



Affordable Housing Guidebook

Here to Stay: Building Inclusive Communities



EBHO appreciates its funding partners



Here to Stay: Building Inclusive Communities

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

In keeping with our theme, "Here to Stay: Building Inclusive Communities," this year's Guidebook explores the many ways that affordable housing is intertwined with resilient communities—from promoting environmental health to building political power for lower-income people and people of color. **Articles** for both experts and beginners explain new policies and methods for funding affordable homes, affordable housing's connection to community health, and the link between faith and housing justice. **Property profiles** show great affordable housing developments that allow people to put down roots, while **resident stories** get to the heart of what—and who—really matters. **Resource listings** provide guidance for those seeking housing. And throughout, we provide information about **how to get involved** in creating vibrant, economically and racially diverse communities.



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.

Affordable housing developers: Learn about land use and funding campaigns where your voice is needed, and use the property profiles and resident stories 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 housing and advocacy are changing the lives of real people.

Get involved with EBHO by becoming a member today!

Please visit www.EBHO.org for more information and see page 48 for a list of current members.

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Cover photo: Monteverde Senior, Eden Housing
Photo by Douglas Sterling

A letter to our readers

What does “home” mean to you? At EBHO, we hear the same answers: Peace. Family. Safety. Stability. Health. These things lie at the heart of our mission to promote, preserve and create affordable housing. We believe, simply, that “home” only becomes possible when people have a decent roof over their heads and can make ends meet again and again.

We’re proud to share the 19th Annual Affordable Housing Guidebook. Our 2015 theme, “Here to Stay: Building Inclusive Communities,” addresses one of the Bay Area’s greatest concerns: that rising housing costs will make it impossible for people to stay in neighborhoods they’ve called home for generations, threatening our region’s prized racial, ethnic and economic diversity.

In these pages, you’ll find us working tirelessly to promote laws and policies that enable inclusive cities. We push for more resources to build homes and provide services to those struggling against barriers to good health, education or employment. We support affordable housing residents who are advocating for their neighbors and their community. We do all this with our 400 member organizations and individuals and our many allies.

As we enter our fourth decade, we’re also embracing change. Former Executive Director Amie Fishman is now at the helm of our sister organization, the Non-Profit Housing Association of Northern California (NPH); we’ll continue to work together closely on regional and state issues. Meanwhile, as EBHO prepares for a new stage under a new leader, the work doesn’t stop. On the contrary, we call on everyone to step up and join us to ensure a future in which housing truly is a human right. EBHO is here to stay—and we look forward to building inclusive communities with you.

Sincerely,

Gloria Bruce

Gloria Bruce
Interim Executive Director

Darin Lounds

Darin Lounds
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EBHO Board—Left to right, back: Peter Waller, Darin Lounds, Lillian Lew-Hailer, Luis Rodriguez, and Sr. Marie Taylor. Left to right, front: Peggy Jen, Peggy Lee, Kenneth Jones, Ener Chiu, and Liz Varela.

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About East Bay Housing Organizations



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We are a coalition of organizations and individual leaders who believe that everyone should have access to safe, healthy and affordable homes. Together, we build inclusive communities.

Affordable housing means so much more than four walls and a roof over your head. It means you can stay in your hometown and live near good schools, jobs and public transportation without financial sacrifice. It saves people from making hard choices between paying rent and buying groceries. Affordable housing means less stress and better health. It provides an opportunity to save for college or retirement. It means replacing patterns of racial segregation with equal access to opportunity. In other words, affordable housing means creating equitable, healthy and diverse communities for generations to come.

Since 1984, EBHO's programs, committees and campaigns **protect and expand affordable housing opportunities for the lowest-income communities in Alameda and Contra Costa Counties.** Our dynamic membership of over 400 organizations and community leaders advocates and builds support for affordable homes and equitable housing policies at the neighborhood, city, county, regional and state levels.

Who are EBHO's members?

We are non-profit housing developers, affordable housing residents, architects, builders, engineers, labor unions, planners, advocates for homeless people, housing advocates, consultants, researchers, service providers, 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?

We work with our staff and members to:

Educate and engage elected representatives, neighborhood groups, faith-based and community organizations, and the general public about the value of affordable homes;

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

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

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

We invite you to learn more about EBHO's work and join the movement to create and preserve affordable homes.



EBHO Staff — Left to right, back: Rev. Sandhya R. Jha, Jeff Levin, and Anthony Federico. Left to right, front: Dominique Tan, Gloria Bruce, Charlotte Rosen, and Mia Carbajal.

Get involved!

EBHO can help you (or your organization) support affordable housing in your community.

- **Get information:** Learn about current affordable housing initiatives and policies;
- **Take action:** Join our committees or get action alerts and updates about local, regional and statewide campaigns;
- **Make connections:** Attend our events and tap into our network of committed groups and individuals.

For more information about EBHO, please contact us.

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Join us and learn more at
www.EBHO.org

What is Affordable Housing in 2015?



Economic growth can be a double-edged sword: According to Trulia Rent Monitor (January 2015), employment grew by 2.7% in Oakland from 2013 to 2014, but rents rose by over 12%.

What does affordable housing mean? For starters, it means that a person doesn't have to choose between life's essentials when paying the bills. It means a person can afford a home that feels safe, connected and comfortable. But how does this happen, and why does it matter?

Affordable housing is... being able to make ends meet

People have different ideas about what's affordable. Housing affordability is officially measured by whether people can make ends meet after paying rent or the mortgage. The U.S. Department of Housing and Urban Development calls housing "affordable" if it costs no more than 30% of a household's income, including utilities and insurance. Most publicly-funded affordable housing programs serve those who are low income, which means they make less than 80% of the area's median income [see chart 1]. In the Bay Area, even two working adults could qualify for low-income

housing if their combined income is less than \$54,100 a year.

Finding affordable housing is even tougher for people emerging from homelessness, seniors on a fixed income, foster youth without many job skills, and people with mental health challenges or disabilities that might make it difficult to earn a steady income. For example, in Contra Costa County, Supplemental Security Income assistance for low-income seniors and disabled people is \$889 a month—but a fair market rent apartment costs \$1,039 a month.¹

There are ways to bridge the gap, including improving job opportunities and raising incomes, and EBHO was proud to support Oakland's 2015 minimum wage increase to \$12.25 an hour. But the "housing wage" needed to afford a market rate apartment in the East Bay is actually \$25 an hour.² Without lowering the cost of housing, too many people face economic instability in the current market.

Affordable housing is...health

A century ago, public health workers partnered with city planners because they knew that housing conditions contributed to wellness. Now, after decades of professional separation, 21st-century health care and housing providers are collaborating again. They've seen that the stress of unstable housing can cause illness, and that hazards like mold and lead can contribute to chronic disease.

1. California Budget and Policy Center, Fact Sheet, March 2015. "Due to State Cuts, SSI/SSP grants lose ground to Housing Costs."

2. Based on a fair market rent of \$1300/month. National Low Income Housing Coalition, Housing Wage Calculator. <http://nlihc.org/library/wagecalc>

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	\$47,350	\$65,450
Sample affordable monthly rent at 30% of income	\$491	\$819	\$1,184	\$1,636
Income limits for a four-person household	\$28,050	\$46,750	\$67,600	\$93,500
Sample affordable monthly rent at 30% of income	\$701	\$1,169	\$1,690	\$2,338

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



Affordable housing, in contrast, ensures people can afford their rent and their prescriptions and use environmentally safe products and fixtures. It also frequently includes services to improve residents' quality of life. In a national survey, non-profit developer Mercy Housing found that adults and children in its service-enriched housing experienced fewer hospitalizations and were more likely to have health insurance after a year of residence.³ Or, as Jack Capon Villa's William Piehl says, the health classes and supportive community made him "take the stairs more often."

Affordable housing is... community strength

Housing quality and stability greatly affects individuals and families, but it can also impact entire neighborhoods. Community engagement thrives when people can put down roots: Studies have shown that housing stability positively correlates with neighborhood involvement, and that homogenous or segregated

3. Nancy VanDeMark, PhD. Innovela Consulting Group. "Impact of Service-Enriched Housing on Health Outcomes." Mercy Housing, National Resident Services, May 2014.
 4. Goutam U. Jois, "Affordable Housing and Civic Participation: Two Sides of the Same Coin." *BYU Journal of Public Law*, 2007.

neighborhoods may be *less* civilly engaged than diverse ones.⁴ So when rapidly rising costs displace residents and erode economic and racial diversity, a neighborhood may lose long-standing social networks and civic power. Affordable housing, especially when combined with resident organizing and leadership development, can play an important role in maintaining diverse and vibrant communities.

Affordable housing is... complicated, but possible!

So how do we create inclusive, affordable communities in an expensive market without much available land, and with limited public resources? Non-profits can partner with governments and private investors to combine loans, grants and tax credits to

create permanently affordable housing, like the properties featured on pages 27-31. The funds might include fees on new development—called "impact fees"—or new revenue sources like income from the statewide cap and trade auction (see pages 8 and 18). Advocates and governments can use creative tools, like setting aside public land for affordable housing (see page 14) or ensuring that market-rate development meets healthy standards (page 6). We can also partner with the private sector, making agreements to ensure that major projects benefit everyone in a community by providing quality jobs and affordable housing. It's not easy work, but creating affordable housing is crucial to ensuring that people can make ends meet, live healthy lives, and build strong communities.

By Gloria Bruce, EBHO

"Housing difficulties make it nearly impossible for a vibrant civic life to take root."

