Affordable Housing 2020–21 Guidebook
Affordable Homes For All

EAST BAY HOUSING ORGANIZATIONS
EBHO appreciates its funding partners
East Bay Housing Organizations (EBHO) creates, protects and preserves affordability for low-income communities in the East Bay by advocating, organizing, educating and building coalitions. For 36 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. We are a member-based coalition of over 400 organizations and individuals who believe that housing is a human right, and that housing justice is intimately connected to racial, economic and social justice. We know from experience that we are stronger together, so we work in collaboration with a wide range of organizations, individuals and decision-makers to win funding and policy changes.

As the need for deeply affordable housing continues to grow, we elevate the leadership of those most impacted by the housing crisis. In this year’s guidebook, you’ll hear from Carol, a recent graduate of our Leadership Academy who advocates for the rights of tenants and elders. You’ll read about how affordable housing developers can increase access for people who are currently unhoused, and about the importance of advocating for housing for formerly incarcerated people.

The guidebook highlights new affordable housing produced by non-profit developer members; a community of people who stayed in their homes with the support of a community land trust; and a resident who achieved stable housing through a federally-funded Section 8 housing voucher. It’s possible to end homelessness and provide quality, affordable housing for all people in the East Bay. We hope this book inspires you to get involved.

**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. Join our email list, and follow us on Facebook, Instagram and Twitter.

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Dear Readers:

I’m writing this to you from my home, realizing how fortunate I am to do so. I hope you and yours are healthy and housed in this new landscape shaped by the COVID-19 pandemic of 2020. Here at EBHO, we’re envisioning communities even more united and determined to ensure everyone has a safe and healthy home.

While we navigate this uncharted terrain, our collective knowledge and lived experience can guide us. We know that housing is a human right. We know that quality homes people can afford enable communities to stay connected and thrive. We know what works: preserving and producing affordable housing and protecting people from displacement and homelessness. It’s clearer than ever that our fates are linked. If one of us is living outdoors, can’t make ends meet, or is facing eviction, then all of us are affected and must come together in mutual support.

This guidebook, though mostly written before the pandemic, is more relevant than ever. We offer accessible information about housing resources and solutions; the voices and faces of people facing housing instability; and ways to connect housing justice to the ongoing struggle for racial justice and inclusive, healed communities.

We hope this guidebook will inspire you to unite behind our common goals. Everyone must be housed. In this critical election and Census year, everyone must count, regardless of race, income, gender, family or immigration status, ability, health status, or incarceration history. Everyone can take action to address not just our immediate crisis but also the long-term emergency of an unjust and unworkable housing system. We’re in this together, to ensure affordable homes and resilient communities for all.

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Executive Director

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Current and former EBHO staff/not pictured: Alex Werth and Damion Scott

EBHO’s 2019-20 Board/not pictured: Woody Karp, Daphine Lamb-Perrilliat, Angela Upshaw and Ellen Wu
What We Win
When we organize the suburbs

Over the last twenty years, poverty in the suburbs has increased faster than in urban centers. Wages have stagnated while housing costs have grown, leaving lower-income people priced out of cities or evicted without cause. In Concord, tenants pay more rent than they can afford for substandard housing, while the number of people living outside in their vehicles has increased dramatically. Meanwhile, the city offers up publicly-owned land—land that could house hundreds of low-income and currently unhoused residents—to the highest bidder. Each time, a coalition of community groups committed to social, racial and economic equity stands up to resist this, thanks to our organizing efforts.

What we win when we organize the suburbs:

More places and people committed to racial, economic and housing justice
No place deserves to suffer from racial or economic segregation and exploitation. Organizing the suburbs means that we call out and stop greed when we see it. We seize opportunities to forge connections, building deeper relationships with transportation justice, environmental justice, labor and faith groups.

Disrupt racist and exclusionary development
Housing and infrastructure development in the U.S. has been shaped by decades of racial segregation and economic exclusion. Suburban housing justice is about creating new development norms before those areas reach their dystopian breaking points, as they have in Oakland and San Francisco. Those most impacted by the housing crisis must assume leadership, so we can stop involuntary displacement in the Bay Area.

Opportunities for bigger, broader wins
Empowered residents, housed in stable affordable homes, can increase their political representation and their communities’ collective power. The more people’s needs are met, the more organized they become—and we win at bigger scale.

The best a community has to offer will be shared by all
When we create quality affordable housing in neighborhoods where there was none, we introduce suburban communities to its benefits, including its diverse, resilient residents. We create a place to land for currently high-income people who may need help when they age or can’t work because of a disability. And we share the literal wealth held in the suburbs; if we win, no place will be undesirable.

Affordable housing is a transformative social good. We can dispel scarcity mindsets with common sense ideas that serve everyone. Building tenant power and expanding affordable housing in the suburbs is an important part of winning housing justice for all low-income people in the East Bay.

By Ronald Flannery, Former Campaign Organizer at EBHO

Concord residents protest for tenant protections as part of a Raise the Roof coalition action.

The more people’s needs are met, the more organized they become—and we win at bigger scale.
What is Affordable Housing in 2020?

What is “affordable”? Housing is 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 lower-income people with incomes at or below 80% of area median income (AMI). Most affordable rental housing programs target lower-income people, while affordable homeownership programs increasingly target people making up to 120% of AMI. (See chart on page 5 for income and rent limits.)

A crisis years in the making

The Bay Area is facing an enormous housing crisis. Working and middle-income families can no longer afford to own a home, renters face rising costs that force them to move further from their jobs and communities, and growing numbers of unhoused people live on our streets. Public opinion polls show that most Bay Area residents are concerned about their own housing stability as well as that of their families, friends and neighbors. A majority report that they’ve considered moving out of the area and even out of state because of the housing situation.

This crisis did not happen overnight. It’s been building for decades and has spread from poor and low-income families to moderate-income households. The harshest impacts are felt by Black residents, communities of color, people with disabilities, formerly incarcerated people, low-wage immigrants, transgender and gender-non-conforming people, and those with the lowest incomes.

There is no single cause of the housing crisis—many factors have made housing unavailable and unaffordable. These include a lack of construction to match rapid employment growth; local resistance to new development in some communities; high costs for land, labor and materials; time-consuming and often costly processes for review and approval of projects; insufficient renter protection laws and legal representation, and inadequate financial resources for affordable housing.

How we fight for affordable housing

The fight for housing justice is inextricably linked to the fight for racial and economic justice. EBHO focuses on expanding housing opportunities for low-, very low- and extremely low-income people.

There is no “magic bullet” that will suddenly solve these problems. The solution lies in a comprehensive approach that includes the “Three P’s”: producing new market-rate and affordable homes; preserving existing housing that’s currently affordable; and protecting tenants from unaffordable rent increases and unfair evictions. EBHO leads and supports campaigns to address all three of these.

