July 28, 2023

Accessory Dwelling Unit Working Group Overview

Pursuant to Health and Safety Code Section 51531, the **California Housing Finance Agency** is pleased to submit this report providing an update on the implementation of the **Accessory Dwelling Unit Grant Program**.

Lourdes M. Castro Ramírez

Secretary, Business, Consumer Services and Housing Agency

Tiena Johnson Hall

Executive Director, California Housing Finance Agency

ADU Working Group Overview

Pursuant to state law, CalHFA convened an **Accessory Dwelling Unit (ADU) working group** to develop recommendations regarding the ADU grant program.[1] CalHFA conducted three sessions through January and February 2023. Attendees included local government representatives, nonprofits, housing advocates, lenders, and other stakeholders in the ADU space (see **Figure 1** for a full list of attendees). The goal of the convenings was to solicit and receive feedback on CalHFA's ADU grant program and ADU financing in general, in an effort to increase access to capital, and by extension, interest in building accessory dwelling units. CalHFA sought specific feedback on the viability of alternative financing mechanisms and credit enhancements to encourage more ADU lending, namely loan guarantees, loan-loss reserves, and mortgage insurance programs. Below is a summary of the Working Group input with the full Working Group Sessions Report included as **Appendix A** to this report.

[1] Health and Safety Code § 51531

Summary of Feedback Received

ADU Grant Program Outcomes

- Grant program was effective in catalyzing ADU production and stimulating innovations in ADU Finance.
- The grant program itself was viewed by a number of participants as an effective credit enhancement, improving the economic viability of ADU construction, and therefore making it easier for a borrower to access financing for an ADU loan.
- By improving ADU economics and demonstrating the strong market demand for ADU lending, the grant program contributed to significant innovations in ADU financing, including second mortgage liens and expanded underwriting criteria (e.g., underwriting construction loans with rental income).
- The single most significant downside of the grant program is that funds do not recycle. In other words, the program provides a one-time impact that does not sustain over time.
- CalHFA also received feedback on specific aspects of the program, including:
  1. Reduce administration costs and construction escrow requirements.
  2. Narrow focus on the distribution of funds (i.e., income eligibility, disadvantaged communities, rural communities, deed restricted units, etc.).
  3. Consider changes to distribution process to allow more borrowers the opportunity to secure limited funds and institute a process for cancelled grants to encourage lender pipeline management.

Recommendations for Future ADU Funding

- **Local Partnerships:** Several local government agencies advocated that additional ADU funds should be deployed as matching funds or set aside for local financing programs. Several other participants, including lenders, also supported this recommendation.
- **Low-Cost Financing:** Participants suggested that offering a second or third lien loan at low or no interest would encourage more ADU production.
- **Credit Enhancement:** There was also interest in using future funds for mortgage insurance/loan guarantees/loan-loss reserves, but the working group was not able to provide any recommendation for parameters for such programs, including what loan performance data would be needed, how funds would be sized, administered, etc.
  - One concrete recommendation was that any credit enhancement program should require expanded underwriting criteria (beyond current practices and beyond current GSE requirements) that will make it easier for consumers to access ADU loans.

Additional Research

The feedback from the ADU working group confirmed that there is a certain level of industry interest in credit enhancement programs such as a loan-loss reserve, loan guarantee fund, or mortgage insurance program and further exploration of these ideas may be merited. CalHFA also spoke with another state that is evaluating using a loan-loss reserve to stimulate innovation in ADU financing – second mortgages, portfolio products, etc.

To understand how various credit enhancement mechanisms could be operationalized to improve access to ADU finance, CalHFA undertook additional research on the topic, including reaching out to other subject matter experts to supplement the Working Group's feedback.

