Mayme Lincoln
Bancroft Senior Homes, Oakland — Christian Church Homes

Mayme Lincoln is a senior with a kind heart and an indomitable spirit. She’s lived in Bancroft Senior Homes for four years. After retiring from her job as a property manager and experiencing two strokes and back surgery, Mayme needed to find an affordable home that could accommodate her fixed income and health concerns.

Living at Bancroft has made a major difference in Mayme’s life; she no longer has “the stress of not knowing from day to day where [she’s] going to live.” Housing encompasses so much. It means food to eat, it means a place to stay, it means safety, and it means community, camaraderie and love,” says Mayme.

At Bancroft, Mayme strives to empower her neighbors by encouraging them to live vibrantly, remain informed, and support one another. “I’m just trying to get everyone to understand how important affordable housing is to each and every one of us…. We need to understand that we are worth something, and we need to be able to speak out.”

Mayme is a strong advocate for affordable housing in the East Bay. She participates in many community planning processes, including the Oakland Sustainable Neighborhoods Initiative, and she is a leader in EBHO’s Resident and Community Organizing Program. She hopes to eventually earn her Bachelor’s degree in social work and to further engage in affordable housing policymaking.

Mayme dreams of seeing “a lot more affordable housing” so that residents can come out of poverty. Until then, Mayme will continue to advocate, educate and celebrate the seniors at Bancroft and in the greater Oakland community.

“Housing encompasses so much. It means food to eat, it means a place to stay, it means safety, and it means community, camaraderie and love.”— Mayme Lincoln

Affordable housing is about building communities and creating relationships and, most importantly, it’s about people. Here, seven residents of affordable homes share their life journeys, struggles, triumphs and aspirations for the future. You may find that their goals and dreams are not so different from your own.

In these pages, you’ll meet seniors advocating for healthy and flourishing neighborhoods, a mother who’s raising her children while also running her own small business, and others whose lives have been dramatically changed by having a safe and secure place to live.

EBHO thanks these residents for sharing their experiences and Mika Matsumota for capturing their stories.
Brenda Leon, a hard-working and friendly mother of four, was born and raised in Fremont. After losing her house in a difficult divorce, Brenda and her children “had to start from scratch.” They moved in with her parents, living together in a single bedroom. Driving through her neighborhood one day, Brenda noticed MidPen Housing’s Century Village Apartments. She decided to apply, and her application was accepted a month later.

Brenda’s teenagers, Nicko and Alynna, love the after-school program: it takes them on trips “to places they’d never been before, like to the beach.” Her twin sons, Diego and Gabriel, received presents from MidPen during the holidays. Brenda explains that “the resources that they have here for the kids are a huge saving grace, because I wouldn’t be able to provide those things for them.”

Brenda also won a scholarship from MidPen that allowed her to attend culinary school. She continues to work full-time as a medical assistant, but she’s also launched her own business, Betty Cakes Pastry Shop. Within the next five years, Brenda hopes to “pay back” MidPen’s generosity by focusing full-time on her pastry shop. She feels that creating “something in my own community where I’ve grown up in would be really nice.” Now equipped with a secure home and the skills and credentials to match her passion, Brenda looks forward to what the future holds for both her shop and her family. She hopes to make Fremont a sweeter place, one chocolate croissant at a time.

Joseph Robinson, a hard-working and friendly mother of four, was born and raised in Fremont. After losing her house in a difficult divorce, Brenda and her children “had to start from scratch.” They moved in with her parents, living together in a single bedroom. Driving through her neighborhood one day, Brenda noticed MidPen Housing’s Century Village Apartments. She decided to apply, and her application was accepted a month later.

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With his huge smile and welcoming heart, Joseph Robinson is one of five residents at Magnolia Terrace, a housing development that serves people who are developmentally disabled. Originally hailing from Louisiana, Joseph was raised by his grandmother in East Oakland and later lived with his aunt and cousins. After his aunt passed away in 2009, Joseph received help to move into Magnolia Terrace.