Production

- Requiring that all cities—particularly those that historically have blocked new housing—establish
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</th>
<th>Very Low</th>
<th>Low</th>
<th>Median</th>
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</thead>
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<td>$26,050</td>
<td>$43,400</td>
<td>$69,000</td>
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<td>50% AMI</td>
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<td>$72,500</td>
<td>$114,000</td>
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<tr>
<td>100% AMI</td>
<td>$84,530</td>
<td>$132,400</td>
<td>$217,000</td>
<td>$235,000</td>
</tr>
</tbody>
</table>

Income limits for a one-person household
Affordable monthly rent at 30% of income
$651
$1,085
$1,725
$1,955

Income limits for a four-person household
$37,150
$61,950
$98,550
$111,700

Affordable monthly rent at 30% of income
$929
$1,549
$2,464
$2,793

Income data from California Department of Housing and Community Development, May 2019. (www.cahcd.ca.gov)

zoning for higher-density housing to accommodate their fair share of the region’s housing needs. In 2020, EBHO will advocate for a Regional Housing Needs Allocation (RNHA) that promotes an equitable distribution of new housing and furthers fair housing.

- Expanding funding for affordable housing at the local, county, regional and state levels. In 2020, EBHO will support ballot measures and local ordinances that create and expand dedicated funding sources for affordable housing.
- Using surplus public land to develop affordable housing. In 2020, EBHO will work for full implementation of the amendments we secured to the State’s Surplus Land Act, and to maximize the amount of affordable housing developed on BART-owned land.
- Ensuring that public actions that increase land values are coupled with requirements for affordable housing. In 2020, EBHO will push for “land value capture” strategies in local plans like the Downtown Oakland Specific Plan.

Preservation
- Acquiring and preserving existing housing as permanently affordable. In 2020, EBHO will continue working with tenant and community organizations and affordable housing developers to implement local acquisition/rehabilitation programs.
- Preventing the loss of existing housing from condo conversion, demolition or use as short-term rental housing. In 2020, EBHO will continue to fight for stronger protections.

Protection
- Preventing excessive rent increases and unjust evictions. In 2020, EBHO will work to make the new state rent caps and eviction controls fully accessible to lower-income tenants.
- Providing counseling and legal assistance to tenants facing eviction. In 2020, EBHO will advocate for state and local funding that effectively keeps people in their homes.

By Jeff Levin, EBHO Policy Director
Steps to Find Affordable Housing

1. Learn about different kinds of affordable housing

**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 in this guide and visit their websites.

**Section 8**
The Housing Choice Voucher Program (Section 8) closes the gap between rent and your income. Contact your local public housing authority for guidance.

**Affordable homeownership and other options**
Contact the organizations listed below about homebuyer assistance and education programs. Consider Community Land Trusts and co-housing as options. Struggling with mortgage payments? See the financial and foreclosure counseling resources in this brochure.

**Tenants’ rights and other housing assistance**
If you need help with a security deposit, rent, emergency housing or shelter, or tenant/landlord issues, contact the “housing, shelter and emergency resources” organizations listed here.

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. They may accept a low credit rating with good references, proof of employment, a higher security deposit, or a co-signer. For help, contact a credit-counseling agency.

**Income and budgeting**
Your housing should cost no more than one-third of your income. Some agencies 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 payments.

3. Check to see if your income qualifies

Find out if you qualify for affordable housing by inquiring with a specific property or non-profit developer. If you have a Section 8 voucher, ask if the property will accept it, or contact your housing authority for a list of landlords who will.
It can be difficult to find an affordable home, but knowing your options will increase your chances. Contact the organizations in this guidebook or call 2-1-1 for help.

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. Non-profit housing often targets certain populations: seniors, special needs, family or transitional/supportive. You may have trouble qualifying if you’re 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

- Check the websites of non-profit developers often or call to get current information and applications. Follow directions to ensure success.
- Call 2-1-1 or search through www.achousingchoices.org to find openings.
- For properties with openings, visit the website or call to request an application or to be added to the waitlist. Complete and submit applications by the deadline.
- 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 about the best way to keep in contact.

By Kiki Poe, Membership and Operations Director, EBHO

Siblings at Cathedral Gardens, Oakland

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

Breanna Doria and Rebecca Orozco, residents of Fairmount House
Opening Doors to Unhoused Applicants

The homeless preference project has succeeded in permanently resolving homelessness for dozens of formerly homeless SAHA residents.

There’s an extraordinary demand for affordable housing in the Bay Area: Each time developers erect a new affordable home, hundreds or even thousands of applicants apply. These days, in order to apply for an affordable home, an applicant must first literally win a lottery, and then be ready with documents, references and timely responses when their name is drawn. Currently unhoused applicants—those most in need—find it very difficult to navigate these hurdles.

How “voluntary preference” programs help us house the most vulnerable

While most affordable housing providers operate waitlists, it’s not always easy to ensure that currently unhoused people have access to them. That’s why Satellite Affordable Housing Associates (SAHA) has successfully pioneered a “voluntary preference” housing access program that’s moving people off the streets and into homes.

How the “voluntary preference” program works

Traditionally, developers have used “homeless set-asides,” which require developments to designate a certain number of units for previously unhoused people in exchange for certain types of new construction funding from the Department of Housing and Urban Development (HUD). Our existing buildings were often built before homeless set-asides were required. When an apartment became available, we would simply move to the next person on the waitlist.

Under the voluntary preference program, we instead prioritize unhoused applicants. In five existing properties, we fill vacancies until unhoused applicants occupy 20% of units in that building. We then send letters to everyone on the waitlist asking if they’re currently experiencing homelessness; if they are, we send a third party verification letter. When we receive it, we move qualified unhoused applicants to the top of existing waitlists. When all unhoused applicants on our waitlists have been housed, we reach out to coordinated entry systems for the next applicant.
The preference system is voluntary and does not have permanent supportive housing funding attached (unlike HUD set-asides, which sometimes include funds for permanent supportive housing). In order to support those who need it, SAHA has partnered with Alameda County to fund housing navigation and case management in partnership with Lifelong Medical Care and Abode Services. So far, our voluntary preference strategy has brought 45 formerly homeless seniors into subsidized affordable units.

Helping people find stability
The program has assisted people like retired veteran James McAtee of Oakland, who now lives at Valdez Plaza. Mr. McAtee, whose full story appears at www.sahahomes.org, became homeless after a 2015 accident left him with serious and permanent injuries. In April 2017, he moved from an emergency shelter to a deeply subsidized one-bedroom unit in SAHA’s Valdez Plaza Apartments, where he receives supportive services that allow him to maintain independence in the community. Mr. McAtee says, “I feel so lucky. There are so many people waiting in shelters.”

