An Affordable Housing Agenda
For the Regional “Sustainable Communities Strategy”

The regional Association of Bay Area Governments (ABAG) and the Metropolitan Transportation Commission (MTC) are currently engaged in an ambitious effort to create a “Sustainable Communities Strategy” to guide development throughout the Bay Area’s cities and counties for the next 20 years. Driven by recent climate change and land use laws AB 32 and SB 375, this “SCS” aims to reduce greenhouse gas emissions by encouraging compact development that allows people to drive less, reducing the collective “vehicle miles traveled” (VMT) of the growing Bay Area population.

While the Sustainable Communities Strategy is often framed as a green initiative, it is just as valid to frame it as a housing initiative. By setting development guidelines and targets, the SCS could help determine what housing gets built where and for whom, and its VMT impacts. Once adopted, the SCS could have dramatic implications for housing affordability. At best, it will be a blueprint for an environmentally sensitive, geographically balanced, and socioeconomically equitable pattern of growth over the next two decades; at worst it could be a recipe for continued under-production of affordable housing and destabilization of vulnerable low-income communities that become “hot” development markets.

With these two potential futures in mind, EBHO has been working with other advocacy organizations to ensure that affordable housing and equitable development are integrated in the SCS. In November of 2010 we collectively crafted an Affordable Housing Agenda for the SCS.

Principles/Assumptions

- Providing for sufficient affordable homes is a necessary part of any strategy to reduce greenhouse gas emissions from vehicles as required by SB 375.
- Investing in affordable housing near jobs reduces commutes.
- Affordable housing residents use transit at higher rates; therefore investing in affordable housing near transportation centers will help make transit successful. (See The Green Connection article on page 14 for more information.)
- Matching the housing prices/rents in communities to actual income levels of existing and projected jobs assures greenhouse gas reduction while increasing social equity.
- Socially equitable land use and development policy is a value in and of itself.
- Recognizes that healthy communities have a mix of households at different income levels and that housing should be provided for all.
- Explicitly addresses needs for housing affordability rather than relying on the real estate market to set housing costs.
- Stabilizes existing “communities of concern” at risk of housing cost increases resulting from stimulated development.
- Housing affordability needs cannot be met simply through market-based strategies.
Goals

The SCS should:

1. Create a fair and realistic distribution of housing through the “regional housing needs allocation” (RHNA) process that takes advantage of jobs, transit and community infrastructure (including high-performing schools across the region), recognizing the need to produce affordable housing in suburban jurisdictions as well as urban centers.

2. Secure existing resources for affordable housing and incorporate plans for a new dedicated funding source that is sufficient to invest in producing the Regional Housing Needs Allocation at all income levels, but especially for the most vulnerable, people at the lowest incomes, families with children and people with special needs.

3. Incentivize a production balance between market-rate housing and affordable housing through policies such as: linking increased transit and other infrastructure funds to the production of affordable housing, or linking Environmental Review relief to meeting affordable housing needs.

4. Incentivize affordable housing production in transit-rich neighborhoods by linking increased transit and other infrastructure funds to the production of affordable housing.

5. Prioritize transportation investments to meet existing needs, especially in low-income, transit-dependent communities isolated from regional transit infrastructure.

6. Prioritize preventing displacement as the desirability and accessibility of Transit-Oriented-Development neighborhoods rises, and facilitate preservation of existing housing supply through acquisition and enhancement as part of affordable housing strategies, especially in low-income neighborhoods proximate to jobs and transportation.

This Housing Agenda is ambitious, even aggressive, in its expectations for housing affordability and community development. And yet so is the stated intent of the SCS process itself: in July 2010 MTC adopted the target of a 15% per capita reduction in greenhouse gas emissions by 2035, relative to 2005 levels. However, the most recent projections by MTC/ABAG suggest just a 7 to 10% reduction by 2035 under current growth patterns. This means that the SCS will have to find new strategies to achieve the 15% target.

From EBHO’s standpoint, we also need to find new strategies to achieve affordable housing and equitable development goals.

While the regional SCS policy-making process may seem abstract compared to EBHO’s direct campaign work, its long-term implementation will impact local planning processes, zoning ordinances and development decisions. City and county jurisdictions will build on the framework set at the state and regional level. If the SCS contains a strong affordable housing agenda, advocates will have more leverage to influence local decision-making. They could also make the argument that more funding for affordable housing is essential if the SCS is to become a reality.

EBHO’s current work in Concord and Oakland, for example, is strengthened by tying affordable housing to greenhouse gas emissions goals. While the ABAG/MTC process is long and daunting, we hope pushing for an Affordable Housing Agenda for the SCS will set the stage for truly sustainable communities.