Loan Loss Reserve

Overview

A Loan Loss Reserve Program (LLRP) is an account that acts as a financial buffer created to lenders from the risk of loan defaults. Essentially, a LLRP is a sum of money set aside to cover losses that a lender may incur if a borrower is unable to repay their loans. A key of a LLRP is that a governmental agency or third party contributes a percentage of the loan into the fund. With this allocation, governmental agencies can increase the size of the pool to incentivize lenders to offer more loans to individuals who would otherwise be unable to be approved for a loan. Because of this pooling, a LLRP works best when there are numerous small transactions by the same lender in a large portfolio.

With respect to ADU financing, a loan loss reserve could be established for ADU financing transactions that offer expanded underwriting criteria such as allowing borrowers to use prospective ADU rental income to qualify for construction financing.

Operational Considerations

To set up an LLRP, many factors need to be considered, including the size and allocation amounts, where the reserve account will be held, and other operational issues. In determining the size of the fund, one should consider expected losses from loan defaults. Performance data on ADU loans, particularly ADU loans using expanded underwriting criteria, is limited, so further study is needed about how to properly calculate expected loan losses. Once the expected losses are calculated, the appropriate size of the reserve can be determined. The allocation amount will necessitate a determination regarding what percentage of the loan participating parties (Lenders, Borrowers, and other third parties) will contribute to the fund.

Further, and critically important, policies and procedures for the managing of the reserve account and the processing of claims should be considered carefully. The prominent factor in managing the reserve account is to decide who will hold the account. The LLRP can have each lender manage a reserve account that receives contributions from the governmental agency or borrower, or the governmental agency can pool the reserves of all loans into a master reserve account.

If there are many lenders participating in the LLRP, it may be prudent to have the governmental agency establish a master account and cap each lender's maximum recovery to the contributions made for their respective loans. Moreover, in establishing the claims process, the LLRP should require lenders to document mitigating efforts to diminish losses from defaults. Once the parameters are established, the guidelines for the LLRP are written into a Loan Loss Agreement with each participating lender.

Precedent on State Loan Loss Reserve Programs

The California Pollution Control Financing Authority (CPCFA), administers various programs through the California Capital Access Programs (CalCAP) to expand financing opportunities for various small business financing needs, including two LLRPs. Each participating lender maintains control of their reserve account and is only allowed to withdraw from the funds once a claim is approved. CalCAP's Small Business Program had 16.19% of its loans default for 2021, resulting in the reserve account paying out 14 claims totaling approximately $3.6 million. Conversely, the California Air Resources Board's (CARB) Heavy-Duty Vehicle Air Quality Loan Program to assist small businesses with purchasing cleaner trucks, also administered by the CPCFA, only had 4.08% of its loans default, resulting in the reserve account paying out 222 claims totaling approximately $82,420.

Loan Guarantee Program

Overview

A Loan Guarantee Program (LGP) is a financial assistance program that helps Borrowers secure loans by providing a guarantee to the Lender. The guarantee is typically provided by a third-party guarantor, such as a government agency or private insurance company, which promises to repay the loan or a percentage of it, if the borrower is unable to do so. This provides lenders with an additional level of protection against losses, as they can recover at least a portion of the loan in the event a borrower defaults.

Operational Considerations

To set up an LGP, two main key points of the program are sustainability and risk management. To be sustainable, the LGP can cover the costs of funding and administering the program through fees charged to borrowers and lenders. As payment for defaults rests entirely on the third-party guarantor, a critical aspect of the LGP is managing risk. To minimize the risk, an LGP can impose limits on the amount of funding that can be guaranteed. Additionally, the LGP can create strict eligibility criteria for borrowers and lenders, as this will help to evaluate and approve loan applications that are within the third-party guarantor's satisfactory risk level.

Precedent Loan Guarantee Programs

The California Infrastructure and Economic Development Bank (IBank) Small Business Finance Center (SBFC) administers a loan guarantee program designed to provide access to capital and create jobs and opportunities for small businesses primarily owned by minorities, women, and disabled persons. In the 2021-22 fiscal year, SBFC paid out $2,430,512 in loan guarantees. The guarantees provided by the program cannot extend beyond seven years.