Why other developers should consider a “voluntary preference” program
Affordable housing developers recognize that we have a significant homelessness crisis, and providing housing to unhoused people is core to our mission. A voluntary preference policy allows us to move people into housing more quickly than building from the ground up. To end the homelessness crisis, we need to both leverage existing vacancies and build new housing with homelessness set-asides funding. Both HUD and the California Tax Credit Allocation Committee have endorsed the use of homeless preferences.

To voluntarily implement the program, affordable housing developers will need to identify existing buildings and units that can help meet their new goal, and obtain an agreement for new referrals of currently unhoused people and supportive services. Then, developers must apply for approval with HUD, project investors and funding agencies. Each housing provider must revise and gain approval for its Tenant Selection Plan and Affirmative Fair Housing Marketing Plan. Upon approval, owners may begin to lease units directly to unhoused applicants using the methods proposed. We recommend that owners consult with Fair Housing attorneys on the development of goals and procedures for the program, as SAHA did.

SAHA focuses first on creating new homes to house people most vulnerable to homelessness. While we are developing homes as fast as possible, the homeless preference program helps us address homelessness almost immediately by identifying existing units in buildings with dedicated subsidies, moving people in, and leveraging community services to support the new residents.

The homeless preference project has succeeded in permanently resolving homelessness for dozens of current SAHA residents, while increasing our equity and impact. SAHA has retained approximately 95% of the residents under this project. We intend to expand this project to an additional 100 units in nine buildings, and would be happy to support other providers in handling the legal, strategic and logistical questions involved with adopting this program.

By Chris Hess, Former VP of Resident and Community Services at SAHA

Find more resources about implementing this preference in the digital version of the Affordable Housing Guidebook. Go to: ebho.org/resources/guidebook.
A Fair Chance at Housing

Creating a path from incarceration to stable affordable housing

As you’re reading this, you already know how hard it is to find an affordable place to live in the East Bay. As one of the most expensive regions in the country, the cost of a home or apartment has become inaccessible to all but a few.

Now, imagine how hard it would be if you were coming out of prison or jail. Research shows that, for formerly incarcerated people, stable and affordable housing is vital to reconnecting with family and community, finding a job, and avoiding recidivism. But on top of all the economic barriers in the East Bay, there are policies and practices that specifically exclude people with histories of arrest or incarceration from accessing housing.

The most widespread of these is the use of criminal background checks to screen out rental applicants. Organizations from the National Employment Law Project to the U.S. Department of Justice have noted that background checks are notorious for containing inaccurate or misleading information. Still, according to the National Multi-Housing Council, an estimated 80% of large apartment owners conduct criminal background checks on applicants.

In California, state law requires people on parole to return to their county of last legal residence. This means that thousands of residents return to Alameda and Contra Costa counties each year only to find that their ability to reclaim their lives is constrained by not only the housing crisis, but also routine discrimination. It’s thus no surprise that when Just Cities surveyed unsheltered residents of encampments in Oakland, they found that 73% were formerly incarcerated. Indeed, nationwide, formerly incarcerated people are ten times more likely to experience homelessness than the rest of the population.
“Ban the Box” campaigns

Formerly incarcerated people’s ability to access housing is not just a matter of rehabilitating individuals and communities; it’s also a matter of racial justice. There are stark racial disparities at every stage of the criminal legal system. Black Americans, in particular, are more likely to be arrested, charged, incarcerated, and sentenced to more severe prison terms than whites due to inequalities in policing, prosecution and other procedures. This is especially true in areas with large Black and brown communities, like the East Bay, which have been unjustly targeted through the war on drugs. Thus, Black men are ten times more likely than white men to be incarcerated in California. Given these inequalities, which are rooted in systemic racial bias, the Obama administration ruled in 2015 that criminal background checks are a de facto violation of U.S. anti-discrimination law.

The racialized costs of criminal background checks have become known thanks in large part to the activism of local organizations like All of Us or None. Recently, All of Us or None’s “Ban the Box” movement has spread from the job market to rental housing applications. The Alameda County Fair Chance Housing Coalition, led by Just Cities, has pushed for laws in Oakland and Berkeley that will prohibit all housing providers—private, public and non-profit—from either asking about or using a background check to evaluate an applicant’s criminal history. Rather than reduce them to the stigma of incarceration, this will allow systems-impacted people to meet the landlord and present their rental application like other tenants. Landlords will still be able to review the state registry of lifetime sex offenders, but only in ways that give applicants a fair chance to get their foot in the door. Some affordable housing providers have already started to transform their practices in order to reduce the barriers experienced by our formerly incarcerated neighbors.

By Alex Werth, Policy Associate at EBHO

Take action

How can you help repair the wounds of mass incarceration?

- **As a homeowner**, you can open your home to someone coming out of prison through Impact Justice’s Homecoming Project.
- **As an advocate**, you can follow the work of the Fair Chance Housing Coalition and make sure that any new anti-discrimination laws are supported with ample outreach, education and enforcement.
- **As a housing provider**, you can take a look at your policies and procedures to make sure that they’re in compliance with local ordinances, HUD guidelines, and our community’s general desire to reduce the ongoing harms of mass incarceration, such as homelessness.
BUILDING STRONGER COMMUNITIES

JPMorgan Chase is committed to investing in communities so diverse individuals and families of all income levels can thrive. We work with a group of partners to provide creative and innovative solutions that respond to community development, affordable housing needs and inclusive economic growth. These partnerships are essential to making a meaningful impact on communities, their residents and businesses.

We are proud to support EBHO Affordable Housing Week.

JPMorgan Chase & Co.
The Many Faces of Affordable Housing

Fairmount House – Bay Area Community Land Trust

Fairmount House is a 4,600-square-foot mansion that was converted into ten studio apartments that are newly managed by the residents themselves. EBHO’s Ronald Flannery facilitated a conversation with residents Jocelyn Zorn, Chauncey Roberts and Michael Wharton about what it’s like to live in a co-op.

What are the benefits of co-op living?

Jocelyn: In countless ways, it’s the ability of us to have affordable housing in single-occupancy-units. I am a 30-year-old who is transitioning professionally. If I needed to sublet my place and move to LA, I could do that. It’s something I’m allowed to do. It’s nice to have your home be a rock for you, a place you can protect for yourself. I feel like financially and personally that’s an asset.

Chauncey: I appreciate seeing the transitions that other individuals in the house are going through—just being a part of their life transitions, be it economic, jobs or personal lives. It just broadens your perspective.

Jocelyn: Totally, and we have so many different people in different positions. That’s honestly the coolest part about the house!

Chauncey: I grew up in East Oakland. That was one of those neighborhoods where the next-door neighbors would take care of the kids when Mama had to go to work. Those kinds of things got distorted as the demographics changed.

