EAST BAY HOUSING ORGANIZATIONS

Affordable Housing 2019–20 Guidebook
Affordable Homes For All
EBHO appreciates its funding partners
We are East Bay Housing Organizations (EBHO), a coalition of over 400 organizations and individuals who believe that housing is a human right, and that housing justice is intimately connected with racial, economic and social justice. We advocate in collaboration with a wide range of decision-makers, believing that we are stronger together, and that different skills and perspectives increase our impact. All of our members have invaluable expertise through lived experience, technical knowledge, or both. We elevate the leadership of those most impacted by the housing crisis in EBHO’s work and in development processes.

EBHO creates, protects and preserves affordability for low-income communities in the East Bay by advocating, organizing, educating and building coalitions. For 35 years, we have activated our dynamic membership to advocate for equitable housing policies at the neighborhood, city, county, regional and state levels. By creating affordable housing opportunities, we address historically discriminatory, unfair and racist policies and practices. We focus on housing equity as one crucial part of a healthy and sustainable community.

The unmet human need for housing in our communities is obvious. So to is our need to embrace all solutions and find creative paths forward. This year’s Guidebook imagines a world that provides Affordable Homes for All, highlights the creation of new affordable housing across Alameda and Contra Costa counties, and showcases alternative housing models that allow seniors to age in place.

The Guidebook also shines a spotlight on the demands of landless peoples, tenant protections, and efforts to ensure that Public Land is used for Public Good. Also, read testimonies from residents of affordable housing, and learn more about how this powerful base of resident leaders can give us the power we need to grow the movement for housing justice!

Join Us!

Become a member and get involved! Find campaign updates, upcoming events, membership details and descriptions of our campaigns and committees at EBHO.org. Visit EBHO.org to join our email list, and follow us on Facebook @eastbayhousingorganizations and Twitter @EBHO_housing.
Letter to Our Readers

Affordable homes for all. It seems simple, but it’s a grand vision. It means everyone sleeps indoors. It means everyone—regardless of income or color, newly-arrived or fourth-generation—has both security and choice about where they live. It means that we think of housing as a human right rather than as a commodity. Right now, too many people in the East Bay don’t have that right. Some are making unacceptable choices between paying rent and meeting other basic needs; some don’t have a home at all.

To create affordable homes for all, we must **produce, preserve and protect** housing. This isn’t easy, but there is one silver lining of this challenging moment: Many more people, groups and elected leaders are getting involved. EBHO ensures that these stakeholders work with as well as for low-income communities and people of color, and that we don’t get sidetracked by “just build” solutions that won’t benefit the people most in need. With new state legislation and voter energy, we have an amazing opportunity to build alliances across issues, class, race, immigration status, ability and more. This is how we advance a vision of housing justice rather than repeating the unfair outcomes of the past.

EBHO will keep doing this work as long as we’re needed—but we hope to put ourselves out of business! This guidebook is one tool to educate, inspire, and mobilize until we reach our goals. Together, I believe that the experience and commitment of our resident and practitioner members can create more inclusive communities. Read on, and join the movement for “affordable homes for all.”

In solidarity,

Gloria Bruce
Executive Director

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As Bay Area residents work to create affordable housing, one thing is certain: We can’t create more land. What’s built on land, and who decides, shapes how a city looks, feels and thrives (or fails to) for the long term. Along with funding and political will, land is the critical ingredient to creating new affordable homes. To find land, affordable housing advocates must get creative, and in recent years we’ve increasingly looked to public land as one possible solution to the housing affordability crisis.

Public land is precious and symbolic: It belongs to everyone. However, public agencies sometimes view “unneeded” land as an asset to be sold. Once that happens, that site is lost for good. Public land shouldn’t be an asset sold off to fill budget gaps—it must be used in ways that the community determines will benefit the public. Since government has the power to set higher standards for development on parcels that they own than on private land, advocates are urging cities, counties, transit agencies and school districts to use their land more wisely.

Defining a “Public Good”
In Oakland, community members determined that affordable housing is the most critical public good. This was highlighted when the city proposed to sell land near Lake Merritt—a beloved symbol of Oakland’s beauty and diversity—to build a market-rate high-rise. After public protest, the city restarted the process and the site will now have both affordable and market-rate housing.

The controversy spurred both community members and city leaders to look for a better way. Over the course of three years, advocates pushed for a holistic, transparent and visionary policy for public land sales and development. The policy was based on community input gathered by EBHO and its partners in the Citywide Network Against Displacement, a group of housing, environmental, labor and social justice organizations.

Setting a New Precedent
This challenging process ultimately led to a victory. In December 2018, the Oakland City Council passed a resolution that contained all the community coalition’s priorities: a requirement for affordable housing in residential developments, consideration of temporary housing for the homeless, adherence to state law centering on public processes, assurances that proceeds from land sales would fund affordable housing, an oversight committee, and standards for quality jobs and environmental health.

We hope this vision sets a precedent for other jurisdictions, and there are signs that communities are shifting political will. The regional CASA process identified public land as key to building affordable housing near transit. BART has taken a closer look at the use of its properties. Most importantly, residents no longer hesitate to demand that public land be used for public good.

By Gloria Bruce, EBHO

Residents no longer hesitate to demand that public land be used for public good.
What is Affordable Housing in 2019?

What is “Affordable”?  
Housing is considered affordable if it costs no more than 30% of one’s income. People who pay more than this are considered “cost burdened”; those who pay more than 50% are “severely cost burdened.” Affordable housing generally means affordable to people with incomes at or below 80% of area median income (AMI). Most affordable housing programs target lower-income people, but affordable homeownership programs are increasingly targeting people making up to 120% of AMI. (See charts at right for income and rent limits.)

How is Affordable Housing Provided?
We can produce, protect, and preserve affordable housing using both regulatory measures and financial subsidies.

Regulatory measures may include:
- Inclusionary zoning (requiring affordable homes in market-rate projects)
- Density bonuses that allow more density, height or other incentives in return for including affordable homes
- Linking upzoning to requirements for affordable housing
- Regulating change of use of existing rental housing, such as restrictions on condominium conversions or demolition/conversion of SROs
- Limiting year-round short-term rentals (like Airbnb) that remove permanent units from the rental supply
- Limiting unreasonable rent increases
- Prohibiting arbitrary evictions
- Preventing discrimination against vulnerable people, including families with children, people with disabilities, seniors, formerly incarcerated people, and those using Section 8 vouchers

Subsidized housing takes many forms:
- Public housing is directly owned and managed by a local housing authority, with funding from the federal government.
- Housing Choice Vouchers (Section 8) allows people to rent on the private market with a rent subsidy. “Project-based” Section 8 ensures that homes in subsidized developments serve even for those with the lowest incomes.
- Non-profit housing is developed, owned and managed by mission-driven organizations that put people first. These homes (like those featured on pp. 21-23) remain affordable over the long term and stay out of the speculative market.

Who Qualifies for Affordable Housing?
Range of income levels used to determine eligibility for affordable housing, and the rent that’s actually affordable to them.