Although Joseph lives on a fixed income, Magnolia Terrace provides him with a comfortable and supportive home. Joseph loves that he can get everything he needs from nearby shopping centers, grocery stores and restaurants. “Everything’s in walking distance...I like it. And I don’t have to worry about going too far.”

Joseph also visits the Henry and Henry Center in Oakland, where he can work on the computer and participate in social activities such as bowling and holiday celebrations. In his free time, Joseph enjoys going on walks and helping his neighbors clean their apartments. He especially enjoys cooking and trying new recipes that he sees on cooking shows.

At Magnolia Terrace, Joseph has the freedom to enjoy his life and the community. He wants everyone who’s looking for affordable housing to know that they should “keep on trying. Don’t give up. Don’t stop. You gotta go out there and go for it.”

“Everything is in walking distance. It’s a nice neighborhood, I love it!”

“It has been a blessing. I would have never been able to go to culinary school on my own.”
Barbara Pummill  
HOPE Project, Hayward — Abode Services

Seeing her radiant smile and positive attitude, you wouldn’t guess that Barbara Pummill was once homeless. After separating from her husband and losing her business and custody of her children six years ago, Barbara found herself living on the streets. To survive, Barbara lived in a tent, recycled for money, and relied on meals from local churches. For two and a half years, Barbara visited the HOPE Van, run by Abode Services, which provided her with doctor check-ups and medication. Through the HOPE Van, Barbara met an Abode Services worker who offered to help her find a home.

With help from Abode Services, Barbara moved into her home in Hayward, where she has been living for two and a half years. Since becoming stable, Barbara has reestablished a connection with her five children, and is currently working to regain custody. She hopes to reunite with them, saying: “I just want to focus on my kids when they come back and give them all my undivided attention.” To prepare for her children’s homecoming, Barbara is taking parenting classes and working with Abode Services to find a larger home to accommodate her family.

To Barbara, affordable housing has meant all the difference—it has offered her a fresh start. “It’s changed my life,” Barbara explains. “Now that I’m here, I’m stable mentally, emotionally. I’m grounded now.”

Chenoa Denard  
Bay Point Homes — Habitat for Humanity East Bay/Silicon Valley

Chenoa Denard knows the importance of a safe and supportive home life. Before moving to Bay Point, Denard, her four children and her younger sister all lived in West Oakland. Although Chenoa had a steady job as the branch manager for a local credit union, living in the neighborhood was a “challenge” because it was not safe. Chenoa didn’t feel comfortable letting her children play outside. Instead, she kept her children involved in organized sports teams and other extracurricular activities.

Although initially she didn’t believe that she would qualify with Habitat for Humanity, Chenoa applied in 2013 and discovered she was eligible for a home in Bay Point. To help fund the house, Chenoa and her friends have worked 250 “sweat equity” (volunteer) hours with Habitat. Chenoa encourages anyone looking for affordable housing to always keep fighting. “Never count yourself out…. (Never) let them tell you ‘no,’ because you never know what might happen.”

More than anything else, Chenoa is excited for her children. “I just want them to be kids,” Chenoa explains. “You know, to be able to play outside, run down the street. They don’t have that opportunity now. I’m just ready for them to actually feel like they’re kids.” And in their new home in Bay Point, the Denard family will be free to play, run, study and grow.
Karen Smulevitz  
Palo Vista, Oakland — Oakland Housing Authority

Since moving to Oakland in 1969, Karen Smulevitz has always been politically engaged with her community. Before living in Palo Vista Senior Apartments, Karen spent 13 years in a poorly-managed apartment building that was “not up to code.” Because the conditions there were “not healthy or clean,” Karen was often hospitalized for cases of pneumonia.

When Karen heard about a lottery for housing, she submitted an application and soon after moved into Palo Vista, where she and her dog Ebony have now been living since 2012. With healthier living conditions and affordable rent, Karen no longer suffers from episodic pneumonia or significant financial stress.

A leader in EBHO’s Resident and Community Organizing Program, Karen is a strong advocate for affordable housing. She believes that “everyone deserves a decent place to live.” In 2013, Karen spoke before the City Council and helped convince them to devote 25% of Oakland’s former redevelopment funds to affordable housing. Karen now volunteers with the Oakland Sustainable Neighborhoods Initiative (OSNI) to revamp the economic, commercial and housing development of International Boulevard, a major corridor of East Oakland poised for big changes.

