

# An Affordable Housing Agenda

## For the Regional “Sustainable Communities Strategy”

The regional Association of Bay Area Governments (ABAG) and the Metropolitan Transportation Commission (MTC) are currently engaged in an ambitious effort to create a “Sustainable Communities Strategy” to guide development throughout the Bay Area’s cities and counties for the next 20 years. Driven by recent climate change and land use laws AB 32 and SB 375, this “SCS” aims to reduce greenhouse gas emissions by encouraging compact development that allows people to drive less, reducing the collective “vehicle miles traveled” (VMT) of the growing Bay Area population.

While the Sustainable Communities Strategy is often framed as a green initiative, it is just as valid to frame it as a housing initiative. By setting development guidelines and targets, the SCS could help determine what housing gets built where and for whom, and its VMT impacts. Once adopted, the SCS could have dramatic implications for housing affordability. At best, it

will be a blueprint for an environmentally sensitive, geographically balanced, and socioeconomically equitable pattern of growth over the next two decades; at worst it could be a recipe for continued under-production of affordable housing and destabilization of vulnerable low-income communities that become “hot” development markets.

With these two potential futures in mind, EBHO has been working with other advocacy organizations to ensure that affordable housing and equitable development are integrated in the SCS. In November of 2010 we collectively crafted an Affordable Housing Agenda for the SCS.

### Principles/Assumptions

- Providing for sufficient affordable homes is a necessary part of any strategy to reduce greenhouse gas emissions from vehicles as required by SB 375.
- Investing in affordable housing near jobs reduces commutes.
- Affordable housing residents use transit at higher rates; therefore investing in affordable housing near transportation centers will help make transit successful. (See The Green Connection article on page 14 for more information.)

- Matching the housing prices/rents in communities to actual income levels of existing and projected jobs assures greenhouse gas reduction while increasing social equity.
- Socially equitable land use and development policy is a value in and of itself.
- Recognizes that healthy communities have a mix of households at different income levels and that housing should be provided for all.
- Explicitly addresses needs for housing affordability rather than relying on the real estate market to set housing costs.
- Stabilizes existing “communities of concern” at risk of housing cost increases resulting from stimulated development.
- Housing affordability needs cannot be met simply through market-based strategies.



Illustration courtesy of Fernando Marti



## Goals

### The SCS should:

- 1 Create a fair and realistic distribution of housing through the “regional housing needs allocation” (RHNA) process that takes advantage of jobs, transit and community infrastructure (including high-performing schools across the region), recognizing the need to produce affordable housing in suburban jurisdictions as well as urban centers.
- 2 Preserve existing resources for affordable housing and incorporate plans for a new dedicated funding source that is sufficient to invest in producing the Regional Housing Needs Allocation at all income levels, but especially for the most vulnerable, people at the lowest incomes, families with children and people with special needs.
- 3 Incentivize a production balance between market-rate housing and affordable housing through policies such as: linking increased transit and other infrastructure funds to the production of affordable housing, or linking Environmental Review relief to meeting affordable housing needs.
- 4 Incentivize affordable housing production in transit-rich neighborhoods by linking increased transit and other infrastructure funds to the production of affordable housing.
- 5 Prioritize transportation investments to meet existing needs, especially in low-income, transit-dependent communities isolated from regional transit infrastructure.
- 6 Prioritize preventing displacement as the desirability and accessibility of Transit-Oriented-Development neighborhoods rises, and facilitate preservation of existing housing supply through acquisition and enhancement as part of affordable housing strategies, especially in low-income neighborhoods proximate to jobs and transportation.

This Housing Agenda is ambitious, even aggressive, in its expectations for housing affordability and community development. And yet so is the stated intent of the SCS process itself: in July 2010 MTC adopted the target of a 15% per capita reduction in greenhouse gas emissions by 2035, relative to 2005 levels. However, the most recent projections by MTC/ABAG suggest just a 7 to 10% reduction by 2035 under current growth patterns. This means that the SCS will have to find new strategies to achieve the 15% target. From EBHO’s standpoint, we also need to find new strategies to achieve affordable housing and equitable development goals.

While the regional SCS policy-making process may seem abstract compared to EBHO’s direct campaign work, its long-term implementation will impact local planning processes, zoning ordinances and development decisions. City and county jurisdictions will build on the framework set at the state and regional level. If the SCS contains a strong affordable housing agenda, advocates will have more leverage to influence local decision-making. They could also make the argument that more funding for affordable housing is essential if the SCS is to become a reality. EBHO’s current work in Concord and Oakland, for example, is strengthened by tying affordable housing to greenhouse gas emissions goals. While the ABAG/MTC process is long and daunting, we hope pushing for an Affordable Housing Agenda for the SCS will set the stage for truly sustainable communities.

*EBHO thanks Peter Cohen, EBHO Policy Director, for contributing this article.*

Get involved in our SCS efforts, become an EBHO member, and join EBHO’s SB 375 committee.





