



www.housinginc.org

9240 Oak Leaf Way, Granite Bay, Ca 95476

April 27, 2022

City of Truckee

c/o Hilary Hobbs, Assistant to the Town Manager – hhobbs@townoftruckee.com

RE: Response to Request for Proposal – Below Market Rate Program Administrator

To Whom it May Concern,

Please accept Housing Group LLC DBA, HousingINC's response to Town of Truckee's Request for Proposal for a Below Market Rate (BMR) Program Administrator. HousingINC is an affordable housing consulting firm located in Placer County. HousingINC is a partnership created by Robyn van Ekelburg, Principal/Managing Partner, and Teresa Martinez Gonzales, Partner/Director. HousingINC specializes in affordable housing program design, program administration, stakeholder relationship management, deed restricted new and resale programs, ownership housing development, and affordable lending and real estate services to support affordable housing efforts.

The HousingINC team is well positioned to administer Town of Truckee's BMR Program. We are involved with local affordable housing advocacy and participate in current community and municipal-based affordable housing efforts. Additionally, Robyn van Ekelburg is currently serving on the board of Housing Trust Placer and has been consulting with Placer County on administration for its Hopkins Village, Workforce Housing Preservation Program (WHPP), and First Time Homebuyer (FTHB) programs. These programs were designed to solve housing issues in the Tahoe Basin area. Truckee's BMR Program is like Placer County's WHPP Program. WHPP is the first program of its kind in the state (modeled after the InDEED Program in Vail, CO) and Robyn is the first administrator of this type of program in California. Robyn can leverage her unique experience to bolster the success of Truckee's efforts through lessons learned, regional relationships established, challenges identified and solved, and celebrated successes. The HousingINC team brings a spirit of collaboration, local adoption, and stewardship to the Town of Truckee and its BMR Program.

It would be our honor to administrate Town of Truckee's Below Market Rate Program. The information and explanation of our recommended Scope of Work is negotiable (including our fee schedule). We have over 15 years of experience administrating homeownership programs and we have gained the tools and flexibility to discuss all workplan components with our clients and adapt our approach accordingly to achieve affordable housing goals and meet regulatory requirements. We can do the same for Town of Truckee. The information submitted and within this proposal is true and accurate.

Sincerely,

Robyn van Ekelburg, Managing Principal
Robyn@HousingINC.org | 408.533.2501
[Robyn Van Ekelburg | LinkedIn](#)

Teresa E. Martinez Gonzales, Director
Teresa@HousingINC.org | 408.908.0416
[Teresa Martinez Gonzales | LinkedIn](#)

HousingINC Proposed Budget May 2022-June 2023

Year 1—explanation of startup costs, marketing costs, and administrative costs

- Please see explanation startup, marketing, and administrative costs above in proposed project timeline.

Set-Up	Overview
Marketing	Design all marketing materials for program Town will pay all production costs and host website Develop marketing and outreach plan
Program Development	Develop all program documents/meetings with Town Staff/Attorney
Orientation Classes	Develop and present all public education classes including Spanish translation
Monthly Admin	Interacting with all program clients Weekly meetings Program underwriting
HousingINC Total Budget not to exceed	\$60,500
Formstack Online Cloud Based Portal <ul style="list-style-type: none"> • Town of Truckee will pay separately for license • HousingINC will coordinate all applications/processes/on-line lottery 	\$500/Month and Approximately \$3,000 setup fees

References

1. Emily Setzer-Placer County, Senior Management Analyst ESetzer@placer.ca.gov | 530-305-9890

In 2020, Robyn partnered with the County of Placer's Housing Team to develop an underwriting process and an outreach/marketing campaign to find eligible applicants for Hopkins Village. Additionally, in 2021 Robyn was awarded a contract to administer the County's WHPP and First Time Homebuyer Down Payment Assistance Programs.

2. Jocelyn Lin- Burbank Housing, Associate Director of Development jlin@burbankhousing.org | 707-303-0590

Robyn has been a partner to the Burbank Housing Team for nearly 6 years, working with the team on a variety of different affordable housing programs including: Marketing, selling, and closing 142 new ownership units, writing grants for \$10MM+ of down payment assistance funds (with another grant application through HCD pending for \$14MM), reinvigorating Burbank's resale program and contracting with partner jurisdictions to manage its resale programs.

