

East Bay Housing Organizations

Affordable Housing Guidebook



2010-2011



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Affordable Housing: *Healthy Families, Sustainable Communities*

Since 1997, East Bay Housing Organizations (EBHO) has produced this guidebook and year-round resource as part of our annual Affordable Housing Week. We publish a new guidebook each year to demonstrate how affordable housing provides a foundation for healthy families and sustainable communities; to celebrate new and existing affordable housing developed by non-profit organizations in Alameda and Contra Costa counties; and to put a face on how communities benefit from affordable housing. It provides updated information on affordable housing policies and campaigns in the East Bay and serves as an educational tool and resource for those looking for an affordable home.

How do I use this Guidebook?

Community Members, Residents and Advocates: Use this guidebook to inform your friends, neighbors and allies about affordable housing initiatives and coalitions in the East Bay—and learn about how you can make a difference.

Elected Officials and City and County Staff: Use this guidebook to learn “best practices” from throughout the East Bay to address the current housing crisis with creative collaborations between local government, non-profit organizations, labor, businesses and community groups.

People Looking for Affordable Housing: Use this guidebook to find valuable resources to help you in your search for affordable housing. Learn about the causes and solutions of the current housing crisis and how you can get involved.

Developers: Use this guidebook to access information on new affordable housing developments and successful community

initiatives, and learn how you can encourage your residents to advocate for affordable housing.

Funders: Use this guidebook to find out about new, innovative affordable housing developments and the non-profits behind them. See how your community investments are changing the lives of real people.

And remember that you too can get involved with EBHO by becoming a member today. Please go online to www.EBHO.org/membership.

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Letter to our readers

We are proud to present the **2010-2011 edition of East Bay Housing Organizations' Affordable Housing Guidebook**. In its 14th year of publication, the Guidebook continues to be an essential tool for activists and advocates, people looking for affordable housing, non-profit developers and service providers, elected and public officials, and city and county agencies.

This year's theme, "Affordable Housing: Healthy Families, Sustainable Communities," is more important than ever. With safe, quality and affordable homes, families can have stability and peace of mind. They're able to purchase daily necessities; save for the future; invest in their health, education, and careers; and increase their civic participation.

Moreover, quality affordable housing allows workers to live near their jobs and minimize commutes, giving parents more time to spend with their children. Seniors and new families can stay in their communities and thrive, while people with special needs can live with dignity, support and compassion.

In addition to enhancing a neighborhood's diversity and vitality, affordable housing is good for the environment and the local economy. Residents who live close to centers of employment, retail stores and services are more likely to walk, bicycle and use public transit. They drive less and spend their earnings near home. They improve their health and the community, while reducing traffic and greenhouse gas emissions.

The alternative is bleak. Without quality, affordable housing, many families become homeless, or live in overcrowded and unsafe conditions. Others are pushed out to the periphery and forced to drive long distances to work. Families suffer and local economies are depleted. Meanwhile, our streets and highways become more clogged with cars and the threats to our environment and health increase.

EBHO Affordable Housing Guidebook

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EBHO Staff from left to right: Joel Tena, Jennifer Chiang, Amie Fishman, Shawn Rowland and Rev. Phil Lawson

This guidebook illuminates the inextricable links between affordable housing, healthy families and sustainable communities, and it offers visionary and real-world examples of change.

We showcase non-profit developers building and maintaining affordable housing of the highest quality and design, featuring community services, amenities and long-term dedicated stewardship. We introduce you to residents who have benefitted from inclusive, affordable communities. We highlight the many ways EBHO is promoting our vision and goals and how to get involved.

EBHO's current programs and campaigns include:

- **Organizing** educational campaigns including EBHO's 14th Annual Affordable Housing Week from May 7th – May 16th
- **Leading** a broad coalition in Concord to ensure affordable housing and healthy, sustainable development in the reuse of the Concord Naval Weapons Station
- **Coordinating** affordable housing policy campaigns and coalitions in Oakland
- **Engaging** affordable housing residents and interfaith leaders in affordable housing advocacy initiatives
- **Showcasing** how affordable housing is essential for healthy families and environmental sustainability, and how supportive housing is a solution to homelessness

We look forward to working with you to promote healthy families and sustainable communities.

Sincerely,

Amie Fishman
Amie Fishman
Executive Director

Anne Cory
Anne Cory
Board President

About East Bay Housing Organizations

Affordable Housing promotes vibrant, inclusive communities where all families live in healthy, safe, sustainable and affordable homes that meet their needs.

East Bay Housing Organizations (EBHO) is a 26-year-old non-profit membership organization dedicated to working with communities in Alameda and Contra Costa counties to preserve, protect and expand affordable housing opportunities through education, advocacy and coalition building. Since 1984, EBHO's members have been behind many of the innovative affordable housing initiatives in our communities.

EBHO's membership, made up of over 250 organizations and individuals, includes non-profit housing developers; affordable housing and homeless advocates; social service providers; affordable housing architects and builders; fair housing and tenants rights agencies; community organizations; labor unions; environmental organizations; clergy, congregations and inter-faith groups; city and county agencies and staff; affordable housing intermediaries and community lending institutions.

Our work is accomplished in three ways:

Educating elected officials, planning commissions, civic organizations, neighborhood associations, faith-based and community groups, the business community and the general public about the affordable housing crisis and its solutions;

Organizing affordable housing residents and advocacy campaigns to increase resources for affordable housing development and

promote policies that create and preserve affordable housing opportunities;

Building strong coalitions with grassroots community and interfaith groups, labor unions, environmental organizations and non-profit affordable housing developers to work together and take action.