How has the community changed since you’ve lived here?

Michael: When I originally moved in, all of Auto Row was deserted. They were just parking lots. A lot of houses have changed ownership in this community, so there are actually families here now. Before, it was just older people. But the thing is, the people who were here are no longer here. They were not able to stay—they got laid off, they lost their houses. The same thing that would have happened to us.

Chauncey: Oh yes. This house, as beautiful as it is, probably would have been gone. Without a doubt. They would tear this bad boy down to the ground.

What’s it like to make decisions together?

Michael: I think we are still learning about the governance piece—how do you get consensus? How do you stay respectful of everyone?

Jocelyn: One thing I learned from this is that a co-op can look however you want it to, and it’s not just this one thing. Anyone can have a functional co-op if you can get through the weird part of interacting with your neighbors.

Chauncey: Affordable housing is one of the things that needs to be supported in a bigger way. I feel very fortunate to make a difference and come up with the solutions to what we started here.

For more information about Fairmount House, see page 22.

Affordable housing residents are everywhere:

They’re your neighbors, your friends, your co-workers and your family. These stories celebrate residents’ power, and show how affordable housing can stabilize and strengthen communities as a whole.

We thank these residents and honor the tremendous leadership role played by EBHO’s Resident Community Organizing Program (RCOP), which works to build community power in our neighborhoods every day.

If you’re a resident of affordable housing, reach out to our team to join the RCOP program!
A happy place to call home

Bank of America takes a strong stance in helping better our communities. We focus on issues that fundamentally connect to economic mobility — like workforce training, affordable housing and addressing basic needs. By partnering with organizations that drive local solutions, we can help people build better lives and create strong, sustainable local communities.

Visit us at bankofamerica.com/bankofamerica.com/local.
**Jackie Wickham** — Resident of the Orchards on Foothill, Oakland (SAHA)

J ackie is a mother, grandmother, and former deacon at her church. When her apartment building was foreclosed on, she was pushed out of market-rate housing she could afford. She is now known for building community at the Orchards on Foothill in Oakland.

“Show people the love. I like everyone to get along. Every day isn’t going to be a perfect day, but when you have a day like that, I just try not to make it bad for the next person. When someone gets sick and comes home, like the neighbor who had her hip repaired, we show them the love.

“I’m trying to make sure everybody gets along. My grandson passed away. I fell back and said, ‘Well, I’m not gonna let this keep me down.’ I saw the guy that murdered him. You know how sometimes someone shows no remorse? I saw so much sadness in this guy’s eyes. I just talked to him, you know. Second chances. I said, ‘Change for them. Be a dad. Your kids can hear your voice. I’ll never hear my grandson’s voice. I’ll never understand why you did this. But on the other hand, God wants me to forgive you because I can’t be forgiven if I don’t forgive.’

“Just because you can’t understand somebody because you speak different languages, you can always smile and communicate. That little lady, out there, we speak every day. I love everybody in here, you know.”

**Kaimiiloa (Kai) Castleberry** — Strawberry Creek Lodge, Berkeley

K ai is a resident of Strawberry Creek, a 149-unit community for people over age 62. She’s on the Board of the Strawberry Creek Foundation, and helps make decisions about managing the property and supporting residents.

“I grew up in the Bay Area and I moved to Wisconsin because we have grandkids there. When we moved back, we couldn’t find a place, and at one point we were literally almost homeless. We decided, well, we couldn’t afford $3,000 a month for housing in retirement! My husband’s friend, Harry, has lived here for 34 years. He said the waiting list is open here, apply. So, we did. It took three to four years to get in.

“We’re a thriving community—we have such diversity here, and I love the richness of that. My husband said to me one day, ‘You’re gonna love it here! It’s beautiful. Look at the nature we have, the gardens—you’ll love it.’ And he’s absolutely right. I grew up during segregation. As a Native Hawaiian, I wasn’t allowed to hang with the other kids. I didn’t even know who I was then, because it was an interracial thing with white people and my mother’s people. I lived in a white world. I know that sounds harsh to say, but it’s true. I always wanted to recognize the people who are part of all our cultures and what they bring to the table.

“At Strawberry Creek we have people from Ethiopia, we have people from China, we have people from all over. You can have the privacy of your apartment or you can come out to your community. Both! So if you get tired of it, you go home. There’s no isolation here if you don’t want it.”

“We’re a thriving community.”
Asmeret Araia — resident at Cathedral Gardens, Oakland

Amber came to the U.S. six years ago from Eritrea to earn money to care for her family. She started working food service, traveling over an hour each way on the bus from San Leandro to Oakland. To earn higher wages, she trained as a nurse’s assistant; she now works full time at a medical facility while also caring for her two teenage daughters, who were able to join her here two years ago.

“Everything I did made it so my daughters can live with me now. You know, when I lived in San Leandro, I couldn’t find a job. It was my first time here, and everyone needs money. I had plans to go to school, but I needed money. Oakland is close to everything. So, when I came to Cathedral Gardens, it was easier. It’s good for me. I spend less money to rent. When I was in San Leandro, one bedroom was $1,400. It wasn’t easy.”

“Yeah, we need more affordable housing! We need apartments with less rent. Before, I made less money when I didn’t have a CNA license. Now, I take care of kids. Before, I worked two double shifts; now I can work two shifts, but one of them I take care of my kids. Half my time is working and half my time I take care of my kids.

I hope my daughters will get more education, that it will be easy for them. I hope that when they have enough education, everything will be easier for them. With less education, with being less able to communicate in English, it’s not easy. I need more education for my daughters.”

Carol Crooks — Section 8 voucher holder, Oakland

Carol Crooks trained as an elementary and early childhood teacher, and she often worked clerical and transcription jobs while also substitute teaching. She was unhoused for a period in her mid-forties, sleeping in a leaking camper in her cousin’s yard where it wasn’t safe to use the heater. Through the Section 8 Voucher Program, which uses federal and state funds to bridge the gap between 30% of her income and the market cost of rent, she’s been stably housed on the Oakland/Berkeley border for more than 20 years.

“I’ve been through a ringer, and now I see other people going through it. It’s turning into a regular pipeline where people go homeless. It’s particularly true for the elderly. Half the people who are homeless now in the Bay Area are 50 and up, and it’s rapidly getting worse. A lot of people were squeezed out of here. A lot of people were given vouchers and couldn’t find housing in Oakland, so they had to move further out. I’d like to see those people able to come back.