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 and Serving Workers (incl. fast food)	\$21,060	23%	70%
Retail Salepersons	\$28,825	31%	52%
Security Guards	\$29,978	32%	50%
Preschool Teachers	\$35,966	38%	42%
Receptionists	\$35,734	38%	42%
Construction Laborers	\$46,640	50%	32%
Based on HUD 2015 Fair Market Rent of \$1,260 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).			

Creating Healthy Communities



Affordable housing residents are promoting health equity in Oakland's development projects.

Your health is determined by social and environmental factors more than by your genes or health care plan, according to a study conducted by the Alameda County Public Health Department. The study found that in Oakland, people living in low-income communities of color live eight years less than their neighbors in more affluent neighborhoods. In other words, your zip code, race and class have more impact on your health than any other factor, even health care access.

Affordable housing plays a critical role in building healthy communities, but EBHO members understand that health equity goes beyond providing high-quality places to live. Our non-profit housing developer members strive to build green and healthy structures that also connect residents to jobs, transit, services and schools. Though many of our resident members are fortunate and grateful to have affordable housing, they know their health also depends on access to healthy food, clean air and safe streets.

To create healthy communities, EBHO and our members are taking innovative, cross-sector approaches in five areas: land use, environmental justice, economic development, food justice, and building power for health-supporting policies. Explore the ways in which EBHO and our partners are advancing health equity!

Anti-Displacement, Land Use, and Planning

While the East Bay's real estate market is still recovering from the recession, low-income communities face displacement through rent increases, uneven tenant protections and a shortage of affordable housing. Involuntary displacement may affect the health of low-income families through the stress of relocating, poor air quality or lack of fresh food in the new neighborhood, or longer commutes, which can cause financial strain and rob families of time together.

To ensure that low-income residents can benefit from development, hundreds of EBHO resident and staff leaders are engaged in shaping land use policy on the neighborhood, citywide, regional and statewide levels. Whether weighing in on a Specific Plan for their neighborhood, leading a campaign on a citywide housing impact fee, or facilitating a statewide convening on tenant protections, EBHO leaders recognize the importance of participating in all levels of planning to ensure that their communities can continue to thrive.

Environmental Justice

Low-income people of color have historically borne a disproportionate burden from land use patterns that damage health, whether it was diesel truck routes through their neighborhood, polluting factories, or poor grocery and food choices. Through the work of the East Oakland Building

Healthy Communities collaborative (EOBHC), EBHO joined the Alameda County Public Health Department and the East Oakland community to work on creating a framework for a citywide Healthy Development Guideline Tool (HDGT). This tool would mandate that the Oakland Planning Department use a health equity lens early in the planning review process, making sure that any new development – another liquor store or another factory, for instance – would have to meet new health standards. This powerful collaboration has helped ensure that affordable housing residents are shaping an effective and impactful mechanism to promote health equity in Oakland’s development projects.

Economic Development

Affordable housing is only affordable to those with an income to pay for it. It’s estimated that a fair “housing wage” for the East Bay is at least \$19/ hour, so low-income residents earning minimum wage or on SSI can face homelessness, financial hardship, and emotional and psychological stress from a rent-wage gap.¹ Recognizing the intersection between jobs, housing and health, EBHO’s RCOP leaders played an active role in the successful Lift Up Oakland Campaign to raise Oakland’s minimum

wage to \$12.25 an hour and to require paid sick days. In partnership with other community organizations, our members conducted voter education and helped to collect the over 35,000 signatures needed for the measure to qualify on the ballot.

Food Justice

Many affordable housing residents live in “food deserts,” urban areas where there are few or no options to purchase healthy groceries, vegetables and fruits. Residents with mobility and financial limitations can’t travel far to buy such goods. Some of our developer members, such as the East Bay Asian Local Development Corporation (EBALDC), are testing new cross-sector approaches to community health. At one of their newly renovated affordable housing sites, the California Hotel, they have partnered with local food justice organizations such as People’s Grocery to create a community garden. The program provides access to healthy and affordable produce, and on-site staff have also begun offering healthy eating and cooking classes to residents.

Building Health Equity into Policy

Innovative partnerships on the neighborhood and citywide level are critical, but passing health-promoting policy is equally important. To change the policies and systems that affect our lives, EBHO launched a Voter Registration, Education and Mobilization Campaign. The campaign hosts trainings, supports teams of residents and staff in affordable housing buildings, and organizes Candidate Forums for the broader public. EBHO’s electoral field campaign reached over one thousand affordable housing residents, staff and Oakland residents in the past year. They voiced their desire for healthy development and land use to decision-makers, and experienced the power of collective political action.

By Dominique Tan, EBHO and Jean Cohen



Gathering to ensure a health-promoting plan for West Oakland.

To change the policies and systems that affect our lives, EBHO launched a Voter Registration, Education and Mobilization Campaign.

Photo by Brooke Anderson



East Oakland residents at a 2014 electoral forum.

1. Housing Wage data for Oakland-Fremont MSA, from National Low Income Housing Coalition, Out of Reach 2014. <http://nlihc.org/oor/2014/CA>.

Harnessing Greenhouse Gas Reductions

TO WIN INVESTMENTS IN AFFORDABLE HOMES



Photo by Bruce Damonte

The 535 Coalition is led by sponsors of Senate Bill 535, which requires 25% of GGRF investments go to projects that benefit disadvantaged communities, and 10% to projects located in disadvantaged communities.

In 2014, the California legislature took a major step toward addressing the state's housing crisis—while simultaneously impacting climate change. California's Cap and Trade Auction intends to combat climate change by charging polluters for their greenhouse gas (GHG) emissions. It established the Greenhouse Gas Reduction Fund (GGRF) to provide revenue for programs that further reduce GHG emissions. In 2014, the legislature decided to dedicate a 10% slice of the pie to build new homes near transit for low-income households.

This new ongoing source of funding for affordable housing—estimated at \$200-\$300 million a year—is very exciting, but it's even more important to understand how we won and what that means for the future of affordable housing advocacy in the state. Here are some reasons for optimism:

- **A diverse collection of organizations came together to support funding for affordable housing near transit**, including advocates for transit, conservation, urban forestry, and active transportation.

- GGRF recognized that **building affordable homes near transit is an effective way to reduce driving and cut down on GHG emissions.**
- **Legislators and key state agencies are acknowledging that displacement of low-income families is linked to GHG emissions**, and that we must safeguard against it for both environmental and equity reasons.

What We Won

Passed after two years of advocacy, Senate Bill 862 allocated \$130 million of 2014-15 GGRF funds and 20% of all future funds to the Affordable Housing and Sustainable Communities (AHSC) Program, designed to promote new development near transit and facilitate the implementation of regional housing and transportation plans. Half of this money is earmarked for affordable housing, with incentives for serving extremely low- and very low-income households.

The AHSC Program includes important protections against displacement, based on the understanding that when low-income families and communities of color are displaced, their commutes often lengthen and contribute to more emissions. Any project that requires the demolition or rehabilitation of units occupied by low-income households must replace those units. Additional GGRF programs will include funds for other key needs of low-income families, including expanded bus service, energy efficiency programs, and green jobs.



How We Won

Winning funding from the GGRF for affordable homes near transit—and requiring anti-displacement protections—was an uphill battle. We won by building collective

power and using strong data. To make the case, a host of different groups played to their strengths, led by the Sustainable Communities for All Coalition (SC4A), who brought together more than 60 organizations behind a shared platform of equitable development and conservation. Environmental groups and transit advocates pushed for affordable housing, while others promoted urban forestry, reduced transit fares, and farmland preservation.

SC4A members California Housing Partnership Corporation and TransForm paved the way with a 2014 report that explained “Why Creating and Preserving Affordable Homes Near Transit is a Highly Effective Climate Protection Strategy.” The report demonstrated that building 15,000

affordable homes near transit would eliminate 105 million miles of vehicle travel per year and result in more than 1.58 million metric tons of GHG reductions.¹ The data show that when lower-income households live near transit, they drive significantly fewer miles, own fewer cars, and make more transit trips per day than higher-income households (see charts below). In other words, affordable homes near transit are good for the environment.

The 535 Coalition played a key role in persuading Senate President pro tempore Kevin de Leon to support GGRF investments in affordable housing. The Bay Area’s 6 Wins Network and partners throughout the state also came together to provide recommendations and carry key messages to Sacramento about the link between preventing displacement and reducing GHGs.

And it worked. In 2013, we convinced the Air Resources Board to make affordable housing near transit an eligible use for GGRF funds. This kicked off a yearlong effort to persuade the legislature to allocate meaningful funding to affordable housing and other key equity priorities, culminating in SB 862 and program guidelines that reflect this sustained and collaborative advocacy.

The Path Ahead

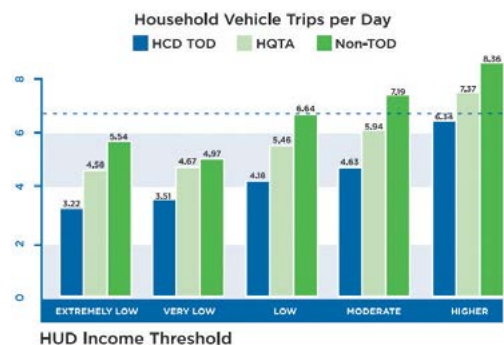
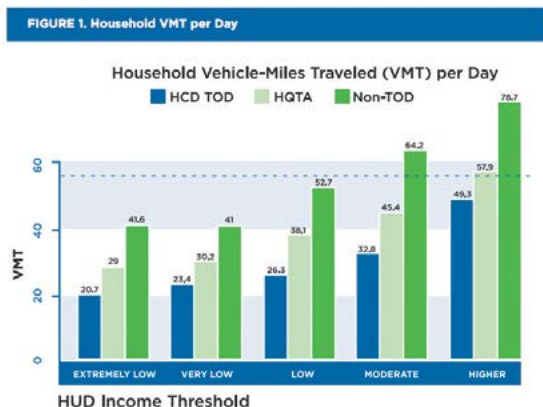
As always, there’s more work to be done. We must make sure that the money keeps flowing beyond 2020. We also need to make technical improvements to the AHSC Program so that it works better and provides funding for those most in need.