Get involved!

If you or your organization would like to learn more about affordable housing or take part in affordable housing advocacy, EBHO can assist through the following activities:

- Presentations about current innovative affordable housing solutions and policies;
- Tours of affordable housing developments in your community;
- Action alerts, training and information about ways to get involved in campaigns to preserve, protect and expand affordable housing opportunities.

For more information about EBHO or to receive additional copies of this guidebook, please contact us at:

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EBHO Board — Front row: Jennifer Baha, Cathy Craig, Anne Cory and Darin Lounds
Back row: Wendy Jackson, Peggy Lee, Eve Stewart, Patricia Osage and Catherine Bishop

What is Affordable Housing in 2010?



Policymakers consider housing to be affordable when a family pays no more than 30% of its total income on housing costs, including rent and utilities or mortgage expenses. This definition is widely used by local, state and federal governments and recognizes that households have other essential expenses including food, clothing, healthcare, childcare, education and transportation. Housing is affordable if it meets this 30% test.

When we use the term “affordable housing,” we also mean housing that is affordable to people with low and moderate incomes. The definition of these income levels is established by the U.S. Department of Housing and Urban Development (HUD) as a percent of the Area Median Income (AMI) and varies annually from region to region and by household size. You can find HUD’s income levels for the state on the California Department of Housing and Community Development’s website: www.hcd.ca.gov. (See [Graph #1 below](#))

Graph #1 – Affordability Defined by Income in the East Bay

	Extremely Low	Very Low	Low	Median	Moderate
% of median (or AMI)	30%	50%	80%	100%	120%
Income limits for one-person household	\$18,750	\$31,250	\$46,350	\$62,500	\$75,000
Income limits for four-person household	\$26,800	\$44,650	\$66,250	\$89,300	\$107,150
Affordable monthly rent/mortgage for four-person household (w/utilities)	\$670	\$1,116	\$1,656	\$2,233	\$2,679

Source: California Department of Housing and Community Development (www.hcd.ca.gov/hpd/hrc/rep/state/inc2k9.pdf)

Despite the recent economic downturn, the housing crisis in the East Bay remains severe. Too many households are spending well over 30% of their income on housing. Even for working families with two or more income earners, rents and home prices are high relative to combined job income. Future prospects in the job market are not expected to improve significantly. According to the California Employment Development Department, the occupations that will add the most jobs in California are low-paying and require no advanced education. (Source: www.labormarketinfo.edd.ca.gov.)

Home Ownership Still Out of Reach

According to the National Association of Home Builders / Wells Fargo Housing Opportunity Index (HOI), buying a home in the East Bay continues to be difficult, even with the slump in the market caused by the foreclosure crisis and the overall recession. In the East Bay during the fourth quarter of 2009, the median price for a home was \$301,000. (Source: www.nahb.org.) Despite the relatively high median family income of \$89,300 for a family of four, the East Bay is ranked as the 32nd least-affordable metropolitan area in the nation. (Source: www.nahb.org.)

Many East Bay homeowners continue to live with the threat of foreclosure. According to Default Research Inc., 42,000 homes in the East Bay were foreclosed upon from February 2009 to February 2010. (Source: <http://market.defaultresearch.com/stats/ca>.) They are also faced with negative equity, owing more than their house is currently worth, a phenomenon known as being “underwater.” According to Zillow.com, more than one in five homeowners in Alameda County are underwater, while in Contra Costa County that number skyrockets to almost 40% of all homeowners.

The dramatic rise in unemployment adds to this dire economic outlook. In Alameda and Contra Costa counties, the unemployment rate jumped two full points from the same period last year to 11.9% as of January 2010. (Source: <http://www.calmis.ca.gov/file/1fmonth/msaur-400m.pdf>.) Combined with the lost income attributed to work furloughs, layoffs, the stagnation of real wages, rising health care premiums and business closures, families are facing increased economic hardship and uncertainty.

The East Bay is 195 out of 227 among the least affordable metropolitan areas in the nation to purchase a home. (Source: NAHB/Wells Fargo Housing Opportunity Index, www.nahb.org/page.aspx/category/sectionID=135.)

Rents Rise, Wages Don't

The standard way to determine whether rents are affordable is to assess the “Fair Market Rent” (FMR) of similarly-sized units, as defined by HUD through an analysis of regional market conditions. The 2010 FMR for a two-bedroom apartment in Alameda and Contra Costa counties is \$1,377. This is a jump of over 6.3% from 2009, and over 11% for a two-year period during a time when real wages actually dropped according to the Bureau of Labor Statistics. (Source: <http://www.bls.gov/news.release/pdf/realer.pdf>.)

A person would have to earn \$26.48 an hour to afford a two-bedroom apartment in the East Bay at Fair Market Rent. Graph #2 shows how many hours above the standard forty hours per week people at various wages have to work to afford the FMR of \$1,377 for a two-bedroom apartment in Alameda and Contra Costa counties. Unfortunately, for the 193,850 people in the East Bay who work in the top ten occupations, their average hourly wage is only \$22.17. Six of these occupations pay less than \$15 an hour. (See Graph #2)

Renters have also been hit hard by the foreclosure crisis. According to the National Low Income Housing Coalition, 40% of foreclosed properties in the United States were tenant-occupied. (Source: http://www.msnbc.msn.com/id/30891380/ns/business-real_estate/.) While some jurisdictions have strong tenant protections in case of foreclosure, others have few if any provisions to help renters who are displaced through no fault of their own. Federal legislation from 2009 stipulates that tenants are to receive a 90-day eviction notice period. After that period is over, tenants often face eviction into an unstable and daunting housing market.