“I would like to see a lot more Black and brown faces in my neighborhood again. I don’t want to be in a segregated area. I would like to see the cities tax empty houses and make sure that it costs them to sit there. Make them pay the tax every month, not once a year. It’s an out-of-control real estate market, the [same] way the stock exchange is out of control. It’s a problem. We are becoming an oligarchy instead of a democracy.”
Asmaa Khorsheid – Redwood Hill Townhomes (SAHA)

Asmaa is a mother and a chef. Originally from Egypt, Asmaa and her husband Loaye were living in Libya when they came to study in the U.S. for a year. They returned home to a country embroiled in war and found their home destroyed. Asmaa and her baby returned to the U.S. first, and a year later her husband and older children joined her; all five people were living in a one-room studio apartment.

“It was very small. Very difficult to live in. I saw people taking drugs on the stairs. When we woke up we couldn’t even put our legs out of bed. It made me even more nervous and more stressed. There were cockroaches and mice. We spent a lot of money, too. The window was very dangerous; I couldn’t leave them for one second. This made us all very stressed and very tired.”

Asmaa began having panic attacks, finding herself unable to breathe. “The day I was in the emergency room I got the call from [SAHA] to say, ‘You got the apartment!’ I was screaming in the hospital. The same day!” This was the last time she had a panic attack. “The pressure on the family was done.”

“This was a dream. When I entered, I took a breath, and I cried because it was even beyond my imagination. In my country, it’s my job to make the dough and I am a chef. I love that I can be in the kitchen and cooking and see my kids and my husband and we talk.”

“When I entered, I took a breath, and I cried because it was even beyond my imagination.”
Affordable Housing Resources

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

- Abode Services
  (510) 657-7409 • abodeservices.org
- Bay Area Community Land Trust
  (510) 545-3258 • bayareactl.org
- BRIDGE Housing
  (415) 989-1111 • bridgehousing.com
- Christian Church Homes
  (510) 632-6712 • cdhnc.org
- Community Housing Development Corp.
  (510) 412-9290 • communityhdc.org
- Covia
  (925) 956-7400 • covia.org
- EAH Housing
  (415) 258-1800 • eahousing.org
- East Bay Asian Local Development Corp.
  (510) 287-3531 • ebaldc.org
- Eden Housing
  (510) 582-1460 • edenhousing.org
- Habitat for Humanity East Bay/Silicon Valley
  (510) 251-6304 • habitatbxsv.org

Housing support services/service providers
Community-based organizations that provide transitional, supportive and rapid re-housing, mental and physical health services; and other support services.

- A Safe Place Domestic Violence Services
  emergency transport, food, shelter for women and children facing domestic violence
  24-hour crisis line: (510) 536-7233
  (510) 986-8600 • asafeplace.org
- Abode Services
  emergency housing, rapid re-housing, health clinic
  (510) 657-7409 • abodeservices.org
- Alameda Point Collaborative
  permanent and supportive housing in City of Alameda
  (510) 898-7854 (services center)
  apcollaborative.org
- Bay Area Community Services
  temp housing for people with mental health challenges or post-incarceration
  (510) 613-0330 • bayareacs.org
- Bay Area Rescue Mission
  shelters for men, women, and women with children
  (510) 215-4555 • bayarearescue.org
- Berkeley Food and Housing Project
  homeless prevention, rental assistance, rapid re-housing in Alameda, Contra Costa, Solano counties
  The Hub for Shelter Information: (866) 960-2132
  Veteran Services: (855) 862-1804 • bfhp.org
- Bonita House, Inc.
  for people with mental health and substance use disorders
  Office: (510) 923-1099 • bonitahouse.org
- Building Futures
  shelter, housing assistance for victims of domestic violence
  Crisis Line: 1-866-292-9688 • bfwc.org
- Building Opportunities for Self-Sufficiency
  transitional housing after discharge from hospital or prison
  (510) 613-0330 • self-sufficiency.org
- Catholic Charities East Bay
  back rent, security deposits, utilities, one-time financial assistance
  (510) 841-4776 • thecil.org
- Center for Independent Living
  housing services for people with disabilities
  (510) 768-3100 • ceeb.org
- Contra Costa County Youth Continuum of Services
  drop-in services, housing for youth and transition-aged youth (call for location)
  (800) 610-9400 or (510) 236-9612
- Contra Costa Crisis Center/Contra Costa 211
  referrals to homeless and housing services in Contra Costa County
  211 or (800) 833-2900 • crisis-center.org
- Davis Street Family Resource Center
  clinic, clothing, food, and homelessness resources in San Leandro
  (510) 347-4620 • davistreet.org
- East Bay Community Recovery Project
  for women, children, people exiting Santa Rita Jail w/mental health, drug, alcohol challenges
  (510) 446-7100 • ebcup.org
- East Oakland Community Project
  emergency, transitional housing for individuals, families
  (510) 532-3211 • oecp.net
- ECHO Housing Assistance Center
  move-in costs, back rent, housing assistance, homebuyer education, tenant/landlord information
  (855) ASK-ECHO • echofairhousing.org
- Family Emergency Shelter Coalition
  housing subsidies for families in Alameda County
  (510) 886-5473 ext 101 • fescofamilyshelter.org
- First Place for Youth
  youth exiting foster care
  (510) 272-0979 • firstplaceyouth.org
- Fremont Family Resource Center
  Fremont, housing, resources
  (510) 574-2000
  fremont.gov/228/Family-Resource-Center
- Greater Richmond Interfaith Program
  housing referrals, showers, food, laundry, mail for veterans, individuals
  (510) 233-2141 • gripcares.org
- Hope Solutions
  formerly Contra Costa Interfaith Housing
  permanent supportive housing
  (925) 944-2244 • hopesolutions.org
- Housing CHOICES for Alameda County
  database to search for affordable housing
  achoosingchoices.org

For emergency shelter referrals, emergency housing assistance, and support services call 211 or go to 211alamedacounty.org in Alameda County and cccc.myresourcedirectory.com in Contra Costa County. Many of the organizations below manage referrals through 2-1-1.
Housing Consortium of the East Bay
people w/developmental disabilities,
special needs
(510) 832-1382 • hceb.org

Impact Justice: Homecoming Project
housing support for formerly incarcerated people
(510) 899-5010
impactjustice.org/impact/homecoming-project

Lutheran Social Services
childcare, housing support
(925) 825-1060 • lssnorcal.org

Operation Dignity
emergency housing for veterans, mobile outreach, permanent supportive housing in Oakland, Alameda, and Berkeley
(510) 287-8465

Rainbow Community Center
emergency housing for LGBTQ+ youth (ages 12-24) in Concord
(925) 692-0090 • rainbowcc.org

SAVE (Safe Alternatives to Violent Environments)
housing and legal support for youth and victims of domestic violence

Legal, financial and housing rights services
Information and support on eviction, discrimination and other legal and financial issues.

