

**METROPOLITAN  
TRANSPORTATION  
COMMISSION**  
**Meeting Transcript**





JUNE 16, 2025

1 QUESTIONS, YOUR COMMENTS, YOUR IDEAS. I DO WANT TO TRY TO HEAR  
2 FROM AS MANY PEOPLE AS POSSIBLE. SO I'M GOING TO ASK PEOPLE TO  
3 KEEP IT SHORT. AND I MAY AT SOME POINT ASK YOU TO WRAP IT UP.  
4 PLEASE DON'T BE OFFENDED BY THAT. JUST IN THE INTEREST OF  
5 HEARING AS MANY THINGS AS POSSIBLE. SO I WANT TO FIRST THANK  
6 OUR NOTETAKER, OUR ZOOM ATTENDANT, OUR TIMEKEEPER. WE'VE GOT A  
7 LOT OF FOLKS IN THE ROOM. SO THANK YOU FOR ALL OF THAT  
8 SUPPORT. AND IMPORTANT THAT YOU ALL KNOW THERE A LOT OF WAYS  
9 FOR PEOPLE TO SHARE AND THAT EVERYTHING THAT FOLKS SHARE WILL  
10 BE CAPTURED. DON'T WORRY. IT WON'T BE PUBLICIZED "SO AND SO  
11 SAID THIS THING," BUT ALL IDEAS WE'LL BE ABLE TO WORK ON  
12 LATER. SO A COUPLE OTHER NOTES. ACCESSIBLE RESTROOMS ARE DOWN  
13 THE HALLWAY A LITTLE BIT PAST THE OTHER BIG ROOM THAT WE  
14 STARTED IN. THERE ARE ALSO ACCESSIBLE RESTROOMS UPSTAIRS. AND  
15 TO ACCESS THOSE SEE THE SECURITY GUARD BY THE ELEVATORS. THERE  
16 ARE ALSO A COUPLE ATTENDANTS IF ANYONE NEEDS SUPPORT. AND ASK  
17 ANYONE YOU SEE AROUND HOW TO FIND THE ATTENDANTS. THANK YOU TO  
18 OUR ASL INTERPRETERS HERE TODAY. I THINK IN GENERAL THROUGH  
19 THE DAY WE HAVE LIVE CAPTIONS AND WE HAVE ASSISTIVE LISTENING  
20 DEVICES AVAILABLE. AND WE HAVE AN ACCESSIBILITY HELP DESK JUST  
21 OUTSIDE THE MAINTENANCE AT THE INFORMATION DESK. WHICH YOU  
22 COME IN THE MAIN DOORS IMMEDIATELY ON YOUR RIGHT, THERE'S A  
23 DESK IF YOU HAVE ANY ACCESSIBILITY QUESTION, PLEASE ASK THEM  
24 THERE. THERE'S ALSO QUIET ROOMS ON THE 5TH FLOOR FOR ANYONE  
25 WHO NEEDS A BREAK OR A QUIET SPACE. THEY HAVE CLEAR GLASS



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1 WINDOWS, AND YOU CAN USE THOSE AS NEEDED. NOW I FEEL LIKE A  
2 FLIGHT ATTENDANT. IN CASE OF EMERGENCY, PLEASE FOLLOW CLEARLY  
3 MARKED EXIT SIGNS WHICH ARE ON MY RIGHT, YOUR LEFT. AND  
4 THERE'S ANOTHER AND THIS IS OUR OTHER FLIGHT ATTENDANT  
5 MODELING. THANK YOU TO THE PERSON IN THE BACK OF THE ROOM. WE  
6 HAVE DOCTORS TO THE OUTSIDE. AND THERE WILL BE STAFF AVAILABLE  
7 TO ASSIST ANYONE WHO NEEDS HELP. THANK YOU SO MUCH TO ALL THE  
8 MTC STAFF WHO PUT ON THIS EVENT AND SO MANY STAFF. THANK YOU  
9 FOR ALL YOUR HELP TODAY. AND WE HAVE NOTECARDS. WE MAY NOT GET  
10 TO ALL OF THEM TODAY. IF THAT IS THE CASE, TAKE ONE OF THESE  
11 NOTECARDS AFTERWARDS, WRITE DOWN YOUR COMMENTS. I MEAN, YOU  
12 CAN DO THAT ANY TIME. BUT WE HOPE THAT DURING THE SESSION  
13 YOU'LL JUST RAISE YOUR HAND OR SHOUT OUT I WANT TO SPEAK, IF  
14 THAT'S MORE ACCESSIBLE TO YOU, SO THAT WE CAN BRING YOUR  
15 VOICE. OKAY. I THINK THAT IS ALL OF HOUSEKEEPING. YAY. I GET  
16 TO INTRODUCE OUR PANEL. AND I BELIEVE ON THE SCREEN IS NOW  
17 MICHELLE STARRATT. I SEE A SMILE. THANK YOU FOR JOINING US.  
18 AGAIN OUR TITLE TODAY IS ON HOUSING PRESERVATION, SINGLE  
19 FAMILY PRESERVATION, MODIFICATIONS AND AGING IN PLACE. AND THE  
20 DESCRIPTIONS IS THIS IS AN INTRODUCTION TO THE CRITICAL AND  
21 COMPLICATED WORK AROUND HOME PRESERVATION AND WHAT'S CRITICAL  
22 AND WHAT'S NEEDED. SO, BASICALLY, WE'RE LOOKING AT THE OVERALL  
23 PROBLEM OF THE LACK OF ACCESSIBLE AND AFFORDABLE HOUSING AND  
24 THE NEED TO KEEP AFFORDABLE HOUSING THAT EXISTS TO MAKE SURE  
25 IT STAYS AFFORDABLE AND HOW DO WE MAKE IT ACCESSIBLE. SO



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1 THERE'S A COUPLE LEVELS WE'RE LOOKING AT. ONE IS TO MAKE  
2 EXISTING HOUSING ACCESSIBLE SO THAT PEOPLE WITH DISABILITIES  
3 WHO NEED THAT ACCESSIBILITY CAN MOVE IN, RIGHT? THERE'S A  
4 BUNCH OF STEPS THERE. BUT THEN THERE'S ALSO THE AGING IN PLACE  
5 PART OF WHERE PEOPLE WITH DISABILITIES CURRENTLY LIVE. HOW DO  
6 WE ACCESS THE MODIFICATIONS THAT WE MAY NEED TO CONTINUE TO  
7 LIVE THERE? TO ACCOMMODATE OUR DISABILITIES ESPECIALLY AS  
8 PEOPLE GET OLDER AND MAY DEVELOP DISABILITIES. SO WE HAVE  
9 THREE INCREDIBLE PANELISTS TO HEAR FROM. WE'RE GOING TO HEAR  
10 FROM EACH FOR ABOUT 5-8 MINUTES. FIRST WE'LL HEAR FROM  
11 MICHELLE STARRATT. DID I SAY IT CORRECTLY? MICHELLE IS THE  
12 HOUSING DIRECTOR OF THE ALAMEDA COUNTY HOUSING DEPARTMENT. SO  
13 GLAD TO HAVE YOU. AND THEN JONATHAN DENA IS COMMUNITY IMPACT  
14 MANAGER FROM HABITAT FOR HUMANITY EAST BAY SILICON VALLEY.  
15 WELCOME, JONATHAN. AND MY LONG TIME FRIEND AND COLLEAGUE JEN  
16 COLLINS WHO IS OPERATIONS AND FINANCE DIRECTOR AND DOES  
17 EVERYTHING AT THE OAKLAND COMMUNITY LAND TRUST. SO FOLKS WITH  
18 VERY DIFFERENT DIFFERENT AREAS OF WORK AND EXPERTISE. AND I'M  
19 GOING TO TURN IT OVER TO MICHELLE TO GET US STARTED.

20

21 **MICHELLE STARRATT:** CAN YOU GUYS HEAR ME? YOU CAN HEAR ME?  
22 OKAY. I SEE A SMILE. WONDERFUL. I'VE GOT A POWERPOINT THAT I'M  
23 GOING TO QUICKLY GO THROUGH. AND I'M GOING TO BE REALLY  
24 FOCUSING ON SINGLE FAMILY REHAB BECAUSE THAT'S ONE OF THE  
25 AREAS WHERE WE HAVE REALLY FOCUSED AND ESPECIALLY WHICH MY



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1 EARLY CONVERSATIONS ABOUT THIS PANEL WE REALLY WANTED TO TALK  
2 ABOUT HOW TO MAKE EXISTING HOUSING ACCESSIBLE, RATHER THAN NEW  
3 CONSTRUCTION HOUSING. SO I WANTED TO TALK A LITTLE BIT ABOUT  
4 PUBLIC FINANCING AND WHERE THE MONEY COMES FROM BECAUSE, QUITE  
5 FRANKLY, WE DON'T HAVE ENOUGH OF IT. WE DON'T HAVE ENOUGH OF  
6 IT. I SAY THAT ALL THE TIME. WE DON'T HAVE ENOUGH OF IT. AND  
7 WE'RE ENTERING A PERIOD WHERE IT'S ACTUALLY JUST GOING TO GET  
8 WORSE. SO WHY IS IMPROVEMENTS TO OUR EXISTING HOUSING STOCK  
9 AND CREATING MORE ACCESSIBILITY IMPORTANT? IT REALLY -- IT'S  
10 ABOUT THE FACT THAT OUR POPULATION IS AGING. AND WITH AGE  
11 COMES A LACK OF MOBILITY OR MAYBE LESS MOBILITY THAN I HAD  
12 WHEN I WAS 22. AND LESS MOBILITY THAN MY PARENTS HAD WHEN THEY  
13 WERE 35 AND 40 AND 50. BUT ALSO IT IS ALSO ACKNOWLEDGING THAT  
14 A LARGE POPULATION OR SOME PART OF OUR POPULATION ALREADY HAS,  
15 YOU KNOW, ACCESSIBILITY NEEDS. AND SO WE WANT TO TRY AND ZERO  
16 OUT THE PLAYING FIELD -- IS THAT THE RIGHT WAY TO SAY THAT --  
17 SO THAT IT IS ACTUALLY MORE ACCESSIBLE FOR EVERYONE.  
18 REGARDLESS OF WHETHER YOU NEED THE ACCESSIBILITY, WE WANT YOUR  
19 HOME TO BE VISITABLE. AND WE WANT WHAT WERE BUILDINGS AND WHAT  
20 WE'RE HOPING TO IMPROVE TO BE -- FOR ANYBODY TO BE ABLE TO GET  
21 IN AND OUT OF OUR HOUSING UNITS. SO REALLY, CRITICAL HOME  
22 IMPROVEMENTS -- I MEAN, LET'S JUST START WITH A FRONT DOOR. WE  
23 NEED FRONT DOORS THAT PEOPLE CAN GET IN AND OUT OF. WE NEED  
24 RAMPS SO PEOPLE DON'T HAVE TO GO UP AND DOWN STAIRS. WE NEED  
25 KITCHENS AND BATHROOMS THAT ARE NOT JUST, YOU KNOW, JUST