Says Karen, “I’d like people to realize that…everyone benefits when all those who need housing have decent housing that’s clean and safe and attractive and comfortable. When people have that security, life is better.” With her own secure home, Karen can continue to help create the “vibrant community” in Oakland that she envisions.

York May Wong  
Noble Tower, Oakland — East Bay Asian Local Development Corporation

At Noble Tower Senior Apartments, everyone knows Mrs. York May Wong. As an avid leader of the weekly sewing group, a cook for special Friday lunches, and the official decorator for all major holidays, the 82-year-old Mrs. Wong brings energy and fun to her community.

Mrs. Wong has always been a hard worker. Just three days after arriving in the United States in 1968 with her husband and children, Mrs. Wong started working at the naval base in Alameda. Only five years later, Mrs. Wong’s husband passed away from cancer. Because she loved her husband deeply, she promised him that she would never marry again, and that she would raise their four children on her own. In the following years, Mrs. Wong worked four jobs to pay off the bills from her husband’s radiation treatment. She worked to buy a home, raise her children, and send them to colleges such as Harvard and UC Berkeley. Often she would sleep only three hours a night. Mrs. Wong retired in 1996 and eight years later she moved into Noble Tower.

After so many years of toil, Mrs. Wong loves her home in Noble Tower, and she describes the community as “amazing” and very “loving.” Mrs. Wong’s dream is to keep giving back to Noble Tower by taking care of the recreational center, continuing to sew outfits and decorations for the residents, and living a healthful and abundant life with her neighbors.

“This is amazing housing. Everyone here works together and is healthy and loving.”
“An Organized Approach to Jobs and Community”

Bob Alvarado, Executive Officer
265 Hegenberger Rd., Suite 200
Oakland, Ca. 94621

510-568-4788  www.nccrc.org

www.EBHO.org — 30 Years: Built to Last
Non-profit Developers & Service Providers

Non-Profit Housing Developers
Non-profit organizations that develop, own and manage affordable housing in the East Bay.

Allied Housing
(510) 657-7409
www.abodeservices.org

Bay Area Community Land Trust
(510) 545-3258
www.bayareactl.org

BRIDGE Housing
(415) 989-1111
www.bridgehousing.com

Christian Church Homes (CCH)
(510) 632-6712
www.cchnc.org

Community Housing Development Corporation (CHDC)
(510) 412-9290
www.chdcr.org

EAH Housing
(415) 258-1800
www.eahhousing.org

East Bay Asian Local Development Corporation (EBALDC)
(510) 287-5353
www.ebaldc.org

Eden Housing
(510) 582-1460
www.edenhousing.org

Habitat for Humanity East Bay/Silicon Valley
(510) 251-6304
www.habitatbvsb.org

Housing Consortium of the East Bay
(510) 832-1315
www.hceb.org

Mercy Housing California
(415) 355-7100
www.mercyhousing.org

MidPen Housing
(650) 356-2900
www.midpen-housing.org

Northern California Land Trust
(510) 548-7878
www.nclt.org

Resources for Community Development (RCD)
(510) 841-4410
www.rcdev.org

Satellite Affordable Housing Associates (SAHA)
(510) 647-0700
www.sahahomes.org

Housing Support Services / Service Providers
Community-based organizations providing transitional and supportive housing, mental and physical health services, and other support services.

Abode Services
(510) 252-0910
www.abodeservices.org

Alameda Point Collaborative
677 West Ranger Ave.
Alameda, CA 94501
(510) 898-7800
www.apcollaborative.org

Anka Behavioral Health, Inc.
1850 Gateway Blvd., Ste. 900
Concord, California 94520
(925) 825-4700
www.ankabhi.org

Bay Area Community Services (BACS)
1814 Franklin St., 4th Floor
Oakland, CA 94612
(510) 613-0330
www.bayareacs.org

Berkeley Food and Housing Project
2362 Bancroft Way
Berkeley, CA 94704
(510) 649-4965
1-866-960-2132 (Shelter reservation phone line)
www.bfhp.org