<table>
<thead>
<tr>
<th>Income Level (% of Area Median Income or AMI)</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>$24,400</td>
<td>$40,700</td>
<td>$62,750</td>
<td>$73,100</td>
</tr>
<tr>
<td>Affordable monthly rent at 30% of income</td>
<td>$610</td>
<td>$1,018</td>
<td>$1,253</td>
<td>$1,828</td>
</tr>
<tr>
<td>Income limits for a four-person household</td>
<td>$34,850</td>
<td>$58,100</td>
<td>$89,600</td>
<td>$104,400</td>
</tr>
<tr>
<td>Affordable monthly rent at 30% of income</td>
<td>$871</td>
<td>$1,453</td>
<td>$2,240</td>
<td>$2,610</td>
</tr>
</tbody>
</table>

Income levels data from California Department of Housing and Community Development, April 2018. (www.hcd.ca.gov)
Many offer supportive social services to residents.

- Resident-controlled housing models include cooperatives and community land trusts. While they may rely on some of the same subsidy approaches, they are directly controlled, in whole or in part, by the residents themselves.

**How is Affordable Housing Financed?**

**Tax credits.** Both the federal and state governments provide credits that non-profits sell to wealthy individuals and corporations to reduce their taxes in return for making equity investments in affordable housing.

**Other federal subsidy programs.** The HOME program and programs for supportive housing for seniors and people with disabilities are important sources, but they have suffered severe cutbacks over the years.

**State programs.** These provide low-interest-rate loans, grants and deferred loans. These programs are usually funded through bond measures or dedicated revenue sources such as document recording fees, but rarely supported by the state’s General Fund.

**Local funding sources.** These include county and local bond measures like Alameda County’s Measure A1 or Berkeley’s Measure O, “boomerang funds” recaptured from the dissolution of redevelopment agencies, housing impact fees, and fees paid in lieu of providing inclusionary units.

**Other Benefits**

Affordable housing brings communities closer to the ideals of inclusion, sustainability and diversity, **advancing racial and economic justice**.

Affordable housing can be a refuge and a source of **stability**—tenants don’t have to worry about rent increases and arbitrary evictions.

Affordable housing promotes better **health outcomes**.

Affordable housing yields better **educational outcomes**.

Affordable housing helps **build community** through resident associations, promoting social events and broader civic engagement.

Affordable housing **builds power** for lower-income people. EBHO’s own Resident Community Organizing Program organizes residents of affordable housing to engage in the broader fight for housing justice.

**Winning Affordable Housing for All**

Affordable housing can’t happen without community members willing to organize for inclusive, mixed-income communities; decision-makers who will pass land use policies and funding measures to support the preservation and creation of affordable housing; and employers and private developers who will help in this effort.

Maintaining and expanding affordable housing opportunities requires that we focus on the “Three P’s”: **protection** for tenants, **preservation** of existing affordable housing, and **production** of new affordable housing. Let’s keep educating, advocating, organizing and building coalitions to make sure everyone has access to an affordable home—because housing is a human right.

By Jeff Levin, EBHO

“The wage and housing gap

Most people who live in affordable housing are employed. A sample of typical jobs and average wages below shows that many workers would qualify as “low-income” in the Bay Area and spend far more than 30% of their income to afford even a modestly-priced apartment (HUD considers those spending more than 50% of their income on housing to be at risk of homelessness).

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Average Annual Wage</th>
<th>Percentage of AMI for One-Person HH</th>
<th>Percent of monthly income needed to afford a “fair market rent” one-bedroom apartment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dishwashers</td>
<td>$25,757</td>
<td>35%</td>
<td>86%</td>
</tr>
<tr>
<td>Retail Salespersons</td>
<td>$32,251</td>
<td>44%</td>
<td>69%</td>
</tr>
<tr>
<td>Security Guards</td>
<td>$35,148</td>
<td>48%</td>
<td>63%</td>
</tr>
<tr>
<td>Receptionists</td>
<td>$36,123</td>
<td>49%</td>
<td>62%</td>
</tr>
<tr>
<td>Preschool Teachers</td>
<td>$39,999</td>
<td>55%</td>
<td>56%</td>
</tr>
<tr>
<td>Construction Laborers</td>
<td>$53,198</td>
<td>73%</td>
<td>42%</td>
</tr>
</tbody>
</table>

Based on HUD 2018 Fair Market Rent of $1,855 for a one-bedroom apartment in Alameda or Contra Costa counties (www.huduser.gov). Note that actual rents are often much higher, especially for newly-built apartments. Wage information from California Economic Development Department for 1st Quarter 2018 (www.labormarketinfo.edd.ca.gov).
Steps To Find Affordable Housing

1. Learn about different kinds of affordable housing

While most housing is found in the private market, some affordable homes are operated and funded by public agencies or non-profits—many of them EBHO members.

**Non-Profit Housing**

Non-profit affordable housing developments offer well-designed and professionally-managed homes with restricted rents and varying eligibility requirements. Call the organizations listed on page 18 and visit their websites.

**Section 8**

The Housing Choice Voucher Program—better known as Section 8—is a federally-funded program that helps close the gap between rent and what a lower-income household can afford. While federal budget cuts have made it difficult to obtain a Section 8 voucher, this critical program helps thousands in the East Bay. Contact your local public housing authority (listed on page 19) for guidance.

**Affordable Homeownership and Other Options**

Many organizations help lower-income families buy homes. Contact the organizations on page 19 about homebuyer assistance and education programs. Community Land Trusts or cohousing may also offer affordable homeownership. If you’re struggling with mortgage payments, see the financial and foreclosure counseling resources on page 19.

2. Get your finances and credit ready

**Credit Check**

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 low credit rating if you have good references and can demonstrate the ability to pay through proof of employment, a higher security deposit or a co-signer.

Tenants’ Rights and Other Housing Assistance

If you need help with a security deposit, rent payment, emergency housing or shelter, or tenant/landlord issues, contact the “housing, shelter, and emergency resources” organizations on page 19. Fair housing laws protect you from discrimination, unfair evictions and foreclosures.

It can be difficult to find an affordable home, but knowing your options will increase your chances. Contact the organizations on page 18 or call 211 for guidance and referrals.
Income and Budgeting
Your housing costs should consume no more than one-third of your income. The agencies on page 19 can help you create a financial and savings plan so you can afford transportation, childcare, health care and other expenses along with rent or mortgage.

3 Check to see if your income qualifies
To be eligible, your income must fall within a certain range, depending on the property (see the chart on page 4 for income ranges). If you have a Section 8 voucher, ask if the property will accept it, or contact your housing authority for a list of landlords that will.

4 Identify your housing needs and preferences
Think about location and amenities, but also be flexible and consider several cities and types of housing to increase your chances of finding available housing. Affordable housing is often targeted to certain populations.

- Older Adults: Generally, you or your spouse/partner must be at least 62 or older. Children are usually not allowed, but live-in aides may be.
- Special Needs: You must have a documented condition such as a mental, physical or developmental disability.
- Transitional or supportive: Housing for people emerging from homelessness or foster care, or for people in need of special services.

Housing providers cannot discriminate based on race, ethnicity, gender, national origin, or family status. However, you may face challenges qualifying for federally-funded housing if you are undocumented or if you have a certain type of criminal record. Most EBHO members strive to serve undocumented and formerly-incarcerated people when possible.

