EBHO appreciates its funding partners

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Since 1997, East Bay Housing Organizations (EBHO) has produced the East Bay Affordable Housing Guidebook as part of our annual Affordable Housing Week. We hope you find it an essential resource throughout the year.

This year, we focus on how our members aren’t just building homes—they’re building a movement of people dedicated to a better future for themselves and their communities. Articles by expert EBHO members explore how advocacy on local housing policies, foreclosures, and regional land use can help create innovative solutions to economic and political challenges—and point the way to sustainable communities. Building profiles display beautifully designed and high-quality, well-managed properties, while inspiring resident stories highlight just a few of the people who live in affordable housing. Resource listings help those who need assistance with housing. Throughout, we provide practical information about how you can get involved in promoting affordable housing.

How do I use this guidebook?

Advocates and community members: Inform your neighbors and constituency about affordable housing initiatives and coalitions in the East Bay and discover ways to make a difference.

Elected officials and local government staff: Find examples of creative collaborations between local government, non-profit organizations and community groups. See what affordable housing developments could look like in your community.

People looking for affordable housing: Turn to pages 24 and 25 to find valuable resources to help you find—and stay in—affordable housing. Learn about the causes of and solutions to the housing crisis and how you can help build support for more housing opportunities.

Developers: See new affordable housing developments, read about successful community initiatives, and learn how you can encourage your residents to advocate for affordable housing.

Funders: Find out about new, innovative affordable housing developments and the non-profits behind them. See how your community investments in housing and advocacy campaigns are changing the lives of real people.

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We need to defend families against foreclosure and come up with new ways to prevent the loss of homes and assets. We are advocating for banks to restructure and refinance mortgages so that people can afford to stay in their homes, creating a shared win for families, neighborhoods and our economy.

There's growing recognition that it's better for society, the environment and families if people can afford to live close to where they work. EBHO is demonstrating how affordable housing is essential for successful transit-oriented development, ensuring that growth is accompanied by community benefits and preventing the displacement of low-income communities and communities of color.

Together, we can connect these issues and build a movement for affordable homes, equality, inclusion and sustainability. EBHO offers this Guidebook as a roadmap for that effort.

We look forward to working with you.

Sincerely,

Amie Fishman
Executive Director

Darin Lounds
Board President
Affordable housing is a crucial investment in our future which helps to promote healthy families and sustainable communities. EBHO brings together residents, public officials, housing developers and advocates to build a movement that ensures everyone has a safe and affordable place to call home.

East Bay Housing Organizations (EBHO) is the leading affordable housing advocacy coalition serving Alameda and Contra Costa Counties through its mission to preserve, protect and expand affordable housing opportunities through education, advocacy and coalition-building. This dynamic 28-year-old non-profit membership organization includes more than 300 organizations and community leaders advocating for affordable housing development and equitable housing policies at the local and regional level.

Who are EBHO’s members? EBHO’s broad-based membership includes non-profit affordable housing developers, homeless advocates and service providers, fair housing agencies, tenant advocates, architects, builders, community and interfaith organizations, clergy and congregations, financial institutions, intermediaries, city and county agencies and staff, labor unions, and environmental organizations.

EBHO promotes and preserves affordable housing by:

**Educating** elected and public officials, neighborhood associations, faith-based and community organizations, the business community and the general public about the affordable housing crisis and its solutions.

**Organizing** affordable housing residents and others to lead advocacy campaigns and promote policies that create, fund and preserve affordable housing.

**Building** strong coalitions with grassroots community and interfaith groups, labor unions, environmental organizations, homeless advocates and non-profit affordable housing developers to work together and take action.

Get involved!

If you or your organization would like to learn more about affordable housing or support affordable housing in your community, EBHO can assist in the following ways:

- **Education:** Learn about current innovative affordable housing solutions and policies.
- **Taking action:** Receive our alerts and updates about local, regional and state campaigns to promote affordable housing.
- **Getting connected:** Join ongoing committees and events that bring people together to strategize and collaborate for equitable and responsible policy solutions.