Graph #2 — In the East Bay, how many hours would a person have to work to afford a two-bedroom apartment at the fair market rent (FMR)? See top ten occupations in the East Bay & City of Richmond Living Wage Ordinance below:

Position	Hourly wage	Annual wage	Hours of work per week to afford FMR of \$1,377
Combined Food Preparation & Serving Workers	\$9.89	\$20,565	107
Waiters & Waitresses	\$9.97	\$20,741	106
Cashiers	\$11.79	\$24,515	90
Retail Salespersons	\$13.02	\$27,086	81
Stock Clerks & Order Fillers	\$13.46	\$27,993	79
Laborers & Freight, Stock & Material Movers	\$13.81	\$28,726	77
City of Richmond Living Wage	\$15.19	\$31,595	70
Office Clerks, General	\$17.35	\$36,090	61
Executive Secretaries & Administrative Assistants	\$23.99	\$49,884	44
Registered Nurses	\$47.12	\$97,992	22
General & Operations Managers	\$61.35	\$127,607	17

Fair Market Rent is based on a two-bedroom apartment in the East Bay according to www.huduser.org. The wage at which FMR is affordable is \$55,080/year or \$26.48/hour. • **The Top 10 Occupations** in Alameda and Contra Costa Counties represent 18.7% of 1.03 million workers • **The Mean Annual Income** is based on the Occupational Employment Statistics survey, State of California Employment Development Department (www.labormarketinfo.edd.ca.gov)

Amidst the continuing housing crisis in the East Bay, there are clear signs of hope. Affordable housing advocates and allies are developing and demonstrating solutions. Many of these solutions can be found in the pages to follow. New and renovated affordable housing, built by non-profit developers, is winning numerous awards and is designed by renowned architects to fit into the context of surrounding neighborhoods. Moreover, affordable housing developments are providing high-quality jobs to local residents. As long-term community investments, these professionally-managed properties deter crime, increase neighborhood vitality and contribute significantly to the stability, cohesion and economic development of the area.

\$26.48: Wage needed for a two-bedroom apartment in the East Bay at 30% of income.

\$22.17: Average hourly wage of the top ten occupations in the East Bay.

Think BIG, Act at Home: Proven Strategies to Create and Preserve Affordable Housing



Local government policies can make or break affordable housing efforts. In general, cities decide what can be built where—whether a certain piece of land should be used for retail, office, industry or housing; and if housing is permitted, whether it should be large estate homes for the wealthy or compact apartments and townhouses that are more affordable and green. They also control local funding sources and policies about tenant rights, such as just cause eviction. Cities do not make these decisions in a vacuum, however. They are accountable to both state regulators and their local constituents.

Building affordable housing depends on three things: suitable land, adequate funding and permission to build. California requires all cities to address these issues in the Housing Element of their General Plan. These periodically adopted plans must identify sites to accommodate the city's fair share of the region's housing needs for lower-income families, based on the distribution of jobs, transportation and existing housing, and the plans must identify funding sources and programs to facilitate construction of affordable housing. Housing Elements are subject to review and approval by state regulators. While all Bay Area Housing Elements were due in June 2009, many cities still have not completed their work. Local housing advocates can use this powerful legal and organizing tool to win stronger affordable housing policies. Once adopted, Housing Elements need ongoing monitoring and advocacy. A recent study of 11 Bay Area jurisdictions highlighted serious implementation shortcomings and surveyed successful advocacy strategies.¹

Affordable housing campaigns also emerge independently of the Housing Element process. Collaboration among local community advocates, policy experts and non-profit developers can generate winnable affordable housing campaigns that bring tangible benefits to low-income and working families. It is important for local advocates to consider both the most pressing community needs and the most promising political opportunities. No single set of policies will fit every community's needs and the political climate, but proven strategies exist for developing and preserving affordable housing. Some of these strategies follow.

Get the Land

- **Advocate** for *Increased Density*, especially on larger parcels near transit, jobs and services. Adequate density is vital to the development of affordable housing.
- **Establish** *Affordable Housing Overlay Zoning* to encourage affordable housing construction and allow non-profit developers to compete in the land market by giving developers incentives such as increased density or reduced parking if—but only if—they include a high percentage of affordable housing.
- **Hold** cities to their obligation to *Identify Sites* for affordable housing, giving non-profit developers the information and preliminary rights (zoning) necessary to plan for the development of affordable housing.

Get the Funding

- **Institute** *Housing Linkage Fees* requiring developers of industrial, commercial, office and market-rate residential projects to offset the impact of new employment on local housing needs.
- **Develop** *Inclusionary Housing Policies* requiring for-profit developers to include affordable housing in all new residential development. They remain a key affordable housing technique even in light of recent legal challenges.

1. Public Advocates, Inc., ZONING FOR AFFORDABLE AND SUSTAINABLE COMMUNITIES: A CASE STUDY IN THE IMPLEMENTATION OF HOUSING ELEMENTS IN MARIN COUNTY (August 2009), <http://j.mp/PublicAdvocatesZoningReport>

- **Increase** the percentage of *Redevelopment Area Set-Aside Funding* devoted to affordable housing.
- **Support** statewide and regional efforts to establish a *Permanent-Source Affordable Housing Trust Fund*.