5 Contact non-profit housing organizations and apply
Contact many organizations to increase your chances of finding an affordable home.

- Check the websites of non-profit developers often (see page 18) or call for current information and applications.
- Call 211 or search through www.achousingchoices.org and www.OneHomeBayArea.org to find openings.
- For properties with openings, visit their website or call for an application or to be added to the waitlist. Complete and submit applications by the deadline. Be prepared to provide financial and family information and your housing history to determine eligibility.

- For properties under construction, ask to be added to the interest/marketing list.
- Once you’ve submitted your applications or joined a waitlist, let each property know if you move or change your phone number. Ask for the best way to keep in contact.

By Kiki Poe, EBHO

Apply to as many affordable housing properties as you can. Be persistent and informed, and advocate for more affordable housing in your community!
Stand Up and Be Counted!

Why the Census Matters

The 2020 census starts at home—not just because that’s where people are counted, but also because it’s where advocates can improve our understanding of poverty, housing affordability and community resiliency. It’s where we start to better understand poverty’s many dimensions and impacts.

Just like we need to speak up to be heard, or take action to have an impact, we must begin our efforts to reduce poverty and improve housing security by first learning the scale of the issue. That’s why homeless and housing advocates need to speak up and participate in the census.

A Vital Tool

First, census data is a vital tool when we assess the level of poverty and housing needs in a community. There are certainly other ways to measure poverty: The Insight Center’s Elder Index, Wider Opportunities for Women’s Self-Sufficiency Standard, and our local Point-in-Time counts of people experiencing homelessness are all important poverty measures, and they add dimension and urgency to our understanding of the scale of the problem. But they all build on the foundation of the census.

Second, the federal government uses census data to allocate funding for important programs, including Community Development Block Grants, Emergency Shelter Grants, HOME Investment Funds, Housing Vouchers, and homes for seniors and people with disabilities. Dramatic undercounts in communities already facing displacement and gentrification pressures will make it harder to bring in needed investments.

And third, census data is critical to enforcing and monitoring the Civil Rights Act and the Voting Rights Act. Numbers gathered in the census are the government’s way of quantifying the size of racial/ethnic groups in the U.S. That data is important in helping surface disparities in voting, employment and other areas that can point to discrimination prohibited by federal law. When these numbers are inaccurate or missing, disparities and discrimination are hidden. Redistricting also typically follows the census; without an accurate count, communities could lose representation at the local, state and federal levels.

What’s Your Plan?

Leaders and organizations from African-American, Asian and Latinx communities are working to increase census participation despite federal threats and barriers. As the East Bay becomes truly majority minority, improving inclusion and representation is critical to ensuring adequate services.

Unfortunately, Census 2020 must overcome many challenges: The suggested citizenship question was designed to reduce participation; resources are limited for the Bureau’s first online questionnaire; and distrust in government has been fueled by federal action against immigrant families.

But we must not allow that to silence us. Affordable housing advocates can lift the voices of people directly impacted by our housing crisis and increasing poverty by ensuring we’re all counted in the 2020 Census. It starts at home. What is your organization’s plan to count? Visit https://www.acgov.org/census2020 for more information, or to get involved.

By Sharon Cornu, St. Mary’s Center
Raise the Roof Coalition: A Voice for Housing Justice in Concord

The Raise the Roof Coalition works in solidarity with underserved and vulnerable communities in Concord. We advocate for families who need protection from arbitrary evictions and relief from skyrocketing rent increases, and we also pressure landlords to make apartments habitable. This work complements EBHO’s efforts to create more affordable housing in Concord at the Naval Weapons Station and elsewhere.

In response to the coalition’s organizing, the city adopted a policy to enforce landlords’ duty to provide bedbug-free homes to their tenants in 2014. In 2016, we supported tenants at 1127 Virginia Lane who were pushing back against 30% rent increases. That same year, the coalition organized and led a day-long Concord Housing Forum to raise awareness; every City Council member attended.

A New Challenge

In the fall of 2016, we urged the City Council to institute a rent moratorium while they studied rent control. But, despite months of testimony from those experiencing hardship (mostly people of color), the city flatly rejected our proposal, instead enacting a non-binding rent mediation program.

We continued to make progress: organizing the Roof and Refuge March for housing, worker, and immigrant justice on May Day 2017, and helping pass a Safe Haven Resolution affirming the city’s commitment to a welcoming, inclusive, tolerant and supportive community for all. Still, it was clear that the City Council wasn’t taking the housing crisis seriously enough. So we prepared a report documenting the crisis and the suffering it inflicts.

The report surveyed nearly a thousand Concord residents and found that skyrocketing rents, uninhabitable buildings, and unjust evictions are forcing longtime families to leave Concord at an alarming rate. The city’s most vulnerable populations—children, seniors, people of color, and immigrants—have been hardest hit, especially in Concord’s Monument community.

The report found:

- 75% of Concord residents surveyed fear eviction.
- Nearly half of renter households report unsafe living conditions such as mold or pests.
- Tenants often face retaliation from landlords for reporting these conditions.

In 2018, the coalition advocated for a stronger solution than the non-binding rent mediation board, which in one case was not able to stop a landlord from imposing a rent increase of 89%.

Tenants Raise Their Voices

Tenants need a say in decisions that affect their lives. That’s why we launched our current campaign to pass rent stabilization and a just cause eviction ordinance. These measures will protect tenants from arbitrary evictions and unreasonable rent increases. We continue to support district elections, organize actions against arbitrary and abusive acts by landlords, mobilize speakers at City Council meetings, and offer legal rights workshops for tenants.

Join us in waging this campaign for housing justice in Concord by signing up for updates at workingeastbay.org/issues/raise-the-roof-concord.

By Bob Lane, East Bay Alliance for a Sustainable Economy (EBASE)

Skyrocketing rents, uninhabitable buildings, and unjust evictions are forcing longtime families to leave Concord at an alarming rate.

Raise the Roof (RTR) is a coalition representing thousands of Contra Costa residents, workers, and people of faith. Coalition members include the Alliance of Californians for Community Empowerment (ACCE); the California Nurses Association (CNA); Concord Communities Alliance, the Contra Costa Labor Council; Central County Regional Group (CCRG), First 5 Contra Costa; the East Bay Alliance for a Sustainable Economy (EBASE); Ensuring Opportunity; the Campaign to End Poverty in Contra Costa County; The Faith Alliance for a Moral Economy (FAME); Monument Impact; Tenants Together; and East Bay Housing Organizations.
Expertise & Advocacy

Community Economics, Inc. (CEI) provides nonprofit organizations and public agencies with expert technical assistance in the financing and development of affordable housing.

538 9th Street, Suite 200
Oakland, CA 94607
510 832 8300
www.communityeconomics.org
Breaking New Ground:
Homeless Community Members Stand Up for Their Rights

What Advocates Can Do:
1. Get to know your unhoused neighbors.
2. Read up on Dignity Village, Safe Spots, and tiny home villages. (See “Tent City Urbanism” by Andrew Heben.)
4. Offer helpful resources such as skills and labor to a BALPA member camp.
5. Support changes in zoning and building codes to allow for safe, organized, self-governing camps and portable shelter villages with shared utilities.

