



**MEMORANDUM**

**DATE:** December 10, 2024  
**TO:** Adam Politzer, Interim City Manager  
**FROM:** Chadrick Smalley, Community Development Director  
**SUBJECT:** **Resolution Of The City Council Of The City Of Emeryville Authorizing The City Manager To Execute Emeryville Accessible Living Loan Agreements With Various Borrowers Seeking Accessibility Improvements To Their Respective Properties**

**RECOMMENDATION**

Staff recommends the City Council adopt the attached resolution authorizing the City Manager to execute various Emeryville Accessible Living Initiative (EALI) loan agreements for accessibility improvements at residential properties in Emeryville, utilizing Prohousing Pilot Improvement Program funds.

**BACKGROUND**

The City identified the importance of housing accessibility for seniors and people with disabilities in two recent plans. In the *2022 Age Friendly Action Plan*, the City prioritized Housing Domain Action Step #2: Increase awareness and utilization of housing rehab programs that focus on the accessibility improvements targeted for senior homeowners and tenants. Similarly, the *2023-2031 Housing Element* established Goal #2: Conserve and improve the condition of the existing housing stock to enhance the livability of neighborhoods for all residents, and Policy H-2-1: Facilitate the rehabilitation of the City's existing housing stock to correct housing deficiencies, increase useful life, and increase accessibility for all residents.

Accessible elements for people with disabilities are well-recognized needs. Currently, there is a growing emphasis on "aging in place," allowing individuals to stay at home rather than moving to institutional care as they age. Supporting accessible infrastructure enables communities to facilitate aging in place.

In 2023, the City successfully applied for \$575,000 in funds from the California Housing and Community Development (HCD) Department's Prohousing Incentive Pilot, codified in California Health and Safety Code Chapter 2.5 Sections 50470 through 50475. In that application, the City proposed to create an accessibility improvement program which would assist property owners by increasing the accessibility of existing housing stock in Emeryville and make aging in place more feasible. The City and HCD executed a grant agreement on January 25, 2024. The program guidelines and grant agreement specify that the City must expend and invoice HCD for all funds by March 30, 2025 (the "Invoice Deadline"), to meet the expenditure deadline of June 30, 2025 (the "Expenditure Deadline"). HCD may modify the Invoice Deadline under special circumstances but may not extend the Expenditure Deadline, which is set by statute.

On June 18, 2024, the City Council adopted Resolution No. 24-81 approving the EALI guidelines and authorizing the City Manager to modify the EALI guidelines from time to time to effectuate their purpose. The EALI guidelines outline the requirements for eligible borrowers, eligible uses, loan terms and other program requirements.

Applications for EALI funds were accepted from July 30, 2024 to October 14, 2024. The City received five applications for assistance during this time and upon evaluation, staff denied one application due to the applicant requesting assistance on a property that is outside the City limits of Emeryville. Staff preliminarily approved the four remaining applications as being eligible to receive assistance. Due to the low subscription for funding, staff has re-opened the application portal for EALI funding on a first come first serve basis until December 30, 2024.

## **DISCUSSION**

Staff are prepared to move forward with recommending the City Manager execute loan agreements to the following low income, elderly homeowners in an amount not to exceed \$25,000 per borrower:

### Laura Rankin

Property Address: 1 Captain Drive, Unit # 368, Emeryville, CA 94608

Project Description: ADA Bathroom modifications and bedroom flooring updates

### Stephanie Hunter

Property Address: 6 Captain Drive, Unit #337, Emeryville, CA 94608

Project Description: ADA bathroom modifications

### Glennis Burkhalter

Property Address: 1055 43<sup>rd</sup> Street, Emeryville, CA 94608

Project Description: ADA bathroom modifications and Vertical Platform Lift

The homeowner loans will each have a term of 5 years and an interest rate of 3%. Payments on the loans will be deferred for 5 years and, assuming the borrower still resides in the home as their primary place of residence at the end of 5 years, the loan will be forgiven at the end of the term. Loans will be secured by a promissory note and security deed.

Staff also is recommending the City Manager execute a loan agreement to the following pre-1991 Home Owners Association (HOA) in an amount not to exceed \$150,000:

### Watergate Home Owner Association

Property Address: 8 Captain Drive, Emeryville, CA 94608

Project Description: Updated Lighting in Garage A and Garage C, Automatic Lobby Doors (Various Locations), and accessible toilet in the Clipper Club

The HOA loan will be for a term of 10 years at 3% interest rate. Payment on the loan will be deferred for 10 years and forgiven at the end of the term. The loan will be secured by a promissory note and security deed.

Template loan and security documents for the EALI program have been drafted by the City Attorney's office and will be executed by each borrower and the City at the closing of each loan. All loan closings are anticipated to occur by January 31, 2025.

### **FISCAL IMPACT**

As noted above, the City was awarded \$575,000 in Prohousing Pilot Improvement funding and must invoice the State by March 31, 2025, to meet the June 30, 2025, expenditure deadline. All projects recommended for funding can be completed by the June 30, 2025, deadline. Five percent (\$28,750) of the award is set aside for program administration and the balance of funds are available to fund loans. Based on the above-mentioned funding recommendations, the City will commit \$75,000 in homeowner loans and \$150,000 in HOA loans, for a total commitment of \$225,000. The City will have \$321,250 in Prohousing Pilot Improvement funding available to fund any additional applications for EALI assistance that come in by the December 30, 2024, application deadline.

### **STAFF COMMUNICATION WITH THE PUBLIC**

None.

### **CONCLUSION**

Staff recommends the City Council adopt the attached resolution authorizing the City Manager to execute Emeryville Accessible Living Initiative (EALI) loan agreements with Laura Rifkin, Stephanie Hunter, Glennis Burkhalter, and Watergate Home Owner Association for accessibility improvements utilizing Prohousing Pilot Improvement Program funds.

**PREPARED BY:** Valerie F. Bernardo, Community and Economic Development Coordinator II

### **APPROVED AND FORWARDED TO THE CITY COUNCIL OF THE CITY OF EMERYVILLE:**



Adam Politzer, Interim City Manager

### **ATTACHMENTS:**

- Draft Resolution