



Susan E. Bloch

Partner

Oakland

1999 Harrison Street
Suite 1650
Oakland, CA 94612-3520

✉ sbloch@bwsllaw.com

☎ **D:** +1 510.903.8809

☎ **T:** +1 510.273.8780

PRACTICES

Environmental Land Use and
Natural Resources

Public Law

Real Estate and Business Law

EDUCATION

J.D., University of California,
Davis School of Law, 1995

Master of City Planning,
University of California,
Berkeley, 1987

B.A., University of Michigan,
1979

ADMISSION

State Bar of California

United States Court of Appeals
for the Ninth Circuit

United States District Court for
the Central District of California

United States District Court for
the Northern District of
California

AFFILIATIONS

State Bar of California, Real
Property Law Section

Los Angeles County Bar
Association, Real Estate Section

Susan Bloch specializes in affordable housing, economic development, and transactional [real estate](#) matters. Susan has over 25 years of experience representing private and non-profit developers and [public](#) agencies, including cities, counties, housing authorities, and redevelopment successor agencies in transactions involving the acquisition, development, financing, leasing and sale of residential, commercial and industrial properties; and the development and implementation of affordable housing policies and programs.

Susan has provided special counsel services on real estate and affordable housing transactions for Alameda County, Placer County, the Santa Clara County Housing Authority, the cities of Oakland, San Jose, Union City, San Leandro, Mountain View, Morgan Hill, San Carlos, Daly City, South San Francisco, Petaluma, Napa, Pleasanton, Redwood City, Dublin, Cathedral City, Rialto, Hemet, and Livermore, and other public entities including Los Angeles World Airports (LAWA), the Community Redevelopment Agency of the City of Los Angeles, Renewal Enterprise District, Sacramento Regional Transit District, East Bay Regional Parks District, the Transportation Agency of Monterey County, and the Moraga-Orinda Fire District. Her nonprofit clients include Veterans Housing Development Corporation, Christian Church Homes, YWCA Golden Gate Silicon Valley, the California Odd Fellows Foundation, and the Hilarita-Tiburon Ecumenical Association.

Before beginning her practice as an attorney, Susan served as Program Manager with the Sacramento Housing and Redevelopment Agency and as a consultant to the Neighborhood Reinvestment Corporation and the National Economic Development and Law Center. She has been a speaker at conferences and seminars sponsored by the League of California Cities, the California Continuing Education of the Bar (CEB), the Real Property Section of the California State Bar, the California Redevelopment Association, Housing California, the Northern California Association for Non-Profit Housing, California Association for Local Economic Development (CALED), the California Association of Local Housing Finance Agencies (Cal-ALHFA), the Bay Area City Attorneys Association (BACA) and the City Attorneys

American Bar Association, State and Local Government Law Section

American Bar Association, Affordable Housing and Community Development Forum

Association of Los Angeles County (CAALAC). She has served as a member of the Board of Directors of California Association of Local Housing Finance Agencies since 2014.

PUBLICATIONS

Revised Department of Finance Budget Trailer Bill Addresses Redevelopment Dissolution

Department of Finance Publishes Budget Trailer Bill Language Addressing Redevelopment Dissolution

Governor Signs AB 1963 Extending Deadline for Approval of Long-Range Property Management Plans and Limiting Scope of State Controller Review of Property Transfers

REPRESENTATIVE MATTERS

- City of Oakland/Oakland Redevelopment Successor Agency – representing the Successor Agency to the Oakland Redevelopment Agency in connection with redevelopment agency dissolution matters, including development of asset disposition and retention strategies, implementation of enforceable obligations, and representation before the State Department of Finance. Represented the City of Oakland in connection with ground lease and financing transactions for the development of affordable and mixed-income housing as components of the Coliseum and Fruitvale Station transit-oriented developments.
- County of Placer/Placer County Successor Agency – representation on redevelopment and affordable housing matters, including matters related to dissolution of the Redevelopment Agency and implementation of enforceable obligations. Recent projects include updating first-time homebuyer and residential rehabilitation loan documents; negotiation and drafting of financing and development documents for a scattered-site affordable housing project and a mixed-use/mixed-income housing development.
- Santa Clara County Housing Authority – representation on real estate and finance matters including the acquisition, management and financing of the Buena Vista Mobile Home Park, the acquisition and disposition of property for development of affordable housing, and regulatory matters including compliance with affordability restrictions and state and federal relocation law.
- City of Petaluma – representation on real estate, affordable housing and successor agency matters, including the disposition of City property for construction of affordable housing projects, and the documentation of City financing.
- California Odd Fellows Foundation – representation as general counsel to the Board of Directors, representing the Foundation in connection with a joint venture for the redevelopment and refinancing of Fellowship Plaza, a 150-unit senior housing