For more information and the full text, or to sign the Declaration: http://bit.ly/SFBALPA.

BALPA Town Hall meetings happen Fridays at 6:30 at Omni Commons Oakland (4799 Shattuck Avenue).

By Betsy Morris, Berkeley-East Bay Gray Panthers

The Berkeley-East Bay Gray Panthers started in the early 1970s as a national “senior liberation” movement. We fought against ageism and were active in campaigns to protect Medicare, Social Security, affordable housing, and tenant rights. These days, we’re also deeply concerned by the growing number of homeless people on our streets.

Over the past hundred years, cities and towns have effectively eliminated legal pathways for affordable, debt-free living in mobile homes, SROs, trailers, boats, and DIY structures close to work and transit. As housing costs have skyrocketed, vulnerable populations face homelessness and criminalization.

In 2018, our board voted to join EBHO to extend our reach and resources. We also joined the Bay Area Landless People Alliance (BALPA) and helped launch the Campaign for the Human Rights of Landless People. Building new affordable housing, preserving housing, and protecting tenant rights and human services are all important tools to address the affordability crisis, but they are not enough. The Alliance is creative, humane, inclusive, and community-driven. It diverts money and authority away from the beneficiaries of the economic system that caused these problems in the first place.

The Declaration cites established law and new rulings (Sullivan vs. City of Berkeley; Martin vs. City of Boise) which lay out the rights of unhoused and displaced people, and calls for them to act on their own behalf.

We resolve that all landless people have the human right to assert self-defense against prosecution for activities necessary for survival.

Humans have the right to create… collective “safe havens” where they can shelter themselves with dignity.

To live in dignity, landless people in “safe havens” will be allowed to self-govern.

All criminalization of homelessness must end…confiscation of landless peoples’ property will end.….Collective punishment and all other activity designed to undermine “safe havens” will end.

Officials will communicate to all public agencies the location and status of all sanctioned encampments to coordinate transitional housing services.

Public agencies own thousands of acres of vacant and underused land in urban areas throughout the Bay Area. If the market cannot and governments will not ensure affordable homes for all, then these resources should be tapped.
A Journey of Faith: St. Paul’s Commons
A Dynamic Partnership

St Paul’s Commons will be a mixed-use, transit-oriented development with 45 affordable apartments operated by Resources for Community Development (RCD). Its community spaces will be operated by St. Paul’s Episcopal Church. Located on the grounds of St. Paul’s Episcopal Church at 1860 Trinity Avenue, the project aims to provide space for St. Paul’s ministries as well as crucial affordable housing for the neighborhood. Workers in the retail, restaurant, and services industries in Walnut Creek have faced a lot of difficulty finding housing they can afford. That’s why the Commons team chose the Trinity Center, a non-residential program serving the unhoused and working poor in Walnut Creek and Contra Costa County, as a key partner.

A Community Comes Together
The Commons represents a successful collaboration between a faith community, community service agencies, affordable housing leaders and the City of Walnut Creek. In 2014, a small group of passionate church and community leaders gathered to seek advice from the City of Walnut Creek, EBHO and Community Economics. They wanted to solve multiple problems: the need for community housing and services as well as aging church infrastructure. After an extensive evaluation process, Resources for Community Development (RCD) was chosen to develop the St Paul’s Commons project. RCD was a great fit: It’s well known as one of the top affordable housing developers in the country, with a mission to create and preserve affordable housing for people with the fewest options, build community and enrich lives.

RCD and St. Paul’s worked with PYATOK Architects from Oakland to achieve a high-quality urban design that enhances the neighborhood and builds a strong sense of community. The PYATOK team brought 30-plus years of experience to the table, and their work on the City of Walnut Creek’s West Downtown Specific Plan has helped inform the design process. Along the way, City of Walnut Creek leaders, the city’s planning department and affordable housing staff helped break down barriers. This inspiring project finally broke ground in May 2018, during Affordable Housing Week, and is on target to be completed in October of 2019.

A Journey of Faith
In support of this project, the Rt. Rev. Marc Handley Andrus of the Episcopal Diocese of California said, “St. Paul’s Commons/Trinity Center is the first program of its kind in the Diocese of California. It’s a public/private/faith community partnership that brings together affordable housing plus the social services and resources needed to raise individuals and families out of poverty, homelessness and hopelessness to a life of dignity, safety and opportunity. It’s a model of how we can respond as a Bay Area community of faith to help those who are eager to help themselves.”
This has truly been a journey of faith:

- Faith in St Paul's community and leadership to support the project vision and approve the steps to make it happen
- Faith that our developer partner, RCD, could find solutions to the challenges we faced
- Faith that the neighbors would recognize what a great asset this project will be to the community
- Faith that PYATOK Architects would help design a beautiful building that would meet everyone's needs
- Faith in the affordable housing community and organizations like EBHO that stepped up, educated us, provided unbiased advice and reviewed proposals
- Faith that Walnut Creek leadership would help gain the approvals needed to build and operate the Commons
- Faith that the Episcopal Diocese of California would support this prototype project and hold it up as an example to other faith communities

Thanks to all these important partners, the dream is becoming a reality!

By St. Paul's Commons Team
The Power of Resident Voting Blocs

In 2018, for the first time in over a decade, Californians got to decide on the future of affordable housing by voting on Propositions 1 and 2, two statewide housing bonds that would provide over six billion dollars for affordable housing development.

Housing advocates knew that our members could have an impact after we passed two county-wide affordable housing measures—Measure A1 and Measure KK—in 2016. So we implemented an outreach plan to educate our communities, using presentations and community forums. It worked! In Alameda County, 69% of voters and 72% of voters supported Props 1 and 2 respectively. We won, and the result will be new affordable homes for those who need them the most.

We can speak to elected officials through the ballot box.

What is a Voting Bloc?

So what comes next? We turn our movement into a voting bloc.

A “voting bloc” means we identify with affordable housing as an integral part of our identity; it becomes a named priority when we make decisions about who and what we vote for. We prove that our community has voting power by showing up together, promoting our mission in election season messaging, and tracking our success with traditional “Get Out the Vote” (GOTV) methods such as phone banking and mailers.

When we show our impact at the voting booth, we can leverage this power outside of election season as well, impacting other issues that affect low-income communities and communities of color. In pushing for policy, we can speak to elected officials through the ballot box. While most non-profit organizations cannot endorse candidates, we can and should share openly that our community turns out to vote. That speaks volumes to candidates in races where the margin to win a seat is a few hundred or even a few dozen votes.

An Untapped Opportunity for Justice

Housing California's Residents United Network estimates there are 1.1 million Californians living in affordable housing, of whom just 200,000 are registered to vote. This presents a huge opportunity to register, educate and engage affordable housing residents.

We can build a bloc of empowered, informed voters who have the lived experience of affordable housing’s benefits. Beyond simple voter registration, we should be engaging in GOTV activities such as door knocking and phone banking to build momentum and organize. Not only does this build a constituency for housing justice, it also builds the power and voice of communities that traditionally have had less political influence—setting the stage for a more just Bay Area.