Affordable housing and transit combined can create an attractive community and reduce car traffic. (Image: Nelson/Nygaard Consulting Associates)

## The Green Connection: More Affordable Housing = Less Traffic

### Affordable housing = green housing?

A wide range of national studies suggest that low-income households are less likely to own a private vehicle and most likely to take transit. When these groups do travel by car, on average they make fewer and shorter vehicle trips and are more likely to travel during off-peak hours when road capacity is generally unconstrained. Similar to these national findings, local studies show that affordable housing in the Bay Area is also “low traffic” housing.

Despite these research findings, the conventional methods used by transportation planners to estimate auto parking demand and vehicle trips can overlook the “low traffic”

of affordable housing. As a result, parking requirements are often too high for affordable housing, meaning that money that could have been spent on constructing more affordable homes may be wasted on unneeded parking. In addition, many communities prohibit “unbundled parking” (which allows for parking to be paid for separately from the price of housing, without increasing the total cost of both), meaning that low-income households often pay for parking spaces they don’t want or need.

### Maximizing the “low traffic” benefits of affordable housing

California and the Bay Area are at the forefront of prioritizing policies that make it

easier for more people to get around without a car for more of their trips, thereby reducing vehicle miles traveled (VMT) and greenhouse gas emissions (GHGe). As part of this effort, the Bay Area has redoubled long-standing efforts to encourage compact land-use patterns and facilitate transit-oriented development (TOD) projects near major transit nodes.

However, recent national research suggests that *some* kinds of development near transit can actually lead to increases in the average rates of car ownership and traffic in existing neighborhoods. This can result when development projects are transit *adjacent* but not transit *oriented*, are targeted exclusively at high-income households, and/or displace lower-income households most likely to take transit.

One solution to this problem is to require TOD projects to incorporate traffic-reducing strategies like unbundled parking, on-site carsharing, and discounted transit passes to encourage residents of market-rate homes to use nearby transit. But another critical strategy is to include the maximum feasible number of affordable housing units at TOD sites.<sup>1</sup> This is both an ethical policy to pursue (because low-income households need good access to the regional transit network) as well as a practical one, since affordable housing units are the key to unlocking the potential traffic-reducing benefits of TOD and getting the most “bang for the buck” out of taxpayer dollars spent on public transit.

## Affordable housing as climate change mitigation?

Bay Area cities and counties will increasingly be looking for strategies to help them meet their GHGe reduction targets.<sup>2</sup> Due to the “low traffic” nature of affordable housing units, Bay Area communities should consider how locating more affordable housing units within their boundaries can help these communities meet their climate change goals, relative to the GHGe if the same number of comparable market-rate homes were developed within the jurisdiction’s boundaries.

Following that same logic, affordable housing developers should explore whether quantifying the reduced transportation-related GHGe generated by their projects over the useful life of the project might be a sellable commodity. For example, several voluntary cap-and-trade carbon markets already exist, and a mandatory cap-and-trade exchange is one climate change strategy being considered by the federal government. The revenue generated from selling these tradable “carbon credits” (expressed as the price of a one ton GHGe that was reduced or avoided) could be a new source of funding for affordable housing. EBHO is currently seeking funding for a joint research project with EAH and Nelson\Nygaard that would explore the feasibility of this approach and its revenue potential.

## Conclusion

Our research has led us to conclude the following:

- One of the most effective ways for Bay Area communities to reduce barriers to affordable housing would be to confirm that their parking requirements and traffic models are appropriate for “low-traffic” affordable housing. When current residents know that new affordable housing in the neighborhood will not result in “traffic Armageddon” or spillover parking problems, they are more likely to be supportive of it.
- The overall transportation impacts of a mixed-income project near transit will be less than if a) the same site was developed entirely with market-rate homes or b) the site was left undeveloped and affordable homes were located further away from

transit. To maximize the transportation benefits of affordable housing, policymakers should seek to include the maximum feasible amount of affordable housing at TOD sites. If affordable homes are optimized as part of mixed-income development projects at the Bay Area’s remaining TOD sites, the “low-traffic” affordable homes could be considered a mitigation for any potential transportation impacts of the market-rate homes.

- Communities that welcome affordable housing should explore the potential to take credit for affordable housing’s reduced emissions of transportation-related greenhouse gases (relative to comparable market-rate homes) to help them meet their local GHGe goals. Under some circumstances, tradable GHGe credits may be a potential new source of funding for affordable housing.

**The bottom line:** encouraging low-traffic affordable housing near transit must be a critical part of every Bay Area community’s efforts to reduce traffic congestion and greenhouse gas emissions.

*EBHO thanks Jeremy Nelson and Daniele Petrone of Nelson\Nygaard for contributing this article.*

Carsharing services at TOD projects offer an equitable, affordable alternative to car ownership. (Source: City Carshare. Used with permission.)



1. It is important to note that including market-rate housing is often critical to make many TOD projects financially viable, especially in regions with high land costs like the Bay Area.
2. Communities may have established GHGe targets as part of their locally-initiated climate action plan. If not, GHGe targets for local jurisdictions may be established as part of the regional Sustainable Communities Strategy currently being developed by the MTC.