Bonita House, Inc.
6333 Telegraph Ave., Ste. 102
Oakland, CA 94609-1328
(510) 809-1780
www.bonitahouse.org

Building Futures with Women and Children
1395 Bancroft Ave.
San Leandro, CA 94577
(510) 357-0205
www.bfwc.org

Building Opportunities for Self Sufficiency (BOSS)
Offices: 2065 Kittredge St., Ste. E
Berkeley, CA 94704
(510) 649-1930
Drop-in: 1931 Center St.
Berkeley, CA 94704
(510) 843-3700
www.self-sufficiency.org

Contra Costa Interfaith Housing
3164 Putnam Blvd., Ste. C
Walnut Creek, CA 94597
(925) 944-2244
www.shelterincofccc.org

Davis Street Family Resource Center
3081 Teagarden St.
San Leandro, CA 94577
(510) 347-4620
www.davissstreet.org

East Bay Community Recovery Project
2577 San Pablo Ave.
Oakland, CA 94612
(510) 446-7100
www.ebcrp.org

East Oakland Community Project
7515 International Blvd.
Oakland, CA 94621
(510) 532-3211
www.eocp.net

First Place for Youth
426 17th St., Ste. 100
Oakland, CA 94612
(510) 272-0979
www.firstplaceforyouth.org

Housing Consortium of the East Bay
1440 Broadway, Suite 700
Oakland, CA 94612
(510) 832-1315
www.hceb.org

Lutheran Social Services
(925) 825-1060
www.lssnorcal.org

Rubicon Programs
101 Broadway St.
Richmond, CA 94804
(510) 412-1725
www.rubiconprograms.org

SHELTER, Inc. of Contra Costa County
1815 Arnold Dr.
Martinez, CA 94553
(925) 335-0698
www.shelterincofccc.org
Affordable Housing Resources

Housing, Shelter, Emergency Resources and Referrals
Temporary and emergency housing assistance. For general referrals, services and assistance for Alameda County, call 211.

Bay Area Community Services (BACS) (510) 613-0330 www.bayareacs.org
Bay Area Rescue Mission (510) 215-4555 www.bayarearescue.org
Catholic Charities of the East Bay (510) 768-3100 www.cceb.org
Center for Independent Living (510) 841-4776 www.cilberkeley.org
Contra Costa Crisis Center/Contra Costa 211 211 or (800) 830-5380 www.crisis-center.org www.211contracosta.org
East Oakland Community Project (510) 532-3211 www.eocp.net
Eden Information & Referral/211 Alameda County 211 www.edenir.org
Family Emergency Shelter Coalition (FESCO) (510) 581-3223 www.fescofamilyshelter.org
Greater Richmond Interfaith Program (GRIP) (510) 233-2141 www.gripcommunity.org

Housing CHOICES for Alameda County www.achousingchoices.org
A Safe Place Domestic Violence Services (510) 536-7233 www.asaafeplacedvsvs.org
SAVE (domestic violence) 24-hour Crisis Hotline: (510) 794-6055 Community Office: (510) 574-7250 save-dv.org
The Society of St. Vincent de Paul of Alameda County (510) 638-7600 www.svdp-alameda.org
STAND! For Families Free of Violence Crisis Hotline: (888) 215-5555 Main Line: (925) 676-2845 www.standfovc.org

Legal, Financial and Housing Rights Services
Information and support on eviction, discrimination and other legal and financial issues.
Bay Area Legal Aid Alameda County and Contra Costa County West: (510) 250-5270 Contra Costa County East: (925) 219-3325 www.baylegal.org
Centro de Servicios (510) 489-4100
Centro Legal de la Raza (510) 437-1554 www.centrolegal.org
Community Resources for Independent Living (CRIL) (510) 881-5743 www.crilhayward.org

East Bay Community Law Center (510) 548-4040 www.ebclc.org
Eviction Defense Center (510) 452-4541
Family Violence Law Center (510) 208-0220 www.fvlc.org
Money Management International (888) 845-5669 www.moneymangement.org