By Dolores Tejada, EBHO
The Many Faces of Affordable Housing

We invite you to read testimonials from your neighbors who live in affordable housing communities. While each resident has a powerful and unique story to tell, we’ve highlighted these residents because they are leaders in the movement for affordable homes: They work every day to build connections with their neighbors, elected officials, and community leaders. These stories celebrate their power, and show how affordable housing can stabilize and strengthen our communities as a whole.

We thank these residents, and we honor the tremendous leadership role played by EBHO’s Resident and Community Organizing Program (RCOP), which works tirelessly to build community power in our neighborhoods every day. Sign up to learn more about this program and get involved at our website.

Silvia Cortez Valdez
Central Commons, Fremont
Habitat for Humanity East Bay
Silicon Valley

“I’m so excited for my son to have his own room for the very first time!”

I rented my whole life, and in the year 2000, I jumped at the chance to buy my first home. They told us that anyone with a job could get a house with no down payment. We lost it when the foreclosure crisis hit in 2008, and had to move into a smaller apartment where my rent went up every year for six years straight. My FICO score was damaged and I wasn’t sure I’d ever have the opportunity to own again.

I was reading the Fremont City News in that very apartment when I saw an ad from Habitat For Humanity, advertising a program for low-income home buyers. I went to all the informational meetings and worked closely with the program to rebuild my FICO score and apply for a beautiful four-bedroom home at Central Commons.

My family has invested over 500 hours of sweat equity to build our home, and we donated a whole month of Saturdays to help our neighbors finish building their homes. I’m so excited for my son to have his own room for the very first time! Lately he’s been collecting record albums and it takes a lot of space. I tell him, “Are you kidding me?! You’re going backwards! You already have all that music on your phone!” I wish that everyone could have an affordable home like this. Affordable housing makes it possible for our community to remain in place.

Theola Polk
Palo Vista Gardens, Oakland
Oakland Housing Authority/John Stewart Company

“Theola Polk
Palo Vista Gardens, Oakland
Oakland Housing Authority/John Stewart Company

“I see the huge toll the housing crisis takes on low-income families in my community.”

My niece had my back. She submitted my application to Palo Vista Gardens and I never even knew about it until I got a call saying I was accepted! When I visited, I was struck by the wonderful view, and even more by the people I met. We all had to overcome a lot of struggle to find housing, and we all have that in common. At Palo Vista, we have a large variety of people. It’s only 100 units, but my neighbors are from all over. We keep the peace, we work together, we come together across differences, and we fight for more affordable housing. We think affordable housing is important for all, not just for seniors and formerly unhoused people.

I see the huge toll the housing crisis takes on low-income families in my community: They can’t spend as much time with their kids because they have to work so many hours to make rent, and because they have to commute so far to get to work. Oakland has become one of the most expensive places to live, and San Francisco is the most expensive. Rents here just keep going up, and people are being forced out of their homes and onto the streets. We need stronger renter protections, we need to use our public lands to build more affordable housing, and we need to make sure that the redevelopment of the Coliseum is for the good of the community. There is a lot of work to do but we can achieve that if we work together.
I was diagnosed with Cervical Stenosis and eventually lost my home, placed my possessions in storage, and then lost my storage and all my belongings. I had joint custody of my daughter Evelyn, but I had to send her to live with her mother in Oregon. She was still young, but I started getting news that she was struggling in school and felt a lot of urgency to find a solution.

I heard about this opportunity to apply to a new home being built here in Pittsburg and was able to get on the phone with the manager. His name was Joseph, and he had a secretary named Mary. I said, “Wait a minute – this feels spiritual.” I was the last to apply, but I was the very first to move in.

Living here for the last ten years, I’ve tried to teach Evelyn that we’re living off the values of affordable housing. I see all the other children who don’t have that security, who can’t flourish in the community in that same way, and I ask what more can I do to have an impact? I think we need to change the narrative around affordable housing so people don’t see folks as asking for a handout, but instead see the families and the children who need help. Thriving communities are inclusive—they include people of all different backgrounds and races, as well as children, adults, seniors, high earners and low earners. If we’re going to have real impact, we need to consolidate everyone under one platform.

“My hard years taught me that everything worth having has to be earned...and I believe the things we need most as a community have to be earned together.”

My search for affordable housing lasted about 23 years, and I don’t believe in instant nothing! I worked hardest for it when I needed it most—after my husband died and I was homeless for two years. I found refuge for a time at St. Mary’s transitional housing, and I think in that time I must have filled out about 50 applications for every apartment from here to Sacramento. I needed a home, a place to grieve, heal and get back on my feet. To build my self-esteem back up.

We have a responsibility to help, serve and protect people on the streets. They should be getting keys, not handcuffs. Since I got back up on my feet, I’ve worked on a lot of campaigns to give healthcare to the homeless and increase SSI and food stamps for seniors. I’ve worked with the Residents United Network to pass local measures that create more affordable housing. I’m excited to see people with different opinions come together for one vision.

These days they call me Super Nana, and I’m the president of the Council of Elders for St. Mary’s Hope & Justice Program. Hope and justice are very important things; it’s rewarding to come to justice, to come to right. My hard years taught me that everything worth having has to be earned the hard way, and I believe the things we need most as a community have to be earned together.
I’m a longtime housing justice activist. I’ve supported groups like the Mission Anti-Displacement Coalition in their efforts to stop luxury developments that have been gentrifying neighborhoods, raising rents, and displacing long-time residents. I’ve also been part of the fight to preserve housing for commercial tenants of warehouses in the aftermath of the Ghost Ship fires.

While we must resist these trends, we also have to build alternatives. Co-housing lets us imagine new ways of living with and caring for each other in community. I began in 2011 with Golden Gate Co-Housing, helping them write their community constitution and win financing from the Parker Street Foundation. Now I live at Place for Sustainable Living. Our co-op owns the land, but unlike most co-housing models, we rent our homes to our members in order to allow for more diversity.

People here engage in a work-trade system that allows them to trade ten hours of work against their rent. We have a beautiful community center where we share meals every night. We also share office spaces, tools and gear, and the seniors living here provide childcare. Everyone has a stake in how it’s run. I love watching my three-year-old playing with my neighbor’s two-year-old in the garden, with no fences to stop them.

Negative energy doesn’t help us, and can’t bring us to where we need to be. When I faced my greatest moments of struggle, I turned to prayer and said, “God, tag, you’re it.” It truly was by the grace of God that I got an apartment with EAH at Camellia Place. I remember feeling scared when I arrived at the door, that I would somehow lose it, or someone would tell me I had to go. I think psychologically it took me about four months to feel safe when I put my key in the door.

