

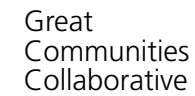


Together for Housing Justice

AFFORDABLE HOUSING GUIDEBOOK



EBHO appreciates its funding partners



TOGETHER FOR HOUSING JUSTICE

Since 1997, East Bay Housing Organizations (EBHO) has worked to celebrate affordable homes through our Affordable Housing Guidebook, released each May during our annual Affordable Housing Week. We're proud to share this essential resource with you!



EBHO members rally for ballot measures A1 and JJ at Oakland City Hall.

This year's Guidebook, "Together for Housing Justice," explores the many ways that affordable housing is intertwined with resilient communities – from promoting the importance of healthy community spaces to building political power for housing justice.

Articles define affordable housing and share what it takes to grow equitably, advance political leadership among affordable housing residents, and highlight the links between the built environment and vibrant, healthy communities. **Property profiles** show affordable housing developments that have helped prevent displacement, while **resident stories** show how affordable housing residents are contributing to their communities. **Resource listings** provide guidance for those seeking housing. And throughout, we provide information about **how to get involved** in this movement: We must all move forward together for housing justice.

How do I use this guidebook?

- **Advocates and community members:** Inform your neighbors and your constituencies about affordable housing efforts and coalitions, and discover ways to make a difference.
- **Elected officials and local government staff:** See what affordable housing developments could look like in your community, meet some of the people who benefit from affordable housing, and learn more about the policy and funding issues involved in the housing crisis.
- **People looking for affordable housing:** Turn to pages 24–25 to find resources and tips to help you find and keep affordable housing. Learn about different kinds of affordable housing and how you can

help build support for more housing opportunities.

- **Affordable housing developers:** Learn about land use, funding, and anti-displacement campaigns where your voice is needed, and use the property profiles and resident stories as tools to make the case for more affordable housing.
- **Funders:** Find out about new, innovative affordable housing developments, policies, and organizing strategies—and who's making them happen. See how your local investments in homes and hope are changing the lives of real people.

Get involved with EBHO by becoming a member today!

Please visit www.EBHO.org for more information and see page 44 for a list of current members.

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EBHO Staff 2017

Gloria Bruce, *Executive Director*
Demitrius Burnett, *Interfaith Program Coordinator*
Mia Carbajal, *Advocacy & Programs Associate*
Anthony Federico, *Associate Director*
Adlemy Garcia, *Community Organizer*
Najla Gomez-Rodriguez, *Community Organizer*
Jeffrey Levin, *Policy Director*
Laneisha Whitfield, *Membership & Communications Associate*



EBHO Board—Back, left to right: Woody Karp, Lillian Lew-Hailer, Ellen Wu, Kenneth Jones, and Luis Rodriguez. **Front:** Liz Varela, Lena Robinson, Ener Chiu, Board President Sister Marie Taylor, Stevi Dawson, Natalie Bonnewit and Amit Price Patel.

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A LETTER TO OUR READERS

I'm honored to live in a community where so many people are ready to come together for housing justice. The need for affordable, dignified housing has never been greater, but the community's ability to address this crisis is also unmatched.

In November 2016, the East Bay saw some light during a dark national moment: EBHO was part of the successful effort to pass Alameda County Measure A1. 73% of voters approved a \$580 million bond, the East Bay's biggest affordable housing investment in decades. We also helped advance tenant protections in Oakland, revenue measures and impact fees in Berkeley and Oakland, an inclusive land policy with BART, organizing in Walnut Creek and Concord, and much more. Residents and community partners organized, educated and spoke out for inclusive communities.

We're excited to share these stories here, especially at a moment when we need courageous truth-telling more than ever. As I write, the future of federal funding for affordable housing—and more importantly, of fundamental rights and services for immigrants, people of color, and others—is disturbingly uncertain. But it's clear that collectively, we have the resources and wisdom to face these challenges, if we can mobilize political and public will.

We can't rest on our local victories. Nor should we become paralyzed by deeply unjust policies targeting immigrants, low-income people, or others. Instead, we'll work harder than ever to resist a mentality of scarcity and fear. With our new strategic plan, we'll promote an alternative vision of inclusive communities, and use our policy expertise for justice. We'll keep building power and partnerships. We'll declare that affordable housing supports health, education, and neighborhood resilience—because it's a fundamental human right. Please read on and join us in these efforts.

In solidarity,

Gloria Bruce
Executive Director

EBHO Affordable Housing Guidebook Team

Laneisha Whitfield, EBHO Guidebook Team Manager
Debra McKnight Higgins, Project Manager
Rob Roehrick, Graphic Designer
Alain McLaughlin, Photographer
Sarah Bardeen, Copy Editor
Gloria Bruce, EBHO
Mia Carbajal, EBHO
Anthony Federico, EBHO
Ari Marcantonio, EBHO
Autumn Press

ABOUT EBHO

We are East Bay Housing Organizations (EBHO), a coalition of organizations and individuals who believe that everyone should have access to safe, decent and affordable homes. We take collective action to advocate for affordable housing for East Bay and Contra Costa communities.

EBHO is the leading affordable housing advocacy organization in Alameda and Contra Costa counties. **We promote, preserve, protect and expand affordable housing opportunities for the lowest-income communities in the East Bay.** For over 30 years, we have activated our dynamic membership, now over 500 organizations and community leaders, to advocate for equitable housing policies at the neighborhood, city, county, regional and state levels.

Who are EBHO's members?

Non-profit housing developers. Affordable housing residents. Architects, builders, and engineers. Planners. Homelessness and housing advocates, consultants and researchers. Service providers. Labor unions. City and county agencies. Financial institutions. Faith-rooted organizations. Individual leaders in neighborhoods and congregations. Environmental and social justice organizations...and more.



EBHO Staff — Left to right: Laneisha Whitfield, Anthony Federico, Adlemy Garcia, Jeff Levin, Gloria Bruce, Demetrius Burnett, Najla Gomez, and Mia Carbajal

How does EBHO work?

Collectively, our staff and members:

Educate and engage elected representatives, neighborhood groups, faith-based and community organizations, and the general public about housing as a human right, and the human costs of not investing in affordable housing;

Advocate for policy changes in local, city, county and statewide efforts to strengthen the political and funding climate for affordable housing preservation and development;

Organize and empower residents and staff of affordable housing properties to take leadership and become advocates;

Build strong coalitions with our interfaith, community, labor, environmental and industry partners to promote a shared vision for equitable communities.

How can I get involved?

Become a member and join a large and growing coalition of affordable housing advocates in the East Bay. Members can:

- Learn how to take action in your local community
- Get educated at membership meetings, workshops and trainings
- Make connections at our Annual Membership Meeting & Celebration in November and Annual Affordable Housing Week Kick-Off in May

- Shape policy and organizing efforts in our committees and campaigns
- Showcase your work during Affordable Housing Week each May
- Receive EBHO's E-news and the annual Affordable Housing Guidebook

EBHO's current member-led committees & campaigns include:

- Affordable Housing Week
- Concord Campaign & Committee
- City Level Committees for Berkeley, Fremont and Walnut Creek
- East Bay Regional Policy Committee
- Interfaith Communities United for Affordable Housing (ICU)
- Oakland Campaigns & Committee
- Resident & Community Organizing Program Committee

Want to learn more? Find campaign updates, upcoming events, details on membership, and full committee descriptions at EBHO.org, or call 510-663-3830 to speak with a staff member. Join our email list, and follow us on Facebook and Twitter for the latest updates.

See EBHO's new Strategic Plan and our Mission, Vision and Values at www.ebho.org

In Oakland, 42% of white households are housing cost burdened—already far too many—but 59% of households of color are housing cost burdened.

—PolicyLink, “Oakland’s Displacement Crisis As Told By the Numbers”

WHAT IS AFFORDABLE HOUSING IN 2017?

“Affordable housing” means a high-quality, healthy home that allows a person to make ends meet. But what does “affordable” mean, and how do we create that for everyone?

Defining “Affordable”

Affordable housing is officially defined as housing that costs 30% or less of one’s income. Many government housing programs use this standard, since it’s a relatively sustainable level for a lower-income person.

However, these days, even a moderate-income person can struggle to afford quality housing in the East Bay. But the challenges are greatest for people at or below the area median income, or AMI. Most affordable housing programs target people at or below 80% of the AMI—those who have the

hardest time making ends meet, even with one or more jobs. (See charts on page 5.)

In the Bay Area, lower-income people are increasingly finding themselves displaced, and even moderate-income people find their choices limited. As documented by the UC Berkeley Urban Displacement Project, simply building more market-rate housing will not stop displacement or serve the lowest-income people. Today in the Bay Area, true housing affordability is generally achieved either by offering direct assistance to households, or by funding homes with lower rents or mortgage payments. One widely-known form of assistance is the **Housing Choice Voucher** or **Section 8**, which allows people to rent on the private market with a rent subsidy.

Public housing is another form of affordable housing that’s directly owned and managed

by a Public Housing Authority, which is authorized and funded by the government. While public housing units make up a small share of assisted housing, they remain a very important source of community stabilization for low-income families (see information on public housing on page 25).