EBHO thanks Peter Cohen, EBHO Policy Director, for contributing this article.
The Green Connection:  
More Affordable Housing = Less Traffic

**Affordable housing = green housing?**

A wide range of national studies suggest that low-income households are less likely to own a private vehicle and most likely to take transit. When these groups do travel by car, on average they make fewer and shorter vehicle trips and are more likely to travel during off-peak hours when road capacity is generally unconstrained. Similar to these national findings, local studies show that affordable housing in the Bay Area is also “low traffic” housing.

Despite these research findings, the conventional methods used by transportation planners to estimate auto parking demand and vehicle trips can overlook the “low traffic” of affordable housing. As a result, parking requirements are often too high for affordable housing, meaning that money that could have been spent on constructing more affordable homes may be wasted on unneeded parking.

In addition, many communities prohibit “unbundled parking” (which allows for parking to be paid for separately from the price of housing, without increasing the total cost of both), meaning that low-income households often pay for parking spaces they don’t want or need.

**Maximizing the “low traffic” benefits of affordable housing**

California and the Bay Area are at the forefront of prioritizing policies that make it easier for more people to get around without a car for more of their trips, thereby reducing vehicle miles traveled (VMT) and greenhouse gas emissions (GHGe). As part of this effort, the Bay Area has redoubled long-standing efforts to encourage compact land-use patterns and facilitate transit-oriented development (TOD) projects near major transit nodes.

However, recent national research suggests that some kinds of development near transit can actually lead to increases in the average rates of car ownership and traffic in existing neighborhoods. This can result when development projects are transit adjacent but not transit oriented, are targeted exclusively at high-income households, and/or displace lower-income households most likely to take transit.

One solution to this problem is to require TOD projects to incorporate traffic-reducing strategies like unbundled parking, on-site carsharing, and discounted transit passes to encourage residents of market-rate homes to use nearby transit. But another critical strategy is to include the maximum feasible number of affordable housing units at TOD sites. This is both an ethical policy to pursue (because low-income households need good access to the regional transit network) as well as a practical one, since affordable housing units are the key to unlocking the potential traffic-reducing benefits of TOD and getting the most “bang for the buck” out of taxpayer dollars spent on public transit.
Affordable housing as climate change mitigation?

Bay Area cities and counties will increasingly be looking for strategies to help them meet their GHGe reduction targets. Due to the “low traffic” nature of affordable housing units, Bay Area communities should consider how locating more affordable housing units within their boundaries can help these communities meet their climate change goals, relative to the GHGe if the same number of comparable market-rate homes were developed within the jurisdiction’s boundaries.

Following that same logic, affordable housing developers should explore whether quantifying the reduced transportation-related GHGe generated by their projects over the useful life of the project might be a sellable commodity. For example, several voluntary cap-and-trade carbon markets already exist, and a mandatory cap-and-trade exchange is one climate change strategy being considered by the federal government. The revenue generated from selling these tradable “carbon credits” (expressed as the price of a one ton GHGe that was reduced or avoided) could be a new source of funding for affordable housing. EBHO is currently seeking funding for a joint research project with EAH and Nelson\Nygaard that would explore the feasibility of this approach and its revenue potential.

Conclusion

Our research has led us to conclude the following:

- One of the most effective ways for Bay Area communities to reduce barriers to affordable housing would be to confirm that their parking requirements and traffic models are appropriate for “low-traffic” affordable housing. When current residents know that new affordable housing in the neighborhood will not result in “traffic Armageddon” or spillover parking problems, they are more likely to be supportive of it.

- The overall transportation impacts of a mixed-income project near transit will be less than if a) the same site was developed entirely with market-rate homes or b) the site was left undeveloped and affordable homes were located further away from transit. To maximize the transportation benefits of affordable housing, policymakers should seek to include the maximum feasible amount of affordable housing at TOD sites. If affordable homes are optimized as part of mixed-income development projects at the Bay Area’s remaining TOD sites, the “low-traffic” affordable homes could be considered a mitigation for any potential transportation impacts of the market-rate homes.

- Communities that welcome affordable housing should explore the potential to take credit for affordable housing’s reduced emissions of transportation-related greenhouse gases (relative to comparable market-rate homes) to help them meet their local GHGe goals. Under some circumstances, tradable GHGe credits may be a potential new source of funding for affordable housing.

The bottom line: encouraging low-traffic affordable housing near transit must be a critical part of every Bay Area community’s efforts to reduce traffic congestion and greenhouse gas emissions.

EBHO thanks Jeremy Nelson and Daniele Petrone of Nelson/Nygaard for contributing this article.