Both an LLRP and LGP can help organizations increase the availability of credit in underserved areas, while also managing the risks associated with lending. By mitigating the risks associated with lending, both programs can make lenders more willing to extend loans to borrowers. However, unlike an LLRP where losses can be spread out among the contributing parties to the reserve account, an LGP places the majority risk on the third-party guarantor. Establishing a similar program to encourage additional ADU financing activity may be viable; however, further actuarial analysis would need to be conducted based specifically on ADU loan performance and loan characteristics in order to establish the appropriate program parameters, funding amount needed, and terms.

Figure 1

ADU Working Group Attendees

Katherine Peoples, HPP Cares
Damian Hernandez, HPP Cares
RaShawna Fahie, Neighborhood Partnership Housing Services
Susan Brown, Core SGB/Casita Coalition
Rafael Perez, Casita Coalition/Realtor/ The HomeMap
Aaron Huebner, The ASCENT Network
Muhammad Alameldin, UC Berkeley Terner Center for Housing Innovation
Celeste Goyer, Casita Coalition
Ron Garcia, City of Baldwin Park
Yuriko Ruizesparza, City of Baldwin Park
Caleb Smith, City of Oakland
Sujata Raman, San Diego Housing Commission
Jennifer Palmer, County of Napa
Marnie Primmer, Orange County Council of Governments
Jamie LaChance, Town of Truckee
Randy Mabson, City of Pasadena
Alisa Cota, Neighborhood Housing Services of the Inland Empire
Andrew Slocum, Consultant for City of Pasadena and West Hollywood ADU Loan Program
Roberto Barragan, California Community Economic Development Association
Kevin Gould, California Bankers Association
Louis Mirante, Bay Area Council/Casita Coalition
Vanessa Lucero Chavez, California Association of Realtors
Emily Udell, California Credit Union League
David Donahue, Jumpstart ADU
Ryan O'Connell, How to ADU
Eric Valchuis, UC Berkeley Center for Community Innovation
Laura Blair, BuildZig
Gabriel Blanchet, Maxable Space
Conrad Kimball, ADU Works
Paula Hernandez, Enterprise Bank
Milton Manolis, Loan Depot
Kimberley Radaker, Loan Depot

Amy Anderson, Wells Fargo Foundation
Patrick Germon, One Trust Home Loans
Steve Vallejos, Valley Home Department
Meredith Stowers, CrossCountry Mortgage
Charles Edington, RenoFi
Ben Mireles, HomeBridge
Ralph Gresham, Prime Residential Mortgage
Danny Fitzpatrick, Guild Mortgage
David Lodder, Caliber Home Loans
Sean Germon, One Trust Home Loans
Tom McLaughlin, First Northern Bank
Beth Gewerth, Mortgage Consultants Group Loans
Everett Garnick, Patelco Credit Union
Scott Short, Empire Home Loans/Sacramento Association of Realtors
Lily Steponaitis, Self Help Credit Union
Todd Cooley, Self Help Credit Union
Anita Zayas, Fannie Mae
Robert Huibers, Movement Mortgage
Donald St. Clair, California Community Economic Development Association
Joe Serrano
David Romero

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Appendix A:
Full Working Group Sessions Report

APPENDIX A

FEBRUARY 2023

ACCESSORY DWELLING UNIT GRANT PROGRAM

WORKING GROUP SESSIONS REPORT

CalHFA SM
California Housing Finance Agency

SUMMARY

CalHFA conducted 3 working group sessions for the Accessory Dwelling Unit (ADU) grant program on January 18, January 26, and February 1, 2023. Attendees included local government representatives, nonprofits and housing advocates, lenders, and other stakeholders in the ADU space. The goal of each session was to receive feedback on CalHFA's ADU grant program to date and to solicit input regarding any future appropriations for ADU financing.