Less well-known—even though its California residents number close to one million people—is **non-profit housing**, which is developed, owned and managed by mission-driven organizations and funded by public and private loans and programs like the Low-Income Housing Tax Credit. These homes (like those featured on pages 27–30) are regulated to remain affordable over the long term, and they often offer resident services. These services can help residents increase their financial and job skills, address mental or physical health challenges, or develop community leadership skills.

It’s estimated that only about one in four of the people who need housing assistance get it, which is why it’s so important to increase affordable housing programs in a time of deep federal budget cuts. It’s also important to recognize the key role that affordable housing plays in building communities and advancing social and racial equity.

How Affordable Housing Advances Equity

Historically, the private housing market has been characterized by discrimination and exclusionary land use policies by some landlords, lawmakers and realtors. People

of color, lower-income people, immigrants and other groups have often had to live in substandard or crowded—and often expensive—housing conditions.

We need to address these challenges through laws that advance fair housing, prohibit discrimination against voucher holders or formerly incarcerated people, and uphold renters’ rights. At the same time, it’s important to **build and preserve affordable housing**, because we need more permanently affordable homes to increase opportunity for lower-income communities of color. Affordable housing doesn’t just benefit its residents; it also brings a whole community closer to the ideals of inclusion, sustainability and diversity.

Affordable housing can also be a refuge. Housing outside the private market exists to put people first. Affordable housing developers can model community-building, not only through beautiful green design and resident leadership development, but also by breaking down barriers for communities who face the most challenges—homeless people, disabled people, and people who are formerly incarcerated or undocumented.

Community Investment and Activism

Affordable housing can’t happen without community members willing to organize for inclusive, mixed-income communities; decision-makers who will pass policies and zone to support creating affordable housing; and employers and private developers who will help. In 2016, we saw this kind of investment and action with the passage of Alameda County Measure A1, in which community members came together

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 Income	Moderate
Income Level (% of Area Median Income)	30% AMI	50% AMI	80% AMI	100% AMI
Income limits for a one-person household	\$20,500	\$34,150	\$52,650	\$65,500
Sample affordable monthly rent at 30% of income	\$513	\$854	\$1,253	\$1,638
Income limits for a four-person household	\$29,250	\$48,750	\$75,150	\$93,600
Sample affordable monthly rent at 30% of income	\$731	\$1,219	\$1,879	\$2,340
Income levels data from California Department of Housing and Community Development, May 2016. (www.hcd.ca.gov)				

to win \$580 million for affordable homes (see pages 6–7).

It was a shining example of how we can all work together to help solve the housing crisis. By doing so, we improve individual and community health; we honor and support our growing population of elders;

we ensure that diversity is valued; and we get closer to a more just Bay Area.

Let’s keep educating, advocating, and making sure everyone has access to an affordable home—because housing is a human right.

By Gloria Bruce, EBHO

THE WAGE AND HOUSING GAP

Most people who live in affordable housing are employed. A sample of typical jobs and average wages below shows that many workers would qualify as “low-income” in the Bay Area and 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
Dishwashers	\$22,964	35%	90%
Retail Salespersons	\$30,174	46%	68%
Security Guards	\$31,357	47%	66%
Preschool Teachers	\$37,749	57%	55%
Receptionists	\$35,960	54%	58%
Construction Laborers	\$49,031	74%	42%
Based on HUD 2017 Fair Market Rent of \$1,723 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)			

“Decent, affordable housing should be a basic right for everybody in this country. The reason is simple: Without stable shelter, everything else falls apart.”

—Matthew Desmond, *Evicted*



MEASURE A1: ALAMEDA COUNTY INVESTS IN HOMES AND COMMUNITIES

Over 73% of voters passed Measure A-1, the Alameda County Affordable Housing Bond, in November 2016. This \$580 million bond will create and protect affordable housing options for people throughout Alameda County.

Development Fund (\$425 million) to create and preserve affordable rental housing for vulnerable populations. The Rental Housing Development Fund allocates funds for projects in each city in the county, as well as four regional pools.

The bond programs will meet a spectrum of housing needs, from rental housing for the lowest-income people to homeownership programs. The homeownership programs include a Down Payment Assistance Loan Program (\$50 million) to assist middle-income homebuyers in Alameda County; a Homeownership Housing Development Program (\$25 million) to finance long-term affordable homeownership for low-income, first-time homebuyers; and a Housing Preservation Loan Program (\$45 million) to help seniors, people with disabilities and low-income homeowners remain safely in their homes.

However, the majority of the bond program focuses on two rental housing programs: an Innovation and Opportunity Fund (\$35 million) to support pre-approved developers to quickly capture market opportunities to preserve and expand affordable rental housing and/or prevent tenant displacement; and the Rental Housing

The bond programs were developed with great attention to community input, with town halls and public hearings held across the county.

RENTAL HOUSING DEVELOPMENT PROGRAM FUNDS

\$225 Million to Base City Allocations

Base City Allocations

Alameda City	\$10,370,727
Albany City	\$2,588,918
Berkeley City	\$15,796,369
Dublin City	\$8,831,465
Emeryville City	\$2,799,109
Fremont City	\$33,264,459
Hayward City	\$20,298,294
Livermore City	\$12,722,700
Newark City	\$6,029,275
Oakland City	\$54,803,565
Piedmont City	\$2,431,300
Pleasanton City	\$13,720,684
San Leandro City	\$11,907,775
Unincorporated	\$19,671,892
Union City City	\$9,763,468
Alameda County Total	\$225,000,000

RENTAL HOUSING DEVELOPMENT FUNDS

\$200 Million to Regional Pools

Regional Pools Allocated by:	Percentage of Total	Need-Based Formula
North County	44.7%	\$89,325,065
Mid County	24.9%	\$49,803,134
East County	13.7%	\$27,332,372
South County	16.8%	\$33,539,429
Alameda County Total	100.0%	\$200,000,000

No Co: Albany, Berkeley, Emeryville, Oakland, Piedmont
Mid Co: Alameda, Hayward, San Leandro, Unincorporated
East Co: Dublin, Livermore, Pleasanton
South Co: Fremont, Newark, Union City

The bond programs were developed with great attention to community input, with town halls and public hearings held across the county. The County HCD Department will continue to integrate community input during the implementation process

HCD will work on several related initiatives, including linking bond programs with related job training, apprenticeship, and employment opportunities for the bond's target populations and creating a streamlined and simplified process to find and apply for affordable rental housing.

For more information on the bond, visit <http://www.acgov.org/cda/hcd/bond.htm>. To receive emails with up-to-date information on the bond, sign up on the County's Housing Bond listserve: <http://www.acgov.org/cda/hcd/esubscribe.htm>.

By Jennifer Pearce, Alameda County

RESIDENTS TAKE ON LOCAL BALLOT CAMPAIGNS —AND WIN!



EBHO resident leaders campaigning at EBHO's annual membership meeting.

In 2016, two East Bay ballot measures emerged that would shape EBHO resident leaders' work for the remainder of the year. First, in response to community pressure around the housing crisis, the Alameda County Board of Supervisors brought forth a \$580 million Affordable Housing Bond (Measure A1). Second, the Oakland City Council put the Protect Oakland Renters (POR) initiative (Measure JJ) on the ballot.

EBHO's Resident and Community Organizing Program (RCOP) Committee immediately recognized the value of these measures. The committee quickly organized a Bond and POR Subcommittee to support their passage; even before the bond had

an official name, resident leaders were presenting to resident groups and recruiting people to join planning meetings. In June, they began meeting bi-weekly to strategize and train speakers. Subcommittee members developed a presentation for affordable housing residents that emphasized that while these measures were not the ultimate solution to the crisis, they would make a positive impact. In August, resident leaders facilitated an "ambassador" training for staff and residents, training over 60 people to present on the Housing Bond. Resident leaders facilitated two more large trainings for Beacon Communities staff in East Oakland and in Livermore, reaching over 50 on-site staff members.

Presentations to Community Groups

The Bond and POR Subcommittee ultimately gave over 50 presentations to affordable housing communities and community groups. In the presentations, resident leaders spoke about the urgent need for tenant protections in the short term, and for more subsidized units in the long term. Over 700 individuals attended RCOP-led workshops over the course of three months. Resident leaders also conducted individual outreach in their neighborhoods and reached a broader audience through National Night Out events and Alameda County's Healthy Living Festival. On October 4th, resident leaders organized a rally in front of City Hall that turned out over 60 people. The Bond and POR Subcommittee did everything from designing the program to assembling a giant A1 Sauce Bottle costume. The event generated good energy before vote-by-mail ballots went out, and Supervisor Keith Carson spoke.

Measures Pass with Big Support

In November, both measures passed with overwhelming support—72% for A1 and 75% for Measure JJ. RCOP could not have done this without many partnerships, particularly with developer members who opened their doors to us and helped coordinate many of the presentations. A special thanks goes out to SAHA for arranging the most presentations (almost 20!) and being supportive along the way. Also, thanks to The San Francisco Foundation for supporting resident stipends and organizing. EBHO appreciates the affordable housing community's commitment to increase voter engagement, and we look forward to future collaborations!

By Najla Gomez and Adlemy Garcia, EBHO

In November
2016, both
measures
passed with
overwhelming
support.



