

Steps to Find Affordable Housing

Finding a great, affordable home can be challenging, but the tips below can help. EBHO's member organizations are dedicated to providing permanently affordable, high quality housing. Contact 2-1-1 and the organizations on pages 24 & 25 for more information.

For resources to help you find affordable housing, see page 24.



"I serve on the RCD board to represent seniors, to be an advocate, and to keep learning." —Joseph Turner, resident of RCD's Aspen Court

1. Learn about different types of affordable housing

Non-profit housing

Non-profit housing developments offer well-designed and well-managed homes like the properties on pages 27–31. Tenants are carefully screened and different properties may have varying eligibility requirements. Some non-profits offer services on-site, such as youth and senior activities, job training and computer labs. Find out about non-profit housing opportunities by contacting the organizations listed on page 24 and visiting their websites.

Section 8 (Housing Choice Voucher Program)

The Housing Choice Voucher Program—better known as Section 8—is a federally-funded program managed by local government agencies and housing authorities. A Section 8 voucher helps close the gap between rent and your

income. Seek out landlords who accept vouchers; many of them find that the program allows competitive rents and prompt rental payments. It is difficult to obtain a Section 8 voucher, but worth getting on the waiting list. Contact your local public housing authority for more information (see page 25).

Public housing

Many public housing developments have been renovated in recent years. Public housing has certain income and residency restrictions; contact your local public housing authority on page 25 for information.

Affordable homeownership

Renting is a great option for many families. But if you are ready to think about buying a home, contact your city's housing department and the organizations on page 25 about homebuyer assistance programs. If you are struggling with your mortgage payments, contact those organizations for foreclosure counseling.

2. Get your finances and credit ready

Credit check

Many landlords run credit checks and will not rent to applicants with credit issues. Obtain your credit report early, and be prepared to tell prospective landlords about any problems and the steps you have taken to address them. Some landlords will accept a poor credit history if you have good references and can demonstrate ability to pay the rent through proof of employment, a higher security deposit, or a co-signer.

If you need help with credit, contact a credit counseling agency (see page 25).

Security deposit

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

Savings and budgeting

Make sure that you can afford transportation, childcare, health care and other costs along with rent. The agencies on page 25 can help you create a savings plan and manage your finances.



3. Check to see if your income qualifies

Because affordable housing is reserved for people with lower incomes, your gross income must fall within a certain eligible range. (See the income chart on page 4 for examples of ranges.) All sources of income and assets are taken into consideration. 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.

4. Identify your housing needs and preferences

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

Non-profit housing is often targeted to certain populations:

- **Senior:** Age restrictions can vary. Generally, you or your spouse must be at least 62 or older. Children are usually not allowed.
- **Special needs:** You must have a condition such as a mental, physical, or developmental disability.
- **Family:** You may be a single parent with children, a two-parent family with or without children, or two or more persons who have chosen to live together but are not necessarily married.
- **Transitional or supportive:** Housing for people emerging from homelessness or in need of special services.

Identify how many bedrooms you need. Generally, two persons must share a bedroom unless there is a medical reason requiring separate bedrooms. For example, a couple would apply for a one-bedroom apartment, while a family of five could apply for three



bedrooms. If you are undocumented or if you have a criminal record, you may encounter challenges in qualifying for federally-funded housing. However, non-profit and community-based housing organizations can inform you about your options.

5. Contact non-profit developers and apply

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

Apply to as many affordable housing properties as you can. Be persistent, don't get discouraged, and advocate for more affordable housing in your community!



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Community Economics specializes in:

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Community Economics, Inc.
538 9th Street, Suite 200, Oakland, CA 94607
Phone: (510) 832-8300 / Fax: (510) 832-2227
www.communityeconomics.org



The Many Faces of Affordable Housing

Kashawna Williams

Main Street Village, Fremont — Abode Services and MidPen Housing



"I'm no longer worried about where we are going to lay our head."

Kashawna Williams is a fighter despite losing her mother to domestic violence and growing up in the foster care system. She graduated from high school and went on to work full-time, but when her job fell through and her rent went up, she couldn't afford an apartment on public assistance. She spent the next few years moving between various shelters and the homes of friends and family.