Bay Area Legal Aid
Alameda Co: (510) 663-4744
Contra Costa: (510) 233-9954
Legal Advice: (800) 551-5554
Tenants Rights Line (Alameda County): (888) 382-3405 • baylegal.org

Centro de Servicios Tri-Valley Area
(510) 489-4100 • centrodeseosivos.org

Centro Legal de la Raza
legal clinics for Alameda County tenants
(510) 437-1554 • centrolegal.org

Community Resources for Independent Living
housing assistance for seniors and people with disabilities
(510) 881-5743 • clilhayward.org

East Bay Community Law Center
legal assistance for low-income people
(510) 548-4040 • ebclc.org

Eviction Defense Center
legal services in Alameda County
(510) 452-4541 • evictiondefensecenteroakland.org

Family Violence Law Center
survivors of violence and sexual assault
Hotline: (800) 947-8301 • fvlc.org

Foreclosure prevention hotlines
Homeownership Preservation Foundation
(888) 995-HOPE (4673) • 99shopec.org

Keep Your Home California
(888) 953-3722 • keepyourhomecalifornia.org

24-hour crisis hotline: (510) 794-6055
Empowerment Center, (510) 574-2250
save-dv.org

SHELTER, Inc.
housing and one-time move-in support for families, veterans, individuals in Contra Costa County
(925) 338-1038 • shelterinc.org

Spectrum Community Services—Home Energy Assistance Program
energy bill assistance, nutrition, fall prevention for seniors and low-income people
(510) 881-0300 • spectrumcs.org

STAND! For Families Free of Violence
resources for people harmed by violence
Crisis hotline: (888) 215-5555 • standflov.org

St. Mary’s Center
housing and health support for seniors in Oakland
(510) 923-9600 • stmaryscenter.org

St. Vincent de Paul of Alameda County
emergency overnight shelter for adults
(510) 638-7600 • svdp-alameda.org

Foreclosure, housing, and tenant counseling resources
Additional counseling and legal and financial guidance related to foreclosure and tenancy.

Asian, Inc.
support for first-time homebuyers, foreclosure intervention, default counseling
(415) 928-5910 • asianinc.org

Causa Justa • Just Cause
tenant rights hotline and clinic, unlawful detainers, legal referrals
Tenants Rights Clinic: (510) 836-2687 • cjc.org

Community Housing Development Corporation
car loans and grants for working people, first-time homebuyer support, down payment assistance, foreclosure, loan modification
(510) 412-9290 • communityhdc.org

Housing & Economic Rights Advocates
foreclosure prevention, housing discrimination
(510) 271-8443, x300 • heraca.org

Oakland Housing Assistance Center
info line about Oakland-funded housing programs including homebuying and rehab assistance
(510) 238-6182

Pacific Community Services
rental and low-income homebuyer assistance in Pittsburg
(925) 439-1056

Project Sentinel
Tenant-Landlord Dispute Line: (408) 720-9888
Housing Discrimination: (888) 324-7468
Housing Counseling: (408) 470-3730

Tenants Together
Tenant Rights Hotline: (888) 495-8020
Office: (415) 495-8100 • tenantsas.org

Financial wellness support programs

Rubicon Programs
legal support, public benefits, employment support, re-entry support, financial education
Oakland Center: (510) 208-0912
Richmond Center: (510) 412-1725
Antioch Center: (925) 399-8990
Hayward Center: (510) 670-5700
Concord Center: (925) 671-4500
rubiconprograms.org

Money Management International
foreclosure, reverse-mortgage, and pre-purchase counseling
(866) 531-3442 • moneymanagement.org

Operation Hope Oakland
budgeting, debt reduction, credit report clearance, and small business support
(510) 535-6700 • operationhope.org

Public housing authorities
Management of affordable housing and administration of Section 8 programs.

Alameda County
(510) 538-8876 • hacanet.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 • livernoureHA.org

Oakland
(510) 874-1500 • oakha.org

Pittsburg
(925) 252-4830

Richmond
(510) 621-1300
ci.richmond.ca.us/rha
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**A Tour of Today’s Affordable Housing**

**Hana Gardens** — Eden Housing — 10860 San Pablo Avenue, El Cerrito

Senior housing preserves a historic landmark and honors Japanese heritage

- **Number of People Housed:** 78
- **Who Lives There:** Seniors
- **Type:** New and historic preservation/adaptive reuse
- **Size:** 63 units
- **Density:** 65.34
- **Completed:** December 2018
- **Property Management:** Eden Housing
- **Architect:** Van Meter William Pollack Architects
- **General Contractor:** Midstate Construction
- **Funding & Financing:** AHSC, IIG, HUD, Wells Fargo Bank, Federal Home Loan Bank of San Francisco, CalCRG, Contra Costa County Dept. of Conservation

E l Cerrito’s Hana Gardens offers senior housing while honoring the area’s Japanese heritage. The project preserves a single-story stone-faced former Contra Costa Florist Shop by transforming it into a resident community room. Eden Housing partnered with the Japanese American Citizens League and the El Cerrito Historical Society to honor Japanese influence on the flower industry—and people interned during World War II—with interpretive panels in the beautiful Japanese Heritage Plaza and a timeline along the sidewalk.

The four-story development includes 1,997 square feet of street-level commercial space, which Eden has leased to the El Cerrito Senior Center. The building boasts two community rooms, a gym, a computer lab and raised garden beds. Half of the units are fully accessible to people with disabilities. The project exceeds Title 24’s energy and resource efficiency thresholds and scores over 115 points on the Green Point Rating. Its solar panels reduce the common area electric costs by 70%, and solar hot water panels will reduce the building’s gas requirements by at least 50%.

Mission-driven organizations within EBHO’s membership recently developed or acquired these new, affordable East Bay homes. They give over five hundred people a safe place to lay their heads each night, including youth transitioning out of the state foster care system, parents and children, veterans, seniors, formerly unhoused people, survivors of intimate partner violence, people with disabilities and low-income renters.

**Key to Funding Partner Acronyms:**
- AHP  Affordable Housing Program
- AHSC  Affordable Housing and Sustainable Communities Program
- CalCRG  California Community Reinvestment Grants Program
- CalHFA  California Housing Finance Agency
- FHLB  Federal Home Loan Banks
- HCD  California Dept. of Housing and Community Development
- HOPWA  Housing Opportunities for Persons With AIDS
- HUD  U.S. Department of Housing and Urban Development
- IIG  California Infill Infrastructure Grant Program
- LIHTC  Low Income Housing Tax Credit
- MHP  Multifamily Housing Program
- TCAC  California Tax Credit Allocation Committee
- VHHP  Veterans Housing and Homelessness Prevention Program
Embark Apartments — Resources for Community Development
2126 Martin Luther King Jr. Way, Oakland

Permanent, affordable homes in Uptown Oakland for formerly homeless veterans

Number of People Housed: 85
Who Lives There: Individual veterans and veterans with small families; more than half of the households are recently unhoused.
Type: New
Size: 62 apartment homes
Density: 206.67
Completed: February 2020
Property Management: The John Stewart Company
Architect: SGPA Architecture and Planning
General Contractor: J.H. Frizmaunce, Inc.
Funding & Financing: VHHP, Alameda Co. A1 Bond funds, FHLB, Bank of the West, Wells Fargo Bank Equity, Wells Fargo Foundation, Home Depot, Oakland Housing Authority Project Based Vouchers and VASH vouchers

One step towards addressing their need for permanent, affordable homes. Using high-density urban design, this apartment building is reserved solely for veterans and their families. Rock Paper Scissors, an Oakland-based arts collective, will bring its mission of fostering creativity and collaboration to the ground-floor commercial space.

