

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

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 Salespersons	\$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).			

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

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

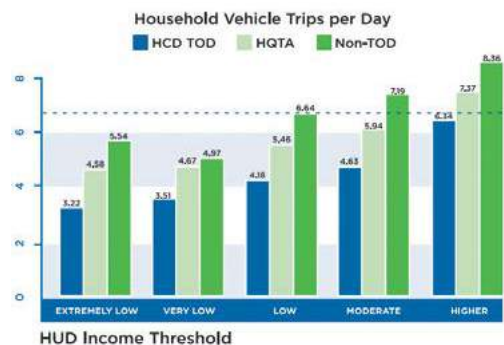
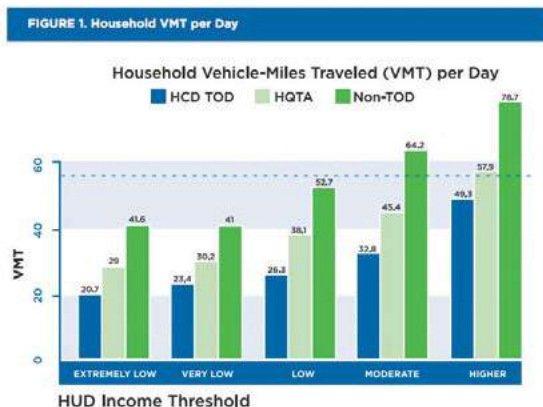
As always, there’s more work to be done. We must make sure that the money keeps flowing beyond 2020. We also need to make technical improvements to the AHSC Program so that it works better and provides funding for those most in need.

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.



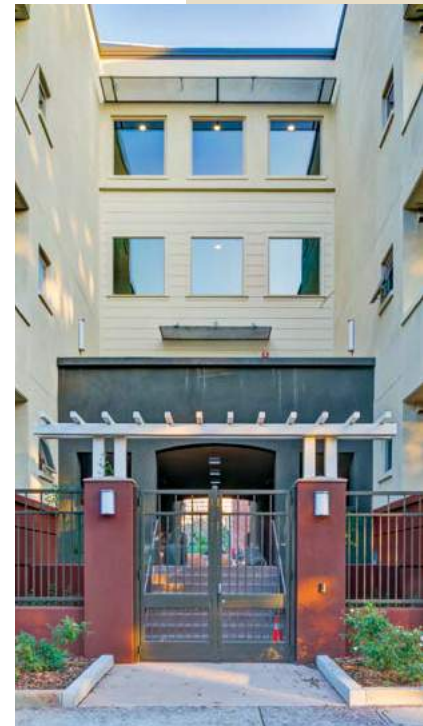
Step 5: Contact non-profit housing organizations and apply

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.



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