

Contra Costa communities seek solutions to housing crisis, NIMBYism



Shelter Inc. announced the reopening of the Lyle Morris Apartments along Delta Fair Boulevard in Antioch, 2017. The 20-unit complex, with two and three bedroom apartments offers affordable housing for 19 fortunate low-income families. All of the units are spoken for. (Susan Tripp Pollard/Bay Area News Group)

By [Aaron Davis](#) | aarondavis@bayareanewsgroup.com | Bay Area News Group

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ANTIOCH — More affordable housing and tenant protections like rent control were some of the urgent needs identified by residents and community leaders in a series of town hall meetings across the county.

The three top needs were identified as: long-term housing with services, such as mental health or substance abuse services; more affordable housing options; and tenant protections, including rent control.

One of the more disturbing trends was that Contra Costa County has one of the largest shortfalls of affordable housing, and when combined with rising rents and falling incomes, housing insecurity and homelessness rise.

View [Housing Opportunity site inventories prepared by cities as part of their 2015-2023 housing plans.](#)

“We wanted to connect people and organizations and begin having discussions to build that political will to figure out solutions and ensure every resident has a safe and affordable place to live,” said Zuleika Godinez, policy coordinator for the Ensuring Opportunity campaign, which organized the recent town hall meetings.

Since 2000, median rents have increased 25 percent and median household income for renters has decreased 3 percent, when adjusted for inflation. When high housing costs are included, the [poverty rate jumps](#) from 10.8 percent to 16.1 percent.

West County residents were concerned about residents of Alameda and San Francisco counties moving in and driving up costs. East County residents were conversely concerned with lower income residents moving in and decreasing home values.

“In the Antioch town hall, talk was really centered around homelessness, which was a huge issue for the community,” Godinez said. “The discussion was around Antioch having access to some shelters and Brentwood and Oakley not providing these services, so the homeless population comes to Antioch.”

In 2012, the Federal Reserve Bank of San Francisco found that even though there are similar rates of poverty throughout the county, for every \$8 in social services a poor person in West County has access to, there is only \$1 available for the poor in East County. Read the 14-page report at bit.ly/ECPoverty

One of the barriers to action on creating affordable housing in District 3, which includes Antioch, Oakley and Brentwood, was “a lack of public education on the root causes of homelessness and housing instability,” [the report said](#).

One of the biggest concerns was a feeling that the public was generally interested in finding solutions for the housing crisis, but not in their back yard.

Diane Burgis, county supervisor for District 3, said that even her three sons are having trouble finding affordable apartments or homes to rent in the area. She said that East County has the highest percentage of people over the age of 84.

“We’re not just talking about young people on the streets, we’re talking about older people with limited incomes that don’t have access to affordable housing,” Burgis said. “When we’re talking about understanding, a lot of people have come out here, bought nice, big houses, but don’t understand there are people on limited incomes that need housing as well.”

Among the nine Bay Area counties, Contra Costa County permitted [the highest percentage](#) of above-moderate income units and negligible to zero very-low income units in 2015, according to the Association of Bay Area Governments.

The city of [Oakley was lauded](#) as one of the best performing jurisdictions in the Bay Area by UC Berkeley’s Haas Institute in their 2017 report on regional housing needs. Oakley had permitted 133 percent of its low and very low-income housing requirements. In contrast, Martinez had only permitted 6 percent.

“NIMBYism occurs in every community. People may not want it next door or they don’t want to pay their taxes on that, but we’re seeing it in our communities and we need to work together,” Burgis said. “People on the street are more expensive than when we find them places to be and get them what they need.”

East Bay Times

‘Catalyst’ North Richmond apartment project moves forward



Courtesy Contra Costa County

Funding for the Heritage Point Apartments, a 42-unit project on Fred Jackson Way in North Richmond, was approved last week by the Contra Costa County Board of Supervisors.

By [Sam Richards](#) | srichards@bayareanewsgroup.com | Bay Area News Group

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NORTH RICHMOND — County leaders hope a 42-unit apartment building, almost a decade in the planning, will help spur a revival of this unincorporated community’s main business district.