Most of all, we need to build good developments with GGRF funding so that we can demonstrate the environmental, economic, and equity benefits of devoting GGRF funds to affordable housing. EBHO members can help by:

- Developing and submitting strong project proposals to the AHSC Program. Guidelines are available at http://sgc.ca.gov/s_ahscprogram.
- Talking to your elected representatives in Sacramento about the need to build affordable homes near transit to reduce car usage.
- Partnering with SC4A and the 535 Coalitions for continued advocacy.
- Visiting Public Advocates’ website to learn more about the GGRF.

It’s up to all of us to ensure that we protect and improve this unprecedented resource for affordable housing and deepen the cross-sector relationships that were so critical to securing it.

By David Zisser and Sam Tepperman-Gelfant,
Public Advocates



<http://www.transformca.org/transform-report/why-creating-and-preserving-affordable-homes-near-transit-highly-effective-climate>

1. TransForm and California Housing Partnership Corporation, Why Creating and Preserving Affordable Homes Near Transit is a Highly Effective Climate Protection Strategy (May 2014), available at <http://www.chpc.net/dnld/AffordableTODResearch051514.pdf>.

“Roots and Wings”

THE LEGACY AND FUTURE OF FAITH-ROOTED ORGANIZING AT EBHO



Rev. Phil Lawson and Rev. Sandhya R. Jha

In 2014, EBHO's Interfaith Communities United program turned ten years old. We interviewed founding director Rev. Phil Lawson and current director Rev. Sandhya R. Jha to explore ICU's history and how EBHO advances affordable housing through "faith-rooted organizing," an approach that starts with justice rather than self-interest as an organizing principle. Here, Rev. Jha and Rev. Lawson address the question: "What would political action look like that's grounded in the ancient wisdom of our faith traditions?"

Rev. Phil Lawson

On "Interfaith Communities United" (ICU):

In the health field, ICU is a place where people who [are critically ill] go. So for the first two and three years, we talked about affordable housing being intensive care in Alameda and Contra Costa County. As a pastor, you know, I visit hospitals and oftentimes I have to go into the ICU, so it made sense; interfaith leaders know what ICU is.

On bringing together faith communities and housing advocates:

In 1994, we started the program at The San Francisco Foundation...called FAITHS: Foundation Alliance Interfaith for the Healing of Society...bringing interfaith communities together from five Bay Area counties. So when I came on with EBHO in 2004, I then wanted to introduce that whole community of FAITHS to affordable housing so I...initiated ICU.

On faith-rooted organizing:

Faith-rooted organizing recognizes that we are...one people, one humanity, one with the earth. Also there's always more than one way, and the more diverse are those participating in the solution, the better and more sustainable will be the solution. Love and compassion....It's the foundation of faith-rooted organizing. You want to transform those who are opposed to you from being opposed to being friends, and the only way that happens is through direct, nonviolent love and patience and perseverance.

The unity and the love, I call it the roots and the wings. The roots is solidity, grounded in history and reality, and the wings are to fly above the circumstances. Faith-rooted organizing gives you both.

Rev. Sandhya R. Jha

How would you describe faith-rooted organizing?

Faith-rooted organizing focuses on the rich tapestry of motivations that the Divine sparks in people. Rather than functioning out of traditional understandings of power (money, political capital, the power of numbers), it is grounded in the belief in the power of a living God who seeks justice for people on the margins. It asks, "What are the unique contributions that we as people of faith can contribute to social justice organizing?"

On the signature programs of ICU—the annual Interfaith Breakfast and the Housing Sabbath each spring:

Just the other day a city employee said to me, "Every fall, I look forward to the interfaith breakfast because it's what gives me energy to do the work for the rest of the year." The work she does is hard: We don't have a lot of resources to expand access to affordable housing. It means a lot that we provide spiritual energy for people.

Housing Sabbath is a weekend where houses of worship open their doors for testimonies about housing as a human right and also as a spiritual mandate. Houses of worship are given the opportunity to participate in justice through advocacy or other activities. A lot of the faith community doesn't have access to information about affordable housing and the breadth of what we do. In 2015, we moved Housing Sabbath earlier so the faith community can then connect to the amazing work of our members during Affordable Housing Week.

On what's emerging in ICU:

What's been really fun about following Rev. Phil for me is building on his commitment to faith-rooted organizing. We're partnering with Faith Alliance for a Moral Economy (FAME) and Clergy and Laity United for Economic Justice (CLUE-CA) to provide trainings in this area. It trains faith leaders, but it's also allowed people who consider themselves technical folks—and affordable housing residents and developers—to acknowledge their spirituality as an important element of their work of justice.

As a result, ICU has become more integrated into EBHO's other campaigns. Most notably, that's been the case in the intersections of ICU and our Resident and Community Organizing Program: Our resident leaders recognize that they have a vital voice as residents, but more importantly because of who they are deep in their souls.

On what's next for ICU:

My dream for ICU is that eventually it is taken for granted that when EBHO shows up in a room, policy makers and politicians will hear from people who are so poor that nobody pays attention to them. People of faith care for not just people who are at 30% of the area median income, they care about people who are below 18% [getting by on public assistance], the people who are sleeping under bridges, who people of faith sometimes call "the least, the last and the lost," regardless of who the statistics say are the most viable to help.

By Sujin Shin



EBHO Board Member and long-time community activist Sister Marie Taylor at the annual ICU Breakfast.

What are the unique contributions that we as people of faith can contribute to social justice organizing?

Housing Impact Fees

ANOTHER WAY TO PAY FOR AFFORDABLE HOUSING



Photo by Douglas Sterling

In the wake of legal challenges to inclusionary zoning and the loss of housing funding sources such as redevelopment, cities are turning to new tools to provide much-needed affordable housing. One tool that's getting a lot of attention is known as a "housing impact fee."

When a developer creates new market-rate housing, that development usually increases the need for affordable housing. While new, higher-income residents typically generate new jobs by spending money on goods and services, many of these new jobs don't pay workers enough to afford housing. A housing impact fee means that developers are required to help mitigate that need. The fees are charged on market-rate residential development (usually per square foot or per housing unit), and once collected, they can only be used to help develop new affordable housing.

Cities have charged impact fees on development for many years—usually to deal with the impact of additional traffic and the need for expanded infrastructure and park facilities. Impact fees are set at the policy level rather than by project, so they provide certainty for developers, streamline the approval process, and spread the cost more fairly among all projects.

Many Bay Area cities utilize housing impact fees to raise money for affordable housing. Some cities, including Walnut Creek and Fremont, are

considering increasing their existing fees. Other cities, such as Oakland, are considering adopting a fee for the first time.

Opponents argue that impact fees raise the price of housing, but developers actually set rents and sales prices based on the market. The cost of an impact fee can't simply be passed along as an added cost in market-rate homes because homes priced this way wouldn't be competitive with other homes. Studies suggest that the cost of the fee is reflected in lower land prices (or at least slows the growth of land prices), and is absorbed by landowners, not developers or homebuyers.

Well-designed impact fee programs do not reduce or slow down housing development. Cities usually conduct an economic feasibility analysis to ensure that fees are set at a level that still permits successful development. A 2008 analysis by the Furman Center for Real Estate at NYU, which looked specifically at inclusionary housing policies in the Bay Area, found that these programs had no impact on housing production or prices. Impact fees that cost no more than compliance with inclusionary zoning requirements are equally feasible. As a predictable policy linked to market development and backed up by legal and economic analysis, impact fees are one more tool to balance housing development for people at all income levels.

By Jeff Levin, EBHO



Get Involved with EBHO

At EBHO, we work to make healthy, high-quality homes accessible and affordable for low-income families, people with disabilities, veterans, workers, youth and seniors. Our 400 members include developers, faith leaders, architects, builders, homeless service providers and advocates, affordable housing residents, city and county agencies and others. Join the movement!

EBHO members participate in campaigns and committees, including:

■ Affordable Housing Week:

Each May, EBHO members organize tours, groundbreakings, grand openings, panels, workshops and more. We also release this annual Affordable Housing Guidebook, the leading educational guide to affordable housing in the East Bay.

■ Concord Campaign & Committee:

Concord presents great opportunities for visionary, sustainable and equitable development. Join EBHO and Concord's local community coalition to advance our multi-year campaign.

■ East Bay Regional Policy Committee:

EBHO members develop and promote a range of fiscal and land use policies behind sustainable, inclusive development in the East Bay.

■ Housing Innovations Roundtable:

Join us quarterly to discuss strategies for stabilizing communities in the aftermath of the recession and foreclosure crisis.

■ Interfaith Communities United for Affordable Housing (ICU):

Build partnerships between housing advocates and faith leaders in the East Bay. Join us at year-round trainings, our annual "Shelter in a Time of Storms" breakfast each fall, and a multi-congregation Housing Sabbath during Affordable Housing Week.

■ Oakland Committee & Oakland Community Investment Alliance:

We advance policy solutions, community benefits and funding strategies for affordable housing and anti-displacement work in Oakland.

