

THE STORY OF EAST BAY HOUSING ORGANIZATIONS: Built to Last

EBHO began over 30 years ago as a series of informal, monthly brown bag lunches. Affordable housing developers, architects, advocates, city staff and community activists gathered to discuss how to advance affordable housing in Oakland. They worked together on project-specific and citywide affordable housing and tenants' rights policies.

In 1984, OCCUR (Oakland Citizens Committee for Urban Renewal) wrote a grant and dedicated a half-time staff person to support and incubate EBHO, then called Oakland Housing Organizations (OHO). Although still volunteer-led, the organization became more formalized with an action agenda and working committees.

Achievements and growth

In 1989, EBHO led a collaborative response to the Loma Prieta earthquake. A series of residential hotels—housing of last resort for very low-income people—were damaged, displacing hundreds of people. Through OHO, the non-profit developer community came together to ensure these buildings would be rehabilitated and would remain deeply affordable.

In 1995, OHO spun off from OCCUR, expanded to all of Alameda County and incorporated as EBHO with its first Board of Directors. Building upon its education campaigns, EBHO inaugurated Affordable Housing Week and published its first Affordable Housing Guidebook in

1997. In 1999, EBHO expanded to all of Contra Costa County. Since 1999, EBHO has continued to grow in numbers and impact. In 2014, with over 350 members, EBHO is recognized as the leading voice for affordable housing in the East Bay. Through its active membership base, EBHO continues to spearhead local and regional education, advocacy and coalition-building campaigns.



Rev. Phil Lawson, former EBHO
Director of Interfaith Programs.

Campaign wins and growing the movement

EBHO organizes for inclusive communities by building broad-based, effective and powerful coalitions. Wins range from securing 27% affordable housing for very low-income families at Oakland's Uptown in 2004 to Concord's groundbreaking commitment to 25% affordable housing (over 3,000 homes) in the Concord Naval Weapons Station Reuse Plan in 2012.

EBHO fights for more funds for affordable homes. Wins range from Oakland's commitment to devote 25% of Redevelopment's tax increment to affordable housing in 2001 to its 25% commitment of ongoing Redevelopment "boomerang" funds in 2013.

EBHO advocates for land use and zoning policies in Housing Element campaigns, and partners with cities throughout the East Bay to strengthen their affordable housing policies. Wins range from securing multifamily zoning in Fremont in 2004, to instituting overlay zoning in Concord and Alameda in 2012.

EBHO broadens the base of people who passionately raise their voices for quality housing for the lowest-income, highest-need communities. EBHO established the Interfaith Communities United for Affordable Housing in 2003 and created EBHO's Resident and Community Organizing Program in 2009.



Present and Past Executive Directors Amie Fishman and Sean Heron.



EBHO's 2012 win on the Concord Naval Weapons Station ensures that future growth will include affordable homes, quality jobs, and open space.

For 30 years, EBHO has stayed true to its roots. It remains a membership-driven organization—a vibrant and respected community of advocates and professionals, combining strong organizing capacity and deep technical expertise. Thousands of affordable homes have been built as a result of EBHO's effective advocacy.

Reflections from EBHO's founders and long-timers:

Origins

James Vann: "These early brown bag lunches grew into the work that we now know today as EBHO.... They brought together a body of people interested in housing issues, who began to formulate a housing philosophy for Oakland."

Barbara Sanders: "The goals were to come together to collectively influence the City Council, work together against NIMBY-ism (not in my backyard), increase funds for affordable rental housing, share information, and work for goals related to local policy. We participated as a team...."

Lynette Lee: "The most important role EBHO played and plays is bringing together affordable housing advocates, developers, people of faith, local public officials, etc., to work on issues together and to educate the general public about why affordable housing is so important."

Achievements and growth

Alex Salazar: "EBHO has integrated community organizing into the organization's core, and has led coalition-building efforts on regional campaigns. EBHO's impact is greater and broader than it was 10 years ago."

Mike Rawson: "By including communities from all over the East Bay, it provided impetus and resources for strong advocacy in more communities and furthered general awareness about the crisis and importance of affordable housing...."

Elissa Dennis: "The major factor for EBHO's success was building the reputation so everyone in the affordable housing movement wants to participate through EBHO. EBHO is respected at City Councils and by policymakers in the region."

Campaign wins and growing the movement

Elissa Dennis: "EBHO's most effective campaigns used the deep technical and policy expertise of its members along with organizing skills to bring in coalition partners and now affordable housing residents.... EBHO gets the crowds and the right people to influence policymakers."

