



# COMMUNITY VISIONS

## SHRA ACTIVITIES NEWSLETTER

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The mission of the Sacramento Housing and Redevelopment Agency is to revitalize communities, provide affordable housing opportunities and to serve as the Housing Authority for the City and County of Sacramento.

### Grand opening celebration planned for historic Globe Mills



The grand opening of Globe Mills at 12th and C Street in downtown Sacramento is scheduled for Wednesday, October 1. The developer team of Cyrus Youseffi and Skip Rosenbloom and project architect Michael Malinowski have successfully transformed the former grain storage and flour mill into a mixed-income housing community with 114 units for seniors, 31 market rate loft-style apartments, tenant-serving retail and community space.

The \$38 million historic preservation and adaptive reuse project creates a dynamic entrance at one of the City's major gateways and provides a catalyst for the Alkali Flat neighborhood, bringing new residents to the area.

SHRA provided \$14.97 million in financing for the project, including a \$2 million grant award under HUD's Brownfields Economic Development Initiative (BEDI) and a \$5.5 million low interest loan from HUD's Section 108 loan program. Other funding includes \$4.256 million in Alkali Flat redevelopment funds, a \$1.45 million federal HOME fund loan and \$1.764 million in Downtown Housing Bond funds. For information, please contact Alan Saunders at (916) 440-1399, ext. 1262 or [asaunders@shra.org](mailto:asaunders@shra.org).

### City launches Sacramento's first "Green" Street project

The City of Sacramento and SHRA are paving the way for the first sustainable "Green" street in the Sacramento region. Currently in the design phase, the project will take an underdeveloped stretch of Dixie Avenue in the North Sacramento Redevelopment Area that lacks proper drainage, sidewalks and landscaping, and transform it into a Green pedestrian pathway between Evergreen Street and the Swanston Light Rail Station. The streetscape improvements are part of a sustainable strategy to enhance neighborhood livability.



*Sacramento's first "Green" Street will use design concepts similar to this example which can help conserve and protect water sources.*

The project uses plants and landscaping to manage stormwater runoff at its source, offering a sustainable strategy that meets regulatory compliance and resource protection goals while also using a natural systems approach to manage stormwater, reduce flows, improve water quality and enhance watershed health. The project is also consistent with and reinforces the City's Sustainability Master Plan by conserving the use and protecting sources of water.

The new Green Street will help open up this residential "Main" street and create a welcoming connection between Del Paso Boulevard and the Swanston Light Rail Station. For more information, please contact Marti Brown at (916) 440-1399, ext. 1293 or [mbrown@shra.org](mailto:mbrown@shra.org).

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## Stockton Boulevard community celebrates market demolition making way for new single family home

Community leaders, residents, County officials and Agency staff gathered on July 10 to watch the demolition of the Wat Phou/George's Market at 4200 14<sup>th</sup> Avenue in the Stockton Boulevard Redevelopment Area.

The market had been in the Oak Park neighborhood since 1933, selling liquor and groceries. The building also included a one bedroom apartment. In the recent past, neighborhood businesses and residents' properties were plagued by break-ins, vandalism and litter. Patrons frequently bought alcohol and loitered around property.

With community support, the Agency purchased the land and business in a voluntary sale from the owner. The liquor license was subsequently surrendered to the state Alcohol and Beverage Control Department ensuring that it will not be transferred to another place in the community.

The purchase and demolition helps fulfill the Agency's goal to revitalize lower income neighborhoods to create healthy and sustainable communities. SHRA took this important step toward a transformation that will have a lasting impact on the Stockton Boulevard community.

Agency staff is preparing to release a Request for Proposals in September for a development opportunity to build a single family home on the site. For information, please contact Caitlin Camp at (916) 440-1399, ext. 1204 or [ccamp@shra.org](mailto:ccamp@shra.org).



