

2016-17 EAST BAY HOUSING ORGANIZATIONS

# **AFFORDABLE HOUSING GUIDEBOOK**

INVESTING IN HOMES AND HOPE

## EBHO appreciates its funding partners







# INVESTING IN HOMES AND HOPE

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

In keeping with our theme, "Investing in Homes and Hope," this year's Guidebook investigates the importance of investing in affordable homes amid new prosperity, and argues that building a movement for housing justice is a key part of a vision for racial and economic justice. **Articles** for both experts and beginners define affordable housing and share what it takes to grow equitably; explore the political leadership of affordable housing residents; and highlight the links between transportation, health, and housing justice. **Property profiles** show great affordable housing developments that have helped prevent racial and economic displacement, while **resident stories** show how residents of affordable housing are thriving and organizing in their communities. **Resource listings** provide guidance for those seeking housing. And throughout, we provide information about **how to get involved** in investing in homes and hope for generations to come.

## 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](http://www.EBHO.org) for more information and see page 48 for a list of current members.

## CONTENTS

- 2 A Letter to Our Readers
- 3 About East Bay Housing Organizations/Get Involved
- 4 What is Affordable Housing in 2016?
- 6 Residents at the Forefront: Building Community Power for the Housing Justice Movement
- 8 Why We Can't Just Build Our Way Out of the Housing Crisis
- 10 Sacred Land, Sacred Communities: Faith-Rooted Reflections on Displacement
- 11 Taking Sustainability Up A Notch
- 12 No Place Like BART: The History and Future of BART Station Development and Affordable Housing
- 14 Making the Sharing Economy Lead to Shared Prosperity
- 15 Healthy Homes, Healthy Communities
- 16 Steps to Find Affordable Housing
- 19 The Many Faces of Affordable Housing
- 24 Affordable Housing Resources and Providers
- 27 A Tour of Today's Affordable Housing
- 32 Advertisers Index
- 48 EBHO's 2016 Organizational Members
- 49 Sponsors of EBHO's Affordable Housing Guidebook

## EBHO Staff 2016

Gloria Bruce, *Executive Director*  
 Mia Carbajal, *Administrative and Projects Coordinator*  
 Anthony Federico, *Associate Director*  
 Adlemy Garcia, *Community Organizer*  
 Najla Gomez, *Community Organizer*  
 Rev. Sandhya Jha, *Director of Interfaith Programs*  
 Matt Leber, *Campaign and Coalition Director*  
 Jeffrey Levin, *Policy Director*  
 Charlotte Rosen, *Membership & Communications Associate*



**EBHO Board—Back, left to right:** Luis Rodriguez, Peter Waller, and Rick Williams. **Middle:** Liz Varela, Peggy Jen, Lillian Lew-Hailer, and Kenneth Jones. **Front:** Natalie Bonnewit, Sister Marie Taylor, Board President Ener Chiu, and Lena Robinson.

## EBHO Board of Directors 2016

Ener Chiu, *President*, East Bay Asian Local Development Corporation  
 Sister Marie Taylor, *Vice President*, Westlake Christian Terrace Resident Council  
 Luis Rodriguez, *Secretary*, Goldfarb & Lipman LLP  
 Peggy Jen, *Treasurer*, Bay Area LISC  
 Natalie Bonnewit, *Bonnewit Development Services*  
 Kenneth Jones, *Landis Development, LLC*  
 Lillian Lew-Hailer, *MidPen Housing Corporation*  
 Lena Robinson, *Federal Reserve Bank of San Francisco*  
 Liz Varela, *Building Futures with Women and Children*  
 Peter Waller, *PYATOK*  
 Rick Williams, *Van Meter Williams Pollack, LLP*

## A LETTER TO OUR READERS

We're in a pivotal moment in the Bay Area, as we decide how we want our region's future to look. Most of us agree that East Bay communities are too precious to be torn apart by high housing costs. So now is the time to invest in each other, in homes, and in hope. We hope this 20th Annual Guidebook will be your road map for this investment.

EBHO has so many facets. With our diverse membership, we spread the word about the transformative power of quality, affordable homes. We collaborate with cities—and hold them accountable—to find solutions. We lift up the voices of residents, and we remind everyone that housing is a human right. The breadth of our work is matched only by the complexity of the challenges.

In my first year as Executive Director, I've been so proud as EBHO members helped the East Bay navigate an unprecedented wave of displacement—one that's affecting almost everyone but crashes hardest on low-income communities and people of color. At EBHO, we firmly believe that we have a moral responsibility to work with and for those people who have the most need and the fewest choices—and when we do so, everyone benefits. EBHO combines policy expertise with organizing and coalition building to overturn decades of inequitable land use practices. We work to give more voice, and more choice, to people who have been at the margins of decision-making.

You can play a part in this moment, too. We need you with us—at City Hall or at your neighbor's kitchen table—to win housing and social justice in the East Bay and beyond.

**Please join us!**

With gratitude,

Gloria Bruce  
 Executive Director

### EBHO Affordable Housing Guidebook Team

Autumn Press, Printer  
 Sarah Bardeen, Copy Editor  
 Gloria Bruce, EBHO  
 Mia Carbajal, EBHO  
 Anthony Federico, EBHO  
 Debra McKnight Higgins, Project Manager  
 Joel Jacobs, EBHO Intern  
 Alain McLaughlin, Photographer  
 Rob Roehrick, Graphic Designer  
 Charlotte Rosen, EBHO



# ABOUT EAST BAY HOUSING ORGANIZATIONS



EBHO Staff — Back, left to right: Matt Leber, Mia Carbajal, and Jeff Levin. Front: Adlemy Garcia, Najla Gomez, Gloria Bruce, and Anthony Federico. Not pictured: Rev. Sandhya Jha and Charlotte Rosen.



We are East Bay Housing Organizations (EBHO), a coalition of organizations and individuals who believe that everyone should have access to safe, affordable homes.

Affordable housing means so much more than a roof and four walls. A safe, affordable home means you can stay in your community without fear of being pushed out by rising rents. It means you can send your children to good schools, and walk or take public transit to work. It means you can save for college or retirement while paying rent and putting food on the table. It means replacing patterns of racial and economic segregation with equal access to opportunity.

In short, affordable housing means creating equitable, healthy and diverse communities for generations to come.

EBHO is the leading affordable housing advocacy organization in Alameda and Contra Costa counties. **We work to preserve, protect, and expand affordable housing opportunities for the lowest-income communities in the East Bay.** Since 1984, we've activated our dynamic membership, now over 500 organizations and community leaders, to build support for affordable homes and 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.

## 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;

**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; and

**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!

- **Get support to take action in your local community** to win affordable housing policies and funding
- **Gain knowledge** at membership meetings, workshops, and trainings
- **Make connections and network** with advocates and decision-makers
- **Participate in committees and campaigns** to shape policy and organizing efforts

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

- Affordable Housing Week
- Concord Campaign & Committee
- City-level subcommittees for Berkeley, Fremont and Walnut Creek
- East Bay Regional Policy Committee
- Housing Innovations Roundtable
- 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](http://EBHO.org), or be in touch at [staff@ebho.org](mailto:staff@ebho.org) or 510-663-3830. Follow us on Facebook and Twitter for the latest updates.





# WHAT IS AFFORDABLE HOUSING IN 2016?

The good news is, with political will, community power and creative investment, building and preserving affordable homes is entirely possible.

The human toll of the Bay Area's housing affordability and displacement crisis is too high. To protect the region's diversity, heal our environment, and grow inclusively, the region must urgently build and preserve more affordable homes. But what does "affordable housing" look like in the rapidly changing region, and how can we organize around solutions that ensure housing for all?

## A NECESSARY FOUNDATION FOR HEALTH AND EQUALITY

As EBHO's resident leaders frequently state, affordable homes are a matter of life and death. Technically, the U.S. Department of Housing and Urban Development defines housing as "affordable" if it costs no more than 30% of a household's income, including utilities and insurance. And most publicly-funded affordable housing serves low-income communities who make 80% of the Area Median Income (AMI) or less. Affordable homes help kids to

do well in school, improve health, and even increase civic participation. Our environment benefits, too—studies show that affordable homes built near transit significantly decrease harmful GHG emissions.

## COMMUNITIES UNABLE TO MAKE ENDS MEET

Workers who underpin our economy—such as dental assistants, retail workers, and substitute teachers—usually make salaries that put them under 80% AMI, which in the East Bay is \$71,600 per year for a family of four. And as wages decline and housing costs soar, low-income workers are increasingly spending far more than 30% on housing. As rents rise, families must make painful decisions about covering everyday necessities like food, school supplies and medical bills.<sup>1</sup>

People living on fixed incomes, such as seniors, people with disabilities, or foster youth approaching independence, face even greater challenges. These community members have always struggled to afford market rents, but the Bay Area's white-hot housing market and cuts to public assistance have made finding an affordable home even more difficult. For example, CalWORKs grants, which help many low-income families make ends meet, provide only \$704/month in Alameda and Contra Costa counties, falling dangerously short of East Bay's "fair market rent" of \$1,663/month for a one-bedroom apartment.<sup>2</sup>



## 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	\$19,650	\$32,750	\$50,150	\$65,450
Sample affordable monthly rent at 30% of income	\$491	\$819	\$1,253	\$1,636
Income limits for a four-person household	\$28,050	\$46,750	\$71,600	\$93,500
Sample affordable monthly rent at 30% of income	\$701	\$1,169	\$1,790	\$2,338
Income levels data from California Department of Housing and Community Development, April 2015. ( <a href="http://www.hcd.ca.gov">www.hcd.ca.gov</a> ).				

## RACIAL AND ECONOMIC JUSTICE DEPENDS ON AFFORDABLE HOMES

The housing affordability crisis has been particularly devastating for communities of color. Public and private investments have brought new capital to low-income, racially-segregated neighborhoods that, in the face of discrimination, built tightly-knit communities. Now, property owners are raising rents, displacing longtime communities to attract affluent residents. Coming on the heels of a foreclosure crisis that forced many people of color into an unstable rental market, this has led to shocking losses—a 40% drop in Oakland’s black population between 1990 and 2011 and a 35% drop in Richmond’s between 2000 and 2013.<sup>3</sup> Displaced residents often move far from jobs, faith communities, and services to make ends meet—and our cities lose out.

Furthermore, extreme cuts to funding and statewide limits on inclusionary zoning and rent control have made it challenging for local cities to preserve and produce affordable homes. Alameda and Contra Costa counties are facing a shortfall of over 95,000 affordable homes to meet the needs of low-income households.<sup>4</sup> And building more market-rate housing alone won’t provide homes for the poorest people or significantly slow the upward surge in housing costs.

1. Special Report: Lack of AH Driving More Contra Costa County Families Into Poverty. Retrieved from <http://chpc.net/wp-content/uploads/2015/11/12-ContraCostaHousingNeed2015.pdf>.
2. CalWORKs Grants Fall Short of Covering Housing Costs. Retrieved from <http://calbudgetcenter.org/wp-content/uploads/CalWORKs-Grants-Fall-Short-of-Covering-Housing-Costs-02252016.pdf>.
3. Development Without Displacement: Resisting Gentrification in the Bay Area. Retrieved from <http://www.acphd.org/media/341554/development-without-displacement.pdf>. Belonging and Community Health in Richmond. Retrieved from <http://diversity.berkeley.edu/richmondbelonginghousingreport>.
4. Special Report: Lack of AH Driving More Contra Costa County Families Into Poverty. Retrieved from <http://chpc.net/wp-content/uploads/2015/11/12-ContraCostaHousingNeed2015.pdf>; How Alameda County’s Housing Market is Failing to Meet the Needs of Low-Income Families. Retrieved from <http://chpc.net/resources/how-alameda-countys-housing-market-is-failing-to-meet-the-needs-of-low-income-families/>.

## POWERFUL SOLUTIONS FOR AND BY THE PEOPLE

The good news is, with political will, community power and creative investment, building and preserving affordable homes is entirely possible. Non-profit affordable housing developers, governments and private investors can build a layer-cake of creative financing to support affordable homes. Cities can pass and strengthen policies like impact fees, which require developers to pay their fair share towards affordable homes, and pass housing bonds or taxes on rental property so that new affordable housing development isn’t solely tied to the private development market. We also must prioritize public land for affordable homes and support robust tenant protections for low-income residents who need assistance now.

Housing justice also means bringing forward the expertise of communities most affected by our housing affordability crisis. EBHO’s Resident and Community Organizing Program partners with and trains residents whose voices are critical to creating dignified housing for all.

Just as building a home takes many bricks, our movement for affordable homes must be built with multiple solutions. Creating and protecting affordable homes is vital to our communities—will you join us?

By **Charlotte Rosen, 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
Food Preparation Workers	\$22,174	34%	90%
Retail Salespersons	\$28,920	44%	69%
Security Guards	\$30,778	47%	65%
Preschool Teachers	\$36,594	56%	54%
Receptionists	\$34,260	52%	58%
Construction Laborers	\$46,028	70%	43%

Based on HUD 2015 Fair Market Rent of \$1,663 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](http://www.labormarketinfo.edd.ca.gov)).