Maryann Leshin: "The Affordable Housing Week tours and the connectedness with local electeds really helps the staff in those cities, as well as public officials, who support affordable housing to make the case for projects that are always subject to opposition."

Jeff Levin: "EBHO is both an advocate for affordable housing for low-income people and an association representing non-profit developers and other housing professionals. While this sometimes creates some tensions, this dual role makes EBHO a unique and powerful voice for affordable housing."

Mike Pyatok: "EBHO is the glue that unites everyone engaged in creating and maintaining affordable housing for our more vulnerable neighbors. It is the shared meeting ground, convening all concerned about these housing issues, engaging them in constructive conversations that produce the strategies...."



By Amie Fishman, EBHO



In the last five years, EBHO's membership has grown to include powerful resident leaders like Mayme Lincoln.



Maryann Leshin, EBHO's first staff member in 1984, points out when she joined the team.

Many thanks to the EBHO founders and long-time leaders for contributing to this article.



What is Affordable Housing in 2014?

What does it mean for housing to be affordable, and why does it matter so much right now? Quite simply, an affordable home provides the foundation for good health, economic and educational success, and stable neighborhoods.

These benefits are so fundamental that for many decades the government, non-profits and faith communities have worked to provide affordable, quality housing. **The federal government has determined that housing is “affordable” if it costs no more than 30% of a household’s income,** leaving enough for essentials like food, transportation, health care and child care. Truly affordable housing can even allow people to save for emergencies, or for dreams like higher education and homeownership.

But when people struggle to afford a home, they often make tough choices that affect not just their household but the whole community. Families may lose community connections and stability after moving to less expensive housing—and the region and the environment suffer from more traffic and longer commutes. People’s health is affected by living in homes with hazards like lead or mold, and by the stress of making ends meet. Employers find it hard to grow when housing is too costly for their

workers. These issues are exacerbated by rapidly rising rents, and today in California we have fewer legal and funding tools to create and preserve affordable housing than we did even five years ago. (See “How Do We Fund Affordable Housing?” on page 15.)

In response, non-profits like EBHO’s members work to provide housing and shelter for lower-income people with public and private support. Yet despite the creation of thousands of affordable homes since EBHO’s founding in 1984, economic recessions and shrinking public resources have contributed to an ongoing affordable housing shortage, the emergence of homelessness as a major problem in the U.S., and a growing gap between wages and housing prices. **While the adjusted median household income in California dropped by 8% between 2000 and 2012, the adjusted median rent rose by more than 20%.¹**

The crisis is especially clear in the beautiful and booming Bay Area: Alameda and Contra Costa Counties saw home prices rise 42% and 38% respectively after the recession. While this “hot housing market” brings profit to some, for lower-income people it means making serious compromises—or losing housing all together. In 2013, EveryOne Home found that 55% of the 4,264 homeless people in Alameda County were living outdoors instead of in shelters—the same year the county’s federal funding for homelessness was cut by over a million dollars.

The flip side of a strong economy often manifests as displacement: people are pushed out of their communities because of rising housing costs or other neighborhood changes. **The U.S. Department of Housing and Urban Development ranked the East Bay as the third most expensive rental market in the country.** High rents, foreclosures, evictions and condo conversions limit housing choices for everyone, but particularly for lower-income people, people of color, or those with special needs who already face barriers or discrimination. Richmond and Oakland each lost 25% of their African-American population between 2000 and 2010—a loss unlikely to reverse with current demographic trends. Preserving and building

1. California Housing Partnership Corporation, “How California’s Housing Market is Failing to Meet the Needs of Low-Income Families.” February 2014.

Who Qualifies for Affordable Housing?

This chart shows the range of income levels used to determine eligibility for affordable housing.

	Extremely Low	Very Low	Low	Median
Income Level (% of Area Median Income)	30% AMI	50% AMI	80% AMI	100% AMI
Income limits for a one-person household	\$19,650	\$32,750	\$47,350	\$65,450
Sample affordable monthly rent at 30% of income	\$491	\$819	\$1,184	\$1,636
Income limits for a four-person household	\$28,050	\$46,750	\$66,250	\$93,500
Sample affordable monthly rent at 30% of income	\$701	\$1,169	\$1,690	\$2,338

Income levels data from California Department of Housing and Community Development, February 2014. (www.hcd.ca.gov).



Advocacy in local and regional planning processes

Land use plans can promote affordable homes through city-level policies, funding and sites. Advocates are ensuring that Housing Elements and station area plans include strong language on affordability and link housing to transportation investments. Plan Bay Area, adopted in mid-2013, took a step in this direction on the regional level thanks to the work of

equity advocates. (See “Think Regionally, Act Locally” on page 14.)

