



REGULAR MEETING MINUTES

Date: 11/3/2021
Time: 6:30 p.m.
Location: Zoom

A. Call To Order

Chair Grove called the meeting to order at 6:32 p.m.

B. Roll Call

Present: Bigelow, Grove, Leitch, Merriman (exited at 6:35 p.m. and rejoined at 6:42 p.m.),
Nguyen (arrived at 7:02 p.m.), Pimentel
Absent: None
Staff: Acting Housing Manager Mike Noce, Acting Principal Planner Corinna Sandmeier

C. Public Comment

None.

D. Regular Business

- D1. Approve minutes for the Housing and Planning Commissions special joint meeting on October 4, 2021 and Housing Commission regular meeting on October 6, 2021 (Attachment)

ACTION: Motion and second (Bigelow/ Leitch), to approve the Housing and Planning Commissions special joint meeting on October 4, 2021 and Housing Commission regular meeting on October 6, 2021, passed 4-0 (Merriman and Nguyen absent).

- D2. Recommendation on a below market rate housing compliance proposal by Cyrus Sanandaji, Presidio Bay Ventures, for the Springline project (1300 El Camino Real) (Staff Report #21-010-HC)

Acting Principal Planner Corinna Sandmeier introduced the item followed by a presentation by Steve Atkinson (Attachment).

- D3. Presentation by the City's below market rate housing program administrator HouseKeys

Julius Nyanda from HouseKeys provided a presentation (Attachment).

- D4. Selection of the Vice Chair

ACTION: Motion and second (Pimentel/ Nguyen), to select Commissioner Nguyen as the Vice Chair, failed 2-3 (Bigelow, Leitch and Grove dissented and Merriman abstained).

ACTION: Motion and second (Grove/ Leitch), to select Commissioner Bigelow as the Vice Chair, passed 4-1 (Nguyen dissented and Merriman abstained).

E. Reports and Announcements

E1. Ad hoc subcommittee reports (10 minutes):

Commission Nguyen was added to the below market rate (BMR) guidelines ad hoc subcommittee by acclimation.

E2. Commissioner updates

Chair Grove provided a recap of the Housing Leadership Day event.

E3. Recommended future agenda items.

None.

E4. Staff updates and announcements

Acting Housing Manager Mike Noce provided updates on:

- Staff will send out an agenda and staff report for the November 17, 2021 special meeting regarding policies for production of affordable housing.

F. Adjournment

Chair Grove adjourned the meeting at 8:42 p.m.

Mike Noce, Acting Housing Manager, Community Development

NOVEL CORONAVIRUS, COVID-19, EMERGENCY ADVISORY NOTICE

On March 19, 2020, the Governor ordered a statewide stay-at-home order calling on all individuals living in the State of California to stay at home or at their place of residence to slow the spread of the COVID-19 virus. Additionally, the Governor has temporarily suspended certain requirements of the Brown Act. For the duration of the shelter in place order, the following public meeting protocols will apply.

Teleconference meeting: All members of the Housing Commission, city staff, applicants, and members of the public will be participating by teleconference. To promote social distancing while allowing essential governmental functions to continue, the Governor has temporarily waived portions of the open meetings act and rules pertaining to teleconference meetings. This meeting is conducted in compliance with the Governor's Executive Order N-25-20 issued March 12, 2020, and supplemental Executive Order N-29-20 issued March 17, 2020.

- How to participate in the meeting
 - Access the meeting real-time online at:
[Zoom.us/join](https://zoom.us/join) – Regular Meeting ID #997-7506-7654
 - Access the regular meeting real-time via telephone (listen only mode)
at: (669) 900-6833 Regular Meeting ID 997-7506-7654

Subject to Change: Given the current public health emergency and the rapidly evolving federal, state, county and local orders, the format of this meeting may be altered or the meeting may be canceled. You may check on the status of the meeting by visiting the City's website www.menlopark.org. The instructions for logging on to the webinar and/or the access code is subject to change. If you have difficulty accessing the webinar, please check the latest online edition of the posted agenda for updated information (menlopark.org/agenda).