*“Living in decent and affordable housing has enabled me to maintain a good quality life.”*

–Francine Williams  
Satellite Housing Resident  
(pictured on page 11)



## Steps to Find Affordable Housing

Finding a great, affordable place to live can be challenging, but the tips below can help. Call 2-1-1 and the organizations on pages 19 and 20 for more information.

### 1. Learn about different types of affordable housing

#### Non-Profit Housing

Non-profit housing developments offer well-designed and well-managed homes like the properties on pages 21–25. Tenants are carefully screened. Some non-profits offer services on-site, including youth and senior activities, job training and computer labs. Find out about non-profit housing opportunities by contacting the organizations listed on page 20 and visiting their websites.

#### Section 8 (Housing Choice Voucher Program)

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

many of them find that the program allows competitive rents and prompt rental payments. It’s difficult to obtain a Section 8 voucher, but it’s worth getting on the waiting list. Contact your local housing authority for more information. (See page 19)

#### Public Housing

Many public housing developments have been renovated in recent years. Public housing has certain income and residency restrictions; contact the housing authorities on page 19 for information.

#### First-Time Homebuyer Programs

Renting is a great option for many families. But if you are ready to think about buying a home, contact your city’s housing department about assistance programs. The organizations on page 19 can help you through the homebuying process.

## 2. Get your finances and credit ready

### The Credit Check

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

If you need help with credit, contact a credit counseling agency. (See page 19)

### The Security Deposit

If the security deposit is a challenge, there are programs that can help you pay move-in costs (see page 19). Some landlords are also willing to accept a deposit in installments.

### Savings and Budgeting

Make sure that you can afford transportation, childcare, health care and other costs along with rent. The agencies on page 19 can help you with savings plans and managing your finances.

## 3. Check to see if your income qualifies

Because affordable housing is reserved for people with lower incomes, your gross income must fall within a certain eligible range (see the income chart on page 4 for examples of ranges). All sources of income and assets are taken into consideration. Find out if you qualify by inquiring with a specific property or non-profit developer. If you have a Section 8 Housing Choice Voucher, ask if the property will accept it.

## 4. Identify your housing needs and preferences

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

See which housing type fits you and your family:

- **Senior:** You or your spouse must be at least 62 or older. Children are usually not allowed.
- **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
- **Formerly Homeless, Youth or Other:** You belong to the designated group

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

## 5. Contact non-profit developers and apply

- Check the websites of non-profit developers on page 20 at least monthly.
- Call them and ask for a list of properties, including those in development. Have your name placed on an “Interest List” for any properties that meet your needs and income level.
- Get on as many waitlists as you can. When a waitlist opens, call the property. Ask for an application, or go to the property to get an application. Submit it by the deadline.
- Once you have submitted your applications, let each property know if you move or change your phone number. In order to remain on a waitlist, you must be in regular contact with the site manager of each property. Ask to find out the best way to do this.

Apply to as many affordable housing properties as you can. Remember, the agencies and organizations in this guidebook want to help you find affordable housing. Be persistent, don't get discouraged, and advocate for more affordable housing in your community!

For resources to help you find affordable housing, see page 19.







# Community Economics

Community Economics specializes in:

**Financial & Development Consulting**  
*on Affordable Rental Housing*  
*for Nonprofits & Government Agencies*



Fuller Gardens



Oak Street Terrace



**Community Economics**

## Contact us

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



Sylvester Rutledge Manor

## Resources to Help You Find Affordable Housing

### Housing, Shelter, Rental Subsidies, and Emergency Resources

*These organizations provide temporary and emergency housing assistance. For general housing referrals and services, call 2-1-1.*

**American Red Cross Bay Area**  
1-800-4-HELP-BAY (443-5722)  
[www.redcrossbayarea.org](http://www.redcrossbayarea.org)

**Bay Area Rescue Mission**  
(510) 215-4555  
[www.bayarearescue.org](http://www.bayarearescue.org)

**Berkeley Food and Housing Project**  
(510) 649-4965  
Shelter Reservation Hotline  
1-866-960-2132  
[www.bfhp.org](http://www.bfhp.org)

**Building Futures with Women and Children**  
1-866-A-WAY-OUT (292-9688)  
[www.bfwc.org](http://www.bfwc.org)

**Catholic Charities of the East Bay**  
(510) 768-3100  
[www.cceb.org](http://www.cceb.org)

**Center for Independent Living**  
(510) 841-4776  
[www.cilberkeley.org](http://www.cilberkeley.org)

**Contra Costa County Homeless Hotline**  
(800) 808-6444  
[www.crisis-center.org/Homeless\\_Services.html](http://www.crisis-center.org/Homeless_Services.html)