Combining the power of a movement with the expertise of an industry

In 2013, EBHO won a major victory when it persuaded Oakland to set aside former redevelopment funds for affordable housing (see pages 8–9). Several local cities and counties have passed similar policies after hearing both

the economic and moral cases from low-income residents, affordable housing professionals, labor leaders, faith communities and grassroots advocates.

Awareness of income inequality

From the President in his State of the Union speech to big-city mayors and pastors, people are speaking out about those falling through the cracks in our economy—and about the need for both public and private actors to invest in communities. New partnerships are linking housing justice to other social justice issues such as the minimum wage and statewide tax policy reform.

We hope that 30 years from now, everyone has a healthy and affordable place to live. Until then, EBHO will continue to educate, organize and advocate so everyone knows what affordable housing is and why it matters in the East Bay and beyond.



By Gloria Bruce, EBHO

affordable housing has become a crucial piece of upholding racial and economic diversity. (See “Out of the Frying Pan” on page 12.)

Fired up by this need, advocates, residents and public leaders continue to find opportunity in crisis. Over the last few decades, the East Bay has become a leader in housing options, including permanently affordable, service-enriched non-profit housing; innovative models like co-housing and land trusts; programs that rehab foreclosed homes; and groundbreaking collaborations to house homeless people.

Bright spots for this year – and the next 30 years – include:

Growing coalitions to combat displacement

Tenant advocates, rental housing providers, homeownership groups and others have found common cause in stabilizing communities. Together, they’re working to improve the habitability of existing homes, protect renters, recapture foreclosed properties as community assets, and create new affordable homes.

A worker making minimum wage has to work 152 hours a week to afford a fair market-rent two-bedroom apartment in the East Bay.

National Low Income Housing Coalition, Out of Reach 2014

How many hours would these East Bay residents have to work to afford an apartment?

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 would spend far more than 30% of their income to afford housing (note that HUD considers those spending more than 50% of their income on housing to be at risk of homelessness).

Occupation	Average Annual Wage	Percentage of AMI	Percent of monthly income needed to afford a “fair market rent” one-bedroom apartment
Food Preparation and Serving Workers (incl. fast food)	\$21,483	33%	70%
Retail Salespersons	\$28,690	44%	52%
Security Guards	\$33,706	51%	45%
Preschool Teachers	\$33,911	52%	44%
Receptionists	\$34,569	53%	44%
Construction Laborers	\$48,660	74%	31%

Based on HUD 2014 Fair Market Rent of \$1,255 for a one-bedroom apartment in Alameda or Contra Costa Counties. Note that actual rents are often much higher. Wage information from California Economic Development Department. (www.labormarketinfo.edd.ca.gov)

THE POWER OF RESIDENT ORGANIZING: How EBHO Won Our Budget Campaign in Oakland



EBHO resident leaders in action.

In the spring of 2013, Oakland’s city leaders declared that the city had no money for affordable housing. By that fall, the mayor, City Council members, affordable housing residents and advocates were all cheering together as the city committed millions of dollars to affordable housing for years to come. How did this happen?

This turnaround was just one of the tangible wins of EBHO’s Resident and Community Organizing Program. Working in partnership with our members and allies, our program has engaged thousands of residents and staff in campaigns, trainings and advocacy. More importantly, our base-building efforts are increasing

housing access for those who need it most by generating more resources and awareness of the need for more affordable homes.

When the State of California abolished Redevelopment agencies, it eliminated the largest source of local financing for affordable housing: over \$1 billion a year. This set in motion a series of campaign fights around the state to secure future funding for affordable housing. EBHO focused on where we could make a difference in the East Bay. We knew that the City of Oakland was particularly hard-hit, given its heavy reliance on Redevelopment as a source of financing. While Oakland had already developed and preserved thousands of affordable homes for low-income people

with redevelopment dollars, the need was still sky-high and growing. It was particularly alarming when the proposed city budget zeroed out funds for affordable housing. Without Redevelopment, EBHO was told that there was no money for affordable housing.

EBHO kicked into high gear and initiated a Speak Out for Affordable Housing! Oakland Budget Campaign. We advocated for the dedication of “boomerang funds” for affordable housing. “Boomerang funds” are the portion of former redevelopment property tax increment revenues that now flow back to local jurisdictions as general fund dollars. (See “How Do We Fund Housing in a Post-Redevelopment World?” on page 15.)

EBHO’s Speak Out for Affordable Housing! Oakland Budget Campaign mobilized nearly 1,000 affordable housing residents,





Long-time EBHO advocate and co-founder Elissa Dennis speaks to the Oakland City Council.