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1 WHEELCHAIR ACCESSIBLE BUT ALSO PLACES THAT ARE SAFE SO THAT  
2 PEOPLE DON'T SLIP AND FALL. THINGS THAT DON'T CAUSE MORE  
3 INJURIES. AND PLACES THAT PEOPLE FEEL SAFE AND INDEPENDENT AND  
4 THEY CAN LIVE THERE AND FEEL SECURE IN HOW THEY'RE LIVING  
5 THERE. AND, FRANKLY, IT'S LESS COSTLY, QUITE FRANKLY, TO  
6 MODIFY EXISTING HOUSING THAN IT IS TO PUT SOMEONE IN A SKILLED  
7 NURSING FACILITY FOR, YOU KNOW, ON AN ANNUAL BASIS. SO WE JUST  
8 HAVE TO ACKNOWLEDGE THAT THERE'S A PUBLIC POLICY COST HERE.  
9 BUT ONE OF THE THINGS THAT'S REALLY IMPORTANT TO UNDERSTAND IS  
10 THAT IT'S ACTUALLY A PATCHWORK OF FUNDING WHICH ALL HAVE  
11 REALLY DIFFERENT RULES AND DIFFERENT REGULATIONS AND THEY'RE  
12 AWARDED TO DIFFERENT TYPES OF ORGANIZATIONS. IT'S NOT ONE  
13 FUNDING SOURCE WITH ONE SOURCE THAT'S RESPONSIBLE FOR  
14 ADMINISTERING ALL OF IT. IT'S ACTUALLY -- IN ALAMEDA COUNTY AS  
15 AN EXAMPLE -- NINE DIFFERENT CITY AND COUNTY GRANTEEES FOR THE  
16 COMMUNITY DEVELOPMENT BLOCK GRANT. THREE FOR THE HOME PROGRAM.  
17 WHEN YOU START LOOKING AT USING MEDICAID OR SOME OF THE OTHER  
18 FUNDING SOURCES THAT COME THROUGH, IT'S, LIKE, PROBABLY 30  
19 DIFFERENT ENTITIES THAT CAN POSSIBLY ACCESS THOSE DOLLARS. AND  
20 SO IT'S REALLY ABOUT BUILDING KNOWLEDGE AND INFORMATION ABOUT  
21 HOW TO ACCESS THOSE PROGRAMS. AND REALLY, ON OUR PART AS LOCAL  
22 GOVERNMENT, IT'S ABOUT TRYING TO MAKE A SYSTEM THAT IS NOT SO  
23 DIFFICULT TO NAVIGATE. MY PICTURE HERE IS "THIS WAY" RATHER  
24 THAN "THAT WAY." WE DON'T WANT PEOPLE TO NAVIGATE A COMPLEX  
25 SYSTEM. ONE OF THE BIGGEST PROBLEMS IS THAT NOT ONLY ARE OUR



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1 FEDERAL GRANTS THAT HAVE BEEN COMING IN FOR 500 YEARS NOT  
2 COVERING THE SAME TYPE OF COSTS THAT THEY USED TO. THEY'RE  
3 ACTUALLY DECLINING. SO, FOR INSTANCE, THE ALAMEDA COUNTY  
4 COMMUNITY DEVELOPMENT BLOCK GRANT IS CURRENTLY ABOUT \$3  
5 MILLION. AND YOU KNOW, AT OUR HEYDAY ABOUT 15 YEARS AGO WE  
6 WERE GETTING ABOUT 4.8 MILLION. BUT 15 YEARS AGO WHAT YOU  
7 COULD DO WITH 4.8 MILLION IS REALLY DIFFERENT THAN WHAT YOU  
8 CAN DO RIGHT NOW WITH 3.1 MILLION. SO OBVIOUSLY IT'S AN  
9 INSUFFICIENT AMOUNT OF MONEY. BUT BECAUSE COSTS HAVE CONTINUED  
10 TO GO UP, WE'RE NOT EVEN KEEPING PACE WITH THE EXISTING  
11 RESOURCES. SO WHAT WE DO KNOW IS THAT WITHOUT PUBLIC FUNDING,  
12 LOW INCOME HOMEOWNERS, LOW INCOME RENTERS ARE NOT ABLE TO  
13 ACTUALLY MAKE THESE IMPROVEMENTS TO THE HOMES WITHOUT SOME  
14 KIND OF RESOURCE. AND SO WE WANT TO JUST HIGHLIGHT THE FACT  
15 THAT WITHOUT A RESOURCE THAT EXISTS ON A CONSISTENT AND STEADY  
16 SOURCE THAT WILL ALWAYS BE THERE, IT'S VERY DIFFICULT TO  
17 IMPLEMENT A LONGSTANDING PROGRAM THAT PEOPLE CAN JUST APPLY TO  
18 AND GO THROUGH THE APPLICATION PROCESS AND GET FUNDED. SO I  
19 JUST -- I WANTED TO POINT OUT THAT, WHEN THE FUNDING STARTS  
20 AND THEN STOPS AND THEN STARTS AND THEN STOPS, YOU HAVE A LOT  
21 OF DISRUPTION IN THE SYSTEM. YOU HAVE TO REBUILD TRUST WITH  
22 THE COMMUNITY ABOUT FUNDS THAT ARE AVAILABLE AND NOT  
23 AVAILABLE. AND YOU HAVE TO REBUILD THE INFRASTRUCTURE, THE  
24 STAFFING AND THE PEOPLE THAT DO THE WORK. BECAUSE WHEN YOU  
25 STOP FUNDING SOMETHING BECAUSE YOU'VE RUN OUT OF MONEY OR



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1 BECAUSE THERE IS INSUFFICIENT RESOURCES, SUDDENLY, THE PEOPLE  
2 THAT COULD HAVE PERFORMED THAT WORK FOR YOU, THEY'VE MOVED ON  
3 TO OTHER TYPES OF JOBS AND CAREERS OR THEY'VE MOVED ON TO  
4 OTHER KINDS OF PROGRAMS AND THEY'RE NOT AVAILABLE FOR YOU TO  
5 BRING BACK INTO YOUR PROGRAM. SO, AS A LOCAL GOVERNMENT  
6 PERSON, I'M CONSTANTLY SEARCHING FOR THOSE ORGANIZATIONS THAT  
7 CAN DO THIS WORK FOR US. WE ALSO WANT TO KEEP OUR HOUSING  
8 STOCK STRONG, HEALTHY, AND NOT FALLING APART. THAT'S ANOTHER  
9 IMPORTANT PART OF ALL THIS. SO I THINK IT'S ALSO REALLY  
10 IMPORTANT TO JUST HIGHLIGHT, YOU KNOW, WHAT HAPPENS. LET'S SAY  
11 YOU BOUGHT YOUR HOUSE IN THE 1970S. AND YOU'VE BEEN LIVING  
12 THERE ALL THESE YEARS AND MAYBE YOUR PARTNER HAS PASSED AWAY  
13 OR YOU'VE SUDDENLY BECOME, YOU KNOW, MOBILITY CHALLENGED. AND  
14 ALL OF A SUDDEN YOU CAN'T KEEP YOUR HOME CLEAN. YOU CAN'T MOVE  
15 CLUTTER AROUND. YOU CAN'T GET RID OF THINGS AS EASILY. YOU  
16 CAN'T MAKE REPAIRS BECAUSE YOU'RE ON A FIXED INCOME NOW. YOU  
17 NO LONGER HAVE ACCESS TO THE KINDS OF RESOURCES THAT YOU COULD  
18 HAVE HAD WHEN YOU WERE WORKING FULL TIME TO MAYBE BORROW MONEY  
19 AGAINST YOUR HOME AND MAKE THAT REPAIR. ONE OF THE KEY THINGS  
20 THAT WE'RE FINDING IS THAT SENIORS WHO MAY BE HOUSE RICH BUT  
21 INCOME IS FIXED, BANKS AREN'T GOING TO LOAN YOU MONEY. SO YOU  
22 NO LONGER HAVE THE RESOURCES TO GO OUT AND ACCESS, YOU KNOW,  
23 AN EQUITY LINE OR THE EQUITY THAT YOU HAVE IN YOUR HOME TO  
24 MAKE THE REPAIR. SO THESE ARE THE KINDS OF REASONS WHY A  
25 PUBLIC SOURCE IS REALLY CRITICAL. BUT, REALLY, WHAT ALSO



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1 HAPPENS IS THAT WITHOUT AN INCREASED STREAM OF INCOME, YOU'RE  
2 NOT ABLE TO TAKE CARE OF YOUR PROPERTY OVER THE LONG HAUL AND  
3 YOU CAN'T MAKE ACCESSIBILITY IMPROVEMENTS AS THEY BECOME  
4 NEEDED. SO -- I JUST WANT TO HIGHLIGHT FOR US -- AND I KNOW  
5 JONATHAN IS GOING TO TALK NEXT. BUT IN ALAMEDA COUNTY, WE HAVE  
6 FUNDED ONE ORGANIZATION WITH MEASURE A1 WHICH WAS A LOCAL BOND  
7 THAT THE VOTERS PASSED IN 2016. AND WE FUNDED 45 MILLION INTO  
8 THE SINGLE-FAMILY REPAIR PROGRAM. WHAT WAS REALLY GREAT ABOUT  
9 THAT IS, FIRST OF ALL, IT WAS COUNTY WIDE, FOR EXAMPLE. SO IT  
10 DOESN'T MATTER WHETHER YOU LIVED IN HAYWARD OR OAKLAND OR IF  
11 YOU LIVED DOWN IN THE UNINCORPORATED PARTS OF ALAMEDA COUNTY  
12 OR PERHAPS ALL THE WAY OUT IN LIVERMORE. YOU COULD CALL ONE  
13 PHONE NUMBER, GO ONLINE AND MAKE ONE APPLICATION AND GET  
14 ASSESSED FOR THIS PROGRAM. SO THAT WAS ONE OF THE THINGS THAT  
15 WE REALLY FELT WAS IMPORTANT ABOUT STREAMLINING AND MAKING THE  
16 SYSTEM MORE USABLE. BUT THEN THE SECOND PART IT WAS THE MOST  
17 AMOUNT OF MONEY WE'VE HAD AT ANY ONE GIVEN TIME TO INVEST IN  
18 THIS KIND OF A PROGRAM. SO REMEMBER I SAID OUR COUNTY,  
19 COMMUNITY DEVELOPMENT BLOCK GRANT IS ABOUT 1 MILLION A YEAR.  
20 WHAT WE ACTUALLY SPEND OWNING SINGLE-FAMILY REHAB FROM THAT IS  
21 ABOUT \$800,000 A YEAR. IT'S NOT A LOT OF MONEY, BUT THERE ARE  
22 OTHER THINGS WE HAVE TO SPEND OUR CDBG FUNDING ON, INCLUDING  
23 211 SYSTEMS, THE HOMELESS SHELTER, MEALS ON WHEELS. SO THERE'S  
24 A LOT OF OTHER THINGS THAT ARE COMPETING FOR THIS SCARCE  
25 RESOURCE. AND WHAT WE ALLOCATE TO THE SINGLE-FAMILY REHAB, FOR