*A bulldozer tears down the Wat Phou/George's Market on 14th Avenue in the Stockton Boulevard Redevelopment Area on July 10. SHRA plans to find a developer to build a single family home on the site.*



## Decorative street lighting project enhances livability in Oak Park

Residents who live in the surrounding area of Oak Park's historic core can now feel safer and more connected to the community. At dusk on July 23, in front of McGeorge School of Law, community members, City officials and SHRA staff celebrated the installation of 191 pedestrian-level street lights. By day, the decorative light poles and fixtures enhance the urban environment. At night, pedestrian-level light helps deter criminal activity and increase safety.

In 2006, Oak Park residents worked with SHRA staff to develop an investment strategy to allocate a \$20 million Tax Allocation Revenue Bond approved by the City Council. Due to the significant interest on the part of the community to focus resources on public infrastructure enhancements, \$1.9 million in Oak Park Tax Exempt Bond funds were allocated to install streetlights in the two remaining unlit areas of the community. SHRA's commitment to light up Oak Park began in 2002 when it funded the installation of 127 street lights in the historic core area of Oak Park. For more information, please contact Matt Hertel at (916) 440-1399, ext. 1412 or [mhertel@shra.org](mailto:mhertel@shra.org).

*(Left) The last two remaining unlit areas in Oak Park's historic core have been equipped with 191 decorative street lights. The \$1.9 million project addresses a community focus on public infrastructure which included 127 lights that were previously installed in the neighborhood.*

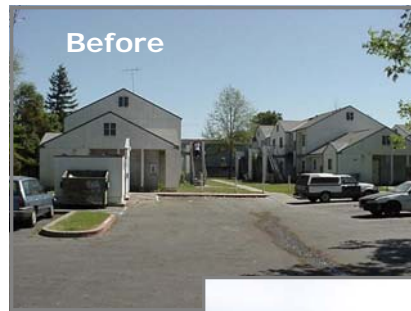
## Housing Authority and Redevelopment Agency pool resources to improve safety and security at public housing community

For the first time, the Housing Authority and the Redevelopment Agency have collaborated on nearly \$1 million in funding sources to make the Southwest Dewey public housing community in the Stockton Boulevard Redevelopment Area a safer and more attractive place to live.

The community suffered from a high incidence of crime and gang activity, which most often originated in the surrounding neighborhood and migrated to the Dewey community because of its location and open accessibility from multiple streets. The Housing Authority recommended physical, safety and security improvements to the complexes, including perimeter fencing, surveillance cameras and card access systems to help reduce police calls for service in the neighborhood and increase occupancy rates.

The improvements were funded with \$500,000 in Housing Authority Capital Funds, \$190,000 in Tax Increment (non-housing) funds, and \$295,000 in Housing Bond funds.

The Southwest Dewey rehab project has eliminated walk-through traffic, increased occupancy to 100 percent, decreased unit turnover and reduced calls for service. For more information, contact Nick Chhotu at (916) 440-1399, ext. 1334 or nchhotu@shra.org.



*Residents at the Southwest Dewey public housing community have seen many improvements as part of a nearly \$1 million rehab project that help make the community a safer and more attractive place to live.*



*Improvements to this home at 4316 8<sup>th</sup> Avenue under the Section 32 program included new roofing with gutters, doors and windows throughout, central heat and air conditioning, water heater, plumbing and electrical fixtures. Cabinets and countertops were replaced in the kitchen and bath. New carpet and vinyl flooring was installed as well as new interior and exterior paint, garage door and driveway.*

## Agency's Section 32 Homeownership Program offers newly modernized homes for low income buyers

Sacramento's Section 32 Homeownership Program continues to make good progress in repairing homes and selling them to low-income households. Under the HUD-authorized rehabilitation and modernization program to date, SHRA has sold 24 of the 197 single family homes in the Housing Authority's public housing stock identified for sale to low-income buyers. These homes are scattered throughout the City and County. Many are located within redevelopment areas but some are not.