EBHO members, community and faith leaders, and concerned citizens from every part of Oakland to write letters, make calls, meet with City Council members, and speak out at public meetings and hearings. Residents told their stories about how affordable housing strengthens communities, improves health and public safety, helps kids succeed in school, and creates quality jobs. They also brought City Council members to visit their communities, organized their neighbors to sign letters of support, and went to meetings with their council representatives.

Resident leaders advocated alongside hundreds of EBHO members, creating an unbeatable team. EBHO mobilized citywide, working with our members and dedicated resident leaders from nearly twenty affordable housing developments to attend public forums to testify before the Oakland City Council and the mayor.

The result? Immediate and long-term funding for affordable housing in Oakland. In 2013, the Oakland City Council made two key decisions to fund affordable housing. The council decided

to include \$1.8 million in the current budget for affordable housing, and it passed a policy proposal that sets aside 25% of all future boomerang funds for Oakland's Affordable Housing Trust Fund. While these funds represent a fraction of what is needed and what was lost, they ensure a continued pipeline of funds for affordable housing development and preservation. They form a base to build upon as we continue to campaign for sustainable sources of funding for affordable homes locally, regionally and statewide.

The campaign exemplifies the power of collaboration, community organizing and advocacy in advancing housing options for our lowest-income communities, and it serves as a model for future campaigns. Engaging residents and investing in leadership development has contributed greatly to EBHO's capacity to win more resources for affordable housing in the region and beyond—and has empowered these residents to keep up the fight for their neighborhoods and communities.



By Jean Cohen &



Dominique Tan, EBHO

"I'm just trying to get everyone to understand how important affordable housing is to each and every one of us..."

—Mayme Lincoln, Christian Church Homes



Fran Beal is a seasoned civil rights leader and affordable housing resident in Oakland. She played a key role in the campaign and wrote this letter to her council member:

"We would like to remind you of who we are and some of the ways we have benefited from affordable housing. Several of our residents are retired teachers or social workers. Others have devoted their working lives to the struggle for social justice. Still others are still working, and we have a large percentage of retirees who still contribute to society by volunteering in many community activities. We compose a mélange of Asian, African American, white and some Hispanic residents, reflecting the racial diversity that Oakland at large represents. Some are immigrants; some have resided and worked here all their lives.

"All of us benefit from being able to live in safe and healthful environments. Many of the women have worked all their lives while also rearing their children and taking the main responsibility for the family. We now have reached the age where we have earned the right to live a life of dignity, a life that affordable housing can help achieve. We also want to ensure that other low income and moderate income people have access to safe and secure housing as a basis for creating a stable community in Oakland. An independent life is a happy life and affordable housing creates the basis for this goal."

INTERFAITH ADVOCATES FOR HOUSING JUSTICE: Building on Our Strength, Finding Our Best Selves

EBHO's Interfaith Communities United for Affordable Housing (ICU) builds upon a long tradition of people of faith standing up for housing justice. Faith communities have historically advocated for and created affordable housing, even where a community didn't (at first) believe it belonged.

For three decades, the faith community has played a key leadership role in EBHO. In 2004, EBHO hired Rev. Phil Lawson. ICU lifts up the voice of the faith community to join with the voices of non-profit developers, affordable housing residents, and EBHO's other dedicated members.

While Phil retired in 2011, he remains actively engaged in ICU alongside current Director of Interfaith Programs Rev. Sandhya Jha.

In 2013, religious leaders stood beside residents as they advocated for affordable housing funding in the Oakland City Council chambers. People of faith attended Housing Element meetings in Orinda and planning meetings in

Walnut Creek. They participated in EBHO's Local Lobby Day with residents and developers. They welcomed homeless and formerly homeless advocates and non-profit developers to speak during EBHO's Housing Sabbath, and congregations supported the California Homes and Jobs Act, which would create a dedicated source of funding for affordable homes.

At the ninth annual Interfaith Breakfast in September 2013, Buddhist, Sikh, Catholic, Protestant, Muslim and Jewish religious leaders discussed taking action on issues including homelessness, gentrification and senior housing, and they spoke about the spiritual core that drives them to do this work. The Interfaith Breakfast is a bedrock of ICU, bringing communities together to provide education and inspiration.

"...as people of faith, we can encourage our policy-makers to be their best selves and build a community where all have an equal opportunity to live in safe and comfortable homes."



Leslie Dawson, Art Hatchett, Steve Terasuki, and Sister Elaine Sanchez at the 2013 ICU Breakfast responding to Don Stump's remarks.