Foreclosure and Housing Counseling Resources
Additional counseling and legal and financial guidance related to foreclosure, homeownership, and tenancy.
Asian, Inc. (415) 928-5910 www.asianinc.org
Catholic Charities of the East Bay (510) 768-3100 www.cceb.org
Causa Justa :: Just Cause (510) 763-5877 www.cjjc.org
Community Housing Development Corporation (CHDC) (510) 412-9290 www.chdcnr.com
ECHo Housing Assistance Center General 1-855-ASK-ECHO (510) 581-9380 Hayward (510) 496-0496 Oakland (925) 449-7340 Livermore www.echofairhousing.org

Housing and Economic Rights Advocates (HERA) (510) 271-8443 ext. 300 www.heraca.org
Lao Family Community Development, Inc. (510) 533-8850
Neighborhood Housing Services (NHS) of the East Bay (510) 237-6459 www.eastbaynhs.org
Oakland Housing Assistance Center (510) 238-6182 www2.oaklandnet.com/Government/o/hcd/index.htm
Pacific Community Services (925) 439-1056 www.pcsi.org
Tenants Together Tenant Foreclosure Hotline: (888) 495-8020 General Call-In Number: (415) 495-8100 www.tenantsproject.org
Tri-Valley Housing Opportunity Center (925) 373-3130 www.tvhoc.org
The Unity Council (510) 535-6900 www.unitycouncil.org

Foreclosure prevention hotlines:
Homeownership Preservation Foundation (888) 995-HOPE (4673) www.makinghomeaffordable.gov www.995hope.org
Keep Your Home California (888) 954-KEEP (5337) www.keepyourhomecalifornia.org

Dial 2-1-1 for information about housing and human services 24/7

PUBLIC HOUSING AUTHORITIES
Management of affordable housing and administration of Section 8 programs.

City of Alameda (510) 747-4300 www.alamedahsg.org
Berkeley (510) 981-5470 www.ci.berkeley.ca.us/BHA
Livermore (925) 447-3600 www.livermorehousingauthority.com
Oakland (510) 874-1500 www.oakha.org
Richmond (510) 621-1300 www.ci.richmond.ca.us/rha
Pittsburg (925) 252-4060 www.ci.pittsburg.ca.us/index.aspx?page=150
Alameda County (510) 538-8876 www.haca.net
Contra Costa County (925) 957-8000 www.contracostahousing.org

www.EBHO.org — 30 Years: Built to Last
Since 1970, MidPen Housing has developed over 100 affordable communities across ten California counties. Our award-winning communities benefit thousands of residents and help revitalize neighborhoods.

Thank you, EBHO, for your continued support of vibrant, affordable communities like these!
A Tour of Today’s Affordable Housing

Emerald Vista: Wexford Way & Carlow Court — Eden Housing

6900 Mariposa Circle, Dublin

A revitalized complete community

Who Lives There: Families (Wexford) and seniors (Carlow)
Property Management: Eden Housing Management, Inc.
Architect: BAR Architects
General Contractor: Midstate Construction
Completed: December 2012
Size: 378 homes (Wexford) and 72 homes (Carlow)
Density: 17 units/acre
Funding & Financing: City of Dublin, Housing Authority of the County of Alameda, Wells Fargo, FHLB, Silicon Valley Bank, California Community Reinvestment Corporation, Low Income Housing Tax Credit, Section 8 Project-Based Vouchers

Emerald Vista is a master-planned community that has transformed the 24-acre Arroyo Vista public housing site from 150 affordable units into a vibrant new mixed-use, mixed-income community with nearly 400 families and households. Serving a broad cross-section of the Dublin community, Emerald Vista provides 180 affordable apartments for families and seniors at Wexford Way and Carlow Court, as well as 184 market-rate homes and 14 below-market-rate homes. The development includes a community center, a Kidango child care center, active open space areas, and access to a regional trail along Alamo Creek. Emerald Vista was built through an innovative partnership between the City of Dublin, the Housing Authority of the County of Alameda, Eden Housing and KB Home. The award-winning $54.2 million affordable development was built using green building technology and materials, and it gives families access to technology training, financial literacy, community involvement, green education and the opportunity for improved health, wellness, and safety. Seniors benefit from programs designed to help them age in place and live independently for as long as possible.
California Hotel  
East Bay Asian Local Development Corporation (EBALDC)  
3501 San Pablo Avenue, Oakland