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1 EXAMPLE, IS ACTUALLY NOT THE FULL GRANT BECAUSE THERE ARE  
2 OTHER NEEDS. SO \$800,000 A YEAR, THIS WAS A BIG CHUNK OF  
3 MONEY. AND IT ALLOWED US TO HAVE A MUCH BIGGER IMPACT THAN WE  
4 COULD HAVE IF WE HADN'T PRIORITIZED THIS KIND OF A PROGRAM. SO  
5 WE JUST WANTED TO PAUSE FOR JUST A MINUTE. LET'S JUST TALK A  
6 LITTLE BIT ABOUT WHAT A SINGLE-FAMILY REHAB IS. A HOMEOWNER  
7 WOULD APPLY FOR A LOAN FROM THE COUNTY. THE COUNTY WOULD -- OR  
8 THE COUNTY -- OR HABITAT IN THIS SITUATION -- WOULD ASSESS  
9 THAT HOMEOWNER, THEIR HOUSE, TAKE A LOOK AT WHAT REPAIRS ARE  
10 NEEDED, APPROVE THE HOUSE AND THE PROGRAM AND THEN HELP HIRE A  
11 CONTRACTOR WHO WORKS DIRECTLY FOR THE HOMEOWNER BUT THEN ALSO  
12 HELPS OVERSEE THAT CONTRACTOR. A HOMEOWNER MAY NOT HAVE  
13 SUFFICIENT SKILLS OR RESOURCES TO ACTUALLY OVERSEE  
14 CONSTRUCTION ON THEIR HOUSE. SO HAVING A REHAB SPECIALIST WHO  
15 UNDERSTANDS HOW THESE THINGS WORK THERE AND AVAILABLE AS A  
16 RESOURCE TO THE HOMEOWNER. AND THEN, AT THE END OF THE  
17 PROGRAM, THERE IS A LOAN ON THE PROPERTY. BUT IT'S NOT ONE  
18 THAT ANYONE HAS TO PAY FOR UNTIL THE PROPERTY TRANSFERS. AND  
19 THEN THE COUNTY WOULD GET ITS FUNDING BACK. AND THEN THAT HOME  
20 COULD BE PASSED ON TO CHILDREN OR SOLD. AND THE RESOURCES  
21 WOULD RETURN BACK, AND WE COULD DO ANOTHER LOAN IN THE  
22 COMMUNITY. SO THAT'S HOW A HOMEOWNERSHIP REHAB PROGRAM WORKS.  
23 I WANT TO JUST PAUSE HERE AND, YOU KNOW, HAPPY TO ANSWER  
24 QUESTIONS AT THE END OR NOW. BUT I THINK IT'S REALLY IMPORTANT  
25 TO UNDERSTAND THAT THIS TYPE OF A PROGRAM HAS BEEN IN PLACE



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1 SINCE 1974 WHEN THE COMMUNITY DEVELOPMENT BLOCK GRANT STARTED.  
2 AND THIS IS ONE OF THE MAIN PROGRAMS THAT CDBG WAS INTENDED TO  
3 IMPLEMENT. BUT WITHOUT THE RESOURCES THAT WE USED TO HAVE OR  
4 THE DECLINING VALUE OF THAT RESOURCE, IT'S REALLY DIFFICULT TO  
5 KEEP TABS. SO WE ARE, THEREFORE, ALWAYS ADVOCATING FOR MORE OR  
6 DIFFERENT FUNDING TO COME INTO THE SYSTEM. AND THAT'S THE  
7 PERFECT SEGUE TO SOMETHING LIKE MEASURE A1 WHICH WAS AN  
8 IMPORTANT RESOURCE THAT THE VOTERS PASSED. AND SO YOU KNOW, I  
9 ALWAYS SAY THAT IF YOU HAVE THE OPPORTUNITY, GO AHEAD AND VOTE  
10 FOR HOUSING WHENEVER YOU CAN.

11

12 **JESSICA LEHMAN:** THANK YOU SO MUCH, MICHELLE. THIS IS JESSICA.  
13 I LOVE THE OVERALL MESSAGE, VOTE FOR HOUSING. SO I WOULD LOVE  
14 TO GO ON TO OUR NEXT PANELIST. ARE THERE ANY QUICK -- THIS IS  
15 WORKING, RIGHT? I NEED TO SPEAK UP. ARE THERE ANY QUICK  
16 CLARIFYING QUESTIONS, ANYTHING THAT DIDN'T MAKE SENSE? OH,  
17 SORRY. WAIT FOR THE MICROPHONE. THANK YOU TO OUR MICROPHONE  
18 RUNNERS.

19

20 **SPEAKER:** THANK YOU. I WANTED TO GET CLARITY ON IF SINGLE-  
21 FAMILY HOMES IS ONLY A HOUSE OR IF THAT DOES INCLUDE  
22 CONDOMINIUMS?

23

24 **MICHELLE STARRATT:** IT DEFINITELY INCLUDES TOWNHOUSES AND  
25 CONDOMINIUMS. SINGLE-FAMILY IN A LEGAL SENSE IS ONE IN WHICH



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1 THE PARCEL AND THE OWNER IS FOR THAT SPECIFIC PLACE AND YOU  
2 HAVE THE ABILITY TO RECORD SOMETHING ON THAT PROPERTY VERSUS  
3 AN APARTMENT COMPLEX WHERE YOU HAVE 100 UNITS ON ONE PARCEL  
4 AND YOU COULD NOT INDIVISIBLY RECORD SOMETHING AGAINST UNIT  
5 NUMBER A VERSUS UNIT NUMBER Z. THAT'S ONLY 26. NOT 100. BUT  
6 YOU KNOW WHAT I MEAN.

7

8 **JESSICA LEHMAN:** THANK YOU SO MUCH. I'M GOING TO GO TO AUDREY.  
9 (OFF MIC)

10

11 **SPEAKER:** IS IT POSSIBLE TO TURN ON AUTOMATIC CAPTIONS. WE HAVE  
12 REMOTE AV PEOPLE. IF YOU'RE HEARING US, YOU DO AUTOMATIC  
13 CAPTIONS. OH, WE HAVE SOMEONE WORKING ON IT. THANK YOU SO MUCH  
14 FOR ASKING THAT. APPRECIATE IT. AND WAS THAT ANOTHER  
15 CLARIFYING QUESTION I SAW HERE, YES, GO AHEAD IN THE GRAY AND  
16 THEN BEHIND BEHIND YOU. I LOVE THAT THESE ARE, LIKE, SHORT AND  
17 SWEET. THANK YOU. VERY SHORT. YES. SO, LIKE, (OFF MIC) I'M  
18 GOING TO SUGGEST WE WAIT ON THAT, IF THAT'S OKAY, BECAUSE I  
19 THINK THAT'S A BIG TOPIC. THANK YOU. (OFF MIC) ANY OF THESE  
20 PROGRAMS --

21

22 **JESSICA LEHMAN:** WITH BANKRUPTCY SPECIFICALLY OR WITH REPAIRS  
23 TO THEIR HOMES? IS THAT CLEAR?

24

25 **SPEAKER:** I'M SORRY. CAN YOU REPEAT THE QUESTION?



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1

2 **SPEAKER:** MANY ARE SINGLE AND IN DEBT AND BANKRUPTCY -- CAN ANY  
3 OF THESE PROGRAMS HELP THEM?

4

5 **SPEAKER:** I'M GOING TO SUGGEST WE WAIT ON THAT ONE AS WELL. AND  
6 THERE IS ONE MORE HERE. WHAT IS BEING DONE TO BUILD HOUSING  
7 THAT CAN ACCOMMODATE THE TRANSFER SYSTEM LIKE SURE HANDS. THIS  
8 WOULD BE A HELP FOR PEOPLE WHO WE HELP PRIMARILY TO MAKE THE  
9 TRANSFER TO OR FROM DEBT.

10

11 **JESSICA LEHMAN:** I'M GOING TO WRITE THAT DOWN AS WELL. AND  
12 WE'LL GET TO THAT AFTER WE HEAR FROM OUR OTHER PANELISTS.  
13 THANK YOU SO MUCH. I'M GOING TO TURN IT OVER TO ON JONATHAN  
14 DENA.

15

16 **JONATHAN DENA:** IS THIS WORKING? CAN YOU ALL HEAR ME? CAN YOU  
17 ALL HEAR ME? BETTER? I'LL TRY TO ENUNCIATE AND -- OKAY.

18

19 **SPEAKER:** WONDERFUL. (OFF MIC)

20

21 **JONATHAN DENA:** HELLO. I'M JONATHAN DENA, COMMUNITY IMPACT  
22 MANAGER FOR HABITAT FOR HUMANITY EAST BAY AFFILIATE. JUST SO  
23 YOU KNOW, THERE'S OTHER HABITAT AFFILIATES ALL ACROSS --  
24 EVERYWHERE. OURS IN PARTICULAR, LIKE MANY OTHERS, HAVE A  
25 COMMITMENT NOT JUST TO AFFORDABLE HOUSING BUT FINANCIAL



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1 LITERACY OPPORTUNITIES TO PREPARE FOR HOMEOWNERSHIP OR OTHER  
2 HOUSING OR ACCESSIBILITY BUT MORE PARTICULAR WHAT I'M TALKING  
3 ABOUT IS HOME PRESERVATION. SO FOR ME, THIS CONVERSATION WE  
4 REALLY WANT TO MAKE SURE WE'RE HIGHLIGHTING EXPERIENCES OF OUR  
5 CLIENTS. SO COMMUNITY MEMBERS, WHICH WE'RE SERVING. I'M GOING  
6 TO GO A LOT INTO THAT OR SHARE -- SORRY. I KNOW I'M A FAST  
7 TALKER. SORRY. BUT YEAH. I ALSO WANT TO MAKE SURE WE TALK A  
8 LITTLE BIT ABOUT SOME OF THE CHALLENGES THAT WE EXPERIENCE  
9 FROM THE INDUSTRY SIDE SPECIFICALLY AS WELL AS THOSE WHO ARE  
10 PAYERS BUT ULTIMATELY FOR -- ULTIMATELY FOR -- A LOT OF OUR  
11 CLIENTS UNFORTUNATELY, JUST EXPRESSING SOME OF THE CHALLENGES  
12 THAT WE'VE NOTICED REACHING OUT TO US, A LOT OF IT HAS BEEN --  
13 SOME OF THEM REACHING OUT WHEN IT'S A LITTLE TOO LATE. WHEN I  
14 SAY A LITTLE TOO LATE. I MEAN MORE REFERRING TO THEY'VE BEEN  
15 NEEDING REPAIRS FOR A WHILE. UNFORTUNATELY, THERE'S A TIME  
16 LAPSE THAT OCCURS WHEN YOU'RE REACHING OUT AND FOR US TO BE  
17 ABLE TO RESPOND AT AN ADEQUATE TIME. SOMETIMES THESE DELAYS  
18 PUT THESE HOMEOWNERS OR THESE TENANTS IN A POSITION WHERE IT'S  
19 TOO LITTLE TOO LATE AND SOME REPAIRS THAT WERE NECESSARY A  
20 YEAR AGO ARE BARELY BEING CONSIDERED OR TENDED TO TODAY.  
21 THAT'S ONE OF THE CHALLENGES WE SEE A LOT OF TENANTS AND  
22 HOMEOWNERS, SPECIFICALLY THOSE WHO ARE REQUESTING  
23 ACCESSIBILITY FEATURES, WE WANT TO MAKE SURE THAT A LOT OF OUR  
24 TENANTS START TO REACH OUT WHEN -- EVEN BEFORE THERE'S A  
25 REPAIR THAT'S NECESSARY. MEANING THAT IF YOU KNOW THAT THERE'S