We stayed there for years, and that helped my son Darryn finish high school strong. I was able to set goals for myself: to finish my degree, get a job, and find my own apartment. But I knew from my time on the other side of that waiting list how great the need was, and I wanted to make space for others. We did that, and now we live in below-market-rate housing. It’s cheaper than market-rate housing, but we still have to work hard to pay for all we need. My son and I are still together, though, supporting each other and giving a lot back to our community. I’m a Dietary Manager and Darryn works in Early Childhood Development. We’ve both got the same philosophy—it’s about standing proud, helping people, exposing them to new things, and surrounding them with love.
Non-Profit Developers & Service Providers

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

Allied Housing
(510) 657-7409
abodeservices.org

Bay Area Community Land Trust
(510) 545-3258 • bayareaclt.org

BRIDGE Housing
(415) 989-1111
bridgehousing.com

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

Community Housing Development Corp. (CHDC)
(510) 412-9290
communityhdc.org

Covia
(925) 956-7400 • covia.org

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

East Bay Asian Local Development Corp. (EBALDC)
(510) 287-5353 • ebaldc.org

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

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

Housing Consortium of the East Bay
(510) 832-1382 • hceb.org

HumanGood
(925) 924-7100 • humangood.org

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

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

Oakland Community Land Trust
oaktlt.org

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

Richmond Neighborhood Housing Services Inc.
(510) 237-6459
RichmondNHS.org

Satellite Affordable Housing Associates (SAHA)
(510) 647-0700 • saahomes.org

The Unity Council
(510) 535-6900 • unitycouncil.org

Non-Profit Housing Developers

Housing Support Services/Service Providers

Community-based organizations that provide transitional and supportive housing, mental and physical health services, and other support services.

Abode Services
Administrative Office: (510) 657-7409
Sunrise Village Emergency Shelter:
(510) 252-0910 • abodeservices.org

Alameda Point Collaborative
(510) 898-7800 • apcollaborative.org

Anka Behavioral Health, Inc.
(925) 825-4700 • ankabhi.org

Asbestos.com
(877) 775-3472 • asbestos.com

Bay Area Community Services (BACS)
(510) 613-0330 • bayareascs.org

Berkeley Food and Housing Project
Office: (510) 649-4965 • bfhp.org
Shelter Reservations: (866) 960-2132

Bonita House, Inc.
Office: (510) 923-1099 • bonitahouse.org
Homeless Outreach and Stabilization Team:
(510) 809-1780

Building Futures with Women and Children
Office: (510) 357-0205 • bwfc.org
Crisis Line: 1-866-292-9688

Building Opportunities for Self Sufficiency (BOSS)
Administrative Office:
(510) 649-1930 • self-sufficiency.org

Contra Costa Interfaith Housing
(925) 944-2244 • ccihousing.org

Davis Street Family Resource Center
(510) 347-4620 • davisstreet.org

East Bay Community Recovery Project
(510) 446-7100 • ebcrap.org

East Oakland Community Project
(510) 532-3211 • eocsp.net

First Place for Youth
(510) 272-0979 • firstplaceforyouth.org

Fremont Family Resource Center
(510) 574-2000
fremont.gov/228/Family-Resource-Center

Housing Consortium of the East Bay
(510) 832-1382 • hceb.org

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

Oakland Community Organizations
(510) 436-9039 • oaklandcommunity.org

Operation Hope Oakland
(510) 535-6700 • operationhope.org

Rubicon Programs
Oakland Center: (510) 208-0912
Richmond Center: (510) 412-1725
rubiconprograms.org

SHELTER, Inc.
(925) 335-0698 • shelterinc.org

St. Mary’s Center
(510) 923-9600 • stmaryscenter.org

Spectrum Community Services - Home Energy Assistance Program (HEAP)
(510) 881-0300 • spectrumcs.org
**Housing, Shelter, Emergency Resources & Referrals**

Temporary and emergency housing assistance. For general referrals, services, and assistance, call 211.

- **Bay Area Community Services (BACS)**
  (510) 613-0330 • bayareacs.org

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

- **Catholic Charities of the East Bay**
  (510) 768-3100 • ccceb.org

- **Center for Independent Living**
  (510) 841-4776 • thecil.org

- **Contra Costa Crisis Center/Contra Costa 211**
  (511 or (800) 833-2900 crisis-center.org • 211database.org

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

- **Eden Information & Referral/211 Alameda County**
  211 or (888) 886-9660 for non-local calls edenir.org

- **Family Emergency Shelter Coalition (FESCO)**
  (510) 581-3223 • fescofamilyshelter.org

- **Greater Richmond Interfaith Program (GRIP)**
  (510) 233-2141 • gripcares.org

- **Housing CHOICES for Alameda County**
  211 • achoosingchoices.org

- **A Safe Place Domestic Violence Services**
  24 Hour Crisis Line: (510) 536-7223
  Office: (510) 986-8600 • asafeplace.org

- **SAVE (Safe Alternatives to Violent Environments)**
  24-hour Crisis Hotline: (510) 794-6055
  Empowerment Center: (510) 574-2250
  save-dv.org

- **The Society of St. Vincent de Paul of Alameda County**
  (510) 638-7600 • svdp-alameda.org

- **STAND! For Families Free of Violence**
  Crisis Hotline: (888) 215-5555
  Main Line: (925) 676-2845
  standfov.org

**Public Housing Authorities**

Management of affordable housing and administration of Section 8 programs.

- **Alameda County**
  (510) 538-8876
  haca.net

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

- **Berkeley**
  (510) 981-5470
cityofberkeley.info/BHA

- **Contra Costa County**
  (925) 957-8000
  contracostahousing.org

- **Livermore**
  (925) 447-3600
  livermoreHA.org

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

- **Pittsburgh**
  (925) 252-4830

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

**Legal, Financial & Housing Rights Services**

Information and support on eviction, discrimination, and other legal and financial issues.

- **Bay Area Legal Aid**
  Alameda Co: (510) 663-4755
  Contra Costa: (510) 233-9954
  Legal Advice: (800) 551-5554
  bayylegal.org

- **Centro de Servicios**
  (510) 489-4100 • centrodesservicios.org

- **Centro Legal de la Raza**
  (510) 437-1554 • centrolegal.org

- **Community Resources for Independent Living (CRIL)**
  (510) 881-5743 • crilhayward.org

- **East Bay Community Law Ctr.**
  (510) 548-4040 • ebclc.org

- **Eviction Defense Center**
  (510) 452-4541
  evictiondefensecenteroakland.org

- **Family Violence Law Center**
  Office: (510) 208-0220
  Hotline: (800) 947-8301
  fvlc.org

- **Money Management International**
  (866) 531-3442
  moneymanagement.org

**Foreclosure & Housing Counseling Resources**

Additional counseling and legal and financial guidance related to foreclosure and tenancy.