# RESIDENTS AT THE FOREFRONT BUILDING COMMUNITY POWER FOR THE HOUSING JUSTICE MOVEMENT

*"The [Leadership Academy] sessions give me the inspiration to pass this knowledge on to the next person. I have been taking all that I have learned about affordable housing and advocacy to my family, and they love it... it's nice to be able to bring back some knowledge to my brothers and sisters and their children."*

Gregory Ward, Resident Leader at Madison Park Apartments

EBHO's Resident and Community Organizing Program (RCOP) aims to support and train affordable housing residents and staff to become leaders in their communities and in the movement for safe, affordable homes. Resident engagement and organizing are relatively new to EBHO, but we firmly believe resident leadership and ownership is crucial to advance our mission to preserve, protect and expand affordable housing opportunities. Through building-based organizing, our Leadership Academy, and our RCOP committee, EBHO is developing a robust movement for housing justice led by the people who are most impacted by housing inequity and racialized displacement.

## BOOTS ON THE GROUND: BUILDING-BASED ORGANIZING

Foundational to RCOP's efforts is our model of "building-based organizing," in which we support residents' organizing efforts at their respective communities as a way of deepening and growing our resident member base. Building-based organizing means that RCOP Community Organizers support the growth of resident-led groups within affordable housing communities, such as by helping launch a



RCOP resident leaders and members of the community at EBHO's Housing Fee Now! Rally outside Oakland City Hall to urge the City to pass a strong housing impact fee in Oakland in November, 2015.

resident council or a resident workgroup. We work closely with one or two leaders from each building, both residents and staff, who then support the growth of that group on-site. We also work with the Resident Services teams of our affordable housing developer partners to ensure our work is reinforcing and complementing the efforts of on-site staff. Building-based organizing provides the on-the-ground structure to facilitate and support resident leadership in EBHO's affordable housing and anti-displacement campaigns.

## A "LEADER-FULL" MOVEMENT: THE LEADERSHIP ACADEMY

We encourage leaders from each building to participate in EBHO's annual Leadership Academy, an ambitious four-month program that provides leadership training and political education to affordable housing residents and staff. Each session aims to build on the knowledge, experience and stories that

participants already have and introduce new tools to help participants become effective leaders for affordable housing and broader racial and economic justice. The curriculum is designed to facilitate conversations around current policies that relate to affordable housing. It examines issues through a social justice lens, and includes sessions on housing justice, leadership, civic education, strategic communications and community organizing. By bringing residents and staff together, we work to better understand housing justice and build a powerful affordable housing movement. EBHO first launched the Leadership Academy in 2015, and alumni have already gone on to grow EBHO's work by planning campaign actions, testifying at public hearings, representing EBHO in the press, leading efforts on community issues in their neighborhoods, developing new programs for EBHO's campaigns and organizational structure, and much more.





## RESIDENT LEADERSHIP IN CAMPAIGNS: RCOP COMMITTEE

Once residents become strong representatives for their community, they are invited to participate in the newly-formed RCOP Committee. The RCOP Committee formalizes the role of resident voices in EBHO's organizational structure. Resident leaders organize and facilitate monthly meetings that provide the space for residents to learn about each other's work, exchange strategies for organizing in their buildings, and practice their organizing skills through facilitation, event planning, project development and more.

Just as we adapt to respond to the changing needs of our overall membership, we are making necessary adjustments to support resident leadership and participation. As we move to increase resident ownership of campaigns, we anticipate the RCOP Committee will serve as the critical space where issues and solutions are proposed. Resident leaders are beginning to identify areas of focus that, with the organizational support of EBHO and our membership, will solidify resident leadership in EBHO's decision-making structure and deepen EBHO's commitment to being accountable to the lowest-income and most impacted communities.

By Najla Gomez and Adlemy Garcia, EBHO



*Left: Resident leaders from Palo Vista Gardens at EBHO's 2015 Annual Interfaith Breakfast. Middle: Resident leader Francine Williams leading the community at EBHO's Housing Fee Now! Rally outside Oakland City Hall. Right: Resident leaders celebrating at EBHO's 2015 Annual Membership Meeting.*

## EAST OAKLAND FOR THE PEOPLE

I am a longtime resident of East Oakland and live in Palo Vista Gardens. I am an EBHO member and RCOP leader, and a lifelong fighter for housing and social justice. Through EBHO, I am currently a leader with Oakland United, a coalition of East Oakland families and workers organizing for affordable housing, good jobs and clean air in the City of Oakland's Coliseum City Specific Plan. As a resident, I have been able to provide my input on what would best benefit my community. We know some elected officials desire to have luxury condos, high-end shopping stores and tech offices be part of the Coliseum City development, but we as residents know that our communities

would best benefit from having access to grocery stores, affordable housing, and shopping stores, among other things. We want East Oakland to be cleaned up but that doesn't mean we want to clean up the people that have shaped East Oakland for generations. Keeping the children in mind, I have many hopes for East Oakland's future. I hope that the investment in East Oakland supports the community that is already here, and that the cost of living becomes stabilized so that people stop being displaced.

By Theola Polk, EBHO Resident Leader



*Theola Polk*



*A strategy for increasing supply must include new permanently affordable housing like SAHA's Arboleda.*

# WHY WE CAN'T JUST BUILD OUR WAY OUT OF THE HOUSING CRISIS

Low-income people also lose out under the “just build” argument because providing housing for affluent people actually creates a greater need for affordable homes.

In today's housing affordability crisis, communities, non-profits and decision-makers are trying to find solutions to regional displacement and a lack of affordable homes. Amid this flurry of voices, a crop of advocates has emerged with a seemingly simple answer to the region's housing woes: just build more housing, any housing.

These advocates assert that the affordability crisis is a problem of simple supply and demand. They argue that all cities need to do is build more housing of any type—even luxury condominiums—to satisfy the demand for housing and free up older housing for low-income people.

The “just build” or “supply-side” argument is seductive. When the price of wheat is high,

it makes economic sense to flood the market with wheat in order to make prices drop. Wouldn't the same be true for housing?

## HOUSING: A NECESSITY, NOT A COMMODITY

Ultimately, the answer is no. Housing is not your run-of-the-mill commodity that follows the rules of Economics 101. It's a necessity of life, and it's highly sensitive to location and other factors that defy simple supply-demand curves.

How did we get into a housing crisis? First, the Bay Area's high demand for homes leads to ever-rising rents. The region's many great features—economy, weather and culture—allow property owners to set rents far and

above what it costs to actually maintain their buildings.

The problem has been compounded by years of exclusionary and “Not-In-My-Backyard” (NIMBY) activism, which have stunted housing growth through restrictive land use regulations.

Enter the Bay Area's thriving tech and financial industries, which are bringing a steadily growing stream of workers who need housing and whose salaries can support higher rents. Developers are now rushing to build housing that draws the highest rents that the market can bear—which, in cities like San Francisco or Oakland, increasingly means upwards of \$3,000+ per month for a studio or one-bedroom apartment.

## THE FLAWED ECONOMICS OF “JUST BUILD”

Pro-supply advocates say we must curtail affordable housing requirements on new development to meet the demand for market-rate housing. But this promises to exacerbate, not mend, our housing affordability crisis.

These advocates suggest that new housing will satisfy demand and bring housing prices down. But it's precisely because rents are so high in the Bay Area that new housing is being built at all. If rents were to drop, investors would pull out from new housing development rather than build more at lower rents.

The pro-supply advocates also argue that while new housing is too expensive for lower-income people, it will balance the market by allowing affluent residents to free up older and naturally affordable housing, a process economists call “filtering.”





EBHO members and supporters celebrating the renovations of BRIDGE Housing's Richmond City Center, which provides 64 affordable homes, health and childcare services, and local retail.

But today's working families, seniors, and people with disabilities simply don't have time to wait for housing to "filter" down to them. Analyses show that it would take massive amounts of new housing for supply to even begin to chip away at high prices. In the meantime, it would place undue burdens on local and regional infrastructure and raise environmental concerns.<sup>1</sup>

Another wrench in the supply-side argument is land. We can't produce more land in the Bay Area, so landowners looking to make windfall profits from selling or redeveloping their land are driving up costs and pricing out long-time and low-income communities of color. To make matters worse, California's Proposition 13 keeps property taxes low for longtime landowners, encouraging them to sit on properties instead of selling. Without local policies that prioritize increasingly scarce land for affordable homes, market-rate developers will continue to outbid non-profit affordable housing developers.

## MORE NEW HOUSING = MORE NEED FOR AFFORDABLE HOMES

Low-income people also lose out under the "just build" argument because providing housing for affluent people actually creates a greater need for affordable homes. For example, research shows that in Alameda and Contra Costa Counties, cities are generally building enough market-rate homes to keep up with the increase of tech workers and management professionals. What we're not building is enough homes for our region's servers, taxi drivers, and childcare workers, whose jobs are being created at triple the rate of high-wage workers. That's why mechanisms like impact fees, which require market-rate developers to contribute to funds for affordable housing, must be part of the equation.<sup>2</sup>

Decision-makers must also pay attention to local histories of housing inequity when considering what kinds of homes to build.

Building new, market-rate homes in once-undervalued urban areas threatens to displace longtime residents who built strong communities even in the face of racial discrimination and disinvestment. As the market heats up, strong rent stabilization and tenant protections are essential to ensuring that landlords don't have incentives to push out low-income people and residents of color.

Without a doubt, cities across the region must build their fair share of new housing at all income levels. But massive amounts of new, market-rate housing aren't going to create quality homes that are affordable to the lowest-income communities, who need housing now.

If we are serious about ensuring prosperity for everyone, we need strong, community-centered and creative policies that prioritize land for affordable housing and require developers to help build and preserve affordable homes before it's too late.

By Charlotte Rosen, EBHO



EBHO resident leaders Johnnie Parker and Theola Polk at an EBHO and EBASE vigil in Oakland calling for development without displacement.



EBHO members and supporters breaking ground at Laguna Commons by MidPen Housing and Abode Services, which will provide 64 affordable apartments for low and very low-income individuals and families in Fremont.

1. Galster, G. and J. Rothenberg. 1991. Filtering in Urban Housing. *Journal of Planning Education and Research* 11:37-50; <http://www.lao.ca.gov/reports/2015/finance/housing-costs/housing-costs.pdf>; <http://archives.sfoxaminer.com/sanfrancisco/leveling-sf-housing-field-could-take-100000-new-units/Content?oid=2703869>;

2. [http://www.contracostatimes.com/opinion/ci\\_28401998/guest-commentary-bay-area-is-not-meeting-its](http://www.contracostatimes.com/opinion/ci_28401998/guest-commentary-bay-area-is-not-meeting-its)



# SACRED LAND SACRED COMMUNITIES FAITH-ROOTED REFLECTIONS ON DISPLACEMENT

We know that we have the right to housing with dignity, and that we are stewards of the land on which housing is built.



*Top: The spiritual altar at EBHO ICU and FAME's Sacred Land, Sacred Communities Vigil in Oakland in May, 2015, which called for development without displacement and honored the short life of Matt Jackson who was killed near Coliseum BART. Bottom: Panelists at EBHO's Interfaith Breakfast, (left to right) Rev. Theon Johnson III, Rev. Deborah Lee, Dr. Carolina Reid, EBHO leader Francine Williams, talk about how faith leaders can stop displacement and build the movement for affordable homes.*

During last year's Affordable Housing Week, EBHO resident leaders, community activists and 15 different faith communities came together for a vigil at the Coliseum BART station—just as city leaders were discussing development plans. We honored the fact that the land there does not belong to us. It was inhabited by our indigenous brothers and sisters for thousands of years, who knew that it did not belong to them either. The land belongs to the Divine.

At the Interfaith Breakfast later in the year, we heard powerful testimonies about our obligation to advocate with people being displaced. Together, we sang the refrain, "this is our land; these are our rights."

Both are true. Both are foundational to our work against displacement. And the faith community has the power to hold both truths simultaneously.

In the past year, Interfaith Communities United has prayed with people in Berkeley, Fremont, Walnut Creek, Concord, and Oakland. We show up at city council meetings, at vigils, at rallies, at worship services. We speak in solidarity with homeless people, people living with mental health issues, immigrants and refugees, and people facing housing insecurity as they return to their communities from prison.

We do so because we know that the land is sacred, and because we know that the land is ours. We know that we have the right to housing with dignity, and that we are stewards of the land on which housing is built.

At EBHO's Interfaith Forum on Displacement in December, EBHO Resident and Community Organizing (RCOP) member Jeanne Robinson reflected that "the basic tenets I was raised with [in church] were community. Scripture refers to community all the time, and I was taught in Sunday school from a young age that we worship in community for a reason. And of course, community is the first thing that gets destroyed when people are displaced...."

And so when we speak to our brothers and sisters who hold elected office, we do not just advocate for housing. We invite them to be their best selves, to be partners in building what Reverend Dr. Martin Luther King called the Beloved Community. We invite them to be a part of a community where housing is a human right, where everyone's gifts are honored, and where everyone's needs are met.