ICU is also developing Rapid Response Teams to train people of faith to address housing issues as they emerge. Policy issues vary from town to town, but as people of faith, we can encourage our policymakers to be their best selves and build a community where all have an equal opportunity to live in safe and comfortable homes.

ICU will continue to work with like-minded groups on linked justice issues. We're collaborating with the Black Alliance for Just Immigration and the Faith Alliance for a Moral Economy on a resource guide investigating the intersection of mass incarceration, immigration issues, worker rights and housing justice.

We've begun educating people of faith about how the faith community can play a role in affordable housing advocacy, working with EBHO's strong Resident and Community Organizing Program and other EBHO committees. Committed members of the religious community have already strengthened the movement for affordable housing; in 2014, we continue to build on that strength.



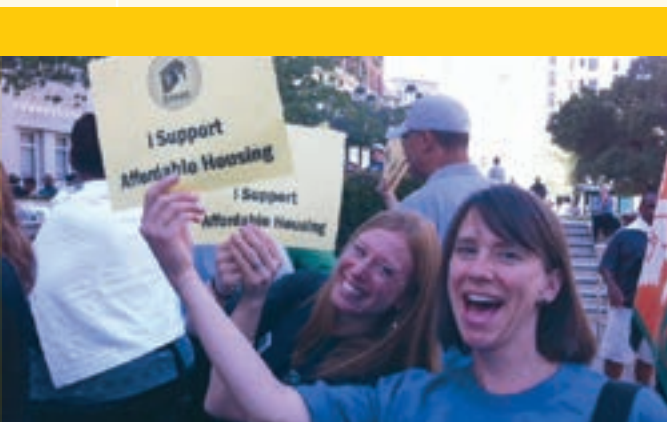
By The Rev. Sandhya R. Jha, EBHO

Get Involved with EBHO

For 30 years, EBHO members have come together around the shared belief that all people—low-income families, people with disabilities, veterans, workers, youth and seniors—deserve a safe, healthy and secure place to call home. EBHO's membership comprises over 350 organizations and individuals. We are affordable housing developers, faith leaders, architects, builders, homeless service providers and advocates, affordable housing residents, city and county agencies, and people like you. **Join our movement to promote quality affordable homes in the East Bay.**

Member campaigns and committees

- **Affordable Housing Week** brings together thousands of people each May to participate in tours, groundbreakings, grand openings, panels, workshops and more across the East Bay. Join us to learn and celebrate, or work with us to host an event. Every May we also release this Guidebook, the leading affordable housing resource in the East Bay.



- **Concord Campaign & Committee** advocates with a broad-based community coalition for affordable housing, quality jobs, open space, sustainable development, and vibrant, walkable neighborhoods at the Concord Naval Weapons Station and citywide.

- **East Bay Regional Policy Committee** provides technical assistance, advocacy, and innovative policy tools on issues including Land Value Recapture, post-Redevelopment funding campaigns, implementation of Plan Bay Area and effective Housing Elements.

- **Foreclosures & Affordable Housing Working Group** strategizes with and convenes housing, financial, policy and grassroots organizations that are developing responses to foreclosures that stabilize neighborhoods and preserve affordability.

- **Interfaith Communities United for Affordable Housing (ICU)** builds partnerships with interfaith and social justice organizations, homeless advocates, and faith leaders with the goal of housing justice for all. Organizes "Shelter in a Time of Storms" breakfast each fall and Housing Sabbath during Affordable Housing Week.

- **Oakland Campaigns & Committee** develops advocacy campaigns on major developments and citywide policies; advances funding, policy and land-use strategies; and organizes coalitions to address Oakland's housing needs.

- **Resident & Community Organizing Program Committee** trains, organizes and mobilizes affordable housing residents to get involved in advocacy efforts. Focuses on issues ranging from



neighborhood planning processes to statewide funding efforts and legislation.

Other ways to take action...

- **Educate yourself and others** about affordable housing's role in creating vibrant communities. Distribute EBHO's Affordable Housing Guidebook and attend EBHO's workshops and trainings.

- **Support affordable housing proposals** in your neighborhood. Participate in the community process for the Housing Element and other plans, and encourage your neighbors to do the same.

- **Testify** at public hearings and city council meetings.

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

- **Mobilize and engage** your organization, neighborhood group, congregation, school and/or union.



By Sam LaTronica, EBHO

Visit www.EBHO.org to learn more and join our community and movement.

DISPLACEMENT IN THE BAY AREA: Out of the Frying Pan, Into the Fire

As the Bay Area enters a post-recession boom, skyrocketing rents in many neighborhoods are once again forcing long-time residents from their homes. This displacement not only uproots families and disrupts communities, it often forces low-income people to resettle at the fringes of the region—disconnected from jobs, transit, and essential services.

