

THE MANY FACES

OF AFFORDABLE HOUSING

Who lives in affordable housing? Seniors, working families with children, people facing health challenges and disabilities, and those who are starting a new phase of life—in short, people of all backgrounds and circumstances. Read on to meet eight inspiring individuals and families who live in affordable homes. Their stories illuminate how affordable housing transforms lives and connects people to their communities for the good of all.

Tyishea Collins Three Oaks Apartments, Walnut Creek — EAH Housing



**“It’s a tight community—it’s like a village,”
Tyishea said of the Oaks Apartments.
“We’re all raising each other’s kids.”**

When you first meet her, Tyishea’s bubbly optimism hides the fact that like many others in the East Bay, she has faced extreme adversity in her life. After her nephew was orphaned and the father of her son passed away, Tyishea found herself raising not only her own son Melvin, but her nephew DaWauntea and Tonisha, the sister of her son’s father. She found it difficult to find housing at a price she could afford that would accommodate her family.

Tyishea was determined to find a home that was safe, clean, and big enough for her to be able to raise the three kids she loved in the healthy environment they deserved. After walking by the Oaks Apartments and finding out that they were accessible to low-income families like hers, Tyishea applied and moved in a few

weeks later. “The challenge was making sure that I could afford to take care of all of them, and this place has given me all the opportunity to be able to do it and save at the same time.”

Tyishea has lived at the Oaks Apartments with her family for five years now. She works ten minutes away in Concord at Bank of America, and she’s happy to be close to her children’s schools. The stability and easy commute enabled her to focus on work and even earn a promotion. Thanks to the affordable rent, Tyishea is now able to pay for nine-year-old Melvin and ten-year-old DaWauntea to participate in organized sports as well as save for their futures. Tonisha, Tyishea says, has completely changed since living here: she’s now a mature 17-year-old, studying at Treasure Island Job Corps and learning a trade as a plasterer.

Lilian Jackson Eden Lodge Apartments, San Leandro — Eden Housing

Pragmatic and sociable, Lilian Jackson has been able to live independently at Eden Lodge Apartments for the past twenty years. At 100 years old, Lilian only has minor health problems. “It couldn’t be better,” she says. Her home provides the stability and community that is so important for seniors.

Lilian grew up in Los Angeles before moving to Oakland. After losing her husband and two older sons, Lilian moved to San Leandro to live with her youngest son and daughter-in-law. In 1992, her son found Eden Lodge Apartments, and Lilian has been living there ever since.

Although Lilian says she does not have the “pep” at her age to walk to the BART station located nearby, she stays active in the building. She enjoys getting her hair done at the in-house salon, playing Bingo, and staying social with her friends. Often she will watch “Wheel of Fortune” with her neighbor

Clarence. Lilian also enjoys watching the birds that she can see from her apartment overlooking Eden Lodge’s gardens. Lilian even said she wants to try out the bicycle in the building’s gym someday. “Lilian is very active in our building, she shows up to everything,” the Resident Manager at Eden Lodge said. “If I don’t see Lilian daily, that would concern me. She’s out walking around, socializing with everybody.”

What’s Lilian’s secret to long life? Cereal and applesauce in the morning, half a sandwich and KFC coleslaw from around the corner around noontime, and dinner at Eden Lodge with her friends at 5 o’clock. “I have no complaints!”

“I was very glad to come here,” Lilian said, “I like it very much—people are very nice here.”



Kuo Tung Wang Casa Montego, Walnut Creek — Satellite Housing

Mr. and Mrs. Wang are known to all in the Casa Montego community as friendly and helpful. They immigrated to the United States from Taiwan in 2009 to be closer to Mr. Wang's sister, who has lived in the United States for over twenty years. However, living in the home of Mr. Wang's sister was neither convenient for Mr. and Mrs. Wang nor for the family of Mr. Wang's sister. Within a year Mr. and Mrs. Wang found and moved into Casa Montego where they have been able to live independently for the past two years.

“This place is really well-run,” he says, “it helps the community... [and] it’s comfortable here.”