3. Anna Reynoso-City of Mountain View, Housing Specialist annaelizabethreynoso@gmail.com | 408-355-4279

The HousingINC team has been colleagues/housing advocate partners with Anna Reynoso, Housing Specialist for City of Mountain View, since 2008. Having partnered together on a variety of projects and programs over the years, including homebuyer education, down payment assistance programs and City administration contracts, Anna can provide insight into the expertise and commitment of the team to providing excellent service to Cities, Builders and Buyers alike.

Proposed project timeline including key milestones

	Timeline	Category: Startup, Marketing, Admin
Kick-off Meeting	May 2022	Start-Up Cost
Deliverables: & Goal Measured Project Plan with Final Timeline With city staff, perform written program and resource assessment. The assessment will inform the Project Plan with Final Timeline.	Written Assessment: Days 1 – 15 Project Plan with Final Timeline: Days 16 - 30	Start-Up Cost
Deliverable: (Final) Program Materials and Documents Create program materials and documents (e.g. underwriting guidelines and tools, deed restrictions, notes, deeds, etc.).	June 2022	Start Up Cost with possible annual amendment
Develop Marketing and Outreach Plan including website content and online application development, flyers, etc.	June 2022	Start Up Cost with possible annual amendment
Develop Cloud-Based Program Management and Database Platform Application Framework and Onboard Existing BMR Portfolio	June - July 2022	Start Up Cost
Deliverable: Internal Operations Manual Finalize internal operations manual with ongoing roles and responsibilities, flowcharts and protocols for internal and external program processes – including application, underwriting, approval/denial templates, purchase, monitoring, and selling procedures, etc.	July 2022	Start Up Cost with possible annual amendment
Onboard/Partnering with program stakeholders – realtors, loan officers, businesses, developers.	June/July 2022	Start Up Cost
Deliverable: Marketing Materials Marketing & Outreach Launch - printed materials, stakeholder meetings, newspaper ads, etc.	August 2022	Marketing
Program Launch	August 2022	Start Up Cost
Team Check-in Meetings (Weekly or Bi-weekly-to be determined)	Ongoing	Admin
Application Workshops	Fall 2022	Admin
Engage participants/waitlist	August 2022	Admin
Lottery	Fall 2022	Admin
Application Eligibility Review	Ongoing	Admin
Negotiating Local Business and Developer Restriction Purchases	Ongoing	Admin
BMR Compliance Monitoring	Ongoing	Admin
Document Preparation & Closing	Ongoing	Admin
Marketing Plan/Program Update	Jan 2023	Admin
Management of BMR Resales	Ongoing	Admin
Management of BMR Refinances	Ongoing	Admin
Annual Assessment and Report on Program Metrics, Program Guidelines, Operations Manual, and Program Documents.	May 2023	Admin

Our Story

Robyn van Ekelburg has been in real estate and new home development for over 25 years, with the last 15 years exclusively focused on creating affordable ownership and inclusionary housing opportunities throughout the State of California. Robyn has owned and operated a private affordable housing consulting firm, Robyn van Ekelburg Consulting, for the last 11 years. Robyn and Teresa Martinez Gonzales were inspired to launch HousingINC in 2021 as an extension of Robyn's housing consulting business in response to the continued demand for more affordable housing programs in our communities.

Peers since 1986, Robyn and Teresa began their professional relationship in 2011 while Robyn was an executive consultant for Neighborhood Housing Services Silicon Valley (NHSSV), a NeighborWorks of America organization, and Teresa was the Below Market Rate (BMR) Program Manager for NHSSV. Years later, as business continues to flourish, we partner with cities and builders to offer home ownership and inclusionary rental opportunities for lower to above moderate-income families through Housing Programs.

About HousingINC

HousingINC connects people while creating affordable, sustainable, and equitable housing and neighborhoods. We build bridges for cities and builders to meet local and state housing regulations while creating deeper levels of affordability and ensuring program compliance for future and current program participants. HousingINC specializes in 1) housing program design and operations to engage and build/manage relationships to sell and rent homes with deed restrictions; and 2) ownership housing development, lending, and real estate services to support clients with affordable housing project design, feasibility studies, affordability determinations and market analysis.