Left to right: Tim Jones, Richmond Housing Authority; Deborah Thrope, National Housing Law Project; Tamisha Walker, Safe Return Project; Kimberly Gamboa, Safe Return Project; Larnel Wolfe, former Safe Return Project Team Member.

FINDING A HOME AFTER INCARCERATION: RICHMOND'S FAIR CHANCE HOUSING ORDINANCE

Parolees are seven times more likely to reoffend if they are homeless than if they're housed.

Every year, over 600,000 people exit state and federal prisons, and more than 11 million return from local jails. Despite the search for safe and stable housing, many of these men and women will become homeless, putting them at a greater risk of recidivism. In fact, parolees are seven times more likely to reoffend if they are homeless than if they're housed. Affordable housing developers and managers can thus play a key role in reducing homelessness and improving public safety by expanding housing opportunities for formerly incarcerated people.

The Safe Return Project

Due to significantly higher rates of arrest and conviction of people of color, Richmond is disproportionately impacted by mass

incarceration. The Safe Return Project, dedicated to successful reintegration in Richmond, set out to identify and alleviate the major barriers to reentry, known as "collateral consequences." Its research affirmed studies showing that abundant affordable housing helped returning citizens reintegrate into the community. Overly broad tenant screening policies, on the other hand, undermine efforts to gain employment, interfere with family reunification, and negatively impact health.

Contrary to popular belief, most incarcerated people were convicted for petty or nonviolent crimes. In addition, research shows that a crime that occurred many years ago or an arrest without a conviction is not necessarily a predictor of future behavior. The Safe Return Project

asked the National Housing Law Project to draft a policy that addresses these issues—reducing barriers to housing while providing clear screening guidelines for affordable housing that focus on the health and safety of tenants rather than a criminal record alone.

Fair Chance Affordable Housing Ordinance

That policy, the Fair Chance Access to Affordable Housing Ordinance, was recently passed by the Richmond City Council. The ordinance applies to all federal, state, and locally-assisted affordable housing properties in Richmond, including Richmond Housing Authority and Low Income Housing Tax Credit developments. Under the ordinance, a landlord must first determine if an individual is otherwise qualified to live in the unit before reviewing his or her criminal record. Upon review of the record, the provider is barred from considering criminal history that does not relate to health and safety concerns. In addition, the ordinance requires an individualized assessment of each applicant's criminal history, including mitigating circumstances such as disability or domestic violence. The screening process outlined in the ordinance will strengthen managers' and owners' compliance with fair housing laws.

The Richmond Fair Chance Access to Affordable Housing Ordinance helps developers, landlords, and the city itself promote successful reintegration, reduce recidivism, and ease the collateral consequences of mass incarceration.

By Deborah Thrope, National Housing Law Project

A UNIFIED MOVEMENT FOR HOUSING JUSTICE

EBHO sees housing as the bedrock beneath everything that makes the East Bay stand out. That's why we promote *building* new affordable homes, *preserving* affordable communities, and *protecting* people from evictions and displacement. For a diverse area, we need diverse strategies when housing costs, such as the average \$2,103¹ it takes to rent a two-bedroom apartment, create barriers for the mosaic of communities that have developed over generations.

Leaders and activists from the low-income communities most directly impacted by housing policy have fought for years against the dark legacy of exclusion and segregation in housing, banking, and city planning. Sometimes tenants' advocates, fair housing attorneys, and affordable housing developers get caught up in their own piece of the housing puzzle and miss the larger picture. The housing crisis has many facets

and many solutions—so it's time for the stakeholders of each of these efforts to stand strong together for housing justice, because the solutions are all linked. For example:

- **The Housing Choice Voucher Program** (often known as Section 8) offers choice and mobility to thousands of low-income households—approximately 303,000 across the state. It helps preserve affordability by giving people direct rental assistance in their communities. But Section 8 works best only in a stable housing market—not one that is already white-hot.
- **Creating non-profit affordable housing** provides affordability and supportive services to residents and communities for generations, but its success depends on smart and equitable land use policy from local leadership in individual communities, as well as funding sources that are precarious or drying up.

■ **Renters' protections** can stabilize rents and tenure, but can't bring rents down in areas where they have already been driven far beyond what low- and moderate-income households can afford.



Get Out the Vote volunteers canvassing Oakland.

All three of these programs have had significant successes in the East Bay and beyond in recent years. However, each has different preconditions for success and a different cast of stakeholders who cannot waste any time in coming together.

Only in a scenario where *all* housing interventions are succeeding in harmony, with each program creating, preserving and protecting housing opportunities for different segments of the community, will we have a chance to make a real dent in housing affordability in the East Bay.

We face a political crisis in leadership at the federal level, which raises fears around new housing struggles and increased discrimination. Yet instead of putting up narrow, technical fights to defend individual programs and budget line items, our communities must invest in advocating together for housing justice.

By Anthony Federico, EBHO

1. National Low Income Housing Coalition, "Out of Reach." 2016.



It's time for the stakeholders of each of these efforts to stand strong together for housing justice, because the solutions are all linked.

EBHO'S RESIDENT EMPOWERMENT PROJECT

Almost 10 years ago, EBHO and its members began organizing with affordable housing residents. Resident leaders with the Resident and Community Organizing Project (RCOP) have helped win permanent allocations for affordable housing, among other victories (see “Residents Take on Local Ballot Campaign—And Win!” on page 7). Recognizing the importance of leadership development, EBHO has been deepening its investment in this program.

It's our duty to listen to residents and address their concerns.

In all effective community organizing, organizers must listen and respond to those whom they serve. While many affordable housing residents gladly advocate for further affordable housing developments, many are also concerned about their housing and neighborhood conditions, including maintenance and safety. RCOP leaders do not see an obvious platform outside of EBHO to learn about their rights as non-profit housing

development residents. Their rights typically differ from those of market-rate tenants; in Oakland, affordable housing is exempt from Oakland's Tenant Protection Ordinance since non-profit and public developers are regulated by other sources. After having these conversations for a number of years, we developed the Resident Empowerment Project (REP).

The REP consists of workshops, one-on-one training, and a toolkit that supports residents to know and uphold their tenant rights and improve communications, especially since the rules governing affordable housing can be complicated.

ToolKit Components

The toolkit, created by RCOP staff and leaders in consultation with developers, has three main components:

- The first covers EBHO's organizing model and helps leaders identify their areas of strength and growth potential. It includes step-by-step guides on how to communicate with property management, identify potential leaders in their buildings, have one-on-one meetings with neighbors, and plan and execute regular resident meetings. It also describes how to establish a resident council.
- The second section covers tenant rights, starting with an overview of a typical



EBHO resident leader Charlene Jimerson facilitating “Know Your Rights” session to the Leadership Academy 2017 Cohort.

affordable housing lease and grievance procedure. This section also describes how to formally document an issue, and provides an overview of affordable housing's governance structure and relevant public agencies, including where residents can find information about how their building was financed.

- Finally, a case studies section shares examples of residents successfully organizing for tangible victories and building stronger relationships with on-site staff. Additionally, the toolkit shares resources residents have identified as useful, including HUD's Resident Rights and Responsibilities brochure.

As a mission-driven organization that believes in providing not only affordable housing for all, but also a healthy, safe place to live with dignity, it's our duty to listen to residents and address their concerns. Through REP, EBHO is working with residents and housing providers to build long-term resident leadership and empowerment as part of the larger housing justice movement.

By RCOP Know Your Rights Subcommittee



Resident and Community Organizing Program Committee

ACHIEVING GREAT DESIGN IN AFFORDABLE HOUSING

Good design is as important for affordable housing development as it is for market-rate housing. But affordable housing funding sources, such as the Low-Income Housing Tax Credit and HUD, impose requirements that, alongside state and local agency development requirements, increase project complexity significantly. Design teams should take the time to understand these complexities thoroughly at the start of the design process so that they can leverage restrictions into creative solutions that achieve compliance while positively affecting the design. Designers often face these top three requirements:



1. Achieving Optimal Energy Efficiency and Sustainability

Minimizing construction costs while exceeding energy efficiency standards is one of the most challenging aspects of affordable housing design. The level of energy efficiency proposed often has a major impact on whether or not funding is awarded, making it imperative that the entire project team understand the requirements.

A proven, effective approach is to prepare an energy summary options spreadsheet in collaboration with the owner, design team and general contractor during the design phase. Review the efficiency and cost trade-offs for each target percentage with the project team; this enables developers to confidently choose the option that optimizes value, knowing it also satisfies funding requirements.

In choosing to address the requirements early and collaboratively, developers can often avoid costly design changes during construction.



2. Incorporating the Program Requirements

The design must satisfy the needs driven by the specific housing program requirements while complying with jurisdictional zoning requirements. For example, TCAC requires a certain unit mix and size, a defined amount of common space, offices, services, laundry facilities, an on-site property manager in most cases, and more. These

requirements directly affect the footprint and height of a building, which are also directly affected by zoning requirements such as setback minimums, building height restrictions, parking and open space.

To achieve compliance with program and zoning requirements, the designer and developer must work together during design through entitlement to approval. It would be costly, even disastrous, to discover an entitled design falls short of program requirements or that a design that fulfills program requirements cannot be entitled.