In Casa Montego Mr. Wang volunteers his time to help the more elderly residents. “After coming here and seeing how staff here works with older people,” Mr. Wang says, “I saw that they are very kind hearted but also very busy. I want to help out as much as I can. Sometimes the residents will knock on my door if the management is too busy.”

Mr. Wang enjoys helping out the elderly in Casa Montego because in Taiwan, he became a community leader for the development he lived in, volunteering for ten years helping the elderly as well as doing environmental work. Growing up in a poor environment, Mr. Wang believed that if he helped others, others would help him in the long run.

Mr. Wang is very satisfied with his new life in the United States. Not only are the apartments safe and surrounded by beautiful landscaping, but the management arranges events that bring the community together.

Stacy O’Neil Fox Courts Apartments, Oakland — Resources for Community Development

Stacy O’Neil’s housing situation, like that of many people, has been complicated by her struggles with family health issues. Her oldest daughter had suffered from a bronchial disease and a blood disorder all her life, and died at age 26. A year later Stacy’s father died from emphysema, and a year after that her mother died from lung cancer. Stacy, clearly a caring mother and daughter, says she felt like everything was against her. After she moved into the MidWay Shelter in San Leandro, Stacy learned of permanent affordable housing opportunities. “It was the best choice I ever made,” Stacy says.

Within a year Stacy was accepted into Fox Court Apartments, where she has been living with her family for the past three years. When she first moved in, she struggled with a thyroid disorder and depression until she began meeting other women who lived there. Stacy began to get involved by taking care of children while their moms took ESL classes in the building. Her positive experience led her to begin volunteering at her younger daughter’s school, Lafayette Elementary. Stacy says that if it weren’t for

Fox Court Apartments, she would never have started volunteering at her daughter’s school. “I love to be with kids, I enjoy helping,” Stacy says, “That drives me—my parents, my daughter.”

Although Stacy didn’t expect to find herself in this part of Oakland, she now says, “I’m really blessed to be here.” Everything is a walkable distance, from local stores to the Oakland Ice Center, where her 12-year-old son plays hockey. Also, Stacy has been able to learn about “other women, their cultures, and their issues.” She is planning on starting up a women’s fellowship for Bible study. She also hopes to either work for the building’s child care center once it opens or for the school district.



“If I didn’t have this place,” Stacy says, “I would have given up. Affordable housing gives you the opportunity to change your life.”

Sharon Rhinehart Main Street Village, Fremont — MidPen Housing & Allied Housing



Sharon Rhinehart, an easygoing but strong single mother, grew up in foster care from age 11 until she emancipated herself at age 19 and moved into transitional housing. When she turned 21, she was too old to continue living in transitional housing, and she moved into her mother's small backyard house in Oakland. Even though "it was really stressful" because her mom has mental health issues, she didn't have anywhere else to stay. Sharon soon decided to find a new place to live because she wanted more stability and a positive place to raise her two-year-old son, Teshae.

"Ever since I moved here, I'm really trying to get back on track to where I wanted to be by now."

In October of 2011, Sharon was able to move into Main Street Village in Fremont. "It was just way better for me and my son," Sharon says. "I'm able to raise my son in a good environment." Main Street Village has a playground for Teshae, as well as programs that bring the children in the community together. The resident services staff also organizes cooking classes and movie nights. "They have a lot of activities here; they try to keep everybody involved," Sharon says. "Everyone is really friendly."

Main Street Village is also just a few miles away from Ohlone Community College. While Sharon is currently working at a store nearby, she wants to go back to school at Ohlone and get her Masters in Social Work. "Ever since I moved here, I'm really trying to get back on track to where I wanted to be by now...I would love to help kids growing up have an easier time in foster care," Sharon says. "Living here has helped me realize that."