Robyn's current clients include The County of Placer, Burbank Housing Development Corporation, Cabrillo Economic Development Corporation, CORE Companies and Matt Huerta Consulting (supporting EPACANDO/City of East Palo Alto). Robyn builds the programmatic infrastructure needed to manage deed restricted programs and works closely with stakeholders to implement a variety of affordable housing program activities. Robyn has been licensed by the California Department of Real Estate for over 20 years and for 12 of those years, she has been licensed as a Real Estate Broker and Mortgage Loan Originator. Robyn is a member of the Tahoe Sierra Board of Realtors (TSBOR) and has access to relevant market data unique to the Truckee community. As a licensed Mortgage Loan Originator, she is well versed with TRID/NMLS regulations, for which compliance is required for most municipal and state down payment assistance programs. Teresa specializes in day-to-day relationship management, client communication, buyer/applicant engagement, operations, and contract deliverable activities. The HousingINC team resides in Placer County and is focused on bringing affordable housing solutions to its community in an effort influence a regional approach to our region's affordable housing needs.

EXPERIENCE AND QUALIFICATIONS

Robyn's tenure as an affordable housing expert includes overseeing all protocols, processes, and operations to administer City, State and Federal Housing Programs and down payment assistance programs. Currently, Robyn is overseeing several administrative BMR program contracts for a client in the County of Sonoma. Additionally, she is licensed to act as a real estate broker for deed restricted real estate transactions including new development, re-sale, and in-house preservation purchase/acquisition and sale transactions. Robyn is deeply familiar with a myriad of Down Payment Assistance Programs and audit requisites and has been creating and administering deed restricted programs for many years. Robyn has trained and supervised affordable housing teams, including many in the Below Market Rate Administration business, for the last 15 years to meet program goals, legal requirements, and housing regulations.

Teresa has extensive experience administering inclusionary homeownership programs for cities throughout Northern California including Santa Clara, Burlingame, Morgan Hill, Los Altos and Town of Los Gatos. She has also administered inclusionary rental programs for the cities of Burlingame and Los Altos. Together, with support from NHSSV's Executive Director, Matt Huerta, Robyn, and Teresa were also responsible for recruiting and training NHSSV's Lending Manager, loan officers, and Below Market Rate Department team members.

EXPERIENCE: DEED RESTRICTIONS

The HousingINC Team has nearly thirty-years of combined experience creating and managing successful affordable housing programs and developments throughout California. Just last year, in 2021, Robyn collaborated with the County of

Placer to launch its Workforce Housing Preservation Program (WHPP), the City/County of Napa's Redwood Grove Resale Restriction Program (Burbank Housing), The City of Santa Rosa Lantana Homes and Catalina Homes Resale Restriction Programs (Burbank Housing) and The County of Santa Clara Affordable Ownership Program with CORE Companies. In 2021, Robyn sold and closed 94 homes throughout her portfolio, all with uniquely complicated deed restricted programs and down payment assistance layers.

HousingINC works closely with municipalities and developers at project inception (for the implementation of inclusionary units **AND** fully affordable housing developments) and their legal teams to design deed restricted programs that ensure long-term affordability and preservation. Well-structured programs reflected in program documents (covenants, restrictions, etc.) create opportunities for individuals, families, and neighborhoods to build generational wealth and a community foundation. Homeownership programs are only as successful as the documents and the infrastructure that guide and monitor them, so it is critical that participants have a clear understanding of how the programs work. We also have decades of combined experience marketing and qualifying buyers for home new sales and re-sales according to their deed restrictions and program guidelines.

Informative applicant and buyer education is the first step in guaranteeing program success and deed restriction adherence. HousingINC will develop a series of educational workshops and provide individualized support to ensure Town applicants understand all program components outlined in the deed restrictions – including the application process, lottery, purchase, and ownership experience (including insurance, residency, maintenance, title, and resale requirements/stipulations, etc.).

EXPERIENCE: REAL ESTATE TRANSACTIONS AND SUCCESSES (All Affordable)

2021-2022

- **4** Collaborated on Four projects to customize deed restricted homeownership programs launched with affordable developers and public agencies –
 - Redwood Grove, Lantana Homes, Duncan Village, Hopkins Village
- **82** CLOSED-new construction affordable workforce housing units sold in North San Francisco Bay Area
- **12** CLOSED- resale BMR transactions all governed by different deed restricted programs
 - No units lost to programs due to lack of timing or capacity to enforce program covenants
- **4** Customized down payment assistance programs designed, launched, and administered
 - WHPP, Placer County (24 approved applicants and growing)
 - Placer County First Time Homebuyer Loan (2 applicants and growing)
 - CalHOME, Sonoma and Napa Counties (75 closed loans)
 - HOME, Napa County (20 closed loans)
 - HUD, Sonoma County (35 closed loans)