Carsharing services at TOD projects offer an equitable, affordable alternative to car ownership. (Source: City Carshare. Used with permission.)
Learn about different types of affordable housing

**Non-Profit Housing**
Non-profit housing developments offer well-designed and well-managed homes like the properties on pages 21–25. Tenants are carefully screened. Some non-profits offer services on-site, including youth and senior activities, job training and computer labs. Find out about non-profit housing opportunities by contacting the organizations listed on page 20 and visiting their websites.

**Section 8 (Housing Choice Voucher Program)**
The Housing Choice Voucher Program—better known as Section 8—is a federally-funded program managed by local government agencies and housing authorities. A Section 8 voucher helps close the gap between rent and your income. Seek out landlords who accept vouchers; many of them find that the program allows competitive rents and prompt rental payments. It’s difficult to obtain a Section 8 voucher, but it’s worth getting on the waiting list. Contact your local housing authority for more information. (See page 19)

**Public Housing**
Many public housing developments have been renovated in recent years. Public housing has certain income and residency restrictions; contact the housing authorities on page 19 for information.

**First-Time Homebuyer Programs**
Renting is a great option for many families. But if you are ready to think about buying a home, contact your city’s housing department about assistance programs. The organizations on page 19 can help you through the homebuying process.

**Steps to Find Affordable Housing**
Finding a great, affordable place to live can be challenging, but the tips below can help. Call 2-1-1 and the organizations on pages 19 and 20 for more information.

1. Learn about different types of affordable housing

   "Living in decent and affordable housing has enabled me to maintain a good quality life."
   – Francine Williams
   Satellite Housing Resident
   (pictured on page 11)
2. Get your finances and credit ready

The Credit Check
Many landlords run credit checks and will not rent to applicants with credit issues. Obtain your credit report early, and be prepared to tell prospective landlords about any problems and the steps you have taken to address them. Some landlords will accept a poor credit history if you have good references and can demonstrate ability to pay the rent through proof of employment, a higher security deposit, or a co-signer.

If you need help with credit, contact a credit counseling agency. (See page 19)

The Security Deposit
If the security deposit is a challenge, there are programs that can help you pay move-in costs (see page 19). Some landlords are also willing to accept a deposit in installments.

Savings and Budgeting
Make sure that you can afford transportation, childcare, health care and other costs along with rent. The agencies on page 19 can help you with savings plans and managing your finances.

3. Check to see if your income qualifies

Because affordable housing is reserved for people with lower incomes, your gross income must fall within a certain eligible range (see the income chart on page 4 for examples of ranges). All sources of income and assets are taken into consideration. Find out if you qualify by inquiring with a specific property or non-profit developer. If you have a Section 8 Housing Choice Voucher, ask if the property will accept it.

4. Identify your housing needs and preferences

Think about the location and amenities that are best for you, be flexible and consider several cities to increase your chances of finding the right place.

See which housing type fits you and your family:
- **Senior**: You or your spouse must be at least 62 or older. Children are usually not allowed.
- **Special Needs**: You must have a disability (mental, physical, developmental)
- **Studio**: You must be a person living alone, or a two-person household (not necessarily married)
- **Family**: You may be a single parent with children, a two-parent family with or without children, or two or more persons who have chosen to live together but are not necessarily married
- **Formerly Homeless, Youth or Other**: You belong to the designated group

Identify how many bedrooms you need. Generally, two persons must share a bedroom unless there is a medical reason requiring separate bedrooms. For example, a couple would apply for a one-bedroom apartment, while a family of five could apply for three bedrooms.

5. Contact non-profit developers and apply

- Check the websites of non-profit developers on page 20 at least monthly.
- Call them and ask for a list of properties, including those in development. Have your name placed on an “Interest List” for any properties that meet your needs and income level.
- Get on as many waitlists as you can. When a waitlist opens, call the property. Ask for an application, or go to the property to get an application. Submit it by the deadline.
- Once you have submitted your applications, let each property know if you move or change your phone number. In order to remain on a waitlist, you must be in regular contact with the site manager of each property. Ask to find out the best way to do this.

Apply to as many affordable housing properties as you can. Remember, the agencies and organizations in this guidebook want to help you find affordable housing. Be persistent, don’t get discouraged, and advocate for more affordable housing in your community!
Community Economics specializes in:

Financial & Development Consulting

on Affordable Rental Housing

for Nonprofits & Government Agencies

Contact us

Community Economics, Inc.
538 9th Street, Suite 200, Oakland, CA 94607
Phone: (510) 832-8300 / Fax: (510) 832-2227
www.communityeconomics.org
Resources to Help You Find Affordable Housing

Housing, Shelter, Rental Subsidies, and Emergency Resources

These organizations provide temporary and emergency housing assistance. For general housing referrals and services, call 2-1-1.