The GreenPoint Rated Building is centrally located in Uptown Oakland, close to transit, shopping, schools, libraries, parks and two Veterans Administration service centers. Residents will enjoy a podium courtyard, two community rooms, and access to a roof deck overlooking the Bay. The project includes a comprehensive resident services plan with on-site services from Abode Services and Veterans Affairs. The apartments will provide healthy homes and services that encourage resident interaction and support each veteran and family.

Fairmount House — Bay Area Community Land Trust
361 Fairmount Avenue, Oakland

Residents self-manage this co-op property, learning new skills and creating new friendships

Number of People Housed: 11
Who Lives There: Singles and couples
Type: Preservation, Community Land Trust
Size: 10 studio apartment homes
Density: 60 units per acre
Completed: December 2018
Property Management: Bay Area Community Land Trust; Rick Lewis
Architect: UXO Architects
Funding & Financing: Donated property to be rehabbed for deferred maintenance

Fairmount House is a 4,600-square-foot mansion that was built in 1908 and later converted to ten studio apartments. The long-time owner had a close relationship with the residents and when he passed away, the diverse, lower-income residents were very concerned that the property would be sold and they would all be displaced. Instead, his daughter donated the property to the Bay Area Community Land Trust (BACL). BACL formed a co-op with the residents, who now self-manage the property.

Prior to the creation of the co-op, the residents had casual relationships with each other. Now, residents are working together to form the co-op, which has created new friendships. They’re not just learning new skills in finance and property maintenance; they’re also creating a cohesive community.

Over half of Alameda County’s homeless veterans are located in Oakland; Embark Apartments takes
Redwood Hill Townhomes — Satellite Affordable Housing Associates – 4868 Calaveras Avenue, Oakland

A vacant and blighted property is transformed into a vibrant community with increased geographic equity

**Number of People Housed:** 102
**Who Lives There:** Families with children, formerly unhoused people, survivors of domestic violence
**Type:** New
**Size:** 28 apartment homes
**Density:** 28 units on .71 acres
**Completed:** May 2019
**Property Management:** Satellite Affordable Housing Associates (SAHA)
**Architect:** BDE Architecture
**General Contractor:** J.H. Fitzmaurice, Inc.
**Funding & Financing:** TCAC, California Debt Limit Allocation Committee, Citi Community Capital, City of Oakland, Oakland Housing Authority, Alameda Co. Housing & Community Development, Alameda Co. Continuum of Care, U.S. Bancorp and HCD

Redwood Hill Townhomes is a four-story building oriented around a large interior courtyard complete with landscaped seating areas, a community porch, a community room with a full kitchen, a resident garden and a playground. The development provides access to the social, economic and educational opportunities available in higher-income neighborhoods.

Perhaps most importantly, Redwood Hill Townhomes addresses Oakland’s deep need for affordable homes for large families, including for formerly unhoused people and survivors of domestic violence. The need is great: Almost 4,000 applicants applied for the 28 apartments in this building. “Redwood Hill represents the transformation of a vacant, blighted and underutilized property into a vibrant community asset and increases the geographic equity of our city,” says Councilmember Sheng Thao. “Affordable family housing is a welcome addition to the Upper Laurel neighborhood.”

Grayson Apartments — Satellite Affordable Housing Associates
2748 San Pablo Avenue, Berkeley

This new residential community in West Berkeley includes 23 apartments for low-income families and 13 apartments for people with special needs, including nine for youth transitioning out of the foster care system. The four-story building includes one- and two-bedroom units as well as a Pilates and Wellness Center on the ground floor adjacent to a shared garage.

In addition to housing, the development features a community room, an outdoor courtyard, a computer room and laundry. This mixed-used community brings higher density homes to the San Pablo transit corridor while adding visual interest to neighborhood with its appealing modern aesthetic.
Casa Arabella – East Bay Asian Local Development Corporation
3611 East 12th Street Oakland

The newest addition to the Fruitvale Transit Village includes homes for formerly homeless veterans

Number of People Housed: 250
Who Lives There: Families, seniors, people with disabilities, formerly unhoused people, veterans
Type: New
Size: 94 apartment homes
Density: 75.2 units per acre
Completed: December 2019
Name of Developer: The Unity Council and East Bay Asian Local Development Corporation in partnership with the City of Oakland
Property Management: East Bay Asian Local Development Corporation (EBALDC)
Architect: Pyatok Architects
General Contractor: Branagh Inc.
Funding & Financing: California Municipal Finance Authority, Citi Community Capital, City of Oakland, County of Alameda, Federal Home Loan Bank of San Francisco, MUFG Union Bank, Oakland Housing Authority, State of California, U.S. Bank

Casa Arabella is the newest addition to the Fruitvale Transit Village. Named in honor of Arabella Martinez, the founder of the powerhouse equity non-profit The Unity Council, the development provides 94 units of much-needed transit-oriented affordable housing. The building features three outdoor courtyards, a community room, mural art by local artist Joshua Mays, a computer lab, laundry, and an onsite property management and resident services coordinator.

Chestnut Square Senior Housing is also home to 20 households of formerly homeless veterans, who enjoy a dedicated full-time services coordinator onsite in partnership with Operation Dignity. This transit-oriented development means residents can easily connect to employment opportunities; they’re also less dependent on cars and more connected to the vibrant Fruitvale District.

Chestnut Square Senior Housing – MidPen Housing
1651 Chestnut Street, Livermore

An intergenerational community will share open space and amenities with family housing next door

Number of People Housed: 81
Who Lives There: Seniors
Type: New
Size: 72 apartment homes
Density: 83 units per acre
Completed: October 2019
Property Management: MidPen Housing
Architect: BAR Architects
General Contractor: J.H. Fitzmaurice, Inc.
Funding & Financing: The City of Livermore, Housing Authority of the City of Livermore, TCAC, CalGRG, Federal Home Loan Bank of San Francisco, AHP Program and Wells Fargo

Chestnut Square Senior Housing is the first phase of a long-term vision. The City of Livermore will transform a previously underutilized site into a vibrant intergenerational community where people of all ages and incomes will live with easy access to public transportation and community amenities found both onsite and nearby in the heart of Livermore’s North Side district. Next door to Chestnut Square, MidPen will develop 42 affordable rental apartments and market-rate townhouses for sale to families. Together, this will form an intergenerational community with shared open space close to supermarkets, ACE transit, retail and restaurants in the downtown area.