Because the land is sacred, and because the land is ours—all of ours.

**By The Rev. Sandhya R. Jha, EBHO**



# TAKING SUSTAINABILITY UP A NOTCH

The Affordable Housing and Sustainable Communities (AHSC) Program represents a win-win for housing justice and environmental justice.

## AFFORDABLE HOUSING AND SUSTAINABLE COMMUNITIES: FIRST YEAR REFLECTIONS

The loss of \$1 billion in annual statewide redevelopment funds in 2012 was nothing short of devastating for affordable housing organizations. It was time to get creative—and fast.

As advocates searched for new funding, they found opportunity in California's Greenhouse Gas Reduction Fund (GGRF). Established in 2014, the GGRF charges polluters for their greenhouse gas (GHG) emissions and uses the revenue to fund initiatives that decrease California's carbon footprint.

Thanks to sustained statewide advocacy, affordable housing advocates won \$130 million of 2014-15 GGRF funds and 20% of all future funds for the Affordable Housing and Sustainable Communities (AHSC) Program. AHSC encourages transit improvements and supports dense, affordable housing near transit, which will help the State achieve its climate goals by decreasing vehicle miles traveled and associated GHG emissions. Half the money supports affordable housing, with incentives for serving extremely low and very low-income households.

AHSC represents a win-win for housing and environmental justice. The program requires

organizations to work together to implement policies that meet housing, transit, health, and equity goals. AHSC provides critical funding at a time when the housing crisis is escalating fast. And given that building affordable homes near transit has been proven to even further reduce vehicle miles traveled compared to market-rate housing, AHSC better maximizes the GGRF's climate goals and builds healthy communities.<sup>1</sup>

## RENEWED HOPE—AND IMPACT— FOR AFFORDABLE HOMES

The California Strategic Growth Council (SGC), which oversees AHSC, approved \$121.9 million in competitive grants and loans to 28 housing and transit infrastructure projects in 21 cities in 2015. The results are striking:

- 723,286 metric tons in avoided GHG emissions (equivalent to taking 140,000 cars off the road for one year)
- 2,003 new affordable homes to be built near transit
- \$89 million to affordable housing
- \$92 million to benefit disadvantaged communities
- 7 East Bay projects, developed by EBHO members EAH Housing, Eden Housing, Habitat for Humanity, SAHA and RCD, funded in first round

Source: Strategic Growth Council



## WHERE DO WE GO FROM HERE?

The SGC released revised AHSC Guidelines that better emphasize regional equity and provide more widespread strategies for GHG reduction. For example, rural projects now have their own category, and water, energy efficiency and green development are more strongly encouraged.

A broad coalition of housing, transportation and environmental organizations advocated for these changes, led largely by California Housing Partnership Corporation (CHPC), the Sustainable Communities for All Coalition (SC4A), the SB 535 Coalition, the Coalition for Active Transportation Leadership (CATL), and the Rural Smart Growth Task Force, among others.

These coalitions will continue to work closely with AHSC applicants to ensure we are meeting shared goals of healthier, more integrated, and equitable communities for generations to come.

By Nur Kausar, EAH Housing

1. <http://www.transformca.org/sites/default/files/CHPC%20TF%20Affordable%20OD%20Climate%20Strategy%20BOOKLET%20FORMAT.pdf>



Oakland's Fruitvale Station, envisioned in the early '90s and completed in 2003, is by far the most visionary, complex, and challenging of the first generation of BART joint developments.

## NO PLACE LIKE BART THE HISTORY AND FUTURE OF BART STATION DEVELOPMENT & AFFORDABLE HOUSING

In today's culture of bike lanes and car-less commutes, the notion of building housing near transit may seem obvious, but it wasn't always this way. For many years, Bay Area Rapid Transit (BART) pioneered a vision of Transit Oriented Development (TOD) that provided a healthy and more equitable alternative to suburban sprawl. What has come of the Transit Village Vision, and how has affordable housing played a key role? How will BART, and the community, make affordable housing near transit count in the future?

### EARLY TRANSIT VILLAGES: THE CHALLENGES AND KEYS FOR DEVELOPMENT

Early BART development projects were challenging. Many stations were located in industrial or older urban neighborhoods, at a time when traditional planners still emphasized outward expansion into the suburbs. As cities began to realize the value of transit-oriented development, however, they developed policies and zoning that encouraged development on private parcels surrounding the BART stations.

Oakland's Fruitvale Station, envisioned in the early '90s and completed in 2003, is by far the most visionary, complex, and

challenging of the first generation of BART joint developments. The project helped normalize the practice of building housing, retail, and community services near BART. Created in partnership with the Unity Council and supported by extensive federal, state, and local investment, Fruitvale Transit Village proved that BART stations were no longer just for parking lots—they could anchor vibrant, equitable, and transit-rich communities.

The second generation of BART developments garnered new interest from the for-profit sector, which made securing affordable housing on these now in-demand sites more critical. Cities like Hayward (1998), Union City (2007), and Dublin (2002) created Station Area Plans. Infrastructure financing came from Redevelopment agencies and the Bay Area's Metropolitan Transportation Commission (MTC), which used federal transportation monies to promote TOD across the region. By tying transportation funding specifically to Plan Bay Area's Priority Development Areas (PDAs), or locally-identified infill development areas near transit, MTC helped further a regional vision of healthy, sustainable transit-oriented communities.

Some cities used their housing policies and planning processes to ensure that affordable



housing was part of the overall BART development equation. For example, the City of Hayward partnered with local non-profit affordable housing developer Eden Housing to develop affordable senior homes near BART and Eden's own offices. Recognizing the importance of transit for low-income communities, Eden Housing constructed other affordable communities in the neighborhood. The Hayward BART project highlights the need for cities to implement strong affordable housing policies and programs when developing a BART station, and the power of partnering with a community-oriented non-profit affordable housing developer from the start. Similarly, Oakland's MacArthur BART development project includes a mix of affordable and market-rate housing, and features a longtime partnership with affordable housing developer BRIDGE Housing.

## NEW DEVELOPMENT: TRANSIT ORIENTED COMMUNITIES AT BART STATIONS

The next generation of transit-oriented communities will be larger and more complex. Locations close to public transit are now highly desirable to both residents and investors, and they're commanding a premium in the market. Projects at Fremont's Warm Springs BART Innovation District (2015) and at the North Concord BART Station near the Naval Weapons Station (2012) will provide complete communities with housing, jobs, parks, schools and community facilities. It will be challenging to ensure that these developments provide a mix of housing types for all income levels, since private developers usually only build homes for the highest income levels. Fortunately, communities and advocacy

groups, including EBHO, have raised their voices and urged cities to make affordable housing a priority. As a result, both Fremont and Concord have included policies that require these projects to include a percentage of permanently affordable homes.

Even though affordable housing has played a leading role in BART station developments, until recently BART did not have a formal policy requiring affordable housing on its sites, instead deferring to the local community's requirements (or lack thereof). When Redevelopment and state bond funds were plentiful, affordable housing was included in station area developments. But as the Bay Area's housing affordability and displacement crisis worsened, funding sources dried up. Available land became scarce, and it became clear that transit providers such as BART needed to step up as regional leaders to ensure that land purchased with public funds was used for public good, including the provision of affordable housing.

## PUBLIC (BART) LAND FOR THE PUBLIC GOOD!

Starting in 2014, EBHO and transportation advocates TransForm partnered in a campaign to get BART to formalize a policy that would ensure affordable housing development on its land. (In 2015, Los Angeles' Metro system established a policy requiring that 35% of housing developed on Metro-owned land be affordable.) After advocates pushed back against a proposed development at Millbrae BART that contained no affordable housing, BART Director Zakhary Mallet, with support from Director Rebecca Saltzman and others, took action. On January 28th, 2016, the BART Board of Directors voted to include a 20%



*MidPen Housing's Station Center, located next to Union City BART station and completed in 2012, provides 157 affordable rental homes for low and very low-income households, as well as commercial space, community gardens and other amenities.*

affordable housing requirement on all housing developments on BART properties. We aim to use 20% as a floor; on a system-wide basis, we want to see BART provide at least 30% affordable housing, which it has achieved to date.

The new policy draws on over 25 years of development experience at BART Stations. As transit-oriented living becomes increasingly attractive, this new policy will help ensure that BART stations provide housing not just for incoming high-wage workers, but for everyone in our vibrant Bay Area community.

**By Rick Williams, Van Meter Williams Pollack LLP, EBHO Board Member**

*In 2016, after two-years of advocacy by EBHO and TransForm, the BART Board of Directors voted to include 20% affordable housing requirements on all housing developments on BART properties.*

# MAKING THE SHARING ECONOMY LEAD TO SHARED PROSPERITY



EBHO's resident leaders Theola Polk (top), Secret Peoples (middle), and Karen Smulevitz (bottom) participating in EBASE-led campaigns and coalitions for good jobs and affordable homes.

**Some cheer, some hiss, but one thing is for sure: The tech industry is transforming the Bay Area, and Oakland is ground zero. Now is the time to discuss not only growth and displacement, but also how the industry's "sharing economy" can live up to its name.**

Last summer, my partner and I needed to move out of our one-bedroom place to make room for our growing family. We were priced out of our neighborhood. It was hard to say goodbye to the home where we decided to get married and welcomed our newborn son.

A few months later, EBASE—the non-profit I work for—got notice that our building was sold, and we'd be forced to move because of a dramatic rent increase. Ironically, EBASE works to ensure that low-income people of color make enough money so that they can stay in their homes. We're sad to say goodbye to the work-home where we've gathered hundreds of community members and shared stories, struggles and victories.

What will Oakland be if low-income people of color, and the non-profits that support them, are pushed out? Without strong affordable housing and anti-displacement policies, the arrival of companies like Uber will accelerate and exacerbate income inequality and displacement.

Not only will there be an influx of new wealth with the tech workers, there will also be an influx of poverty-wage jobs like driving for Uber. These workers cannot afford new market-rate housing, and without significant investments in affordable homes and strong anti-displacement protections, they'll be forced to

live far from their jobs, services and communities. In one fell swoop, the cost of housing and office space for non-profits will skyrocket, and so will the number of people who cannot afford to live here. This doesn't sound much like a "sharing" economy to me.

Oakland has a deeply rooted sense of community and a legacy of institutions that care for those who are struggling. As the sharing economy forges ahead, we must recognize that good jobs and affordable housing are two sides of the same coin.

Innovative policies like community benefits agreements and housing impact fees—like the one just passed in Oakland—can help. Now is the time to require employers, developers, and tech companies to help make Oakland a more equitable city.

And who better to help than the non-profits, unions, and residents who are most affected? Oakland's elected leaders and businesses can join us and come together, harness our ingenuity, and ensure our communities receive our fair share of this new sharing economy where we *all* benefit.

**By Jennifer Lin, East Bay Alliance for a Sustainable Economy (EBASE)**



Jennifer Lin

**As the sharing economy forges ahead, we must recognize that good jobs and affordable housing are two sides of the same coin.**



# HEALTHY HOMES HEALTHY COMMUNITIES

Affordable housing isn't just about having access to a home; it also helps ensure that seniors, families, and people with special needs can be healthy and thrive. At Beacon Communities' Allen Temple Arms, a senior affordable housing community in East Oakland, residents and staff are building on this vision of health equity and working hard to give their community access to healthy, nourishing and affordable food options through a new community garden.

Allen Temple Arms has created a transformative gardening project for low-income seniors in partnership with Allen Temple Baptist Church, Episcopal Senior Communities, and City Slicker Farms, a West Oakland-based organization that helps low-income people get access to fresh, healthy and organic food. The project came out of a grant from Alameda County that aims to both rehabilitate existing gardens and create new gardens in affordable housing communities located in "food deserts"—urban areas where it's difficult to find healthy and fresh food.

## A GARDEN WITH A MISSION— AND A COMMUNITY

Before they could reap a nutritious harvest, however, Allen Temple first had to call on some green-thumbed community partners to help them realize their vision. The community already had garden beds, but they were unkempt: As the seniors aged, they were finding it harder to weed and plant. To address the garden's upkeep needs, City Slicker Farms brought over twenty volunteers who immediately gave the garden a makeover. They weeded, made the beds higher, added new dirt, planted produce, and installed a new drip watering system.

In addition to bringing a bounty of fresh produce to Allen Temple Arms, the gardening project has also helped build community.

And the seeds grew! Surplus produce from the spruced-up gardens now supplements Allen Temple Arms' twice-monthly Produce Market, where residents can shop on-site for fresh fruits and vegetables at affordable prices. In addition to bringing a bounty of fresh produce to Allen Temple Arms, the gardening project has also helped build community. The Produce Market is entirely run by resident volunteers, who build neighborly ties by encouraging socially isolated residents to join them. And since the market is open to the public, the surrounding East Oakland community benefits from fresh produce that won't break the bank.

## FOOD JUSTICE, AND A KALE SMOOTHIE TOO!

The Produce Market provides more than just a week's worth of kale, though—it's also a space for health education. City Slicker Farms offers food demonstrations, recipe sharing and community discussions on food justice, health and sustainability. Residents have made everything from kale smoothies to butternut squash soup, and they now integrate these healthy recipes into their daily routines.