**East Oakland Community Project**  
(510) 532-3211  
[www.eocp.net](http://www.eocp.net)

**Eden Information & Referral/ 2-1-1 Alameda County**  
Call this number: 211  
[www.edenir.org](http://www.edenir.org)

**Family Emergency Shelter Coalition**  
(510) 581-3223  
[www.fescfamilyshelter.org](http://www.fescfamilyshelter.org)

**Greater Richmond Interfaith Program**  
(510) 233-2141  
[www.gripcommunity.org](http://www.gripcommunity.org)

**A Safe Place Domestic Violence Services**  
(510) 536-7233  
[www.asafeplacedvsvs.org](http://www.asafeplacedvsvs.org)

**SAVE (domestic violence) 24-hour Crisis Hotline**  
(510) 794-6055  
Community Office:  
(510) 574-2250  
[save-dv.org](http://save-dv.org)

**SHELTER, Inc. of Contra Costa County**  
(925) 335-0698  
[www.shelterincofccc.org](http://www.shelterincofccc.org)

**The Society of St. Vincent de Paul of Alameda County**  
(510) 638-7600  
[www.svdv-alameda.org](http://www.svdv-alameda.org)

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

**Tri-City Volunteers**  
(510) 793-4583  
[www.tri-cityvolunteers.org](http://www.tri-cityvolunteers.org)

### Legal, Financial, and Housing Rights Services

*These organizations provide information and support to individuals who have faced unlawful discrimination in housing, or residents who need assistance with other legal and financial problems such as eviction.*

**Bay Area Legal Aid**  
Alameda County, Contra Costa West:  
(510) 250-5270  
Contra Costa County East:  
(925)-219-3325  
[www.baylegal.org](http://www.baylegal.org)

**California LifeLine Program**  
(Discounted home phone service)  
1-877-858-7463  
[www.californialifeline.com](http://www.californialifeline.com)

**Causa Justa-Just Cause**  
(510)763.5877  
[www.cjjc.org](http://www.cjjc.org)

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

**Centro Legal de la Raza**  
(510) 437-1554  
[www.centrolegal.org](http://www.centrolegal.org)

**Community Resources for Independent Living**  
(510) 881-5743  
[www.cril-online.org](http://www.cril-online.org)

**Consumer Credit Counseling Services (CCCS) of the East Bay**  
(866) 531-3433  
[www.cccsebay.org](http://www.cccsebay.org)

**Contra Costa Employment and Human Services Workforce Services**  
(925) 313-1593  
<http://ca-contracostacounty.civicplus.com/index.aspx?NID=2539>

**East Bay Community Law Center**  
(510) 548-4040  
[www.ebclc.org](http://www.ebclc.org)

**ECHO Housing Assistance Center**  
(510) 581-9380 Hayward  
(510) 496-0496 Oakland  
(925) 449-7340 Livermore  
[www.echofairhousing.org](http://www.echofairhousing.org)

**Eviction Defense Center**  
(510) 452-4541

**Family Violence Law Center**  
(510) 208-0220  
[www.fvlc.org](http://www.fvlc.org)

**Housing Rights, Inc.**  
(510) 548-8776  
[www.housingrights.org](http://www.housingrights.org)

**Lao Family Community Development, Inc.**  
(510) 533-8850  
[www.lfcd.org](http://www.lfcd.org)

**Operation Hope**  
(510) 535-6700  
[www.operationhope.org](http://www.operationhope.org)

**Pacific Community Services**  
(925) 439-1056  
[www.pcsi.org](http://www.pcsi.org)

**Project Sentinel**  
(510) 574-2270  
[www.housing.org](http://www.housing.org)

**Tri-Valley Housing Opportunity Center**  
(925) 373-3930  
[www.tvhoc.org](http://www.tvhoc.org)

**Tenants Together**  
(415)495-8100  
<http://tenantstogether.org>

### Public Housing Authorities

*Public Housing Authorities manage affordable housing developments and are responsible for administering Section 8 programs. If your city is not listed here, contact the county Housing Authority.*

**City of Alameda**  
(510) 747-4300  
[www.alamedahsg.org](http://www.alamedahsg.org)

**Alameda County**  
(510) 670-5404  
[acgov.org/cda/hcd](http://acgov.org/cda/hcd)

**Berkeley**  
(510) 981-5470  
[www.ci.berkeley.ca.us/BHA/](http://www.ci.berkeley.ca.us/BHA/)

**Contra Costa County**  
(925) 957-7000  
[www.contracostahousing.org](http://www.contracostahousing.org)

**Dublin**  
(925) 833-6610  
[www.ci.dublin.ca.us/index.aspx?NID=115](http://www.ci.dublin.ca.us/index.aspx?NID=115)

**Livermore**  
(925) 447-3600  
[www.livermorehousingauthority.com](http://www.livermorehousingauthority.com)

**Oakland**  
(510) 874-1500  
[www.oakha.org](http://www.oakha.org)

**Richmond**  
(510) 621-1300  
[www.ci.richmond.ca.us/rha](http://www.ci.richmond.ca.us/rha)





# Non-Profit Developers & Service Providers

## Non-Profit Housing Developers

*These organizations construct and manage affordable housing and provide services in Alameda and Contra Costa counties.*

### Abode Services/Allied Housing

40849 Fremont Boulevard  
Fremont, CA 94538  
(510) 657-7409  
[www.abodeservices.org/index.html](http://www.abodeservices.org/index.html)  
(510) 657-6409, ext. 212  
[www.abodeservices.org/allied.html](http://www.abodeservices.org/allied.html)