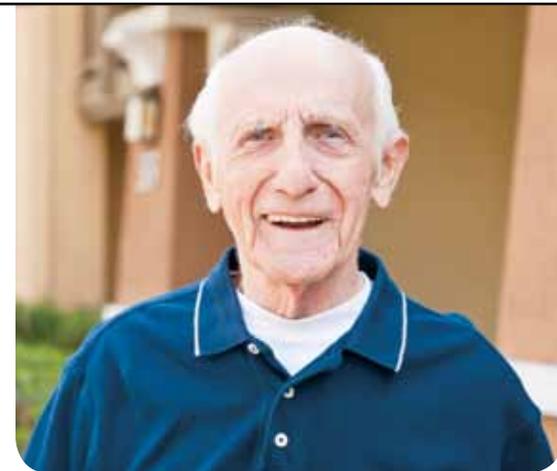
Stanley Lubniewski Sycamore Place Apartments, Danville — BRIDGE Housing

Stanley Lubniewski was born in New Jersey, where he enlisted in the Air Force in 1952. The Air Force took him to the state of California, where he completed most of his service at the Travis Air Force Base in Fairfield. After the Air Force, Stanley worked in machinery. He began a family and had two daughters, both of whom were valedictorians of their high schools and colleges. Stanley describes them as "very intelligent, very hardworking."

For the past seven years, Stanley has lived at Sycamore Place Apartments, the first affordable housing community in Danville's history. The senior development is located near shops, public transportation and the Iron Horse Trail, where Stanley enjoys strolling. The management, Stanley says, is very caring and considerate, and "people help one another as much as they can."

The financial crisis we've just begun to emerge from reminds Stanley of his own history growing up. "We were in the middle of the Depression and we couldn't even hardly get the money to go to a movie because the movie was 10 cents until it went up to 11....It was terrible," he said. One of his favorite movie stars? Shirley Temple. "Her performance is just not acting, it is her spirit....She was just exuding talent," Stanley says.

Though he has a charming talent for storytelling, Stanley says modestly: "I'm just an average person....This is a tough time you young people are living in....Living here in Danville here at the Sycamore Place Apartments has been a godsend."



"Living here in Danville here at the Sycamore Place Apartments has been a godsend."

Ana Lopez Lillie Mae Jones Plaza, Richmond — Community Housing Development Corporation & East Bay Asian Local Development Corporation

Ana says that “if we were living somewhere else, we wouldn’t have been able to finish school.”

The lively Lopez family has been in Richmond for the past 14 years, but they struggled to find housing that accommodated their close and growing family. During the recent economic crisis, stepdad Jose lost his construction job and is still looking for work. Reina, mom and grandma, became disabled due to back pain and breast cancer. But in 2011, things turned around. After applying for housing assistance for years, the Lopez family was finally accepted into Lillie Mae Jones Plaza—and Reina is currently cancer-free.

Ana Lopez, Reina’s oldest daughter, now has a son, Gabriel. Erica, the second oldest daughter, also has a newborn son, Adam. Ana says that living in Lillie Mae Jones Plaza is great for the kids because “you can feel the peacefulness.” In contrast to their previous, overcrowded homes, Ana adds, “Look at this huge house—we have never lived in a huge house like this before!”

Not only does Lillie Mae Jones Plaza provide a healthy environment for the Lopez family, it’s also in a great location. It’s within walking distance of the community college, high school, BART, the shopping center, grocery stores, and Kaiser Permanente Richmond Medical Center. As for the management, Ana says, “They put us in front. If we need anything, they tell us, ‘Just let us know.’”

Living in Lillie Mae Jones Plaza has also helped the Lopez family save for education. Ana has completed her Medical Assistant degree, and Erica has completed her Veterinary Assistant degree. Ana says that “if we were living somewhere else, we wouldn’t have been able to finish school!” Now, Ana and Erica are determined to find jobs in the city they grew up in. “Richmond has changed a lot,” Ana says. “It’s evolving for the better.”

Madeleine Spicer Hismen Hin-Nu Terrace Apartments, Oakland — East Bay Asian Local Development Corporation

Madeleine Spicer, a steadfast and down-to-earth mother of one, has lived in Hismen Hin-Nu Terrace Apartments for the past 17 years with her son Terrance, boyfriend Ronald Ray and, more recently, her brother Kenneth. Madeleine works as an in-home care assistant. She applied to the development after learning about it through the newspaper when the duplex she was living in was put up for sale. She knew she had to find somewhere affordable to live quickly because “the cost of living out here is so expensive.”