Now that they're actively growing and buying fresh produce, seniors at Allen Temple Arms are taking a small but mighty step towards reversing long-standing patterns of health inequity in East Oakland—and they're building a healthy neighborhood for generations to come.

By Donna Griggs-Murphy, Beacon Communities



Top: Allen Temple Arms resident Annie Allen and her niece enjoying the Farmer's Market. Bottom: Beacon Communities' administrators Suzette Luer, Kenetta Jackson, Donna Griggs-Murphy, and Marie Howard help out at a cooking demonstration.





# STEPS TO FIND AFFORDABLE HOUSING

*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!*

Finding a great, affordable home is very challenging in the Bay Area, but understanding your options and resources can help. It's important to know that fair housing laws protect you from discrimination, and that you have legal rights as a renter or a homeowner. The organizations on page 24 are important resources; don't hesitate to contact them or to call 2-1-1 for help and advice in your search.

## STEP 1. LEARN ABOUT DIFFERENT KINDS OF AFFORDABLE HOUSING

Most housing is available on the private market, but some affordable homes are operated and funded by public agencies or non-profits, who keep costs within reach of lower-income people over the long term and often provide services. The steps described here focus on non-profit housing, but there are also programs to help you afford housing on the private market.

### NON-PROFIT HOUSING

Non-profit affordable housing developments 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

The Housing Choice Voucher Program—better known as Section 8—is a federally-funded program managed by local 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, and rising rents have made it more difficult to find private landlords who will accept vouchers. However, Section 8 vouchers are an important option for some families. Contact your public housing authority on page 25 for guidance and more information.

### PUBLIC HOUSING

Public housing may be an option, depending on your income, and 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 and education 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 & TENANTS RIGHTS ASSISTANCE

If you need help with a security deposit, rent payments, emergency housing or shelter, or tenant/landlord issues, contact the "housing, shelter, and emergency resources" organizations on page 25.



## 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.

### INCOME AND BUDGETING

Ideally, your housing costs should take up no more than one third of your income, so that you can afford transportation, childcare, health care and other costs along with rent or mortgage. Be prepared to put down a security deposit. While these costs can be high in the East Bay, 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. To be eligible, your income must fall within a certain range, depending on the property (see the chart on page 5 for 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.



## STEP 4. IDENTIFY YOUR HOUSING NEEDS AND PREFERENCES

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

Non-profit and public housing is often targeted to certain populations. Applications will include questions to see if you qualify:

- **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 condition such as a mental, physical, or developmental disability. Some properties cater only to people with these needs, while others designate units 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 special needs such as wheelchair access. Finally, be aware that housing providers cannot discriminate based on race, ethnicity, gender, national origin, or family status. Unfortunately, you may face challenges qualifying for federally-funded housing if you are undocumented or if you have a criminal record. Housing providers can inform you about your eligibility.

## STEP 5. CONTACT NON-PROFIT HOUSING ORGANIZATIONS AND APPLY

There is no single source of information about affordable housing. But by contacting many organizations and agencies, you may discover some great places and increase your chances of finding an affordable home.

- Check the websites of non-profit developers often—see page 24. Websites can be the best way to get current information and applications, but you can also call. If you call, ask for the names and phone numbers of properties with open waitlists.
- Search through OneHomeBayArea.org—an online search tool that will help you see openings from all over the Bay Area for affordable housing that meets your income, family size, and services criteria.
- For properties with openings, visit the website or call properties to request an application or to be added to the waitlist. Complete and submit applications by the deadline. Be prepared to provide financial and family information and your housing history.
- For properties under construction, ask to be added to the interest list.
- Once you've submitted your applications or joined a waitlist, you must let each property know if you move or change your phone number. Ask about the best way to keep in contact.

By Charlotte Rosen, EBHO







NORTHERN CALIFORNIA  
**CARPENTERS**  
REGIONAL COUNCIL

*“An Organized Approach to Jobs and Community”*

Bob Alvarado, Executive Officer  
265 Hegenberger Rd., Suite 200  
Oakland, Ca. 94621

510-568-4788      [www.nccrc.org](http://www.nccrc.org)



*"Housing is a human right,  
and we know together  
we can make it  
a reality."*

We invite you to meet a few of the people who live in and advocate for affordable housing. Learn more about their lives and their stories—including everyone from those who live with life-threatening health challenges to veterans and families whose stories are perhaps not so different from your own.

We've highlighted these people not just because they inspire us—though they certainly do—but also because they are our friends, neighbors or co-leaders in the movement for affordable homes. We honor the leadership of EBHO's Resident and Community Organizing teams, and their continued efforts to elevate housing justice at the local, regional, and state level.

EBHO thanks these residents for sharing their experiences, and Joel Jacobs, Adlemy Garcia, and Najla Gomez for capturing their stories.



## THE MANY FACES OF AFFORDABLE HOUSING

### GREGORY WARD, STEVI DAWSON, AND GUITAR WHITFIELD

#### EBHO Resident and Community Organizing Program Members— Residents United Network: The Roots of a Movement at the State and Regional Level

The Residents United Network (RUN) is a statewide movement to ensure that people like us have a place to live. We have learned a lot doing regional work in the Bay Area. Now, we not only believe that everyone deserves a home, but we know how to make it happen.

Resident involvement at all levels of policy-making is important because as residents of affordable homes, we are the experts. We get the information from the trenches. For every one of us that shows up at a meeting, there are many people who aren't able to share their knowledge.

As part of RUN, which is a project of Housing California and the Center for Community Change, we participated in an April 2015 Lobby Day in Sacramento. For some of us, it was the first time we'd met with our state representative. It was clear that we knew more than the legislative staff

did about the issues that are impacting under-resourced and underrepresented communities, and that our voices needed to be heard. In October 2015, in an effort to push our governor to support AB 35, a critical statewide bill aimed at expanding resources for affordable homes, we collected over 800 letters in a span of one week and personally delivered them to the Capitol. Sadly, we didn't change his mind and he vetoed the bill—but the fight continues.

Housing is a human right, and we know together we can make it a reality. We hope to create a mass movement for affordable homes. We are inspired by leaders like Dolores Huerta, who would do home visits to seek supporters, and we will be doing that this year. Every effort strengthens the roots of our movement.

## MAURICE EDWARDS, OLIVIA WILLIAMS, AND RAMIRO MONTOYA

### EBHO Resident and Community Organizing Program Members

#### "Our Fight for a Housing Impact Fee in Oakland"

After two years of dragging its feet—and as the result of our organizing—the City of Oakland has finally passed a housing impact fee. A housing impact fee will ensure some investment in Oakland is captured for affordable housing. An impact fee will help to protect affordable living, especially for folks who've been here for generations. If low wage workers are unable to live in Oakland, what a barren city it will become.

Back in November 2015, we were tired of the city's failure to act on an impact fee. We were part of a team that organized a rally of over a hundred people to push our City Council to support a robust housing impact fee. It was a pleasure to walk through City Hall and let councilmembers know residents are out there watching them.

Affordable housing has allowed us to do more beyond just exist in this world. Our self-esteem has been elevated, and we've become vibrant citizens who are able to participate in the local civic process. EBHO has done a great job of informing us so that we feel confident when we're speaking with our representatives. Sharing our testimony in front of the City Council is freeing. We've learned the importance of paying attention and being involved in local politics at the same level we are involved with presidential elections. We've learned that our voices matter.

And we're just getting started. Beyond the impact fee, we will fight for a higher minimum wage, rent control in every city, strong relocation assistance and strong tenant protections. Quite simply, we need a system that gives more importance to human beings, not profits.



"We've learned that our voices matter."

## CHARLES BLACKWELL

### Westlake Christian Terrace, Oakland—Christian Church Homes



"You gotta be hopeful."

Although a traumatic accident left Charles Blackwell legally blind at a young age, it hasn't stopped him from painting the world in vivid colors. He has pursued art, published poetry, and taught workshops in alcoholic treatment centers and prisons. His jazz-inspired art was featured on PBS and in exhibits across the country. But when his housing situation became unstable and

he ended up in a chaotic neighborhood, he "couldn't think straight," he recalls.

While it's difficult to put his struggle into words, a poem he wrote may sum it up best:

#### **The Hunt for Housing** (excerpt)

*Spilled wine atop / Soggy cardboard  
Broken glass from filth of overturned / trash can...  
...If nothing but a tin roof or a shotgun shack /  
the Rolling Stones, "Gimmie Shelter."  
So I can breathe / So I can pray In hope  
I don't Lose my Last ounce / of humanity*

Then, after two years of applying and waiting, he was accepted into Westlake Christian Terrace homes in 2013. "It was being in the right place at the right time," he says. "Now I have one art exhibit after the other."

His friends and the staff at Westlake support him at his exhibits, and he pays it forward by getting food and groceries for his neighbors. He's incredibly thankful for the sense of community he's gained. Reflecting on his past struggles and future opportunities, he says simply: "You gotta be hopeful."





*"I have many friends, some with higher incomes, who cannot find housing."*

## IMELDA AND ADOLFO CANETE

### Casa Adobe, San Pablo—EAH Housing

Imelda and Adolfo Canete, married for 47 years, moved to the U.S. from the Philippines in 2011 to be closer to their children.

Unfortunately, shortly after coming to the U.S., Adolfo was diagnosed with Parkinson's. Since he found the stairs in their son's home challenging, they applied for housing at Casa Adobe. After nine months of waiting, they finally got an apartment. "We are really blessed," says Imelda. Casa Adobe is close to Adolfo's doctor, a Walgreens and their church.

Imelda's face lights up when she remembers her first day: "Somebody knocked and said 'Welcome!' It's a really nice feeling." She's part of a resident group that enjoys trivia and dancing. "I really like to dance, even though he cannot—he just sits and I dance." Someone from their congregation comes daily to pray with them. Andrew, an EAH staff member, even helped Imelda with one of her childhood dreams: "Ever since I was small I wanted to play piano," she says; Andrew found online videos to help her learn.

Even though Casa Adobe is considered affordable, they rely on their children to make rent, and are currently on the waitlist for Section 8 vouchers. "I want to stay where I am...our doctor is here, our children are here," Imelda says. Despite the financial difficulty, they feel lucky. "I have many friends, some with higher incomes, who cannot find housing," she says.

## NIKIYA YOUNG

### Station Center, Union City—MidPen Housing

"As long as you stay positive and stay persistent, anything is possible."

These are words that Nikiya lives by. If she hadn't pushed for her son, Silas, to get the treatment he needed for his kidney issues, he wouldn't be alive today. Without persistence, she wouldn't have finished two associate's degrees and made it to her junior year at East Bay College, while raising Silas and her daughter Shiloh.

If she hadn't stayed persistent while she was on affordable housing waitlists for four years, she would still be living in her old house in West Oakland, where she occasionally barricaded the back door with couches and avoided leaving the house for fear of being burglarized.

Now, her persistence has paid off. At Station Center, her new home in Union City, her children play and learn at MidPen's after-school program and run outside when the Bookmobile comes by. "They feel more safe," she says happily.

"The neighbors here are really supportive; everybody works together. It's really cool," she says. She enjoys meeting neighbors from different backgrounds, and hopes to work with staff and residents to host a health fair for women.

As much as she loves MidPen, she says defiantly, "I'm not going to retire here.... This is a stepping stone." When she finishes school and becomes a nurse, she aims to buy her own house in the area, and "give this spot to another low-income family who needs it."



*"The neighbors here are really supportive; everybody works together."*



*"When I really needed housing, I got it, and so now I want to help others who really need it."*

## NU HUYNH

**Frank G. Mar Apartments, Oakland—East Bay Asian Local Development Corp. (EBALDC)**

Even 25 years later, Nu Huynh still remembers what it felt like when she learned that she was accepted into the affordable Frank G. Mar apartments in Oakland's Chinatown: "It was like winning the lottery."

Her life has been tied to the building ever since. She still lives in the same apartment where she raised her daughter and persevered through the passing of her husband. With her daughter now in college, she spends much of her time building community in and around the apartments. "Whenever she sees anyone new...she always says 'hi' to them. It's okay if they don't respond; she likes to say 'hi' at least," says Lily, her resident manager. She also takes it upon herself to help deliver mail, and to volunteer at Christmas and New Year's events.

Nu Huynh's housing hasn't just allowed her to stay in Chinatown, it has also given her the chance to deepen her roots and improve her neighborhood. She regularly attends District 2 meetings, which are held near the apartments, and constantly advocates for safer and cleaner streets in the area. She's especially passionate about safety, and represents Frank G. Mar apartments at Neighborhood Crime Prevention Meetings.

Nu has also become a strong advocate for affordable homes, and she has participated in campaigns with the Asian Pacific Environmental Network to increase resources for building and preserving affordable housing.



*"A lot of our friends have been moving because they can't afford it."*

## JUSTIN AND MEGAN PHILLIPS

**Veteran's Home Ownership Program, Livermore—Habitat for Humanity East Bay/Silicon Valley**

"It's taken almost ten years to get to a comfortable place," says Justin, as he reflects on the path that led him, wife Megan, and their kids to an affordable home.