Get It Built

- **Streamline** *Local Permitting and Approval Processes* for affordable housing development, reducing costs and making affordable housing more feasible.
- **Relax** *Design Requirements* (such as parking rules and setbacks) for affordable housing developments to cut costs while promoting environmental sustainability.

How you can Get Involved

- Work on programs and campaigns with EBHO
- Sign up online to respond to Action Alerts
- Join EBHO's Campaign Committees
- Help out with Affordable Housing Week
- Be part of Interfaith Communities United for Affordable Housing
- Participate in EBHO's new affordable housing resident leadership program
- Support EBHO's efforts to include strong and smart affordable housing policies in every Housing Element

Become an EBHO member

Become an EBHO member by signing up online and sending in your dues and membership information. Join with more than 250 organizations and individuals to preserve, protect, and expand affordable housing opportunities in Alameda and Contra Costa counties.

Contact EBHO to volunteer your time and share your skills!

East Bay Housing Organizations (EBHO)
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Keep It Affordable

- **Keep** tenants in their homes through *Just Cause Eviction* rules and *Fair Rent Laws* that benefit low-income families and keep communities intact.
- **Restrict** *Condominium Conversions* of rental apartments, a key way to combat displacement of lower-income families.

Additional online resources:

California Affordable Housing Law Project – www.pilpca.org/www/publications.html

Public Advocates – <http://j.mp/PublicAdvocatesZoningReport>

Thank you to Samuel Tepperman – Gelfant, Public Advocates Inc., for authoring this article.

Plus...

Educate yourself and others about the need for and benefits of affordable housing. Distribute EBHO's Affordable Housing Guidebook!

Support affordable housing proposals in your neighborhood. Participate in the community-input process and encourage your neighbors to do the same.

Testify and support affordable housing at public hearings and city council meetings.

Call and write your local elected officials and ask them to support affordable housing.

Organize community campaigns and **advocate** for affordable housing.

Build grassroots leadership to speak out about the affordable housing needs in our communities.

Mobilize and engage your organization, neighborhood group, congregation, school and union in affordable housing advocacy campaigns.

For more information on how to get involved, please call us or check us out on the web at www.EBHO.org.



Residents get involved in Oakland's Broadway Auto Row

For more information on EBHO's Oakland Resident Organizing Program, please send an email to Shawn@EBHO.org.



It takes a team to advocate for affordable housing! Residents who live in affordable housing, service staff, non-profit developer staff and allies are working together to make sure all Oaklanders have quality housing. The team is reviewing maps of the neighborhood provided by the city at the community meeting on January 28, 2010.

What Oakland's Broadway Auto Row lacks in visual appeal, it more than makes up for in potential. The strip, filled with auto dealerships and empty lots along Broadway between 23rd Avenue and Highway 580, is destined for change: the City of Oakland is currently in the planning phase to re-envision the 24-acre area. The new vision? One million square feet for a retail district on par with those in Walnut Creek, Emeryville and San Francisco.

Enter the EBHO Broadway Auto Row Campaign Team!

Our team includes residents who live in affordable housing, EBHO members, interfaith leaders, labor leaders, environmental groups and many other allies. We have worked closely with Greenbelt Alliance and the Building Trades to identify and advance shared goals.

Residents and EBHO members support a bold plan including:

- Successful retail strategies that combine large retail with neighborhood-serving retail
- Mixed-income housing that includes 300-500 units of housing affordable to very-low income families, workers, seniors and people with special needs
- Quality, local jobs and housing which will enable the local workforce to walk to work
- Maintaining and increasing family-supporting union jobs in the neighborhood, including grocery, hotel and healthcare workers; machinists; and the building trades.

There are 750 affordable housing residents living in the heart of Broadway Auto Row (also called the Broadway/Valdez District) in Satellite Housing's Valdez Plaza and Christian Church Homes' Westlake Christian Terrace. These residents are in a unique position to share their vision with Oakland's leadership, and many of them have expressed their insight and ideas for the neighborhood.

Yu Han met with City Council member Rebecca Kaplan and shared that she would like to live in a neighborhood that meets the daily needs of seniors, with amenities including reliable public transportation; safe, walkable streets; and convenient pharmacies, grocery stores and restaurants.

Marjorie Sanders wants to see a full range of affordable housing for families and seniors. She says that seeing children running around would make it feel like a real neighborhood.

Given the financial crisis in Oakland, Mr. He and Mr. Yan, pictured at left, know that revenue generation is crucial right now, and they want to see the right balance of retail and housing.

The City of Oakland has heard our voices loud and clear—and in multiple languages. We are eagerly looking forward to a brighter and more sustainable future in Broadway Auto Row!

Thank you to Patricia Osage, Satellite Housing and EBHO Board member, and Shawn Rowland, EBHO's Director of Resident Organizing, for authoring this article.



Mr. He and Mr. Yan evaluate the City of Oakland's Alternatives for the Broadway Valdez District at Jan. 28 community meeting.