Attendees and registrants also sent in their feedback via email to CalHFA.

Registrants & Attendees as of February 1, 2023

Feedback Method	# of Registrants	# of Attendees
Working Group Session #1	29	19
Working Group Session #2	29	18
Working Group Session #3	14	11
Totals	**72**	**48**

WORKING GROUP FEEDBACK

Participants offered the following comments and suggestions about the ADU program and possible future funding.

ADU Grant Program Outcomes

- CalHFA's ADU grant program was very popular and effective in catalyzing ADU production and stimulating innovations in ADU financing.
- The grant program was also an effective credit enhancement, improving the economic viability of ADU construction and therefore making it easier for a borrower to access financing for an ADU loan.
- By improving ADU economics and demonstrating the strong market for ADU lending, the grant program contributed to significant innovations in ADU financing, including second mortgage liens and expanded underwriting criteria (e.g., underwriting construction loans with rental income).

Recommendations to Improve Grant Program

- Grant program administration costs and escrow requirements could be reduced, and CalHFA should be more communicative about the fact that the intent of grant amount increase was (in part) to cover those administrative costs.
- Housing advocates said the distribution of funds could be more targeted – e.g., income eligibility, disadvantaged communities, rural communities, deed restricted units, etc.
- Flexibility would be appreciated, especially in allowing other structures other than ADUs, such as SB 9 units. Signed into law in 2021, SB 9 streamlines the process for duplexes to be built in a single-family zone (up to 4 housing units).
- Unify the definition of ADU (maybe providing a manual would be helpful) so that the state and federal guidelines are aligned.

Note: CalHFA's ADU definition aligns with Fannie/FHA as stated in the ADU Grant Program Term Sheet.

Recommendations to Improve Grant Program (Cont.)

- A broader geographic distribution of funds would ensure money is going to all counties in the state, not significantly concentrated in only several counties. Restrictions on the amount distributed per entity may broaden access across the state.

> **Note: The distribution of ADU Grant funds tracks well with where ADUs are being permitted in the State and actually improved upon the current geographic diversity of ADU production.**

- One of the challenges of the grant program is that the construction escrow account must be fully funded to receive the grant funds, which can mean higher financing costs for borrowers with a HELOC.

> **Note: CalHFA allows the grant funds to be used for closing costs including interest rate buydowns. California High Costs requirements established by the Consumer Financial Protection Bureau may limit the amount of funds that can pay for rate buydowns and could limit the consumer's ability to use the ADU grant funds for an interest rate buydown.**

Deploying Additional ADU Funding

- Many participants encouraged CalHFA to reinstate the ADU grant program.
- Several participants suggested that the grant funds be more targeted (e.g., by income, community profile, deed restricted units) to ensure funds benefit disadvantaged populations.
- One participant commented that the ADU Grant program created significant market disruption when it paused, and that the State should use care to mitigate the "lurching effect," that subsidy funds have on the ADU market.
- Several local government agencies advocated that additional funds should be deployed as matching funds or set asides for local financing programs.

Deploying Additional ADU Funding (Cont.)

- Second/third lien, or low- or no-interest loans could be helpful so blended financing is much cheaper.

Note: CalHFA cannot offer construction financing.

- Some interest in using a portion of future funds to provide mortgage insurance/loan guarantees, most specifically for lenders that offer expanded underwriting criteria (e.g., allow rental income to be used to underwrite construction loan).
- Other States – using loan/loss reserve to stimulate innovation in ADU financing – second mortgages, portfolio products, etc. These products have already entered the California market.
- Small Business Loan Guarantee program may serve as a model to consider replicating.
- Skepticism that loan guarantee program could match grant participation levels or that an insurance/guarantee program would result in higher levels of ADU production.
- Some local government agencies said funds should go to assist homeowners rather than to lenders in the form of a guarantee because the grant funds act as the "ultimate credit enhancement."