SPRINGLINE HISTORY

ENTITLEMENTS

Project approved early 2017 including approximately 220,000 SF of office and CSU (retail) and 183 units

INCLUSIONARY HOUSING

Project as approved includes 20 BMR of various types

PUBLIC BENEFIT

Part of this agreed BMR, beyond applicable requirements, was to serve as public benefit for “bonus” FAR allowed under Specific Plan

PROJECT SPONSOR

In mid 2020, Presidio Bay Ventures was brought in as new Development Manager, and identified some deficiencies to be remedied to make Springline successful



THE RESIDENCES



THE OFFICES & SHOPS

SPRINGLINE PROJECT MODIFICATIONS

REDESIGN FOR ADA ACCESS TO THE MAIN ENTRANCE OF THE RESIDENCES

Modification of the primary residential entry at the intersection of Oak Grove and Garwood to improve aesthetics, functionality and accessibility.

MINOR CHANGES TO THE BASEMENT (SUPPORT SPACE)

Minor changes to the basement levels for operational needs, such as secured lobbies to access the buildings from each level of the basement, mail rooms (required by USPS to be in basement), trash rooms, and storage to support Community Service Uses. Additionally, TDM focused amenities such as bike parking and locker rooms have been expanded to encourage greater bicycle ridership and minimize vehicular traffic. No new usable office or retail space added. No modifications to massing. Would result in a technical increase in Floor Area, while not impacting the massing or usable commercial space.

SECOND STORY OFFICE PASSAGE WAY FOR MULTI-TENANT

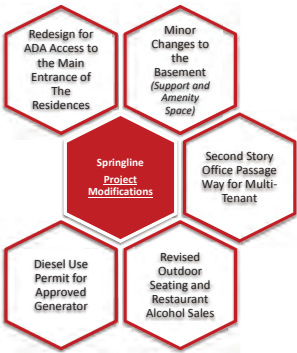
Minor changes to the second levels of each office building in order to create a passageway at the second level of the double-height entry lobbies.

REVISED OUTDOOR SEATING AND RESTAURANT ALCOHOL SALES

Use Permit amendment to allow a minor expansion of the allowed outdoor seating area for food and beverage. Use Permit for restaurants selling alcoholic beverages. Use Permit for a taproom that will sell craft beer, wine and spirits (confined to the outdoor seating area), along with snacks. Use Permit for liquor sales for a specialty market that will also sell alcoholic beverages for on and offsite consumption.

DIESEL USE PERMIT FOR APPROVED GENERATOR

Use Permit for hazardous materials with respect to a diesel fuel storage tank for the emergency generator as required by the City.



SPRINGLINE

PROJECT MODIFICATIONS

- Proposed additions would result in total of about 224,000 sf of office and CSU space (4,000 sf more than 2017 approval)
- Almost all of the increased office and CSU areas are in the basement level, and would not add employees or generate housing demand

PROPOSED IN-LIEU LINKAGE FEE

- Because the original approvals allowed “ranges” of office and CSU area, it is difficult to calculate exactly how much each has increased compared to the original approvals
- We therefore proposed that the BMR requirement be satisfied by payment of in-lieu fees with a 50/50 split, resulting in a payment of approximately \$63,120

Table 1			
	Square Feet	Component Fee	Total
Group A	2,000	\$20.46	\$40,920
Group B	2,000	\$11.10	\$22,200
BMR In-Lieu Fee			\$63,120



THANK YOU!

City of Menlo Park Application Process

NOVEMBER 3, 2021

Springline				
	Unit Type	Number of BMRs	Number of Market	Total
	Studio	-	-	-
	1 Bedroom	17	81	98
	2 Bedroom	3	74	77
	3 Bedroom	0	8	8

	Unit Type	Low Income Units	Moderate Income Units
	Small One-Bedroom Units	8 Units # 219,223,231,262,319,323,331,362	6 Units # 209, 225, 260, 309, 325, 360
	Large One-Bedroom Units	3 Units # 226, 248, 348	
	Two-Bedroom Units	3 Units # 200, 224, 300	
	TOTAL	14	6

Background

- Determine Household Size
- Determine Household Income
- Application ID (Program Connection) & Drawing Entry (Suitability)
- Selection Process Dates (Entry, Results Published, File Submission)
- Review Supporting Documentation
- Determine Program Eligibility (HHLD Size, Income Limits, etc.)
- Determine Program Qualification (Down Payment, Foreclosure risk, etc.)
- Prepare for Compliance and Future Service Tickets (Refinance, Resale, etc.)