American Red Cross Bay Area
1-800-4-HELP-BAY (443-5722)
www.redcrossbayarea.org

Bay Area Rescue Mission
(510) 215-4555
www.bayarearescue.org

Berkeley Food and Housing Project
(510) 649-4965
www.bfhp.org

Building Futures with Women and Children
1-866-A-WAY-OUT (292-9688)
www.bfwc.org

Catholic Charities of the East Bay
(510) 768-3100
www.cceb.org

Center for Independent Living
(510) 881-5743
www.cril-online.org

East Oakland Community Project
(510) 532-3211
www.eocp.net

Eden Information & Referral/ 2-1-1 Alameda County
Call this number: 211
www.edenir.org

Family Emergency Shelter Coalition
(510) 581-3223
www.fescofamilyshelter.org

Greater Richmond Interfaith Program
(510) 233-2141
www.gripcommunity.org

A Safe Place Domestic Violence Services
(510) 536-7233
www.asafeplacedvs.org

SAVE (domestic violence)
24-hour Crisis Hotline
(510) 794-6055
Community Office:
(510) 574-2250
save-dv.org

SHELTER, Inc. of Contra Costa County
(925) 335-0698
www.sHELTERinc.org

The Society of St. Vincent de Paul of Alameda County
(510) 638-7600
www.svp-alameda.org

STAND! Against Domestic Violence (Contra Costa)
Crisis Hotline: (888) 215-5555
General Hotline: (925) 676-2845
www.standagainstdv.org

Tri-City Volunteers
(510) 793-4583
www.tricityvolunteers.org

Legal, Financial, and Housing Rights Services

These organizations provide information and support to individuals who have faced unlawful discrimination in housing or residents who need assistance with other legal and financial problems such as eviction.

Bay Area Legal Aid
Alameda County, Contra Costa West:
(510) 250-5270
Contra Costa County East:
(925) 219-3325
www.baylegal.org

California LifeLine Program
(Discounted home phone service)
1-877-858-7463
www.caliiflaline.com

Causa Justa-Just Cause
(510) 763-5877
www.cjcc.org

Centro de Servicios
(510) 489-4100
www.ci.union-city.ca.us/community/center.htm

Centro Legal de la Raza
(510) 437-1554
www.centerlegal.org

Community Resources for Independent Living
(510) 881-5743
www.crii.org

Consumer Credit Counseling Services (CCCS) of the East Bay
(866) 531-3433
www.cccsebay.org

Contra Costa Employment and Human Services Workforce Services
(925) 313-1593

East Bay Community Law Center
(510) 548-4040
www.ebclc.org

ECHO Housing Assistance Center
(510) 581-9380 Hayward
(510) 496-0496 Oakland
(925) 449-7340 Livermore
www.echofairhousing.org

Eviction Defense Center
(510) 452-4541

Family Violence Law Center
(510) 208-0220
www.fvlc.org

Housing Rights, Inc.
(510) 533-8850
www.life-cd.org

Lao Family Community Development, Inc.
(510) 853-8850
www.lfcd.org

Operation Hope
(510) 535-6700
www.operationhope.org

Pacific Community Services
(925) 439-1056
www.pcsi.org

Policy Crisis Hotline
(510) 574-2270
www.policycrisis.org

Tri-Valley Housing Opportunity Center
(925) 373-3930
www.tvhoc.org

Tenants Together
(415) 485-8100
http://tenants together.org

Public Housing Authorities

Public Housing Authorities manage affordable housing developments and are responsible for administering Section 8 programs. If your city is not listed here, contact the county Housing Authority.

City of Alameda
(510) 747-4300
www.alamedahsg.org

Alameda County
(510) 670-5404
acgov.org/cda/hcd

Berkeley
(510) 981-5470
www.ci.berkeley.ca.us/BHA/

Contra Costa County
(925) 957-7000
www.contracostahousing.org

Dublin
(925) 833-6610
www.ci.dublin.ca.us/hcd

Livermore
(925) 447-3600
www.livemorehousingauthority.org

Oakland
(510) 874-1500
www.oakha.org

Richmond
(510) 621-1300
www.ci.richmond.ca.us/rha

Resources to Help You Find Affordable Housing
Non-Profit Developers & Service Providers

Non-Profit Housing Developers

These organizations construct and manage affordable housing and provide services in Alameda and Contra Costa counties.