After finding

transitional housing, Kashawna began to save money and look for work. Determined to give her kids a better life, she applied twice to Main Street Village Apartments in Fremont and was finally accepted. Kashawna feels blessed that she and her children now "have a place to call home" and considers it "a miracle" that she and her three children—Ashaunti, 4; Amoni, 3; and Amoz, 1—can all live together in a three-bedroom apartment. She feels safe and is "no longer worried about where we are going to lay our head." She likes the nice neighbors and supportive staff, the community garden, the enclosed play area for her kids, the study room, the barbecue pit for kids' parties, and the classes for both adults and kids.

Kashawna is determined that her children will always "have a place to call home." She is currently working part time and taking classes at Ohlone College so that one day she can work with troubled youth. Kashawna is humble and "takes it as a privilege" to be at Main Street Village Apartments. She hopes that everyone living in affordable housing doesn't just "sit back" or "take it lightly." Instead, she wants them "to continue to strive" and make a better life for themselves.

Phillip Manning

Ashland Village, San Leandro — Eden Housing

Phillip Manning doesn't remember the day he moved into Ashland Village Apartments when he was only four years old. But he does remember moving frequently with his parents, immigrants from Nicaragua, and struggling to find a place to live. Fifteen years later, Phillip recalls how affordable housing helped his family move out of poverty.

Phillip appreciated growing up with diverse neighbors because it allowed him and his older brother to "learn a lot about different perspectives." Although many of his friends eventually moved away, Phillip remembers playing basketball and learning with them in Eden Housing's Digital Connectors Technology and Leadership program. In the program, he learned more about his community, developed his leadership and presentation skills, worked with youth, and contributed to service projects like teaching seniors basic computer skills. These experiences made Phillip realize that "people in the housing community are very supportive, cooperative, and caring."

With the support of an Eden Housing scholarship, Phillip now spends most of his days studying Political Science and Spanish at UC Davis. During breaks, Phillip goes back to Ashland Village Apartments to see his family. He still considers himself part of the community there. In the future, he plans to stay involved with affordable housing advocacy. Phillip believes that his Eden Housing experiences "inspired me to get more involved in the community" and wants to represent those who are underrepresented and in dire need of help. He wants them to know that "they matter" and hopes to inspire them "to be active in the community... and have a voice."



"People in the housing community are very supportive, cooperative, and caring."

Who lives in affordable housing? People from all walks of life. The eight households featured on these pages demonstrate just how many stories lie behind each affordable property. Meet a grandmother who moved to be closer to her family, a veteran starting fresh after experiencing homelessness, and working parents who finally have time to cook and play with their children. Once these inspiring individuals found dignity and security in affordable housing, they started to give back and share their stories. You never know when you might need affordable housing, and once people find themselves in these supportive communities, they are often empowered to change their lives. Read on—you may find yourself, your family or your neighbors reflected in these pages.

William Jackson

Merritt Crossing, Oakland — Satellite Affordable Housing Associates (SAHA)



"I knew one day my life would turn around, and it did beautifully."

William Jackson was a military brat born and raised in Germany. Following in his father's footsteps, he is a Vietnam War-era veteran who conducted research for many years with NASA. He called Berkeley home until his partner unexpectedly passed away. Dealing with the loss took a huge toll on William, and he ended up homeless. Operation Dignity, a temporary housing program for veterans, helped him get off the streets and obtain his culinary certifications. It was during this time that he heard from his caseworker, Brandon, about Merritt Crossings and decided to apply.

William truly appreciates his new life at Merritt Crossings. He is finally able "to have time to think about myself" and credits the staff for helping

him make the transition so easy. William also appreciates the clean and sober environment and the other previously homeless veterans living there. Ultimately, though, William's favorite part is the community, which he describes as "awesome" and filled with "so much love!" He believes strongly that "without the people, this would be just a building." William enjoys the bingo, tai chi and music lessons—"every day I learn a little bit of something"—and the fact that his Chinese neighbors bring him food that's "better than restaurants."

William sees life as a journey and wants to continue pursuing his passion for cooking. He plans to start working at a bakery in Oakland's Lakeshore neighborhood, continue volunteering with a food bank, and take more cooking classes at Laney College just a few blocks away. "I knew one day my life would turn around, and it did, beautifully." He is thankful.