**Historic landmark, cornerstone of a healthy neighborhood**

**Who Lives There:** Families, people in need of supportive housing  
**Property Management:** EBALDC  
**Architect:** Gelfand Partners Architects  
**General Contractor:** Cahill Contractors, Inc.  
**Completed:** January 2014  
**Size:** 137 apartments  
**Density:** 161 units/acre  
**Funding & Financing:** City of Oakland, California HCD, Mental Health Services Act, State Department of Mental Health, Alameda County Behavioral Health Services, CalHFA, Alameda County HCD, Oakland Housing Authority, StopWaste.Org, Corporation for Supportive Housing, Enterprise, U.S. Bank

Listed on the National Register of Historic Places, the California Hotel was built in 1929. It was one of the first racially-integrated hotels in Oakland, and its ornate ballroom was a famous gathering spot where many big names in jazz and blues came to play. The hotel closed in 1971; 16 years later Oakland Community Housing Inc. acquired it, fixed it up, and offered it as affordable rental housing. In February 2012, EBALDC acquired the property.

EBALDC has renovated this Oakland landmark into 137 studio, one- and two-bedroom apartments. The famed ballroom now serves as a community room, and People’s Grocery operates an urban farm and gardening programs on-site. LifeLong Medical Care provides on-site supportive services. The California Hotel is also a cornerstone of EBALDC’s Healthy Neighborhoods work in the San Pablo Avenue Corridor; EBALDC and others train residents to advocate for improved public safety, healthy food access, transit options, green spaces, and a more age-friendly neighborhood.

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The Ambassador — Resources for Community Development (RCD)  
3610 Peralta Street, Emeryville

**New green homes at the gateway to the East Bay**

**Who Lives There:** Families  
**Property Management:** The John Stewart Company  
**Architect:** Kava Masih Architects  
**General Contractor:** Segue Construction  
**Completed:** December 2013  
**Size:** 68 homes  
**Density:** 80 units/acre  
**Funding & Financing:** City of Emeryville, Wells Fargo Bank permanent loan, Alameda County HCD, Wells Fargo Bank / Federal Home Loan Bank (AHP), Wells Fargo Bank Affordable Housing Community Development Corp.

The Ambassador is named after the commercial laundry that formerly occupied the site, and it represents a $28 million public/private investment to eliminate blight and provide much-needed homes in Emeryville. Three new buildings offer studios and one-, two- and three-bedroom rental homes to very low-income (30-50% AMI) families and individuals. Residents live close to local transit and a shopping center with a supermarket, and have access to employment opportunities in retail services, technology and multimedia, because the development is located in a regional job center.

The Ambassador features two community rooms with kitchens, a computer learning center, and a children’s garden and playground. Residents have access to free on-site support services including educational workshops, youth activities and community gatherings.

In keeping with RCD’s core value of sustainability, the property’s green features—including a photovoltaic system, recycled-content carpet and drought-tolerant landscaping—will reduce utility bills and promote resident health. The construction process minimized environmental impact through vigilant recycling and waste diversion. The proximity to shopping, services, recreation, jobs and transit make The Ambassador an ideal pedestrian-oriented community.
Los Robles — EAH Housing

32300 Almaden Boulevard, Union City

Enriching residents’ lives with green improvements

Who Lives There: People with disabilities, working families and older adults
Property Management: EAH Housing
Architect: Basis Architecture & Consulting, Inc.
General Contractor: Precision General Commercial Contractors, Inc.
Completed: February 2013
Size: 140 units
Density: 14 units/acre
Funding & Financing: US Bank, Hudson Housing Capital, Los Robles Apartments, Inc., Stopwaste.org

Los Robles provides GreenPoint Rated homes for working families, older adults, and people with disabilities. EAH Housing recently rehabilitated Los Robles as part of its long-term strategy to preserve existing affordable housing properties for all current and future residents.