Abode Services/Allied Housing
40849 Fremont Boulevard
Fremont, CA 94538
(510) 657-7409
www.abodeservices.org/index.html
(510) 657-6409, ext. 212
www.abodeservices.org/allied.html

Affordable Housing Associates (AHA)
1250 Addison Street, Suite G
Berkeley, CA 94710
(510) 649-8500
www.ahainc.org

Alameda Development Corporation
851 West Midway Avenue
Alameda, CA 94501
(510) 523-4460

BRIDGE Housing
345 Spear Street, Suite 700
San Francisco, CA 94105
(415) 989-1111
www.bridgehousing.com

Christian Church Homes of Northern California
303 Hegenberger Road, Suite 201
Oakland, CA 94621
(510) 632-6712
www.cchnc.org

Community Housing Development Corporation of North Richmond (CHDC)
1535-A Third Street
Richmond, CA 94801
(510) 412-9290
www.chdcdnr.com

EAH Housing
2169 East Francisco Blvd, Ste B
San Rafael, CA 94901
(415) 258-1800
www.eahhousing.org

East Bay Asian Local Development Corporation (EBALDC)
310 Eighth Street, Suite 200
Oakland, CA 94607
(510) 287-5335
www.ebaldc.org

Eden Housing
22645 Grand Street
Hayward, CA 94541
(510) 582-1460
www.edenhousing.org

Habitat for Humanity East Bay
2619 Broadway
Oakland, CA 94612
(510) 251-6304
www.habitatete.org

Housing Consortium of the East Bay
1736 Franklin Street, 6th Floor
Oakland, CA 94612
(510) 832-1315
www.hceob.org

Lutheran Social Services
988 Oak Grove Road
Concord, CA 94518
(925) 825-1060
www.lssnorcal.org

Mercy Housing California
1380 Mission Street, Suite 300
San Francisco, CA 94103
(415) 355-7100
www.mercyhousing.org

MidPen Housing
303 Vintage Park Drive, Suite 250
Foster City, CA 94404
(650) 356-2900
www.midpen-housing.org

Northern California Land Trust
3122 Shattuck Avenue
Berkeley, CA 94705
(510) 548-7878
www.nclt.org

Oakland Community Land Trust
672 13th Street
Oakland, CA 94612
www.oakclt.org

Resources for Community Development (RCD)
2220 Oxford Street
Berkeley, CA 94704
(510) 841-4410
www.rcdev.org

San Antonio Community Development Corporation
2228 East 15th Street
Oakland, CA 94606
(510) 536-1715
www.sacdc.org

Satellite Housing, Inc.
1521 University Avenue
Berkeley, CA 94703
(510) 647-0700
www.satellitehousing.org

The Unity Council
1900 Fruitvale Avenue, Suite 2A
Oakland, CA 94601
(510) 535-6900
www.unitycouncil.org

Western Community Housing
3430 California Street
San Francisco, CA 94118
(415) 695-0300
www.westernhousing.org

Non-Profit Housing & Services Providers

These community-based organizations provide transitional housing, mental and physical health services, and other family supports.

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

Anka Behavioral Health, Inc.
1580 Gateway Boulevard, Suite 900
Concord, California 94520
(925) 825-4700
www.ankanhi.org

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

Berkeley Food and Housing Project
2140 Dwight Way
Berkeley, CA 94704
(510) 649-4965
www.bfhp.org

Bonita House, Inc.
6335 Telegraph Avenue, Suite 102
Oakland, CA 94609
(510) 923-1099
www.bonitahouse.org

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

Building Opportunities for Self Sufficiency (BOSS)
2065 Kittredge Street, Suite E
Berkeley, CA 94704
(510) 649-1930
www.buildingopportunities.org

Contra Costa Interfaith Housing
5501 Rincon Hill Street
Concord, CA 94521
(925) 229-8888
www.ccinterfaithhousing.org

Davis Street Family Resource Center
3081 Teagarden Street
San Leandro, CA 94577
510.347.4620
www.davistreet.org

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East Bay Community Recovery Project
2551 San Pablo Avenue
Oakland, CA 94612
(510) 446-7100
www.ebcrp.org

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

Family Emergency Shelter Coalition (FESCO)
21455 Birch Street, Box 5
Hayward, CA 94541
(510) 886-5473
www.fescomultifamilyshelter.org

First Place for Youth
519 17th Street, Suite 600
Oakland, CA 94612
(510) 272-0979
www.firstplaceforyouth.org

La Familia Counseling Service
(510) 881-5921
www.lafamilacounselingservices.com

Native American Health Center
(510) 747-3030
www.nativehealth.org

Rubicon Programs
2500 Baseline Avenue
Richmond, CA 94804
(510) 235-1516
www.rubiconprograms.org

SHELTER, Inc.
1815 Arnold Drive
Martinez, CA 94553
(925) 335-0688
www.shelterincfcc.org

Volunteers of America Bay Area
1601 Harbor Bay Parkway, Suite 150
Alameda, CA 94502
(510) 473-0500
www.voaba.org