3. Complying with Minimum Construction Standards

Lastly, funding agencies often designate minimum construction standard requirements. These standards address items like the type of roofing material, door sizes, appliances, flooring, insulation and landscaping. Review and note specific standards early in the design process; develop a checklist that can be referenced throughout the design stages; and keep records of all the forms. This enables the designers to readily confirm their drawings and specifications comply.

By Chris Apostolopoulos, Dahlin Group

Affordable housing funding sources impose requirements that increase project complexity significantly.



RCD's Ashland Place—a center for community development.

...RCD is forging opportunities for families and individuals to shape the investments and programs that will bring new vitality to the area.

COLLABORATING FOR NEIGHBORHOOD CHANGE IN ASHLAND

For decades, community developers have pondered how to revitalize communities while ensuring that existing residents share in the benefits of growth and revitalization. One thing is certain: Community members must be at the front and center of any neighborhood improvement effort.

RCD's Stronger Places, Stronger Lives community development initiative does just that. The initiative aims to increase our impact on key housing and livability issues in the Bay Area, moving beyond the boundaries of housing developments into whole neighborhoods.

Our first focus is Ashland, an unincorporated community in Alameda County where neighborhood residents are working together to strengthen their community.

Ashland has historically struggled with poverty, a large prison re-entry population and a lack of parks, fresh food and quality schools. Until recently, it suffered from massive underinvestment.

Together with Eden Housing, Mercy Housing, Mandela MarketPlace, REACH Ashland Youth Center, Deputy Sheriff's Activities League, and various Alameda County agencies, RCD is forging opportunities for families and individuals to shape the investments and programs that will bring new vitality to the area.

Here are a few examples of how we're organizing for greater impact:

- In 2016, RCD worked with residents and community partners to increase civic

engagement through a series of voter engagement events, and it paid off. The city saw a 10% increase in registered voters, and about 2.5 times as many Ashland residents cast a ballot as in the 2014 election.

- An Alameda County "All In" grant supported a listening session where residents identified their community priorities. Jobs and public safety were at the top of the list, which also included more places for exercise and recreation, programs for young children, financial and home-ownership programs, and increased traffic safety along the East 14th Street Corridor.
- In November, we hosted a resource fair with 20 local and regional organizations. Over 60 community members were able to learn about and sign up for health, education and employment services.
- West Oakland-based Mandela MarketPlace is building a market hall and café in the commercial space at Ashland Place. Local entrepreneurs will sell their goods and community members will have access to fresh, healthy food and healthy lifestyle activities.

Programs like these focus on the intersections of health, safety, recreation, employment, education and housing affordability. RCD is committed to this new direction and looks forward to working with advocates in these areas to strengthen our communities so that they're all great places to live, work and play.

By Breann Gala and Liz Eckstein, Resources for Community Development (RCD)

SENIOR TSUNAMI: A LOOK AT THE SENIOR HOUSING CRISIS

America is aging at an alarming rate. By 2030, we can expect 73 million people age 65 and older—a 33 million spike in just two decades. Already the largest demographic in size and percentage, the number of seniors has soared faster than the total population as approximately 10,000 baby boomers turn 65 every day.

This surge, though, has been met with relatively little backing for senior housing. Since slashing funding to the HUD 202 capital advance program, the federal government has supported no new funding for senior housing in several years. At the state level, seniors are a forgotten constituency. Instead, federal and state governments have emphasized addressing families and chronic homelessness.



While both deserve attention—especially as affordability and homelessness reach crisis proportions in California—ignoring the growing needs of our seniors only exacerbates the problem. Nationally and in many California counties like Alameda, the link between homelessness and the “senior tsunami” is more concrete than people realize. Today, more than half of homeless Americans are over 50 and 30% of seniors spend more than half their income on rent. And that number is projected to increase by 42% in the next ten years.

Many seniors teeter on the brink of homelessness as they are forced to choose between food, medicine or a roof over their heads. Coupled with a sudden job loss, serious illness, or death in the family, it’s not surprising that a recent study by the National Institute on Aging, led by Dr. Margot Kushel of UCSF, found 44% of the homeless seniors in Alameda County became homeless for the first time after the age of 50.



James McNorton, Golden Oak Manor resident

The good news is there are proven strategies that can help. By investing in service-enriched senior housing like Mercy Housing’s The Arbor at Hesperian in San Lorenzo, we can ensure our seniors have a safe, decent and affordable home to age in place. This housing provides a stable platform to deliver community support and evidence-based programming that dramatically improves health and quality of life.

It’s apparent that virtually every segment of our society is suffering from a lack of affordable housing, but we hope the health and well-being of our seniors—our aging parents and grandparents—will remain a priority as we work together toward a more affordable California for everyone.

By Doug Shoemaker, Mercy Housing

Many seniors teeter on the brink of homelessness as they are forced to choose between food, medicine or a roof over their heads.

Join us in ...



Oakland

Intersections 2017 • October 9 - 12



Our vision is simple—thriving, inclusive communities that last.

Intersections 2017 provides an unequalled chance to network, learn, and gain essential tools to revitalize communities and provide greater access to opportunity. Sessions and seminars are led by some of the most committed and creative professionals dedicated to building equitable and inclusive communities in our nation.

At Intersections 2017, you'll find people and programs devoted to lasting affordability and strong housing policies from community land trusts, Habitat affiliates, inclusionary housing programs, local policy makers and advocates from across the country. Join us!

LEARN MORE: GroundedSolutions.org/Intersections2017

Grounded Solutions Network supports strong communities from the ground up. We connect national and local expertise; bringing together the networks, knowledge and support needed to build inclusive communities. We promote housing solutions that will stay affordable for generations so communities can stabilize and strengthen for good.

We help our members, partners and elected officials use them to establish inclusive communities that have diverse housing options for a variety of incomes, offering choice and opportunity for all residents – both today and for future generations.



FOCUSING ON THE “TOGETHER”

Creating community is the most revolutionary act we can perform during this time.

Across faiths, we understand the necessity of “together.” We embody it in diverse ways: in song, dance, and the telling of ancient stories to remind us who we are and who we come from.

In my own Christian tradition, I think of the ancient story of the early church. In this narrative, we see people of faith who “were of one heart and soul.” They formed a community where “no one claimed private ownership of any possessions, but everything they owned was held in common.” No one was in need of anything. People who had more, gave more. People who needed more, received more.

I know similar stories exist within the Jewish, Buddhist, Muslim and Hindu faiths as well. Within each story, we witness how revolution is made through community.



As Interfaith Communities United for affordable housing, we connect these ancient stories to the community we are trying to build together. Community happens best when our brothers and sisters know the comfort of shelter with dignity. In the wake of massive displacement, we recognize that people’s homes and neighborhoods are not the only matters at stake: The inevitable loss of *community* and *culture* also stands as an unquantifiable casualty.

This reality drives ICU members’ work to preserve, protect, and create safer affordable housing opportunities. **We do so with the moral mission and responsibility to place people over profit.**

In the last year, we have responded to this call. Through our forum on faith and displacement and “No Place for Faith” report, we shared the stories of displacement’s impact on churches. At the Interfaith Breakfast, we explored the theme “Building in a Dry Place: Redistributing Our Wells of Opportunity.”



Pastor Demitrius Burnett

Through our joint solidarity statement in support of Muslim communities, clergy actions supporting Alameda County’s housing bond and Oakland’s impact fee, and my own presence as a founding member of the Interfaith Council for Alameda County, we worked in the spirit of “together” to ensure that more people can enjoy their human right to safe, high-quality affordable housing.

In a time when prejudice threatens many fundamental rights, we, as an interfaith community, must be unified. We must work together to build the Beloved Community, a community where authentic equity and equality exist. A place where people give all they have for community and no one has lack, a place where the Holy is seen in all, and justice reigns. We must do this holy work, together, of preserving community while building the Beloved Community.

By Demitrius Burnett

In a time when prejudice threatens many fundamental rights, we, as an interfaith community, must be unified.

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

STEPS TO FIND AFFORDABLE HOUSING

Step 1. Learn about different kinds of affordable housing

While most housing is found in the private market, some affordable homes are operated and funded by public agencies or non-profits to serve lower-income households.

NON-PROFIT HOUSING

Non-profit affordable housing developments like those featured on pages 24-25 offer well-designed and professionally-managed homes with varying eligibility requirements. Call the organizations listed on page 24 or visit their websites.

SECTION 8

The Housing Choice Voucher Program—better known as Section 8—is a federally-funded program that

closes the gap between market rent and what you can afford. While federal budget cuts have made it difficult to obtain a new Section 8 voucher, housing authorities do periodically open their waitlists. Contact your housing authority listed on page 25 for more information.

PUBLIC HOUSING

Depending on your income, public housing may be an option for you. Contact your local public housing authority, listed on page 25.

AFFORDABLE HOMEOWNERSHIP

If you're thinking about buying a home, contact the organizations on page 25 about homebuyer assistance and education programs. Community Land Trusts may also offer an affordable homeownership option. If you're struggling with mortgage payments, see the financial and foreclosure counseling resources on page 25.

