PUBLIC. THIS
13 MEETING OF THE ABAG HOUSING COMMITTEE AND BAHFA OVERSIGHT
14 COMMITTEE -- I DID IT FOR YOU CARLOS -- IS NOW ADJOURNED.
15 HAPPY HOLIDAYS EVERYONE.

16

17 **CHAIR, CARLOS ROMERO, ABAG HC:** HAPPY HOLIDAYS. [ADJOURNED]