Family Emergency Shelter Coalition (FESCO)
21455 Birch Street, Box 5
Hayward, CA 94541
(510) 886-5473
www.fescomultifamilyshelter.org

First Place for Youth
519 17th Street, Suite 600
Oakland, CA 94612
(510) 272-0979
www.firstplaceforyouth.org

La Familia Counseling Service
(510) 881-5921
www.lafamilacounselingservices.com

Native American Health Center
(510) 747-3030
www.nativehealth.org

Rubicon Programs
2500 Baseline Avenue
Richmond, CA 94804
(510) 235-1516
www.rubiconprograms.org

SHELTER, Inc.
1815 Arnold Drive
Martinez, CA 94553
(925) 335-0688
www.shelterincfcc.org

Volunteers of America Bay Area
1601 Harbor Bay Parkway, Suite 150
Alameda, CA 94502
(510) 473-0500
www.voaba.org
Los Medanos Village – Resources for Community Development

2000 Crestview Drive, Pittsburg, 94565, Contra Costa County

Better futures for children, youth and families in a supportive and accessible community

Newly Constructed Homes for low-income families and adults, and formerly homeless youth

Completed: January 2010

Property Management Company: The John Stewart Company

Architect: Van Meter Williams Pollack

General Contractor: James E. Roberts-Obayashi Corporation

Financing: Redevelopment Agency of the City of Pittsburg; County of Contra Costa; California State HCD MHP; Enterprise Community Partners; Wells Fargo; General Partner Equity: RCD

Los Medanos Village provides 71 new, green apartments tailored to the needs of 66 low-income families and individuals and five formerly homeless youth. It features two playgrounds, several picnic/barbecue areas, a computer center, a community room, and garden space. Residents have support from an on-site manager, and from services from Contra Costa Interfaith Housing and First Place for Youth, who offer after-school programs, computer training and independent living skills training.

Los Medanos’ eco-friendly aspects make it sustainable for future generations. These include a solar water heating system, solar electricity for common areas, and green building materials. These amenities earned the property a GreenPoint rating of 131 points. Located near the Railroad Avenue pedestrian overpass, the development encourages walking and transit use.

This beautiful community was made possible through public/private/non-profit collaboration, with redevelopment funding playing a key role.

“I love the community; it’s not just a place to live but a place for kids and parents to enjoy themselves.”

-Maresha Gray, Los Medanos Resident

A Tour of Today’s Affordable Housing

Affordable housing makes an immediate difference in people’s lives and communities, and it also spurs long-term change. It helps families to plan for the future while attracting business to neighborhoods and promoting sustainable growth. The properties profiled here are hubs of community and opportunity, providing recreation, wellness, child and youth development, and technology. Even as affordable housing faces tough funding cuts, EBHO will keep working to give Bay Area households the chance to live in quality affordable homes like these.
Fairmount Apartments – Affordable Housing Associates

401 Fairmount Avenue, Oakland, Alameda County

Integrating services and supports for those with special needs

A Rehabilitated Property for low-income families and individuals and households with special needs and/or disabilities

Completed: February 2011

Architect: Asian Neighborhood Design

General Contractor: JH Fitzmaurice

Financing/Funding: Low Income Investment Fund; Northern California Community Loan Fund; 4% Tax Credits, State Department of Housing and Community Development (replaced by TCAP MHP Backstop funds); City of Oakland Redevelopment Agency; Wells Fargo; Alameda County HOPWA; Mental Health Services Act Capital; Affordable Housing Program; Alameda County StopWaste.org; Alameda County Lead Protection Program; Enterprise Green Communities

Fairmount Apartments provides 31 homes to families and individuals including six units set aside for formerly homeless individuals with mental health disabilities. Another five units house people living with HIV/AIDS or disabilities. These tenants receive support from Toolworks, a social service agency.

Residents enjoy a spacious courtyard with a landscaped garden and patio. Other amenities include a common kitchen area, a lounge and a laundry room. In addition to the rehab and seismic upgrade, AHA made sustainable additions that earned a GreenPoint rating of 125. These include dual-paned windows, a solar hot water heating system, high-efficiency boilers, fluorescent lighting, low-water-use plumbing and reduced carpet use. The result is a healthy environment for the long term.

Estabrook Place – Eden Housing, Inc.