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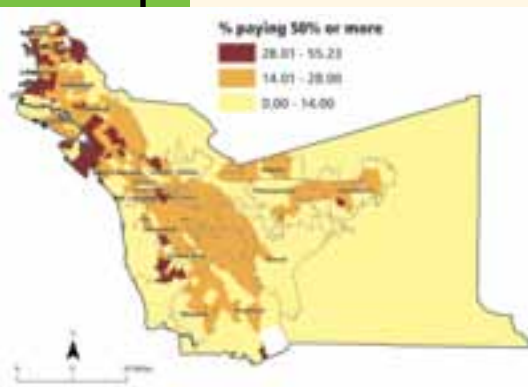
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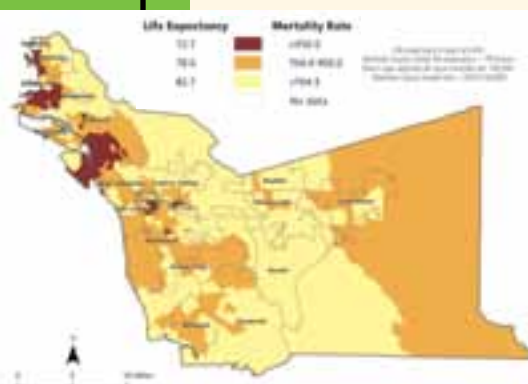


Sylvester Rutledge Manor

Affordable Housing: An Investment in Healthy, Thriving Communities



Percentage of households paying more than 50% of their monthly income on rent



Life expectancy rates

Affordable housing has a positive impact on the health and wellness of residents and communities. Ensuring that all people can access safe, affordable housing is critical to improving health outcomes.

Life expectancy is improving across Alameda county, but there are large differences in the rate of improvement. For instance, an African-American child living in Oakland's flatlands will live, on average, 15 years less than a Caucasian child living in the city's most affluent area.

Studies reveal that these inequitable health outcomes are predominantly due not to genetics, access to health care or risk behaviors, but to differences in access to the basic resources people need to be healthy, such as quality, affordable housing.

Low-income households of color in Alameda county are experiencing high rates of housing-related problems. Without affordable housing and the stability it provides, these households experience increased health problems as follows:

Stress. Stress is one of the major risk factors associated with the lack of affordable housing. Housing-related stress has been linked to an increased likelihood of developing chronic health conditions, including hypertension, and to increases in mental health problems like depression.

Inadequate nutrition. Families overpaying for housing report that they cope by cutting back in other areas, such as groceries and childcare, and skipping preventative doctors visits. Research shows that overpayment on housing is linked to inadequate nutrition, especially among children.

Environmental illness. Without quality affordable housing, many residents are forced to live in substandard housing conditions. Lead paint, mold and pest infestations are linked to respiratory illness, recurrent headaches, fever, nausea and skin disorders. Unsafe conditions, such as faulty windows, expose residents to increased risk of injury.

Respiratory disease. Residents living in overcrowded conditions experience a higher rate of respiratory infections, including tuberculosis and asthma, and have overall poorer self-rated health, one of the best indicators of a person's health status.

Mental health issues. When housing costs are too high, people are forced to move frequently, losing systems of support. Housing instability is associated with higher rates of stress, mental health issues, child abuse and neglect. The ultimate risk of displacement is homelessness, which is linked to respiratory infections, poor nutrition and increased mortality. In addition, homelessness and living in temporary housing are linked to behavioral problems and depression in children.

In Alameda county, poor health outcomes and housing problems are concentrated in the same areas, as shown in the maps.

In order to close the life expectancy gap in Alameda county, we must also close the affordable housing gap.

By providing families with residential stability, affordable housing can reduce stress and lessen health impacts associated with housing problems.

Thank you to Alex Desautels, Sherri Willis and Vanessa Cordova, Alameda County Department of Public Health, for authoring this article.

A Call to Action

*“... observe what is right,
and do what is just.”*

Isaiah 56:1

Electricity buzzed in the room at EBHO's Fifth Annual Breakfast of Interfaith Communities United for Affordable Housing (ICU) on October 21, 2009. The theme was “Shelter in a Time of Storms: Building a National Movement for Housing Justice.” The keynote speakers, Rev. James Lawson, Visiting Professor, Vanderbilt University, and Dr. Vincent Harding, Professor Emeritus, Iliff School of Theology, inspired over 180 attendees to take action. These two icons of Dr. Martin Luther King, Jr.'s Justice and Civil Rights Movement were ably moderated by Samina Faheem, Executive Director of the American Muslim Voice, and they exuded a concern for the community that was almost palpable.

In this extraordinarily difficult economic environment, everyone was thinking of the desperate situation of millions of our neighbors. In California, the already-shredded safety net for low-income children and their families is getting slashed even further: California is losing homeless and domestic violence shelters, health care and in-home support, and housing and services for youth emancipating out of foster care. This is happening just as more and more people are in free fall due to rising unemployment and the impact of the foreclosure crisis. “To do justice” calls for us to take action to address the suffering of our neighbors, particularly the most vulnerable in our communities.

What does it mean, “To do justice”? Dr. Walter Brueggemann, noted Old Testament scholar, writes that, “Justice is finding out what belongs to who, and giving it back.” Sheltering the homeless—and housing the most vulnerable—gives back what rightfully belongs to every human being: basic security. Treating other human beings with respect and honor is also an act of justice.

In the political, economic and cultural tumult of these times, people of faith must attempt to feed, clothe, visit and be with as many persons as we can reach.

We can volunteer with and donate to our local safety net providers. **But we must also address the structures of power and advocate for funding for safety net services.** We can speak to elected officials who attend our congregations and invite our rabbis and ministers to lend their voices to the struggle. We can engage in the education and advocacy efforts of EBHO and other organizations. We can insist that government fulfill its reason for being: to care for the general welfare of the people.