■ Resident & Community Organizing

Program Committee: We work to empower, train and mobilize hundreds of affordable housing residents and staff across the East Bay to grow support for affordable housing initiatives.

When you become a member, you'll be part of a powerful and growing coalition of affordable housing advocates. EBHO will be a strong voice for affordable housing: We'll seek your input, mobilize your support and participation, and keep you informed about critical issues and events. EBHO members:

■ **Receive support** for their community advocacy efforts around affordable housing policies and funding.

■ **Take action** by getting our action alerts and information about local and statewide campaigns.

■ **Gain knowledge** at membership meetings, workshops and trainings.

■ **Make connections** with advocates and decision-makers at our Annual Affordable Housing Week kick-off in May and our Annual Membership Meeting & Celebration in November (with discounted tickets!).

■ **Advance policy** and organizing work through our member committees.

■ **Showcase their work** during Affordable Housing Week each May and in the annual Affordable Housing Guidebook.

■ **Stay in the loop** with EBHO's Monthly E-News.

Contact us at
510-663-3830 or
staff@ebho.org
to get involved.

Follow us at
www.ebho.org or
on Facebook and
Twitter for the
latest updates.





Photo courtesy of Shira Bezalel

In March 2015, EBHO and coalition partners advocated at Oakland City Hall for “Public Land for the Public Good” in the Coliseum City Plan.

Using Public Land

FOR AFFORDABLE HOUSING



One of the biggest barriers to developing affordable housing is locating and purchasing suitable sites. This is especially true in areas close to transit, and in gentrifying neighborhoods where land prices are rising quickly and private developers can outbid non-profits. Yet these are exactly the places where affordable housing is needed most—both to preserve the racially and economically diverse communities that we value and to slow climate change by helping people live near jobs and transit.

Surplus public land is one excellent source of affordable housing sites. Public agencies—cities, counties, school districts and transit agencies—often own land no longer needed for public use. In 2014, Assembly Bill 2135 amended existing law to provide additional tools to make public land available for affordable housing.

Before disposing of surplus property, agencies must first allow affordable housing developers to submit offers to purchase the property.

Under the new law, public agencies are required to maintain an inventory of surplus property and review this inventory annually. Before disposing of surplus property, agencies must first allow affordable housing developers to submit offers to purchase the property. Proposals must provide at least 25% of the units for very low- and low-income households; proposals with more affordability get higher priority. If the public agency and the housing sponsor are not able to reach agreement on terms, or if the agency goes forward with the sale of the property to another entity that builds housing on the site, at least 15% of the housing built on the site must still be reserved for very low- and low-income households.

Transit agency properties—including station parking areas and land acquired for system expansion but not needed for operations—are particularly valuable. As we move to implement Plan Bay Area, we need tools to ensure that



transit-oriented developments include affordable as well as market-rate housing. Research demonstrates that lower-income households use transit more frequently than affluent households (see page 9), which means that putting affordable housing close to transit can help reduce traffic and greenhouse gas emissions.

Recent court decisions have made it more difficult for cities to require that private developers include affordable housing.

But in the case of surplus public land, including transit agency properties, providing affordable housing can be made a condition of sale for the property. In these cases, legal limitations on inclusionary zoning don't apply. Forward-thinking transit agency policies can also be a model for city policies in the areas surrounding public transit.

This process is not without limitations. Property owned by former redevelopment agencies may not be covered by this law, and many jurisdictions don't maintain public lists, or may be conservative in identifying



property as surplus even if there's currently no public use planned for the site. Affordable housing sponsors must give advance notice to each public agency in order to bid on surplus property. And while the law permits land to be sold or leased for less than fair market value—putting it within reach of non-profit, community or faith groups—it's not required.

Despite these limitations, there are exciting opportunities to advance policies that prioritize the use of surplus public land for affordable housing. EBHO and the NonProfit Housing Association of Northern California (NPH) are working together to take advantage of these opportunities. EBHO is also working with TransForm and the Great Communities Collaborative to get BART to require affordable housing in all residential development on BART-owned property. Similar efforts are underway in the South Bay with the Valley Transit Authority (VTA). Public land—combined with new sources of funding—is one more crucial tool in our work to create more affordable homes throughout the Bay Area.

For more information, come to EBHO's East Bay Regional Policy Committee meetings or contact Jeff Levin at jeff@ebho.org.

By Jeff Levin, EBHO



Lion Creek Crossing was built within walking distance of the Coliseum BART station through joint public/private/non-profit investment.

Public Land in the Oakland Coliseum Area Plan

Advocates are calling on the City of Oakland to use public land for affordable housing in its Specific Plan for the Coliseum Area, a largely industrial area currently home to the Oakland A's and the Raiders. In the past year, Oakland has adopted specific plans for three other areas in the city. Each of these had goals for affordable housing, but no mechanism for ensuring that affordable housing would be sited and constructed within these Priority Development Areas.

The Coliseum Area—800 acres near the Oakland Airport slated for major development, including sports arenas, office space, and over 4,000 new homes—presents a unique opportunity. Nearly all the land is publicly owned—by the city, the county, the Coliseum Joint Powers Authority, or the Port of Oakland. A coalition of community groups, including EBHO, has called on the city to establish meaningful affordable housing goals along with specific strategies to ensure that the area provides housing for a range of incomes.

United by the call for “Public Land for the Public Good,” we're urging that the city and public agencies dedicate a portion of the public land specifically for affordable housing development rather than making it available exclusively for private, for-profit housing for upper-income households.



How to Find Affordable Housing



Finding a great, affordable home in the Bay Area can be a challenge, but understanding your options and resources can help.

Contact the organizations listed on our Resources pages, or call 211 for help and advice.

Step 1: Learn about different kinds of affordable housing

While most housing is in the private market, some affordable homes are operated and funded by public agencies or non-profits. The steps described here focus on non-profit housing; other programs can help you afford housing on the private market. Talk to your city Housing Department or housing authority for details.

Non-Profit Housing

Non-profit affordable housing developments like those featured on pages 27-31 offer well-designed and professionally-managed homes, many with resident services. Eligibility

requirements may vary between properties. Call the organizations listed on page 24 and visit their websites to find out about housing opportunities.

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. Unfortunately federal budget cuts have made it difficult to obtain a new Section 8 voucher, but if you have one, seek

out landlords who accept the vouchers. Contact your public housing authority on page 25 for more information.

Public Housing

Depending on your income, public housing may be an option. In recent years, 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 educational programs. Community Land Trusts also offer an affordable homeownership option. If you're struggling with your mortgage payments, see the foreclosure counseling resources on page 25.

General Housing Assistance

If you need help with a security deposit, rent payment, emergency housing, or tenant/landlord issues, contact the Housing, Shelter and Emergency resources listed 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 be no more than one-third of your income, although this can be difficult in the Bay Area. The agencies on page 25 can help you create a financial and savings plan so you can afford transportation, childcare, health care and other expenses along with your rent or mortgage payments. Also, be prepared to put down a security deposit.



Step 3: Check to see if your income qualifies

Affordable housing serves people of all backgrounds, including working people with lower incomes and those on fixed incomes. To be eligible, your income must fall within a certain range, depending on the property (see the chart on page 4 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 amenities that are best for you, but also be flexible and consider several cities and types of housing to increase your chances of finding the right place.

Non-profit and public housing often target certain populations. Consider looking for these kinds of housing if you meet the requirements:

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 only serve people with these needs, while others have apartments designated for people with a particular status.

Family: You may be a single parent with children, a two-parent family with or without children, or two or more persons who have chosen to live together.

Transitional or supportive: Housing for people emerging from homelessness or foster care, or in need of special services.

Identify how many bedrooms you need, and any other special needs such as wheelchair access. Housing providers cannot discriminate based on race, ethnicity, gender, national origin or family status. However, you may face challenges qualifying for federally-funded housing if you're undocumented or if you have a criminal record. Housing providers can inform you about your eligibility.



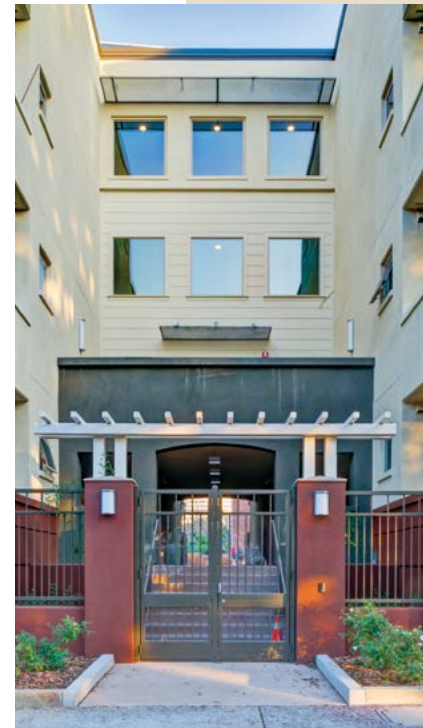
Step 5: Contact non-profit housing organizations and apply

There's no single source of information about affordable housing. Contact many organizations and agencies in your search; 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.
- For properties with openings, call each property or visit the website 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 as well as 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.

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



Make sure you know your rights: As a renter or a homeowner, you may have protections against discrimination and unfair evictions or foreclosures.



Celebrating 40 Years of Building Healthy Vibrant Neighborhoods



EAST BAY ASIAN LOCAL
DEVELOPMENT CORPORATION

www.ebaldc.org

The Many Faces of Affordable Housing

People who live in affordable housing are much more than just residents—they're students, scientists, parents, retirees, social workers, organizers and so much more. We've highlighted these people not just because they're extraordinary community leaders—though they certainly are—but also because their stories are surprisingly ordinary. They might be your family, friends or neighbors.