2103 East 14th Street, San Leandro, CA, Alameda County

A healthy, supportive environment for seniors in downtown San Leandro

Newly Constructed Homes for low-income seniors

Completed: June 2010

Architect: HKIT Architects

General Contractor: J.H. Fitzmaurice

Financing: U.S. Department of Housing and Urban Development; Enterprise Community Investment, Inc.; City of San Leandro; City of San Leandro Redevelopment Agency; County of Alameda; Federal Home Loan Bank Affordable Housing Program; Silicon Valley Bank; StopWaste.org; Home Depot Foundation

Funded through the HUD 202 Supportive Housing for the Elderly Program and the Low Income Housing Tax Credit Program, Estabrook Place provides a healthy and affordable community for 64 diverse seniors. This 51-unit development near downtown San Leandro includes a beautifully landscaped courtyard, planter gardens on the roof terrace, a computer room/library, and an exercise room.

With a GreenPoint Rated score of 184 points, the community incorporates energy and resource-efficient features such as a solar hot water system, photovoltaic panels, hydronic space heating, Energy Star appliances, dual-flush toilets, low-flow fixtures, native and drought-tolerant landscaping, and high-efficiency irrigation.

Estabrook Place residents have access to services designed to help them live independently as long as possible. Health and wellness initiatives join financial literacy classes, voter education and registration, community volunteering, and one-on-one case management. Residents are also extremely active in holiday and cultural celebrations and resident-led social activities.
**Newark Gardens** — Satellite Housing

35300 Cedar Boulevard, Newark, Alameda County

*An affordable community with real longevity*

**A Rehabilitated Property** for seniors and adults with mobility impairments  
**Completed:** 1983 (original construction), February 2011 (rehab)  
**Architect:** HKIT Architects  
**Rehabilitation General Contractor:** BBI Construction  
**Financing:** HUD 223F FHA Loan from Enterprise Community Partners

Newark Gardens shows how continued investment in affordable housing can pay off for decades. When built in 1982-83, it was Newark’s first affordable housing development designed specifically for seniors. In 1986, it won a Gold Nugget Award for Best Affordable Development. Since then, hundreds of older adults and adults with mobility impairments have found a home in the community, with its low-rise buildings clustered around sunny garden spaces. Residents enjoy community rooms, social activities and amenities such as door-to-door van transportation.

Recently, Newark Gardens received a 21st-century facelift: windows were upgraded, durable fiber cement siding took the place of cedar shingles, roofing was replaced and common-area bathrooms were reconfigured to meet current ADA standards. Some homes are pilot-testing the state-of-the-art WellAWARE system, sponsored by Enterprise Community Partners. It allows loved ones to receive daily reports on an elderly resident’s wellbeing. With these improvements, Newark Gardens and its residents are well-positioned for a long, healthy future.

**Edes Avenue** — Habitat for Humanity East Bay

10800 & 10900 Edes Avenue, Oakland, Alameda County

*Transforming a toxic site into a sustainable community of opportunity*

**Newly Constructed Homes** for low- and very-low-income first-time homebuyer families  
**Completed:** December 2008 (phase A); September 2010 (phase B)  
**Architect:** Gary Struthers, AIA (phase A); Pyatok Architects, Inc. (phase B)  
**General Contractor:** Habitat for Humanity East Bay  
**Financing:** City of Oakland Redevelopment Agency; California Department of Housing & Community Development CalHome; California DTSC Cleanup Loan; EPA Brownfield grant; Federal Home Loan Bank AHP; California Self-Help Housing Program grant; Center for Creative Land Recycling; Habitat for Humanity East Bay donations; Pacific Gas and Electric Company; KB Home; Pulte Homes; Thrivent Financial for Lutherans; Bank of America; Cisco; Wells Fargo; Simpson Strong-Tie

Edes Avenue is the largest, greenest Habitat for Humanity development in California. The project transformed two auto salvage yards into a thriving community for first-time homebuyers by working closely with the EPA, the Center for Creative Land Recycling, and the Department of Toxic Substances Control to bring the 3.7 acre brownfield site to the highest residential standards. The site includes new streets, sidewalks, storm drainage systems and a landscaped play area.

Habitat’s partner families receive zero-interest mortgages and contribute 500 hours of “sweat equity” in lieu of a cash down payment. Partner families also participate in training programs to prepare them for homeownership. The resale of the homes is restricted in perpetuity to maintain affordability. As a result, Edes Avenue will provide stability and opportunity for families for generations to come.
Lion Creek Crossings III & IV – East Bay Asian Local Development Corporation, Related Companies of California, Oakland Housing Authority

881 69th Avenue, Oakland, Alameda County

*Newly Constructed Property* for low-income families  
**Completion Date:** Summer 2008 (Phase III); January 2012 (Phase IV)  
**Property Management Company:** Related Companies of California  
**Architect:** Pyatok Architects, Thomas Dolan Architecture  
**General Contractor:** Cahill, Nibbi Brothers  
**Financing/Funding:** Redevelopment Agency and City of Oakland; Oakland Housing Authority; U.S. Department of Housing and Urban Development; HOPE VI Program; Low Income Housing Tax Credits; California Housing Finance Agency; Wells Fargo; CDLAC (tax exempt bond allocation); California Department of Housing and Community Development; Federal Home Loan Bank of San Francisco; U.S. Environmental Protection Agency Brownfields Grant; Boston Financial Capital; Stewardship Council; HCD Workforce Housing Program; Bank of America