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1 A NEED, REACH OUT. YOU KNOW? ALWAYS APPLY. BUT, AGAIN, THIS IS  
2 ONE OF THE CHALLENGES THAT WE EXPECT FROM A LOT OF OUR CLIENTS  
3 BEFORE THEY REACH OUT IS JUST THAT TIME FRAME. AND ALSO A HUGE  
4 ONE IS LACK OF TRUST. REACHING OUT TO CONTRACTORS. THIS IS A  
5 HUGE BARRIER THAT A LOT OF CLIENTS MENTION THEY WANT TO REACH  
6 OUT AND MAYBE HAVE IN THE PAST WITH OTHER CONTRACTORS AND  
7 MAYBE WERE LEFT WITH A DISTASTE FOR RECEIVING SERVICES. AND  
8 THEN, YOU KNOW, LASTLY, I THINK A HUGE ONE IS JUST HOW DO WE  
9 GET RESOURCES PASSED. WORD OF MOUTH THAT'S BEEN A COMMUNITY  
10 TRUST BASED SYSTEM FOR A LOT OF CLIENTS IS BEING ABLE TO SHARE  
11 A LOT OF EXPERIENCES THEY HAD THROUGH US. A LARGE PORTION OF  
12 OUR ACCESSIBILITY AND REPAIRS IMPLEMENTATION HAS BEEN WORD OF  
13 MOUTH. TENANTS SAYING HEY, I GOT THESE FEATURES ADDED TO MY  
14 HOME. YOU SHOULD REALLY LOOK INTO IT. BUT, AGAIN, A LOT OF IT  
15 IS JUST, UNFORTUNATELY, SOME OF THESE THINGS DON'T REALLY  
16 REACH OUR COMMUNITY MEMBERS AS PROMPTLY AS WE WOULD HOPE THEY  
17 WOULD. THOSE ARE JUST SOME OF THE CHALLENGES WE SEE WITH A LOT  
18 OF OUR TENANTS AND HOMEOWNERS. LUCKILY, AT HABITAT WE'VE BEEN  
19 NARROWING IN ON WAYS WE CAN ADDRESS SOME OF THESE  
20 ACCESSIBILITY FEATURES AND REPAIRS WE'VE BEEN ABLE TO DO. YOU  
21 CAN SEE JUST SOME OF THE PHOTOS AS AN EXAMPLE OF, YOU KNOW,  
22 MAKING SURE THAT THERE'S NOT JUST ACCESSIBILITY WITH THEM  
23 GETTING INTO THE HOME BUT ALSO IN THE HOME. THAT'S A HUGE  
24 OBSTACLE FOR A LOT OF OUR CONTRACTORS IS KIND OF WHAT MICHELLE  
25 WAS MENTIONING IN REGARDS TO AFFORDABILITY. FOR US THERE'S



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1 ONLY SO MUCH WE CAN DO WITH THE AMOUNT OF FUNDING THAT'S  
2 AVAILABLE. SO SOME OF OUR CLIENTS HAVE MENTIONED THAT THEY  
3 KIND OF HAVE TO TO DO TRADEOFFS WHICH ARE THE MOST  
4 PRIORITIZING AND SOME OF THE REPAIRS HAVE NOTHING TO DO WITH  
5 ACCESSIBILITY. SOME MAY BE NEW ROOFS OR UPDATED FEATURES THAT  
6 IN THEIR OPINION ARE MORE IMPORTANT THAN THE ACCESSIBILITY  
7 FEATURES THAT THEY REALLY NEED. SO THESE ARE SOME OF THE AREAS  
8 IN WHICH WE TRY TO COME IN WITH VARIOUS PARTNERS THAT WE'RE  
9 TRYING TO COVER AS MUCH AS POSSIBLE. IF THERE'S A CERTAIN  
10 GRANT THAT DOESN'T ALLOW US TO DO SOME REPAIRS, WE TRY TO  
11 FIGURE OUT OTHER WAYS TO ACCOMMODATE THOSE SPECIFIC REPAIRS  
12 THAT WE PROBABLY CAN'T COVER WITH ONE PARTICULAR GRANT. SO  
13 WORKING WITH PARTNERS IS A HUGE OPPORTUNITY FOR US AND  
14 SOMETHING THAT WE ALWAYS ENCOURAGE OUR COMMUNITY GROUPS  
15 WHETHER IT'S LOCAL GOVERNMENT, YOU KNOW, OTHER LOCAL  
16 CONTRACTORS OR EVEN JUST ADVOCATES TO FIGURE OUT DIFFERENT  
17 WAYS THAT WE CAN CAPITALIZE ON PARTNERSHIPS TO REALLY MAKE  
18 SURE THAT EVERY NEED IS ADDRESSED. (OFF MIC) YES. ULTIMATELY,  
19 THIS IS JUST AN EXAMPLE OF SOME OF THE REPAIRS WHICH WE DO.  
20 BUT AGAIN THIS BARELY SCRATCHES THE SURFACE OF SOME OF THE  
21 WORK WE'VE DONE FOR SOME OF OUR CLIENTS. AS YOU CAN SEE, A  
22 RAMP -- THIS WAS PARTICULARLY BEFORE A MOTHER AND HER -- I  
23 BELIEVE SHE WAS A HOMEOWNER. AND, YOU KNOW, THE HOME THAT THEY  
24 PURCHASED WAS NOT ACCESSIBLE WITH THE STEP, SO THERE WAS A LOT  
25 OF STRUGGLE. HAVING TO WORK AROUND THE MEANS OF THEIR HOME.



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1 THIS IS SOMETHING I KNOW THEY WERE VERY GRACIOUS ABOUT. WE  
2 WERE ABLE TO COME IN AND MAKE THE RAMP. A LOT OF THE WORK  
3 WHICH WE DO IS ALSO INTERNAL. SO BATHROOM FIXTURES, MAKING  
4 THINGS A LOT MORE ACCESSIBLE. YOU KNOW, NOT NECESSARILY  
5 WEATHERIZING BUT MAKING SURE THAT THINGS ARE SLIP PROOF.  
6 AGAIN, A LOT OF IT IS OUR CLIENTS TRYING TO DETERMINE WHAT IS  
7 MOST IMPORTANT TO THEM AND WITHIN THE COSTS THAT HAVE BEEN  
8 ALLOCATED TO US WITH THE GRANTS WHICH WE WORK WITH. OH, OKAY.  
9 SURE. AS YOU CAN SEE, THE TRADITIONAL BATHROOM, TUB, SOME OF  
10 THEM MIGHT NOT BE SLIP PROOF. SO WE DO COME IN AND WE TRY TO  
11 FIGURE OUT WAYS TO MAKE SURE IT'S MOST ACCESSIBLE TO CLIENTS.  
12 SOME OF OUR PARTNERS COME IN AND WILL DO VERY SPECIFIC NEEDS  
13 ASSESSMENTS FOR THE CLIENTS AND FIGURE OUT WHAT IS OPTIMAL. IN  
14 THESE PARTICULAR PHOTOS WE HAVE A REMOVAL OF A TUB. SOMETIMES  
15 PEOPLE DO CUTOUTS SO IT'S EASIER TO ACCESS A TUB, EVEN  
16 BATHROOM FIXTURES TO USE A TOILET. OTHER THINGS LIKE THAT. SO  
17 AGAIN A LOT OF WHAT WE DO IS REPAIR. WE CAN'T DO NEW  
18 CONSTRUCTION. AND THAT'S A LIMITATION WE'LL GET TO LATER ON.  
19 BUT A LOT OF IT IS WORKING AROUND WHAT IS PRE-EXISTING. AND  
20 YOU DO SEE A RAMP, WHICH I MENTIONED. STEPS GETTING INTO THE  
21 HOME MAKE IT VERY DIFFICULT FOR PEOPLE WITH MOBILITY ISSUES.  
22 SO THESE ARE SOME OF THE THINGS WE'VE BEEN ABLE TO SUPPORT  
23 WITH AMONG MANY OTHERS. AND THEN KIND OF MOVING INTO SOME OF  
24 THE INDUSTRY CHALLENGE, SOME OF THE THINGS WHICH WE'VE NOTICED  
25 AS AN ORGANIZATION WHICH HAVE MADE IT A LITTLE BIT HARDER FOR



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1 US TO ADDRESS OUR CLIENT'S VARIOUS NEEDS. I WOULD SAY IN  
2 PARTICULARLY THE NEW CONSTRUCTION ASPECT. SO WHEN MAYBE A NEW  
3 HOMEOWNER OR EVEN A TENANT, YOU KNOW, MOVES INTO A HOME,  
4 THEY'RE REALLY TAKING IT FOR WHAT IS THERE. AND A LOT OF  
5 TIMES, YOU KNOW, COST IS A HUGE FACTOR. BUT, AT THE SAME TIME,  
6 WE KNOW THAT NOT ALL HOMES ARE BUILT ACCESSIBLY. SO FOR THE  
7 MORTGAGE PART WE'VE HAD A LOT OF HOMEOWNERS MENTION IT'S MORE  
8 THAN JUST A RAMP. THERE'S NARROW HALLWAYS OR CORNERS THAT  
9 REALLY ARE IMPOSSIBLE TO MOVE THROUGH. SO I KNOW THESE WERE A  
10 LOT OF CHALLENGES FOR US AS AN ORGANIZATION TO FIGURE OUT HOW  
11 DO WE ADDRESS TOTALITY OF WHAT OUR CLIENTS REALLY NEED FOR  
12 FULL-ON ACCESSIBILITY. OTHER HURDLES SOMEONE ASKED ABOUT  
13 RENTERS BEING ABLE TO APPLY. SOME COUNTIES DO ALLOW THIS.  
14 VARIOUS PROGRAMS. SOME DON'T. WHAT WE DO IS ALLOW A TENANT TO  
15 APPLY ON BEHALF OF THE HOMEOWNER WITH THE HOMEOWNER'S APPROVAL  
16 TO INSTALL DIFFERENT ACCESSIBILITY FEATURES LIKE GRAB BARS OR  
17 WEATHER STRIPPING SO IT'S NONSLIP. AND THEN ALSO AGAIN I WOULD  
18 MENTION OTHER PRIORITIES THAT ARE COMPETING AMONGST WITH EACH  
19 OTHER. SO REALLY THE TENANT TRYING TO FIGURE OUT WHAT DO WE  
20 NEED NOW AND WHAT CAN WE WAIT ON LATER? SOMETIMES THIS MEANS  
21 ACTUALLY DENYING THE ACCESSIBILITY JUST TO HAVE A COMPLETE  
22 HOME. AGAIN, FUNDING, HAVING ENOUGH RESOURCES, WORKING  
23 TOGETHER WITH VARIOUS PARTNERS, THESE ARE THE WAYS IN WHICH  
24 WE'VE BEEN ABLE TO TRY TO ADDRESS THIS. BUT IT'S JUST NEVER  
25 ENOUGH, AS MICHELLE MENTIONED. SO I THINK WHAT WE'D LOVE TO