We invite you to meet two of EBHO's Resident and Community Organizing teams, who are working to ensure that others can benefit from affordable housing, and five other residents who are "here to stay."

EBHO thanks these residents for sharing their experiences and Sujin Shin for capturing their stories.

Margaret Powell, Bernice Randle, Donna Griggs-Murphy, Doris Pitts

Allen Temple Arms, Oakland—Beacon Communities

Donna, Bernice, Doris and Margaret may have taken very different paths to Allen Temple Arms, but they have two important things in common: They want to make sure that people know about affordable housing and that their voices are heard in their community. This team of strong women contains both affordable housing residents and staff, and they've worked together for years to ensure their community stays affordable and its rich history continues for the next generation. "It's easy when you have residents that rally around each other and support each other," says Donna, the Social Services Coordinator at Allen Temple Arms, a senior community in East Oakland. "We all believe in advocacy and keeping this place rich and beautiful—we want this building to remain standing."

But the group isn't just interested in their own community; they've also been advocating for housing justice and healthier communities throughout Oakland. They were involved in the International Boulevard Bus Rapid Transit Project, making their voices heard at city council meetings to ensure the project reflected

the community's needs. They also went to Sacramento, where they shared their stories about affordable housing with legislators. "Letting them know exactly how I felt made me feel independent," Bernice says. As leaders in EBHO's Resident and Community Organizing Program, they've also attended numerous meetings and workshops, mobilized other East Oakland residents, and hosted the Oakland Speaks Candidates Forum during the 2014 election season. "The residents ran and developed the entire forum," Margaret points out.

As they continue to plan their future, their priority is making sure the legacy at Allen Temple Arms continues. "We're going to get more involved and invest ourselves and our time because we want to see this building stay here," says Bernice. "As time goes by we're going to be needing more and more affordable housing. And affordable for who? Affordable for us." Allen Temple Arms has become a family for the residents living there. "In Allen Temple, everybody has such great love and concern for one another," Doris says. "[We're] at home."



"Everybody has such great love and concern for one another."

Rose Baty

San Pablo Homes, San Pablo—Habitat for Humanity East Bay/Silicon Valley



Rose Baty is a determined, ambitious and loving mother of three. Since she was 18 years old, Rose has worked as a medical assistant, taking care of herself and her children while also pursuing a degree in criminal justice. But housing costs made things difficult; multiple rent increases forced her to move out of her place in Hayward and into her mother's home. "If I stayed, I knew I wouldn't be able to afford it," Rose says. "I knew someone wouldn't have been able to get taken care of."

Despite these challenges, Rose stayed focused on her goal of a career in forensics. In 2014, Rose bought her Habitat home in San Pablo, and the move has given her a stable and safe environment where she can take care of her children and follow her dreams. "My mortgage and taxes are less than any rent I've ever paid, but the most important thing to me about affordable housing is safety," Rose says. "I've lived in places where safety was not the highest priority."

Now her 10-year-old twins Kalen and Daijo and 14-year-old Kayahna have a great home with plenty of space and freedom to pursue their dreams as well, all of them as ambitious as Rose's. Rose is currently finishing her Bachelor's Degree and is excited to reach the end of a 14-year journey through school. She's looking towards the future, and striving to give her children the best education possible. "We'll graduate together," Rose says.



"The most important thing to me about affordable housing is safety."

Francine Williams, Sister Marie Taylor, Jeanne Robinson

Valdez Plaza and Westlake Christian Terrace, Oakland—SAHA and CCH

Sister Marie, Francine and Jeanne live in two developments on the same block of 28th Street in Oakland—Valdez Plaza and Westlake Christian Terrace. Before they became neighbors, they each worked in the non-profit, services or government sectors; none knew that a tough economy would lead them to affordable housing in their senior years. Now they've become leaders in their buildings, and they won't rest until there's more affordable housing for others who need it. "It's...continuing what we were doing prior to retirement...us[ing] those skills to effect change in our own communities," says Sister Marie.

The women first flexed their advocacy muscle on the Broadway Valdez Plan, a city effort to attract new businesses and redesign their neighborhood. Faced with plans for high-end chain stores instead of affordable businesses and housing, they fought alongside EBHO for a more community-oriented plan. "I found a voice, and I found folks with a similar...passion for social justice," Francine says.

Later, the women helped drive the buildings' first voter mobilization campaign. "Voting is power," Francine says. "[It] will go a long way towards our cause, putting people in office that support...affordable housing."

Though they faced apathy from some residents, they pushed on to foster a partnership between Valdez Plaza and Westlake Christian Terrace. With EBHO's support, the 600 seniors in these properties became a force to be reckoned with for local elected officials, and they connected to other EBHO leaders across the city. "The leaders and residents doing the work in each building have the same goals and interests," Jeanne says.

Sister Marie, Jeanne, Francine and their neighbors will continue to advocate for affordable housing until they feel their participation is not needed. "The work is never done," Francine says.



"I found a voice, and I found folks with a similar passion..."

Patricia Valdez

Valley Vista, San Ramon—Beacon Communities



Patricia Valdez raised her children in the Bay Area, but she had to move back to her home state of Colorado to care for her mother. Patricia's children and grandchildren still live in San Francisco, and she couldn't afford to live near them anymore. "I was going back and forth...it was getting harder and harder," she says. When she heard about Valley Vista in San Ramon, she quickly sent in her application. Five years later, on November 19, 2013, Patricia moved into her new home.

A busy working woman all her life, she's now able to relax. "I can sit and have my coffee and do stuff that I never had the chance to do before." Patricia created an arts and crafts program in which people create flower arrangements, holiday decorations for the common rooms, and more. Her classes have brought residents together, even across language barriers. "Ms. Li doesn't speak a word of English...and now she's involved in everything," Patricia says. "I can count on her."

Valley Vista has also given Patricia a sense of community. She drives her neighbors to outings, and there are breakfast gatherings every Wednesday. "Everyone here is so friendly and nice," Patricia says. "We're here to help each other and protect each other, regardless of whether we can communicate through language."

Now Patricia's children and grandchildren are able to visit and she enjoys taking in the beauty that surrounds her home. "It's so peaceful and beautiful here," Patricia says. "I'm just so lucky to be here."



"I'm just so lucky to be here."

William Piehl

Jack Capon Villa, Alameda—SAHA/Housing Consortium of the East Bay



William Piehl, a lifelong resident of Alameda, lived with his family until last year, when he decided he wanted to live closer to his favorite street. "I talked to my mom about living next to Park Street where the action is, because I had to walk a lot to get there before," William says. "My mom said that it would be a great thing for me."

So he moved into Jack Capon Villa, a community for low-income people with developmental disabilities, in spring of 2014. While it took some time to adjust, living at JCV "kind of saved my whole life," William says. "I feel more free, and I feel more myself."

The community has helped foster William's outgoing, loving and fun personality. He's able to walk outside and hang out with his friend Joey, whom he's known since high school. He also enjoys the many classes JCV offers, such as the Eating Healthy Class.

Unfortunately, William's mother passed away in 2014. At JCV, however, he's surrounded by a community that allows him to practice the healthy, independent lifestyle she wanted for him. "I have my mom inside of me," William says. "I want to know that she's proud of me about how I'm living."

William hopes to continue making healthier choices and learning to cook. He says, "I ...take the stairs more now because she did." And with the help of the friendly staff at JCV, William is now thriving in a community that allows him to be himself.



"I feel more free, and I feel more myself."



Trinity Bodine

Main Street Village, Fremont—MidPen Housing/Allied Housing



Trinity Bodine's journey to a stable, permanent home took a lot of hard work. For years, Trinity struggled with drug addiction, like her parents—an addiction that contributed to a criminal conviction and the loss of custody of her four children.

But then, Trinity says, "I decided to get better." She reunited with her children and turned things around with courage—and some help. Trinity was living in FESCO Emergency Shelter while she began applying for every housing opportunity she could find: "That was the only thing my life was really focused on....but all the other housing was in rough places...they weren't nice."

Just as her time was ending in the shelter program, she found out that she was one of 64 lucky households to receive a place at Main Street Village. "I used to drive around this apartment wondering if my kids and I could ever live here, and now we are," Trinity says.

Trinity and her children are enjoying their new life. She has a part-time job at a church, she's finishing her bachelor's degree and she's planning to enter a master's program in educational leadership. Her sons, Newell, Moses, Jeremiah and Gabriel, were able to stay in their school and join sports teams in Fremont. "I wouldn't have had the opportunity to come out of poverty, to fulfill my dreams," Trinity says. "This place gave me a chance to start over and have options and work as hard as I can and raise my kids without so much stress."



"If I didn't come into low-income housing, I would have had to give up on school and work two jobs."

Eunice Wan and Joseph Qiu

Westlake Christian Terrace, Oakland—Christian Church Homes



Eighty years ago, Eunice Wan and Joseph Qiu began their relationship by writing letters to each other across the world. Eunice was living in the United States, where she earned Bachelor's and Master's degrees in biochemistry while Joseph studied at Beijing University. (He joined the Air Force as a pilot during World War II.) After 12 years apart, Eunice went back to China, where they solidified their commitment to one another. Now

100 and 101 years old respectively, Eunice and Joseph are living comfortably at Westlake Christian Terrace.