On Tuesday, supervisors approved the sale of six parcels along Fred Jackson Way for construction of the Heritage Point Apartments, an affordable housing complex. The supervisors also unanimously approved a patchwork of funding to help pay the anticipated \$27 million cost of construction, and issuing the first of a maximum of \$17 million in multifamily housing revenue bonds to pay for building the project.

It’s a development that Annie King-Meredith said has been a long time coming.

“We’ve been working on this for so long, at least 10 years,” said King-Meredith, a board trustee of project developer Community Housing Development Corp., and a member of the North Richmond Municipal Advisory Council. “This project is to revitalize the community ... It will be a beacon of light for people to see the beauty of North Richmond.”

The six parcels, between Grove Avenue and Chesley Avenue across the street from the Community Heritage Senior Apartments, sit empty, closed off behind chain-link fencing. The last empty building on the properties was knocked down about two years ago, King-Meredith said.

The total county cost is anticipated to be \$7.37 million, from varied sources including the Housing Successor Low Moderate Income Housing Funds, Community Development Block Grant and the Livable Communities Trust Fund.

“It’s a perfect example of the blending of different funding sources to develop affordable housing,” County Supervisor John Gioia of Richmond said.

That \$7.37 million figure could still rise, depending largely upon what final form the Republican-sponsored federal tax reform bill takes, said Maureen Toms, deputy director of Contra Costa County’s Department of Conservation and Development. The value of the tax credits that are factored into construction costs could decrease depending on how some aspects of the tax bill are finalized. The lower the federal corporate tax rate, the lower the value of tax credits. If tax credit values drop significantly, the county would have to spend more money to make up for that. That money, Toms said, is available if needed, from reserves.

“We’re just too far down this road to let anything scuttle this project,” Toms said. But Gioia and others warn that future affordable housing projects could be much more difficult to develop should federal tax changes adversely affect tax credits.

Toms described Heritage Point as a “catalyst project” that could help spur other development in this struggling corridor, now anchored by the senior apartment complex and by the Contra Costa Health Services’ North Richmond Center for Health.

The Rev. Dana Keith Mitchell said he’s looking for a spark, and for redemption.

“We’ve had some people who’ve been displaced from homes here and who would like to come back,” said Mitchell, pastor of the North Richmond Missionary Baptist Church, about a block from the Heritage Point site. He also hopes that catalyst effect will attract some new businesses, most importantly, a grocery store.

“Every community needs to feel good about itself, have hope,” Mitchell said. “I believe this project will bring hope.”

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All systems go for ConFire Station 16 construction

By Nick Marnell



If every celestial body aligns perfectly. Photo Nick Marnell

To demolish Fire Station 16 in Lafayette, the Contra Costa County Fire Protection District hired Federal Solutions Group of San Ramon, the same company that the Moraga-Orinda Fire District fired in November as the contractor to build Fire Station 43 in Orinda.

The company could not secure a performance bond for the MOFD project and the district said it could not take the risk and terminated the FSG contract. "We're aware of the local issues," said ConFire Assistant Chief Aaron McAlister, who oversees the Station 16 rebuild for the district. "We did the due diligence (on FSG). But they're only doing the demolition, which is about a \$150,000 job."

The district pulled the demolition permits in December and expects the job to be completed by mid-January. "A 100 percent demolition, including the slab," McAlister said.

Before the building is razed, recruits from ConFire Academy 51 will use the structure for training exercises. Recruits will cut holes in the building with chain saws, breach the exterior walls and practice ripping through the roof and climbing through the windows. MOFD conducted similar training exercises at Fire Station 43 before it was demolished in 2016.

The ConFire board of directors approved the advertising for bids for the construction of Fire Station 16 and McAlister said the solicitations should be sent out in early January. The district has identified five preferential bidders, and by the first week of February, ConFire should know the lead bidders and a realistic cost estimate for the project.