Measuring Impact

- Several participants asked for data and/or some kind of visualization of where grant funds have gone thus far.
- Success and impact should also be measured by indicators such as certificates of occupancy.

Note: CalHFA is requiring a certificate of occupancy upon completion of the ADU.

- Measure success by looking at progress through an equity lens, maybe looking at formerly redlined areas or ensuring grants weren't given just to those who were already going to finance an ADU and therefore just received a coupon through this program.

Outreach and Marketing

- Inspire homeowners with how ADUs have changed their neighbors' financial or family dynamic picture; financial incentives are great, but human stories should be told.
- More outreach should be conducted in smaller and rural jurisdictions.

EMAIL FEEDBACK & QUESTION/COMMENT LOGS

EMAIL FEEDBACK

The following emails were sent to CalHFA as feedback for the ADU grant program.

Email Sent By (Date Received)	Question or Other Topic
Jennifer Palmer, County of Napa (12/28/22)	Please also consider using the remaining $50M to match local loans/grants for ADU programs targeting affordable rentals. Napa County is launching an Affordable Accessory Dwelling Unit Forgivable Loan Program in January 2023 (Guidelines Attached), which will make available between $45K-$105K in forgivable loans in exchange for a 5-year affordability covenant restricting the rent to affordable rates for households earning up to 80% of Area Median Income. We would STRONGLY request that the State consider requiring local jurisdictions to invest local funds and make CalHFA remaining funds available as match (50% of local funds) to make it go further and ensure local homeowners pressure their local governments to make funds available.

Email Sent By (Date Received)	Question or Other Topic
Andrew Slocum, Consultant for City of Pasadena and West Hollywood ADU Loan Program (1/18/23)	Comment #1: A Program specifically for deed-restricted affordable units & Local Governments. Which could be matching funds for local government programs. Comment #2: I would also like to provide a consideration for portions of the budget to provide insurance against loss on the loans, acting as a credit support that could encourage Banks to make the loans with less loss exposure. That could be done through a loss-sharing arrangement (i.e. Bank and CalHFA share credit losses), or perhaps by paying for a Mortgage Insurance company policy or policies against losses on the loans.

EMAIL FEEDBACK (Cont.)

Email Sent By (Date Received)	Question or Other Topic
David Donahue, President, Jumpstart ADU (1/6/23)	Continuation of the CalHFA ADU grant program (potentially with modifications) • What mods would be more effective? Without analyzing how HPP Cares (as well as any other group processing applications) will manage the next phase of the grant issuance there should not be any changes. CALHFA needs the data first. My concern would be that 100's of people have qualified without having the understanding of what needs to happen next.What is the timeline on using the grant funds? How will non-performing, or poorly performing, applicants be monitored? The stage of the process will be much more complex/difficult then the actual issuance of the grants. Loan loss reserve or other credit enhancements to encourage lending • No, buy downs to reduce interest rates and other costs reductions could be used incentivize participation. That said, the number one users are folks with cash or equity and are doing garage conversions. Different loan products such as renovation loans, bridge loans, and second mortgages • Any support that allows the homeowner to keep their current loan in place to protect their low interest rate should be considered Other approaches to mitigating lender risk, including loan guarantees, mortgage insurance, managed escrow and rental income guidelines • Lenders IMO do not need any further protections. The last part, rental income guidelines, should be covered in educational webinars.

EMAIL FEEDBACK (Cont.)