As seller, the Agency is offering very attractive financing to help make the homes affordable to first-time buyers. Low-interest, deferred payment financing up to 35 percent of the sales price is provided to eligible buyers. Priority buyers (public housing residents and Housing Choice Voucher participants) may be eligible for financing up to 50 percent of the sales price. The resulting first mortgage has payments which the buyer can afford.

Completed homes are listed with selected real estate brokers and the financing is arranged by lenders participating in the program. View a listing of the Section 32 homes for sale at [www.shra.org](http://www.shra.org). Click on Affordable Housing and Homeownership and choose Homes for Sale. For information, please contact Mary Lyon at (916) 440-1399, ext. 1226 or mlylon@shra.org.

## Completion date nears on solar-powered housing community serving families living with HIV/AIDS

With financial assistance from SHRA, Mercy Housing California, Rural California Housing, and AIDS Housing Alliance have teamed up to develop Colonia San Martin, an innovative and environmentally friendly housing development in South Sacramento for low income persons and families living with HIV/AIDS.

With the anticipated completion date of November 2008, Colonia San Martin will include 60, one, two and three bedroom units, a community center and outdoor recreation areas complete with a community garden and children's playground. Onsite supportive services will be available in the community center. Much of the electricity needed to power the community center will be harnessed onsite by a rooftop solar system.

The project is located the Florin Mall Redevelopment Area just two blocks from the Florin Mall Town Center, a recently completed \$76 million revitalization effort. The combined projects constitute an investment of over \$90 million, including \$3 million contributed by SHRA in HOME and County housing trust funds. For information, please contact Raul Carrillo at (916) 440-1399, ext. 1277 or rcarrillo@shra.org.



*The new Colonia San Martin apartments near the Florin Mall Town Center are scheduled to be completed in November. The \$76 million project will provide housing and onsite supportive services for low income individuals and families with HIV/AIDS.*

## MULTI-JURISDICTIONAL TASKFORCE ADDRESSES FORECLOSURE CRISIS

The Agency has partnered with the City and County of Sacramento creating a Foreclosure Taskforce to coordinate efforts, share resources, identify benchmarks, and facilitate an efficient local response to the foreclosure crisis. The taskforce explores opportunities to provide relief to affected communities, including potential legal actions against problematic lenders, alternative financing options for existing homeowners, code enforcement options, and targeted public investments. The California Reinvestment Coalition (CRC) is providing data analysis and policy recommendations on foreclosure and subprime lending issues with a Sacramento context.

SHRA sponsors monthly workshops on mortgage default and foreclosure prevention in conjunction with the Sacramento Regional Partners in Homeownership, HUD-approved home loan and credit counselors, and local lenders.

In June, the Sacramento County District Attorney, in cooperation with SHRA, began sending scam warning letters to homeowners who have received a Notice of Default (NOD) from their lender. The letter includes scam warning signs, phone numbers for federal and state fraud hotlines, and contact information for the six local home loan and credit counseling centers. Future mailings will occur about once per month.

SHRA publishes the "Preserving Communities" newsletter available online at [www.shra.org](http://www.shra.org). Click on Foreclosure Information and choose Foreclosure Education. A list of the home loan and credit counseling agencies and fraud reporting agencies are also available on the website. For more information, please call Geoffrey Ross at (916) 440-1399, ext. 1357 or gross@shra.org.



*There's hope and help  
if you are facing*

**FORECLOSURE**

**www.shra.org**

**FORECLOSURE INFORMATION**

Resources Education  
Scam Alert Information Helpful Links

*The Agency is addressing foreclosure through an integrated community outreach campaign that includes free monthly workshops on mortgage default and foreclosure, direct mail advertisements in targeted communities, PSAs on public access television, and postcards distributed at public counters that include contact information to report mortgage fraud.*

## Quarterly report tracks foreclosure trends in Sacramento County

The Agency has begun tracking foreclosure trends in Sacramento County using DataQuick as one of its sources for information. The data shows growth in the County-wide Notice of Default (NOD) filing rate slowed in the second quarter, and Real Estate Owned (REO) filings were roughly unchanged from the same period. Second quarter NOD filings increased 6 percent compared to the first quarter, from 6,623 to 7,043. REO filings dropped 1 percent, from 3,997 to 3948. NOD filings in second quarter 2007 rose 90 percent and REO filings increased 137 percent.