HouseKeys Websites	
Description	Website
HouseKeys Software Application Site 1. Register your Household 2. Obtain an Application I.D. 3. Enter an Opportunity Drawing 4. Opt-out from an Opportunity Drawing	https://www.myhousekeys.com/
City of Menlo Park (City Specific Resource Website) 1. Application Forms, Exhibits, Checklists 2. Orientation Prerecorded video, Power Point Presentation 3. Short Videos (Rental/Ownership), Quiz 4. City Guidelines	www.housekeys10.com

Homebuyer Application Steps

Part 1

Step 1

Opportunity Advertisement

HouseKeys releases an Advertisement for a New Housing Opportunity. This notice will include:

Bedroom Count
 Income Level
 Property Type
 Deadlines

The notifications go out to Application ID holders and email subscribers.

Step 2

Package Your File

A Application Packet www.housekeys10.com/homebuyer/info-page-or-rental-info.aspx

The Program Package includes:

- Initial Action Items
- Info on Members, Income Sources and Debts
- Intent to Follow (Abide by) the Rules

C Document Checklist

Contains a list of supporting documents to verify your household size, income, and other information that you have stated on your application and in the screening questions. It is important to be honest, truthful, and start on this Document Checklist right away. We recommend that you give yourself at least 21 days to collect everything on the list. If you find that a deadline does not give you enough time, do not be discouraged. HouseKeys is constantly adding new programs and opportunities to the Marketplace and Program Center.

B List of Loan Officers

It is very important to connect with a Loan Officer as soon as possible. The ones on our list have gone through training and verified that their legal departments have reviewed the program documentation. We understand that it may sometimes be difficult to get ahold of a loan officer on our list in time to meet the posted deadlines. If you choose to go with your own lender, make sure to verify that they have done the same. If you do not verify, you run the risk of not being able to close on your purchase transaction even if you are chosen during the Lottery Ranking process.



Step 3

Attend an Orientation

1. Orientation Webinar
2. Pre-Recorded Videos
3. Take Homebuyer Quiz
4. FAQ Sessions on Fridays and Saturdays, and these are posted on our Event Calendar.



Step 4

Setup your MyHouseKeys Account

Set up an account at MyHouseKeys.com and complete the Household Profile with:



Your MyHouseKeys Account allows you to apply for any Program that HouseKeys manages.



Create an account at MyHouseKeys.com



One Account per Household
To Create a New Account:
Username = Email Address
Password = 8 characters and 1 symbol
First Name
Last Name
Click on Create Account

Create a new account

Username (Email)