### Affordable Housing Associates (AHA)

1250 Addison Street, Suite G  
Berkeley, CA 94702  
(510) 649-8500  
[www.ahainc.org](http://www.ahainc.org)

### Alameda Development Corporation

851 West Midway Avenue  
Alameda, CA 94501  
(510) 523-4460

### BRIDGE Housing

345 Spear Street, Suite 700  
San Francisco, CA 94105  
(415) 989-1111  
[www.bridgehousing.com](http://www.bridgehousing.com)

### Christian Church Homes of Northern California

303 Hegenberger Road, Suite 201  
Oakland, CA 94621  
(510) 632-6712  
[www.cchnc.org](http://www.cchnc.org)

### Community Housing Development Corporation of North Richmond (CHDC)

1535-A Third Street  
Richmond, CA 94801  
(510) 412-9290  
[www.chdcnr.com](http://www.chdcnr.com)

### EAH Housing

2169 East Francisco Blvd, Ste B  
San Rafael, CA 94901  
(415) 258-1800  
[www.eahhousing.org](http://www.eahhousing.org)

### East Bay Asian Local Development Corporation (EBALDC)

310 Eighth Street, Suite 200  
Oakland, CA 94607  
(510) 287-5353  
[www.ebaldc.org](http://www.ebaldc.org)

### Eden Housing

22645 Grand Street  
Hayward, CA 94541  
(510) 582-1460  
[www.edenhousing.org](http://www.edenhousing.org)

### Habitat for Humanity East Bay

2619 Broadway  
Oakland, CA 94612  
(510) 251-6304  
[www.habitatbay.org](http://www.habitatbay.org)

### Housing Consortium of the East Bay

1736 Franklin Street, 6th Floor  
Oakland, CA 94612  
(510) 832-1315  
[www.hceb.org](http://www.hceb.org)

### Lutheran Social Services

988 Oak Grove Road  
Concord, CA 94518  
(925) 825-1060  
[www.lssnocal.org](http://www.lssnocal.org)

### Mercy Housing California

1360 Mission Street, Suite 300  
San Francisco, CA 94103  
(415) 355-7100  
[www.mercyhousing.org](http://www.mercyhousing.org)

### MidPen Housing

303 Vintage Park Drive, Suite 250  
Foster City, CA 94404  
(650) 356-2900  
[www.midpen-housing.org](http://www.midpen-housing.org)

### Northern California Land Trust

3122 Shattuck Avenue  
Berkeley, CA 94705  
(510) 548-7878  
[www.nclt.org](http://www.nclt.org)

### Oakland Community Land Trust

672 13th Street  
Oakland, CA 94612  
[www.oakclt.org](http://www.oakclt.org)

### Resources for Community Development (RCD)

2220 Oxford Street  
Berkeley, CA 94704  
(510) 841-4410  
[www.rcdev.org](http://www.rcdev.org)

### San Antonio Community Development Corporation

2228 East 15th Street  
Oakland, CA 94606  
(510) 536-1715  
[www.sacdc.org](http://www.sacdc.org)

### Satellite Housing, Inc.

1521 University Avenue  
Berkeley, CA 94703  
(510) 647-0700  
[www.satellitehousing.org](http://www.satellitehousing.org)

### The Unity Council

1900 Fruitvale Avenue, Suite 2A  
Oakland, CA 94601  
(510) 535-6900  
[www.unitycouncil.org](http://www.unitycouncil.org)

## Non-Profit Housing & Services Providers

*These community-based organizations provide transitional housing, mental and physical health services, and other family supports.*

### Alameda Point Collaborative

677 West Ranger Avenue  
Alameda, CA 94501  
(510) 898-7800  
[www.apcollaborative.org](http://www.apcollaborative.org)

### Anka Behavioral Health, Inc.

1850 Gateway Boulevard, Suite 900  
Concord, California 94520  
(925) 825-4700  
[www.ankabhi.org](http://www.ankabhi.org)

### Bay Area Community Services (BACS)

1814 Franklin Street, Fourth Floor  
Oakland, CA 94612  
(510) 613-0330  
[www.bayareacs.org](http://www.bayareacs.org)

### Berkeley Food and Housing Project

2140 Dwight Way  
Berkeley, CA 94704  
(510) 649-4965  
[www.bfhp.org](http://www.bfhp.org)

### Bonita House, Inc.

6333 Telegraph Avenue, Suite 102  
Oakland, CA 94609  
(510) 923-1099  
[www.bonitahouse.org](http://www.bonitahouse.org)

### Building Futures with Women and Children

1395 Bancroft Avenue  
San Leandro, CA 94577  
(510) 357-0205  
[www.bfvc.org](http://www.bfvc.org)

### Building Opportunities for Self Sufficiency (BOSS)

2065 Kittredge Street, Suite E  
Berkeley, CA 94704  
(510) 649-1930  
[www.self-sufficiency.org](http://www.self-sufficiency.org)