When complete, Lion Creek Crossings will consist of 560 units. Services and amenities include computer facilities, childcare, and recreation and youth programs. Non-profits and public agencies provide everything from cooking classes to homework help in 15,000 square feet of social service space. A Resident Services Coordinator gives support and referrals, and the SparkPoint Oakland Center provides integrated financial services through a collaborative initiated by the United Way.

Community involvement was central to the development process. The centerpiece 5.7-acre park will include a creek, picnic tables, and recreation areas. Located by the Coliseum BART station, Lion Creek Crossings is a transit-oriented development and a catalyst for neighborhood revitalization.

Amistad House – Satellite Housing

2050 Delaware Street, Berkeley, Alameda County

*Service-enriched living in the center of it all*  
*Rehabilitated Property* for seniors and adults with mobility impairments  
**Completed:** February 2011  
**Architect:** Anne Phillips Architecture  
**General Contractor:** FineLine Construction  
**Financing/Funding:** tax exempt Bond/4% tax credit equity; AHP; US Bank; City of Berkeley; American Reinvestment and Recovery Act

Built in 1981 with funds from HUD’s 202 program, Amistad House provides 60 units of fully-subsidized, affordable senior housing near the shops, restaurants and amenities of Berkeley’s famous “Gourmet Ghetto” neighborhood. The development was originally sponsored by the Berkeley Pilgrimage Foundation, a subsidiary of the First Congregational Church of Berkeley. Satellite came in as the property management agent in 2008, using its expertise to maintain affordability and enhance services for residents.

In 2010, Satellite embarked on a substantial upgrade—installing double-paned windows, a new fire safety system, new flooring and refreshed landscaping. Common areas were reconfigured to create a community kitchen, a computer area, and expanded offices for management and services. Completed at the height of the recession, the Amistad House rehab would not have happened without the American Recovery and Reinvestment Act and program funds from the Tax Credit Assistance Program.
Good Neighbors Today and for the Future...

Whether brand-new or newly renovated, these properties show the care and commitment of non-profit affordable housing developers. Besides showcasing award-winning design and green building practices, these developments offer high-quality, professional property management; committed on-site staff; and amenities tailored to meet residents’ needs.

Non-profit developers take an “asset management” approach to ensure that these benefits last. Asset management addresses not only the physical sustainability and comfort of occupied buildings but also the development’s financial health, with the goal of keeping rents or mortgages affordable for decades. Non-profit developers continue to build and upgrade properties to the highest standards in order to sustain their investment in the building—and its residents—for the future.

Tassafaronga Village — Oakland Housing Authority

930 84th Avenue, Oakland, Alameda County

Recreating a connected, safe, and vibrant urban community

Newly Constructed Homes for low-income families, and households with special needs

Completed: June 2010

Property Management Company: The John Stewart Company

Architect: David Baker + Partners

General Contractor: Cahill Contractors

Financing: National Equity Fund; U.S. Environmental Protection Agency; Citibank; Housing Opportunities for Persons with AIDS; State of California Multifamily Housing Program; State of California Infill Grant; CalHFA HELP Loan; Oakland Housing Authority; City of Oakland Community and Economic Development Agency/Redevelopment Agency; Tax Credit Assistance Program; Federal Home Loan Bank AHP Subsidy

Tassafaronga Village is designed to bring a diversity of affordable housing to an under-served area of Oakland. The 7.5 acre brownfield infill site—previously home to decrepit public housing, an abandoned factory, and unused train tracks—was sandwiched between residential and industrial uses, creating an unhealthy living environment that invited criminal activity. From the beginning, the Oakland Housing Authority aimed to create a residential environment that was attractive, pedestrian-friendly, environmentally healthy, and safe.

Today, the new village comprises a vibrant, green community of over 500 residents living in 157 units of mixed-income housing that includes affordable family rental apartments and townhouses and supportive apartments with an on-site medical clinic. For-sale family townhomes are going up in cooperation with Habitat for Humanity East Bay.

Tassafaronga’s design creates a neighborhood feel. New, landscaped walking paths and roadways outfitted with traffic-calming features connect the development to the library, local schools, and a previously under-used city park and community center. Many of the original tenants have been welcomed back to the new development. This sustainable project achieved the first LEED ND Gold Certified Plan in California.