Enter your username

Password

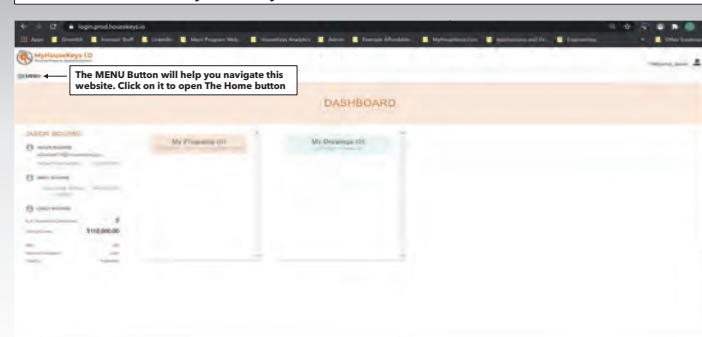
Enter your password

First Name

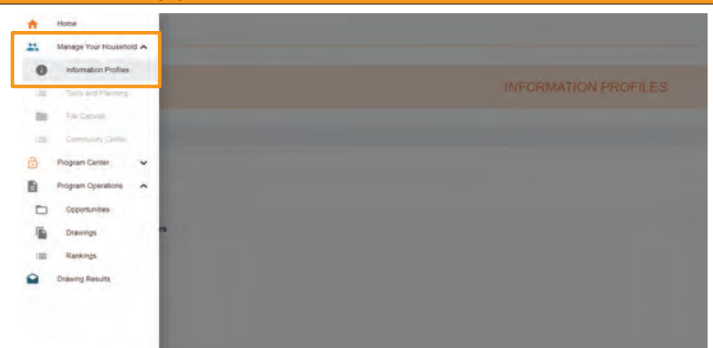
Last Name

Create Account

My HouseKeys 1.0 Dashboard Screen/MENU/HOME



MENU>Home>Manage your Household>Information Profiles (add, edit, delete, member info or income)



Information Profiles

Member Profile

Income Profile

To Edit member info please use the pencils

To delete member info or income please use the trash can

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Step 5

Get an Application ID

Go to the "Program Center" to find the list of Programs. You will see a "Request Application ID" button that leads to a set of pre-application screening questions that will issue an Application ID if you pass the screening.



Step 6

Enter an Opportunity Drawing

Go to the "Program Center" and look at the Opportunities List or the Opportunity Drawing List. Available Homes in the Inventory that we present are called "Opportunities" and each Opportunity is placed into an Opportunity Drawing. An Opportunity Drawing is how HouseKeys connects applicants to available homes. You "Enter" a Drawing by pressing the entry button and answering an additional set of screening questions and you will be assigned an entry number if you pass the additional screening.

Go through the Opportunity List



Or you can enter from the Opportunity Drawing List



MENU>Home>Drawings>Opt Out

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Step 7

Upload File to the File Cabinet

All the items in Step 2 are what make up a "file." When timelines are posted, the file submission deadline is the deadline to submit the items described in Step 2.



MENU>Home>Manage your Household>Information Profiles (add, edit, delete, member info or income)

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Step 8

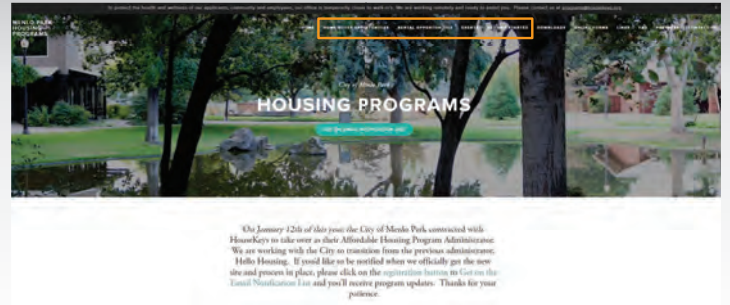
Get Your Ranking

Each Opportunity Drawing that you entered in Step 6 has a timeline that includes:

- 1) Entry Deadline
- 2) Ranking Results
- 3) File Submission Deadline



www.HouseKeys10.com



Homeownership Program

CITY OF MENLO PARK

HouseKeys10.com/Getting Started/home-buyer-info-page

Intro Videos & Quiz

There are 8 short videos that will help you understand how affordable housing works, key terminology, and the affordable home buying process. We encourage you to "Take the Quiz" to confirm that you understand the concepts and the process. In addition to the videos please review the "Orientation the Initial Action Items Orientation Handout" by clicking HERE. Please check the "Events" tab above to find the registration link for the next mandatory Ownership Orientation Webinar.

TAKE QUIZ

ORIENTATION DECK COMING SOON

1. View 8 Short Videos (Rental)

3. Individually Take the Quiz and Pass with a score of 10 or Better

HouseKeys10.com/Getting Started/Homebuyer Program Info Page/ 8 Short Videos/Quiz

1. View 8 Short Videos (Rental)

2. Individually Take the Quiz and Pass with a score of 10 or Better

3. Check your Final Score before submitting. If it's not 10 or better, check you answers and re-take the quiz. If you have a score of 10 or better, you can Submit Form

HouseKeys Home Buyer Quiz

This quiz will help you learn more about the Home Buyer Program. The quiz includes 10 questions and you must answer 8 correctly to pass.