Justin and Megan, who met in high school, were both born and raised in Livermore. When Justin returned home after four years in the Navy, he and Megan rented several different apartments before moving into his grandmother's house to care for her. Justin was studying full-time, and together they were caring for their growing family.

Megan found work in a law office in San Ramon, and Justin now manages a community crisis center in San Leandro. "I love it," he says. "I get to help a lot of people in the community."

However, when Justin's grandmother passed away suddenly and they had to sell the house, they were thrown into crisis. It looked like they would need to move until they discovered a veteran's homeownership program run by Livermore and Habitat for Humanity. They applied and ultimately became homeowners. "The people at Habitat and the city has been really incredible; they made this possible," says Justin.

They love their family-friendly neighborhood, and the fact that their children didn't have to change schools. It's reassuring, Justin says, "that there's options for people who are working really hard but aren't making really high incomes...to stay in the communities that they live in."



*"Everybody works together to make the best environment possible."*

## KIARA HEDGLIN

**Arboleda Apartments, Walnut Creek—Satellite Affordable Housing Associates (SAHA)**

Living with cerebral palsy in a crowded, five-bedroom house with barely enough money for rent and food, Kiara Hedglin lacked things that many others take for granted: privacy, control and independence.

Then, in July of 2015, she was accepted into SAHA's Arboleda apartments in Walnut Creek, and she finally had a space where she could be her own boss. "People look at low-income housing as a bad thing, and for some people it is the only option," she says. "And it's not a bad thing; it's actually one of the best things that can happen."

Now Kiara controls her environment and budget. Her apartment is much more accessible for her wheelchair, and she can decorate for the holidays and afford new clothes. She's near family, and even babysits her cousin's children.

In her old house, it was tough to coordinate chores with roommates. She's a member of a resident group that meets monthly to work on issues, and she hopes to get more residents involved.

A month after she got into Arboleda, Kiara re-enrolled in classes to become a preschool teacher. The quiet and privacy of her new apartment has benefitted her studies, and she's now only two classes away from getting her certificate to assist in a classroom. "This has been a big step in proving to people that I can do it on my own," she says, "because it's always been something I've been told I can't do."





CATHEDRAL GARDENS



Community  
Economics

## Expertise & Advocacy

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



STATION CENTER



HARRISON STREET  
SENIOR HOUSING

## Contact us

538 9th Street, Suite 200  
Oakland, CA 94607

Phone: (510) 832-8300

Fax: (510) 832-2227

[www.communityeconomics.org](http://www.communityeconomics.org)



STATION CENTER COURTYARD

## 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  
[www.abodeservices.org](http://www.abodeservices.org)

**Bay Area Community Land Trust**  
(510) 545-3258  
[www.bayareactl.org](http://www.bayareactl.org)

**Beacon Communities**  
(925) 924-7100  
[www.beaconcommunities.org](http://www.beaconcommunities.org)

**BRIDGE Housing**  
(415) 989-1111  
[www.bridgehousing.com](http://www.bridgehousing.com)

**Christian Church Homes (CCH)**  
(510) 632-6712  
[www.cchnc.org](http://www.cchnc.org)

**Community Housing Development Corporation (CHDC)**  
(510) 412-9290  
[www.chdcnr.org](http://www.chdcnr.org)

**EAH Housing**  
(415) 258-1800  
[www.eahhousing.org](http://www.eahhousing.org)

**East Bay Asian Local Development Corporation (EBALDC)**  
(510) 287-5353  
[www.ebaldc.org](http://www.ebaldc.org)

**Eden Housing**  
(510) 582-1460  
[www.edenhousing.org](http://www.edenhousing.org)

**Episcopal Senior Communities**  
(925) 956-7400  
[www.jtm-esc.org](http://www.jtm-esc.org)

**Habitat for Humanity East Bay/Silicon Valley**  
(510) 251-6304  
[www.habitatetsv.org](http://www.habitatetsv.org)

**Housing Consortium of the East Bay**  
(510) 832-1382  
[www.hceb.org](http://www.hceb.org)

**Mercy Housing California**  
(415) 355-7100  
[www.mercyhousing.org](http://www.mercyhousing.org)

**MidPen Housing**  
(650) 356-2900  
[www.midpen-housing.org](http://www.midpen-housing.org)

**Neighborhood Housing Services (NHS) of the East Bay**  
(510) 237-6459  
[www.eastbaynhs.org](http://www.eastbaynhs.org)

**Northern California Land Trust**  
(510) 548-7878  
[www.nclt.org](http://www.nclt.org)

**Resources for Community Development (RCD)**  
(510) 841-4410  
[www.rcdhousing.org](http://www.rcdhousing.org)

**Satellite Affordable Housing Associates (SAHA)**  
(510) 647-0700  
[www.sahahomes.org](http://www.sahahomes.org)

### Housing Support Services/Service Providers

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

**Abode Services**  
(510) 252-0910  
[www.abodeservices.org](http://www.abodeservices.org)

**Alameda Point Collaborative**  
677 West Ranger Ave.  
Alameda, CA 94501  
(510) 898-7800  
[www.apcollaborative.org](http://www.apcollaborative.org)

**Anka Behavioral Health, Inc.**  
1850 Gateway Blvd., Ste. 900  
Concord, California 94520  
(925) 825-4700  
[www.ankabhi.org](http://www.ankabhi.org)

**Bay Area Community Services (BACS)**  
629 Oakland Ave.  
Oakland, CA 94611  
(510) 613-0330  
[www.bayareacs.org](http://www.bayareacs.org)

**Berkeley Food and Housing Project**  
1901 Fairview St.  
Berkeley, CA 94703  
(510) 649-4965  
(866) 960-2132 (Shelter reservation phone line)  
[www.bfhp.org](http://www.bfhp.org)

**Bonita House, Inc.**  
1410 Bonita Ave.  
Berkeley, CA 94709  
(510) 923-1099  
[www.bonitahouse.org](http://www.bonitahouse.org)

**Building Futures with Women and Children**  
1395 Bancroft Ave.  
San Leandro, CA 94577  
(510) 357-0205  
Crisis Line: 1-866-292-9688  
[www.bfwc.org](http://www.bfwc.org)

**Building Opportunities for Self Sufficiency (BOSS)**  
Main Number: (510) 649-1930  
Multi-Agency Service Center  
1930 Center St.  
Berkeley, CA 94704  
(510) 843-3700  
South County Homeless Project  
(510) 732-5956  
[www.self-sufficiency.org](http://www.self-sufficiency.org)

**Contra Costa Interfaith Housing**  
399 Taylor Blvd., Ste. 115  
Pleasant Hill, CA 94523  
(925) 944-2244  
[www.ccinterfaithhousing.org](http://www.ccinterfaithhousing.org)

**Davis Street Family Resource Center**  
3081 Teagarden St.  
San Leandro, CA 94577  
(510) 347-4620  
[www.davisstreet.org](http://www.davisstreet.org)

**East Bay Community Recovery Project**  
2577 San Pablo Ave.  
Oakland, CA 94612  
(510) 446-7100 • [www.ebcrcp.org](http://www.ebcrcp.org)

**East Oakland Community Project**  
7515 International Blvd.  
Oakland, CA 94621  
(510) 532-3211 • [www.eocp.net](http://www.eocp.net)

**First Place for Youth**  
426 17th St., Ste. 100  
Oakland, CA 94612  
(510) 272-0979  
[www.firstplaceforyouth.org](http://www.firstplaceforyouth.org)

**Housing Consortium of the East Bay**  
410 7th St., Ste. 203  
Oakland, CA 94607  
(510) 832-1382 • [www.hceb.org](http://www.hceb.org)

**Lutheran Social Services**  
(925) 825-1060  
[www.lssnocal.org](http://www.lssnocal.org)

**Rubicon Programs**  
101 Broadway St.  
Richmond, CA 94804  
(510) 412-1725  
[www.rubiconprograms.org](http://www.rubiconprograms.org)

**SHELTER, Inc.**  
1333 Willow Pass Rd., Ste. 206  
Concord, CA 94520  
(925) 338-1038  
[www.shelterinc.org](http://www.shelterinc.org)

One Home provides up-to-date affordable housing listings in the Bay Area. Learn more about affordable housing opportunities at [www.onehomebayarea.org](http://www.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  
www.bayareacs.org

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

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

**Center for Independent Living**  
(510) 841-4776  
www.cilberkeley.org

**Contra Costa Crisis Center/  
Contra Costa 211**  
211 or (800) 830-5380  
www.crisis-center.org  
www.211contracosta.org

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

**Eden Information & Referral/  
211 Alameda County**  
211  
www.edenir.org

**Family Emergency Shelter Coalition  
(FESCO)**  
(510) 581-3223  
www.fescfamilyshelter.org

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

**Housing CHOICES for Alameda County**  
www.achousingchoices.org

**A Safe Place Domestic Violence Services**  
(510) 536-7233  
www.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  
www.svdp-alameda.org

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

## Legal, Financial and Housing Rights Services

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

**Bay Area Legal Aid**  
(510) 233-9954  
www.baylegal.org  
**Centro de Servicios**  
(510) 489-4100  
www.centrodeservicios.org  
**Centro Legal de la Raza**  
(510) 437-1554  
www.centrolegal.org

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

**East Bay Community  
Law Center**  
(510) 548-4040, ebclc.org

**Eviction Defense Center**  
(510) 452-4541

**Family Violence Law Center**  
(800) 947-8301  
www.fvlc.org

**Money Management  
International**  
(888) 845-5669  
www.moneymanagement.org

**Operation HOPE**  
(510) 535-6700  
www.operationhope.org/  
oakland

**Project Sentinel**  
(888) 324-7468  
housing.org

## Foreclosure and Housing Counseling Resources

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

**Asian, Inc.**  
(415) 928-5910, asianinc.org  
**Causa Justa :: Just Cause**  
(510) 763-5877  
Tenants' Rights Clinic:  
(510) 836-2687, www.cjjc.org

**Community Housing  
Development Corporation  
(CHDC)**  
(510) 412-9290  
www.chdcnr.com

**ECHO Housing Assistance  
Center**  
1-855-ASK-ECHO  
www.echofairhousing.org

**Housing and Economic Rights  
Advocates (HERA)**  
(510) 271-8443 ext. 300  
www.heraca.org

**Oakland Housing Assistance  
Center**  
250 Frank Ogawa Pl., Ste. 6301  
Oakland, CA 94612  
(510) 238-6182  
www2.oaklandnet.com/  
Government/o/hcd/index.htm

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

**Tenants Together**  
(888) 495-8020  
(Tenants' Rights Hotline)  
(415) 495-8100 (General)  
www.tenants-together.org

**Tri-Valley Housing  
Opportunity Center**  
(925) 373-3130, www.tvhoc.org

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

## Foreclosure Prevention Hotlines:

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

**Keep Your Home California**  
(888) 954-KEEP (5337) • keepyourhomecalifornia.org

## Public Housing Authorities

Management of affordable housing and administration of Section 8 programs.

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

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

**Livermore**  
(925) 447-3600  
livermorehousingauthority.com

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

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

**Pittsburg**  
(925) 252-4060  
www.ci.pittsburg.ca.us/  
index.aspx?page=150

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

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

proud supporter of  
**EBHO's 20th Annual  
 Affordable Housing Week**



New homes at Avévista

*"Unless someone like you cares a whole awful lot,  
 nothing is going to get better. It's not."*

— Dr. Seuss



**Oakland Housing Authority**

[www.oakha.org](http://www.oakha.org)

*charles* **SCHWAB**  
 BANK

We are proud to support East Bay  
 Housing Organizations' annual  
 Affordable Housing Week!



©2013 Charles Schwab Bank.  
 All rights reserved. Member FDIC.  
 CS18906-01 (0313-2034) ADP44830-03 (03/13)



# A TOUR OF TODAY'S AFFORDABLE HOUSING

We invite you to take a tour of some of the East Bay's most desirable affordable housing—the vibrant and inclusive communities that working families, people with special needs, older adults and formerly homeless people call home. The properties featured here are developed and managed by mission-driven organizations within EBHO's membership. Whether newly built or recently renovated, they are all designed to be environmentally friendly, and to provide healthy, secure and quality housing 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



## ARBOLEDA — 1550 Third Ave, Walnut Creek

### Satellite Affordable Housing Associates

*Safe, affordable homes where people with special needs live with dignity and thrive*

**Who Lives There:** Families and people with special needs  
**Property Management:** Satellite Affordable Housing Associates

**Architect:** Van Meter Williams Pollack

**General Contractor:** James E. Roberts Obayashi Corp.

**Completed:** March 2015

**Size:** 48 one-, two- and three-bedroom apartments, including two-story townhomes and flats

**Density:** 57 units per acre

**Funding & Financing:** City of Walnut Creek; Contra Costa County; Housing Authority of the County of Contra Costa; Wells Fargo Bank; TCAC; CalHFA; Mental Health Services Act; CCRC; FHLB (AHP); California Department of Developmental Services.

