

## Erika Shook

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**From:** Fred Klein <freddythek10@gmail.com>  
**Sent:** Tuesday, April 4, 2017 10:17 AM  
**To:** East Sound Update  
**Cc:** John Campbell; Issa Parker; Jim Jonassen; Lisa Byers  
**Subject:** Fwd: Affordable Housing Goals & Policies

The comments below beg to be part of a community conversation about affordable housing...F.

Begin forwarded message:

**From:** "John Campbell" <[jmc779@rockisland.com](mailto:jmc779@rockisland.com)>  
**Subject:** RE: Affordable Housing Goals & Policies  
**Date:** April 3, 2017 at 5:52:19 PM PDT  
**To:** "Fred Klein" <[freddythek10@gmail.com](mailto:freddythek10@gmail.com)>

Fred, The current "density Bonus" provisions are not very effective because:

1. The provision of allowing one ADU for every dwelling is in effect a doubling the allowable density in itself.
2. As a practical matter the only new construction is by non-profits, CLT's and HFI, using USDA 502 mortgages. USDA will not finance any more units that have any resale restrictions, a component of current density bonus homes. The same goes for local banks with respect to resales. The only way a density bonus can be considered is under SJCC 18.60.260.D.4 ..... "housing which because of its size, location.....has been determined by resolution of the County Council to be affordable."

For some time, most of the affordable housing in SJ County has been owner occupied which requires long term residents of good credit. Most low income folks do not qualify. HFI cannot recruit applicants due to credit issues.

What is needed is affordable rental housing. There is no substantive source of subsidized rental housing financing.

The obvious source is a S J County Real Estate Excise Tax.

The problem is not the density bonus provisions, it is money and the absence of anyone to manage rental housing.

Am I any help?.....jmc

-----Original Message-----

From: Fred Klein [<mailto:freddythek10@gmail.com>]  
Sent: Monday, April 03, 2017 3:43 PM  
To: [eastsoundupdate@sanjuanco.com](mailto:eastsoundupdate@sanjuanco.com)

Cc: John Campbell <[jmc779@rockisland.com](mailto:jmc779@rockisland.com)>; Issa Parker <[issaparker@centurylink.net](mailto:issaparker@centurylink.net)>  
Subject: Affordable Housing Goals & Policies

I request an earnest and broad-based conversation on Affordable Housing which will look at what I believe are unduly restrictive requirements to fit under SJC's regs. which allow projects to benefit from density bonus incentives...current regs simply do not allow for private sector initiatives to benefit from density bonuses.

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