Applicant Name:

Email:

Please select the City/Cities you are interested in purchasing a home below:

- ☐ All Cities
- ☐ All Cities except...
- ☐ All Cities except...
- ☐ All Cities except...
- ☐ All Cities except...
- ☐ All Cities except...
- ☐ All Cities except...
- ☐ All Cities except...
- ☐ All Cities except...
- ☐ All Cities except...

14. The lender's income calculation (typically 2 year average) is used to determine if the household exceeds the Program Income Limit (PIL).

Easy Question: Please let us know at least one thing that you've learned by taking this course.

Final Score:

Submit

Housekeys10.com/Getting Started/ Home Buyer Info Pages/Checklists/Application Forms

Scroll Down to the Middle of the Page. Download, Print and Complete to the best of your ability:

1. Homebuyer Application Part 1
2. Homebuyer Application Part 2
3. Homebuyer Application Part 3

Note: If an item does not apply do not complete it.



Leverage the Standard Rental Program Document Checklist (guide you to build your FILE)

HouseKeys10.com Program Guidelines

Scroll down to the bottom of the page and please Read the Program Guidelines before entering an Opportunity Drawing



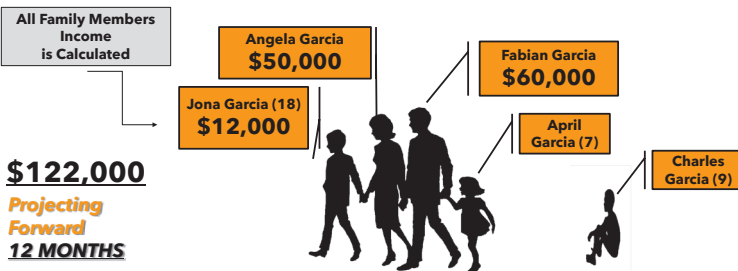
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What does Area Median Income (AMI) mean?

The Area Median Income or "AMI" is the midpoint of a county's income distribution. Half earn more than the MEDIAN and Half earn less than the MEDIAN

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Meet the Garcia's (Family of 5) How Does HouseKeys Calculate Your Income (to ensure that the Household is below the Maximum Income Limits) ?

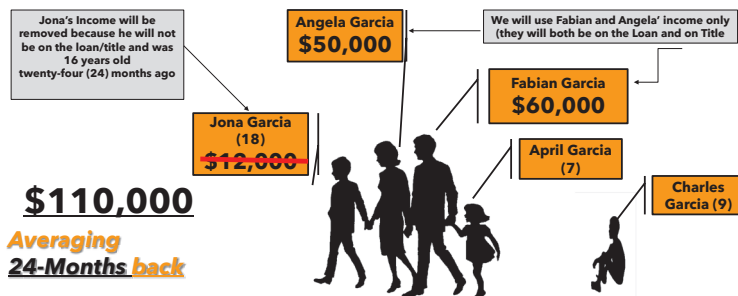


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San Mateo County (as of 4/26/21)

Percentage of the Median Income	Household Size	1	2	3	4	5	6
30% AMI	Extremely Low	\$38,400	\$43,850	\$49,350	\$54,800	\$59,200	\$63,600
50% AMI	Very Low	\$63,950	\$73,100	\$82,250	\$91,350	\$98,700	\$106,000
80% AMI	Low	\$102,450	\$117,100	\$131,750	\$146,350	\$158,100	\$169,800
100% AMI	Median	\$104,700	\$119,700	\$134,650	\$149,600	\$161,550	\$173,550
120% AMI	Moderate	\$125,650	\$143,600	\$161,550	\$179,500	\$193,850	\$208,200

Meet the Garcia's (Family of 5) How Do Lenders Calculate your Income (to ensure the Borrower(s) can afford the Financing)?