EBHO Board — Front row: Catherine Bishop, Peggy Lee, Eve Stewart, Wendy Jackson, and Peggy Jen. Back row: Peter Waller, Cathy Craig, Darin Lounds, and Rick Williams. (Not pictured: Louise Bourassa and Anne Cory)

For more information about EBHO, please contact us at:

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Oakland, CA 94607
Phone 510-663-3830
E-mail staff@ebho.org

Join us and learn more at www.EBHO.org
WHAT IS AFFORDABLE HOUSING IN 2012?

Most people call housing “affordable” when they don’t have to choose between paying rent and buying groceries, when they don’t have to live in crowded or unhealthy conditions, and when they can afford a home that provides a sense of security and community.

Policymakers and advocates call housing “affordable” when a household pays no more than 30% of its total income for housing costs (rent or mortgage payment, insurance, taxes, and utilities). In the East Bay, low- and moderate-income people can have a very difficult time find housing that passes this test. That’s why non-profit developers work closely with local governments and others to create and preserve housing for people at these income levels. (See chart below.)

EBHO’s definition of “affordable housing” includes homes that are sustainable, beautifully designed, professionally managed, and connected to services and amenities—places that create dignity and opportunity for working families, seniors, and those with disabilities or special needs.

Why does affordable housing matter?

Communities thrive when people have safe and stable housing; when they live near their jobs, schools, and places of worship; when families can build roots and meet diverse neighbors; and when we use resources wisely, greening our housing and preserving open space.

But our ongoing shortage of affordable housing threatens this vision. Demand for rental housing is increasing throughout the Bay Area, which has an estimated shortfall of 200,000 apartments and homes affordable to low-income families.¹ The recession has further strained an already broken housing market: unemployment makes it harder for families to make rent, foreclosures continue, and governments have slashed homeless and housing assistance.

This Guidebook provides a snapshot of our current landscape. The picture isn’t rosy, but it demonstrates how housing advocates, environmentalists, employers, unions, faith leaders, working families, people with disabilities and many others are building a movement to reinvest in our communities.

What we face:

- **High and rising rents.** As people displaced by foreclosure seek rental housing, the East Bay’s notoriously high rents continue to rise. A minimum-wage earner would have to work about 135 hours a week to afford a “fair market rent” two-bedroom apartment.² Lower-income people are forced into substandard housing, doubling or tripling up or moving to outer communities, while the very poorest face homelessness.

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### Chart #1

<table>
<thead>
<tr>
<th>Income Level (% of Area Median Income)</th>
<th>Extremely Low 30% AMI</th>
<th>Very Low 50% AMI</th>
<th>Low 80% AMI</th>
<th>Median 100% AMI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income limits for a one-person household</td>
<td>$19,650</td>
<td>$32,750</td>
<td>$45,750</td>
<td>$65,450</td>
</tr>
<tr>
<td>Income limits for a four-person household</td>
<td>$28,050</td>
<td>$46,750</td>
<td>$65,350</td>
<td>$93,500</td>
</tr>
<tr>
<td>Affordable monthly rent for a two-bedroom apartment</td>
<td>$701</td>
<td>$1,169</td>
<td>$1,634</td>
<td>$2,338</td>
</tr>
</tbody>
</table>

Source: California Department of Housing and Community Development, 2012.
A continuing wave of foreclosures. An estimated 28,000 households have been displaced by foreclosure in Oakland alone. Even as banks, governments and advocates struggle to respond, foreclosures continue, disproportionately affecting people of color who often live in the hardest-hit communities.

Drastic federal and state budget cuts. Federal HUD funding for housing was cut by over $2.5 billion nationwide. In early 2012, redevelopment agencies in California were eliminated—a turning point in land use and local funding that has been likened to the impact of Proposition 13 (the 1978 measure that limited property taxes). The loss of $1 billion of annual affordable housing funds is forcing a re-evaluation of how affordable housing is incentivized and financed.

But even in this difficult climate, there are promising trends:

A rising consciousness that economic equality is crucial to our nation’s future. As the Occupy movement spread west, people from all walks of life spoke out for better jobs, community reinvestment, an end to unjust foreclosures and evictions, and a return to the idea that we share a common future.

Using knowledge and experience to find solutions to homelessness. The 2011 Alameda Countywide Homeless Count found that the number of homeless people has declined almost 14% since 2007; in Contra Costa County, the number of homeless people living outside declined by 20%. While significant challenges remain, especially for families with children, service providers and local governments have learned that focusing on housing and integrating services makes a difference even during the recession.