### Contra Costa Interfaith Housing

978 2nd Street, Suite 240  
Lafayette, CA 94549  
(925) 299-1067  
[www.ccinterfaithhousing.org](http://www.ccinterfaithhousing.org)

### Davis Street Family Resource Center

3081 Teagarden Street  
San Leandro, CA 94577  
510.347.4620  
[www.davisstreet.org](http://www.davisstreet.org)

### East Bay Community Recovery Project

2551 San Pablo Avenue  
Oakland, CA 94612  
(510) 446-7100  
[www.ebcprp.org](http://www.ebcprp.org)

### East Oakland Community Project

7515 International Boulevard  
Oakland, CA 94621  
(510) 532-3211  
[www.eocp.net](http://www.eocp.net)

### Family Emergency Shelter Coalition (FESCO)

21455 Birch Street, Box 5  
Hayward, CA 94541  
(510) 886-5473  
[www.fescofamilyshester.org](http://www.fescofamilyshester.org)

### First Place for Youth

519 17th Street, Suite 600  
Oakland, CA 94612  
(510) 272-0979  
[www.firstplaceforyouth.org](http://www.firstplaceforyouth.org)

### La Familia Counseling Service

(510) 881-5921  
[www.lafamiliacounselingservice.com](http://www.lafamiliacounselingservice.com)

### Native American Health Center

(510) 747-3030  
[www.nativehealth.org](http://www.nativehealth.org)

### Rubicon Programs

2500 Bissell Avenue  
Richmond, CA 94804  
(510) 235-1516  
[www.rubiconprograms.org](http://www.rubiconprograms.org)

### SHELTER, Inc.

1815 Arnold Drive  
Martinez, CA 94553  
(925) 335-0698  
[www.shelterincofccc.org](http://www.shelterincofccc.org)

### Volunteers of America Bay Area

1601 Harbor Bay Parkway, Suite 150  
Alameda, CA 94502  
(510) 473-0500  
[www.voaba.org](http://www.voaba.org)

## A Tour of Today's Affordable Housing

Affordable housing makes an immediate difference in people's lives and communities, and it also spurs long-term change. It helps families to plan for the future while attracting business to neighborhoods and promoting sustainable growth. The properties profiled here are hubs of

community and opportunity, providing recreation, wellness, child and youth development, and technology. Even as affordable housing faces tough funding cuts, EBHO will keep working to give Bay Area households the chance to live in quality affordable homes like these.



*"I love the community; it's not just a place to live but a place for kids and parents to enjoy themselves."*

-Maresha Gray, Los Medanos Resident

### Los Medanos Village – Resources for Community Development

2000 Crestview Drive, Pittsburg, 94565, Contra Costa County

*Better futures for children, youth and families in a supportive and accessible community*

**Newly Constructed Homes** for low-income families and adults, and formerly homeless youth

**Completed:** January 2010

**Property Management Company:**

The John Stewart Company

**Architect:** Van Meter Williams Pollack

**General Contractor:** James E. Roberts-Obayashi Corporation

**Financing:** Redevelopment Agency of the City of Pittsburg; County of Contra Costa; California State HCD MHP; Enterprise Community Partners; Wells Fargo; General Partner Equity: RCD

Los Medanos Village provides 71 new, green apartments tailored to the needs of 66 low-income families and individuals and five formerly homeless youth. It features two playgrounds, several picnic/barbecue areas, a computer center, a community room, and garden space. Residents have support from an on-site manager, and from services from Contra Costa Interfaith Housing and First Place for Youth, who offer after-school programs, computer training and independent living skills training.

Los Medanos' eco-friendly aspects make it sustainable for future generations. These include a solar water heating system, solar electricity for common areas, and green building materials. These amenities earned the property a GreenPoint rating of 131 points. Located near the Railroad Avenue pedestrian overpass, the development encourages walking and transit use.

This beautiful community was made possible through public/private/non-profit collaboration, with redevelopment funding playing a key role.



## Fairmount Apartments – Affordable Housing Associates

401 Fairmount Avenue, Oakland, Alameda County

*Integrating services and supports for those with special needs*

**A Rehabilitated Property** for low-income families and individuals and households with special needs and/or disabilities

**Completed:** February 2011

**Architect:** Asian Neighborhood Design

**General Contractor:** JH Fitzmaurice

**Financing/Funding:** Low Income Investment Fund; Northern California Community Loan Fund; 4% Tax Credits, State Department of Housing and Community Development (replaced by TCAP MHP Backstop funds); City of Oakland Redevelopment Agency; Wells Fargo; Alameda County HOPWA; Mental Health Services Act Capital; Affordable Housing Program; Alameda County StopWaste.org; Alameda County Lead Protection Program; Enterprise Green Communities

Fairmount Apartments provides 31 homes to families and individuals including six

units set aside for formerly homeless individuals with mental health disabilities. Another five units house people living with HIV/AIDS or disabilities. These tenants receive support from Toolworks, a social service agency.