"We're holding to the official estimate of \$3.5 million," McAlister said, but Fire Chief Jeff Carman warned his board Dec. 12 that construction costs are soaring. "The more time that goes by, the higher the costs go up," Carman said.

ConFire has hired Kitchell Northern California as construction manager, and though the sign outside Fire Station 16 suggests a completion date in 2018, the board packet issued Dec. 12 says that "construction is estimated to begin in April 2018 and take 11 months to complete."

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MOFD cautiously welcomes in the new year

By Nick Marnell



Superior Court Judge John Kennedy, left, swears in new MOFD Fire Chief Dave Winnacker at the Hacienda de las Flores. Winnacker's wife, Corrie, looks on. Photo Nick Marnell

Station 43 on budget and on time," said Barber, stopping short of promising a completion date. He noted that the Local 1230 labor contract is also a top priority and Barber said the district looks for a smooth, fair process during negotiations. The current contract with the firefighters expires at the end of June.

"From where I sit, Station 43 is the most pressing district need," said Fire Chief Dave Winnacker, sworn in at the Dec. 20 district meeting. "If not properly managed in a hands-on manner - by me - there could be a less than desirable outcome." Neither the chief nor district union representative Lucas Lambert would comment on labor negotiations.

Also for the new year, Barber said that he had not forgotten about the low water pressure delivered by many fire hydrants in north Orinda, but that the problem was more complicated than he originally thought because of the unclear timeline for the East Bay Municipal Utility District to upgrade the hydrants. "Should the public have to wait 20 years? We may need those resources," said Barber, citing the concern of a North Bay-type wildfire in the north Orinda area.

The Moraga-Orinda Fire District board moved on from a difficult 2017 by ushering in a change in district leadership, including the election of board officers, retention of a new law firm and the approval of a contract for the recently hired fire chief.

It was one bit of bad news after another in 2017 for MOFD, which fired its auditor over misapplying \$20 million on the district financial reports, was stunned by the unexpected departure of its fire chief and experienced numerous setbacks in the construction of Fire Station 43 in Orinda. Newly elected board president Brad Barber said that potential litigation over the fire station chaos helped convince the district that it needed a law firm with public real estate experience, and MOFD hired San Francisco-based Renne Sloan Holtzman Sakai LLC as district counsel effective Dec. 20.

Barber named the rebuild of the Orinda station as one of his top goals for the district in 2018. "We want to do everything possible, as quickly as possible, to finish

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Associated Press

US eyes increased pumping from biggest federal water project

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SAN FRANCISCO (AP) — The Trump administration said Friday it will look at revving up water deliveries to farmers from California's Central Valley Project, the largest federal water project in the United States, in what environmental groups called a threat to protections for struggling native salmon and other endangered species.

The U.S. Bureau of Reclamation formally served notice it would begin looking at changing the operation of the massive California water project to maximize water deliveries. Spokeswoman Erin Curtis called it the first step in what would likely be an 18-month analysis.

The water project is a network of 18 dams and reservoirs and 500 miles of canals and aqueducts that draw water from the delta of the Sacramento and San Joaquin rivers, which are part of the largest estuary on the West Coast of the Americas.

Launched in the 1930s, the water project has helped make California's Central Valley the United States' richest farm region. It also has contributed to driving several once-plentiful species of smelt, salmon and other native animals toward extinction, biologists and environmental groups say.

Doug Obegi, a senior attorney for the Natural Resources Defense Council environmental group, contended in an email Friday the move represented "the latest attempt by the Trump administration to roll back protections for salmon and other endangered native fisheries ... in order to increase water supplies" for the state's agricultural water agencies.

Curtis, the Reclamation spokeswoman, called the effort a priority for the current administration.

Cutbacks of water deliveries for the project's customers during the recently ended five-year California drought — including cutbacks prompted by rules protecting endangered native species also struggling in the drought — helped prompt the decision to look at possibly redoing the rules for operating the water project, Curtis said.

So did new U.S. legislation last year that encouraged more big water construction projects and water deliveries for Western farmers, Curtis said.