New strategies. Non-profit housing developers in the East Bay are engaging in policy advocacy. Affordable housing residents are speaking directly to decision makers. Non-profits, financial institutions and governments are collaborating to find solutions to foreclosures. (See page 13.)

Big picture plans. As the government’s role in providing infrastructure and social goods evolves, advocates in all fields are recognizing that housing, transportation, public health, environmental justice and economic development are intertwined. Through the regional Sustainable Communities Strategy (see pg. 10) and local efforts like the Concord Naval Weapons Station Base Reuse Plan (see pg. 6), we are connecting the dots between funding sources and taking a holistic approach to community planning.

The challenges are formidable, but we will rise to meet them. We can create a better future, in which everyone’s basic housing needs are met. We will link individual and collective power to build stronger, more equitable communities. Join us.

Chart #2 — How many hours would these East Bay residents have to work to afford a one-bedroom apartment?

We show how many hours an average worker would have to put in to make sure their rent was no more than 30% of their income. Note that people in the shaded occupations—even though employed—would qualify as “low-income.”

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Average hourly wage</th>
<th>Annual wage</th>
<th>Approx hours a week to afford a one-bedroom</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food Preparation and Serving Workers</td>
<td>$10.69</td>
<td>$22,229</td>
<td>92</td>
</tr>
<tr>
<td>Cashiers</td>
<td>$12.28</td>
<td>$25,531</td>
<td>80</td>
</tr>
<tr>
<td>Security Guards</td>
<td>$15.05</td>
<td>$31,299</td>
<td>66</td>
</tr>
<tr>
<td>Receptionists</td>
<td>$15.12</td>
<td>$31,441</td>
<td>65</td>
</tr>
<tr>
<td>Preschool Teachers</td>
<td>$15.98</td>
<td>$33,240</td>
<td>62</td>
</tr>
<tr>
<td>Construction Laborers</td>
<td>$21.23</td>
<td>$44,159</td>
<td>46</td>
</tr>
<tr>
<td>Police, Fire and Ambulance Dispatcher</td>
<td>$32.23</td>
<td>$67,024</td>
<td>31</td>
</tr>
<tr>
<td>Registered Nurse</td>
<td>$49.20</td>
<td>$102,330</td>
<td>20</td>
</tr>
</tbody>
</table>

Based on HUD 2011 “fair-market rent” of $1183 for a one-bedroom apartment in Alameda or Contra Costa County, and on 2011 wage data from www.labormarketinfo.edd.ca.gov.
When military bases shut down, communities face a daunting task. How can they overcome the loss of military jobs and capitalize on new opportunities? Base re-use plans can revitalize communities—or they can result in under-used and unsafe sites, as competing visions and complex layers of bureaucracy bog down the process. In early 2012, however, the City of Concord demonstrated how to do it right. After six years of work, the City Council unanimously approved a visionary plan for the shuttered 5,000-acre Concord Naval Weapons Station. This comprehensive blueprint lays the foundation for strengthening the city’s economy and enhancing its quality of life by creating walkable neighborhoods, affordable homes near transit and services, local construction jobs and open space that everyone can enjoy.

What made the difference in Concord? Rather than fighting it out, a broad range of groups collaborated on a proposal that addressed the full spectrum of community needs. The Community Coalition for a Sustainable Concord (CCSC)—a groundbreaking alliance of housing, labor, faith-based, neighborhood and environmental organizations—has been at the center of this effort. The Coalition (which includes CNWS Neighborhood Alliance, East Bay Housing Organizations, Contra Costa Building Trades Council, Greenbelt Alliance, Public Advocates and Save Mount Diablo) emerged when initial plans for the eight-square-mile site were heading in the wrong direction—toward the same costly sprawl that drove the housing bust and kicked off the Great Recession. The coalition worked closely with elected officials and city staff, and along with hundreds of community members, it turned out to dozens of public meetings to build a shared vision.