Tara Wollack

El Rincon, Bay Point — Habitat for Humanity East Bay/Silicon Valley

When you first meet Tara Wollack, you might be surprised to learn how many challenges she's faced. Her mother passed away when she was young, and her father worked long hours to make ends meet. Tara found herself supporting her teenaged brother Scott and sister Megan, who were struggling to keep jobs while pursuing their GEDs. She didn't want them to be homeless; Tara and her daughter Peyton knew from experience how disheartening that can be.

Things started looking up when Tara found a new job and began clearing her credit. Tara had "never thought [homeownership] was possible," but a Habitat for Humanity orientation in 2011 gave her a "warm, fuzzy feeling." A year later—after working at the building site every week—Tara's home was complete. For the first time in years, "our family can be together instead of two places," says Tara. Scott and Megan are living with her; taking classes at Diablo Valley College and helping care for the rest of the family: Peyton, Lovebug the puppy, and Lucy the rabbit.

Tara loves "a million things" about her new home, including the neighborhood and the friendly neighbors. Everyone is "always looking out for one another," including at potluck neighborhood meetings. Peyton loves her dolphin-themed bedroom, and says that for the first time in her life, she can have a birthday party at home and a Girl Scout campout in her backyard.

In the future, Tara hopes to take management courses, start some home improvement projects, and begin saving for Peyton's college fund. She "feels really, really blessed" and wants everyone to know that although the process and paperwork for affordable housing can be intimidating, people should go for it.



"I've always wanted a home, but never thought it was possible."

Colleen Dutton

Station Center, Union City — MidPen Housing



"It's really nice to have a decent place to come home to...you are able to function as a normal family."

Colleen Dutton has lived in Union City for 30 years. She used to live in a one-bedroom apartment that was too small, too expensive, and "never right." She and her daughters even shared a single bunk bed. Then in 2011, Colleen read about Station Center in a local blog that covered its groundbreaking during EBHO's Affordable Housing Week. She applied ten months before it was completed. Colleen remembers the excitement she felt after being accepted, driving by the development to show her daughters their new home.

Living at Station Center has changed Colleen's life. As a self-proclaimed "townie," she's grateful she can remain in a place where her church is her extended family. For the first time ever, Colleen and her daughters each have their own rooms. Colleen believes that with adequate space "you are

able to function as a normal family." She loves having friends over and no longer feels embarrassed by her home.

Colleen is also very involved in the diverse community at Station Center: "There is no drama," she says. Her neighbors from Jordan make food for her and share their experiences as Muslims, and residents young and old play together and grow vegetables in the community garden. Colleen has even taught classes on couponing and healthy eating on a budget, and she hopes to teach another class on how to prepare an emergency kit.

For Colleen, affordable housing "is for everybody, not just poor people." She thinks that people should remove preconceived notions about it. With manageable rent, Colleen can go to work and study to become a nurse. She wants to secure a better future for her children, and she's thrilled to live in "such a nice place."

Zakhar Shneyder

Camellia Place, Dublin — EAH Housing

Although he only moved to Camellia Place recently, Zakhar Shneyder is already enjoying his new home and a newfound sense of independence. Zakhar used to live with his mother until he decided that he wanted to start relying more on himself. He found Camellia Place through East Bay Innovations (EBI), a non-profit organization based in San Leandro that helps empower adults with disabilities to live independently. Zakhar and his EBI case worker Lauren applied to many different developments with no luck until they were finally accepted at Camellia Place—and "it's been wonderful ever since."

Zakhar likes many things about his new apartment. Zakhar enjoys how "peaceful" and quiet his surroundings are. "Safety was my number one criteria in looking for a place." He says that "management is very friendly." Before moving to Camellia Place, Zakhar had a two-hour commute on both BART and a bus. It now takes him thirty minutes on one bus to get to work. He can also easily take the bus to the supermarket or walk to BART when he wants to visit his mom.