In the past year Madeleine has gotten involved with the development’s Resident Leadership Council. Madeleine says she’s inspired to be on the Council because “I want my voice to be heard.” They recently organized a senior day with games and a potluck, and they’re now working on

starting a flea market. Hismen Hin-Nu Terrace Apartments, which has a game room and computer lab, also hosts a free lunch summer program for youth. Madeleine believes in being involved in your community because “you want to build up where you live.”

Madeleine settled down at Hismen Hin-Nu Terrace Apartments because “it’s comfortable living here.” Everything is close: “the stores, the buses, the freeways...the location is good.” Ronald Ray adds, “It’s close-knit; it’s almost like one big family.” According to Madeleine, “affordable housing means rent that I can afford to pay that keeps me out of a hole.”

“It’s close-knit; it’s almost like one big family.”



EBHO thanks these residents and thanks Delanie Ricketts for capturing their stories.



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www.communityeconomics.org



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Construction and management of affordable housing and provision of housing services in Alameda and Contra Costa counties.

Abode Services/Allied Housing
Emergency shelter:
(510) 252-0910
Permanent housing:
(510) 657-7409
www.abodeservices.org

Affordable Housing Associates
(AHA)
(510) 649-8500
www.ahainc.org

Bay Area Community Land Trust
(510) 545-3258
www.bayareaclt.org

BRIDGE Housing
(415) 267-7673
www.bridgehousing.com

Christian Church Homes
of Northern California
(510) 632-6712
www.cchnc.org

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

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

Habitat for Humanity East Bay
(510) 251-6304
www.habitatbay.org

Housing Consortium
of the East Bay
(510) 832-1315
www.hceb.org

Lutheran Social Services
(925) 825-1060
www.lssnorcal.org

Mercy Housing California
(415) 355-7100
www.mercyhousing.org

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

Northern California Land Trust
(510) 548-7878
www.nclt.org

Oakland Community Land Trust
(510) 893-1379
www.oakclt.org

Resources for Community
Development (RCD)
(510) 841-4410
www.rcdev.org

Satellite Housing, Inc.
(510) 647-0700
www.satellitehousing.org

Housing Support Services

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

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

Anka Behavioral Health, Inc.
1850 Gateway Boulevard, Suite 900
Concord, California 94520
(925) 825-4700
www.ankabhi.org

Bay Area Community Services
(BACS)
1814 Franklin Street,
Fourth Floor
Oakland, CA 94612
(510) 613-0330
www.bayareacs.org

Berkeley Food and Housing
Project
2140 Dwight Way
Berkeley, CA 94704
(510) 649-4965
www.bfhp.org

Bonita House, Inc.
6333 Telegraph Avenue, Suite 102
Oakland, CA 94609-1328
(510) 923-1099
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)
2065 Kittredge Street,
Suite E
Berkeley, CA 94704
(510) 649-1930
www.self-sufficiency.org

Contra Costa Interfaith Housing
978 2nd Street, Suite 240
Lafayette, CA 94549
(925) 299-1067
www.ccinterfaithhousing.org

Davis Street Family Resource
Center
3081 Teagarden Street
San Leandro, CA 94577
(510) 347-4620
www.davisstreet.org

East Bay Community Recovery
Project
2551 San Pablo Ave.
Oakland, CA 94612
(510) 446-7100
www.ebcprp.org

East Oakland Community Project
7515 International Boulevard
Oakland, CA 94621
(510) 532-3211
www.eocp.net

Family Emergency Shelter
Coalition (FESCO)
21455 Birch Street, Box 5
Hayward, CA 94541
(510) 886-5473
www.fescofamilyshelter.org

First Place for Youth
519 17th Street, Suite 600
Oakland, CA 94612
(510) 272-0979
www.firstplaceforyouth.org

Rubicon Programs
2500 Bissell Avenue
Richmond, CA 94804
(510) 412-1725
www.rubiconprograms.org