David Donahue, President, Jumpstart ADU (1/6/23) (Cont.)	(Cont.) Opportunities to increase outreach and education to inform homeowners about the various loan and grant products available to them • This is getting close to what the state and feds are always saying they are concerned about, that being equity and appealing to disenfranchised groups such as BIPOC. First, just the mere thought of getting a loan or trying to research something as complex as new construction or converting an unpermitted ADU into a legal one will keep huge numbers from even approaching this. Educational outreach is the first step. If any program is put in place without sufficient funds to help local non-profits to hold meetings in person and virtually, it will not get any widespread adoption/traction. The issue is addressing a general lack of trust in the process. Financing options for construction costs and factory-built accessory dwelling units, including through partnerships with local agencies and qualified nonprofits • Caution ahead! Any discussion about financing factory built anything needs to be done with a serious conversation about understanding the building codes and ramifications of endorsing product standards not meant for continuous habitation. If that isn't clear to everyone reading that then that's the place to start. I refer to my comment that this is a very complex topic. Matching fund opportunities • Yes Opportunities to ease constraints that limit the loan process for homeowners, including issues that are not controlled by the agency, including federal lending standards and local practices • Sounds good in theory. But how do you get around things like low credit scores or little to no income? The work ease is too genteel, try using remove or eliminate.

EMAIL FEEDBACK (Cont.)

David Donahue, President, Jumpstart ADU (1/6/23) (Cont.)	(Cont.) Recommendations: BIPOC & Low-Income Homeowners A group that is massively underserved by these programs due any number of reasons. Which means there would need to be 50M just in education and awareness over the next 5 to 10 years to bring up awareness/interest.. A more effective solution IMO would be to fund 100% of the construction for qualifying homeowners, deed restrict the property for the costs, then place renters into those units. A non-profit would find the renters, collect the rent, handle the maintenance. A portion going to the homeowner, and the rest to the non-profit entity.

EMAIL FEEDBACK (Cont.)

Email Sent By (Date Received)	Question or Other Topic

Sujata Raman, Vice President, Single-Family Housing Finance, San Diego Housing Commission (1/20/23)	Thank you for inviting me to your workgroup this week and for the opportunity to participate and provide feedback with respect to CalHFA's ADU Grant program. I found the discussion very informational – and it is always good to connect with others in the industry to hear their perspectives.
	
	On behalf of San Diego, here is our input in the event future funding becomes available:
	• Preference or specific allocation of dollars to be reserved for local agencies who are typically serving < 80% AMI homeowners and are more in need of grant funds than those with higher income thresholds
	• Enhancement of CalHFA guidelines to benefit underserved populations
	  o Impose asset limitations
	  o Disallow those who had already built their ADUs to get reimbursed through the grant afterwards
	    ▪ We understand that applicants were told to get "signature loans" so that their "loan" could be paid off through the grant
	  o Add owner-occupancy requirement for a fixed number of years (and not just at the time ADU is being built)
	  o Consider household income – not just "borrowers" income
	    ▪ We received comments that spouses could apply and qualify in just the name of the spouse whose income was under CalHFA's threshold
	  o Prohibit homeowners with multiple properties as those tend to be investors anyway
	• Solicit relationships with banks like we did who are willing to underwrite and qualify borrowers using future rental income and future value

EMAIL FEEDBACK (Cont.)

Email Sent By (Date Received)	Question or Other Topic
Ryan O'Connell, How to ADU (1/19/23	*Email sent with survey results for CalHFA's ADU grant program attached.

QUESTION/COMMENT LOG: Session 1

Question From	Question/Comments (CalHFA Response if applicable)
Meredith Stowers, Loan Officer, CrossCountry Mortgage	• They can vet the contractors and make sure the most needy are served • I would talk to our Capital Markets. They need to run scenarios to see which security instrucments would be most effective. • Remember: Fannie, Freddie and FHA are the key players in letting us do those types of grants and loans • The Administrative costs are caused by the stricter construction oversight
Ralph Gresham, Branch Manager, Prime Residential Mortgage, Inc.	• Comment: I truly think there should be 2 separate funds. One for non profits and one for regular borrowers through actual lenders on a smaller scale. • Another piece would be if Fannie, Freddie and FHA will allow use of ADU rents in qualification ◦ CalHFA Response: Yes, I believe we've seen some movement (Freddie) but more is needed for sure. • Comment: sounds like 90% of the issues are with non profits. The lending vehicles already exist. FHA and Conventional both have no issues. It's a part of the non profits trying to funnel most of the loans through their programs. Both of these already take into consideration and do use future value.

