



# MEMORANDUM

DATE: 10/1/2019  
TO: City Council Affordable Housing Subcommittee  
FROM: *JS* John Swiecki, Community Development Director  
SUBJECT: **Affordable Housing Fund Programming**

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## Background

The City of Brisbane has consistently invested in programs or projects to increase the supply of and access to affordable housing in Brisbane. The Redevelopment Agency (RDA) of the City of Brisbane made key investments in the following programs and projects until its dissolution in 2012:

- Visitacion Gardens senior housing
  - o 14 low and moderate income senior households at Visitacion and San Francisco Avenues.
- Habitat for Humanity affordable housing
  - o 5 very low income households at 20-38 Plumas Street.
  - o 2 very low income households at 15 Glen Park Way and 720 San Bruno Ave.
- First Time Homebuyer Program
  - o Five loans issued between 1997-2009 to low and moderate income households to purchase market-rate homes.

Following dissolution of the Redevelopment Agency in 2012 by the State of California, the Brisbane Housing Authority assumed all housing functions of the RDA and maintenance of the low and moderate income housing fund, totaling approximately \$2 million.

Other potential ongoing sources include potential sale of the Housing Authority-owned property at 1100 San Bruno Avenue for approximately \$2 million; adoption of an affordable housing linkage fee for new commercial development, and adoption of the updated inclusionary housing ordinance which will allow payment of in-lieu fees for future market rate housing developments, and SB 2 grant funds.

## Affordable Housing Program

Given the need for affordable housing in Brisbane and potential revenue streams noted above, it would be appropriate for the Housing Authority to establish an affordable housing program to establish priorities and define activities in regard to how the Authority will utilize its affordable housing funds. This agenda item is intended to start a dialogue on this issue; there is no expectation for the subcommittee to formulate recommendations or take action at this time.

In terms of the activities that the Authority might wish to consider, under Health and Safety Code, Division 24, Part 2, activities the Housing Authority may undertake include but are not limited to:

- Construct or fund construction of new housing for low and moderate income households.
- Acquire or fund the acquisition of existing multifamily rental housing for low and moderate income households.

- Acquire, improve, maintain, and operate a mobilehome park (at least 20 percent of the mobilehomes must be reserved for low income households).
- Provide counseling, referral, and advisory services to low or moderate income households in connection with the purchase, rental, occupancy, maintenance, or repair of housing.
- Make construction loans and mortgage loans to finance the acquisition, construction, rehabilitation, refinancing, or development of multifamily rental housing.
- Implement a home financing program (like the First Time Homebuyers Program)

As an alternative to constructing new housing, the Housing Authority could also consider funding programs that help low income residents keep their existing housing by reducing housing costs, or purchase affordable housing. Some examples of these types of programs include:

- First Time Homebuyers Program: Reactivation of the First Time Homebuyers Program to begin issuing new loans to low and moderate income households wishing to buy housing in Brisbane.
- Accessory Dwelling Unit construction loan program: Development of a construction loan program with low-interest to help homeowners build accessory dwelling units, in exchange for affordability restrictions that the unit would be rented to low or moderate income households.
- Residential rehabilitation loan program: Provide low interest property improvement loans and technical assistance to qualified very-low-income homeowners to make basic repairs and improvements, correct substandard conditions, and eliminate health and safety hazards.

#### Next Steps

Staff will follow up as directed by the subcommittee.