With an affordable place to live and convenient public transportation, Zakhar can focus on other things as he adjusts to living on his own—including learning to cook, which is at the top of his list, and working with his EBI job coach to make sure his job at Lowe's goes well. In the future, Zakhar plans "to get to know the community more" and "to continue to do things on my own." He's thankful that he can afford his own apartment and is looking forward to a fun journey towards independence.



"Management is very friendly."

Helen Chen

Montego Place, Walnut Creek — Satellite Affordable Housing Associates (SAHA)



"The staff really loves us. We feel really protected."

The gracious and affable Helen Chen has lived at Montego Place in Walnut Creek for over three years. Before retiring, Helen worked as a nurse and lived mostly in San Francisco after emigrating from China in the 1980s. Yet she found the lack of public transportation near her home challenging: With a big family (five children and eleven grandchildren) dispersed throughout the Bay Area, it was difficult for her to see everyone. Helen's very happy in her new home because the area is safe, the transportation is convenient, and it's easier to visit the people she cares about.

Helen has been contributing to her community in many

ways. At the Contra Costa Health Services Center, Helen has volunteered with her "church sisters" as a Senior Peer Counselor to support seniors who suffer from depression and anxiety. At Montego Place and the nearby affordable housing development Casa Montego, she enjoys getting together with other residents and friends to eat, sing, paint and play mahjong. Helen feels "really protected" where she lives and believes that the staff "really loves us." She greatly appreciates the information and news she receives about medication, Medicaid and Medicare.

Helen cares a lot about others and has been providing information and encouragement to her friends who need affordable housing. However, she believes there is not enough housing. "A lot of people need it...but there are no openings." Helen's thankful she was able to find an affordable home where she can spend her days studying, reading and helping her neighbors with English/Chinese translation. In the future, Helen looks forward to more holiday celebrations and visits with her family as well as plenty of good times with her friends at Montego Place.

Joseph Turner

Aspen Court, Pacheco — Resources for Community Development (RCD)

Joseph Turner grew up in Virginia and spent most of his working life in New York, but he considers the Bay Area home. For the past three years he's lived at Aspen Court, an affordable housing community in Pacheco for HIV-positive seniors.

Joseph has become a proud advocate for affordable housing. He serves on the Board of Directors for Resources for Community Development (RCD) "to represent seniors, to be an advocate, and to keep learning." He's noticed that "seniors tend to lose their voice, and we can't do that!" Joseph wants to share information and advocate for more affordable housing and senior centers in the East Bay. He has also been involved in EBHO's Resident Organizing Institute and has found the trainings to be very useful and enjoyable.

Joseph recognizes the hardships that HIV-positive seniors face, and he's grateful that "some of us are really living because we can." He enjoys gardening, managing his personal aviary, and spending time with his neighbor Charles and the other residents. Joseph helps plan the weekly Senior Nutritional Program that brings residents together for lunch, and he enjoys the community barbeques. He also pet-sits and offers fellow residents carpool trips to the library, Trader Joe's and Target.

Joseph is very adventurous and considers himself a "perpetual tourist." Aspen Court's proximity to BART allows him to volunteer at the recreation center and ride the rails to see movies and dance performances in Oakland. He also takes occasional trips on Amtrak and visits the beach in San Francisco. Joseph wants to encourage those living in affordable housing to be grateful and to "get out there and support it!"



"Get out there and support affordable housing!"

EBHO thanks these residents for sharing their experiences, and thanks Tim Li for capturing their stories.





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Non-Profit Developers & Service Providers

Non-Profit Housing Developers

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

Abode Services/Allied Housing

(510) 252-0910
www.abodeservices.org

Bay Area Community Land Trust

(510) 545-3258
www.bayareactlt.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.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/Silicon Valley

(510) 251-6304
www.habitatbsv.org

Housing Consortium of the East Bay

(510) 832-1315
www.hceb.org

Lutheran Social Services

(925) 825-1060
www.lssnocal.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

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

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

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
1-866-960-2132 (Shelter reservation phone line)
www.bfhp.org

Bonita House, Inc.