Hyperlinks to projects:

[Workforce Housing Preservation Program | Placer County, CA](#)

[Burbank Housing](#)

In-Process

- **\$2,500,000** CalHOME Loans awarded to Sonoma County to offer homebuyers down payment assistance in coming months
- **\$14,000,000** CalHOME Grant application pending for Sonoma County
- **City of Citrus Heights Below Market Rate Program Development**
 - Surplus Land Act and Residential Development/BMR Program Development
- **CORE Companies Affordable Ownership Development** -36 homes, Santa Clara County

2007-2020

600+ new construction affordable/inclusionary units closed in accordance with Affordable Housing Agreements and timelines:

- Developments: Self-Help (USDA 502 and Non-USDA), Affordable, Inclusionary, Workforce Housing, and Market Rate

- **Restrictions: Perpetuity Deed, 7 – 55 Year, Shared Appreciation, Option Agreements, Right of First Refusal, Multi-Party Agreements**
- **100+** resale affordable/inclusionary units closed in accordance with restriction agreements and timelines
- **\$28,000,000** in files underwritten and funded with local and state gap financing grants
 - CDBG, CalHOME, BEGIN, PLHA, HOME, MCC, AHP, WISH, Cal HFA SFF, Local HTFs, NWA, HUD
- **300+** Affordable housing education events
- **25** Program Outreach and Marketing Plans for affordable/inclusionary projects with 100's of homes
- **14** City/County-wide Interest and Priority Lists created and managed with transparency and timeliness
- **12** Underwriting staff trained
- **7** Successful program and lending audits- including HCD, NeighborWorks America, and Cal HFA

EXPERIENCE: TASKS DETAILED IN THE SCOPE OF WORK

	<i>The table below summarizes our work experience by client</i>							
	Burbank Housing Dev Corp	County of Placer	City of Citrus Heights	Cabrillo Economic Dev Corp	Hello Housing	Mid-Pen Housing	NHSSV	South County Housing
Years of Service	2016-Present	2020-Present	April 2022 – Present	2016-Present	2019-20 *short-term	2019-20	2011-15	2006-15
Partnering Public Agencies	Santa Rosa, Windsor, Rohnert Park, County of Sonoma, Napa, Geyserville, Forestville			Ventura County	Greater San Francisco Bay Area agencies	Daly City	Burlingame, Los Altos, Santa Clara, Morgan Hill, Los Gatos	Morgan Hill, Gilroy, Santa Cruz, Hollister, Aptos, Monterey, Watsonville
Create strategic plans with workflows to ensure all necessary programmatic and legal timelines are satisfied	✓	✓		✓	✓	✓	✓	✓
Engage and manage relationships to sell and/or rent homes with deed restrictions	✓		✓				✓	✓
Engage and manage relationships with stakeholders to negotiate affordable housing agreements, conditions of approval, program development.	✓							
Establish Program and Downpayment Assistance Guidelines and facilitate structured external and internal operations	✓		✓		✓		✓	✓
Develop outreach and marketing materials and campaigns	✓		✓				✓	✓
Build and manage interest and waitlists; manage application processes	✓		✓				✓	✓
Educate program applicants (Buyers and/or	✓		✓				✓	✓

renters)								
Determine applicant eligibility, underwrite files, and issue program approval/denial letters	✓		✓				✓	✓
Manage re-sale requests/sales process	✓						✓	✓
Affordable Housing Distress and Preservation Financial Feasibility & Program Strategy (e.g. saving restricted homes from foreclosure, exercising First Right of Refusal, First Look Programs)	✓						✓	✓
Coordinate subordination and refinance requests	✓		✓				✓	✓
Perform annual compliance monitoring & certifications	✓		✓				✓	✓
Prepare cities, builders and property managers for audits	✓		✓				✓	✓
Project development consulting services – Project design and financial feasibility studies, buyer profile creation, affordability determination, and market analysis	✓		✓	✓	✓	✓	✓	✓
Corporate Broker of Record/ Mortgage Loan Originator	✓			✓			✓	✓
Develop/administer homebuyer Down Payment Assistance Programs: CalHOME, BEGIN, Housing Trust Funds, HOME, CDBG, etc.	✓		✓	✓	✓	✓	✓	✓
Realtor and Loan Officer collaboration and training	✓		✓				✓	✓
Sales & escrow coordination	✓		✓				✓	✓
Grant Writing Support (e.g. CalHOME, CDBG, PLHA, etc.), Procuring Fee-for-Service Contracts, and Fund Development Activities	✓		✓				✓	✓

Description of your proposed approach in carrying out the work detailed in the Scope of Work

Goal Measured Project Plan

HousingINC will complete a scope of work that adheres to the Town's Below Market Rate Program Guidelines and meets contract deliverables. We will critically assess strengths and potential challenges before building a plan with the Town to enhance existing assets and best support the local region with customized assistance. We will grow, tailor, and integrate our workflow into existing infrastructure and community culture to become an intimate extension of the Town's housing community.