The renovation of the 39-year-old property focused on two things: improving residents’ comfort and reducing utility costs. To reduce utility costs, EAH Housing installed Energy Star appliances and lights, dual-pane windows, high-efficiency hot water heaters and additional insulation. In addition to these sustainable improvements, EAH Housing built a new photovoltaic system that incorporates solar carports and offsets 75 to 80% of the energy use in the common areas. Cost savings from these green improvements have helped free up resources which EAH is investing back into the property and into residents’ lives: they’ve built a new barbecue area, added new paths of travel around the property, and remodeled seven units to make them fully ADA accessible.

Fargo Senior Center — Christian Church Homes

Fargo Avenue, San Leandro

A senior haven for decades to come

Who Lives There: Seniors
Property Management: CCH
Architect: Mayers Architecture
General Contractor: Branagh Inc.
Completed: March 2014
Size: 75 apartments
Density: 34 units per acre
Funding & Financing: JP Morgan Chase, HCD Multi-Family Housing Program, HUD Section 8

Fargo Senior Center, a development that allows low-income seniors to age in place, is a powerful example of a non-profit’s commitment to residents and a neighborhood. Originally owned by a partnership between a Jewish and a Presbyterian congregation, Fargo was acquired by CCH, which had managed the property for years, in 2012. As owner, CCH embarked on a major rehabilitation to ensure long-term preservation and sustainability. The campus of four two-story wood frame buildings includes 45 studios, 28 one-bedrooms and two managers’ apartments. The buildings have undergone significant improvements to their exterior façades, building systems and interiors, along with environmental abatement and energy efficiency upgrades.

The campus has a service coordinator, and it serves lunch to residents through a partnership with local non-profit Spectrum Community Services Inc. The rehabilitation of Fargo Senior Center encourages independent living through accessibility and safety updates, and proximity to transit and amenities. The site had served San Leandro for 40 years, and it will now be preserved for another 50. Despite decades of swings in the real estate market, this property will provide homes for local seniors for nearly a century.
**Project Pride — East Bay Community Recovery Project (EBCRP), SAHA, and Bonnewit Development Services**

2545 San Pablo Avenue, Oakland

**Support and stability for women and children**

**Who Lives There:** Extremely low-income pregnant and parenting women with special needs and their children  
**Property Management:** East Bay Community Recovery Project  
**Architect:** Gelfand Partners Architects  
**General Contractor:** JUV, Inc.  
**Completed:** September 2012  
**Size:** 20 units, 30 residents  

**Funding & Financing:** City of Oakland RDA and Neighborhood Stabilization Program, California HCID Emergency Housing and Assistance Program – Capital Development, FHLB Affordable Housing Program via the Bank of Alameda, Corporation for Supportive Housing, The San Francisco Foundation, Alameda County Behavioral Health Care Services

When SAHA and EBCRP partnered to renovate a foreclosed property in West Oakland, they not only spruced up the street, they also provided a secure, healthy new start for pregnant and parenting women. At Project Pride, a program that has served women and children since 1994, more than half of the units are reserved for formerly homeless households, and all units serve extremely low-income households and those with substance use disabilities.

The development provides extensive supportive services on-site. Amenities include a fully-equipped community kitchen, a dining room, three community rooms, computers, laundry, an on-site cooperative child care center and recreational space. Residents also reap the benefits of nearby recreational facilities, grocery stores, banks, educational programs, religious institutions and social services.

**Jack Capon Villa — Satellite Affordable Housing Associates (SAHA) and Housing Consortium of the East Bay (HCEB)**

2216 Lincoln Avenue, Alameda

**Adults with developmental disabilities**

**Who Lives There:** Extremely and very low-income families  
**Property Management:** Satellite Affordable Housing Associates  
**Architect:** Van Meter Williams Pollack  
**General Contractor:**Segue Construction, Inc.  
**Completed:** December 2013  
**Size:** 19 apartments  
**Density:** 39 units/acre  