Arboleda Apartments provides quality, affordable homes for low-income families and people with special

needs. 15 apartments are reserved for households with developmental disabilities, two homes for people living with HIV/AIDS, and five homes for people with a serious mental illness.

It is estimated that Contra Costa County will need 3,900 affordable homes for people with developmental disabilities in the next ten years. Safe, stable, affordable housing communities like Arboleda will allow Walnut Creek families and people with special needs to live with dignity and thrive.

Arboleda's amenities include a community room that opens onto an expansive internal courtyard, a computer room, and a children's play structure. The project received LEED for Homes Platinum certification in recognition of its numerous environmentally sustainable features.

In addition to the apartments, the onsite services help ensure that residents can live independently and access resources for food, transportation, home health, community activities and volunteer opportunities—to help them stay in their homes and reach their potential.



## ASHLAND PLACE

16385 East 14th Street, San Lorenzo

### Resources for Community Development

#### *A supportive and interactive hub for families and young adults at risk of homelessness*

**Who Lives There:** Families and young adults who are formerly homeless or at risk of homelessness

**Property Management:** The John Stewart Company

**Architect:** Kava Massih Architects

**General Contractor:** Branagh, Inc.

**Completed:** December 2015

**Size:** 85 apartment homes

**Density:** 38 units per acre

**Funding & Financing:** Alameda County Redevelopment and HOME Funds; Union Bank.

Ashland Place, built on several underutilized lots, provides much-needed affordable housing in Ashland, an unincorporated area of Alameda County.

Fifteen apartments are set aside as supportive housing for low-income young adults between the ages of 18-24 years old. Many have recently left the foster care system or a group home—or were homeless—and didn't receive the family support they needed. First Place for Youth is offering a two-year program at Ashland that will support these young people by providing life skills training, employment coaching and case management as they transition to independence. RCD also offers comprehensive services to all residents, including computer access and training and community workshops and activities.

Ashland also features a multi-purpose meeting room, over 2,000 square feet of retail space and a newly-created public plaza at the corner of Kent Avenue and East 14th. The REACH Ashland Youth Center and Jack Holland Sr. Park complete the Ashland corridor, making it a welcoming and interactive hub for new residents.



## WEINREB PLACE

22605 Grand Street, Hayward

### Eden Housing

#### *Honoring a housing hero with transit-oriented homes for older adults*

**Who Lives There:** Seniors

**Property Management:** Eden Housing

**Architect:** Struthers Dias Architects

**General Contractor:** J.H. Fitzmaurice, Inc.

**Completed:** January 2015

**Size:** 22 one-bedroom apartment homes

**Density:** 44 units per acre

**Funding & Financing:** City of Hayward; County of Alameda; HUD 202 program; National Equity Fund; Silicon Valley Bank; FHLB of San Francisco.

Weinreb Place honors Ilene Weinreb — a community leader, affordable housing hero, and Hayward's first female mayor — and pays testament to her longtime community service, including over 30 years on Eden's Board of Directors. During her

time as Hayward's mayor, Weinreb helped to start Eden Housing as well as Alameda County's 211 social service referral system, which still helps many people today.

The new community provides high-quality, well-managed, and service-enhanced affordable homes for active seniors. The half-acre site, donated as part of an inclusionary deal negotiated by the city and the market-rate developer of the former cannery facility, is adjacent to Eden's headquarters and across the street from the Hayward BART station. The community is also conveniently located within walking distance to City Hall, the library, and downtown businesses and services.

Weinreb Place features a cozy community room with a kitchen, a computer center, and a resident's vegetable garden. A large outdoor courtyard has a beautiful brass square plaque marking the location of the Eden Housing Time Capsule, which will be opened on Eden's 100th anniversary.



## STRAWBERRY CREEK LODGE

1320 Addison Street, Berkeley

### Satellite Affordable Housing Associates

#### *Rehabilitation of one of Berkeley's original affordable housing communities*

**Who Lives There:** Seniors

**Property Management:** Satellite Affordable Housing Associates

**Architect:** Anne Phillips Architecture

**General Contractor:** BBI Construction

**Completed:** September 2015

**Size:** 150 apartment homes

**Density:** 76 units per acre

**Funding & Financing:** City of Berkeley Housing Trust Fund; TCAC; Bank of the West; HUD; Strawberry Creek Lodge Foundation.

Originally developed in 1962 and nestled on the banks of a creek in the heart of Berkeley, Strawberry Creek Lodge is home to a community of active, civically engaged seniors.

The extensive rehabilitation of the 45-year-old building included a seismic retrofit, an updated security system, and exterior lighting systems. Eight apartments were converted, outdoor pathways were widened, and the community garden was redesigned to make the property entirely ADA compliant. The building also includes new green features such as a PV Solar Roof that provides 40% of the building's electricity needs, a solar hot water system, and native, drought-tolerant landscaping.

Communication was key to Strawberry Creek Lodge's success. SAHA conducted numerous community meetings and outreach efforts to ensure residents were engaged in the planning and construction process. As a result of this leadership and teamwork, all but a few of the residents were able to stay in place throughout the entire rehabilitation process.

As one of the first affordable senior communities in Berkeley, Strawberry Creek Lodge will now remain a vibrant mainstay of Berkeley well into the next generation.



## OHLONE GARDENS

6495 Portola Drive, El Cerrito

### Resources for Community Development

#### *New affordable homes in El Cerrito's vibrant Midtown area*

**Who Lives There:** Families and people living with HIV/AIDS or qualifying under the Mental Health Services Act

**Property Management:** The John Stewart Company

**Architect:** Van Meter Williams Pollack

**General Contractor:** Nibbi Brothers General Contractors

**Completed:** August 2015

**Size:** 57 one-, two- and three-bedroom apartments, including ten supportive homes

**Density:** 63.3 units per acre

**Funding & Financing:** City of El Cerrito; Contra Costa County Department of Conservation and Development; HCD; MUFG Union Bank; CalHFA; FHLB of San Francisco (AHP).

From the beginning, Resources for Community Development envisioned Ohlone Gardens as a place for low-income families and people with

special needs to take advantage of the vibrant neighborhood in El Cerrito's Midtown area. Recently, the city made investments in the area that make it even more appealing—and all the more in need of affordable homes. These investments include historic sidewalk pavers, new street furnishings, and pedestrian safety improvements for a better walking and biking environment.

All apartment homes surround a large, landscaped interior courtyard. The building is enhanced by a community room with a kitchen, a learning center and meeting space, a fitness room and property management and resident services. It's expected to receive the U.S. Green Building Council's LEED Platinum certification for energy and resource efficiency.

Newly-settled Ohlone Gardens residents are excited about the ready access to BART and AC Transit bus lines, local restaurants and retail stores, the Ohlone Greenway urban trail, nearby schools, and City Hall.







## MURAL

3838 Turquoise Way, Oakland

### BRIDGE Housing

*Historic culture and creativity is captured in this transit-oriented community*

**Who Lives There:** Families

**Property Management:** BRIDGE Property Management Co.

**Architect:** Van Meter Williams Pollack

**General Contractor:** James E. Roberts Obayashi Corp.

**Completed:** December 2015

**Size:** 90 apartment homes

**Density:** 120 units per acre

**Funding & Financing:** City of Oakland; Oakland Housing Authority; HCD; Union Bank; N.A.; U.S. Bank; TCAC; CDLAC; CMFA.

Mural is the second phase and first residential building of MacArthur Station, a master-planned, transit-oriented development at the MacArthur BART station in Oakland.

Mural's contemporary design includes a series of individual apartment stoops that liven up the facades. Amenities include a tot lot, laundry facilities, and an attractive community room opening out onto one of the building's two landscaped central courtyards. A double-height main entrance lobby with glass walls features an original mural created from reclaimed materials by a local artist, which helps to capture Oakland's historic culture and creativity.

Besides providing safe, high-quality affordable homes, Mural offers unparalleled access to job centers and services throughout the Bay Area via the adjacent BART station, AC Transit bus service and free shuttle service from BART to local hospitals and nearby employment centers. As housing close to transit becomes increasingly desirable and causes rents to rise, Mural's affordable homes near transit and services act as an important bulwark against the displacement of low-income communities from transit hubs.



## AVÉVISTA

460 Grand Avenue, Oakland

### BRIDGE Housing

*Low-income families gain homes in a highly desirable neighborhood*

**Who Lives There:** Families

**Property Management:** BRIDGE Property Management Co.

**Architect:** TWM Architects + Planners

**General Contractor:** J.H. Fitzmaurice, Inc.

**Completed:** December 2015

**Size:** 68 studio, one-, two- and three-bedroom apartment homes

**Density:** 100 units per acre

**Funding & Financing:** BRIDGE partnered with the Oakland Housing Authority (OHA) for the development of the site. Financing is provided by Wells Fargo, JPMorgan Chase, FHLB (AHP).

AvéVista's tale doesn't lack for twists and turns. AvéVista was first born when, after receiving approvals in 2006, the developer who originally had the property under contract walked away after the City Council reduced the height of the building.

BRIDGE gained site control in 2010 and then finalized a partnership with the Oakland Housing Authority (OHA) for the development of the site. OHA purchased the site and leased the land to the partnership under a long-term ground lease.

BRIDGE and OHA then redesigned the building to better fit the context of the neighborhood. BRIDGE jumped a critical hurdle in the process by meeting with neighbors and others who challenged the initial project in 2006. Through community meetings and presentations, BRIDGE was able to gain the community's approval of the revamped development plan.

AvéVista's five-story, Mediterranean-style building complements the densely populated, mixed-use Adams Point neighborhood, and gives low-income families an opportunity to live in one of Oakland's most desirable neighborhoods. As housing near the attractive Lake Merritt and Adam's Point neighborhood heats up, AvéVista provides much-needed affordable homes for families to stay and thrive in Oakland for generations to come.





## EDEN'S "HUD 6"

Hayward, San Leandro, and Fremont

### Eden Housing

*A partnership with HUD to rehabilitate and preserve six affordable communities*

**Who Lives There:** Senior and special needs populations

**Property Management:** Eden Housing

**Architect:** Weir/Andrewson Associates, Inc.

**General Contractor:** Precision Construction Company

**Completed:** March 2015

**Size:** 278 apartment homes

**Funding & Financing:** These properties were originally constructed under the HUD 202 (senior housing) and 811 (special needs and persons with disabilities housing) programs. The rehabilitation was supported by Citibank, Merritt Community Capital and HUD (Section 8 HAP).

The story of Eden's HUD 6 is more than just a tale of keeping housing affordable and safe for the long term—it's the story of how we are more powerful together. The HUD 6 represents a strong partnership with the U.S. Department of Housing and Urban Development (HUD) to rehabilitate and preserve aging affordable housing communities. By refinancing all six properties together, Eden was able to save substantial development costs, which enabled significant improvements for two large senior communities and four small special needs

communities that would not have been able to get the funding on their own.

These six affordable communities are home to a total of 360 seniors and residents with special needs who now benefit from the renovations to their homes and shared space. The rehab work included upgrades to doors and kitchens, newly constructed community rooms, and adding water and landscaping efficiencies to outdoor green space. For example, residents of Olive Tree Plaza, a special needs development built in 1986, used to have their community meetings in the laundry room or outside under a small gazebo that could only fit five people. Now they have a beautiful community room that accommodates all the residents and is ADA-accessible.





Weinreb Place  
Hayward, California



Changing Lives  
Changing Communities

[www.edenhousing.org](http://www.edenhousing.org)



## The Housing & Community Development Division assists Oakland residents and neighborhoods by:

- Financing development of affordable housing – both to provide better housing opportunities and to revitalize neighborhoods throughout the city.
- Stabilizing rents and improving opportunities for home ownership.
- Providing a variety of community services and facilities for low and moderate income Oakland residents.