HousingINC will serve the Town of Truckee by allowing program applicants and participants to seamlessly experience our partnership. We will most highly value our role in the stewardship of the Town of Truckee's Below Market Rate Program. We will serve the Town and all stakeholders – Town staff, builders, loan officers, licensed real estate agents, local businesses, schools, and future applicants and buyers. We are positioned to manage your deed restricted program ethically, effectively, and collaboratively. We value transparency and customer service. The Town will oversee our work with 24/7 access to program materials, documents, databases and processes (parallel to County of Placer's oversight access). The Town can choose the level of involvement in our day-to-day operations. Some of our clients prefer weekly updates, interactions and approvals and others prefer bi-monthly check-ins and limited interaction. We can commit to being highly communicative with Town staff and to flag issues as they arise and to work collaboratively to find solutions.

Marketing Materials/Marketing Plan

HousingINC will work with Town staff to develop a comprehensive local outreach and marketing campaign, including online and print media, flyers, social media, etc. HousingINC will ensure all marketing materials are compliant with Fair Housing laws and branded with Town logos. Town staff will be responsible for approving all marketing collateral prior to any dissemination.

Create Final Program Materials and Documents

HousingINC will work with Town staff and legal counsel as appropriate, to develop all necessary program documents, including resale deed restriction documents, approval/denial letters, internal processing manual, and any other program documents that will be needed to successfully launch the Town's BMR program. Town staff will approve of all documents prior to any dissemination.

Program Launch

Upon completing the set-up activities further described in the Scope of Work, HousingINC will launch the Town of Truckee's BMR Program aligned with the timeline and goals outlined in project plan.

HousingINC Technology Approach

HousingINC's workflows are communicated through technology platforms to facilitate housing programs that will successfully pass internal and external audits. Software applications manage program processes and procedures, host online applications (screen for basic program eligibility criteria, assign lottery numbers, etc.), safely and legally collect and store information and documents (including annual certifications), manage data (program database), communicate with multiple parties, allow administrators to run reports, produce audit trails, and track and monitor applicants, participants, and properties. HousingINC has included in its bid access to our preferred cloud-based software platform, Formstack, however, **we are open to exploring alternative online platforms**, that we are versed in utilizing, that the Town could use in a more universal manner.

HousingINC's proposal provides an estimated setup cost and monthly fee for access to Formstack a paid for service, cloud-based database:

- Available and utilized by many industries, including financial institutions
- Data encryption that is compliant as both a merchant and a service provider and provides secure uploading and downloading capabilities
- HousingINC would work with Formstack and Town to customize the platform for the Town's Housing Program(s), to allow applicants the ability to submit online applications safely and securely.
- Town of Truckee staff will have full administrative access to the Truckee applicant database and allow HousingINC to have access in order to underwrite program participants
- Formstack startup costs and proposed monthly license fee is separate from HousingINC's fee.

FEE SCHEDULE MAY 2022-JUNE 2023- HOURLY BREAKDOWN

Set-up	Overview	Proj. Estimated Hours	Months	Estimated Total
Marketing	Fees to design all marketing materials Town will pay all production costs and host website Develop marketing and outreach plan	25	June/July	\$3,500
Program Development	Develop all program documents/meetings with Town Staff/Attorney	45	June/July	\$9,000
Orientation Classes	Develop and present all public education classes including Spanish translation	45	August/Sept /Oct	\$9,000
Monthly Admin	Interacting with all program clients Weekly meetings Program underwriting	260	August- June	\$39,000
Housing Inc Total Budget Not to Exceed				\$60,500
Formstack Online Cloud Based Portal				\$500/ Month and approximately \$3,000 setup Fee
<ul style="list-style-type: none"> Town of Truckee will pay separately for license HousingINC will coordinate all applications/processes/on-line lottery 				