TENANTS' RIGHTS AND OTHER HOUSING ASSISTANCE

If you need help with a security deposit, rent payment, or emergency housing or shelter, or are experiencing tenant/landlord issues, contact the organizations on page 25. Fair housing laws protect you from discrimination, and laws protect renters and

homeowners from unfair evictions or foreclosures. Contact the organizations on page 25 or call 211 for guidance and further referrals.

Step 2. Get your finances and credit ready

CREDIT CHECK

Obtain your credit report early, and be prepared to tell prospective landlords about steps you've taken to address any problems. Certain landlords will accept a low credit rating if you have good references and can demonstrate the ability to pay through proof of employment, a higher security deposit, or a co-signer. If you need help, contact a credit counseling agency. They can advise you on how to remedy any problems.



It can be difficult to find affordable housing in the East Bay, but knowing your options can help. To find programs that will help you afford housing on the private market, contact the organizations on page 24 or call 211 for guidance and further referrals.

INCOME AND BUDGETING

Your housing costs should equal no more than one-third of your income. The agencies on page 25 can help you create a financial plan so you can afford transportation, childcare, health care and other expenses along with rent or mortgage payments. They can also assist with a savings plan for a security deposit.



Step 3. Check to see if your income qualifies

Affordable housing serves people of all backgrounds. To be eligible, your income must fall within a certain range, depending on the property (see the chart on page 5 for income ranges). If you have a Section 8 voucher, ask if the property will accept it, or contact your Housing Authority for a list of landlords that will.



Step 4. Identify your housing needs and preferences

Think about location and amenities, but also be flexible and consider several cities and types of housing to increase your chances of finding housing.

Non-profit and public housing is often targeted to certain populations:

- **Senior:** Generally, you or your spouse/partner must be at least 62 or older. Children are usually not allowed, but live-in aides may be.
- **Special Needs:** You must have a documented mental, physical or developmental disability.
- **Family:** You may be a single parent with children, a two-parent family with or without children, or two or more individuals.
- **Transitional or supportive:** Housing for people emerging from

homelessness, incarceration or foster care, or for people in need of special services.

Housing providers cannot discriminate based on race, ethnicity, gender, national origin or family status. However, you may face challenges qualifying for federally-funded housing if you are undocumented or if you have a certain type of criminal record. Housing providers can inform you about your eligibility.



Step 5. Contact non-profit housing organizations and apply

Contact many organizations and agencies to increase your chances of finding an affordable home.

- Check the websites of non-profit developers often—see page 24. If you call, ask for the names and

phone numbers of properties with open waitlists.

- Use the online search tool OneHomeBayArea.org to find affordable housing openings all over the Bay Area.
- For properties with openings, visit the website or call to request an application or to be added to the waitlist. Many properties offer workshops to help fill out applications correctly. Be prepared to provide financial and family information and your housing history. Complete and submit applications by the deadline.
- For properties under construction, ask to be added to the interest 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 Laneisha Whitfield, EBHO



Tower Park - SAHA



Camphora Apartments - Eden Housing



Lakeside Senior - SAHA



Kelly Cullen Community - TNDC

Expertise & Advocacy

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

Kevin Knudtson
Elissa Dennis
Diana Downton
Linda Rivers

538 9th Street, Suite 200
Oakland, CA 94607
510.832.8300
www.communityeconomics.org

THE MANY FACES OF AFFORDABLE HOUSING

Toya Woodard — Property Manager, Satellite Central, Oakland

Satellite Affordable Housing (SAHA)

On a typical workday, I start off with my hair down, wearing high heels. But by 10:30 a.m., my hair's up and I'm wearing tennis shoes. As a property manager at Satellite Central, I'm always running all over the place to make sure the building's secure, the residents have everything they need, and all our paperwork is in order.

But it's about more than just paperwork—it's about the people behind the paperwork. A lot of

property managers get stressed out, but it's important for us to remember to be kind. My work deeply affects people's everyday lives and, while the job can be taxing, my residents make it worth the challenge.

Property management is full of moving parts, which makes it vital to have somebody on the frontlines who can roll with the punches and be there for the residents. My residents know that they can count on me no matter what happens.

This kind of resident support is essential. For instance, many of the people living in my building don't speak English. When they need access to services, they



cannot just pick up the correct form and fill it out.

"My residents know that they can count on me no matter what happens."

Doing the daily work of supporting the residents and talking to them about affordable housing also pays off down the line. As they learn about their rights, residents step into bigger roles and begin advocating for the rights of other residents as well as the expansion of affordable housing in their communities.



We invite you to read about a few of your neighbors who live and work in affordable housing communities. Learn more about their lives and their stories, which are both ordinary and inspiring...and perhaps not so different from yours.

We've highlighted these people because they're our friends, neighbors and leaders in the movement for affordable homes. Representing property staff, residents and volunteers, they work every day to build connections that make their communities better. These stories celebrate the power of affordable housing to stabilize our communities and help them flourish.

EBHO thanks these residents for sharing their experiences, and Ari Marcantonio for capturing their stories. And we honor the leadership of EBHO's Resident and Community Organizing teams, who work "together for housing justice" every day.

Katrina Hampton — Resident, Ashland Place, San Leandro**Resources for Community Development (RCD)**

After splitting up with my partner, my divorce was formally finalized in August of last year and I found myself homeless. My daughter and I stayed at FESCO for a year and a half, and then moved to transitional housing for a few months. From there I found a place in Oakland where we lived for two years.

“Affordable housing guarantees people a place to live regardless of their financial situation.”

I had begun a program in Sociology at Mills College by then and was realizing how difficult it is to be a single mom and a student. We were living in a single-family home that was not covered by rent control. Our rent was going up every year, and I knew I had to do something.

So when I saw an opening for affordable housing on Housing Choices of Alameda County’s website, I applied and was grateful to get a call back six months later. It was a hard decision to move to San Leandro from Oakland because my daughter still



goes to school around the corner from where we used to live, but we just couldn’t afford to stay.

I don’t know how long there’s been a housing crisis, but I know rents are skyrocketing. People are coming to the Bay Area from all over, thinking that it’s cheap compared to other places, and the people who live here are getting pushed out as rents rise. That’s why we need affordable housing that guarantees people a place to live regardless of their financial situation.

**Robert Mui** — Resident, St. Mary’s Garden, Oakland**Christian Church Homes (CCH)**

I came to Oakland from Hong Kong in 2000 at the age of 70 to be with my family. I studied photography in China and continued my studies here at Laney College. When I first arrived, my wife’s brother let me stay in a house he owns for a fair price. At the time, I was working, as well as taking classes, but as I got older it became too much and I decided to retire.

“I feel that my life has a lot of meaning here.”

I applied for subsidized senior housing in 2010 but it took two or three years for my application to be accepted. Thankfully, I was receiving Supplemental Security Income and I could support myself during this time. I live a simple life and, aside from photography, I don’t spend much money.

Living here at Saint Mary’s Gardens is very pleasant. I especially enjoy participating in our resident council meetings, which create a feeling of democracy that gives everyone a voice. Overall, I feel that my life has a lot of meaning here.

However, it’s not easy to find affordable housing in Oakland. Many of my friends and relatives struggle with rent. As a result, they’re always thinking about money and how to budget. Having an affordable place



means I don’t have to worry about money in this way.

So, for me, affordable housing means people being able to spend money on things that improve their lives. In my case, that’s my art, which has always been much more important than money.



EAH Housing



In February, I marked 23 years living with HIV. The anniversary made me reflect on all the people who have been positive forces in my life—all the people who told me I would make it. The people in my life gave me hope, but having access to affordable housing is also a major reason why I'm in the place I am today.



Affordable housing for me means that every morning I wake up with the knowledge that I can lie in my bed, keep my head above water, and live another day.

But affordable housing is relative, which is why I think the income restrictions need to be changed. Affordable housing should mean that people, regardless of their income, can put food on the table, live a good life, and take care of their families.

"...every morning I wake up with the knowledge that I can lie in my bed, keep my head above water, and live another day."

Now that I have an affordable place to live, I'm considering going back to school to earn my Master's degree. Since I was able to find my place in affordable housing, I'm trying to support others, whether it's by helping them fill out applications or advocating for better policies.

A good example was the A1 campaign for a housing bond in Alameda County. When the campaign succeeded, it felt really good. I knew that I had worked for something that would make a difference. I was at the kickoff rally, and that campaign showed me that a few positive people can start something powerful.

Resources for Community Development (RCD)



June: Looking for that long isn't uncommon. There's just not enough affordable housing for the people who need it. For instance, a couple months ago RCD took applications for a new apartment complex in Alameda. It's a 32-unit building and we got almost 12,000 applications.

"We proclaim to be the greatest country on Earth, but we have all these people living in tents and at bus stops."

Anita: I've been struggling with housing since 2003. Now I have an affordable place to live here at The Ambassador.

June: I've been working with homeless people for thirty years. For the past three years I've been a Resident Services Coordinator at The Ambassador.

Anita: ...I've been able to find places to stay over the years, but they never let my family stay with me. Right now, my daughter and son-in-law are homeless and living in their car.

I worry about them all the time. My daughter has applied for affordable housing everywhere, even as far away as outside of Sacramento. She's been trying to find affordable housing for over a year.