6333 Telegraph Ave., Ste. 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)

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.ebcrcp.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. 100
Oakland, CA 94612
(510) 272-0979
www.firstplaceforyouth.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, 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

Center for Independent Living

(510) 841-4776

www.cilberkeley.org

Contra Costa Crisis Center/ Contra Costa 211

211

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

(510) 581-3223

www.fescofamilyshelter.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.svdpa-alameda.org

Legal, Financial, and Housing Rights Services

Information and support regarding eviction, unlawful discrimination in housing, and 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

Community Resources for Independent Living

(510) 881-5743

www.cril-online.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.fvlc.org

Money Management International

(800) 308-2227

www.moneymanagement.org

Foreclosure, Housing and Tenant Counseling Resources

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

Asian, Inc.

(415) 928-5910

www.asianinc.org

Causa Justa :: Just Cause

(510) 763-5877

www.cjjc.org

Community Housing Development Corporation (CHDC)

(510) 412-9290

www.chdcnr.com

Housing and Economic Rights Advocates (HERA)

(510) 271-8443 ext. 300

www.heraca.org

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

Neighborhood Housing Services (NHS) — East Bay

(510) 237-6459

www.eastbaynhs.org

Oakland Housing Assistance Center

(510) 238-6182

www2.oaklandnet.com/Government/o/hcd/index.htm

Operation Hope

(510) 535-6700

www.operationhope.org

Pacific Community Services

(925) 439-1056

www.pcsi.org

Tenants Together

Tenant Foreclosure Hotline:

(415) 495-8020

General Call-In Number:

(415) 495-8100

www.tenants-together.org

Tri-Valley Housing Opportunity Center

(925) 373-3130

www.tvhoc.org

Foreclosure prevention program hotlines:

Home Affordable Modification Program (HAMP)

(888) 995-HOPE (4673)

www.makinghomeaffordable.gov

www.995hope.org

Keep Your Home California

(888) 954-KEEP (5337)

www.keepyourhomecalifornia.org

Public Housing Authorities

Management of affordable housing and administration of Section 8 programs.

City of Alameda

(510) 747-4300

www.alamedahsg.org

Berkeley

(510) 981-5470

www.ci.berkeley.ca.us/BHA/

Livermore

(925) 447-3600

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



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EBHO's 17th Annual Affordable Housing Week



"Safety and security don't just happen, they are the result of collective consensus and public investment. We owe our children, the most vulnerable citizens in our society, a life free of violence and fear."

– Nelson Mandela




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A Tour of Today's Affordable Housing

Affordable housing can transform lives and revitalize neighborhoods with thoughtful design, sustainable features and attention to critical resident services. The properties featured here provide a snapshot of today's affordable homes—and with gardens and courtyards, health and social services, commercial space and accessible transit, they're more than just attractive buildings. The properties vary in size and aesthetic, they may be new or "renewed," and their residents may be seniors or young families, yet all of them help residents take charge of their lives and get involved in their communities. Take a tour of these developments on the next few pages, and see how beautiful, green and innovative affordable housing can be.



Key to Funding Partner Acronyms:

CalHFA	California Housing Finance Agency
FHLB	Federal Home Loan Bank
HCD	Department of Housing and Community Development
HOPWA	Housing Opportunities for Persons With AIDS
HUD	U.S. Department of Housing and Urban Development
LITHC	Low Income Housing Tax Credit
MHSA	California Mental Health Services Act
RDA	Redevelopment Agency
TCAC	California Tax Credit Allocation Committee

Station Center — MidPen Housing

34888 11th Street, Union City

The vibrant hub of a new neighborhood

Type: Newly constructed property for low-income families

Completed: April 2012

Property Management: MidPen Property Management Corp.

Architect: David Baker + Partners

General Contractor: Barry Swenson Builder

Size: 157 apartments, 72 dwelling units/acre

Financing/Funding Partners: RDA of the City of Union City; Housing Authority of the County of Alameda; JP Morgan Chase; Union Bank; California Community Reinvestment Corporation; FHLB of San Francisco; TCAC

The Intermodal Station District is poised to play a crucial part in Union City's economic future. The unique and visionary project is transforming former industrial acreage into a 105-acre, master-planned, transit-oriented neighborhood where an economically diverse group of residents live, work, shop and play. At its heart is Station Center, an innovative community that provides 157 affordable rental apartments for working families and individuals.