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1 KNOW IN THE COMMUNITY -- SO AGAIN, I THINK FOR US A HUGE  
2 PORTION OF WHICH WE'D LOVE TO KNOW FROM THE COMMUNITY. I WANT  
3 TO LEAVE TWO OPEN PROMPTED QUESTIONS, WHAT'S MISSING FROM  
4 CURRENTLY FOCUSED HOUSING SOLUTIONS. AND ANOTHER IS HOW CAN  
5 ORGANIZATIONS LIKE HABITAT BETTER SUPPORT ACCESSIBILITY AND  
6 RESIDENTS. THOSE ARE PROMPTING QUESTIONS. REACH OUT. I'D LOVE  
7 TO -- WE REALLY WANT TO PROVIDE MORE ACCESSIBILITY.

8

9 **JESSICA LEHMAN:** THANK YOU SO MUCH, JONATHAN. THIS IS JESSICA  
10 AGAIN. I APPRECIATE THE PRESENTATION AND THE WORK THAT HABITAT  
11 IS DOING. I WAS ALSO THINKING I LOVE YOUR QUESTIONS. BUT I WAS  
12 THINKING AS FAR AS QUESTIONS THAT HAVE ALREADY BEEN ASKED, WE  
13 ARE -- I WAS SAYING WE DON'T WANT THIS TO BE LIKE A  
14 TRADITIONAL QUESTION AND ANSWER. I REALIZE THAT I WANT TO  
15 INVITE PEOPLE TO REFRAME THE QUESTIONS AS WHAT DO YOU WANT TO  
16 SEE, RIGHT? DOES THIS APPLY TO RENTERS? SO THAT SOUNDS LIKE  
17 YOU PROBABLY WANT THIS TO APPLY TO RENTERS. AND I THINK WE ALL  
18 DO. HEY, HERE'S WHAT I WANT TO BE AVAILABLE TO RENTERS, AND  
19 HERE'S HOW I WANT TO HEAR ABOUT IT. HERE'S HOW I WANT THE  
20 APPLICATION PROCESS TO LOOK LIKE. JUST WANT TO INVITE FOLKS TO  
21 START THINKING ABOUT THAT. AND WE'RE GOING TO HEAR OUR THIRD  
22 PANELIST, JEN COLLINS FROM THE OAKLAND COMMUNITY LAND TRUST.

23

24 **JEN COLLINS:** HI. CAN YOU HEAR ME? I'M REALLY EATING THE MIC.  
25 OKAY. SO MY NAME IS JEN. AV FOLKS, DO WE HAVE ONE MORE SLIDE



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1 FOR THE OAKLAND COMMUNITY LAND TRUST? IF YOU CAN GET IT,  
2 GREAT. IT CAME LATE. SPECIFICALLY IN THAT RENTAL SPACE, WHICH  
3 IS REALLY A CHALLENGE IN TERMS OF COST. YEAH.

4

5 **JESSICA LEHMAN:** AV FOLKS.

6

7 **JESSICA COLLINS:** IF NOT, THAT'S FINE. MY NAME IS JESSICA  
8 COLLINS. THANK YOU SO MUCH, AV FOLKS. AND THANK YOU FOR BEING  
9 HERE. AND HAVING THIS AMAZING -- IT'S SO GREAT TO BE HERE. SO  
10 THE SLIDE THAT'S CURRENTLY SHOWING IS JUST -- IT'S OUR LOGO  
11 AND ON TOP OF AN IMAGE OF ONE OF OUR OHMS HOMES. SO WHAT THE  
12 OAKLAND COMMUNITY LAND TRUST DOES IS OCCUPY THAT PRESERVATION  
13 SPACE. SO WE'RE ESSENTIALLY LOOKING AT PRESERVING EXISTING  
14 AFFORDABLE HOUSING AND MAKING THAT A PERMANENT SOLUTION FOR  
15 THE COMMUNITY. WE DO FOCUS ON OWNERSHIP. WE HAVE A SIGNIFICANT  
16 SINGLE-FAMILY HOME PORTFOLIO, WHICH ARE OWNER OCCUPIED. I'M  
17 ACTUALLY -- FULL DISCLOSURE -- A FORMER OCLT RESIDENT, WHICH  
18 IS HOW I GOT INVOLVED IN ALL OF THIS IN THE FIRST PLACE. SO I  
19 HAVE LEARNED EVERYTHING ON THE JOB. HOPE I GET IT RIGHT. AND  
20 SO YEAH. IF YOU WANT TO GO TO THE NEXT SLIDE. THANK YOU SO  
21 MUCH. SO THIS SLIDE IS BASICALLY AN IMAGE OF HOW OUR  
22 ORGANIZATION FUNCTIONS FOR THOSE THAT AREN'T FAMILIAR WITH THE  
23 COMMUNITY LAND TRUST MODEL. WE ESSENTIALLY -- IT'S AN IMAGE OF  
24 DIFFERENT BUILDING TYPES. THERE'S SINGLE-FAMILY HOMES, EQUITY  
25 HOUSING COOPERATIVE, WHICH IS A TYPE OF COOPERATIVE OWNERSHIP.



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1 THERE'S CONDOMINIUM -- WHICH IS OBVIOUSLY ANOTHER WAY OF  
2 OWNING A SINGLE-FAMILY HOME. AND THERE'S ALSO MULTIFAMILY  
3 RENTALS. SO THERE'S IMAGES OF THOSE. AND THEY'RE ABOVE THE  
4 COMMUNITY OWNERSHIP OF LAND WHICH IS AT THE BOTTOM WHICH IS  
5 ESSENTIALLY HOW THE LAND IS PRESERVED. AND THE CONNECTION  
6 BETWEEN THEM IS SHOWN WITH A LINE BETWEEN THIS 99-YEAR GROUND  
7 LEASE. SO THERE IS A RENEWABLE, HERITABLE GROUND, WHICH IS  
8 ESSENTIALLY AGAIN THE HOMEOWNER AND THE RESIDENTS AND THAT  
9 ALLOWS FOLKS TO LIVE IN AND OWN THEIR HOMES WHILE ALSO HAVING  
10 CONTINUED ACCOUNTABILITY AND OWNERSHIP OF THE COMMUNITY  
11 INVOLVED. IF YOU WANT TO GO TO THE NEXT SLIDE. THIS IS -- WHAT  
12 I WANT TO TALK ABOUT BRIEFLY HERE IS JUST A PARTNERSHIP THAT  
13 WE WERE FORTUNATE ENOUGH TO DO WITH THE DISABILITY JUSTICE  
14 CULTURE CLUB AROUND PRESERVING A HOME IN EAST OAKLAND. SO SOME  
15 OF YOU ARE OBVIOUSLY NEW. AND YOU AREN'T FAMILIAR. AND HER  
16 HOME -- THIS SORT OF EXEMPLIFIES I THINK SOME OF THE  
17 CHALLENGES THAT QUESTION HAVE IN OUR WORK AS WELL AS SOME OF  
18 THE SUCCESSES. SO WE WERE ABLE TO PURCHASE HER HOME OUT OF  
19 PROBATE. (VIDEO FROZE AT 35:41) OBVIOUSLY, IN PARTNERSHIP WITH  
20 SDA. SENIOR AND DISABILITY ACTION. JESSICA MADE THAT POSSIBLE  
21 AS WELL BY PROVIDING A LOAN WHICH IS EXTREMELY LOW INTEREST  
22 AND ALSO ALLOWED US TO CLOSE. ONE OF THE CHALLENGES HERE IS  
23 THAT WE DID NOT HAVE TIME TO SECURE ANY ADDITIONAL SUBSIDY.  
24 AND ALSO BECAUSE IT'S SO SMALL, IT IS REALLY HARD TO SECURE.  
25 LIKE, FOR THE SIZE THAT WE OPERATE IN, PUBLIC FUNDS ARE OFTEN



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1 NOT AVAILABLE FOR PURCHASE. WE WERE ABLE TO CLOSE THAT GAP AND  
2 CREATE AN OPERATING SUBSIDY. THE COST OF THE HOUSE, THE  
3 ACQUISITION WAS ABOUT 630,000. SO REHAB WAS ESTIMATED AROUND  
4 40. THAT'S GOING TO PROVE TO BE JUST ABOUT RIGHT. THE OTHER  
5 REASON WHY THAT WAS DOABLE IS BECAUSE SHE HAD ALREADY MADE A  
6 LOT OF THE UPGRADES HERSELF. RIGHT? SO THERE'S ALREADY A  
7 MOTORIZED LIFT. THERE'S ALREADY A RAMP. THERE'S UPGRADED  
8 ACCESSIBLE BATHROOMS. EVERYTHING HAD BEEN IN PLACE. SO THAT'S  
9 AN EXAMPLE OF KIND OF WHAT ALLOWED THAT TO WORK, BUT ALSO THE  
10 ADDITIONAL COSTS IF WE WERE GOING TO DO THAT FROM SCRATCH,  
11 YOU'RE LOOKING AT A SINGLE-FAMILY HOME, 600 TO 700,000 IN  
12 OAKLAND WHICH IS EXCLUSIVELY IN OAKLAND AND THEN MAYBE ONE OR  
13 \$200,000 IN UPGRADES AND REPAIRS, RIGHT? SO FOR A SINGLE  
14 PROJECT THAT COST IS ASTRONOMICAL. AND, UNFORTUNATELY, THAT'S  
15 THE SPACE THAT WE'RE LOOKING AT. I GUESS THAT'S -- SO IT'S  
16 DEFINITELY A SUCCESS. BUT ALSO I THINK RAISES A LOT OF  
17 QUESTIONS OF HOW DO YOU REPLICATE THAT? HOW DO WE MAKE THAT  
18 HAPPEN ON A LARGER SCALE? AND JUST THE OBVIOUS TRUTH THAT IT  
19 REQUIRES RESOURCE WHEN YOU NEED RESOURCE IN COMMUNITIES THAT  
20 HAVE BEEN ABSTRACTED FROM IT'S NOT SOMETHING THAT'S EVER GOING  
21 TO BE PROFITABLE. IT'S NOT GOING TO GENERATE SCALE IN THE  
22 SENSE THAT PEOPLE OFTEN THINK ABOUT AFFORDABLE HOUSING RIGHT?  
23 BECAUSE IT TAKES RESOURCE. RESOURCE IS TAKEN AWAY. YOU HAVE TO  
24 PUT IT BACK PLUS INTEREST. THAT'S THE EQUATION. SO WE ARE SORT  
25 OF LOOKING, AS MICHELLE WAS SAYING, AT A TIME WHEN RESOURCES