Anita: That's why I work for my community. A while back, I got involved with Women Organized to Respond to Life-Threatening Diseases, or WORLD, and started dealing with my illness [HIV]. Lots of clients at WORLD are looking for housing and the staff would always tell me that housing is the main issue for women with HIV. Now I know that if I can help people with HIV, I can help anyone that's looking for housing.

June: It's really a huge issue because the amount of stress you're under when you don't have a place to live is terrible for your health....

The reality is that there could be all types of affordable housing. We could even be building one-room cottages for people to just get off the street and be safe.

Marisela Lopez Rios — Resident, Muir Ridge, Martinez**Habitat for Humanity East Bay/Silicon Valley**

Marisela: Our journey with affordable housing began almost four years ago. My family and I were having a really hard time in our old apartment. We were fighting bed bugs for two years, we had a bad mold problem, and a young boy had just been murdered on our block.

Jennifer (Marisela's older daughter): The mold was so bad that I started to get bad coughs, and when we moved here that went away.

Marisela: So, one of my cousins told me about Habitat and I applied. When I first called Habitat, we didn't even have a savings account. Habitat helped us to start saving money and we're now so thankful to be a part of this great community and to have this beautiful home.

"We don't have to worry about our rent going up next month... instead [we can] focus on saving for our daughter's college."



That being said, the process of buying our home was still difficult. I was doing a lot of things at once: dental school, getting my citizenship, and coming to help build the house that we now live in. I was being a wife, a mother, a student and a worker, but my husband and family were very helpful.

Having an affordable place to live means we know we can pay for our home. We don't have to worry about our rent going up next month. This home is affordable because we know that our payments won't change for 30 years. We don't have to worry about payments and can instead focus on saving for our daughter's college.

James McNorton — Resident, Golden Oak Manor, Oakley**EAH Housing**

A couple of decades ago, if you'd told me that I'd be living in affordable housing, I never would have believed you. I had a nice home, a family, and a fine car in the garage. But when I was foreclosed on, I began renting and pretty soon I was living on the street.

If I hadn't found affordable housing, I would have been 77 years old without anywhere to go.

For the first year or so I was here, I was unsure if I could even afford housing. I was on SSA and having a hard time paying my rent. I was even served with eviction notices. Thankfully, I found some groups that help people out with housing and managed to get Section 8 through the Veteran's Administration.

Before my experience with affordable housing, I had no idea that any of this was available. Now that I have a secure, affordable place to live, I'm

doing my best to educate others and make sure they know their options.

"If I hadn't found affordable housing, I would have been 77 years old without anywhere to go."

People get this idea in their heads that it's embarrassing or shameful to need help. But the fact of the matter is that society told us our lives would be one way and that just never happened. That's why I talk about my story and get people to share theirs—to show them that we're all struggling and that together we can do something about it.



East Bay Asian Local Development Corporation (EBALDC)

I've been a resident services coordinator at Lion Creek Crossings since 2015. I ensure that all our residents have access to the services and resources they need.

The most exciting part of this work is motivating residents to get involved in the community and develop as leaders.

When I first started, the residents didn't have a sense of how getting together to help each other could help everyone. But the more we hosted events and workshops, with the help of groups like EBHO, the more residents have started to volunteer and put on events themselves. Now they're even organizing events of their own and urging other residents to get involved.



Seeing this happen, I've come to appreciate how respectful the residents are. For instance, we used to have a problem with racial division: The Chinese residents typically kept to themselves. But as I had conversations with the residents about how we're all one community in this affordable housing development, they started to connect more. As a result, the residents are now actively building a multiracial community and making an effort to communicate across language barriers.

On-site staff, like myself, play an indispensable role in building these connections and providing the services residents need. Residents often don't know where to look for help when they need it, and having staff on-site who know the residents and their needs is key.

"The most exciting part of this work is motivating residents to get involved in the community...."



NON-PROFIT DEVELOPERS & SERVICE PROVIDERS

Non-Profit Housing Developers

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

Allied Housing

(510) 657-7409
abodeservices.org

Bay Area Community Land Trust

(510) 545-3258 • bayareactl.org

Beacon Communities

(925) 924-7100 • abhow.com

BRIDGE Housing

(415) 989-1111
bridgehousing.com

Christian Church Homes (CCH)

(510) 632-6712 • cchnc.org

Community Housing

Development Corp. (CHDC)

(510) 412-9290 • chdcnr.org

EAH Housing

(415) 258-1800 • eahhousing.org

East Bay Asian Local

Development Corp. (EBALDC)

(510) 287-5353 • ebaldc.org

Eden Housing

(510) 582-1460
edenhousing.org

Episcopal Senior Communities

(925) 956-7400 • jtm-esc.org

Habitat for Humanity East Bay/ Silicon Valley

(510) 251-6304 • habitatebsv.org

Housing Consortium of the East Bay

(510) 832-1382 • hceb.org

Mercy Housing California

(415) 355-7100
mercyhousing.org

MidPen Housing

(650) 356-2900
midpen-housing.org

Northern California Land Trust

(510) 548-7878 • nclt.org

Resources for Community Development (RCD)

(510) 841-4410
RCDhousing.org

Richmond Neighborhood Housing Services Inc.

(510) 237-6459
RichmondNHS.org

Satellite Affordable Housing Associates (SAHA)

(510) 647-0700 • sahahomes.org

Housing Support Services/Service Providers

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

Abode Services

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

Alameda Point Collaborative

677 West Ranger Ave.
Alameda, CA 94501
(510) 898-7800 • apcollaborative.org

Anka Behavioral Health, Inc.

1850 Gateway Blvd., Ste. 900
Concord, California 94520
(925) 825-4700 • ankabhi.org

Bay Area Community Services (BACS)

629 Oakland Ave.
Oakland, CA 94611
(510) 613-0330 • bayareacs.org

Berkeley Food and Housing Project

1901 Fairview St.
Berkeley, CA 94703
(510) 649-4965
Shelter reservation phone line:
(866) 960-2132
bfhp.org

Bonita House, Inc.

1410 Bonita Ave.
Berkeley, CA 94709
Office: (510) 923-1099
Homeless Outreach and Stabilization
Team: (510) 809-1780
bonitahouse.org

Building Futures with Women and Children

1395 Bancroft Ave.
San Leandro, CA 94577
(510) 357-0205
Crisis Line: 1-866-292-9688
bfwc.org

Building Opportunities for Self Sufficiency (BOSS)

Multi-Agency Service Center
1930 Center St., Berkeley, CA 94704
(510) 843-3700
South County Homeless Project
(510) 732-5956
Admin. Office: (510) 649-1930
self-sufficiency.org

Contra Costa Interfaith Housing

399 Taylor Blvd., Ste. 115
Pleasant Hill, CA 94523
(925) 944-2244 • ccinterfaithhousing.org

Davis Street Family Resource Center

3081 Teagarden St.
San Leandro, CA 94577
(510) 347-4620 • davisstreet.org

East Bay Community Recovery Project

2577 San Pablo Ave, Oakland, CA 94612
(510) 446-7100 • ebcrcp.org

East Oakland Community Project

7515 International Blvd.
Oakland, CA 94621
(510) 532-3211 • eoocp.net

First Place for Youth

426 17th St., Ste. 100
Oakland, CA 94612
(510) 272-0979 • firstplaceforyouth.org

Housing Consortium of the East Bay

410 7th St., Ste. 203, Oakland, CA 94607
(510) 832-1382 • hceb.org

Lutheran Social Services

(925) 825-1060 • lssnorcal.org

Rubicon Programs

101 Broadway St., Richmond, CA 94804
(510) 412-1725 • rubiconprograms.org

SHELTER, Inc.

1333 Willow Pass Rd., Ste. 206
Concord, CA 94520
(925) 338-1038 • shelterinc.org

One Home provides up-to-date affordable housing listings in the Bay Area. Learn more about affordable housing opportunities at onehomebayarea.org.

AFFORDABLE HOUSING RESOURCES

Housing, Shelter & Emergency Resources and Referrals

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

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

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

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

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

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

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

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

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

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

Housing CHOICES for Alameda County
achousingchoices.org

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

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

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

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

Public Housing Authorities

Management of affordable
housing and administration of
Section 8 programs.

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

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

Livermore
(925) 447-3600
livermoreHA.org

Oakland
(510) 874-1500
oakha.org

Richmond
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A TOUR OF TODAY'S AFFORDABLE HOUSING

We invite you to take a tour of some of the East Bay's best affordable housing—the vibrant and inclusive communities that working families, veterans, older adults and formerly homeless people call home. The properties featured here are developed and managed by mission-driven organizations within EBHO's membership, and include a home-ownership community and a pop-up marketplace in the space of a future housing development. Whether brand new or recently renovated, they're all designed to be environmentally friendly, and to provide healthy, secure and quality homes for generations to come.