Station Center was made possible in large part by state Redevelopment funds. It's a pedestrian-friendly development located across the street from the Union City BART station and transit hub. Designed by award-winning architect David Baker + Partners, Station Center offers 8,600 square feet of commercial space, community gardens, a pool, children's play areas and an expansive community center. Residents receive robust on-site services and programs.

The Station Center has achieved LEED Platinum Certification thanks to sustainable building features including solar-powered hot water, a rainwater capture and treatment system, drought-resistant landscaping and energy-efficient appliances. Station Center aims to become a model affordable housing community for other cities in the Bay Area and nationwide.

Harrison Street Senior Housing

Christian Church Homes (CCH) and Oakland Housing Initiatives, Inc.

1633 Harrison Street, Oakland

Active senior living in the heart of it all

Type: Newly constructed property for low-income seniors

Completed: September 2012

Property Management: CCH

Architect: Pyatok Architects, Inc.

General Contractor: James E. Roberts Obayashi

Size: 73 apartments, 243 dwelling units/acre

Financing/Funding Partners: HUD 202 and PRAC; LIHTC; Oakland RDA; Affordable Housing Program; Oakland Housing Authority

Harrison Street Senior Housing represents all the diversity and vibrancy of urban living. Standing at a prominent Oakland intersection, the development houses 125 seniors from many backgrounds, including East Asian, African-American, Caucasian, African and Filipino. A number of apartments are designated for seniors

emerging from homelessness, and residents enjoy on-site service coordination with interpretation in Chinese and Korean. The storefronts are lined with community facilities, and the L-shaped property wraps around a rear courtyard with vegetable planters. The Lake Merritt neighborhood has plenty of amenities, and is a gateway to the rest of Oakland and beyond with easy access to bus lines, BART and the 580 freeway.

The 72 one-bedroom apartments allow aging with dignity and comfort; all are fully accessible and residents enjoy “sky lounges” and a community room. Features include environmentally friendly materials and fixtures, as well as a major “lantern” atop the building that marks this property as a downtown landmark. Residents are thrilled to call Harrison Street home.



Clinton Commons — Resources for Community Development (RCD)

720 East 11th Street, Oakland

A new, diverse development for a historically diverse neighborhood

Type: Newly constructed property for families, individuals, and individuals with disabilities

Completed: September 2012

Property Management: The John Stewart Company

Architect: Perkins + Will

General Contractor: Branagh, Inc.

Size: 55 apartments, 80 dwelling units/acre

Financing/Funding Partners: LIHTC, City of Oakland RDA and HOME, County of Alameda HOPWA, CalHFA MHSA, Union Bank, Proposition IC Infill Infrastructure funds, Northern California Community Loan Fund

Clinton Commons provides 55 brand-new green apartments for low-income families in a beautiful infill design. Thoughtfully configured to fit with the surrounding urban mix, the property sits at the heart of a neighborhood known in the 1850s as Clinton Township. Today, the East Lake/Lower San Antonio location boasts a neighborhood park, transportation, retail, recreation, health care, a community college and a variety of other amenities.

On-site resident services include educational programs and referrals to outside social services agencies as needed. Apartments range from one to four bedrooms to accommodate different household types. Eleven apartments are designated for people with special needs, who will have access to supportive services.

Clinton Commons' s LEED Platinum certification designation and an expected GreenPoint rating reflect the property's comprehensive green building standards. (The standards focus on improving human and environmental health through design, construction, operations and maintenance.) Clinton Commons is also part of the Annie E. Casey Foundation's Making Connections Oakland initiative, an initiative aimed at helping local children succeed by strengthening their families' connections to economic opportunity, positive social networks, and effective services and supports.

Park Alameda — Resources for Community Development (RCD)

2428 Central Avenue, Alameda

An old motel becomes a new workforce haven

Type: Adaptive reuse property for low-income families

Completed: January 2013

Property Management: The John Stewart Company

Architect: Anne Phillips Architecture

General Contractor: Branagh Inc.

Size: 62 apartments, 117 dwelling units/acre

Financing/Funding Partners: LIHTC; HOME; HOPWA; Union Bank; City of Alameda; Community Improvement Commission of the City of Alameda; Alameda County Housing and Community Development Department

In 2013, RCD finished converting the former Islander Motel into 62 permanently affordable rental apartments to serve Alameda's need for sustainable workforce housing.