As cities throughout the Bay Area undertake similar large-scale development projects, Concord points the way to success. Transparency, community engagement and consensus-building led to a plan that:

- Promotes healthy, walkable neighborhoods by clustering a vibrant mix of townhomes and apartments, workplaces, shops, schools and other amenities near public transit.
- Creates complete communities by integrating 3,000 homes (25% of all new housing) that will be affordable to lower-income families, veterans, seniors and teachers.
- Provides economic opportunities through policies that will draw 40% of the workforce from local tradespeople and encourage the use of proven apprenticeship programs for youth and veterans.
- Preserves nearly 70% of the area as parks and open space—3,500 acres, which is three times the size of Golden Gate Park.

Certainly, challenges remain and the project will take many years. As site clean-up and land transfers proceed, the Coalition will continue to make sure that labor standards, environmental restoration and affordable housing policies stay on course. As we continue to work together to bring this shared vision to life, other communities in the Bay Area can draw on the lessons from Concord to show how collaboration can ensure that large-scale redevelopment projects serve diverse community needs.

EBHO is the coordinator of the Coalition for a Sustainable Concord, founded in 2007.

By the Community Coalition for a Sustainable Concord
The non-profit developers who create affordable housing don’t often get directly involved in policy, but the California state budget crisis has forced many developers to jump into action to preserve funding. A critical part of this effort involved inviting our residents to tell their stories about how affordable housing has changed their lives. With EBHO’s encouragement and support, non-profit groups mobilized residents to write letters, make phone calls, and join rallies and legislative visits in Sacramento. We heard from legislators that seeing and hearing from constituents made a big difference in our credibility and impact. We also discovered that many residents are eager to help preserve funding for others to have the affordable housing that has so positively impacted their lives. Many residents had been engaged in local activism and were excited to be part of a state-wide effort.

Resident organizing requires careful planning, constant contact and, most importantly, trust. The benefits of civic engagement can be profound: one of the few positive outcomes of the state budget crisis is a heightened public awareness of the benefits of affordable housing. With the continued dwindling of local, state and federal funding, it’s never been more critical to tap into the power of our residents’ voices.

**Redevelopment and the role of residents**

California’s redevelopment agencies were created 50 years ago to spur community economic development in blighted neighborhoods. These powerful and at times controversial entities wielded one of the more flexible tools for affordable housing funding. Most East Bay agencies met and surpassed state requirements to commit 20% of their funding to affordable housing. Properties built with redevelopment dollars include several in this Guidebook: Magnolia Terrace, Lillie Mae Jones Plaza, Main Street Village and the Altenheim (on pages 27–31). When Governor Jerry Brown proposed eliminating redevelopment agencies to shift their revenues to the state general fund, EBHO’s members and residents organized to remind the legislature that core services shouldn’t be pitted against each other. Our residents brought a human face to a technical issue, writing letters and holding signs stating “My home was built with redevelopment funds.” Ultimately, the State Supreme Court ruled to eliminate redevelopment, and with it the largest state source of funding for affordable housing. However, our significant organizing effort meant that legislators now understand the urgency of replacing those funds. Creating affordable housing and stabilizing families is still, we believe, the best way to spur neighborhood revitalization, which was the original goal of redevelopment.

By Susan Friedland, Affordable Housing Associates; Ryan Chao, Satellite Housing and Annie E. Casey Foundation; and Gloria Bruce, EBHO
All communities—major cities, agricultural areas and the suburbs in between—need to provide affordable housing. Future generations will recognize affordable housing as an indispensible community asset to support economic and environmental sustainability—that intangible often referred to as “quality of life.”

Considering the increasing shortage of housing for Californians hard-hit by the economic downturn and concerns about global warming, it’s surprising that affordable housing advocates make up such a small fraction of social and environmental activists. However, our numbers are growing as more people realize they can create a lasting positive impact on their communities through the development of service-rich, non-profit affordable housing.

### Legislation supports sustainable communities

Some of the opportunity for successful advocacy has come through advances in California law. In 1969, California enacted the first housing law requiring cities and counties to include a Housing Element within their General Plans. In 1985, the Legislature added stronger provisions to ensure that communities addressed chronic housing shortages for households earning the median income and below. Today all California cities and counties must identify and zone a sufficient amount of land to accommodate workforce housing for the jobs generated by commercial development within their jurisdictions—planning for their “fair share” of housing for lower income households in the region.