QUESTION/COMMENT LOG: Session 2

Question From	Question/Comments (CalHFA Response if applicable)
Jamie LaChance, Senior Planner, Town of Truckee	Of the 2,500 ADUs that were created with the prior round of funding, how many jurisdictions were they in? For example, is there a dot distribution map? • CalHFA Response: The grant was issued in 44 counties and 41% went to socially disadvantaged areas. By only allowing predevelopment costs to qualify for the grant, does that eliminate the prevailing wage requirement? • CalHFA Response: Yes, that was the concern, and why we choose predevelopment costs. • Jamie LaChance: Thank you for clarifying. Our homeowners are really trying to find ways to help cover hard costs. We certainly can't serve everyone, but hopefully this will be added back to the budget, because every penny helps to incentivize ADU creation. • CalHFA Response: Agree! Do you have a recommendation on who, specifically, we should write to to advocate for adding another round of this funding in the upcoming budget cycle? • CalHFA Response: As Nicole just said, we aren't really set up to advocate, but others on the call might have some good ideas if you want to ask.

QUESTION/COMMENT LOG: Session 3

Question From	Question/Comments (CalHFA Response if applicable)
Celeste Goyer, Casita Coalition	It seems as though people are having to pool funds now in families to have adequate resources. Is there anything structural in your grant application that would make that not possible? • CalHFA Response: Our grant if used through the non-profits do allow for multiple sources of funds. Neighborhood Housing Services of the Inland Empire has a program working with City National that seems promising--building manufactured primary homes and prefab or manufactured ADUs, for cost savings. I don't have full details. • CalHFA Response: Yes, they were one of our partners and offered the ADU grant program with their manufactured ADU program. And that's a GREAT measurement of success in my mind--if the ADU couldn't have been built otherwise. • CalHFA Response: Agreed! Any rough idea of when the data will be released? "Some of us" want to use it for our support letters to retain the funding.... • CalHFA Response: We will check back with our team to see when that can be available.

Below is the list of registrants by session (as indicated by a check mark) and attendees (indicated as such for each session).

Nonprofits/Advocacy Groups/Housing Counselors	1/18	1/26	2/1
Katherine Peoples, ED, HPP Cares	✓ ATTENDED	✓ ATTENDED	✓ ATTENDED
Damian Hernandez, Dir. of Public Policy and Advocacy, HPP Cares	✓	✓	
RaShawna Fahie, Homeownership Development Specialist, Neighborhood Partnership Housing Services	✓ ATTENDED		
Susan Brown, Founder & CEO of Core SGB/Board Member, Casita Coalition	✓ ATTENDED	✓	
Rafael Perez, Vice Chair, Casita Coalition; Realtor, The HomeMap		✓ ATTENDED	
Aaron Huebner, Executive Director, The ASCENT Network		✓ ATTENDED	
Muhammad Alameldin, Policy Associate, UC Berkeley Terner Center for Housing Innovation		✓	
Celeste Goyer, Casita Coalition			✓ ATTENDED

Local Agencies	1/18	1/26	2/1
Ron Garcia, Dir. of Community Development, City of Baldwin Park	✓	✓ ATTENDED	✓
Yuriko Ruizesparza, Program Supervisor, City of Baldwin Park	✓		
Caleb Smith, Program Analyst, Housing & Community Development Dept., City of Oakland	✓ ATTENDED	✓	✓
Sujata Raman, VP of Single-Family Housing Finance, San Diego Housing Commission	✓ ATTENDED		
Jennifer M. Palmer, Dir. of Housing County of Napa	✓ ATTENDED		
Marnie Primmer, ED, Orange County Council of Governments	✓ ATTENDED		
Jamie LaChance, Senior Planner, Town of Truckee		✓ ATTENDED	
Lynn Baumgartner, Administrative Analyst, ADU Team, Town of Truckee		✓	✓ ATTENDED
Randy Mabson, Program Coordinator, City of Pasadena		✓ ATTENDED	
Alisa Cota, Manufactured Housing Project Manager, Neighborhood Housing Services of the Inland Empire	✓ ATTENDED		
Andrew Slocum, Consultant for City of Pasadena and West Hollywood ADU Loan Program	✓ ATTENDED		