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1 ARE BECOMING MORE SCARCE. SO I THINK QUESTIONS ABOUT HOW TO  
2 CLOSE THOSE GAPS ARE REALLY PERTINENT. AND, SIMILARLY, ANOTHER  
3 GAP THAT EXISTS IS OPERATING. SO FOR THIS PROJECT AS WELL, YOU  
4 KNOW, WHEN YOU'RE LOOKING AT A PROJECT LIKE THIS, IT DOESN'T  
5 QUALIFY FOR -- OR IT'S DIFFICULT TO QUALIFY FOR THE WELFARE  
6 TAX EXEMPTION, WHICH IS A KIND OF SUBSIDY THAT AFFORDABLE  
7 HOUSING CAN GET WHICH IS THAT THEY DON'T HAVE TO PAY PROPERTY  
8 TAXES. BUT WHEN THERE IS MUNICIPAL FUNDING IN THE PROJECT,  
9 WHICH IS A LOT OF THESE TYPES OF PROJECTS BECAUSE THEY'RE  
10 SMALL AND THEY CLOSE FAST, THERE'S A LOT MORE EXPENSES RELATED  
11 TO THAT. SO IT HAS MORE OPERATING COSTS. AND YOU'RE LOOKING AT  
12 PEOPLE WHO DON'T MAKE ENOUGH MONEY TO ACTUALLY PAY ENOUGH RENT  
13 TO SUPPORT THE COSTS OF MAINTAINING THE HOME. SO SUBSIDY FOR  
14 ONGOING OPERATING HAS TO COME FROM SOMEWHERE. IN THIS CASE IT  
15 CAME FROM ADDITIONAL FUNDS THAT WERE RAISED. AND BECAUSE SDA  
16 MADE THE LOAN, WE WERE ABLE TO CREATE AN OPERATING SUBSIDY OUT  
17 OF SOME OF THE RAISED FUNDS. IN OTHER CASES, LIKE, WE HAVE  
18 ANOTHER PROPERTY WHERE THERE'S A RESIDENT WHO BECAME DISABLED  
19 AND LOST THEIR ABILITY TO PAY RENT WITHOUT INCOME. AND WE'VE  
20 BEEN ABLE TO MAINTAIN THEM IN HOME JUST USING OUR OWN FUNDS.  
21 LIKE, PEOPLE DONATE TO OUR ORGANIZATION, RIGHT? WE CREATE  
22 SUBSIDY OUT OF THAT. WE CAN SOMETIMES CROSS SUBSIDIZE FROM  
23 OTHER PROJECTS. SO, AGAIN, LOOKING AT HOW DO WE KEEP PEOPLE  
24 HOUSED SPECIFICALLY IN THAT RENTAL SPACE WHICH IS ACTUALLY A  
25 CHALLENGE IN TERMS OF COST. BUT YEAH.



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1

2 **JESSICA LEHMAN:** THANK YOU SO MUCH, JEN. I THINK THE EXAMPLE  
3 YOU GAVE ABOUT THE DISABILITY JUSTICE CULTURE CLUB WAS JUST  
4 INCREDIBLE FOR FOLKS THAT DON'T KNOW, I HAVEN'T SEEN THAT  
5 MYSELF. BUT IT'S IN OAKLAND. AND IT'S AN INCREDIBLE EXAMPLE  
6 THAT I DON'T THINK EXISTS ANYWHERE ELSE OF HOUSING FOR PEOPLE  
7 WITH DISABILITIES AND A HUB FOR PEOPLE PRACTICING DISABILITY  
8 JUSTICE. AND A GATHERING PLACE. AND, UNFORTUNATELY, STACEY  
9 PARK MILBERN DIED A FEW YEARS AGO. BUT, YOU KNOW, HER LEGACY  
10 REALLY CONTINUES IN THE OAKLAND COMMUNITY LAND TRUST HELPED  
11 MAKE HAPPEN. THERE'S ONE THING THAT I'VE HEARD FROM ALL THREE  
12 OF OUR PANELISTS THAT I REALLY WANT TO NAME, WHICH IS THAT  
13 THIS COSTS A LOT. JEN, WHEN WE WERE PREPARING FOR THIS, WAS  
14 SAYING AS YOU SAID JUST NOW, RIGHT? WHICH PEOPLE ARE LOOKING  
15 FOR IT TO BE REMEMBER APPLICABLE. WHAT'S THE FUNDING SOLUTION?  
16 I THINK WE ALL KNOW AS PEOPLE WITH DISABILITIES AND HAVING A  
17 DISABILITY IS EXPENSIVE. RIGHT? YOU ALL SAID MODIFICATIONS ARE  
18 EXPENSIVE. AND YOU HAVE THE CLEAR UNDERTONE OF THAT'S OKAY,  
19 THAT'S IMPORTANT. THAT IS ACTUALLY CHEAPER THAN NURSING  
20 FACILITIES. AND IT'S IMPORTANT BECAUSE WE'RE IMPORTANT.  
21 UNFORTUNATELY, IN TERMS OF DECLINING RESOURCES, WE ALSO KNOW  
22 THAT THE STIGMA OF DEVALUING PEOPLE WITH DISABILITIES IS ONLY  
23 GROWING WORSE RIGHT NOW. SO WE KNOW WE'RE UP AGAINST THAT. BUT  
24 IT'S POWERFUL TO BE. AND I HOPE TO SOME OF YOU TO BE IN A ROOM  
25 -- TO -- AT ALL DIFFERENT LEVELS OF THIS WORK OR STAGES OF



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1 THIS WORK WHO KNOW THAT THAT'S IMPORTANT AND THAT WE ARE WORTH  
2 THIS INVESTMENT. WE JUST HAVE TO FIGHT FOR IT. SO I WANT TO  
3 ASK WHAT CHALLENGES DO YOU FOLKS HERE EXPERIENCE AS PEOPLE  
4 WITH DISABILITIES IN TERMS OF AGING IN PLACE OR IN TERMS OF  
5 HAVING HOUSING THAT IS ACCESSIBLE TO YOU? AND WHAT SPECIFIC  
6 CHANGES OR SOLUTIONS WOULD YOU LIKE TO SEE? CHRISTINE IN FRONT  
7 IS READY TO GO. CAN WE GET A MICROPHONE UP HERE?

8

9 **SPEAKER:** RIGHT IN THE FRONT. WE GOT TWO MICS. YES.

10

11 **SPEAKER:** HI. I AM DISABLED -- (OFF MIC) I'M UNHOUSED. I AM --

12

13 **SPEAKER:** CONGRATULATIONS.

14

15 **SPEAKER:** THANK YOU! -- IS NOT ACCESSIBLE TO ME. BUT THE  
16 FACILITY OF IT IS BENEFIT. AND I ALSO -- SOME OF THE  
17 CHALLENGES I'VE HAD, LIKE, I HAVE TO -- IT IS SO FRUSTRATING  
18 THAT THEY PAY FOR IN-HOME SUPPORT SERVICES THAT SOME FUNDING  
19 TO GET A RAMP OR ADAPTING MY KITCHEN WOULD LET ME LIVE  
20 INDEPENDENTLY FOREVER AND WHY THOSE RESOURCES ARE SET UP LIKE  
21 THAT. I DO WANT TO GO OVER SOME OF THE COUNTY. I HAVE A  
22 HABITAT OF HUMANITY. MANY PLACES I'VE BEEN TURNED AWAY FROM TO  
23 GET ACCESS. WHAT I HAVE HEARD WHEN I TRY TO ASK FOR HELP IS  
24 THEY HAVE FAMILY MEMBERS OR COMMUNITY. I DON'T HAVE THOSE  
25 THINGS, BUT I FEEL VERY FORGOTTEN ABOUT IN THIS SYSTEM. I ALSO



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1 -- I HEAR LOW INCOME. BUT I DON'T HEAR ANYONE ON SSI AND  
2 CONSTRAINTS AROUND SSI. SO I WOULD LIKE -- I ALSO WANT TO SAY  
3 THAT I DON'T SEE PEOPLE WITH DISABILITIES IN THESE AGENCIES  
4 AND PROGRAMS THAT PROVIDE SERVICES TO PEOPLE WITH  
5 DISABILITIES. I'VE BEEN TURNED AWAY BECAUSE I DON'T PRESENT  
6 WITH MY DISABILITY LIKE A SENIOR WOULD. LIKE, I HAVE  
7 LIMITATIONS WITH MY HANDS, WHICH MEANS GRAB BARS OR SLIP -- SO  
8 I GET TURNED AWAY. I -- OR I'M UNDER 55. OR -- SO I DO KNOW  
9 I'VE BEEN TURNED AWAY FROM HABITAT FOR HUMANITY. I'VE BEEN  
10 TURNED AWAY FROM THE COUNTY. I DID RECEIVE A MINOR MINOR HOME  
11 REPAIR FROM THE COUNTY, AND I'M VERY GRATEFUL FOR THAT. I AM  
12 CURRENTLY WITH THE CITY OF OAKLAND ACCESS GRANT AND  
13 HOMEOWNERSHIP PROGRAM. AND I'VE BEEN ON THE LIST FOR 12 YEARS.  
14 THAT IS UNREASONABLE. AS A RESULT I'VE BEEN ISOLATED FROM MY  
15 COMMUNITY. I HAVEN'T BEEN ABLE TO MAINTAIN EMPLOYMENT OR  
16 COMMUNITY. I WANT TO TALK ABOUT SOLUTIONS. I ALSO NOW THAT I'M  
17 IN THIS PROCESS. AND MY NUMBER HAS COME UP FOR THE HOME  
18 MODIFICATIONS WHERE I THINK I GET, LIKE, 185,000. I'M ON MY  
19 OWN FOR THIS. I DON'T KNOW WHO TO GO TO FOR RESOURCES ABOUT  
20 HOW MODIFICATIONS FIT ME, HOW TO MAKE DECISIONS ABOUT WHAT TO  
21 PRIORITIZE. THERE'S NO RESOURCE PERSON. THERE'S NO ADA -- I  
22 DON'T KNOW THESE THINGS. I'M NOT AN ACCESSIBLE HOME DEVELOPER.  
23 IS THERE A RESOURCE -- I KNOW, FOR EXAMPLE, THE CITY OF  
24 BERKELEY HAS (INDISCERNIBLE) MODIFICATIONS, BUT CITY OF  
25 OAKLAND DOES NOT. IS THERE A PERSON I CAN TALK TO ABOUT WHAT