Before their life at Westlake, however, they were unable to find a place to call their own. When they arrived in the States, Eunice found work at Shell Oil and became the first Asian employee in Shell's laboratory. "[I]t was a happy time," Eunice says. But Eunice and Joseph had to stay in a friend's home in Berkeley until they earned enough for a home of their own. Finally, in December 1989, Eunice and Joseph moved into Westlake Christian Terrace; they've lived there ever since. Eunice volunteered until she was 90 years old, becoming a much-loved resident who helped others apply to Medicare, get green cards, and even learn English.

Now, Eunice and Joseph enjoy their time with their daughters Luyi and Betty, and Eunice exercises every day in a safe neighborhood. "It's very comforting to us to walk around with friends and do exercises to build up my abilities," Eunice says. "Everyone is friendly and the social workers are extremely helpful."



"Everyone is friendly and the social workers are extremely helpful."



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Bob Alvarado, Executive Officer

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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

Bay Area Community Land Trust

(510) 545-3258
www.bayareaclt.org

Beacon Communities

(925) 924-7100
www.beaconcommunities.org

BRIDGE Housing

(415) 989-1111
www.bridgehousing.com

Christian Church Homes (CCH)

(510) 632-6712
www.cchnc.org

Community Housing Development Corporation (CHDC)

(510) 412-9290
www.chdcnr.org

EAH Housing

(415) 258-1800
www.eahhousing.org

East Bay Asian Local Development Corporation (EBALDC)

(510) 287-5353
www.ebaldc.org

Eden Housing

(510) 582-1460
www.edenhousing.org

Episcopal Senior Communities

(925) 956-7400
www.jtm-esc.org

Habitat for Humanity East Bay/Silicon Valley

(510) 251-6304
www.habitatebsv.org

Housing Consortium of the East Bay

(510) 832-1315
www.hceb.org

Mercy Housing California

(415) 355-7100
www.mercyhousing.org

MidPen Housing

(650) 356-2900
www.midpen-housing.org

Neighborhood Housing Services (NHS) of the East Bay

(510) 237-6459
www.eastbaynhs.org

Northern California Land Trust

(510) 548-7878
www.nclt.org

Resources for Community Development (RCD)

(510) 841-4410
www.rcdev.org

Satellite Affordable Housing Associates (SAHA)

(510) 647-0700
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

Alameda Point Collaborative

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

Anka Behavioral Health, Inc.

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

Bay Area Community Services (BACS)

1814 Franklin St., 4th Floor
Oakland, CA 94612
(510) 613-0330
www.bayareacs.org

Berkeley Food and Housing Project

2362 Bancroft Way
Berkeley, CA 94704
(510) 649-4965
(866) 960-2132 (Shelter reservation phone line)
www.bfhp.org

Bonita House, Inc.

1410 Bonita Ave.
Berkeley, CA 94709
(510) 809-1780
www.bonitahouse.org

Building Futures with Women and Children

1395 Bancroft Ave.
San Leandro, CA 94577
(510) 357-0205
www.bfwc.org

Building Opportunities for Self Sufficiency (BOSS)

Offices: 2065 Kittredge St., Ste. E
Berkeley, CA 94704
(510) 649-1930
Drop-in: 1931 Center St.
Berkeley, CA 94704
(510) 843-3700
www.self-sufficiency.org

Contra Costa Interfaith Housing

3164 Putnam Blvd., Ste. C
Walnut Creek, CA 94597
(925) 944-2244
www.ccinterfaithhousing.org

Davis Street Family Resource Center

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

East Bay Community Recovery Project

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

East Oakland Community Project

7515 International Blvd.
Oakland, CA 94621
(510) 532-3211
www.eocp.net

First Place for Youth

426 17th St., Ste. 400
Oakland, CA 94612
(510) 272-0979
www.firstplaceforyouth.org

Housing Consortium of the East Bay

1440 Broadway, Suite 700
Oakland, CA 94612
(510) 832-1315
www.hceb.org

Lutheran Social Services

(925) 825-1060
www.lssnorcal.org

Rubicon Programs

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

SHELTER, Inc. of Contra Costa County

1815 Arnold Dr.
Martinez, CA 94553
(925) 335-0698
www.shelterincofccc.org

Affordable Housing Resources

Housing, Shelter and Emergency Resources and Referrals

Temporary and emergency housing assistance. For general referrals, services and assistance for Alameda County, 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
Community Office:
(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

Public Housing Authorities

Housing authorities manage affordable housing and administer Section 8 programs.

City of Alameda

(510) 747-4300
www.alamedahsg.org

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

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(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

Legal, Financial and Housing Rights Services

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

Bay Area Legal Aid

Alameda County and Contra Costa County West:
(510) 250-5270
Contra Costa County East:
(925) 219-3325
www.baylegal.org

Centro de Servicios

(510) 489-4100

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
www.ebclc.org

Eviction Defense Center

(510) 452-4541

Family Violence Law Center

(510) 208-0220
www.fvllc.org

Money Management International

(888) 845-5669
www.moneymanagement.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

Catholic Charities of the East Bay

(510) 768-3100, cceb.org

Causa Justa :: Just Cause

(510) 763-5877, cjjc.org

Community Housing Development Corporation (CHDC)

(510) 412-9290, chdcnr.com

ECHO Housing Assistance Center

General 1-855-ASK-ECHO
(510) 581-9380 Hayward
(510) 496-0496 Oakland
(925) 449-7340 Livermore
www.echofairhousing.org

Housing and Economic Rights Advocates (HERA)

(510) 271-8443 ext. 300
heraca.org

Lao Family Community Development, Inc.

(510) 533-8850

Oakland Housing Assistance Center

(510) 238-6182
Drop in at 250 Frank Ogawa Plaza, 6th floor, Oakland

Pacific Community Services

(925) 439-1056, pcsi.org

Tenants Together

Hotline: (888) 495-8020
General: (415) 495-8100
tenantstogether.org

Tri-Valley Housing Opportunity Center

(925) 373-3130, tvhoc.org

The Unity Council

(510) 535-6900, unitycouncil.org

Foreclosure Prevention:

Homeownership Preservation Foundation

(888) 995-HOPE (4673)
makinghomeaffordable.gov
www.995hope.org

Keep Your Home California

(888) 954-KEEP (5337)
keepyourhomecalifornia.org

Dial 211 for information about housing and human services 24/7.



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A Tour of Today's Affordable Housing

Take a tour of some of the East Bay's finest affordable housing—the inclusive communities that working families, people with special needs, seniors 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 that's here to stay.



Monteverde Senior Apartments

Eden Housing

2 Irwin Way, Orinda

A "public benefit" senior community with expansive views

Who Lives There: Seniors and older adults
Property Management: Eden Housing Management, Inc.
Architect: Dahlin Group Architecture Planning
General Contractor: Oliver and Company
Completed: November 2014
Size: 67 apartment homes
Density: 47 units per acre
Funding & Financing: Contra Costa County; City of Orinda; Union Bank. Unique funding from the Orinda Community Foundation Poll Family Trust: A ten-year grant funding transportation services for residents' doctor appointments, grocery shopping, and local errands.

For the first time in three decades, Orinda has new senior affordable housing, but it was not without challenges. The property is located on a hillside with a more than 17% slope, a 40-foot grade change that's challenging for seniors.

There was also a deed restriction on the land. When East Bay Municipal Utilities District (EBMUD) donated it to Orinda for the public library, the deed required that any use must be for "public benefit" only. When the city opened a new library at another site, it couldn't sell the property due to the deed restriction.

Orinda and Eden Housing innovatively proposed that senior affordable housing was a public benefit—it allows Orinda's older adults to remain close to family, friends, and health care providers, and it allows them to stay in their own communities. Eden successfully petitioned EBMUD to determine that senior affordable housing was indeed a public benefit, and Orinda donated the land for Monteverde.

Monteverde was developed to include meandering paths up the slope. It ensures accessibility to the building's amenities, the nearby park, and the surrounding community, and it allows residents to enjoy expansive views of Orinda's green foothills.

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

Pleasant Creek Homes

Habitat for Humanity East Bay/Silicon Valley

1903–1935 Barkley Avenue, Walnut Creek

Townhomes for families to build equity and hope

Who Lives There: Families

Property Management: Collins Management

Architect: Geoffrey Holton & Associates

General Contractor: Precision General Commercial Contractors, Inc.

Completed: September 2014

Size: 10 single-family townhomes

Density: 16.2 units per acre

Funding & Financing: The City of Walnut Creek; HCD; Contra Costa County; Patricia Stull / Pleasant Creek Industries; Federal Home Loan Bank of San Francisco; HUD SHOP; Dean & Margaret Leshar Foundation; Pacific Gas & Electric Company; Gagen Family, in memory of Neil & Amelia McDaniel; Morris Family; Valentine Capital; All Women's Crew; All Faiths House; Cycle of Hope; HEDCO Foundation; and the Thomas J. Long Foundation.

Pleasant Creek is a new two-story development of duplexes and triplexes that provides homeownership to ten local working families. Habitat for Humanity East Bay/Silicon Valley acquired the vacant downtown site,

located across from BART, as a donation from the City of Walnut Creek and a private landowner. The site was transformed into simply designed and modestly-sized homes to best serve the needs of very low- to moderate-income families.

These homes provide a safe, stable environment for children to study and grow, and they allow struggling families to build equity in their homes with a fixed mortgage payment. Habitat is committed to creating sustainable communities and successful homeownership: Buyers have attended trainings preparing them for the responsibilities and requirements of homeownership, including home maintenance and money management. The homes are also GreenPoint Rated and feature solar panels and Energy Star appliances to safeguard the health of the buyers and provide ongoing cost savings.