Here is a call to action that involves everyone, because every person is an essential member of our communities.

*“If you lessen your anger at the structures of power,
you lower your love for the victims of power.”*

—Rev. William Sloan Coffin

Thank you to Louis Chicoine, Abode Services and former EBHO Board member, and Rev. Phil Lawson, EBHO's Interfaith Director, for authoring this article.



From left to right: Rev. James Lawson, Dr. Vincent Harding, Rev. Phil Lawson, and Samina Faheem Sundas.

For more information on EBHO's Interfaith Communities United (ICU), go to www.ebho.org/artman2/publish/interfaith

G Taking Green Retrofit to Scale

& creating a quadruple bottom line

When we build affordable housing, we achieve a double bottom line by providing strong property performance and quality, service-enriched housing for residents. This becomes a “triple bottom line” when we add the environmental and health benefits of green building—both in construction and renovation. We reach for a *quadruple* bottom line by creating “high road” jobs with decent wages, benefits and career opportunities for residents of low-income communities and communities of color.

The green retrofit of affordable housing, when taken to scale, has the potential to bring all this together—creating jobs, lowering utility bills and fighting global warming.

A green retrofit involves upgrading existing housing to reduce energy usage and conserve water through improving weatherization, adding efficient lighting and low-flow plumbing fixtures, modernizing boilers and air handling equipment, and installing renewable energy systems such as photovoltaic solar panels.

Multi-family affordable housing developments are effective places to craft green retrofit programs. The “bundling” of many units means that projects can reach economies of scale, while the mission and purpose of affordable housing can facilitate strong partnerships with allies from workforce development, labor and green industry sectors.

Fortunately, we are aligning critical components that will allow us to explore this work in the East Bay:

First, streamlined financing is essential for affordable housing developers to accomplish their work quickly and broadly. Toward this end, Enterprise Community Partners has launched a Green Retrofit Pilot Program, offering a loan that is structured to be repaid with energy savings. Enterprise is also working to access energy subsidies



Aerial view of solar panel installations on EAH's Crescent Park in Richmond.

such as weatherization funds, energy efficiency and conservation block grants, and benefits from utility companies.

Second, green job training programs are on the rise with programs like the Oakland Green Jobs Corps and RichmondBUILD/Solar Richmond. These programs provide several months of rigorous green skills training and education to low-income young adults, mostly Black and Latino, preparing graduates to take on green retrofitting jobs.

Third, federal and state funds are on the way to help grow the fledgling industry of green rehab contractors, which could in turn provide job opportunities for the graduates. The City of Oakland was part of a \$41 million federal stimulus grant from the California Energy Commission. The California Public Utilities Commission has a three-year plan to invest billions of dollars into energy efficiency. These timely resources could create or save hundreds of jobs in the energy efficiency field.

But government funding by itself isn't enough. Business, government and non-profit leaders must continue to innovate and collaborate to craft projects that use these funds to create jobs and meet the quadruple bottom line. Programs like Enterprise's Green Retrofit pilot are key to paving the path towards a speedy, green economic recovery throughout the East Bay.

Thank you to Maryann Leshin, Enterprise Community Partners, and Ian Kim, Ella Baker Center for Human Rights, for authoring this article.



Installing solar panels at EAH's Crescent Park, the largest solar-powered affordable housing community in the country.

Connecting families to homes for 35 years,
in healthy, vibrant, and just neighborhoods for all communities



EBALDC

families

What does EBALDC mean to you?
Fill in the blanks:

E _____
B _____
A _____
L _____
D _____
C _____

homes

EAST BAY ASIAN LOCAL DEVELOPMENT CORPORATION
310 8th Street, Suite 200, Oakland, CA 94607
www.ebaldc.org   (510) 287-5353

Email us your answer to MyEBALDC@ebaldc.org
and be entered into a drawing for an awesome prize.
There will be one winner each month.

Making Smart Growth Affordable to *all*



“Smart growth” offers a compelling vision: people living close to their jobs, taking transit to work, walking or biking to local parks and neighborhood stores, enjoying public spaces and feeling part of a community. This vision was a reality in many American cities and towns just a few generations ago. Time has shown that this sort of development is good for people, and it’s good for the environment—more land is kept as open space, and people can drive less and conserve energy. As concerns about the human impact on the earth’s climate increase, “smart growth” is seen as a way to accommodate new development while protecting the climate. In the last few years California has passed landmark legislation—Assembly Bill 32 and Senate Bill 375—that essentially makes the smart growth vision official state policy for how cities, suburbs and towns should grow in the coming decades.¹

If new housing is situated closer to downtown job centers and services and built to be compact and transit-oriented, how could we go wrong? This vision faces one fundamental challenge, however: achieving social equity. To realize the environmental and social benefits of smart growth, policies and their implementation must remedy, rather than exacerbate, the affordable housing crisis our communities face.

In the East Bay and throughout the state, the pattern over many years has been abundant over-development of housing that only upper-income households can afford. In the unincorporated towns of Contra Costa county, for example, 85% of all housing built from 2001 to 2007 was affordable only to households earning more than



\$103,000 for a family of four, while just 6% of housing built was affordable to middle-income families and just 9% was affordable to low-income families.² And in the city of Concord, 83% of all housing built or permitted during roughly that same period was affordable only to upper-income households.³ Yet the actual official needs for middle- and low-income households in most cities and counties in the East Bay—based on real household incomes—are about 50% or more of all new housing.⁴ Here’s the bottom line: the new housing supply has been far askew of what is really needed.