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1 THINGS EXIST, WHAT ARE THE COSTS, HOW TO PRIORITIZE? AND I  
2 ALSO WANT TO TALK ABOUT HOW TO GET LAYERS. IT SOUNDS LIKE THE  
3 CITY AND ALSO MAYBE HABITAT TO MAKE MY HOME ACCESSIBLE BECAUSE  
4 ONE THING IS NOT GOING TO COVER ALL OF THEM. LASTLY, MY PLAN  
5 IS TO DONATE MY HOME TO A COMMUNITY LAND TRUST TO KEEP IT  
6 FOREVER AFFORDABLE AND ACCESSIBLE. SO I WANT ALL THIS LABOR  
7 THAT I'M DOING -- THIS IS A LIFETIME OF WORK THAT I HAVE SPENT  
8 TO KEEP THIS HOME OUT OF HANDS, AND I WANT IT TO STAY THERE.  
9 SO I THINK THAT'S ONE OF THE ANSWERS TO, LIKE, HOW DO WE DO  
10 THIS? I WAS ABLE TO GRAB A HOME AND KEEP IT IN THE COMMUNITY.  
11 SO I'M THINKING THAT WAY. I'D LOVE TO TALK TO OTHER PEOPLE  
12 ABOUT IT. IF ANYONE WANTS TO TALK TO ME, I'M CURRENTLY --

13

14 **JESSICA LEHMAN:** THANK YOU SO MUCH FOR THAT, CHRISTINE. THANK  
15 YOU FOR SHARING ALL THAT YOU'RE DEALING WITH. I THINK THAT WAS  
16 REALLY IMPORTANT FOR US TO HEAR. AND I REALIZED, AS I SAID, I  
17 WANT TO HEAR WHAT IDEAS PEOPLE HAVE. WE'RE NOT ALWAYS READY TO  
18 SAY HERE'S THE SOLUTION. SOMEONE IS SAYING HERE'S WHAT IS  
19 AWFUL. AND HERE'S WHAT I'M EXPERIENCING IS REALLY IMPORTANT TO  
20 YOU. THANK YOU FOR THAT. I LOVE THAT YOU'RE TALKING ABOUT  
21 DONATING YOUR HOME TO THE COMMUNITY LAND TRUST. I WANT TO  
22 ENCOURAGE EVERYONE WHO IS FORTUNATE ENOUGH TO OWN A HOME TO  
23 CONSIDER THAT. A COUPLE THINGS I HEARD THAT I JUST WANT TO  
24 NAME. IT SOUNDS LIKE MORE KIND OF ONE STOP SHOPS TO HELP  
25 NAVIGATE THIS. I REALLY LIKED WHAT MICHELLE HAD SAID EARLIER



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1 THAT YOU NAMED ABOUT HAVING STAFF TO HELP FIGURE OUT WHAT KIND  
2 OF MODIFICATIONS ARE POSSIBLE AND OVERSEE CONTRACTORS. THAT'S  
3 A TON OF WORK THAT MANY OF US DON'T KNOW HOW TO DO. WHEN WE  
4 SAY LOW INCOME, WE'RE NOT ALWAYS TALKING ABOUT PEOPLE ON SSI  
5 OR YOU GET A GRANT. AND ALL THE TIMES YOU'RE SUPPOSED TO PAY  
6 FOR IT AND GET REIMBURSED FOR IT. BUT HOW DO YOU COME UP WITH  
7 IT IN THE FIRST PLACE, RIGHT? ALL THOSE THINGS WE NEED TO  
8 REMEMBER TO IMPLEMENT. WE'LL COME BACK TO SOME OF THOSE  
9 THINGS. LET ME SEE A SHOW OF HANDS OF WHO HAS A COMMENT OR  
10 QUESTION. OH, MY GOSH. OKAY. WE HAVE A LOT OF FOLKS.

11

12 **MICHELLE STARRATT:** CAN I JUST RESPOND TO ONE PIECE OF THAT? IN  
13 THE CITY OF OAKLAND THERE ARE MULTIPLE DIFFERENT ORGANIZATIONS  
14 DOING DIFFERENT THINGS. SO HABITAT IS RUNNING THE AC RENEW  
15 PROGRAM. THE COUNTY HEALTHY HOMES DEPARTMENT IS RUNNING THE  
16 MINOR HOME REPAIR PROGRAM. AND THEN THE CITY OF OAKLAND IS  
17 RUNNING ITS OWN SINGLE-FAMILY REHAB PROGRAM. AND SO THAT'S  
18 WHAT I'M TALKING ABOUT WITH REGARDS TO THE LEVELS OF  
19 BUREAUCRACY AND THE NAVIGATING ALL THESE DIFFERENT ISSUES. AND  
20 IF YOU WOULD LEAVE YOUR NAME WITH SOMEONE, I CAN HAVE OUR  
21 HEALTHY HOMES DEPARTMENT CALL YOU AND SORT OF HELP YOU AT  
22 LEAST GET AN ASSESSMENT OF THE HOUSE AND FIGURE OUT WHAT THE  
23 NEXT BEST, YOU KNOW, PLAN IS AND HOW TO MAYBE APPLY FOR ALL  
24 THE DIFFERENT PROGRAMS. THIS IS BASICALLY CASE MANAGEMENT,  
25 RIGHT? HOUSING CASE MANAGEMENT AROUND A REHABILITATION OF THE



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1 HOME. AND WE ALWAYS HELP PEOPLE WHO ARE ON SSI. JUST BECAUSE  
2 YOU'RE ON SSI DOESN'T MEAN YOU'RE NOT ELIGIBLE. YOU ARE  
3 ELIGIBLE.

4

5 **JESSICA LEHMAN:** THANK YOU, MICHELLE. WE HAVE AN ADVANTAGE THAT  
6 WE HAVE A BREAK AFTER THIS. SO I WANT TO INVITE ANYONE WHO HAS  
7 SPECIFIC QUESTIONS AND WANTS TO GET QUESTIONS ANSWERED  
8 AFTERWARDS, COME UP AFTERWARDS AND WE'LL WORK ON THAT. WE'RE  
9 JUST GOING TO GO THROUGH THE ROWS. AND WE'RE GOING TO GET TO  
10 EVERYONE.

11

12 **SPEAKER:** OKAY. SO I JUST KIND OF -- MY NAME IS VALERIE. AND I  
13 JUST WANTED TO ADD TO WHAT CHRISTINE WAS SAYING. I WORK WITH  
14 THE DEVELOPMENTAL DISABILITY COMMUNITY. AND I CAN TELL YOU  
15 WHAT THEY WANT. ONE PAGERS IN PLAIN LANGUAGE. EASY,  
16 NAVIGATION, EASY TO UNDERSTAND. PLAIN LANGUAGE IS SO  
17 IMPORTANT. AND IT HELPS EVERYBODY. I MEAN, IF IT'S PLAIN  
18 LANGUAGE FOR PEOPLE WHO REALLY NEED IT, THEN WHAT ABOUT PEOPLE  
19 WHO ARE TRYING TO NAVIGATE IT AND DON'T EVEN KNOW WHAT STEP  
20 ONE IS. I WANT TO SEE ONE PAGERS. AND I WANT TO SEE PLAIN  
21 LANGUAGE. AND I WANT TO SEE THINGS THAT ARE CLEAR.

22

23 **JESSICA LEHMAN:** ANYONE ELSE WANT THINGS THAT ARE CLEAR AND  
24 EASY TO UNDERSTAND? YES, THANK YOU. LET'S GO TO D.J.

25



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1 **SPEAKER:** I HAVE THE MIC OVER HERE FOR A ZOOM PARTICIPANT.

2

3 **JESSICA LEHMAN:** OH, YES, WE'LL GO TO ZOOM. THANK YOU.

4

5 **SPEAKER:** ONE OF THE PARTICIPANTS SAID I JUST SAW AN ONLINE  
6 DISCUSSION ABOUT HABITAT FOR HUMANITY AND THE POST WAS SAYING  
7 THAT HABITAT FOR HUMANITY HOUSES AREN'T MADE ACCESSIBLE UNLESS  
8 THE PERSON IN THE HOUSING HAS A DISABILITY. WHY AREN'T THEY  
9 ALL BUILT WITH UNIVERSAL DESIGN? **JESSICA LEHMAN:** OKAY. I'M  
10 SORRY THAT WE DON'T GET A LONG ANSWER FROM JONATHAN. BUT I'LL  
11 ALLOW FOR A SHORT ANSWER. BUT I ALSO WANT TO SAY THAT'S A  
12 GREAT POINT, RIGHT? LET'S PUT IN THE RECOMMENDATIONS THAT HOW  
13 DO WE MAKE SURE ALL NEW HOMES BY HABITAT, BY OTHERS, HAVE AT  
14 LEAST SOME BASIC UNIVERSAL DESIGN FEATURES. THANK YOU.

15

16 **JONATHAN DENA:** THANK YOU SO MUCH FOR THAT QUESTION. AND I  
17 THINK IN THE DEVELOPMENT SIDE OF IT, IT IS A LOT MORE  
18 EXPENSIVE TO DO THOSE TYPES OF MODIFICATIONS ON NEW HOMES THAT  
19 ARE COMING UP. I DO BELIEVE THEY SHOULD BE PUT IN ALL NEW  
20 HOMES. BUT I THINK WHEN DEVELOPERS ARE ASSESSING COSTS AND  
21 WHAT RESOURCES THEY'RE ABLE TO DO TO GET THE MOST OUT OF THE  
22 VALUE OF A HOME. SO I THINK FOR A LOT OF DEVELOPERS, COST IS A  
23 HUGE POINT AND KIND OF HARD TO DETERMINE WHICH FAMILIES ARE  
24 GOING TO BE MOVING INTO CERTAIN HOMES. AND I TRULY DO BELIEVE  
25 THAT A LOT OF IT IS COST BARRIER. HOW MANY HOMES CAN BE BUILT



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1 AS COMPARED TO HOW MANY ACCESSIBLE HOMES CAN BE BUILT. I KNOW  
2 THERE'S NO TRADEOFFS TO BE VALUED IN THAT, BUT SOMETHING THAT  
3 DOES COME UP A LOT. HOW MANY CAN BE ACCESSIBLE? WE CAN DO A  
4 FEW. BUT YOU'RE RIGHT. WE CAN DO MORE THAN THAT.

5

6 **JESSICA LEHMAN:** THAT IS A WHOLE CONVERSATION AS WELL. THANK  
7 YOU FOR THAT. WE'LL GO TO DEIRDRE, IF YOU'RE READY.