Residents enjoy a spacious courtyard with a landscaped garden and patio. Other amenities include a common kitchen area, a lounge and a laundry room. In addition to the rehab and seismic upgrade, AHA made sustainable additions that earned a GreenPoint rating of 125. These include dual-paned windows, a solar hot water heating system, high-efficiency boilers, fluorescent lighting, low-water-use plumbing and reduced carpet use. The result is a healthy environment for the long term.



## Estabrook Place – Eden Housing, Inc.

2103 East 14th Street, San Leandro, CA, Alameda County

*A healthy, supportive environment for seniors in downtown San Leandro*

**Newly Constructed Homes** for low-income seniors

**Completed:** June 2010

**Architect:** HKIT Architects

**General Contractor:** J.H. Fitzmaurice

**Financing:** U.S. Department of Housing and Urban Development; Enterprise Community Investment, Inc.; City of San Leandro; City of San Leandro Redevelopment Agency; County of Alameda; Federal Home Loan Bank Affordable Housing Program; Silicon Valley Bank; StopWaste.org; Home Depot Foundation

Funded through the HUD 202 Supportive Housing for the Elderly Program and the Low Income Housing Tax Credit Program, Estabrook Place provides a healthy and affordable community for 64 diverse seniors. This 51-unit development near downtown San Leandro includes a beautifully landscaped courtyard, planter

gardens on the roof terrace, a computer room/library, and an exercise room.

With a GreenPoint Rated score of 184 points, the community incorporates energy and resource-efficient features such as a solar hot water system, photovoltaic panels, hydronic space heating, Energy Star appliances, dual-flush toilets, low-flow fixtures, native and drought-tolerant landscaping, and high-efficiency irrigation.

Estabrook Place residents have access to services designed to help them live independently as long as possible. Health and wellness initiatives join financial literacy classes, voter education and registration, community volunteering, and one-on-one case management. Residents are also extremely active in holiday and cultural celebrations and resident-led social activities.

## Newark Gardens – Satellite Housing

35300 Cedar Boulevard, Newark, Alameda County

*An affordable community with real longevity*

**A Rehabilitated Property** for seniors and adults with mobility impairments

**Completed:** 1983 (original construction), February 2011 (rehab)

**Architect:** HKIT Architects

**Rehabilitation General Contractor:**

BBI Construction

**Financing:** HUD 223F FHA Loan from Enterprise Community Partners

Newark Gardens shows how continued investment in affordable housing can pay off for decades. When built in 1982-83, it was Newark's first affordable housing development designed specifically for seniors. In 1986, it won a Gold Nugget Award for Best Affordable Development. Since then, hundreds of older adults and adults with mobility impairments have

found a home in the community, with its low-rise buildings clustered around sunny garden spaces. Residents enjoy community rooms, social activities and amenities such as door-to-door van transportation.

Recently, Newark Gardens received a 21st-century facelift: windows were upgraded, durable fiber cement siding took the place of cedar shingles, roofing was replaced and common-area bathrooms were reconfigured to meet current ADA standards. Some homes are pilot-testing the state-of-the-art WellAWARE system, sponsored by Enterprise Community Partners. It allows loved ones to receive daily reports on an elderly resident's wellbeing. With these improvements, Newark Gardens and its residents are well-positioned for a long, healthy future.



## Edes Avenue – Habitat for Humanity East Bay

10800 & 10900 Edes Avenue, Oakland, Alameda County

*Transforming a toxic site into a sustainable community of opportunity*

**Newly Constructed Homes** for low- and very-low-income first-time homebuyer families

**Completed:** December 2008 (phase A); September 2010 (phase B)

**Architect:** Gary Struthers, AIA (phase A); Pyatok Architects, Inc. (phase B)

**General Contractor:** Habitat for Humanity East Bay

**Financing:** City of Oakland Redevelopment Agency; California Department of Housing & Community Development CalHome; California DTSC Cleanup Loan; EPA Brownfield grant; Federal Home Loan Bank AHP; California Self-Help Housing Program grant; Center for Creative Land Recycling; Habitat for Humanity East Bay donations; Pacific Gas and Electric Company; KB Home; Pulte Homes; Thrivent Financial for Lutherans; Bank of America; Cisco; Wells Fargo; Simpson Strong-Tie

Edes Avenue is the largest, greenest Habitat for Humanity development in California. The project transformed

two auto salvage yards into a thriving community for first-time homebuyers by working closely with the EPA, the Center for Creative Land Recycling, and the Department of Toxic Substances Control to bring the 3.7 acre brownfield site to the highest residential standards. The site includes new streets, sidewalks, storm drainage systems and a landscaped play area.

Habitat's partner families receive zero-interest mortgages and contribute 500 hours of "sweat equity" in lieu of a cash down payment. Partner families also participate in training programs to prepare them for homeownership. The resale of the homes is restricted in perpetuity to maintain affordability. As a result, Edes Avenue will provide stability and opportunity for families for generations to come.







