

The Many Faces of Affordable Housing

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

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

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

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

Allen Temple Arms, Oakland—Beacon Communities

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

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

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

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



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

Rose Baty

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



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

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

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



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

Francine Williams, Sister Marie Taylor, Jeanne Robinson

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

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

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

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

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

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



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

Patricia Valdez

Valley Vista, San Ramon—Beacon Communities



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

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

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

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



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

William Piehl

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



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

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

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

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

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



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



Trinity Bodine

Main Street Village, Fremont—MidPen Housing/Allied Housing



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

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

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

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



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

Eunice Wan and Joseph Qiu

Westlake Christian Terrace, Oakland—Christian Church Homes



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

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

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

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



“Everyone is friendly and the social workers are extremely helpful.”



“An Organized Approach to Jobs and Community”

Bob Alvarado, Executive Officer
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www.nccrc.org



Non-Profit Developers & Service Providers

Non-Profit Housing Developers

Non-profit organizations that develop, own and manage affordable housing in the East Bay.

Allied Housing

(510) 657-7409
www.abodeservices.org

Bay Area Community Land Trust

(510) 545-3258
www.bayareaclt.org

Beacon Communities

(925) 924-7100
www.beaconcommunities.org

BRIDGE Housing

(415) 989-1111
www.bridgehousing.com

Christian Church Homes (CCH)

(510) 632-6712
www.cchnc.org

Community Housing Development Corporation (CHDC)

(510) 412-9290
www.chdcnr.org

EAH Housing

(415) 258-1800
www.eahhousing.org

East Bay Asian Local Development Corporation (EBALDC)

(510) 287-5353
www.ebaldc.org

Eden Housing

(510) 582-1460
www.edenhousing.org

Episcopal Senior Communities

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

Habitat for Humanity East Bay/Silicon Valley

(510) 251-6304
www.habitatetsv.org

Housing Consortium of the East Bay

(510) 832-1315
www.hceb.org

Mercy Housing California

(415) 355-7100
www.mercyhousing.org

MidPen Housing

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

Neighborhood Housing Services (NHS) of the East Bay

(510) 237-6459
www.eastbaynhs.org

Northern California Land Trust

(510) 548-7878
www.nclt.org

Resources for Community Development (RCD)

(510) 841-4410
www.rcdev.org

Satellite Affordable Housing Associates (SAHA)

(510) 647-0700
www.sahahomes.org

Housing Support Services/Service Providers

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

Abode Services

(510) 252-0910
www.abodeservices.org

Alameda Point Collaborative

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

Anka Behavioral Health, Inc.

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

Bay Area Community Services (BACS)

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

Berkeley Food and Housing Project

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

Bonita House, Inc.

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

Building Futures with Women and Children

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

Building Opportunities for Self Sufficiency (BOSS)

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

Contra Costa Interfaith Housing

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

Davis Street Family Resource Center

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

East Bay Community Recovery Project

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

East Oakland Community Project

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

First Place for Youth

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

Housing Consortium of the East Bay

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

Lutheran Social Services

(925) 825-1060
www.lssnorcal.org

Rubicon Programs

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

SHELTER, Inc. of Contra Costa County

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

Affordable Housing Resources

Housing, Shelter and Emergency Resources and Referrals

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

Bay Area Community Services (BACS)

(510) 613-0330
www.bayareacs.org

Bay Area Rescue Mission

(510) 215-4555
www.bayarearescue.org

Catholic Charities of the East Bay

(510) 768-3100
www.cceb.org

Center for Independent Living

(510) 841-4776
www.cilberkeley.org

Contra Costa Crisis Center/ Contra Costa 211

211 or (800) 830-5380
www.crisis-center.org
www.211contracosta.org

East Oakland Community Project

(510) 532-3211
www.eocp.net

Eden Information & Referral/ 211 Alameda County

211
www.edenir.org

Family Emergency Shelter Coalition (FESCO)

(510) 581-3223
www.fescfamilyshelter.org

Greater Richmond Interfaith Program (GRIP)

(510) 233-2141
www.gripcommunity.org

Housing CHOICES for Alameda County

www.achousingchoices.org

A Safe Place Domestic Violence Services

(510) 536-7233
www.asafeplacedvs.org

SAVE (domestic violence)

24-hour Crisis Hotline:
(510) 794-6055
Community Office:
(510) 574-2250
save-dv.org

The Society of St. Vincent de Paul of Alameda County

(510) 638-7600
www.svdp-alameda.org

STAND! For Families Free of Violence

Crisis Hotline: (888) 215-5555
Main Line: (925) 676-2845
www.standffov.org

Public Housing Authorities

Housing authorities manage affordable housing and administer Section 8 programs.