**Funding & Financing:** Housing Authority of the City of Alameda, Alameda County HCD, FHLB San Francisco, Bank of Alameda (now Bank of Marin), Bank of America (construction loan), Enterprise Community Investment, Inc., Bank of America / Merrill Lynch

Jack Capon, an Alameda resident, was a long-time supporter of the Special Olympics and an advocate for children and adults with developmental disabilities. The development named after him, Jack Capon Villa, is home to extremely and very low-income adults who may benefit from special services. It contains 16 one-bedroom and three two-bedroom apartments in a neighborhood that’s rich with community services and located near transit and shopping. The development is designed to increase resident interactions in mobility-accessible environments, and it’s expected to receive a GreenPoint Rating of 152 or higher and 75 Bay-Friendly Landscaping points.

As the first housing community for people with developmental disabilities in Alameda (and the final project funded by redevelopment in that city), Jack Capon Villa manifests the vision of many affordable housing advocates and advocates for people with developmental disabilities. It was made possible by political and financial support from the City of Alameda, its housing authority and its former redevelopment agency.
Terraza Palmera at St. Joseph’s — BRIDGE Housing Corporation

31272 26th Avenue, Oakland

Something old and something new

Who Lives There: Families
Property Management: BRIDGE Property Management Company
Architect: Van Meter Williams Pollack, LLP
General Contractor: James E. Roberts-Obayashi Corporation
Completed: November 2013
Size: 62 apartments
Density: 47 units per acre
Funding & Financing: City of Oakland, City of Oakland RDA, U.S. Bank, Union Bank, Northern California Community Loan Fund/Lower San Antonio Community Development Fund, Evelyn and Walter Haas, Jr. Fund, California HCD (Prop 1C Infill), Oakland Housing Authority, FHLB of San Francisco

Terraza Palmera represents the second phase of redevelopment for the historic St. Joseph’s complex. The Main Building was originally constructed in 1912 as a convalescent home for low-income seniors; four smaller buildings were constructed between 1912 and 1947. The property was converted into commercial space in the late 1970s with minimal regard for historic preservation. In 1984, the City of Oakland designated St. Joseph’s a local historic landmark. BRIDGE Housing acquired the site in 2006, began renovations in 2010, and is awaiting final approval of the site as a National Historic Landmark.

Fifty-eight of Terraza Palmera’s 62 homes occupy a new four-story building. The historic Laundry Building and Smokehouse offers four units, and the Guardhouse was restored as a multi-purpose community room. Other amenities include a courtyard garden, a terrace, and sunny lobbies. Together, Terraza Palmera and the senior property (completed in 2011) form a unique multigenerational, mixed-use campus in the heart of the Fruitvale neighborhood.

Century Village — MidPen Housing

41299 Paseo Padre Parkway, Fremont

Greeening and enhancing a community for the future

Who Lives There: Families
Property Management: MidPen Housing
Architect: Dahlin Group
General Contractor: Segue Construction
Completed: September 2013
Size: 100 units, 268 residents
Density: 27 units/acre
Funding & Financing: CalHFA New Issue Bond Program, California Tax Credit Allocation Committee, Union Bank, City of Fremont

MidPen Housing acquired Century Village in 1995 in order to convert it from people with developmental disabilities to affordable housing. Century Village underwent an extensive rehabilitation starting in January 2013; it welcomed all residents back in the fall of 2013. Century Village is now entirely affordable, serving residents who earn between 30% and 60% of the Area Median Income.

The rehabilitation improves the community’s long-term performance and appearance as well as the residents’ quality of life. New features include photovoltaic and solar thermal systems, which are projected to decrease energy use by 40% and offset the community’s common electricity costs. Other enhancements include exterior panel siding and added insulation; new double-pane vinyl windows; new heating/cooling systems and upgraded appliances; and low-flow water fixtures.

Originally built in 1972, Century Village’s renovation includes a better layout, expanded spaces for offices and community areas, and a large after-school program classroom which will support curriculum from the high-performing local school district. Additionally, several residents participate in Fremont’s Housing Scholarship Program, which links affordable housing with child care and job training. Located near BART, major bus lines and shopping centers, Century Village is a transit-oriented and pedestrian-friendly community.