Lion Creek Crossings Phase V

East Bay Asian Local Development Corp. (EBALDC)

6710 Lion Way, Oakland

A revitalized community for active seniors

Who Lives There: Seniors

Property Management: The Related Companies

Architect: HKIT Architects

General Contractor: Nibbi Brothers General Contractors

Completed: August 2014

Size: 128 apartment homes

Density: 86 units per acre

Funding & Financing: HUD HOPE VI Funds; The Oakland Housing Authority; City and RDA of Oakland; TCAC; CA Debt Limit Allocation Committee; HCD (MHP, TOD, NSSF, & Workforce Housing); CalHFA; California Pollution Control Financing Authority; Boston Financial Capital; Wells Fargo; Bank of America; Merrill Lynch; FHLB (AHP); US EPA Brownfields Cleanup Grants; S.H. Cowell Foundation; Stewardship Council; LITHC; CCII Policy Link.

Lion Creek Crossings' final phase provides affordable apartment homes for seniors. It completes the transformation of a 22-acre site of deteriorating public housing, unsafe

parks, and industrial brownfields into a safer, more active community.

The new building faces a public park and has a reconfigured street pattern that connects the site to the adjacent neighborhood. The four-story building wraps around a lushly landscaped courtyard, which maximizes light and air while strengthening the sense of community. A curvilinear community room also opens to the courtyard. Corridors with natural light connect the interior to the exterior, and lively colors bring a warmth and vitality to the interior spaces.

Today, this beautiful example of redevelopment is a vibrant community hub with non-profit service providers occupying the street-level commercial spaces, bringing resources such as health care, computer training, recreation, and more to tenants and neighborhood residents.

Cathedral Gardens

EAH Housing

638 21st Street, Oakland

Historical preservation and new homes for stability and wellness

Who Lives There: Families, people in need of supportive housing

Property Management: EAH Housing

Architect: Chris Lamen & Associates Architects

General Contractor: J.H. Fitzmaurice Inc.

Completed: November 2014

Size: 100 apartment homes

Density: 72 units per acre

Funding & Financing: The Oakland Housing Authority purchased the site and made it available to EAH through a long-term ground lease at \$1000 a year. Financing included a 4% federal tax credit-based equity syndication from Merritt Community Capital; a large subordinated construction and permanent loan from the City of Oakland; Alameda County HOPWA; State Mental Health Services Act (MHSA) Cal-HFA; JPMorgan Chase AFP loan; and solar thermal and photovoltaic state rebates.

Cathedral Gardens serves 177 residents in a historically significant, transit-oriented Oakland neighborhood. The property was developed with the

site's history in mind: It converted St. Francis de Sales Cathedral's original rectory building into beautiful lofts. (The cathedral suffered damage in the 1989 earthquake and was demolished in 1993.) Garbage and homeless encampments had left the once-vibrant uptown neighborhood blighted; the construction led to an influx of \$40 million for the local economy for construction and staff jobs.

Partnerships with East Bay Innovations, AIDS Project East Bay, and Alameda County Behavioral Health Care Services help provide social services for residents. The Oakland Housing Authority made units available for formerly homeless or those at risk. EAH will launch its new mental health initiative at the property in 2015, emphasizing overall wellness as a way to maintain a stable, happy home.



Berrellesa Palms

Resources for Community Development (RCD)

319 Berrellesa Street, Martinez

Supportive housing for seniors with chronic health conditions

Who Lives There: Seniors in need of supportive housing

Property Management: The John Stewart Company

Architect: KTG Group, Inc.

General Contractor: Segue Construction

Completed: May 2014

Size: 51 apartment homes

Density: 49 units per 1.03 acres

Funding & Financing: Contra Costa County Department of Conservation and Development; HCD; Union Bank, Bank of the West; Federal Home Loan Bank of San Francisco (AHP); 100% Project Based Section 8 Rental Subsidy from Housing Authority of Contra Costa County; pre-development funds from Corporation for Supportive Housing and Center for Creative Land Recycling.

Berrellesa Palms provides homes for seniors with chronic health conditions who were once at risk of homelessness. The community combines well-designed, fully accessible apartments and community spaces with onsite supportive services. It's designed to prevent premature placement in nursing facilities.

Berrellesa Palms features accessibility features including scooter storage, roll-in showers, and doors that open with the push of a button. An onsite services manager helps residents navigate community resources and teaches them life skills. Through the California Assisted Living Waiver Program, 24-hour nursing services are provided in partnership with Rehabilitation Services of Northern California and CVHCare.

The community was very involved in the planning and design process. After a lawsuit threatened to stop the project, input from city residents and support at both the city and county level helped Berrellesa gain community acceptance. The resulting development responds well to the historic neighborhood location: The Contra Costa Times calls it a "building that looks as if it could have been plucked from the Marina District in San Francisco."



Photo by Bruce Damonte



Lakeside Senior Apartments

Satellite Affordable Housing Associates (SAHA)

1507 2nd Avenue, Oakland

Lake vistas and supportive services for seniors

Who Lives There: Seniors

Property Management: SAHA

Architect: David Baker Architects

General Contractor: James E. Roberts-Obayashi Corp.

Completed: December 2014

Size: 92 apartment homes

Density: 138 units per acre

Funding & Financing: Oakland Housing Authority; Section 8 Project-Based Vouchers; California Community Reinvestment Corporation; Multifamily Housing Program; AHP; Wells Fargo, CTCAC, LIHTC.

Lakeside Senior Apartments provide 92 permanently affordable apartments to low-income seniors, including 32 homes set aside for formerly homeless individuals who are also disabled. Satellite Affordable Housing Associates and St. Mary's Center are partnering to offer a robust supportive services program that includes a variety of community-building activities, case management, and continuing education classes to all residents free of charge, empowering them to age in place and live independently

for as long as possible. Lakeside is located adjacent to Lake Merritt and within walking distance of grocery stores, restaurants, bakeries, parks, bicycle lanes and numerous public transportation options.

Built by a partnership between the Oakland Housing Authority and Satellite Affordable Housing Associates and thoughtfully designed by David Baker Architects, the five-story, LEED Platinum community includes two community kitchens, indoor and outdoor dining areas, a wellness room, a community garden, a computer lab, a large community room that connects to a landscaped outdoor community space, and a penthouse multi-purpose room with sweeping vistas of Lake Merritt and the Oakland skyline. These ample and well-appointed common areas, combined with the comprehensive services program, will enrich residents' lives with numerous opportunities for social interaction and community involvement.

Richmond City Center Apartments

BRIDGE Housing Corporation

1000 MacDonald Avenue, Richmond

Spruced-up homes and one-stop services

Who Lives There: Families

Property Management: BRIDGE Property Management Company

Architect: TWM (original), McGinnis Chen Associates (rehab)

General Contractor: RE West Builders

Completed: February 2014

Size: 64 apartment homes

Density: 64 units per acre

Funding & Financing: US Bank; Raymond James; Richmond Housing Authority; HCD.

Richmond City Center Apartments was built in 1993 and provides 64 apartments for households earning 30-60% of area median income in the heart of Richmond. While the development provided much-needed affordable housing for the community, original design constraints limited the creation of adequate community space for classes and services.

In 2014, that changed. As part of a 14-month, \$10.5 million rehabilitation, BRIDGE transformed ground-floor commercial space into a community room for programs. They also engaged in a partnership with SparkPoint, a non-profit that offers one-stop services that help residents and community members address immediate financial crises, get back on their feet and build financially secure futures. SparkPoint also connects individuals and families to an array of other services, such as parenting classes, health access and support around basic needs.

The rehab also included upgrades to the aging building systems and energy-efficiency improvements, so that Richmond City Center Apartments can continue to perform as high-quality affordable housing for decades to come.





Westlake Christian Terrace East

Christian Church Homes

251 28th Street, Oakland

Preserving a vibrant community for seniors

Who Lives There: Seniors
Property Management: Christian Church Homes
Project Architect: MWA Architects, Inc.
Consulting Architect: Salazar Architects, Inc. (contributing to design and construction documents)
General Contractor: Branagh, Inc.
Completed: February 2015
Size: 198 apartment homes
Density: 145 units per acre
Funding & Financing: Citibank; Enterprise Community Partners, Inc.; HUD; TCAC; CA Debt Limit Allocation Committee; HCD.

Built in 1968 by Christian Church Homes (CCH), Westlake Christian Terrace East is among the oldest affordable housing communities in Oakland serving low-income seniors. In 1976, the construction of Westlake Christian Terrace West added another 200 apartments to the development.

The community as a whole has been a hub of senior housing and services for over four decades. It has also been an anchor for EBHO's Resident &

Community Organizing Program, with the active Resident Council engaging in advocacy on local planning and development issues. But after 45 years, Westlake Christian Terrace East was in need of extensive renovation.

Over the past two years, all apartments were upgraded with new bathrooms and kitchens. The developer improved seismic strength, energy efficiency and accessibility and constructed 23 additional parking spaces, a computer center and a new outdoor seating area.

This major preservation project is the first of its kind, and it was funded by complex, layered public and private financing. Westlake Christian Terrace represents the successful collaboration of local government and a host of programs to protect and preserve large-scale affordable housing in the City of Oakland—and in turn, to preserve a vibrant senior community.