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



AFFORDABLE HOUSING RESOURCES

Housing, Shelter, Rental Subsidies, and Emergency Resources

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

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

Berkeley Food and Housing Project
(510) 649-4965
www.bfhp.org

Building Futures with Women and Children
1-866-A-WAY-OUT (292-9688)
www.bfwc.org

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

Contra Costa Crisis Center/ Contra Costa 211
(800) 808-6444
www.crisis-center.org

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

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

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

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

SHELTER, Inc. of Contra Costa County
(925) 335-0698
www.shelterincofccc.org

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

STAND! Against Domestic Violence (Contra Costa)
Crisis Hotline: (888) 215-5555
General Hotline: (925) 676-2845
www.standagainstdv.org

Legal, Financial, and Housing Rights Services

Information and support regarding eviction, unlawful discrimination in housing, and other legal and financial issues.

Bay Area Legal Aid
Alameda County, Contra Costa County West:
(510) 250-5270
Contra Costa County East:
(925) 219-3325
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
(510) 881-5743
www.cril-online.org

Money Management International
(800) 308-2227
www.moneymanagement.org

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

ECHO Housing Assistance Center
(510) 581-9380 Hayward
(510) 496-0496 Oakland
(925) 449-7340 Livermore
www.echofairhousing.org

Eviction Defense Center
(510) 452-4541

Family Violence Law Center
(510) 208-0220
www.fvlc.org

Foreclosure Resources

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

Causa Justa :: Just Cause
(510) 763.5877
www.cjjc.org

Lao Family Community Development, Inc.
(510) 533-8850
www.lfcd.org

Operation Hope
(510) 535-6700
www.operationhope.org

Pacific Community Services
(925) 439-1056
www.pcsi.org

Project Sentinel
(510) 574-2270
www.housing.org

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

Tenants Together
(888) 495-8020
www.tenants2gether.org

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

Unity Council
(510) 535-6943
www.unitycouncil.org

Asian, Inc.
(510) 535-6900
www.asianinc.org

Foreclosure prevention program hotlines:

Keep Your Home California
(888) 954-KEEP (5337)
www.keepyourhomecalifornia.gov

Home Affordable Modification Program (HAMP)
(888) 995-HOPE (4673)
www.makinghomeaffordable.gov

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
www.livermorehousingauthority.com

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

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

Pittsburg
(925) 252-4830
www.ci.pittsburg.ca.us/index.aspx?page=150

Contact the County Housing Authority if your city is not listed here.

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

Contra Costa County
(925) 957-7000
www.contracostahousing.org

Dial 2-1-1 for information about housing and human services 24/7





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- Building Opportunities for Self-Sufficiency (BOSS)
- Northern California Interreligious Conference
- EBASE/Interfaith Committee for Worker Justice

To learn more, please visit www.EBHO.org or call 510-663-3830 ext. 313

A TOUR OF TODAY'S AFFORDABLE HOUSING



Photo by Frank Domin

Affordable housing is about so much more than buildings; it's about people. That's why non-profit developers and housing providers create and manage homes that bring dignity and security to their residents. The eight properties on these pages beautify their neighborhoods, provide healthy housing and offer stability. These properties exemplify how affordable housing can encourage sustainable growth and economic development when located near transit and job centers. They are hubs of community and opportunity, often providing much-needed recreation, financial education and child and youth development services. In spite of—or because of—the difficult economic environment, EBHO and our members will keep advocating for all Bay Area households to have the chance to live in quality affordable homes like the ones featured here.

Main Street Village — MidPen Housing & Allied Housing

Fremont, Alameda County

Supporting families in Fremont

Newly Constructed Property for low-income families

Completed: August 2011

Property Management Company: MidPen Property Management Corp.

Architect: JSW/D Architects

General Contractor: Devcon Construction

Financing and Funding: City of Fremont Redevelopment Agency; City of Fremont; Housing Authority of the County of Alameda; Alameda County HCD (HOME); Alameda County Behavioral Health Services; Wells Fargo Bank; California Tax Credit Allocation Committee; American Recovery and Reinvestment Act; CalHFA – Mental Health Services Act; Opportunity Fund; Sobrato Affordable Housing Fund; Corporation for Supportive Housing; Indo-Americans for Better Community; Fremont Bank Foundation; Cargill; Sisters of the Holy Family; Measure A/Supervisor Scott Haggerty; East Bay Community Foundation; Kiwanis

Main Street Village is an innovative supportive housing community that provides 64 rental apartments for low-income individuals and families, including 32 units occupied by formerly homeless or those with mental health challenges. MidPen & Allied thoughtfully sited the development to take advantage of nearby amenities and also brought services directly to the residents.