### Lion Creek Crossings III & IV – East Bay Asian Local Development Corporation, Related Companies of California, Oakland Housing Authority

881 69th Avenue, Oakland, Alameda County

*Bringing resources, recreation, and new hope to East Oakland families*

**Newly Constructed Property** for low-income families

**Completion Date:** Summer 2008 (Phase III); January 2012 (Phase IV)

**Property Management Company:** Related Companies of California

**Architect:** Pyatok Architects, Thomas Dolan Architecture

**General Contractor:** Cahill, Nibbi Brothers

**Financing/Funding:** Redevelopment Agency and City of Oakland; Oakland Housing Authority, U.S. Department of Housing and Urban Development; HOPE VI Program, Low Income Housing Tax Credits; California Housing Finance Agency; Wells Fargo; CDLAC (tax exempt bond allocation); California Department of Housing and Community Development; Federal Home Loan Bank of San Francisco; U.S. Environmental Protection Agency Brownfields Grant; Boston Financial Capital; Stewardship Council; HCD Workforce Housing Program; Bank of America

When complete, Lion Creek Crossings will consist of 560 units. Services and amenities include computer facilities, childcare, and recreation and youth programs. Non-profits and public agencies provide everything from cooking classes to homework help in 15,000 square feet of social service space. A Resident Services Coordinator gives support and referrals, and the SparkPoint Oakland Center provides integrated financial services through a collaborative initiated by the United Way.

Community involvement was central to the development process. The centerpiece 5.7-acre park will include a creek, picnic tables, and recreation areas. Located by the Coliseum BART station, Lion Creek Crossings is a transit-oriented development and a catalyst for neighborhood revitalization.

### Amistad House – Satellite Housing

2050 Delaware Street, Berkeley, Alameda County

*Service-enriched living in the center of it all*

**A Rehabilitated Property** for seniors and adults with mobility impairments

**Completed:** February 2011

**Architect:** Anne Phillips Architecture

**General Contractor:** FineLine Construction

**Financing/Funding:** Tax exempt Bond/4% tax credit equity; AHP; US Bank; City of Berkeley; American Reinvestment and Recovery Act

Built in 1981 with funds from HUD's 202 program, Amistad House provides 60 units of fully-subsidized, affordable senior housing near the shops, restaurants and amenities of Berkeley's famous "Gourmet Ghetto" neighborhood. The development was originally sponsored by the Berkeley Pilgrimage Foundation, a subsidiary of the First Congregational Church of

Berkeley. Satellite came in as the property management agent in 2008, using its expertise to maintain affordability and enhance services for residents.

In 2010, Satellite embarked on a substantial upgrade—installing double-paned windows, a new fire safety system, new flooring and refreshed landscaping. Common areas were reconfigured to create a community kitchen, a computer area, and expanded offices for management and services. Completed at the height of the recession, the Amistad House rehab would not have happened without the American Recovery and Reinvestment Act and program funds from the Tax Credit Assistance Program.





## Good Neighbors Today and for the Future...

Whether brand-new or newly renovated, these properties show the care and commitment of non-profit affordable housing developers. Besides showcasing award-winning design and green building practices, these developments offer high-quality, professional property management; committed on-site staff; and amenities tailored to meet residents' needs.

Non-profit developers take an “asset management” approach to ensure that these benefits last. Asset management addresses not only the physical sustainability and comfort of occupied buildings but also the development's financial health, with the goal of keeping rents or mortgages affordable for decades. Non-profit developers continue to build and upgrade properties to the highest standards in order to sustain their investment in the building – and its residents – for the future.

## Tassafaronga Village – Oakland Housing Authority

930 84th Avenue, Oakland, Alameda County

*Recreating a connected, safe, and vibrant urban community*

**Newly Constructed Homes** for low-income families, and households with special needs

**Completed:** June 2010

**Property Management Company:**

The John Stewart Company

**Architect:** David Baker + Partners

**General Contractor:** Cahill Contractors

**Financing:** National Equity Fund; U.S. Environmental Protection Agency; Citibank; Housing Opportunities for Persons with AIDS; State of California Multifamily Housing Program; State of California Infill Grant; CalHFA HELP Loan; Oakland Housing Authority; City of Oakland Community and Economic Development Agency/Redevelopment Agency; Tax Credit Assistance Program; Federal Home Loan Bank AHP Subsidy

Tassafaronga Village is designed to bring a diversity of affordable housing to an under-served area of Oakland. The 7.5 acre brownfield infill site—previously home to decrepit public housing, an abandoned factory, and unused train tracks—was sandwiched between residential and industrial uses, creating an unhealthy living environment that invited criminal activity. From the beginning, the Oakland Housing Authority aimed to create a residential environment that was attractive, pedestrian-friendly, environmentally healthy, and safe.

Today, the new village comprises a vibrant, green community of over 500 residents living in 157 units of mixed-income housing that includes affordable family rental apartments and townhouses and supportive apartments with an on-site medical clinic. For-sale family townhomes are going up in cooperation with Habitat for Humanity East Bay.

Tassafaronga's design creates a neighborhood feel. New, landscaped walking paths and roadways outfitted with traffic-calming features connect the development to the library, local schools, and a previously under-used city park and community center. Many of the original tenants have been welcomed back to the new development. This sustainable project achieved the first LEED ND Gold Certified Plan in California.