Situated just two blocks from the vibrant Park Street commercial district, the new

Park Alameda serves one- and two-person households with incomes from 20% to 50% of Area Median Income. The project places residents near to local transit, jobs, and a range of retail and service amenities.

RCD added a new office building and a community room to the original property in order to reflect the neighborhood context and create a transition between nearby one- and two-story early 20th-century Craftsman homes and prairie-style bungalows and the commercial properties to the north and west.

The design incorporates numerous sustainable features, including solar thermal collectors for domestic hot water and bay-friendly water-saving landscaping. Park Alameda has transformed a blighted property into a neighborhood asset for decades to come.



Photo by Sydney Moe

Pinole Grove Senior Housing — BRIDGE Housing Corporation

800 John Street, Pinole

Serenity and sustainability for senior residents

Type: A rehabilitated property for seniors

Completed: December 2012

Property Management: BRIDGE Property Management Company

Architect: Ferrari Moe, LLP

General Contractor: RE West Builders, Inc., Luminalt Energy Corporation, Frank & Grossman Landscape Contractors, Inc.

Size: 70 apartments, 25 dwelling units/acre

Financing/Funding Partners: Wells Fargo Bank Community Lending; California Community Reinvestment Corporation; Wells Fargo Affordable Housing Community Development Corporation; County of Contra Costa; FHLB of San Francisco; City of Pinole; California Debt Limit Allocation Committee; TCAC; California Solar Initiative and PG&E Multifamily Affordable Solar Housing Program; California Solar Initiative – Thermal

Pinole Grove serves approximately 84 very-low-income seniors in four Mission Revival-style buildings set on a hilltop overlooking San Pablo Bay. The development has seen high demand since its original construction in 1994. Amenities for residents include a community room, a library, a craft room,

a walking trail and eucalyptus grove, and a nearby senior center.

In 2012, BRIDGE's Portfolio Management Team enhanced the physical condition of the buildings and "greened" the property. BRIDGE replaced the heating, cooling and hot water systems as well as the lighting (and about two-thirds of the windows) with higher-efficiency models. In addition, a new system filters greywater from the laundry room, which is used to irrigate 30% of the plantings.

The project also added a new photovoltaic system, solar thermal carports and a pavilion. The solar PV will offset the power consumed by 20-25 single-family homes, and this savings will help keep rents affordable in the long term. The rehab also enabled BRIDGE to launch resident programs at the property, including a first aid class and a computer class. Overall, this reinvestment prepares Pinole Grove for another two decades as a sustainable, comfortable home for low-income seniors.





Merritt Crossing Senior Apartments

Satellite Affordable Housing Associates (SAHA)

609 Oak Street, Oakland

An urban oasis for seniors starting anew

Type: Newly constructed property for low-income and formerly homeless seniors

Completed: July 2012

Architect: Leddy Matum Stacy Architects

General Contractor: Nibbi Brothers

Size: 70 apartments, 205 dwelling units/acre

Financing/Funding Partners: City of Oakland; Alameda County; California HCD Infill Infrastructure Program; California Housing Finance Agency MHSA; Union Bank; Wells Fargo Bank; FHLB of San Francisco; Northern CA Community Loan Fund; Alameda County Waste Management Authority (Stopwaste.org); and the Oakland Housing Authority

Built specifically for low-income seniors in downtown Oakland, Merritt Crossing is a haven for a number of seniors—including veterans—who are emerging from homelessness and starting their life anew in stable, secure housing. The property boasts many amenities for its 94 residents. The spacious and inviting community rooms are complimented by an inventive outdoor area, which includes patio seating

and raised planting beds for a community garden.

The development team for the 70-unit building wanted residents to have the best green features, such as solar panels and water-saving landscaping. The focus on sustainability has earned the building multiple accolades and awards, including the LEED Platinum Award, a GreenPoint rating of 205, Bay-Friendly Rated Landscaping certifications, an EPA Energy Star award, and the East Bay American Institute of Architects Best Residential Project.