Key to Funding Partner Acronyms:

AHP	Affordable Housing Program
CalHFA	California Housing Finance Agency
FHLB	Federal Home Loan Bank
HCD	California Dept. of Housing and Urban Development
HOPWA	Housing Opportunities for Persons With AIDS
HUD	U.S. Department of Housing and Urban Development
LITHC	Low Income Housing Tax Credit
RDA	Redevelopment Agency
TCAC	California Tax Credit Allocation Committee

Alta Mira

28901 and 29897 Mission Boulevard, Hayward

Eden Housing

A quintessential transit-oriented community

Who Lives There: Families and seniors
Property Management: Eden Housing
Architect: BDE Architecture
General Contractor: James E. Roberts-Obayashi Corp.

Completed: September 2016

Size: 151 apartment homes

Density: 71 units per acre

Funding & Financing: City of Hayward; California Department of Housing and Community Development; County of Alameda; Federal Home Loan Bank of San Francisco; CalHFA; Wells Fargo; and California Community Reinvestment Corporation.

Alta Mira Senior and Family Apartments were nearly a decade in the making. They're the result of bold civic leadership by the City of Hayward and BART and the resilience of Eden Housing and AMCAL Housing. This successful public-private partnership redeveloped a BART parking lot and adjacent blighted parcel into a transit-oriented, mixed-income development across from the South Hayward BART station. This beautiful new community also includes 206 market-rate homes.



Alta Mira is made up of two adjacent buildings, one for families and the other for seniors. These new communities share a 10,000-square-foot courtyard with a playground, gardens and picnic tables. Each

building has a large community room and a computer center, and the senior building has a fitness center. The five-story buildings sit on top of a one-level parking garage.

Prosperity Place

188 11th Street, Oakland

East Bay Asian Local Development Corp. (EBALDC)



Community collaborative creates affordable housing in vibrant urban neighborhood near Chinatown

Who Lives There: Families
Property Management: EBALDC
Architect: HKIT
General Contractor: Branagh Construction
Completed: December 2016
Size: 71 apartment homes
Density: 108 units per acre
Funding & Financing: Wells Fargo construction loan; State HCD Grant; County of Alameda HOPWA loan; City of Oakland HOME loan; 9% Federal Tax Credit Equity; and a first mortgage from the California Community Reinvestment Corporation (CCRC).

In 2010, EBALDC partnered with the Oakland Housing Authority (OHA) to purchase a site at the edge of Oakland Chinatown. Simultaneously, a coalition of Chinatown non-profits, churches, residents and small businesses initiated a multi-year neighborhood

planning process to define what development would look like over the next generation. After hosting multiple community meetings to gather input, Prosperity Place now has the largest proportion of three-bedroom apartments in a large, downtown-area, multi-family building. The community is also

connected to after-school programs at the historic and high-performing Lincoln Elementary Public School across the street.

Later EBALDC partnered with Asian Health Services to create a new 4,000-square-foot dental clinic on the ground floor. This space will provide affordable dental services and new jobs.

More than 11,000 families applied to live in the 71 homes at Prosperity Place. Residents enjoy the urban location, which is within four blocks of retail, two neighborhood parks, and medical and social services. The Lake Merritt/Chinatown BART station is just three blocks away, along with the new Bus Rapid Transit route. This community creates more affordable housing for families who would otherwise not be able to live in this desirable urban community.

The Arbor at Hesperian

15888 Hesperian Boulevard, San Lorenzo

Mercy Housing

A vibrant community and newly-renovated homes for multicultural, low-income seniors

Who Lives There: Seniors
Property Management: Mercy Housing Management Group
Architect: Van Meter Williams Pollack
General Contractor: Segue Construction
Completed: February 2017
Size: 77 apartment homes
Density: 56.6 units per acre
Funding & Financing: Alameda County Community Development Agency (successor to RDA); Alameda County's Legacy Redevelopment funds; tax credits; convention loans; Wells Fargo Tax Credit Equity and Debt partner.

The Arbor provides affordable homes with easy access to local grocery and retail, public transit and the recently renovated San Lorenzo Library. Mercy focused its marketing and lease efforts to reach seniors with deep connections to the San Lorenzo area.

The building was designed with attention to the critical needs of its residents. Common areas including a generous community room, exercise and reading rooms, and open spaces with a pavilion that draws neighbors and staff together for supportive services, meetings, educational programs and celebrations. An on-site Resident Services Coordinator ensures residents find the support they need to thrive and be healthy and independent.

The Arbor came to life through collaborative engagement with the San Lorenzo community. For example, the central courtyard features a fruit orchard that pays homage to local agrarian history and provides fresh fruit for senior residents. The community thumbprint is marked throughout the property—creating an asset for the neighborhood and promoting the revitalization of downtown San Lorenzo.



Photo by Michael O'Callahan

Muir Ridge

401 Heron Lane, Martinez

Habitat for Humanity East Bay/Silicon Valley



Home ownership in a revitalized neighborhood promotes long-term success

Who Lives There: Families
Property Management: N/A
Architect: Geoffrey Holton & Associates
General Contractor: Habitat for Humanity East Bay/Silicon Valley
Completed: Phase 1 June 2016, Phase 2 May 2017
Size: 20 homes total (10 each phase)
Density: 7.51 units per acre
Funding & Financing: Private donors; corporate and faith congregation sponsors; foundation and grant partnerships; Contra Costa County; HOME Investment Partnership Program; Federal Home Loan Bank of San Francisco; AHP; and Bank of the West Affordable Housing Program.

Muir Ridge was a lot that sat vacant for several years. Habitat acquired the bank-owned property and brought it to life with the construction of two-story, single family homes for hardworking, low-income families.

Muir Ridge is already a thriving community with the first ten homes completed and families moved in.

This community provides families with a safe, stable environment in which to grow. Habitat's fixed mortgage payment will also allow these families to build equity in their homes. To ensure long-term success, each homeowner attends trainings to prepare them for the responsibilities and requirements of homeownership. As a sustainable, environmentally-conscious neighborhood, the homes are GreenPoint Rated and feature solar panels and Energy Star appliances to safeguard the health of the buyers and provide ongoing cost savings.

Muir Ridge is truly a testament to Habitat's commitment to transforming the lives of families while strengthening and revitalizing neighborhoods.

Laguna Commons

41152 Fremont Boulevard, Fremont

MidPen Housing

Supportive housing for formerly homeless veterans and families in Fremont's Irvington District

Who Lives There: Families, veterans and formerly homeless individuals
Property Management: MidPen Housing (services facilitated by Abode)
Architect: Leddy Maytum Stacy Architects
General Contractor: Devcon Construction, Inc.
Completed: July 2016
Size: 64 apartment homes
Density: 43 units per acre
Funding & Financing: City of Fremont; Housing Authority of the County of Alameda; Alameda County Behavioral Health Care Services; TCAC; HUD; US Department of Veterans Affairs; Bank of America; and Merrill Lynch.

Laguna Commons is a transit-oriented, environmentally sustainable, and well-designed community that serves as a model for supportive affordable housing in the Bay Area. It was developed in response to the tremendous need for affordable, supportive housing for veterans, working families and formerly homeless individuals. As evidence of that need, Laguna

Commons received more than 4,700 applications for its 64 apartments.

More than half of Laguna Commons' apartments are dedicated to individuals and families who have experienced homelessness, including 25 homes set aside for formerly homeless veterans and their families. Services are well integrated into the fabric of the community, with staff on-site to help all residents access a wide range of programs including case management, life skills training, job counseling, mental health services, and substance abuse recovery therapy. For the most vulnerable populations to maintain their homes, a development needs wrap-around services in addition to safe, affordable and permanent housing.



Casa Montego

1485 Montego, Walnut Creek

Satellite Affordable Housing Association (SAHA)



A vibrant community with newly-renovated homes for multicultural, low-income seniors

Who Lives There: Seniors

Property Management: SAHA

Architect: TWM Architects and Planners

General Contractor: D&H Construction

Completed: Rehab will be completed summer 2017

Size: 80 apartment homes

Density: 30 units per acre

Funding & Financing: SAHA is refinancing and rehabilitating this 25-year-old HUD 202 property using a 4% tax credit investment from US Bank and tax-exempt bond proceeds from Citibank.

Casa Montego offers its diverse seniors a health and wellness calendar at least equal to the area's upper-income retirement communities. One hundred percent of Casa's residents participate in resident services that include weekly painting classes, tai chi, bingo, wellness activities, community gardens and a food pantry program,

as well as door-to-door SAHA bus service to shopping and recreation.

The longevity of Casa's seniors speaks to the great quality of life there. In the last five years, 37 residents have maintained their independence until at least 90 years of age, and two residents rang in their 100th birthdays with friends at Casa Montego. Residents have moved on to higher levels of care at an average age of 91, seven years later than the US national average.

Originally built 25 years ago, the development is currently undergoing a renovation that will improve the community spaces, increase energy efficiency, and upgrade residents' homes. The affordability of Casa Montego will be preserved for the long term, which is especially important in the high-rent region of Walnut Creek.

1701 MLK

1701 Martin Luther King, Jr. Way, Oakland

Resources for Community Development (RCD)

A great place for residents to start a new chapter in their lives

Who Lives There: Individuals and small families who are formerly homeless or at risk of homelessness, including those with special needs

Property Management: The John Stewart Company

Architect: PYATOK architecture + urban planning

General Contractor: J.H. Fitzmaurice, Inc.