Recent reports paint an urgent picture of the damage being done to individual families and the Bay Area by the wave of gentrification and displacement sparked by an overheated housing market.

A 2012 report from the Federal Reserve Bank of San Francisco,

“The Suburbanization of Poverty in the Bay Area,” found region-wide suburban poverty rose 16% between 2000 and 2009, compared to a 7% increase in urban areas, and “Blacks and Hispanics saw the greatest percentage growth in suburban poverty.” While our state hopes to get more people living near transit, the number of low-income people living within a half-mile of a rail station dropped between 2000 and 2009.

Plan Bay Area, a recently adopted 28-year land use and transportation plan, strives to direct 80% of the region’s anticipated 2.1 million new residents into areas near transit, which are also predominantly



low-income neighborhoods. This development pattern has been heralded by some as “smart growth.” But as the increasing attractiveness of these “transit-oriented development” areas translates into higher housing costs, there is often displacement of long-term low-income residents. **Concentrated growth is only “smart” if it includes affordable housing and connections to economic opportunity.**

West Oakland is a key example of this trend. Bisected by freeway and BART construction in the 1950s and '60s, the vibrant neighborhood’s African-American community has suffered from decades of polluted air, poor access to basic resources, and under-funded schools and community facilities. As public and private forces now reinvest in West Oakland because of its transit connections and proximity to San Francisco, Oakland’s African-American population, which already declined by one third between 1990 and 2010, faces a new threat. The *San Francisco Chronicle* explored how waves of new residents are changing the face of West Oakland, and the *East Bay Express* documented that large real estate investment firms have profited from the foreclosure crisis and helped drive Oakland home prices up 64% from 2012 to 2013. This impact has been felt particularly in West and East Oakland, where predatory lending, followed by foreclosures and speculation



6 Wins Advocates testify at a regional hearing to ensure that equity perspective is heard. Photo: Paloma Pavel.

“It’s really hard to be on one income and still have to pay my rent and bills and try to raise four kids.”

—Brenda Leon, Century Village

on homes, have eroded the relatively high rates of homeownership by people of color:

Not only does real estate speculation stress low-income urban neighborhoods, it drives families to far-flung areas beyond traditional suburbs, where there may be fewer economic opportunities. Recent research shows that low-income people and people of color are moving to places like Vallejo, Antioch and Fairfield. Although Oakland and Richmond still have the highest percentage of African-American residents in the region, eight out of the top 12 most heavily African-American cities in the Bay Area are smaller suburban and “exurban” communities further from job centers and services.

The rise of suburban poverty threatens to destroy the economic integration and mobility that make the Bay Area strong. As *New York Times* columnist Paul Krugman observed, low-income people are often “Stranded by Sprawl.” Interpreting data from the Equality of Opportunity Project, he concluded

that smart growth increases economic mobility. The researchers found that “[a]reas in which low income individuals were residentially segregated from middle income individuals were also particularly likely to have low rates of upward mobility.”

Krugman notes that because low-income Bay Area residents have historically enjoyed comparatively high access to transit and jobs. “In San Francisco a child born into the bottom fifth of the income distribution has an 11% chance of making it into the top fifth, but in Atlanta the corresponding number is only 4%.” The Bay Area’s effort to intensify development near transit may undermine this mobility.

Displacement undermines California’s environmental goals as well. Many people pushed out of the urban core commute long distances in high-polluting cars to return to their old neighborhoods to work, worship and socialize. Ensuring that people of all income levels can live and work in greener, transit-connected neighborhoods is vital to combatting climate change.



St. Joseph’s, an affordable housing property on a transit-rich corridor in Oakland, is the type of development that can preserve opportunity for residents.



Public transit plays a central role in many people’s daily lives.

Courtesy Public Advocates, 2012.

In order to be “smart,” growth must be equitable—increasing opportunities for low-income people and people of color rather than pushing them to the literal fringes of society. Equitable growth is smarter for everyone, as demonstrated in 2013 by the community-developed Equity, Environment and Jobs (EEJ) alternative to Plan Bay Area. Developed by the 6 Wins Network, a regional equity coalition, the EEJ was found to be the “environmentally superior” vision for our region when compared to several scenarios that were evaluated as part of the Environmental Impact Report.

EBHO, Public Advocates and dozens of other allies in the 6 Wins Network are fighting for investment without displacement in low-income urban communities and communities of color—grounding development policies in real community needs, protecting tenants, investing in workforce opportunities, building and preserving affordable housing, and improving public health.