Federal authorities will seek public comment through Feb. 1.

East Bay Times

Urban Edge farm program offers immersion-style learning



First Generation Farmers Executive Director Alli Cecchini, right, and Project Manager Ellie Vanhof, left, harvest some vegetables on Cecchini's family land in Discovery Bay, Calif., on Tuesday, Dec. 19, 2017. Cecchini founded the Urban Edge Sustainable Farming program, which recently received a \$200,000 federal grant and has 12 spots available for new farmers. It will begin on Feb. 5. (Jane Tyska/Bay Area News Group)

By [Lou Fancher](#) | Correspondent
January 1, 2018 at 8:23 am

A 550-acre area in Brentwood is so much more than a plot of land.

To First Generation Farmers Executive Director Alli Cecchini and head farmer Eleanor VanHof, a 13-acre section of the prime farmland in the Bay Area's east Contra Costa County is the site of the long-dreamed-of Urban Edge Sustainable Farming (UESF). The full-time, nine-month residency program begins in February and will train beginning farmers with hands-on instruction, a farm business development program and long-term land leasing.

After operating a pilot version of the ambitious program, a \$200,000 grant from the USDA National Institute of Food and Agriculture's Beginning Farmer and Rancher Development Program is a launch pad for the immersive learning experience.

For the first cohort of students, many of them women and/or people of color, immigrants, refugees, veterans or farmers-to-be with limited resources, the land is a classroom. Instruction comes from First Generation and experts from the National Center for Appropriate Technology and UC Cooperative Extension. Participation in the program represents opportunity and fulfills dreams the first-time farmers hold of agricultural avocation, economic stability, families, homesteads and permanence.

"Historically oppressed, underserved groups — women, refugees, LGBTQ, immigrants — they've been the labor force but never the owners," Cecchini says. "It's hard to be that labor force in agriculture, but the best people to be owner/operators are the labor workers."

Cecchini, 29, says that for many people, but especially women and immigrants facing ongoing racial or social stigmas in the United States, entering the farm industry is formidable, even if money is available.

VanHof agrees and says, “Women (working on family farms) for the past 20 years haven’t been accounted for. They weren’t considered to be owners. If the husband died, they didn’t get the land. They weren’t even counted in annual national agriculture censuses as having a job.”

The rigorous program isn’t for the lighthearted. Applicants aren’t required to have previous farm experience but were selected using an extended interview process. First Generation board members initially reviewed written applications that arrived mostly from the Bay Area but also from the Midwest and the South. A written application, phone and in-person interviews that included spending a day at the farm were vital next steps, VanHof says.

“Seeing how they write, talk and who they are, you see the whole person. A lot of them have wanted to become farmers for a long time. They haven’t had the best avenue maybe, but they’ve all looked into it. One applicant said she’d wanted to be a farmer for 10 years.”

The curriculum is demanding: composting, organic practices, greenhouses, pest control, disease and healthy soil management, crop rotation, food safety, marketing strategies, financial record-keeping, business planning and more.

“Being a farmer is a profession, it’s not just growing plants,” VanHof says. “It’s like any other job. Every business has to keep financial, tax and employee records, do marketing.”

Tuition for the first year is \$4,000, which covers instruction, food and housing in dormitory-style accommodations. During the second year, students manage their own one-eighth-acre microfarms, marketing and selling crops based on approved business plans. There are 55 local farmer markets within a 45-mile radius of the location.

High-end restaurants and a food culture that favors locally sourced, organic produce make small farms on the urban edge more lucrative, VanHof suggests. Ultimately, transition to long-term land lease will be available to program graduates. Beyond strong business skills, Cecchini says that suitability for farming requires having love in your heart.

“You’re going to have to be able to work outside when it’s 100 degrees. You’ll have to get up at 5 a.m. when you’ve done that for the past 364 days. A school won’t teach you that.”

Nor will that passion be enough to sustain a farmer, she insists.