- **Asian, Inc.**
  (510) 823-2178 • asianinc.org

- **Causa Justa :: Just Cause**
  Oakland Office: (510) 763-5877
  Tenants Rights Clinic: (510) TENANTS (510) 836-2687
  cjc.org

- **Community Housing Development Corporation (CHDC)**
  (510) 412-9290 • chdcrn.com

- **ECHO Housing Assistance Center**
  General: 1-855-ASK-ECHO
  Hayward Center: (510) 581-9380
  Oakland Center: (510) 496-0496
echolfairhousing.org

- **Housing and Economic Rights Advocates (HERA)**
  (510) 271-8443, x300 • heraca.org

- **Oakland Housing Assistance Ctr**
  (510) 238-6182

- **Pacific Community Services**
  (925) 439-1056

- **Project Sentinel**
  English: (800) 855-7100
  Español: (800) 855-7200
  housing.org

- **Tenants Together**
  Tenant Rights Hotline: (888) 495-8020
  Office: (415) 495-8100
  tenants together.org

- **Tri-Valley Housing Opportunity Center**
  (925) 373-3130 x301

- **The Unity Council**
  (510) 535-6900 • unitycouncil.org

**Foreclosure Prevention Hotlines**

- **Homeownership Preservation Foundation**
  (888) 995-HOPE (4673) • 995hope.org

- **Keep Your Home California**
  (888) 953-3722
  keepyourhomecalifornia.org
INTRODUCING THE BAY AREA REGIONAL HOUSING FLEXIBLE FUND

Capital Impact Partners has joined the Partnership for the Bay’s Future to deploy $50 million in flexible, mission-driven financing to produce and preserve affordable housing across Alameda, Contra Costa, San Francisco, San Mateo, and Santa Clara.

Key Features:

- Mission-driven lending initiative
- Flexible and affordable loan terms
- Financing solutions tailored to meet individual project needs from predevelopment to stabilization

Questions? Contact Fathia Macauley
FMacauley@capitalimpact.org | 510.496.2217

www.capitalimpact.org

EDEN HOUSING

Providing affordable homes for individuals and families for over 50 years

Josephine Lum Lodge Apartments
Hayward, CA
A Tour of Today’s Affordable Housing

Former Japanese flower gardens are transformed into housing for older adults and a new public park

Who Lives There: Older adults
Type: New Construction
Property Management: Eden Housing
Architect: HKIT Architects
General Contractor: James E Roberts-Obayashi Construction Inc.
Completed: May 2018
Size: 80 apartment homes
Density: 51 units per acre
Funding & Financing: Affordable Housing and Sustainable Communities Program (AHSC), Wells Fargo (Investor), City of Richmond Housing Authority, HCD, FHLB, California Community Reinvestment Corp., California Pollution Control Financing Authority.

Miraflores is a testament to the commitment of Eden Housing, the City of Richmond, Community Housing Development Corporation, and the Park Plaza Neighborhood Council. They worked together for 15 years to transform the former Sakai, Oishi, and Endo nurseries into a diverse mix of housing at varying levels of affordability, including new market-rate ownership housing.

Developers also created a new public park that honors the history of the Japanese-American flower industry, including a bicycle and pedestrian path that connects Park Plaza to the Richmond Greenway and the McDonald Avenue Commercial District. Some of the original structures commemorating the rich history of the Japanese-American flower industry were relocated and will be preserved within the master development.

Miraflores was one of the first projects to receive Affordable Housing and Sustainable Communities Program (AHSC) funding. The property was recognized as an Integrated Connectivity Project (ICP) that provides community benefits where high-quality transit is lacking. In addition, Eden Housing provides on-site services designed to help residents live independent, healthy and long lives.

We invite you to take a tour of a few East Bay affordable housing communities—home to working families, veterans, older adults and formerly unhoused people. These properties were recently developed or rehabilitated by mission-driven organizations within EBHO’s membership, incorporating innovative design to improve neighborhoods and address community needs. From new construction to renovated Victorians, they’re all built to be environmentally friendly, and to provide affordable, stable and healthy homes for generations to come.

Key to Funding Partner Acronyms:

- AHP: Affordable Housing Program
- AHSC: Affordable Housing and Sustainable Communities Program
- CalHFA: California Housing Finance Agency
- FHLB: Federal Home Loan Bank
- HCD: California Dept. of Housing and Community Development
- HOPWA: Housing Opportunities for Persons With AIDS
- HUD: U.S. Department of Housing and Urban Development
- LIHTC: Low Income Housing Tax Credit
- MHP: Multifamily Housing Program
- TCAC: California Tax Credit Allocation Committee
- VHHP: Veterans Housing and Homelessness Prevention Program
New homes overlook gardens and open space with amenities close by

Who Lives There: Older adults including veterans and people with disabilities
Type: New Construction
Property Management: SAHA Property Management
Architect: PYATOK Architects
General Contractor: Sunseri Construction
Completed: March 2018
Size: 83 apartment homes
Density: 27 units per acre
Funding & Financing: City of Antioch, Contra Costa County, 4% LIHTC, VHHP, MHP. Rental and operating subsidy sources: Housing Authority of the County of Contra Costa, HUD 811 Project Rental Assistance, HUD Continuum of Care.

Tabora Gardens Senior Apartments is the first project built utilizing funding from the State’s Veterans Housing and Homelessness Prevention Program. 34 of its apartments are set aside for veterans, with 12 for formerly chronically homeless.

The 3.2-acre site is beautifully landscaped with a central garden, several seating areas and wheelchair-accessible garden planters. The property also has a community room, a computer and activity room, an exercise room and free wireless Internet. Located near a quiet open space preserve with neighborhood amenities close by, Tabora Gardens is ideally suited for senior living.

SHELTER, Inc. is providing specialized on-site case management and resident support. Choice in Aging, the region’s California Community Transitions (CCT) provider, will provide intensive independent living support to residents with disabilities. SAHA is also providing a full-time Resident Services Coordinator and a range of services, community programs and twice-weekly bus transportation to recreational, shopping and medical destinations, including the VA Outpatient Clinic in Martinez.

Golden Gate Cohousing — Parker Street Foundation
1072 and 1066 60th Street, Oakland

Two rehabbed Victorian homes provide communal living with privacy and long-term affordability

Who Lives There: Moderate-to-low-income individuals, families, older adults
Type: Rehab
Property Management: Resident-run board, operating by consensus
Architect: Sean Culman
Size: 10 apartment homes in two buildings, some leased by the bedroom
Funding & Financing: Commercial mortgage from New Resource Bank, with self-financed rehabs as units became open. Construction loan from Community Bank of the Bay. Both replaced with private loans, covered by rent from residents.

Golden Gate Cohousing’s properties consist of two adjacent late-19th-century Victorian houses in the historic Paradise Park neighborhood, bordering Berkeley and Emeryville. After acquiring the first building eight years ago, the non-profit developer worked with existing residents to make seismic upgrades, renovate kitchens and create seven studio and one-bedroom apartments. A vacant apartment was remodeled as the Common House, with the bedroom repurposed as a guest room, and the kitchen and living room opened up for members to enjoy meals and activities together.

When the home next door came on the market, the foundation purchased it and tore down the fence, creating a spacious shared backyard. The grounds currently include patios, mature trees, a large garden area to grow food, and panoramic views of the hills and bay.

Residents participated in the design process that led to the second house being lifted up and rehabbed to create three apartments and a large common space, kitchen, guest room and ADA bathroom. As residents move in, they are working together with the first building tenants to collectively self-manage both properties as part of the nonprofit they also run themselves.
A vibrant mixed-use, mixed-income neighborhood near transit, parks and shopping

Who Lives There: Families
Type: New Construction
Property Management: MidPen Housing
Architect: Herman Coliver Locus
Architecture
General Contractor: Devcon Construction
Completed: March 2019
Size: 80 apartment homes
Density: 34.8 units per acre
Funding & Financing: City of Fremont, Alameda County Housing and Community Development Department, Housing Authority of the County of Alameda, HCD, TCAC, Bank of America, N.A.