Without such policies, the Bay Area’s notable economic mobility may soon be a thing of the past.



By Sam Tepperman-Gelfant, Public Advocates Inc.

THINK REGIONALLY, ACT LOCALLY: EBHO Advocacy on Local Plans and Housing Elements

In July 2013, the Association of Bay Area Governments and the Metropolitan Transportation Commission adopted Plan Bay Area, an ambitious land use and transportation blueprint for reducing greenhouse gas emissions. The plan steers new growth to higher-density developments close to transit in designated Priority Development Areas (PDAs).

Throughout the process, advocates have focused on ensuring that transit-oriented development brings opportunity rather than displacement to low-income people and communities of color (see “Out of the Frying Pan” on page 12). To make this happen, EBHO and our members must focus on how Plan Bay Area plays out in local communities.

While Plan Bay Area sets targets for growth and criteria for transportation investments, implementation is largely the responsibility of local governments. That means our attention must now turn to Specific Plans and Housing Elements, the city plans that determine land use, as well as housing sites, production goals and policies.

Public benefits zoning offers one promising way to make new development equitable. Also known as “land value recapture,” public benefits zoning means that when governmental action results in higher land values, the benefits of the increase will be shared with the community rather than flowing exclusively to private landowners. (This public action could include land use and zoning decisions, or investment in transportation and infrastructure that makes areas more attractive.) In communities where Specific Plans will encourage transit-oriented development, we advocate incorporating public benefits zoning to require higher levels of affordable homes. While market conditions may not yet be ripe enough, cities must put policies in place now so that developers can plan accordingly—and so that cities build in public benefits before lower-income people are pushed out.

Now that cities’ housing production targets are closely tied to Plan Bay Area, EBHO is following the Housing Element update process in seven East Bay cities that have both high housing needs and high opportunity. We are advancing policies and strategies for equitable development in PDAs, with particular emphasis on including homes for a range of incomes, creating effective anti-displacement policies, and ensuring that opportunity sites for affordable housing will score competitively for tax credits.

We’re also working with other regional advocacy groups to promote a common policy platform for Housing Elements. Focusing on “policies, programs, and parcels,” this list provides cities with best practices for anti-displacement and inclusion, local funding sources, site and building regulations, and state requirements such as zoning for emergency shelters.

For more information on this platform, or to get involved in our efforts on local plans, contact Jeff Levin at jeff@ebho.org.



By Jeff Levin, EBHO



advocacy

How Do We Fund Housing in a Post-Redevelopment World?

When the state of California eliminated Redevelopment, it left a major hole in funding for affordable homes, made worse by cuts to federal programs and exhausted state bond funds. Advocates and developers are now searching for new funding sources to close the gap. Here are some promising alternatives:

“Boomerang” Funds

When Redevelopment was dismantled, the former tax increment funds didn't go away; they were simply reallocated. After fulfilling obligations such as bond debt, the residual or “boomerang” funds are distributed back to the cities, county, schools, and other taxing entities. Though the funds are no longer designated for redevelopment, many cities and counties are choosing to set aside funds for affordable homes. In 2013, EBHO successfully led a campaign to set aside 25% of boomerang funds in Oakland (see The Power of Resident Organizing on page 8), and EBHO is advocating for a similar policy in Alameda County.

New Dedicated State Funds

The California Homes and Jobs Act (SB 391) would establish a new dedicated source of state housing funds, based on a document-recording fee on real estate transactions (excluding home purchases). EBHO is working with a statewide coalition to get the bill passed in 2014.

Redevelopment 2.0

Legislative proposals would establish a new kind of tax increment financing for economic development, focused primarily on Priority Development Areas (PDAs) close to transit. Advocates will push for a mandatory set-aside for affordable homes, particularly to avoid displacement in the PDAs.

Cap-and-Trade Funds

California's climate action legislation, AB 32, includes provisions for a cap-and-trade system that generates funds from the sale of greenhouse gas emissions permits. Those funds must be used for purposes consistent with climate change goals, and 25% of the funds must be used for disadvantaged communities. Advocates are making the case that funding affordable housing should be mandatory.

Bond Measures/Tax Increases

Some cities have passed or are considering new bonds or special taxes to fund affordable housing. Possible sources include business taxes or real estate transfer taxes.

Inclusionary Housing In-Lieu Fees

Most inclusionary zoning ordinances allow payment of an in-lieu fee when a developer doesn't want to build the required affordable units. While this means that individual projects are not mixed-income, the funds can be directed to other parcels or targeted to much lower-income households.