In 2008, the California Legislature passed The Global Warming Solutions Act (AB 32), which set state standards for reducing greenhouse gas emissions. It also passed The Sustainable Communities and Climate Protection Act (SB 375), which requires all cities to plan their future residential development and commercial jobs growth in a way that will drastically reduce passenger vehicle commutes to help California achieve its CO₂ reduction goals.

### Growing community support

Despite the logic of the California Legislature’s approach, some city officials have been slow to implement these policies at the local level. While many campaigned on promises to protect the environment, few, if any, pledged to improve air quality by developing more affordable, higher-density housing in their communities. Affordable housing advocates and California’s Attorney General urged cities to comply with housing and air quality law. In 2010 they won a court decision, Urban Habitat v. City of Pleasanton, which affirmed that all California cities must accommodate their “fair share” of regional housing for anticipated local job growth and plan for reduced commutes to cut CO₂ emissions.

Following this court ruling, the opportunity to enlist community support for affordable housing improved dramatically. Even citizens who had previously urged their city councils to challenge state housing law have become interested in learning about non-profit housing providers. They participate in tours and study site plans. They bring their friends and neighbors to council meetings. If affordable housing is coming to their community, they want it to be the best.

For anyone who wants to ensure that their community meets its affordable housing needs, especially with exemplary non-profit developments, the timing couldn’t be better.
Suggestions to maximize your housing advocacy effectiveness:

1. Find out whether the California Department of Housing and Community Development (HCD) has certified your city’s Housing Element at http://www.hcd.ca.gov/hpd/hrc/plan/he/status.pdf.

2. If the Housing Element is out of compliance or overdue, ask city planning staff for a copy of the adopted Housing Element or the latest draft (as well as HCD’s comment letters) to find out what needs to be done to achieve compliance.

3. If the Housing Element is certified, get a copy and review the list of sites identified to accommodate affordable housing development. Ask the city’s planning department about the status of housing proposals for these sites. Contact housing advocates in your community. Learn about their plans to support specific non-profit housing proposals.

4. Get in the loop. Ask your planning department for a schedule of public hearings so that you can let city officials know of your support for affordable housing and specific non-profit developments. This is especially helpful when commissioners and council members who want to do the right thing face a hostile public—your informed comments, calls and letters make a big difference.

5. Follow the Housing Element process in your community. Volunteer and/or give input during the required outreach process. Give input when commissioners and council members select sites, and develop the goals, policies, and programs that will facilitate non-profit affordable housing development. Track the success of the city’s implementation of Housing Element goals. Repeat.

6. Experience the joy. Observe the benefits to families and businesses. Having affordable housing available when people need it is one of the best investments a community can make in its human capital. Consider the accomplishments of people who have lived in affordable housing: Jimmy Carter; Sonia Sotomayor; Howard Schultz, Bill Cosby, JK Rowling, Buckminster Fuller, Deval Patrick, Ursula Burns, and countless others. Get to know the stories in your community.

Affordable housing advocates may still face challenges, but persistence pays off with benefits that will last for generations. Advocates who have been through the ups and downs of the approval process hold onto this thought for inspiration—it keeps us coming back for more.

By Becky Dennis, Citizens for a Caring Community
Planning for the region

While cities make many decisions that affect individual housing developments, they do so within a framework drawn by two regional agencies that share primary responsibility for land use and transportation planning: the Association of Bay Area Governments (ABAG) and the Metropolitan Transportation Commission (MTC). ABAG and MTC control hundreds of billions of dollars in transportation funds, make key decisions about where new housing should be built, and offer technical assistance and planning grants to local governments. Right now, they are developing two interrelated plans that will shape the future of affordable housing in the Bay Area: the Regional Housing Needs Assessment (RHNA) process and the Sustainable Communities Strategy (SCS).

Making growth sustainable

California law charges ABAG with distributing a “fair share” of the projected regional need for housing at all affordability levels to each city and county every eight years. The RHNA process is meant to help ensure that every jurisdiction welcomes affordable housing. Jurisdictions must then update their Housing Elements to plan for this housing share, called their RHNA allocation. (See page 9 for more on housing elements).