“It doesn’t matter if you have passion or not, it’s having a support system. People to bounce ideas off of, people to till your fields when you are sick.”

VanHof says final applicant selection is ongoing. Students now range in age from 24 to early 40s; gender splits 50-50; and most are immigrants, including people from Japan, Iran and India. For young farmers who lack knowledge of how to drive a tractor, load implements onto the back of a truck, set up irrigation pipes or the ins and outs of organic farming (without pesticides), a widespread team is key.

“That’s what these incubator farms are all about,” says fourth-generation farmer Cecchini, whose land has been cultivated by her family for more than 100 years. “The tools and new technology are not needed. Email, websites, social media, they make it easier, but information comes from old farmers. It’s the community of people you have. With that, you can pretty much do anything.”

For more information, visit <https://firstgenerationfarmers.org>.

San Francisco Chronicle

Some homeowners lose insurance coverage as wildfire risks rise

By [Kimberly Veklerov](#)

January 2, 2018 Updated: January 3, 2018 6:00am

Two days before Christmas, Oakland hills resident Anil Prasad got a letter in the mail saying his longtime home insurance wouldn't be renewed, citing his property's location "in an ineligible brush area."

Essentially, the fire risk was too great.

The company offered to reinstate his policy but said it wouldn't cover damage from fires, lightning, windstorms, hail, explosions, riots, civil commotion, aircraft or vehicle crashes, smoke, vandalism, malicious mischief, or volcanic eruptions.

"It seems like the only thing they'll cover is someone sneezing on my house," Prasad said.

In addition to this option, the notice said he would need to apply for the state's FAIR Plan, the insurance of last resort for California property owners who are unable to obtain residential policies elsewhere.

Prasad, who works in marketing, said he was stunned, because he had paid his bills on time for the past five years, annually hired a tree crew to help him clear any hazardous vegetation, and never filed a claim or bothered the insurance company, Travelers.

"Retention is always our goal, but it's balanced with thoughtful and disciplined underwriting," Travelers spokesman Matt Bordonaro said in a statement, referring to the process of assessing risk. "We routinely evaluate our risk exposure and make adjustments as necessary."

Prasad is far from alone. Consumer advocates and local officials across the state say entire communities where wildland meets urban development have seen policy nonrenewals, cancellations or steep premium increases in recent months and years.

Some fear that insurance companies are getting apprehensive about the growing frequency and ferocity of California's wildfires, illustrated by the record-breaking season that sent firestorms into suburban communities such as Santa Rosa. And the die-off of tens of millions of trees, driven by bark-beetle attack and drought, has created ample tinder for the next catastrophe.

"These fires consumed areas that were thought to be at lower risk. Now it's clear they're not," state Insurance Commissioner Dave Jones told The Chronicle. "We're looking at a future where there will be increasing challenges of insurance availability for some homeowners in some areas of California. The areas where this is a problem are likely to expand."

Jones said his department expects to release a report Thursday on the subject of nonrenewals in California. He said the number of residents enrolling in the FAIR Plan — an indication of market constraints — has not dramatically increased in recent years.

“After every wildfire there have been these small episodic nonrenewal plagues where the disaster got the attention of higher-level executives at the company, and they decide to shrink policy counts in certain risky areas,” said Amy Bach, executive director of the consumer group United Policyholders. “It’s always been fixable, because there’s always been competitors who haven’t done that.”

The issue has recently become more acute, or at least more visible, Bach said. New technology allows firms to quickly calculate a home’s level of risk using satellite imagery and data inputs — like whether it’s facing the sun and how much vegetation is nearby.

Assemblyman Jay Obernolte, a Southern California Republican, said thousands of residents in his district, which includes the Mojave Desert, have gotten nonrenewal notices in the last several years. Obernolte was one of them; his former insurer told him the hill on which his property was built was too steep.

Obernolte’s office surveyed his district and found that some of his constituents with identical, next-door homes were getting wide variations in insurance policies and pricing. He said the automated risk-scoring that firms use has major drawbacks.