Residential and Commercial Development Impact Fees

Some cities have established development impact fees for affordable housing. These can be adopted without a ballot vote, but require a “nexus study” documenting the linkage between the development and an increased need for affordable housing.

The need for affordable homes continues to intensify, so EBHO and our members and partners are advocating for creative strategies to fund the next generation of affordable homes.



By Jeff Levin, EBHO



Oakland residents rally to win “boomerang funds.”

Steps to Find Affordable Housing

Finding a great, affordable home can be challenging, but the tips below can help. Call 211 or contact EBHO and the organizations on the following pages for more information.



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

Step 1: Learn about different kinds of affordable housing

Some affordable homes are operated and funded by public agencies or non-profits, which keep costs within reach for lower-income people. Other programs will help you afford housing on the private market. See “What is Affordable Housing” on page 6 to learn more about affordable housing options. It’s also important to know your rights. Fair housing laws protect you from discrimination, and you have legal rights as a renter or a homeowner—contact the legal organizations on page 25 for assistance.

Non-Profit Housing

Non-profit affordable housing developers like those featured on pages 24–25 offer well-designed and professionally-managed homes. Properties may have varying eligibility requirements for tenants. Some buildings offer services such as youth and senior activities, financial education, counseling, health services or computer labs. Find out about housing opportunities by calling the organizations listed on page 24 and visiting their websites.

Section 8 (Housing Choice Voucher Program)

The Housing Choice Voucher Program—better known as Section 8—is a federally-funded program managed by local public

housing authorities. A Section 8 voucher helps close the gap between rent and your income so you can afford an apartment in the private market. Seek out landlords who accept vouchers. Unfortunately, federal budget cuts have made it difficult to obtain a new Section 8 voucher; contact your public housing authority on page 25 for more information.

Public Housing

Public housing may be an option depending on your income. Many public housing properties have been renovated in partnership with non-profit developers. Contact your local public housing authority, listed on page 25.

Affordable Homeownership

Renting is a great option for many households. But if you’re thinking about buying a home, contact the organizations on page 25 about homebuyer assistance programs. Community Land Trusts may also offer an affordable homeownership option. If you’re struggling with your mortgage payments, see the foreclosure counseling resources on page 25.

General 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 25.

resources



Step 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. Certain landlords will accept a poor credit history if you have good references and can demonstrate the ability to pay through proof of employment, a higher security deposit, or a co-signer. If you need help, contact a credit counseling agency.

Security Deposit

If the security deposit is a challenge, some programs can help you pay move-in costs—see page 25. Some landlords are also willing to accept a deposit in installments.

Income, Savings and Budgeting

Make sure that you can afford transportation, child care, health care and other costs along with rent or mortgage—and save for the future. Ideally, your housing costs should take up no more than one third of your income. The agencies on page 25 can help you create a financial plan.

Step 3: Check to see if your income qualifies

Affordable housing is reserved for people with lower incomes, which includes working people and people of all backgrounds. You must fall within a certain eligible range, depending on the property (see the income chart on page 6 for examples of income ranges). All sources of income will be considered. Find out if you qualify by inquiring with a specific property or non-profit developer. If you have a Section 8 Housing Choice Voucher, ask if the property will accept it.



Photo by Keith Baker

Step 4: Identify your housing needs and preferences

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

Non-profit housing is often targeted to certain populations:

- **Senior:** Generally, you or your spouse/partner must be at least 62 years old or older. Children are usually not allowed.
- **Special Needs:** You must have a documented condition such as a mental, physical or developmental disability. Some properties serve only people with these needs, while others have apartments designated for people with a particular status.

- **Family:** You may be a single parent with children, a two-parent family with or without children, or two or more persons who have chosen to live together.
- **Transitional or supportive:** Housing for people emerging from homelessness or foster care, or in need of special services.

Identify how many bedrooms you need, and any other needs such as wheelchair access. Finally, be aware that housing providers cannot discriminate based on race, ethnicity, gender, national origin, family status, or other protected classes. However, you may face challenges qualifying for federally-funded housing if you are undocumented or if you have a criminal record. Non-profit and community-based organizations can inform you about your options.

Step 5: Contact non-profit housing developers and housing authorities to apply

- Check the websites of non-profit developers often—see page 24.
- Call and ask for a list of properties, including those under construction. Ask to be added to the interest list for properties that meet your needs and income level.
- Get on as many waitlists as you can by calling each property. Ask for an application, or go to the property to get an application. Submit it by the deadline.
- Once you have submitted your applications, let each property know if you move or change your phone number. To remain on a waitlist, you must be in regular contact with the site manager of each property. Ask to find out the best way to do this.





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Financial & Development Consulting
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