Eden House Apartments

Mercy Housing

1601 165th Avenue, San Leandro

Rehabilitated homes provide a refuge of affordability

Who Lives There: Families
Property Management: Mercy Housing Management Group
Architect: Dave Anders
General Contractor: Saarmann Construction
Completed: December 2014
Size: 116 apartment homes
Density: 25 units per acre
Funding & Financing: HUD 236 Nonprofit Mortgage Program; HUD Low Income Housing Preservation and Resident Homeownership Act; County of Alameda CDBG; TCAC; Bank of the West; Merritt Community Capital.

Eden House Apartments is a community dating back to 1971. Many of the original residents started and raised their families there, and when their children grew up, they moved into their own apartments and raised families of their own. It was important to Mercy Housing that Eden House remain a safe and attractive refuge of affordability in a rapidly changing

East Bay, where rents are climbing and vacancy rates have plunged.

Eden House is situated in a beautiful, park-like setting. Despite its age, the property had very few deferred maintenance issues and no major defects. The Eden House refinance and rehabilitation is an example of proactive portfolio planning: The physical needs did not exceed the available resources brought in through syndication.

The rehabilitation targeted increasing energy efficiency and water conservation, updating unit interiors and appliances, and upgrading common areas to enhance the residents' experience. Eden House is home to over 300 residents who now have the extended guarantee of long-term affordability in a more energy-efficient, desirable and newly rehabilitated home.



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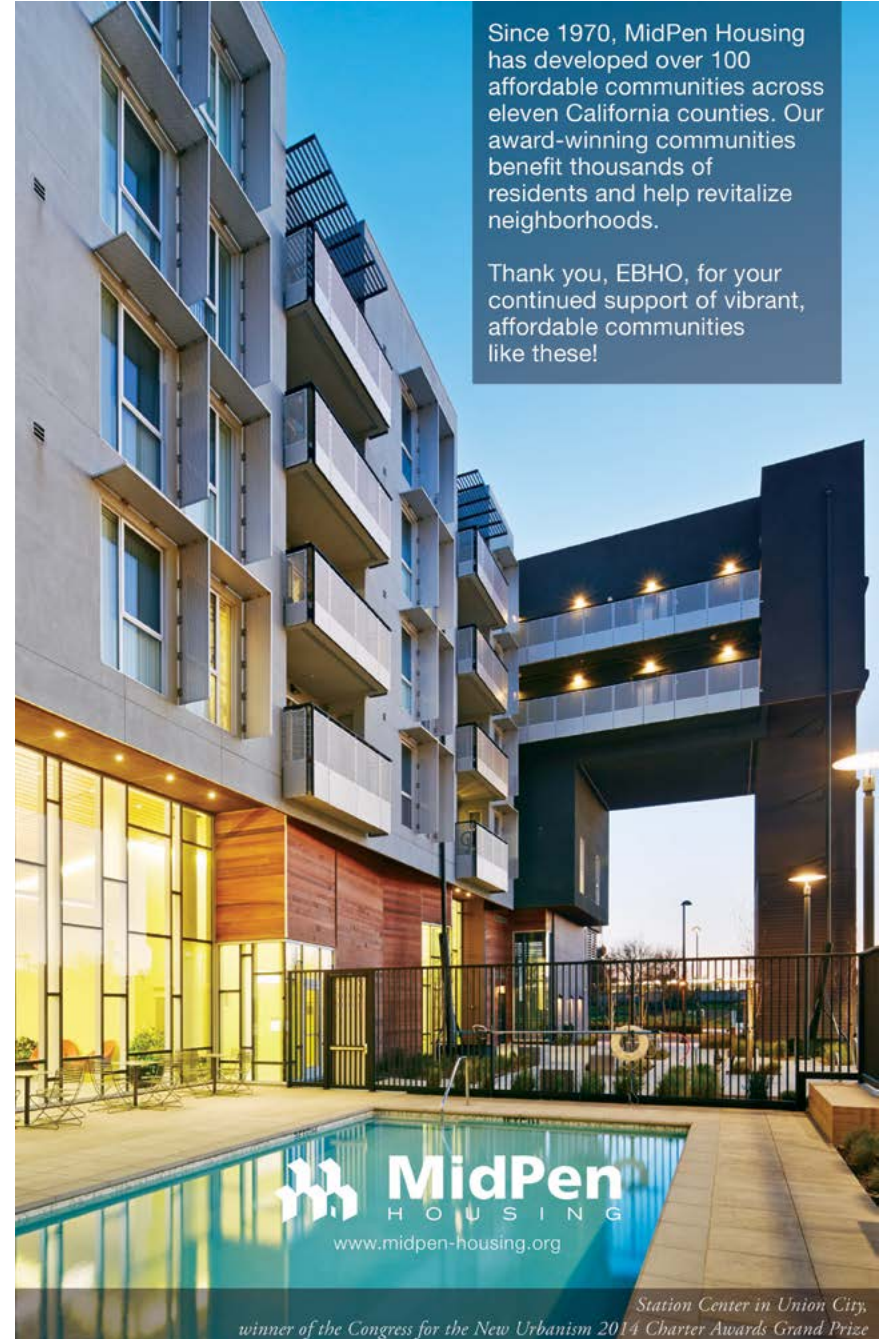
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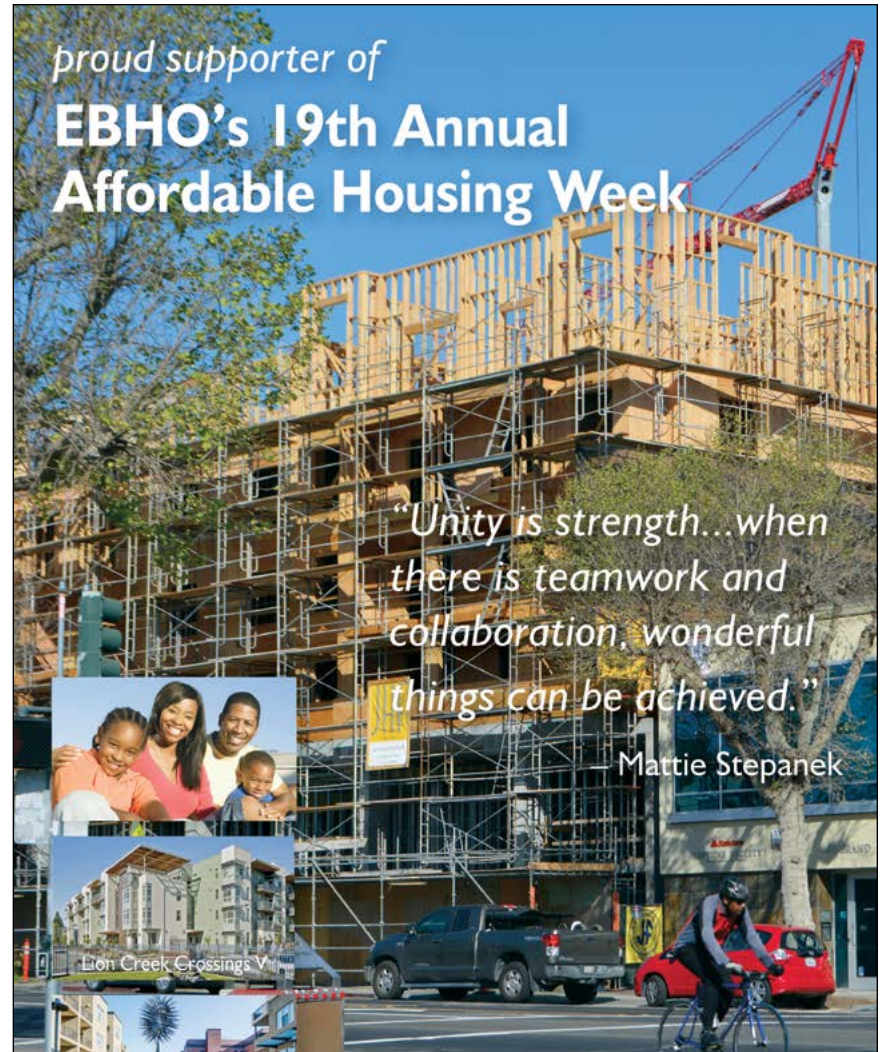
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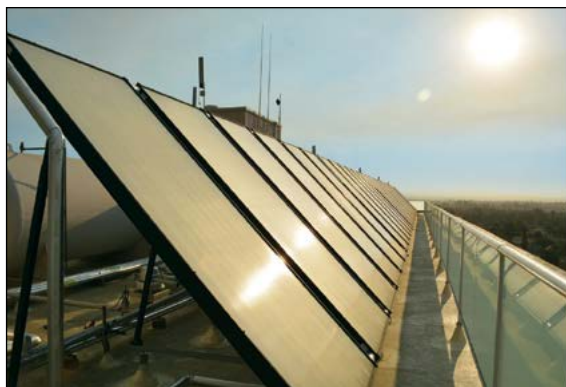
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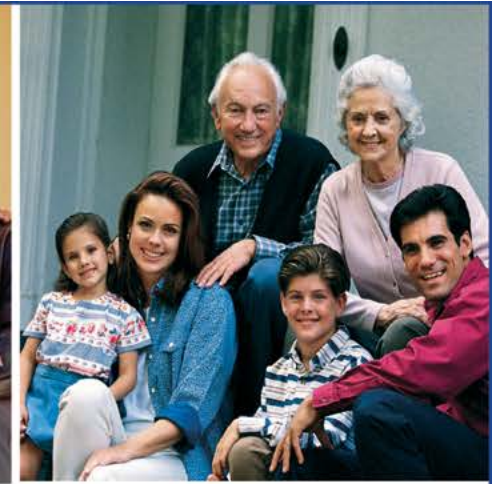
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