City of Alameda

(510) 747-4300
www.alamedahsg.org

Berkeley

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

Livermore

(925) 447-3600
livermorehousingauthority.com

Oakland

(510) 874-1500
www.oakha.org

Richmond

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

Pittsburg

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

Alameda County

(510) 538-8876
www.haca.net

Contra Costa County

(925) 957-8000
contracostahousing.org

Legal, Financial and Housing Rights Services

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

Bay Area Legal Aid

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

Centro de Servicios

(510) 489-4100
Centro Legal de la Raza
(510) 437-1554
www.centrolegal.org

Community Resources for Independent Living (CRIL)

(510) 881-5743
www.crilhayward.org

East Bay Community Law Center

(510) 548-4040
www.ebclc.org

Eviction Defense Center

(510) 452-4541
Family Violence Law Center
(510) 208-0220
www.fvlc.org

Money Management International

(888) 845-5669
www.moneymanagement.org

Foreclosure and Housing Counseling Resources

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

Asian, Inc.

(415) 928-5910, asianinc.org

Catholic Charities of the East Bay

(510) 768-3100, cceb.org

Causa Justa :: Just Cause

(510) 763-5877, cjjc.org

Community Housing Development Corporation (CHDC)

(510) 412-9290, chdcnr.com

ECHO Housing Assistance Center

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

Housing and Economic Rights Advocates (HERA)

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

Lao Family Community Development, Inc.

(510) 533-8850

Oakland Housing Assistance Center

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

Pacific Community Services

(925) 439-1056, pcsi.org

Tenants Together

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

Tri-Valley Housing Opportunity Center

(925) 373-3130, tvhoc.org

The Unity Council

(510) 535-6900, unitycouncil.org

Foreclosure Prevention:

Homeownership Preservation Foundation

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

Keep Your Home California

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

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



CATHEDRAL GARDENS



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STATION CENTER COURTYARD

A Tour of Today's Affordable Housing

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



Photo by Douglas Sterling

Monteverde Senior Apartments Eden Housing

2 Irwin Way, Orinda

A "public benefit" senior community with expansive views

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

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

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

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

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

Key to Funding Partner Acronyms:

AHP	Affordable Housing Program
CalHFA	California Housing Finance Agency
FHLB	Federal Home Loan Bank
HCD	California Dept. of Housing and Urban Development
HOPWA	Housing Opportunities for Persons With AIDS
HUD	U.S. Department of Housing and Urban Development
LITHC	Low Income Housing Tax Credit
RDA	Redevelopment Agency
TCAC	California Tax Credit Allocation Committee

Pleasant Creek Homes

Habitat for Humanity East Bay/Silicon Valley

1903–1935 Barkley Avenue, Walnut Creek

Townhomes for families to build equity and hope

Who Lives There: Families

Property Management: Collins Management

Architect: Geoffrey Holton & Associates

General Contractor: Precision General Commercial Contractors, Inc.

Completed: September 2014

Size: 10 single-family townhomes

Density: 16.2 units per acre

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

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

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

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



Lion Creek Crossings Phase V

East Bay Asian Local Development Corp. (EBALDC)

6710 Lion Way, Oakland

A revitalized community for active seniors

Who Lives There: Seniors

Property Management: The Related Companies

Architect: HKIT Architects

General Contractor: Nibbi Brothers General Contractors

Completed: August 2014

Size: 128 apartment homes

Density: 86 units per acre

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

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

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

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

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

Cathedral Gardens

EAH Housing

638 21st Street, Oakland

Historical preservation and new homes for stability and wellness

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

Property Management: EAH Housing

Architect: Chris Lamien & Associates Architects

General Contractor: J.H. Fitzmaurice Inc.

Completed: November 2014

Size: 100 apartment homes

Density: 72 units per acre

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

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

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

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



Berrellesa Palms

Resources for Community Development (RCD)

319 Berrellesa Street, Martinez

Supportive housing for seniors with chronic health conditions

Who Lives There: Seniors in need of supportive housing

Property Management: The John Stewart Company

Architect: KTG Group, Inc.

General Contractor: Segue Construction

Completed: May 2014

Size: 51 apartment homes

Density: 49 units per 1.03 acres

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

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

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

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



Photo by Bruce Darnonite



Lakeside Senior Apartments

Satellite Affordable Housing Associates (SAHA)

1507 2nd Avenue, Oakland

Lake vistas and supportive services for seniors

Who Lives There: Seniors
Property Management: SAHA
Architect: David Baker Architects
General Contractor: James E. Roberts-Obayashi Corp.
Completed: December 2014
Size: 92 apartment homes
Density: 138 units per acre
Funding & Financing: Oakland Housing Authority; Section 8 Project-Based Vouchers; California Community Reinvestment Corporation; Multifamily Housing Program; AHP; Wells Fargo, CTCAC, LIHTC.

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

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

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

Richmond City Center Apartments

BRIDGE Housing Corporation

1000 MacDonald Avenue, Richmond

Spruced-up homes and one-stop services

Who Lives There: Families
Property Management: BRIDGE Property Management Company
Architect: TWM (original), McGinnis Chen Associates (rehab)
General Contractor: RE West Builders
Completed: February 2014
Size: 64 apartment homes
Density: 64 units per acre
Funding & Financing: US Bank; Raymond James; Richmond Housing Authority; HCD.

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

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

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





Westlake Christian Terrace East

Christian Church Homes

251 28th Street, Oakland

Preserving a vibrant community for seniors

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

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

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

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

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

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

Eden House Apartments

Mercy Housing

1601 165th Avenue, San Leandro

Rehabilitated homes provide a refuge of affordability

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

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

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

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

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



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