Stevenson Terrace came out of a visionary partnership between MidPen Housing and the City of Fremont. In 2014, the City of Fremont identified the future site as surplus vacant land, and because state legislation requires such land sales to be eligible to affordable housing proposals first, MidPen submitted a bid. Construction began in December 2017 and the community welcomed residents in spring 2019.

Located in close proximity to Fremont’s Central Park, Stevenson Terrace is an integral part of a vibrant mixed-use, mixed-income neighborhood that also includes new market-rate housing. With the Fremont BART station, AC Transit and VTA lines just a few blocks away, residents have easy access to public transportation and can walk to shopping, nearby parks, and many other community amenities. The community also provides a community room, computer lab, children’s playground area, secured bike and resident storage areas, and private covered porches or balconies with views of the surrounding hills. Stevenson Terrace employs several green features, including a solar hot water system, rooftop solar energy panels, energy-efficient appliances, and drought-tolerant landscaping.

New live/work homes are close to transit and amenities in downtown Walnut Creek

Who Lives There: Families and individuals with special needs
Type: New Construction
Property Management: The John Stewart Company
Architect: HKIT Architects / Mithun Soloman
General Contractor: J.H. Fitzmaurice, Inc.
Completed: November 2018
Size: 58 apartment homes
Density: 28 units/acre and 32 units/acre (two sites)
Funding & Financing: City of Walnut Creek, Contra Costa County Dept. of Conservation and Development, Housing Authority of the County of Contra Costa, CA Dept. of Housing & Community Development: Infill Infrastructure Grant & the Affordable Housing and Sustainable Communities Program, CDLAC, TCAC, FHLB SF Affordable Housing Program, Wells Fargo, N.A., MUFG Union Bank, N.A. Predevelopment: MTC, Enterorise Community Partners, Inc., LISC.

Riviera Family Apartments offers 58 affordable apartment homes in two buildings on two sites that replace a vacant lot and several dilapidated houses. The development helps further the City of Walnut Creek’s goal of integrating more affordable residential homes into the downtown and of creating a true live/work area in this transit-rich neighborhood. Residents are able to walk just a short distance to downtown Walnut Creek and other shopping areas, schools, Civic Park, Walnut Creek library, and BART and bus lines.

Residents moved in at the very end of 2018 and started 2019 with an introduction to on-site resident services staff—with opportunities to meet their neighbors and enjoy the shared amenities of this beautiful new community.
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CEA proudly supports the work of the East Bay Housing Organizations in creating affordable housing opportunities for low-income East Bay communities.

2175 N. California Blvd., #420
Walnut Creek, CA 94596
(925) 930-8184

3800 Watt Ave., #215
Sacramento, CA 95821
(916) 978-8510

www.cea-ca.org

At CCH, we build and manage affordable housing where seniors live and thrive in the comfort of their own homes.

With over 58 years of experience in housing development and property management, CCH has provided quality services to over 100,000 residents, many communities and their governing boards. Let us help you.

Christian Church Homes
303 Hegenberger Road, Suite 201
Oakland, CA 94621

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The John Stewart Company is proud to be a long-time sponsor of EBHO and Affordable Housing Week

For over 40 years, JSCo has provided property management, development and construction management services to owners and developers of affordable housing throughout California.

We currently manage 78 properties with almost 5,000 affordable housing units in the East Bay, for clients ranging from community-based non-profits to public housing authorities.

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• Affordable Housing Rental
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Affordable Homes for All • EBHO.ORG
Upcoming Affordable Housing for Fremont

Central Commons
19 Townhomes for Sale
Opening 2020

Warm Springs
620+ Apartments for Lease
Opening 2019-2020

The Islander
128 Apartments for Lease
Opening 2021

City Center
60 Apartments for Lease
Opening 2021

To receive information on when these properties will begin leasing activities, sign up for the City’s interest lists at: Fremont.gov/AffordableHousingInterest

Since 1993 our sole focus has been Affordable Housing in California. We provide expert knowledge and experience to assist affordable housing developers in evaluating innovative financing structures, financial and risk management issues, and the full range of legal issues related to affordable housing development.

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Since 1970, MidPen Housing has developed over 100 affordable communities across eleven 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!

Kottinger Gardens: 185 affordable apartments for seniors in Manteca.
Congratulations to EBHO on its 35th anniversary and 23rd affordable housing week!

Emeryville, the City of Art and Innovation, has been tackling the issue of affordable housing through forward thinking policies, bonds, and housing funding.

Learn more at: http://www.ci.emeryville.ca.us/224/Housing-Programs
Bay Area LISC Congratulates EBHO on 35 Years of Affordable Housing Advocacy

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Together with EBHO for Housing Justice
THANK YOU TO EBHO
FOR SERVING OUR COMMUNITY FOR 35 YEARS!

Every day we provide housing and services to homeless people in our community while working to end the cycle of homelessness.
For further information visit abodeservices.org or contact 510-657-7409.

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Affordable Housing Program Design and Implementation
Project Feasibility Analysis
Policy Development and Technical Assistance

Celebrating the tremendous work and dedication of EBHO staff and another inspiring Affordable Housing Week! Thank you for all you do!

William Pettus, Architect LEED AP
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Specializing in Commercial & Housing Rehab, and Tenant Improvements for Non-Profits

1212 Parker Street, Berkeley, CA 94702
Tel: 510-506-0008 williepettusarchitect@gmail.com

KEITH CARSON
ALAMEDA COUNTY SUPERVISOR, FIFTH DISTRICT

Congratulations! East Bay Housing Organization on your 35th Anniversary and 23rd Annual Affordable Housing Week.

Thank you for empowering East Bay residents to lead and for your continued advocacy in support of affordable housing in Alameda County.
EBHO 2019 Organizational Members

Abode Services
Alameda County Housing Authority
Alameda Home Team
Amy Hiestand Consulting, LLC
Anka Behavioral Health, Inc.
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Berkeley/East Bay Gray Panthers
Berkeley Food and Housing Project
Bonita House, Inc.
Bonniewit Development Services
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Brown Construction
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East Bay Community Recovery Project
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East Oakland Community Project
Easter Hill United Methodist Church
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EDesignC Inc.
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Foundation for Affordable Housing
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Housing Authority of the County of Alameda
Housing Consortium of the East Bay
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Neighborhood Housing Services of the East Bay
NIBBI Brothers General Contractors
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Thanks for making a difference in our community

Bank of America is proud to support East Bay Housing Organizations (EBHO). Community leaders like you are a vital resource and inspiration to us all. Thanks to you, progress is being made and our community is becoming a better place to live and work.

Visit us at bankofamerica.com/local.
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87 Apartment Units

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At U.S. Bank, we’re dedicated to making lasting improvements to our community for the greater good. We believe that if we all play our part, our community will be better because of it. usbank.com/community

U.S. Bank is proud to support the 35th Anniversary Kick-Off Celebration for East Bay Housing Organizations’ Annual Affordable Housing Week.