Household Profile Overview Program Eligibility vs. Lender Qualification

ELIGIBILITY INCOME
\$122,000

All Family Members Income is Calculated

It is Used to make sure that the Household is below the Maximum Income Limits (per San Mateo County's Income Limits)

QUALIFYING INCOME
\$110,000

2-Year History Income
It is Used to make sure the Borrower(s) can afford the Financing

BMR Ownership Program Minimum Requirements

Please Reference your City Guidelines and Handbook for more details!

Credit Score: 620 Minimum Median Score (Experian, Equifax, Trans Union) lowest of the borrowers on record
All IRS liens or any past due money owed to the IRS will need to be paid off - including any other liens
Down Payment (3% Minimum Down Payment) from buyers own funds. Funds must be in your bank account for 3 months. UW will request 3 months bank statements (submit all copies front and back, ALL Pages)
All applicants and co-applicants must have a valid Social Security Card
HUD Approved First Time Home Buyer Education Class (ONLINE class)
Willingness to adhere to the 55-year Resale Restriction Agreement. Complete and Submit an Annual Certification (Resale Restriction Agreements are available to view on our City of Menlo Park website)

BMR Ownership Program Things to Consider

Long Term Affordability	Must be a 1 st Time Home Buyer. No property ownership for 3 years
Ability to Save \$\$\$	Not an Investment Property, Buyer is unable to re sell the BMR unit at market rate
Possible Tax Benefits (discuss with your tax advisor)	55 Year Restriction Unit Must Always be Owner Occupied
	Patience and Organization takes time and there is lots of paperwork

Rental Program

CITY OF MENLO PARK

HouseKeys10.com/Getting Started/Rental Program Info Page

1. View 6 Short Videos (Rental)
3. Individually Take the Quiz and Pass with a score of 6 or Better



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HouseKeys10.com/Getting Started/Rental Program Info Page/ 6 Short Videos/Quiz

1. View 6 Short Videos (Rental)
2. Individually Take the Quiz and Pass with a score of 6 or Better
3. Check your Final Score before submitting. If it's not 6 or better, check you answers and re-take the quiz. If you have a score of 6 or better, you can Submit Form

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Housekeys10.com/Getting Started/ Rental Info Pages/Checklists/Application Forms

- Scroll Down to the Middle of the Page.
Download, Print and Complete to the best of your ability:
1. Rental Application Part 1
 2. Rental Application Part 2
 3. Rental Application Part 3
 4. Exhibits A-F

Note: If an item does not apply do not complete it.



Leverage the Standard Rental Program Document Checklist (guide you to build your FILE)

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HouseKeys10.com Program Guidelines

Scroll down to the bottom of the page and please Read the Program Guidelines before entering an Opportunity Drawing

PROGRAM HANDBOOK AND PROGRAM GUIDE
Note: There may be updated items due to other:
City of Menlo Park BMR Rental Program
Guidelines (6/15/2018)
Application Handbook (6/15/2018)
As an applicant, you must complete the steps to enter a
household for the BMR Rental Program. Each
drawing opportunity is given an Opportunity ID. If you are
drawn into the drawing, then you will submit a full bid to the
program and understand that the rules are outlined in the
guidelines.
Participation Guide (6/15/2018)
Once you are a participant, you sign a Participation
Agreement that details what you are allowed to do with the
home. While the Participation Agreement is the same for all
renters, there have been some different versions and
as the year The Participation Guide outlines the details of
the rules in participating in the BMR Rental Program and
the rules. Please keep in mind that you signed
Participation Agreement in the program. Therefore, that
already determines what you are allowed to do.

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Keep this in mind about the BMR Rental Program

Rents are based on formulas derived from Housing Agreements, City Ordinances and San Mateo County's Maximum Income Limits

(Maximum Income Limits are provided Annually by the State of California to ALL 58 counties)

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BMR Rental Program Minimum Requirements

Please Reference your City Guidelines and Property Qualification Criteria for more details!