For example, the community is located near a supermarket, a park, public schools, and a planned future BART station. The design features a courtyard, a community garden, a tot lot, a basketball court, barbeques, a computer lab, and a community room. It received the highest GreenPoint rating of any multi-family development in California to date. Abode Services provides independent living skills classes, mental health services, financial literacy training, and after-school programs all on-site.

The development also respects the surrounding community—even preserving an old tree on the site which was beloved by neighbors. In the ground-level commercial space, Abode Services' Greater HOPE program and Tri-City Health Center's satellite clinic provide primary medical care to residents and other Irvington District community members regardless of their health insurance status.

Erna P. Harris Court — Resources for Community Development

University Avenue, Berkeley, Alameda County

A long-term community asset

Rehabbed supportive housing

Completed: November 2011

Property Management Company:

John Stewart Company

Architect: Anne Phillips Architecture

General Contractor: D&H Construction

Financing and Funding: City of Berkeley; County of Alameda; MHP/American Reinvestment and Recovery Act; TCAC; Federal Home Loan Bank AHP funds; Bay Area LISC; StopWaste.org and Enterprise Community Partners

Erna P. Harris' recent stimulus-funded renovation will help the development continue to provide deeply affordable housing serving very low-income and special needs individuals. In addition to improved individual units, residents are enjoying a new computer lab, a barbecue area, bicycle racks, fitness equipment, garden plots and a renovated community room with a kitchen. On-site supportive resident services are provided by Lifelong Medical Care, Toolworks and Bonita House.

Erna P. Harris Court demonstrates how a careful, green renovation can sustain a long-term community asset. The original renovation was done in the mid-1990s, when RCD overcame initial community opposition and garnered local support to convert a blighted hotel into housing for formerly homeless adults. Since then, Erna P. Harris Court has become an important part of the transformation of the University Avenue neighborhood.

Green rehabilitation upgrades and building features include the latest in efficient heating and water systems, less-toxic materials, and drought-tolerant and native plant landscaping. Lastly, 100% of Erna P. Harris' storm water is treated prior to entering the San Francisco Bay via on-site civil plan filtration systems. This substantial renovation repositions the property for thirty more years of service to provide affordable housing on University Avenue.



Valley Vista — Satellite Housing & ABHOW

San Ramon Valley Road, San Ramon, Contra Costa County

Comfortable homes on a hill

Newly Constructed Property for low-income seniors

Completed: May 2011

Property Management Company: ABHOW

Architect: HKIT Architects

General Contractor: James E. Roberts-Obayashi Corp.

Financing and Funding: HUD Section 202; City of San Ramon, Contra Costa County HOME Program; Affordable Housing Program; Tax Credit Allocation Committee TCAP Loan; Federal Home Loan Bank of San Francisco; General Partner Equity and Merritt Community Capital Tax Credit Equity

This 105-unit community for low-income seniors is the first affordable senior development in San Ramon, and it sets a high bar for the future. The development owes its existence to a collaborative effort involving a 20-year master-plan vision begun by San Ramon's Church on the Hill and realized by a partnership between two experienced non-profit senior housing developers: Satellite Housing and American

Baptist Homes of the West (ABHOW). Built with an emphasis on sustainability, the project consists of 90 one-bedroom units, 15 two-bedroom units, an exercise room, a library, a computer lab, on-site laundry and recycling facilities. The dramatically sloping site, situated on a well-landscaped 4.7 acre parcel, is located adjacent to the existing church campus and near a historic city park. At the grand opening in October 2011, Valley Vista residents told visitors they felt like they were living in a fine hotel complete with breathtaking views.