Ultimately, without addressing the affordable housing crisis, smart growth will not provide a solution to the climate crisis and it will exacerbate social inequities. As prices for new homes and apartments stay out of reach for people with low or modest incomes, a substantial portion of our region’s workforce is forced to live in cheaper housing that’s farther away from jobs, transit and services. Workers end up driving more and





longer distances, often in heavy traffic. These long and stressful commutes increase oil consumption and air pollution, cumulatively affecting the earth's climate. Moreover, many of the targeted "smart" development areas are in working class and low-income communities and communities of color. Without matching housing to incomes, smart growth can increase the pressure of gentrification and displacement, as families are priced out of their homes and forced to move away from their networks of support.

To mitigate traffic (and related global warming impacts) and promote social equity, stability and inclusion, we must ensure that the new infill housing is affordable for local residents and workers. This is why affordable housing advocates are pushing for a *"Jobs-Housing Fit," matching the affordability of housing to the real income potential of local residents and jobs.*

Through our campaigns, EBHO is positioned to demonstrate how these issues are intertwined and to play a proactive role in the implementation of California's new smart growth policies. If done right, the implementation of AB32 and SB 375 could be a vehicle for making the East Bay and the region a model for healthy, environmentally sustainable and equitable communities. Conversely, AB 32 and SB 375's goals will fail if we do not achieve housing affordability and a Jobs-Housing Fit at the local level of our cities, suburbs and towns.

Since the start of 2007, EBHO has been leading a broad, Concord-based coalition of smart growth, affordable housing, labor, environmental, neighborhood and interfaith organizations working

together on a land use planning campaign for the Concord Naval Weapons Station (CNWS). It is the largest single development opportunity site in the Bay Area—with projections of over 12,000 new housing units, six million square feet of office and commercial space, and a potential future Cal State campus⁵—and it is directly adjacent to the North Concord BART station. In other words, it is a potential "smart growth" dream! While the coalition has made great strides, we still have much more work ahead. The CNWS Reuse Plan currently includes very little affordable housing, only 10% of all the housing units in contrast to the projected need of 51%.⁶

Our Community Coalition for a Sustainable Concord is pressing hard for the CNWS Plan to lock in commitments for affordable apartments and homes, well-paying local jobs and investments in public transportation. Without them, the promised benefits of the "world class" compact development plan are only theoretical.

How can such coalitions achieve real affordable housing wins? How will smart growth partners hold the line for more equitable growth in balance with the climate change agenda? Will SB 375 ultimately help or hurt our efforts to tackle the affordable housing crisis?

These questions frame the smart growth and equitable development issues that EBHO will continue to address in the years ahead.

Thank you to Peter Cohen, EBHO's Policy Director, for authoring this article.

1. AB 32 sets statewide targets for reducing greenhouse gas (GHG) emissions. SB 375 is an anti-sprawl measure designed to reduce GHG emissions through regional land use and transportation planning.
2. Contra Costa County Housing Element, July 2009.
3. Concord Housing Element Update, draft November 2009.
4. Association of Bay Area Governments, Final Regional Housing Needs Allocation, May 2008.
5. CNWS Reuse Plan Final EIR, January 2010.
6. Concord Housing Element Update, draft November 2009.



Photographs of Concord Naval Weapons Station by Scott Hein, www.heinphoto.com.

Steps *to* Find Affordable Housing

Step 1. Where to look



Non-Profit Housing

Non-profit housing developments offer high-quality homes that are well-designed and well-managed. Tenants are carefully screened and asked to meet a standard set of requirements. Some non-profits offer social services on-site, including youth activities, job training and senior services. Find out about non-profit housing opportunities by contacting the organizations listed on page 24 and visiting their websites.

Housing Choice Voucher Program (Section 8)

The Housing Choice Voucher Program (Section 8) is funded by the U.S. Department of Housing and Urban Development and administered by cities and counties through local housing authority jurisdictions, each with different guidelines. Contact your local housing authority for more information (see page 18). Many East Bay landlords are finding that this program is a valuable resource that allows competitive rents and offers prompt rental payments. Be proactive in seeking out landlords who accept vouchers.

Public Housing

Inquire with public housing authorities on page 18 for information about public housing opportunities.

Step 2. Address common barriers

The Credit Check

Many landlords run credit checks and will not rent to applicants with credit issues. We recommend obtaining your credit report in advance. Be prepared to tell prospective landlords about any problems you've had with credit and the steps you have taken to address them. Some landlords will accept a tenant with a poor credit history if he/she has good references and can demonstrate ability to pay the rent.

If you or someone you know needs help with credit, contact a credit counseling agency (see page 18). They can get a copy of your credit report, explain it to you, and advise you on how to remedy any problems. If your income allows, another solution may be to offer to pay a higher deposit or provide a co-signer in lieu of a positive credit report.

The Security Deposit

Security deposits are often unaffordable for people with modest or fixed incomes. There are programs that can help you pay move-in costs. Check out page 18. Some landlords are also willing to accept a deposit in installments.

Step 3. Check to see if you fall within the income guidelines

Applicants must have gross incomes that fall within the applicable income eligibility guidelines. All sources of income and assets are taken into consideration. You can do a preliminary check in three ways:

1. **Call a specific property** when a waitlist opens and ask.
2. **Check the Maximum Income Graphs** to see if your household income is below the income maximums for the housing you are applying for. See Graph #1, page 4 for more information.
3. **If you have a Section 8 Housing Choice Voucher**, ask to see if they will accept vouchers at their properties.