To learn more about our services, please visit:

[www.oaklandnet.com/hcd](http://www.oaklandnet.com/hcd)



## CITY OF OAKLAND

COMMUNITY & ECONOMIC DEVELOPMENT AGENCY

250 Frank H. Ogawa Plaza, Suite 5313

Oakland, CA 94612

510.238.3015



# THANK YOU TO OUR 2016-17 GUIDEBOOK ADVERTISERS

## Advertiser Index

43	Abode Services
43	Amy Hiestand Consulting
37	Anne Phillips Architecture
45	Arnie Fischman Housing & Community Development Consulting
44	Bay Area Community Services (BACS)
40	Bay Area Housing People
38	Bay Area LISC
39	BBI Construction
36	Beacon Communities
43	Bonnewit Development Services
45	Building Futures
36	Cahill Contractors, Inc.
26	Charles Schwab Bank
34	Christian Church Homes (CCH)
40	City of Emeryville—Community Development Department
37	City of Fremont
32	City of Oakland—Housing and Community Development Department
47	Clearinghouse CDFI
23	Community Economics, Inc.
42	Contra Costa Interfaith Housing
38	D+H Construction
43	Dahlin Group Architecture and Planning
42	Dealey, Renton & Associates
37	EAH Housing

39	East Bay Asian Local Development Corporation (EBALDC)
32	Eden Housing
45	Element Structural Engineers
44	Everyone Counts Campaign of Alameda County BHCS— facilitated by PEERS
40	Gelfand Partners Architects
37	Goldfarb Lipman Attorneys
36	Gubb & Barshay, LLP
41	Habitat for Humanity East Bay/Silicon Valley
34	Housing and Economic Rights Advocates (HERA)
42	Housing Authority of the City of Alameda
45	Housing Consortium of the East Bay (HCEB)
38	HKIT Architects
39	IDA Structural Engineers
41	J.H. Fitzmaurice, Inc.
35	John Stewart Company
40	Lindquist, Von Husen & Joyce, LLP
42	Low Income Investment Fund (LIIF)
44	M. Leshin Consulting
35	MidPen Housing Corporation
44	MWA Architects
44	Nishkian Menninger Consulting & Structural Engineers
44	North American Title Company
18	Northern California Carpenters Regional Council
26	Oakland Housing Authority
42	Okamoto Saijo Architects
43	Public Interest Law Project
39	Pyatok Architecture + Urban Design
41	Resources for Community Development (RCD)
42	Sage B Foster Consulting
36	Satellite Affordable Housing Associates (SAHA)
38	Sun Light & Power
41	TWM Architects + Planners
43	Van Meter Williams Pollack, LLP
45	William Pettus, Architect

*Workshops On Credit and Debt  
For Low and Moderate Income Residents!*

Provided At Your Development Or Offices

**Housing and Economic Right Advocates**

HERA is a California, statewide, not-for-profit legal service and advocacy organization dedicated to helping Californians— particularly those most vulnerable— build a safe, financial future, free of discrimination and economic abuses, in all aspects of household financial concerns.

- \*free legal services
- \*consumer workshops
- \*training for professionals
- \*community organizing support
- \*policy work

***Congratulations EBHO On Your 20th  
Annual Affordable Housing Week !***



call 510-271-8443 ext. 307  
or email [inquiries@heraca.org](mailto:inquiries@heraca.org)  
HERA's website: [www.heraca.org](http://www.heraca.org)



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

We believe doing so is better for communities and the seniors we serve.

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

PHONE 510-632-6712  
FAX 510-632-6755  
WEB [www.cchnc.org](http://www.cchnc.org)







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

For over 35 years, JSCo has provided property management, development and construction oversight services to owners and developers of affordable housing throughout California.

We currently manage 76 properties with over 4,180 affordable and market rate units in the East Bay, for clients ranging from community-based non-profits to public housing authorities.

Please call if we can help you provide affordable housing for your community!

**800-660-0119**

[jscosf@jscsco.net](mailto:jscosf@jscsco.net)

San Francisco • Sacramento • South Bay • Los Angeles • San Diego

Since 1970, MidPen Housing has developed over 100 affordable communities across eleven California counties. Our award-winning communities benefit thousands of residents and help revitalize neighborhoods.

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

**MidPen**  
HOUSING  
[www.midpen-housing.org](http://www.midpen-housing.org)

*Station Center in Union City, winner of the Urban Land Institute's Global Award for Excellence and the Association of Bay Area Governments' Growing Smarter Together Award for Public-Private Partnership.*





# CAHILL

BUILDING HOUSING WITH SKILL & INTEGRITY FOR OVER 100 YEARS &  
A PROUD SUPPORTER OF EBHO'S AFFORDABLE HOUSING WEEK



A few of Cahill Contractor's recent East Bay housing projects. Left to right: California Hotel Rehabilitation, Oakland; Keller Plaza Apartments, Oakland; Tassafaronga Village, exteriors, Oakland.

AN OAKLAND LOCAL BUSINESS ENTERPRISE

OAKLAND (510) 250-8500 | SAN FRANCISCO (415) 986-0600

## cahill-sf.com



**SAHA**  
SATELLITE  
AFFORDABLE  
HOUSING  
ASSOCIATES

Joined together  
Rising up  
Proud EBHO member!

www.sahahomes.org  
(510) 647-0700



# GUBB & BARSHAY

ATTORNEYS AT LAW

Gubb & Barshay, LLP  
505 14th Street, Suite 1050  
Oakland, CA 94612  
Tel: (415) 781-6600  
Fax: (415) 781-6967  
GubbandBarshay.com

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



Beacon Communities

Beacon Communities advocates for, develops and operates quality housing and services for the aging and other people with limited resources and/or disabilities, enabling them to thrive in a positive, affordable and supportive community.

**BEACON**  
COMMUNITIES

AN ABHOW COMPANY

www.beaconcommunities.org







**APA**rch.com Anne Phillips Architecture

3032 MAGNOLIA STREET, OAKLAND, CA 510-841-7056

*Transit oriented, urban infill, mixed use development*

**3706 San Pablo, Emeryville**

[www.EAHHousing.org](http://www.EAHHousing.org)

Find us on Facebook and Twitter BRE#00853495

City of Fremont, MidPen Housing & Allied/Abode Services  
proudly announces the opening of  
Laguna Commons Apartments  
May 2016



- 64 affordable apartments total
- 25 apartments for veterans and
  - 8 apartments for chronically homeless

**goldfarb lipman attorneys**

[www.goldfarblipman.com](http://www.goldfarblipman.com)

Affordable Housing

Land Use

Fair Housing

Employment

Nonprofit and  
Tax-Exempt Entities

Community Economic  
Development

Goldfarb & Lipman LLP is a women-owned enterprise, certified by the Women's  
Business Enterprise National Council.

1300 Clay Street  
11th Floor  
Oakland, CA 94612  
510.836.6336

523 W. Sixth Street  
Suite 610  
Los Angeles, CA 90014  
213.627.6336

2200 El Cajon Boulevard  
Floor 922  
San Diego, CA 92104  
619.239.6336



**D+H CONSTRUCTION**



[www.dh-construction.com](http://www.dh-construction.com)

SAHA wanted to minimize ongoing operational costs by going solar.



Arboleda Apartments - Walnut Creek

**SUN LIGHT & POWER**  
SOLAR EXPERTS SINCE 1976

**Contact us for a consultation today!**  
[www.sunlightandpower.com](http://www.sunlightandpower.com)  
800.233.4SUN  
1035 Folger Ave  
Berkeley, CA 94705

Certified  
**(B)**  
Corporation  
Green Business



**Bay Area LISC Congratulates  
EBHO on 32 Years of  
Affordable Housing Advocacy**

**LISC**  
Bay Area

[www.bayarealisc.org](http://www.bayarealisc.org)

**HKIT ARCHITECTS**

Creating a true sense  
of community



HKIT Architects 538 9th Street #240, Oakland, CA T: 510.625.9800 [www.hkit.com](http://www.hkit.com)







**PYATOK**  
architecture + urban design

people building

1611 Telegraph Avenue, Suite 200 Oakland, CA 94612 / T: 510 465 7010 / [www.pyatok.com](http://www.pyatok.com)



Building  
Healthy and Vibrant  
Neighborhoods  
for Over 40 Years

 EAST BAY ASIAN LOCAL  
DEVELOPMENT CORPORATION

[www.ebaldc.org](http://www.ebaldc.org)

Your Partners in  
Affordable Housing

Find us at [ida-se.com](http://ida-se.com)



IDA STRUCTURAL ENGINEERS

30<sup>th</sup> ANNIVERSARY

WE HELP  
**YOU BUILD**  
MORE  
**THAN A HOME**



 **BBI**  
CONSTRUCTION

 **EBHO**  
East Bay Housing  
Organization  
Investing in Homes & Hope



Rendering of 3706 San Pablo Avenue



**Congratulations to EBHO**  
on its 32<sup>nd</sup> Anniversary  
**Affordable Housing Week 2016**

**City of Emeryville- Community Development Department**  
1333 Park Avenue, Emeryville CA 94608 [www.emeryville.org](http://www.emeryville.org)

**A HOME CHANGES LIVES.**

OUR COMMITMENT ENDURES.




CPAs with industry expertise  
proudly supporting EBHO's  
2016 Affordable Housing Week

**80**  
1935-2015

INTEGRITY  
COMMITMENT  
TEAMWORK

**LINDQUIST, VON HUSEN & JOYCE LLP**  
Certified Public Accountants

**415-957-9999** [www.lvhj.com](http://www.lvhj.com)




**Gelfand Partners**  
ARCHITECTS

**Affordable Housing • Sustainable Design**  
165 10th Street, Suite 100, San Francisco, CA 94103  
415-346-4040 • [www.gelfand-partners.com](http://www.gelfand-partners.com)

Bay Area Housing People is a consortium of independent consultants  
offering housing and homeless related services to non-profit  
organizations, local governments, and regional collaboratives.

[bahousingpeople.com](http://bahousingpeople.com)




Kerry Abbott | Natalie Bonnewit | Kate Bristol | Cathy Craig | Katharine Gale | Debbie Raucher





**TWM Architects + Planners**  
 1011 C Street, San Rafael, CA 94901  
 TEL 415-472-5770  
[www.twmarchitects.com](http://www.twmarchitects.com)

**J.H. FITZMAURICE, INC.**  
 GENERAL CONTRACTORS  
*Proud Sponsors of*  
**E.B.H.O.**

Building strength,  
 stability & self-reliance  
 through affordable  
 homeownership.



 **Habitat**  
 for Humanity®  
 East Bay/Silicon Valley

celebrating 30 years  
**IMAGINE**  
 WHAT MORE WE CAN BUILD

2619 Broadway, Oakland, CA 94612 | 866.450.4432 | [HabitatEBSV.org](http://HabitatEBSV.org)



 **rcd**  
 Resources for  
 Community  
 Development  
www.rcddevelopment.org

Resources • Community Development • Results  
 Ohlone Gardens, El Cerrito



*A Blueprint for Stability*



**DEALEY, RENTON & ASSOCIATES**  
Insurance Brokers  
*...Since 1950*

Oakland      Pasadena      Santa Ana


[www.dealeyrenton.com](http://www.dealeyrenton.com) License # 0020739




Contra Costa Interfaith Housing provides permanent, affordable housing and on-site supportive services to help more than 1,000 formerly homeless and low-income residents achieve stability and self-reliance.

399 Taylor Boulevard, Suite 115  
Pleasant Hill, CA 94523


Phone: (925) 944-2244  
[www.ccinterfaithhousing.org](http://www.ccinterfaithhousing.org)



**Housing  
Authority of the City of Alameda**  
and the City of Alameda Proudly  
Celebrate Affordable Housing Week



For more Info., 510-747-4300 or online  
[www.alamedahsg.org](http://www.alamedahsg.org)



**\$995 million** **67,000 homes**

**invested in safe, affordable housing** **created or preserved nationwide**

**The Low Investment Fund** is a national leader in providing flexible, affordable financing to develop and stabilize affordable housing. We proudly support **EBHO's** work to build vibrant, affordable communities.

50 California Street, Suite 2900  
San Francisco, CA 94111  
T: 415.772.9094 | [www.lifund.org](http://www.lifund.org)



capital for healthy  
families & communities



**OKAMOTO SAIJO**  
ARCHITECTURE

[os-architecture.com](http://os-architecture.com)

San Francisco, CA  
415 / 788-2118

Oakland, CA  
510 / 590-9794




**SAGE B FOSTER CONSULTING**

**SAGE B FOSTER, MA, MPH**  
PRINCIPAL

[SAGEBFOSTER@YAHOO.COM](mailto:SAGEBFOSTER@YAHOO.COM)

**510.406.8126**





*Because everyone should have a home.*

Every day we provide housing and services to homeless people in our community while working to end the cycle of homelessness.

For further information visit [abodeservices.org](http://abodeservices.org) or contact 510-657-7409.



**PASSION FOR PLACE**

[WWW.DAHLINGROUP.COM](http://WWW.DAHLINGROUP.COM)



Monteverde Senior Apartments | Eden Housing



**Amy Hiestand Consulting**

Tel: 925 588 4192 Email: [amyh3167@yahoo.com](mailto:amyh3167@yahoo.com)

Affordable Housing and Community Development  
Program Design and Implementation  
Policy Development and Technical Assistance

*Congrats EBHO on Affordable Housing Week 2016!*

**BONNEWIT** development services



[natalie@bonnewit.com](mailto:natalie@bonnewit.com) ♦ 510.325.3601 ♦ [bahousingpeople.com](http://bahousingpeople.com) ♦ [bonnewit.com](http://bonnewit.com)



**PUBLIC INTEREST LAW PROJECT**

**VIVA EBHO & Donna Colombo, St. Mary's Center, & Transform**

449 15<sup>th</sup> Street, Suite 301, Oakland, CA 94612 - [www.pilpca.org](http://www.pilpca.org)  
**CALIFORNIA AFFORDABLE HOUSING LAW PROJECT**

■ ARCHITECTURE | URBAN DESIGN [www.vmwpl.com](http://www.vmwpl.com)

DENVER  
SAN FRANCISCO



**VAN METER WILLIAMS POLLACK LLP**



SINCE 1919  
**NISHKIAN  
 MENNINGER**  
 CONSULTING AND STRUCTURAL ENGINEERS

ARCHITECTURAL + INTERIOR DESIGN  
 mwaarchitects.com




**mwa**  
 architects


SAN FRANCISCO  
 OAKLAND  
 PORTLAND

94th & International, Oakland



**M. LESHIN CONSULTING**

Maryann Leshin  
 (415) 994-2344  
 maryann@mleshinconsulting.com



ALAMEDA COUNTY  
**EVERYONE COUNTS**  
 CAMPAIGN

A groundbreaking campaign poised to end discrimination  
 against people with mental health issues.