Five of the 72 apartments are set aside for formerly homeless households with supportive services delivered by a third-party service provider in collaboration with MidPen Services. Other amenities include a community room for resident gatherings, a computer lounge, a balance studio for group exercise classes, a crafts room and onsite services programming. All the amenities are designed to allow the senior residents, especially those with mobility constraints, to preserve their access to important day-to-day activities and engage with their community.
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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Being neighbors is more than just geography.

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Thank you, EBHO, for your continued support of vibrant, affordable communities like these!

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or
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Project Feasibility Analysis
Policy Development and Technical Assistance

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EBHO Members

EBHO 2020 Organizational Members

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Baran Studio Architecture
Bay Area Affordable Homeownership Alliance
Bay Area Community Land Trust
Bay Area Community Services (BACS)
Bay Area Homebuyer Agency
BBI Construction
Berkeley/East Bay Gray Panthers
Berkeley Food and Housing Project
Bonita House, Inc.
Bonnewit Development Services
Branagh Inc. General Contractors
BRIDGE Housing Corporation
Brightline Defense Project
Building Futures
Building Opportunities for Self Sufficiency
Byrens Kim Design Works
Cahill Contractors
California Housing Partnership Corp.
Capital Impact Partners
Catholic Charities of the East Bay
CCraig Consulting
Century Housing
Charles Schwab Bank
Christian Church Homes
City of Alameda
City of Albany
City of Berkeley
City of Concord
City of Dublin
City of El Cerrito
City of Emeryville
City of Fremont
City of Hayward
City of Oakland
City of Pleasanton Housing Division
City of San Leandro Community Development Department
City of Walnut Creek
Coffman Engineers, Inc.
Community Economics, Inc.
Community Energy Services Corporation
Community Housing Works
Community Vision Capital & Consulting
Congregation Beth El
Construction Employers’ Association
Coolidge Court, Inc.
Covia
D&H Construction
Dahlin Group Architecture
David Baker Architects
Dawson Electric
Devine & Gong, Inc.
DuctTesters, Inc.
EAH Housing Inc.
East Bay Asian Local Development Corp.
East Bay Cohousing
East Bay Community Recovery Project
East Bay for Everyone
East Bay Innovations
East Bay MUD
East Oakland Community Project
Eden Housing
El Cerrito Progressives
Element Structural Engineers, Inc.
Ensuring Opportunity
Enterprise Community Partners
EveryOne Home
Family Violence Law Center
Federal Home Loan Bank of San Francisco
First Congregational Church of Alameda
First Congregational Church of Berkeley
First Congregational Church of Oakland
Foundation for Affordable Housing
Gold Star Senior Housing
Goldfarb & Lipman LLP
Greenbelt Alliance
Greenlining Institute
Gubb & Barshay LLP
Gunkel Architecture
Habitat for Humanity
East Bay/Silicon Valley
Hamilton Families
Hello Housing
Herman Coliver Locus Architect
HKIT Architects
HomeownershipSF
Hope Solutions
Housing Authority of Alameda County
Housing California
Housing Consortium of the East Bay
Housing Trust of Silicon Valley
Human Impact Partners
HumanGood
IDA Structural Engineers
Interfaith Council of Contra Costa County
The Interfaith Peace Project
J.H. Fitzmaurice, Inc.
James E. Roberts-Obayashi Corp.
The John Stewart Company
Jones Hall, Professional Law Corporation
Katharine Gale Consulting
Kava Massih Architects
Kehilla Community Synagogue
KTGY Group, Inc.
Lafayette Christian Church
Lakeshore Avenue Baptist Church
LANDIS Development
Law Office of Julian Gross
Leddy Maytum Stacy Architects
Lindquist von Husen & Joyce LLP
Local Initiatives Support Corporation
Low Income Investment Fund
Lowney Architecture
Luk and Associates
Lutheran Social Services of No. California
Mayers Architecture
Meals on Wheels of Alameda County
Mechanics Bank
Mercy Housing California
Merritt Community Capital Corporation
MidPen Housing Corporation
Midstate Construction
Mithun
Monument Impact
NCB Capital Impact
Neighborhood Housing Services of the East Bay
NIBBI Brothers General Contractors
Non-Profit Housing Association of Northern California (NPH)
Nonprofit Finance Fund
North American Title Company
Northern California Land Trust
Novin Development
Oak City Towers
Oakland Housing Authority
Oakland Tenants Union
Okamoto Saigo Architecture
Our Road Prison Project
Palo Vista Gardens Resident Advisory Council
Project Peace East Bay
Public Advocates
The Public Interest Law Project
PYATOK architecture + urban design
Renewed Hope Housing Advocates
Resources for Community Development
Richmond Neighborhood Housing Services, Inc.
Sacramento Housing Alliance
Saida + Sullivan Design Partners
Salazar Architects, Inc.
The San Francisco Foundation
Satellite Affordable Housing Associates
Seesaw Learning
Senior Services Coalition of Alameda Co.
SF County Transportation Authority
SHELTER, Inc.
Silicon Valley Bank
Spiteri, Narasuy & Daley, LLP
St. Mary’s Center
Stopwaste
Studio T-Square
Sun Light & Power
Sunset Construction
Sweetser & Newman Realty Advisors
Temple Sinai, Oakland
Transform
TWM Architects + Planners
Union Bank
United Seniors of Oakland
Unity Council
Urban Habitat
Van Meter Williams Pollack LLP
William Pettus Architect
Youth Spirit Artworks

32
Estrella Vista
Emeryville, CA
Affordable Family Housing, Mixed-Use
87 Apartment Units

A roof is just the beginning.

2021 DEVELOPMENT
Mission Paradise
Hayward, CA
Affordable Senior Housing, PSH
76 Apartment Units (PSH: 11 Units)

2022 DEVELOPMENT
Pimentel Place
Hayward, CA
Affordable Family Housing, Mixed-Use
57 Apartment Units

EAH Housing. Expanding the range of opportunities for all by developing, managing and promoting quality affordable housing and diverse communities.
At U.S. Bank, we strive to make a positive impact in our community. That’s why we support community events that bring us together for the greater good. We know that anything is possible when we work together. usbank.com/communitypossible

U.S. Bank is proud to support East Bay Housing Organizations.