Step 4. Identify your housing needs by type, city and number of bedrooms

Make a list of every city or community where you would consider moving.

Identify the type of housing that matches you or your family:

- **Senior:** You or your spouse must be at least 62 or older
- **Special Needs:** You must have a disability (mental, physical, developmental)
- **Studio:** You must be a person living alone, or a two-person household (not necessarily married)
- **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
- **Homeless, Transitioning Youth or Other:** You fit the designated criteria for the particular housing site

Identify how many bedrooms you need. The general rule of thumb is that two persons must share a bedroom in the apartment unless there is a medical reason requiring separate bedrooms, or there are state or local building codes, occupancy guidelines or structural limitations specifying otherwise.



Step 5. Review the “Waitlist Status” list

Call or Visit the Website

Most affordable housing buildings and programs have very long waitlists, since demand for affordable housing is high and supply is low. Often the waitlists are closed and rarely open up for people to apply. Try to get on as many waitlists as you can, and monitor when a waitlist might open up. Don't get discouraged, keep trying, and advocate for more affordable housing in your community!

Step 6. If there are no waitlists currently open:

- Check the websites of non-profit developers at least monthly
- Call their Rental Information number and ask for a list of properties, including those in development. Additionally, ask to have your name placed on an “Interest List” for any properties you have an interest in and are qualified for.

When a waitlist opens, call the number of the property. Ask for an application to be mailed, or go to the property to get an application, complete it, and submit it by the deadline. Continue to apply to each property as waitlists open and be sure to apply to other properties managed by other affordable housing companies.

Once you have submitted your application(s), be sure to 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 how often and the best way to do this.

Apply to as many affordable housing property management companies as you can.



For resources to help you find affordable housing, see page 18.

Resources to Help You Find Affordable Housing

Emergency and Housing Referral Resources

These organizations provide temporary emergency housing assistance or refer individuals to assistance programs in their areas.

Alameda County Resource Finder
www.alamedaco.info

American Red Cross Contra Costa County
(925) 630-7400
www.redcross.org

Bay Area Rescue Mission
(888) 343-3663
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 County Homeless Hotline
(800) 808-6444
www.crisis-center.org/
Homeless_Services.html

Contra Costa Employment and Human Services Workforce Service
(925) 313.1579
www.ehsd.org

Eden Information & Referral/ 2-1-1 Alameda County
Call this number: 211
www.edenir.org

The First Place Fund for Youth
(510) 272-0979
www.firstplaceforyouth.org

Greater Richmond Interfaith Program (GRIP) Resource Center
(510) 233-2141
www.gripcommunity.org

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

Northern California Council for the Community Help Link
(415) 808-4444 (English and Spanish)
(415) 808-7339 (Chinese)
www.uwba.org/helpink/
commsservices.html

SHELTER, Inc.
(925) 335-0698
www.shelterincofccc.org

STAND! Against Domestic Violence
(888) 215-5555
www.standagainstdv.org

Legal and Housing Education Services

These organizations provide information and support to individuals who have been discriminated against in housing on the basis of race, color, religion, sex, national origin, disability or having children in the family. Organizations that provide other legal services and support for residents facing evictions are also included in this section.

Bay Area Legal Aid
(800) 551-5554
www.baylegal.org

Centro de Servicios
(510) 489-4100
www.ci.union-city.ca.us/
community/centro.htm

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

Community Resources for Independent Living
(510) 881-5743
www.cril-online.org

Consumer Credit Counseling Services (CCCS) of the East Bay
(866) 889-9347 or
(510) 729-6966
www.cccsebay.org

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

ECHO Housing Assistance Center
(510) 581-9380 Hayward
(510) 836-4826 Oakland
(925) 449-7340 Livermore
(650) 327-1718 Palo Alto
www.echofairhousing.org

Eviction Defense Center
(510) 452-4541

Housing Rights, Inc.
(510) 548-8776
www.housingrights.org

Law Center for Families (LCFF)
(510) 451-9261
www.lcff.org

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

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

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

SAVE Law Project
(510) 794-6055
www.save-dv.org



Tri-Valley Housing Opportunity Center
(925) 373-3930
www.tvhoc.org

Rental Subsidies and Security Deposit Assistance

East Oakland Switchboard
(510) 569-6369

La Familia Counseling Service
(510) 881-5921
www.lafamiliacounselingservice.com

Native American Health Center
(510) 535-4470
www.nativehealth.org

SHELTER, Inc.
(925) 335-0698
www.shelterincofccc.org

Travelers Aid Society
(510) 444-6834
www.travelersaid.org

Tri-City Volunteers
(510) 793-4583
www.tri-cityvolunteers.org

Public Housing Authorities

Public Housing Authorities manage affordable housing developments and are responsible for administering

Section 8 programs. The Public Housing Authorities of most cities not listed here fall under the jurisdiction of their county agencies.

City of Alameda
(510) 747-4300
www.alamedahsg.org

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

Berkeley
(510) 981-5470
www.ci.berkeley.ca.us/
citycouncil/housingauthority

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

Dublin
(925) 833-6600
www.ci.dublin.ca.us/
departmentsublevel2.cfm

Livermore
(925) 447-3600
www.livermorehousingauthority.com

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

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