8

9 **SPEAKER:** THANK YOU. SHE/HER. (OFF MIC) MY QUESTION IS -- IF  
10 YOU NEED MODIFICATION TO THE HOME, YOU SHOULD BE SURE -- WHAT  
11 HOUSES ARE AVAILABLE TO MAKE THAT DECISION IN THE FIRST PLACE?  
12 I GET TO THE POINT WHERE -- I WOULDN'T BE ABLE TO -- WHERE TO  
13 GO FOR THIS. HEY, YOU KNOW, I HAVE -- WHERE DO I GO? CROSS  
14 COLLABORATION BETWEEN AGENCIES. ACCESSIBLE HOMES. I WANTED TO  
15 SAY REPAIRS ARE LIMITED TO -- SO LET'S JUST SAY A HOME -- HAVE  
16 TO DO IT THROUGH HOME REPAIRS AND MODIFICATIONS JUST WANT TO  
17 MAKE SURE THAT THERE'S SOME KIND OF APPROACH OF CONSISTENCY.

18

19 **JESSICA LEHMAN:** THANKS SO MUCH FOR THAT. SO I HEARD WHEN  
20 SOMEONE IS PURCHASING A HOME THAT YOU SHOULD BE ABLE TO  
21 INCLUDE HOME MODIFICATIONS LIKE IN THE MORTGAGE, RIGHT? SO YOU  
22 DON'T HAVE TO COME UP WITH THE CASH, YEAH. AND THEN, TWO, TO  
23 HAVE MORE INFORMATION ABOUT HOUSING STOCK AND WHAT'S  
24 ACCESSIBLE. WHEN YOU'RE LOOKING AT LISTINGS, YOU HAVE TO SHARE  
25 HOW MANY BEDROOMS AND HOW MANY BATHROOMS. WHY DON'T WE ALSO



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1 REQUIRE INFORMATION ABOUT ACCESSIBILITY? THAT WOULD BE GREAT.  
2 AND DISASTER AND PREPAREDNESS. THANK YOU. IT IS 2:32. HOW DID  
3 THAT HAPPEN? LET'S TAKE TWO OR THREE MORE. WE'RE A TINY BIT  
4 OVER. IF PEOPLE NEED TO LEAVE, I UNDERSTAND. I'M VERY SORRY WE  
5 COULDN'T GET TO EVERYTHING. THERE ARE NOTECARDS. AND WE HAVE  
6 FOLKS THAT ARE PUTTING COMMENTS DOWN ON THEM IF THAT WORKS FOR  
7 YOU. WE ALSO HAVE A BREAK NEXT. A COUPLE MINUTES IF YOU WANT  
8 TO COME UP AND TALK. AND WE'LL MAKE SURE TO CAPTURE YOUR  
9 COMMENTS AND SHARE THOSE LATER. BEFORE WE LEAVE, I DO WANT TO  
10 INVITE FOLKS TO DO THE VIDEO. IF YOU HAVEN'T DONE A VIDEO  
11 TESTIMONIAL. IF YOU GO DOWN THE HALLWAY AND TURN LEFT BACK  
12 NEAR THE OTHER CONFERENCE ROOMS, YOU CAN DO A VIDEO TO SHARE  
13 YOUR THOUGHTS ON THIS OR ANYTHING RELATED TO THIS CONFERENCE.  
14 WE REALLY WANT TO HEAR YOUR EXPERIENCES. IS IT A 15 OR 30  
15 MINUTE -- 45 MINUTES. OH, MY GOSH. WE HAVE PLENTY OF TIME. WE  
16 CAN STAY AND TAKE A FEW MORE COMMENTS IF FOLKS ARE WILLING.  
17 AND, IF YOU WANT TO STEP OUT AND TAKE A BREAK, EXCELLENT.  
18 PLEASE STEP OUT WHEN YOU NEED TO. WE'LL KEEP GOING FOR A  
19 LITTLE BIT LONGER. THANK YOU. YES, GO AHEAD.

20

21 **SPEAKER:** HELLO, I'M -- (OFF MIC)

22

23 **JONATHAN DENA:** HIS QUESTION WAS PARTICULARLY CERTAIN TYPES OF  
24 HOME MODIFICATIONS THAT ALLOW OTHER ACCESSIBILITY FEATURES  
25 LIKE MOTION SENSOR LIGHTING WHICH HABITAT DOES INSTALL. NOT



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1 ONLY IS IT A NEED FOR THE PARTICULAR CLIENT BUT ALSO SOMETHING  
2 THAT IS WITHIN THE TRADEOFFS OF WHAT IS WITHIN THE BUDGET OF  
3 THAT PARTICULAR GRAPHIC THAT THE HOMEOWNER CAN USE. AND IS  
4 THAT SOMETHING THAT WE FEEL LIKE THEY NEED TO OTHER REPAIRS  
5 THAT MIGHT BE NECESSARY IN THE HOME. BUT THAT IS SOME OF THE  
6 ONES THEY INCLUDE. IT COVERS SO MUCH OF DIFFERENT TYPES OF  
7 REPAIRS. BUT ACCESSIBILITY WISE, MOTION LIGHTS IS A BIG ONE. I  
8 HAVE NOT SEEN AUTOMATIC DOORS. BUT, AGAIN, I HAVEN'T BEEN WITH  
9 HABITAT FOR A LONG, LONG TIME. SO I'M SURE THAT IN SOME CASES  
10 HABITAT --

11

12 **JESSICA LEHMAN:** THAT REMINDS ME OF A QUESTION EARLIER ABOUT  
13 LECTURE HANDS WAS AN EXAMPLE OF OVERHEAD TRANSFER SYSTEM. MY  
14 LIMITED UNDERSTANDING OF THE REPAIR PROGRAMS THAT EXIST IN THE  
15 BAY AREA ARE THAT THEY'RE FAIRLY BROAD AS FAR AS WHAT COULD BE  
16 COVERED. AND BASED ON WHAT JONATHAN WAS JUST SAYING ABOUT  
17 HABITAT THAT IT IS A BUDGET ISSUE. BUT I THINK THAT, LIKE,  
18 SMART APPLIANCES IS SUCH A GOOD EXAMPLE OF SOMETHING THAT  
19 DOESN'T COST THAT MUCH THAT PEOPLE MIGHT NOT THINK ABOUT, YOU  
20 KNOW, LIKE CHRISTINE WAS SAYING TO GET GUIDANCE ON WHAT COULD  
21 BE GOOD TO HELP PEOPLE LIVE SAFELY IN THEIR HOUSE. OKAY. WHO  
22 ELSE? OKAY. LET'S GO TO THIS GUY. LET'S GO TO BETH AND THEN --  
23 JUST RIGHT THERE.

24



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1 **SPEAKER:** HI. (OFF MIC) OTHER JURISDICTIONS CAN DO THAT. HOME  
2 PRESERVATION GETS ALL SORTS OF -- PRESERVATION BUT WE CARE  
3 ABOUT ACCESSIBILITY. SO I WOULD LIKE TO SEE ACCESSIBILITY BE  
4 AN AREA WHERE WE THINK OF HOW WE CAN MAKE IT EASIER. I WOULD  
5 ASK BECAUSE WE ARE ALL FACING -- THANK YOU.

6

7 **JESSICA LEHMAN:** THANK YOU SO MUCH. AND ADA NEXT TO BETH WAS  
8 EXPLAINING THIS TO ME RIGHT BEFORE THE SESSION BECAUSE I  
9 DIDN'T QUITE UNDERSTAND WHAT BETH AND ADA ARE TALKING ABOUT,  
10 WHICH IS, IF YOU HAVE A BUILDING WHERE YOU HAVE A LOT OF UNITS  
11 SO YOU GET A DENSITY BONUS, THEN YOU ACTUALLY GET AN EXCEPTION  
12 AROUND ACCESSIBILITY. YOU HAVE TO -- YOU DON'T HAVE TO MAKE IT  
13 AS ABLE AS YOU WOULD ACCESSIBLE AS YOU WOULD HAVE OTHERWISE.  
14 THIS IS WHY MY BRAIN COULD NOT COMPUTE THIS. RIGHT? THEY'RE  
15 SAYING, OBVIOUSLY, THAT DOESN'T MAKE ANY SENSE. YOU SHOULD  
16 NEVER HAVE AN EXCEPTION FOR ACCESSIBILITY. IT SHOULD GO THE  
17 OTHER WAY. YOU SHOULD BE ABLE TO HAVE HELP WITH PERMITTING  
18 BECAUSE YOU'RE MAKING IT MORE ACCESSIBLE. OKAY. I'M GOING TO  
19 GET IN TROUBLE, BUT I'M GOING TO TAKE THE LAST COMMENT FROM  
20 WARREN BECAUSE HE HAD HIS HAND UP EARLY. AND I'M GOING TO  
21 INVITE FOLKS TO MOVE JUST OUTSIDE. AND WE'LL CONTINUE THE  
22 CONVERSATION THERE.

23

24 **WARREN CUSHMAN:** HELLO, EVERYBODY. WARREN CUSHMAN, COMMUNITY  
25 RESOURCES. (OFF MIC) MY COMMENTS -- ALL HANDS ON DECK. WE NEED



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1 EVERYBODY ADVOCATING, EVERYBODY WORKING, EVERYBODY THINKING  
2 ABOUT HOW THIS IS GOING TO WORK. I'VE BEEN DOING PRESERVATION  
3 WORK FOR A WHILE. AND I GO BEFORE SUPERVISORS AND CITY  
4 COUNCILS. THEY'RE THINKING ABOUT THE FOR-PROFIT DEVELOPMENT.  
5 THAT'S GOT TO CHANGE. AND THE ONLY WAY THAT'S GOING TO CHANGE  
6 IS MORE PEOPLE LIKE US.

7

8 **JESSICA LEHMAN:** THANK YOU SO MUCH. MY OTHER QUESTION THAT I  
9 WAS DYING TO ASK IS HOW DO WE ORGANIZE AROUND THIS, RIGHT? HOW  
10 DO WE GET TOGETHER AND TAKE ACTION. AND I DON'T BELIEVE -- I  
11 CAN'T BELIEVE WE DON'T HAVE TIME TO TALK ABOUT IT. BUT I WOULD  
12 SAY IF YOU'RE INTERESTED IN WORKING ON IT, BE SURE TO FILL OUT  
13 A NOTE CARD. INCLUDE YOUR NAME AND EMAIL OR PHONE NUMBER IF  
14 YOU WANT TO GET INVOLVED. LET'S CONNECT YOU TO SENIOR AND  
15 DISABILITY ACTION. GIVE ME YOUR INFORMATION. CONNECT YOU WITH  
16 OTHER GROUPS HERE. LET'S MAKE SURE THAT WE ARE READY TO KEEP  
17 FIGHTING FOR ALL OF THESE THINGS.

18

19 **SPEAKER:** THANK YOU SO MUCH TO JESSICA COLLINS, TO JOHN, TO  
20 MICHELLE STARRATT, TO ALL OF YOU FOR BEING HERE. AGAIN, WE  
21 WILL CONTINUE SOME INFORMAL CONVERSATION JUST OUTSIDE THE  
22 ROOM.

23



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1 **SPEAKER:** THANK YOU SO MUCH. LET'S KEEP TALKING OUTSIDE THIS  
2 ROOM, THOUGH, BECAUSE WE NEED TO RESET IT FOR ANOTHER EVENT.  
3 THANK YOU.  
4



*Broadcasting Government*