This time around, ABAG and MTC are also developing a regional Sustainable Communities Strategy, a long-range plan that addresses housing growth and transit investments over the next 30 years. Mandated by Senate Bill 375, the SCS must be designed to reduce greenhouse gas emissions and provide for the Bay Area’s full housing needs.

Challenges ahead

Both the RHNA and SCS will be finalized by mid-2013, making this an important time for advocates. One underlying concern is that the draft plans assign 70% or more of the new housing to jurisdictions that have volunteered for growth in “Priority Development Areas” (PDAs). While these PDAs are generally good places for affordable housing—near transit and jobs—many other places where affordable housing is needed have not volunteered for growth.

This could lead to over-concentration of development in low-income communities, driving gentrification and displacement, while allowing some high-opportunity communities to say “no” to the affordable housing they desperately need. Strong advocacy at the regional and local level will be needed to achieve the laudable goals of the RHNA and SCS and ensure that regional planning fosters affordable housing development in all communities. While the SCS and RHNA are technical processes, they can help to create—or undermine—an equitable vision for the Bay Area, in which low-income communities and communities of color share the benefits and not just the burdens of growth.

By Sam Tepperman-Gelfant, Public Advocates
GET INVOLVED

Become an EBHO member

We are part of a growing movement that believes that all people—including low-income families, people with disabilities, workers, youth and seniors—deserve a healthy and secure home. EBHO members comprise more than 300 organizations and community leaders, ranging from affordable housing developers, labor groups and congregations to architects, advocates and affordable housing residents. Together, we are dedicated to promoting quality affordable housing in the East Bay. Join us. Visit www.EBHO.org to learn more about membership.

Join one of EBHO’s membership committees or campaigns

- **Affordable Housing Week and Guidebook.** Releases the Affordable Housing Guidebook and organizes Affordable Housing Week each May. Member organizations host events including site tours, groundbreakings, policy seminars and community organizing workshops. Participate in the events, contribute a resident story or building profile to the Guidebook, and propose your ideas for next year’s Affordable Housing Week!

- **Concord Campaign.** Advocates as part of a broad-based coalition for affordable housing; quality jobs; vibrant, walkable neighborhoods; open space and sustainable development in Concord, both at the Concord Naval Weapons Station and citywide.

- **Foreclosure Prevention Working Group.** Coordinates a unique coalition of housing, financial, policy and grassroots organizations to explore foreclosure prevention strategies that keep families in their homes and stabilize neighborhoods.

- **Interfaith Communities United for Affordable Housing.** Brings together housing, community and interfaith groups during May’s Housing Sabbath to spread the word about affordable housing to congregations, and convenes a major gathering of faith and community leaders across all traditions each fall.

- **Oakland Committee.** Builds coalitions to work on affordable housing policy campaigns around critical issues including zoning and land use, planning processes, tenant rights, and local funding for affordable housing development and preservation.

- **Resident Organizing Program.** Seeks to empower affordable housing residents as community leaders and affordable housing advocates and engages residents in EBHO’s campaigns and programs.

- **East Bay Regional Policy Committee.** Convenes members and partners to strategize about innovative policies in local and regional land-use planning efforts to create affordable housing and other community benefits, through concepts such as “land value recapture.” (See page 14.)

Plus…

- **Educate yourself and others** about the need for and benefits of affordable housing. Distribute EBHO’s Affordable Housing Guidebook.

- **Support affordable housing proposals** in your neighborhood. Participate in the community-planning process and encourage your neighbors to do the same.

- **Testify** and support affordable housing at public hearings and city council meetings.

- **Call and write** your local elected officials and ask them to support affordable housing.

- **Mobilize and engage** your organization, neighborhood group, congregation, school and/or union in affordable housing advocacy campaigns.

Residents of Newark Gardens gather to celebrate their community’s 25th anniversary.

To learn how to get involved, please call us at 510-663-3830 or visit www.EBHO.org.
Faith communities and the affordable housing movement share deep roots, goals and convictions. Many of the early housing programs in the United States were developed in the cradle of faith communities. Currently, a broad range of grassroots organizations, non-profit developers, and other housing justice advocates is empowered and anchored by faith legacies.