Residents also enjoy on-site services including English as a Second Language (ESL) instruction, nutrition and food bank services, and shuttle services to shopping and other activities. The development demonstrates Satellite and ABHOW's dedication to setting the highest standards for affordable housing and ensuring that residents are supported and integrated with the community.



Treve Johnson Photography

Harmon Gardens — Affordable Housing Associates

Sacramento Street, Berkeley, Alameda County

A new lease on life for former foster youth

Newly Constructed Property for transition-age youth

Completed: August 2011

Architect: HKIT Architects

General Contractor: Midstate Construction
Financing and Funding: City of Berkeley; Alameda County; CA Housing Finance Agency; American Recovery and Reinvestment Act Funds administered by the CA Tax Credit Allocation Committee; Federal Home Loan Bank with Torrey Pines Bank; Corporation for Supportive Housing and Northern California Community Loan Fund and received rental assistance through the Berkeley Housing Authority

The newly-constructed Harmon Gardens is home to 15 young adults who, at the time of initial occupancy, were between the ages of 18 and 24 and were either homeless or at high risk of homelessness.

The property has 16 apartments, including ten units set aside for residents challenged

by mental illness and a unit for the on-site manager. The beautifully-designed apartments and common areas provide a safe, comfortable, and healthy environment for tenants who are adjusting to living on their own for the first time. Amenities include a garden and a community house, and residents can navigate the challenges of their newfound independence with the help of on-site supportive services through a partnership with Fred Finch Youth Center and Berkeley Mental Health.

Keeping in mind both resident health and long-term sustainability, Harmon Gardens incorporates numerous green building measures and sustainable design features. In recognition of these efforts, the project will achieve an impressive GreenPoint Rating of 170 and a LEED for Homes Platinum rating; it will also receive a Bay Friendly Landscaping certification.



The Altheim — Eden Housing & Citizens Housing Corporation

MacArthur Boulevard, Oakland, Alameda County

Healthy homes with a rich history

Historic Preservation for seniors

Completed: October 2010

Property Management Company: Eden Housing

Architect: Pyatok Architects

General Contractor: Phase 1 – Swinerton Incorporated; Phase 2 – Oliver and Company

Financing and Funding: U.S. Bank; City of Oakland HOME Funds; City of Oakland Redevelopment Agency; Low Income Housing Tax Credit Program; Union Bank of California; Federal Home Loan Bank's Affordable Housing Program; Silicon Valley Bank; Low Income Investment Fund; Local Initiative Support Corporation; Northern California Community Loan Fund; State of California; California Department of Housing and Community Development's Multi Family Housing Program; HUD Project Based Section 8 Program through the Oakland Housing Authority; California Municipal Finance Authority

The Altheim (German for "Elder's Home") is a former assisted-living facility for seniors on a six-acre campus in Oakland. The community was founded in the 1890s by immigrants from German-

speaking countries. It received the Partners in Preservation Award from the Oakland Heritage Alliance in 2007 and is now on the National Register of Historic Places. In 2006, Citizens Housing Corporation restored the beautiful campus and grounds, creating 93 studios and one-bedroom apartments in the existing historic buildings and over 10,000 square feet of community space that houses on-site supportive services as well as community and creative programs for residents. The second phase of the restoration, developed by Citizens and transferred to Eden Housing for completion in 2010, includes three new buildings that integrate with the historic structures and provide 81 additional units. The property incorporates many sustainable features and is GreenPoint Rated. The newly-restored campus consists of 174 beautiful apartments for very-low-income seniors, ensuring that this historic community will provide dignified, healthy homes well into the 21st century.





Magnolia Terrace — Housing Consortium of the East Bay

Adeline Street, Emeryville, Alameda County

A “Best Urban Renewal” community for people with disabilities

Completed: June 2011

Architect: Gonzales Architects

General Contractor: D&H Construction
Financing and Funding: City of Emeryville Redevelopment Agency; State of California PDLP; Alameda County HOME & CDBG; Northern California Community Loan Fund; County of Alameda Section 8 Project-Based Vouchers

Magnolia Terrace offers five long-term, affordable apartment units for independent, very low-income households with developmentally disabled members. The first floor consists of two wheelchair-accessible apartments, a foyer and a laundry room, while the second floor houses three adaptable apartments.