Completed: November 2015

Size: 25 studio and one-bedroom apartment homes

Density: 230 units per acre

Funding & Financing: City of Oakland; Oakland Housing Authority; Alameda County Housing and Community Development; Northern California Community Loan Fund; and Bank of America.

For many who moved into 1701 MLK, an unfurnished apartment was a dream come true—and also a challenge. Fortunately, this supportive housing community was designed with a full program of services to help residents resolve issues, connect to resources, and achieve their goals.

Its prime location links the Uptown district with Old Oakland and the City Center business district, and

it's near jobs, transit, retail, recreation, healthcare and more. LifeLong Medical Care provides on-site access to case management and educational and social activities. They also connect residents to a nearby clinic for primary health care, mental health services, podiatry, and chronic disease screening and management.

1701 MLK has a vibrant, contemporary design that heralds the neighborhood's revitalization. It also provides amenities that greatly improve residents' quality of life—including a rooftop garden with stunning views and solar panels that reduce energy costs.

For people who have spent time living on the streets, in shelters or with friends and relatives, 1701 MLK is a great place to start a new chapter in their lives.



SPARC-It-Place

3419-31 San Pablo Avenue, Oakland

East Bay Asian Local Development Corp. (EBALDC)

A temporary pop-up neighborhood marketplace and gathering space

Architect: David Baker Architects

General Contractor: Design Draw Build

Funding & Financing: EBALDC received a \$1 million grant from The San Francisco Foundation (TSSF) to purchase parcels on the San Pablo Avenue Corridor (SPC) in Oakland to develop a new, mixed-use building with ground-floor retail and affordable housing. Prior to the construction of the new development, TSSF funding was also used to develop this temporary, pop-up neighborhood marketplace and gathering space for residents in the surrounding three neighborhoods.



Rather than sitting vacant, what if future affordable housing sites could be activated before building begins to advance a neighborhood's goals for community building, inclusive design, and the celebration of local arts and culture? EBALDC is experimenting with this idea at the newly-built SPARC-It-Place, a temporary market and community event space on the future site of 54 units of affordable family housing and small business space in West Oakland.

The site features vendor stalls for neighborhood entrepreneurs, a small children's playground, shaded seating and ample room for residents to host a variety of safe community events. The marketplace has already proven successful—the grand opening brought together 400+ community members to celebrate this much-needed, safe gathering space for the neighborhood. The process was as important as the product: We employed resident youth from the West Oakland Youth Center and received help from neighborhood volunteers to paint, build furniture and install native plants.



The SPARC-it-Place creates an opportunity for developers to study elements to consider in future development designs and to identify potential commercial tenants for the ground-floor retail space. Once construction begins on the new development, SPARC-It-Place will move to another community location to activate another vacant lot. The project intends to support the revitalization of the San Pablo Avenue



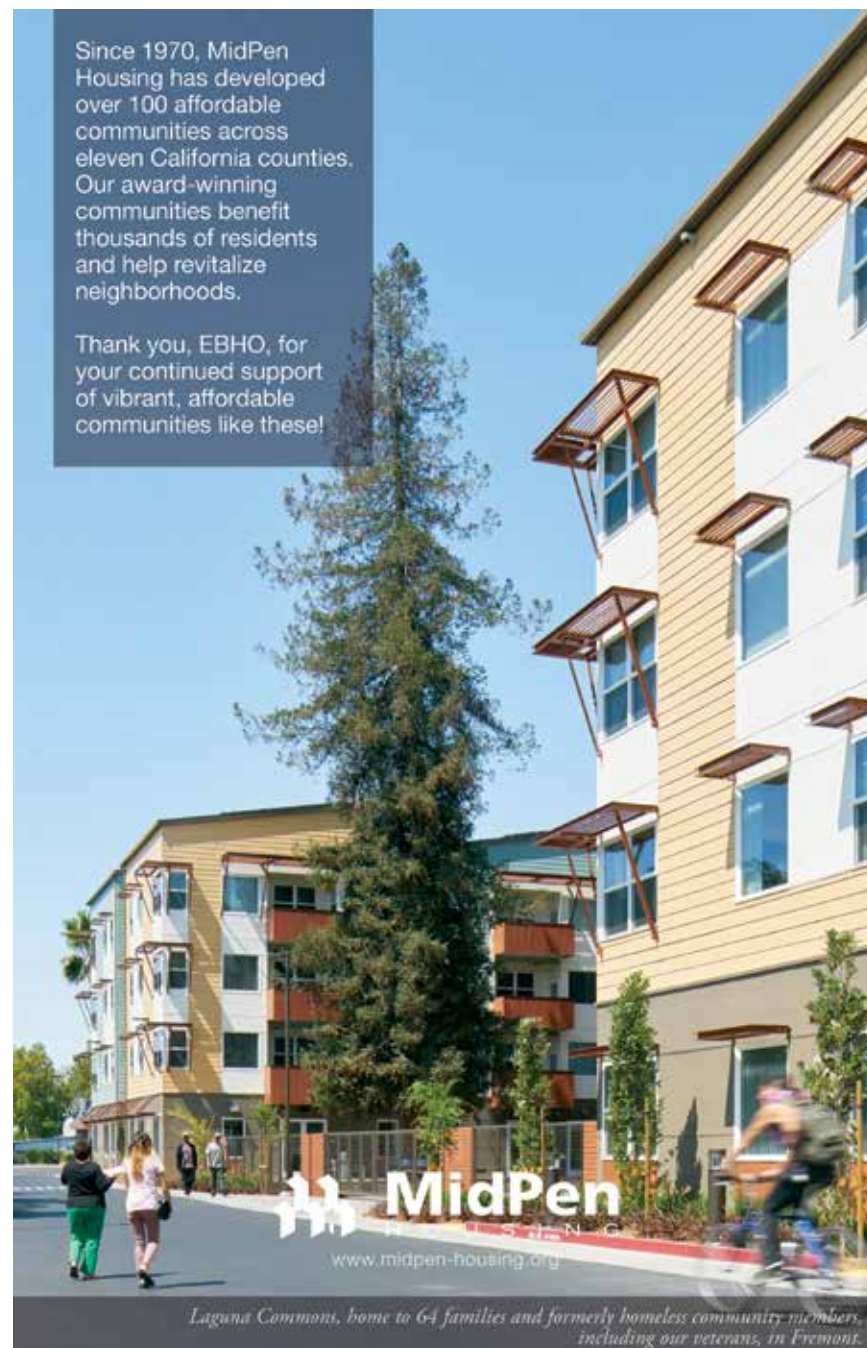
Corridor with hyper-local events, activities and vendors.

This type of temporary activation could be a creative model for other affordable housing developers across the Bay Area.

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LESLIE TRUTNER
ltrutner@gubbandbarshay.com

NICOLE KLINE
nkline@gubbandbarshay.com

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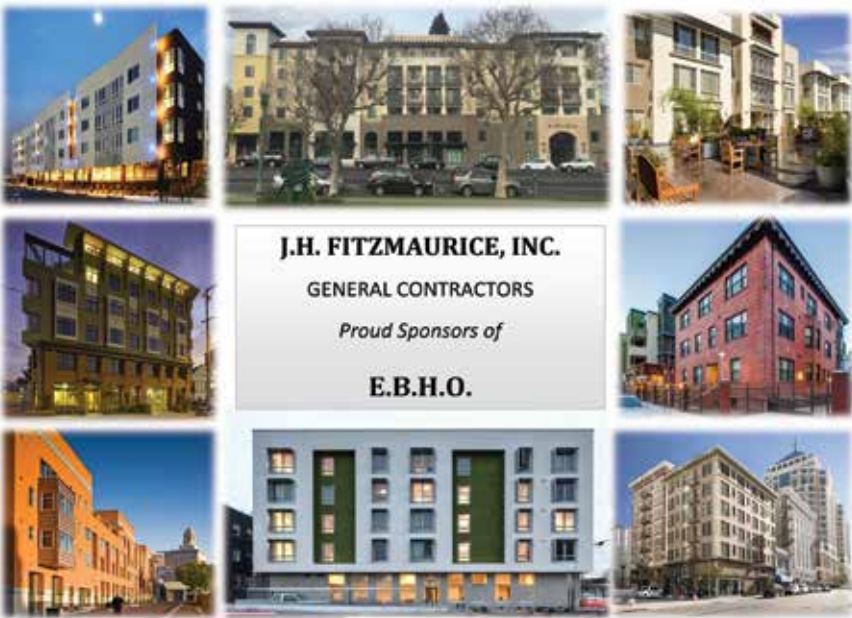
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For further information visit abodeservices.org or contact 510-657-7409.



Amy Hiestand Consulting
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Affordable Housing and Community Development
Program Design and Implementation
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f: 510.537.0928
e: ssmith@nat.com


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Communities are like families

WELLS FARGO



When everyone comes together, wonderful things can happen. This event is the result of a lot of hard work by many talented people. The spirit of community is alive and well, right here and now.

East Bay Housing Organizations, you represent the heart and soul of true community.

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Supporting the events that make our community feel like home.

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U.S. Bank is proud to support the Kickoff Celebration for East Bay Housing Organization's 21st Annual Affordable Housing Week.



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