Since 2004, EBHO’s Interfaith Communities United (ICU) for Affordable Housing grew under the leadership of Reverend Phil Lawson. As Director of Interfaith Programs for almost eight years, Rev. Phil fostered deep connections and lasting partnerships with thousands of individuals and organizations. Through the annual “Shelter in a Time of Storms” breakfast in the fall, the Housing Sabbath in May and ongoing gatherings, the ICU has become a home for faith and lay leaders engaged in housing justice activism. The result: more people of faith have become housing advocates and educators, while EBHO members, elected officials, and grassroots and community leaders have been galvanized by the power of their faith allies. With Rev. Phil as the steward, the ICU family has helped integrate housing rights into wider social justice conversations, such as those on immigration, workers’ rights and economic justice.

On December 16, 2011, Rev. Phil retired from EBHO, only to leave on an overnight flight to New York City where his next project was waiting for him: the Council of Elders. This group, conceived at the 2009 ICU “Shelter” breakfast, is organizing 20th century social justice leaders to offer guidance to the movements of the 21st century, including the Occupy movement. In November 2011, members of the Council’s steering committee declared solidarity with the 99% in coordinated demonstrations across the country. Rev. Phil has said that Occupy is the “biggest movement in town,” and he continues to build the movement by working with an Occupy interfaith group of clergy people in the Bay Area who are advocating for economic justice.

Mel White, a faith and justice leader who is also part of the Council of Elders, reflects on Rev. Phil’s advocacy: “Phil works quietly, fervently, relentlessly to recruit, train and mobilize individuals and organizations to bring hope and healing to a broken world.” In his retirement, Rev. Phil will continue to organize with EBHO’s ICU, which remains the platform for the East Bay’s faith communities to join together to advocate for housing justice.

By Anthony Federico, EBHO

**Dignity. A just society. A good job. A quality, affordable home.**
On the surface, data collection and analysis may sound dry, but dynamic, relevant data can tell the story of what’s happening in our neighborhoods and to the families who live in them. The more we know, the more we can shape strategies, target resources, and adopt appropriate policies to create thriving communities of choice.

No issue has highlighted the importance of data more than the foreclosure crisis. Watching foreclosures spread through a neighborhood tells the story of families displaced, assets lost and neighborhoods deteriorating. Vacancy, blight and crime take their toll and home values plummet. Advocates in low-income and ethnically diverse communities were among the first to recognize the link between predatory lending practices and the first wave of foreclosures in these communities. Data confirmed what these community members were seeing first-hand, such as the disproportionate impact of foreclosures on Latino and African-American borrowers throughout California.

**Finding solutions**

Designing effective neighborhood stabilization strategies may be one of the most challenging tasks facing communities today, but assembling and analyzing data can help to target solutions, identify trends and opportunities, and track results. In the East Bay, Enterprise is working with the Urban Strategies Council to better understand the role that data has played in programs designed by local jurisdictions and non-profit developers. According to a survey of city staff, non-profit housing developers and community advocates, more than 90% regularly use data as an integral part of planning and decision-making. These groups track foreclosure filings, housing transactions, loan performance, building permits, crime, code enforcement and blight, demographics, vacancy, building conditions and community assets.

Recently Youth Uprising conducted a property conditions survey of East Oakland to inform their civic engagement; the results helped YU to establish a goal to “improve permanent and transitional housing options” in their community. Grassroots group Causa Justa: Just Cause and the Alameda County Department of Public Health collected survey data to show that foreclosures were literally making people sick through stress.

As the foreclosure crisis continues to unfold, city staff, residents and community advocates must continue to tell the story of their neighborhoods. Data can help them rally resources and design appropriate solutions.

**Partial List of Resources for Foreclosure Data**

- [www.hudnshelp.info](http://www.hudnshelp.info)
- [www.foreclosure-response.org](http://www.foreclosure-response.org)
- [www.policymap.com](http://www.policymap.com)
- [www.infoalameda.org](http://www.infoalameda.org)

By Rose Cade, Enterprise Community Partners, Inc.
When local governments change land uses and increase the value of land, some of that profit should be returned to the public in the form of community benefits.
Emerging strategic and innovative approaches

These questions have prompted strategic and innovative approaches, such as the not-so-new, but somehow forgotten, mechanism of “Land Value Recapture.” It is based on the idea—dating back to at least the 19th century—that when local governments change land uses, or invest in improved public facilities and infrastructure, those actions increase the value of land for the landowner or developer. For example, a landlord can charge considerably more rent per square foot for residential uses than for commercial, and more on parcels with nearby public amenities. It is therefore reasonable that some of that windfall profit—coming through the actions of a public entity rather than the private landowner—should be returned to the public in the form of community benefits, including affordable housing. This idea has been implemented in many countries, and has now been revived even in the United States, due in large part to the challenging fiscal situation affecting all levels of government.