SAHA helps ensure quality of life by providing on-site services for residents on a one-on-one, non-clinical basis. Offerings range from music jams and Tai Chi classes to trips to the public library. These activities, along with traditional case management, help Merritt Crossing residents build strong networks within their building and in the community.

Drasnin Manor Apartments

East Bay Asian Local Development Corporation (EBALDC)

2530 International Boulevard, Oakland

Reinvestment in a property and a neighborhood

Type: Rehabilitated property for low-income families

Completed: August 2011

Architect: Okamoto Saijo Architecture

General Contractor: Branagh, Inc.

Size: 26 apartments, 38 dwelling units/acre

Financing/Funding Partners: City of Oakland Housing & Community Development; California HCD; FHLB of San Francisco; Citibank; Merritt Community Capital Corporation; Community Capital Fund XIV, L.P.; Enterprise; Stopwaste.org

Drasnin Manor shows that careful rehabilitation of an older property can provide new opportunities for both residents and the neighborhood. Located along a major Oakland thoroughfare, Drasnin Manor provides homes for very-low-income families in 26 one-, two-, and three-bedroom apartments. Residents enjoy convenient access to major bus and transit lines, and will be

served by International Boulevard's future Bus Rapid Transit route. EBALDC worked with neighborhood residents and local businesses to identify priorities for the 2,500 square foot ground-floor commercial space. This effort, supported by Enterprise, is guiding the commercial leasing process.

EBALDC incorporated a number of upgrades, including a new roof, windows, siding, solar panels, stairs and walkways, renovated interiors, a community room, a courtyard, and commercial/retail space. Drasnin is one of three properties (formerly owned and operated by a now-defunct non-profit) that were rehabilitated by EBALDC, ensuring the buildings remain in active use and continue to provide affordable homes. In total, the acquisition and rehabilitation of Slim Jenkins, California Hotel, and Drasnin Manor represents the successful preservation of 195 units of affordable housing for families in Oakland.





Cottonwood Place — Eden Housing

3701 Peralta Boulevard, Fremont

Aging in place with community support

Type: Newly constructed property for low-income seniors

Completed: March 2012

Property Management: Eden Housing Management, Inc.

Architect: Van Meter Williams Pollack LLP & MBH Architects
General Contractor: Segue Construction, Inc. & Swinerton Builders

Size: 98 apartments, 33 dwelling units/acre

Financing/Funding Partners: Proposition IC; HUD Section 202 Supportive Housing for the Elderly program; 4% Low-Income Housing Tax Credits; HUD; RDA of the City of Fremont; City of Fremont; County of Alameda; FHLB of San Francisco; California HCD; StopWaste.Org; Union Bank, N.A.; and Enterprise Community Investment, Inc.

Cottonwood Place gives seniors in Fremont the opportunity to “age in place” with a caring community. This state-of-the-art mixed-use development includes 98 affordable apartments and services for very-low-income seniors. All apartments are accessible to households with

incomes less than 50% of the area median income, and residents pay no more than 30% of their income in rent.

A quarter of the homes are intended for frail seniors, who have support right on site. Just off the central courtyard, On Lok Lifeways provides medical, social and supportive services in 9,300 square feet of clinic and day center space.

In keeping with the concept of property developer as community builder, Eden Housing provides comprehensive services coordination to all residents, in partnership with the City of Fremont Human Services Department and Alameda County Behavioral Health Care Services. To ensure long-term sustainability, Cottonwood Place also incorporates a variety of energy- and resource-efficient features, achieving a GreenPoint Rated score of over 200 points.

Good neighbors today and for the future...

Communities are strongest when their members are thoughtful about the future. The affordable properties featured here show the care and commitment of mission-driven affordable housing developers, whether the properties are brand-new or historic. They feature award-winning designs and green building practices that respect both the immediate neighborhood and the global environment. These developments offer professional property management, committed on-site staff, and valuable amenities that meet resident needs.

Non-profit developers take an “asset management” approach to ensure that these benefits last. This stewardship addresses physical sustainability, comfort and financial health, with the goal of keeping rents or mortgages affordable for decades to come. By ensuring quality homes for the long haul, this approach empowers residents to put down roots and give back to the community.