The property is located in the heart of Emeryville, amidst a wide array of residential and commercial buildings.

The existing building is an early 20th century residential structure in the “classic box” style that was moved to the site during the re-development of the block. The historical character of the existing building was preserved and enhanced during construction, and the site also features its namesake magnolia tree and mosaics designed by artists at Creative Growth Art Center in Oakland.

Magnolia Terrace was the recipient of numerous green building and art grant program awards, including GreenPoint Rated certification and recognition as the 2011 Best Urban Renewal project by GreenBuilder Magazine. Situated near transit and shopping and combining independent living with common amenities, this small gem is a beautiful addition to the neighborhood and a true home for its residents.

Lillie Mae Jones Plaza — Community Housing Development Corporation & East Bay Asian Local Development Corporation

Macdonald Avenue, Richmond, Contra Costa County

Stabilizing Richmond families in a healthy, supportive environment

Newly Constructed Property for families, people with disabilities, and supportive housing
Completed: August 2011

Property Management Company: EBALDC
Architect: Jacobson, Silverstein, Winslow & Degenhardt/JSWD Architects

General Contractor: Segue Construction Inc.
Financing and Funding: City of Richmond; California Department of Housing & Community Development; California Department of Mental Health; California Housing Finance Agency; California Pollution Control Financing Authority; California Tax Credit Allocation Committee; Contra Costa County Department of Conservation & Development; Contra Costa Health Service Department—Mental Health Division; Corporation for Supportive Housing; Federal Home Loan Bank/Mechanics Bank; Enterprise Community Partners; LISC/Home Depot Foundation; Richmond Community Redevelopment Agency; Richmond Housing Authority/HUD.

Built as a joint-venture partnership between CHDC and EBALDC with advocacy support from Richmond’s Iron

Triangle Neighborhood Council, Lillie Mae Jones Plaza includes one-, two-, three- and four-bedroom units. The architects followed universal design principles to make the development accessible to people with disabilities and families. Residents enjoy a central courtyard, community and computer rooms, spaces for outdoor play and exercise, landscaping to conserve water and enhance climate control, solar panels, energy-efficient appliances and low-emission flooring and paint. All residents can access on-site social support.

For years, Lillie Mae Jones Plaza residents Reina Portillo, Jose Pedro Albarron Lopez and their four daughters had moved frequently between tiny, short-term apartments. Ana, the eldest daughter says, “We used to struggle a lot, and my mom would always think about how she would deal with all the payments. . . . Now we actually have money to save, and it’s beautiful where we live, it’s relaxing. You can feel the peacefulness here.”



Bay Point Renovations — Habitat for Humanity East Bay

Bay Point, Contra Costa County

New opportunities for first-time homebuyers

Completed: January 2012

General Contractor: Habitat for Humanity East Bay

Financing and Funding: Contra Costa County Neighborhood Stabilization Program (NSPI); Federal Home Loan Bank's Affordable Housing Program; Wells Fargo; Citi; The Dean & Margaret Leshner Foundation; The San Francisco Foundation; individual donors.

In 2009, Contra Costa County awarded Habitat for Humanity federal Neighborhood Stabilization Program funds to create a scattered-site renovation program in Bay Point, a community hard-hit by foreclosures. Habitat purchased blighted, foreclosed homes, renovated them to green building standards, and sold them to qualified homebuyers. Bay Point's housing stock is relatively old, and many of the homes Habitat purchased were more than 50 years old. All of the homes suffered from neglect, and each brought a unique set of challenges. Habitat's renovation team encountered everything from code enforcement issues and unpermitted additions to structural, pest and abatement issues. Thanks to the hard work of community volunteers and the "sweat equity" of Habitat's homebuyers, the formerly blighted properties were transformed into affordable homes.

Habitat has a larger Neighborhood Revitalization Initiative in Bay Point which also includes a recently completed nine-home subdivision and two community improvement projects, with more renovations and improvements planned. This program helps to ensure that the neighborhood's transformation won't stop with individual homes, but will instead act as a catalyst for additional neighborhood investment.



BEFORE



AFTER

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