[www.EveryoneCountsCampaign.org](http://www.EveryoneCountsCampaign.org)



**NORTH  
 AMERICAN  
 TITLE  
 COMPANY**  
 Like Clockwork™



**SUZANNE H. SMITH**  
 Vice President  
 Managing Escrow Officer, CSEO  
 NORTH AMERICAN TITLE COMPANY

21060 Redwood Road Suite 110  
 Castro Valley CA 94546

T: 510.537.8300  
 F: 510.537.0928  
 E: ssmith@nat.com



**BACS**  
 Bay Area Community Services

*Our goal is to end homelessness  
 — permanently.*



*Housing solutions with real  
 results through homeless  
 outreach, temporary housing,  
 and long-term support.*



[bayareacs.org](http://bayareacs.org)  510.613.0330



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

1212 Parker Street, Berkeley, CA 94702  
 Tel: 510-506-0008  
[williepettusarchitect@gmail.com](mailto:williepettusarchitect@gmail.com)

**HCEB**  
 HOUSING CONSORTIUM  
 OF THE EAST BAY  
*Creating Inclusive  
 Communities*

410 7th STREET-  
 SUITE 203  
 OAKLAND, CA 94607  
 (510) 832-1382  
[www.hceb.org](http://www.hceb.org)



*Proud Supporter of EBHO and Affordable Housing Week 2016!*



*"Where Creativity is Engineered"™*

39675 Cedar Blvd. STE# 295C Newark, CA 94560

T: 510.573.1557

[www.elementse.com](http://www.elementse.com)

**ARNIE FISCHMAN**

**Housing and Community Development Consulting**

4061 Lakeshore Avenue  
 Oakland, CA 94610

Phone: 510/763-1058  
 Cell: 510/435-4807

[Arnie.Fischman@gmail.com](mailto:Arnie.Fischman@gmail.com)



*free from homelessness and family violence*

## EBHO'S INTERFAITH COMMUNITIES UNITED



**EBHO's Interfaith Communities United brings a moral and ethical voice to our campaigns as part of their spiritually-rooted commitment to Housing as a Human Right.**

**EBHO expresses deep gratitude, appreciation, and love to Rev. Sandhya Jha and Rev. Phil Lawson as they move on to new callings, for their leadership and work to expand ICU, and for bringing the power of faith-rooted organizing to lift up the dignity of ALL of God's children.**

## THANK YOU!

**EBHO thanks the contributors to the 2016-17 Affordable Housing Guidebook:**

Autumn Press, Printer  
 Sarah Bardeen, Copy Editor  
 Gloria Bruce, EBHO  
 Mia Carbajal, EBHO  
 Anthony Federico, EBHO  
 Adlemy Garcia, EBHO  
 Najla Gomez, EBHO  
 Debra McKnight Higgins, Project Manager  
 Joel Jacobs, EBHO  
 Rev. Sandhya Jha, EBHO  
 Alain McLaughlin, Photographer  
 Rob Roehrick, Graphic Designer  
 Charlotte Rosen, EBHO

**Additional thanks to:**

EBHO Board of Directors

**EBHO individual and member organizations contributing to Articles, Resident Stories, and Property Profiles:**

Donna Griggs-Murphy, Beacon Communities  
 Nur Kausar, EAH Housing  
 Jennifer Lin, East Bay Alliance  
 for a Sustainable Economy  
 Rick Williams, EBHO Board Member  
 BRIDGE Housing  
 Christian Church Homes  
 Eden Housing  
 EAH Housing  
 East Bay Asian Local Development Corporation  
 Habitat for Humanity East Bay/Silicon Valley  
 MidPen Housing  
 Resources for Community Development  
 Satellite Affordable Housing Associations



EBHO IS PROUD TO HONOR OUR 2016  
**AFFORDABLE HOUSING ADVOCACY CHAMPIONS**



**Donna Colombo**, for tireless advocacy fighting for services, dignity and housing for low-income communities in Walnut Creek and across Contra Costa County.



**TransForm**, for their coalition leadership for public investment in affordable homes at the local, regional, and statewide levels.



**St. Mary's Center**, for their inspirational organizing, leadership, and building the beloved community in West Oakland and beyond.



Community Development Financial Institution



## WE PROVIDE: LOANS UP TO \$7.5 MILLION

- Bridge Loans
- Construction Loans
- Permanent Loans (Fixed Rate up to 27 Years, Fully Amortizing)
- Construction to Permanent Loans
- Operations Expansion

Clearinghouse CDFI is a full service direct lender.  
We bridge the financing gap between conventional lending standards and the needs of low-income and distressed communities.

**WWW.CLEARINGHOUSECDFI.COM**  
**(510) 557-5077**



© 2016 All Rights Reserved. Dept. of Corp. Finance Lender License #6035497 - CA, Foreign Corp. License #C20111025-1584 - NV, Business License #NV20111673156 - NV. Loans, rates & programs subject to approval & availability.

## EBHO'S 2016 ORGANIZATIONAL MEMBERS

adbc architecture  
 Alameda County Behavioral Health  
 Care Services  
 Alameda County Housing &  
 Community Development  
 Department  
 Alameda Home Team  
 Allied Housing  
 American Lung Association  
 in California  
 Amy Hiestand Consulting, LLC  
 Anderson and Associates  
 Anka Behavioral Health, Inc.  
 Ankrom Moisan Associated  
 Architects, Inc.  
 Anne Phillips Architecture  
 Argus  
 ASIAN, Inc.  
 Bay Area Community Land Trust  
 Bay Area Community Services (BACS)  
 Bay Area LISC  
 BBI Construction  
 Beacon Communities  
 Berkeley Food and Housing Project  
 BKF Engineers Surveyors Planners  
 Black Alliance for Just Immigration  
 (BAJI)  
 Bonita House, Inc.  
 Bonnewit Development Services  
 Branagh Inc. General Contractors  
 BRIDGE Housing  
 Brown Construction  
 Build it Green  
 Building Futures  
 Byrens Kim Design Works  
 Cahill Contractors, Inc.  
 California Housing Partnership  
 Corporation (CHPC)  
 California Reinvestment Coalition  
 CCraig Consulting  
 Charles Schwab Bank  
 Christian Church Homes  
 City of Albany – Community  
 Development Agency  
 City of Berkeley  
 City of Concord  
 City of El Cerrito  
 City of Emeryville  
 City of Fremont  
 City of Hayward

City of Oakland  
 City of Pleasanton Housing Division  
 City of San Leandro Community  
 Development Department  
 Coffman Engineers  
 Community Access Supported Living &  
 Partners ILS  
 Community Economics, Inc  
 Community Housing Development  
 Corporation (CHDC)  
 Compass, LLC  
 Construction Employers' Association  
 Contra Costa Interfaith Housing  
 The Contra Costa Labor Council  
 D & H Construction  
 Dahlin Group Architecture Planning  
 David Baker Architects  
 Dawson Electric  
 Detmer Berger Architects  
 Devine & Gong, Inc.  
 Dignity Housing West, Inc.  
 EAH Housing  
 East Bay Asian Local Development  
 Corporation (EBALDC)  
 East Bay Cohousing  
 East Bay Community Recovery Project  
 East Bay Innovations  
 East Oakland Community Project  
 Easter Hill United Methodist Church  
 Eden Housing  
 Enterprise  
 Episcopal Senior Communities  
 Element Structural Engineers, Inc.  
 EveryOne Home  
 Federal Home Loan Bank  
 of San Francisco  
 Food Bank of Contra Costa and Solano  
 Foundation for Affordable Housing  
 Fred Finch Youth Center  
 Gelfand Partners Architects  
 Goldfarb & Lipman LLP  
 Gonzales Architects  
 Greenlining Institute  
 Gubb & Barshay LLP  
 Habitat for Humanity East Bay/  
 Silicon Valley  
 Hamilton Family Center  
 Haven Connect  
 Hello Housing  
 Herman Coliver Locus Architecture

HKIT Architects  
 Homeowner Preservation Center  
 Housing California  
 Housing Authority of the  
 City of Alameda  
 Housing Authority of the  
 County of Alameda  
 Housing Consortium of the  
 East Bay (HCEB)  
 Housing Trust of Santa Clara  
 Ignition Architecture  
 IDA Structural Engineers  
 Interfaith Council of Contra  
 Costa County  
 The Interfaith Peace Project  
 International Brotherhood  
 of Electrical Workers L.U. 302  
 ISU Insurance Group  
 J.H. Fitzmaurice, Inc.  
 The John Stewart Company  
 Jones Hall  
 JRDV Urban International  
 Kava Massih Architects  
 KTGy Group, Inc.  
 LANDIS Development, LLC  
 Las Trampas, Inc.  
 Law Office of Kim Savage  
 Leddy Maytum Stacy Architects  
 Lindquist, von Husen & Joyce LLP  
 Low Income Investment Fund  
 Lowney Architecture  
 Luk Associates Civil Engineers  
 Lutheran Social Services  
 of Northern California  
 Mayers Architecture  
 Mechanics Bank  
 Meta Housing  
 Mercy Housing California  
 Merritt Community Capital Corporation  
 MidPen Housing Corp.  
 Mills Grove Christian Church  
 Mikiten Architecture  
 Mithun I Solomon  
 MWA Architects, Inc.  
 MVE & Partners  
 National Hispanic Organization  
 of Real Estate Associates  
 Neighborhood Housing Services  
 of the East Bay  
 Nibbi Brothers General Contractors

Niskian Menninger  
 Northern California Community  
 Loan Fund  
 Non-Profit Housing Association  
 of Northern California (NPH)  
 North American Title Company  
 Northern California Land Trust  
 Oakland Housing Authority  
 Oakland Tenants Union  
 Okamoto Saijo Architecture  
 Oliver & Company  
 Palo Vista Gardens  
 Resident Advisory Council  
 Partners for Community Access  
 Portfolio Development Partners LLC  
 Public Advocates  
 The Public Interest Law Project / California  
 Affordable Housing Law Project  
 Project Sentinel  
 PYATOK  
 Renewed Hope Housing Advocates  
 Resources for Community Development  
 (RCD)  
 Sacramento Housing Alliance  
 Saida + Sullivan Design Partners  
 Salazar Architects, Inc.  
 Satellite Affordable Housing Associates  
 Save Mount Diablo  
 Segue Construction, Inc.  
 SHELTER, Inc.  
 Silicon Valley Bank  
 Sisters of the Holy Family  
 St. Mary's Center  
 St. Vincent de Paul Society  
 StopWaste.org  
 Struthers Dias Architects  
 Sun Light & Power  
 Sunseri Construction, Inc.  
 Sweetser & Newman Realty Advisors  
 The San Francisco Foundation  
 Transit Village Associates  
 TWM Architects + Planners  
 Union Bank  
 Urban Biofilter  
 USA Properties Fund  
 Van Meter Williams Pollack LLP  
 William Pettus, Architect  
 Walnut Creek United Methodist Church  
 Westlake Christian Terrace Resident Council



## PROUD TO SUPPORT EAST BAY AFFORDABLE HOUSING.



### Oakland Branch

Brook BrodehlToor, Branch Manager, 510-891-2400

©2016 MUFG Union Bank, N.A. All rights reserved. Member FDIC.  
Union Bank is a registered trademark and brand name of MUFG Union Bank, N.A.

### City National

PROUDLY SUPPORTS

East Bay  
Housing Organizations

CITY NATIONAL BANK  
The way up

California's Premier Private and Business Bank®

CNB.COM CNB MEMBER FDIC

## BBVA Compass

Proud to support EBHO's  
Affordable Housing Week.

## We recognize one of the most precious resources in our community — you

Thanks to you, things are getting done and our community is becoming a better place to live and work. Thanks to your leadership, the lives of your neighbors are being changed for the better.

Bank of America recognizes East Bay Housing Organizations. Community leaders like you are a vital resource and an inspiration to us all.

Visit us at [bankofamerica.com/local](http://bankofamerica.com/local)

Life's better when we're connected®

©2016 Bank of America Corporation | AR7NWC3L

Bank of America



## BEING NEIGHBORS IS MORE THAN JUST GEOGRAPHY.

BANK OF THE WEST



BNP PARIBAS GROUP

Proud Sponsor of Affordable Housing Week.

Member FDIC. Equal Housing Lender. © 2016 Bank of the West.

# Community

Partnering for the Community



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



At U.S. Bank, our success is directly related to the success and vitality of the communities we serve. And we believe strong communities help make a strong economy. That's why we feel it's important to partner with organizations like East Bay Housing Organizations to provide corporate leadership on issues of community importance. Because no company gains the same strength alone as it can with the help of others.

All of **us** serving you®



**usbank.com**

Member FDIC