Trade Associations	1/18	1/26	2/1
Roberto Barragan, Executive Director, CA Community Economic Development Association	✓ ATTENDED		
Kevin Gould, VP/Director of State Gov. Affairs, CA Bankers Association		✓ ATTENDED	
Louis Mirante, Vice President of Public Policy, Housing, Bay Area Council		✓ ATTENDED	
Vanessa Lucero Chavez, Legislative Advocate, CA Association of Realtors		✓	✓ ATTENDED
Emily Udell, Policy Advocate, California Credit Union League			✓ ATTENDED

Home Builders/ADU Consultants/Researchers	1/18	1/26	2/1
David Donahue, President/Owner, Jumpstart ADU	✓		
Ryan O'Connell, Founder, How to ADU	✓ ATTENDED		
Eric Valchuis, Graduate Student Researcher, UC Berkeley Center for Community Innovation	✓		
Laura Blair, BuildZig	✓ ATTENDED	✓ ATTENDED	✓ ATTENDED
Gabriel Blanchet, CEO, Maxable Space		✓ ATTENDED	
Conrad Kimball, Chief Strategy Officer, ADU Works	✓ ATTENDED		

Lenders/Banks/Financing	1/18	1/26	2/1
Paula Hernandez, Enterprise Bank	✓ ATTENDED		
Milton Manolis, Loan Depot	✓		
Kimberly Radaker, Loan Depot	✓ ATTENDED		
Amy Anderson, Wells Fargo Foundation	✓	✓ ATTENDED	
Patrick Germon, Vice President of Sales, One Trust Home Loans	✓ ATTENDED	✓ ATTENDED	✓ ATTENDED
Steve Vallejos, President, Valley Home Department	✓ ATTENDED	✓	✓
Meredith Stowers, Loan Officer, CrossCountry Mortgage	✓ ATTENDED		
Charles Edington, Loan Officer Partnerships Manager, RenoFi	✓ ATTENDED		
Ben Mireles, Mortgage Loan Originator, Homebridge	✓		
Ralph Gresham, Branch Manager, Prime Residential Mortgage, Inc.	✓		
Danny Fitzpatrick, Divisional Renovation Manager, Guild Mortgage		✓ ATTENDED	

Lenders/Banks/Financing (Cont.)	1/18	1/26	2/1
David Lodder, Senior Loan Consultant, Caliber Home Loans		✓	
Sean Germon, Director of Construction Lending, One Trust Home Loans		✓	
Tom McLaughlin, SVP/Mortgage Dept. Manager, First Northern Bank		✓ ATTENDED	✓ ATTENDED
Beth Gewerth, Mortgage Consultants Group Loans		✓ ATTENDED	
Everett Garnick, Manager, Internal Home Loan Sales, Patelco Credit Union		✓ ATTENDED	
Scott Short, Mortgage Loan Officer, Empire Home Loans / Sacramento Association of Realtors		✓ ATTENDED	
Lily Steponaitis, Self Help Credit Union			✓ ATTENDED
Todd Cooley, Self Help Credit Union			✓ ATTENDED
Anita Zayas, Fannie Mae			✓ ATTENDED
Robert Huibers, Mortgage Lender, Movement Mortgage	✓		

Other/Unknown Affiliate	1/18	1/26	2/1
Donald St. Clair		✓	
Joe Serrano		✓	
David Romero		✓ ATTENDED	