*A Notice of Default is typically recorded on a property when the property owner has missed several payments and is in danger of foreclosure.*

*A Real Estate Owned property is one on which the lender has foreclosed, and the property was not sold to a new owner at auction (trustee sale).*

Among the 34 California counties for which information is available, Sacramento County ranks 8th in second quarter foreclosures as a percentage of housing units. The largest numbers of foreclosures were in the South Sacramento and Franklin/Laguna communities of the County, followed by the northern areas of North Sacramento and North Highlands/Foothill Farms.

The vast majority of foreclosure filings were on single family homes; however, foreclosures occurred on all types of residential properties. The majority of loans receiving a foreclosure filing were originated in 2005 and 2006.

Most NOD filings occurred on owner-occupied properties but a significant portion affected rental properties. Foreclosure tracking reports are available for at [www.shra.org](http://www.shra.org). Click on Foreclosure Information and choose Foreclosure Reports. For more information, please contact Joel Riphagen at (916) 440-1399, ext. 1203 or [jriphagen@shra.org](mailto:jriphagen@shra.org).

## Meeting Calendar

**Sacramento Housing and  
Redevelopment Commission**  
1<sup>st</sup> & 3<sup>rd</sup> Wednesdays @ 6 p.m.  
600 I Street

**Sacramento County  
Board of Supervisors**  
Tuesdays @ 9:30 a.m.  
Wednesdays @ 9:30 a.m.,  
2 p.m. & 6 p.m.  
700 H Street

**Sacramento City Council**  
Tuesdays @ 2 p.m.  
915 I Street

Sacramento Housing and  
Redevelopment Agency  
630 I Street  
Sacramento, CA 95814  
Phone: (916) 444-9210  
Fax: (916) 441-1197

[www.shra.org](http://www.shra.org)

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## Foreclosure Education and Resource Information

Are you having trouble making your mortgage payment? The most important thing for you to do is to contact your lender as soon as possible. Your lender may be willing to work with you to avoid foreclosure. Additionally, there are many agencies and resources available to assist you. Find a [foreclosure education event](#) in your area.

**HOPE 24 Hour HotLine**  
**1-888-995-HOPE**

### Local Housing Counseling Agencies

#### [Home Loan Counseling Center of Sacramento](#)

2003 Howe Avenue, Suite 100, Sacramento, CA 95825  
(916) 646-2005

#### [NeighborWorks HomeOwnership Center](#)

2400 Alhambra Boulevard, Sacramento, CA 95817  
(916) 452-5356, ext. 229

#### [ByDesign Financial Solutions](#)

4636 Watt Avenue, 2nd Floor, North Highlands, CA 95660  
(800) 750-2227

#### [Senior Legal Hotline – Legal Services of Northern California](#)

444 North Third Street, Suite 312, Sacramento, CA 95814  
(916) 551-2140

Acorn Housing Corp. ([www.acornhousing.org](http://www.acornhousing.org))  
4433 Florin Road #830, Sacramento, CA 95823  
(916) 451-9659

Sacramento Mutual Housing Association  
[www.mutualhousing.com](http://www.mutualhousing.com)  
3451 Fifth Avenue, Sacramento, CA 95817  
(916) 453-8400, ext. 43

### Other Web Resources

#### U.S. Department of Housing and Urban Development Links:

[Avoiding Foreclosure](#) (In Spanish)

[How To Avoid Foreclosure Brochure](#) (pdf)

[Help For Homeowners Facing The Loss Of Their Home](#) (In Spanish)

#### Loan Servicer Hotline Numbers:

[http://www.yourhome.ca.gov/servicer\\_hotline.pdf](http://www.yourhome.ca.gov/servicer_hotline.pdf)