- development in Saratoga, California.
- City of Pleasanton – representation in connection with a multi-phased affordable housing project under development on land leased by the City to a nonprofit developer, and a special needs project proposed for development on land to be ground leased from the City. Prepared and negotiated ground leases and City loan documents.
 - City of Livermore – affordable housing development and finance matters, including preparation of a purchase and sale agreement, affordable housing regulatory agreement, and City loan documents for a special needs project.
 - City of Morgan Hill – representation on affordable housing policy, finance and transactional matters including disposition, development and loan transactions for multi-family acquisition, rehabilitation and new construction projects, and the administration of first-time homebuyer and inclusionary housing programs.
 - Veterans Housing Development Corporation – representation in connection with the development of transitional housing and permanent supportive housing for formerly homeless veterans in several northern California jurisdictions, including a three-phase project on the former Mather Air Force Base in Rancho Cordova.
 - City of Mountain View – representation in connection with affordable housing policy, development and finance matters, including projects developed using a combination of City housing trust funds, HOME funds, low-income housing tax credits, tax-exempt bonds and other sources.
 - City of Union City – representation in connection with disposition, development and financing transactions for market-rate and affordable housing component of the City’s transit-oriented development at the Union City BART station.
 - RC Peninsula Park, LLC. Represented private developer in the negotiation and drafting of a long-term development agreement governing a phased residential condominium, retail and hotel project; an infrastructure financing agreement; and agreements governing developer contributions for affordable housing and childcare.
 - Sacramento Regional Transit District – Transit-Oriented Mixed-Use Developments. Represented the District in the negotiation and preparation of disposition and development agreements for two proposed transit-oriented developments that will provide a mix of residential, retail and commercial uses. The documentation included option agreements and loan and security instruments for the District’s construction-to-permanent financing for the projects.
 - City of Reno. Represented the City of Reno and its Redevelopment Agency in connection with the private development of a minor league baseball stadium and related retail projects, including the

- negotiation and drafting of complex disposition and development agreements, ground leases, property exchange and option agreements, retail leases, and financing documents.
- Community Redevelopment Agency of the City of Los Angeles - Alexandria Hotel. Represented the Agency in connection with financing the rehabilitation of a historic hotel into 463 studio apartments. Negotiated permanent loan documents with the private developer while concurrently negotiating a proposed settlement agreement in complex federal litigation related to the project.
 - City of South San Francisco/Successor Agency. Represented the City of South San Francisco and its Redevelopment Agency in affordable housing and commercial transactions involving the purchase, sale and rehabilitation of residential and commercial properties and the negotiation and preparation of financing, acquisition and disposition agreements. Represented the Successor Agency in connection with redevelopment agency dissolution matters.
 - San Leandro Redevelopment Agency - Senior Housing. Represented the Agency in connection with the financing of an affordable senior housing project. The project was financed with a combination of city, agency, and county loans; HUD 202 financing; tax-exempt bonds; and low-income housing tax credits.
 - City of Dublin - Inclusionary Housing and First-Time Homebuyer Programs. Represented the City in connection with the implementation of its inclusionary zoning ordinance and its first-time homebuyer loan program. This included negotiation with the developers of single family and condominium developments that are subject to the inclusionary ordinance; drafting program guidelines and regulations; drafting amendments to the ordinance and regulations as changing circumstances have warranted; and assisting staff in a myriad of implementation issues such as requests for refinancing, violation of resale restriction agreements and foreclosures.
 - City of Dublin - Mixed-Income Housing. Represented the City in connection with development of a 660-unit, mixed-income housing development that includes senior and multi-family phases financed with 4 percent tax credits, tax-exempt bonds and a low-interest City loan. Negotiated and drafted development agreements detailing the developer's obligations to construct public improvements, loan documents, and affordable housing regulatory agreements to ensure compliance with the City's inclusionary zoning requirements. Represented the City in negotiations for the disposition and redevelopment of Dublin Housing Authority property for redevelopment as a mixed-income senior, multi-family, and homeownership development.
 - City of Dublin - Low-Income Senior Housing. Negotiated and drafted ground lease, predevelopment and construction loan documents,

regulatory agreements, and easement agreements for a low-income senior housing project financed with a City loan, tax credits and a conventional construction loan. This project required coordination with the City's concurrent construction of a senior center on an adjacent parcel. The project included shared access, parking and reciprocal easements.

- Milpitas Redevelopment Agency – Affordable Housing, County Health Center and Parking Facility. Negotiated and documented numerous owner participation agreements, disposition and development agreements and financing documents for these projects. Transactions included the Agency's conveyance of adjacent parcels to a non-profit developer and to Santa Clara County for construction of an affordable senior housing development and a County health clinic facility, and the ground lease of an additional Agency-owned parcel for County construction of a parking garage. Documentation included a ground lease with option to purchase, loan documents for the housing project, and a reciprocal access easement agreement governing construction and maintenance of a common driveway.
- San Leandro Redevelopment Agency – Affordable Housing, Motel Conversion, Commercial Development and Rehabilitation. Represented the City of San Leandro and San Leandro Redevelopment Agency on housing and economic development matters including residential and commercial rehabilitation programs, multi-family housing development, and the disposition and development of land for commercial and residential projects. Assisted the Agency in the acquisition of a dilapidated motel, and the negotiation and preparation of ground lease and financing documents pursuant to which the Agency leased the property to a non-profit developer for conversion into affordable studio apartments, provided construction financing, and will provide an operating subsidy to ensure continued affordability.