“Extant dirt access roads might not come up in satellite imagery,” he said. “If you go talk to a local fire department and ask how they’d get to a property, they know where the dirt access roads are. That’s information that’s not available to the insurance companies.”

In Placer County, officials said they started seeing insurance nonrenewals about two years ago. Since then, many hundreds of residents, possibly thousands, have gotten the notices.

“The only ones we hear about are when a homeowner makes the unilateral decision to call their county supervisor or my office,” said John McEldowney, program manager in the county’s Office of Emergency Services. “For every one we hear about, we think it’s a fair assumption there are 40, 50, 60 we don’t hear about.”

Placer County Supervisor Jennifer Montgomery said she’s heard from constituents whose insurers suddenly required them to have 10 feet between branches of two trees or 1,500 feet of so-called defensible space around their homes. In one case, she said, that would have required the resident to clear out her neighbors’ properties as well.

Local leaders and consumer advocates want insurance companies to give financial incentives to homeowners who mitigate fire risks through activities like vegetation clearing or purchasing a metal roof. State Sen. Ricardo Lara, D-Bell Gardens (Los Angeles County), is introducing a bill this month that would require companies to offer such discounts and to get approval from the state Department of Insurance before reducing policy volume in high-risk areas.

But industry leaders say the market is functioning exactly as it should and that companies need to accurately balance their risk exposure while maintaining solvency and profitability. Ultimately, they say, insurance companies choosing not to write new policies in a certain area or not renewing them is a matter of ensuring that claims can be paid out when disaster strikes.

“There’s a number of things wrapped up into this. A company looks at its overall exposure. Are they too concentrated in communities or regions? Would one incident be too catastrophic?” said Rex Frazier, president of the Personal Insurance Federation of California, a trade group. “When we hear local government officials saying to insurance companies, ‘Well, you need to write

everywhere and lower your prices,’ there’s a discussion about land use and continuing to build further and further into the forest — and that’s a new issue for us.”

Frazier, whose organization represents the state’s largest firms — State Farm, Progressive, Allstate and others — said the availability of insurance carriers, even in high-risk, fire-prone areas, is not a problem. He gave his own home as an example: It’s new and in the middle of the woods. While his old insurance company wouldn’t give him a policy, Frazier said, he easily found an online firm called Lemonade that wrote him one.

Frazier said he was skeptical about Lara’s bill. The Department of Insurance already regulates rates. If companies had more control over pricing, he said, then they wouldn’t need to rely as much on canceling policies.

For most residents who get a nonrenewal notice, foregoing insurance altogether isn’t an option. Having a mortgage requires one to have home insurance. And switching companies can mean big premium increases.

Alex Pappas, a retired Peralta Community College District teacher who lives in the Claremont Hills of North Oakland, said his broker told him that his insurance company — Hartford — wouldn’t renew his policies in November. So he went with Lloyd’s of London and got a \$2,000 premium increase. Pappas said he was lucky to get Lloyd’s, and his gratitude only grew when he watched images of this season’s destructive wildfires play across his television.

In a statement, Hartford spokesman Thomas Hambrick said: “We continue to write homeowners insurance and provide coverage for homeowners throughout the state, however, we have taken underwriting actions on some homeowners policies in areas where there is a significant vulnerability to wildfire.” He said evaluating risks “enables us to pay homeowners claims when customers need us the most.”

Prasad, who’s also trying to switch firms, said the estimates he’s gotten will mean his premium will likely double. Some he’s called, like State Farm, said they won’t insure his property.

The Oakland Fire Department already requires homeowners to create defensible space to reduce the chances of a firestorm spreading house to house. City Councilman Dan Kalb said it was irresponsible for insurers to back out of policies without examining, in person, the actual dangers and mitigation efforts.

This season’s massive wildfires created a heightened awareness of risk, Kalb said, but that shouldn’t lead to a “knee-jerk reaction.”

“If you live in the Oakland hills and you’ve lived there for a while, you probably already had that awareness,” he said. “Now everyone is thinking about it, including, apparently, insurance executives.”

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