Rental Score Recommendation:
Approved, Approved with Conditions OR Denied

Meet Property Management Company Qualification Criteria

Sufficient Funds for Deposit(s) and Background Check Fees
When and If Applicable

All applicants and co-applicants must have a valid Photo
Government issued I.D. or Social Security Card
*Documentation Requirements may vary by Property

Must Make 2x the Rent (in most cases)

Willingness to adhere to Annual Recertifications and meet
program requirements continuously

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Reference Materials

CITY OF MENLO PARK

City of Menlo Park BMR Program Priority Criteria

Preferences	Description
Live or Work in Menlo park	Currently Lives or works in Menlo Park and has lived or worked in Menlo park for at least one year at time of application
Lived in Menlo park in 2008 and Subsequently displaced due to economic hardship and has proof	A person residing in Menlo Park in 2008 who was subsequently displaced from such housing shall not be disqualified based on current lack of residency, provided they can show their displacement was due to economic conditions beyond their control (including but not limited to job loss, rent increase, eviction, foreclosure or other form of economic hardship resulting in loss of housing). Evidence of such economic displacement shall be in the form of direct evidence (i.e., job termination letter) or declarations submitted under penalty of perjury.
Unhoused persons with evidence that their last permanent residence was in Menlo Park	Unhoused persons may show local residency by providing evidence that their last permanent residence was in Menlo Park and/or documentation from a case manager or homeless services provider demonstrating current residency in Menlo Park, including places or structures other than a bona fide dwelling unit (i.e., vehicle or tent).
No Preference (May Still Apply)	May Still Enter

City of Menlo Park BMR Program Occupancy Standards

Room Size	Minimum	Maximum
Studio	1 Person	2 People
1 Bedroom	1 Person	3 People
2 Bedrooms	2 People	5 People
3 Bedrooms	3 People	7 People
4 Bedrooms	4 People	9 People
5 Bedrooms	5 People	11 People

List of HUD Approved Counseling Agencies in the Bay Area First Time Home Buyer Education Classes

Agency	Contact Information
Operation HOPE (East Bay)	Contact: Mel Rogers (510) 535-6700
A-1 Community Housing Services (East Bay)	Contact: Nancy Rivera to register and complete intake. nrivera@a1chs.org
EDEN Council for Hope and Opportunity ECHO (East Bay)	Main Number (510) 581-9380
NID Housing Counseling Agency (East Bay)	Contact: Olga Tovar (510) 268-9792
Project Sentinel (South Bay)	https://www.housing.org/first-time-homebuyer-education Online First Time Home Buyer Education Class Scroll Down to Online Home Buyer Education Class and Follow Steps 1-4

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Dates to Remember

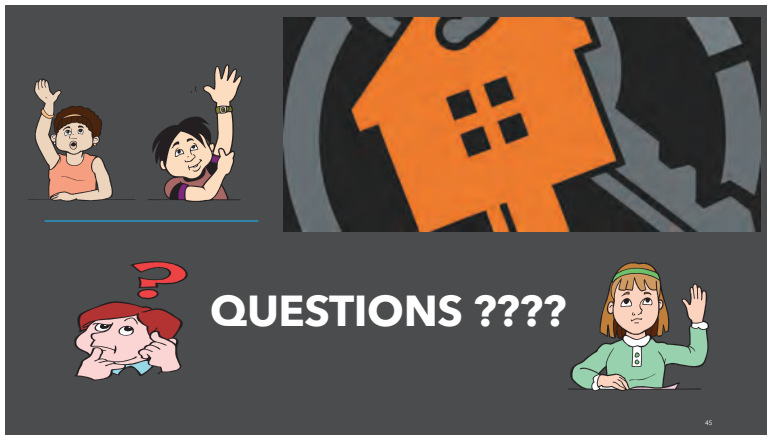
FAQ Friday Broadcasts
Please register at www.housekeys10.com > Events Tab
(does not substitute the BMR Orientation)

Weekly FAQ Fridays (most Fridays)
12pm-1:15pm

Saturday FAQ (every other Saturday)
10am-11am

*Note: Short webinar intermissions will occur, please check webinar availability at our
www.housekeys10.com website > EVENTS Tab > Events Calendar

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