To explore how this approach can be applied further, EBHO has convened the East Bay Regional Policy Committee, which comprised planners, architects, advocates, developers and municipal and county staff. This group is working not only to find ways to publicize and implement land value recapture, but also to discuss integrating it with the development of the Sustainable Communities Strategy. We aim to learn from case studies (like that of the Eastern Neighborhoods Plan below) and to develop a “tool kit” that advocates and professionals can use to work towards land value recapture strategies on the local level. As regional agencies plan to concentrate growth in Priority Development Areas (PDAs), the stakes are high, but this is great opportunity to redefine how local jurisdictions, landowners and developers view the relationship between land value and public benefits.

By Nico Calavita, Professor Emeritus, San Diego State University

Land value recapture in action: Eastern Neighborhoods Plan

The Eastern Neighborhoods Plan in San Francisco is one of several recent specific plans that link community benefits closely to infill development. Advocates argued that “smart growth” should not come at the cost of gentrification or displacement, and successfully pushed for increased requirements for affordable housing.

All of San Francisco’s recent area plans include mechanisms for coupling plan and zoning changes that increase land values with requirements and fees that “recapture” some of the granted value. Combined, these plans enable more than 20,000 new housing units and 16,000 new jobs.

The most prominent of San Francisco’s new area plans is the Eastern Neighborhoods Plan, approved in 2008 after a multi-year public participation process. The plan included zoning to transform underutilized industrial areas into “complete communities,” facilitating the development of public facilities such as sidewalks, mass transit, open space, libraries and recreational facilities necessary to accommodate the growth.

To recapture value most effectively, the Plan includes a tiered fee structure. The impact fees were tailored on the basis of economic analyses of increased land values, but were not set so high as to make new development unfeasible. They range from $8 to $16 per square foot for residential use, and $6 to $14 per square foot for non-residential use. In addition, existing Inclusionary Housing requirements were increased in the case of properties that were “upzoned” to higher-value uses.

By Peter Cohen, Council of Community Housing Organizations
**1. 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 27–31. Tenants are carefully screened. Some non-profits offer services on-site, such as youth and senior activities, job training and computer labs. Find out about non-profit housing opportunities by contacting the organizations listed on page 24 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. Though it’s difficult to obtain a Section 8 voucher, it’s worth getting on the waiting list. Contact your local housing authority for more information (see page 25).

**Public housing**
Many public housing developments have been renovated in recent years. Public housing has certain income and residency restrictions; contact your local housing authority on page 25 for information.

**Affordable homeownership**
Renting is a great option for many families. If you are ready to think about buying a home, contact your city’s housing department and the organizations on page 25 about home-buyer assistance programs, or foreclosure counseling if you are struggling with your mortgage payments.

**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’ve taken to address them. Some landlords will accept a poor credit history if you have good references and can demonstrate ability to
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.

Non-profit housing is often targeted to certain populations:
- **Senior**: Generally, you or your spouse must be at least 62 years old to qualify. Children are usually not allowed.
- **Special needs**: You must have a condition such as a mental, physical, or developmental disability.
- **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.
- **Transitional or supportive**: Housing for people emerging from homelessness or in need of special services.

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. If you are undocumented or if you have a criminal record, you may encounter challenges in qualifying for federally-funded housing. However, non-profit and community-based housing organizations can inform you about your options.

5. **Contact non-profit developers and apply**

- Check the websites of non-profit developers on page 24 often.
- Call them and ask for a list of properties, including those in development. If they have an interest list, have your name placed on the list for 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. Be persistent, don’t get discouraged, and advocate for more affordable housing in your community!
Health begins in the neighborhoods where we live, learn, work and play.