

# Affordable Housing Guidebook

Building Communities  
Building Power



EBHO appreciates its funding partners



Since 1997, East Bay Housing Organizations (EBHO) has worked to celebrate affordable homes with our Affordable Housing Guidebook, released each May during our annual Affordable Housing Week. We're proud to share this essential resource with you!

## Building Communities, Building Power



In keeping with our theme, “Building Communities, Building Power,” this year’s guidebook explores the many ways that affordable housing supports resilient communities—from promoting healthy community spaces to building political power for affordable homes and communities for all. **Articles** for both experts and beginners define affordable housing and explore how to grow equitably, lift up the political leadership of residents, and highlight the links between the built environment and vibrant, healthy communities. **Property profiles** show great affordable housing developments that have helped prevent racial and economic displacement, while **resident stories** show how residents of affordable housing are contributing to their communities. **Resource listings** provide guidance for those seeking housing. And throughout, we provide information about how to get involved in this movement, and the importance of us all moving forward together for housing justice.

### How do I use this guidebook?

- **Advocates and community members:** Inform your neighbors and your constituencies about affordable housing efforts and coalitions, and discover ways to make a difference.
- **Elected officials and local government staff:** See what affordable housing developments could look like in your community, meet some of the people who benefit from affordable housing, and learn more about the policy and funding issues involved in the housing crisis.
- **People looking for affordable housing:** Turn to pages 24–25 to find resources and tips to help you find and keep affordable housing. Learn about different kinds of

affordable housing and how you can help build support for more housing.

- **Affordable housing developers:** Learn about land use, funding, and anti-displacement campaigns where your voice is needed, and use the property profiles and resident stories to make the case for more affordable housing.
- **Funders:** Find out about new, innovative affordable housing developments, policies, and organizing strategies—and who’s making them happen. See how your local investments in homes and hope are changing the lives of real people.

### Get involved with EBHO by becoming a member today!

Please visit [www.EBHO.org](http://www.EBHO.org) for more information and see page 43 for a list of current members.

### Contents

A Letter to Our Readers	2
About EBHO—Get Involved	3
What is Affordable Housing in 2018?	4
South Alameda County Steps Up!	6
Walnut Creek’s Top Priority	7
Healthcare and Housing for Seniors	8
Investing in Leaders	9
Tenants Rights are Human Rights	10
Regional Housing Equity Agenda	12
Building the Power of Hope	13
Going Modular for Multifamily	14
Water Conservation	15
Steps to Find Affordable Housing	16
Resident Stories	19
Affordable Housing Resources	24
Property Profiles	27
Advertiser Index	31
2018 Organizational Members	43
Sponsors	44

## Letter to our readers

What do you love about the Bay Area? The fact that people of all colors, ethnicities, and walks of life make this place their home? The weather, the food, the coastline and hills? The vibrant culture of art, innovation and activism? For most of us, all of the above make Alameda and Contra Costa counties desirable places to live—and have helped drive an employment and building boom.

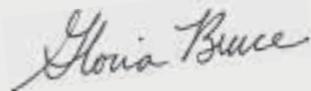
However, this prosperity hasn't been shared equally. Our area faces long-term challenges like soaring housing prices, combined with national threats to service programs and vulnerable populations, while income inequality is worsening, especially for people of color. Even while new market-rate towers rise on Oakland's skyline, people struggle to pay rent—or, tragically, are living in cars or tents.

The East Bay needs to add more housing, and cities must overcome anti-growth sentiments rooted in exclusion and racism. But just building any housing won't reach those most in need. That's why we need proven and new solutions to fund affordable housing, from local impact fees to a statewide affordable housing bond. And in addition to producing new housing, we must protect tenants where they are and preserve the housing we do have.

This work is all about building community—everyone's quality of life is threatened when a lack of affordable housing leads to displacement, longer commutes, and homelessness. And we can't build this community without building power: connecting people for greater impact, equipping residents with tools to get engaged on policy, and educating elected officials and neighbors together.

Please read—and use—this guidebook to build your own knowledge and power, and join our community at [www.ebho.org](http://www.ebho.org) to see how you can help us keep building the Bay Area that we love.

In solidarity,



Gloria Bruce  
Executive Director

### EBHO Affordable Housing Guidebook Team

Rev. Sophia DeWitt, EBHO Guidebook Team Manager  
Debra McKnight Higgins, Project Manager  
Gloria Bruce, EBHO  
Rob Roehrick, Graphic Designer  
Alain McLaughlin, Photographer  
Sarah Bardeen, Copy Editor  
Laneisha Whitfield, EBHO  
Autumn Press



EBHO Board—Back, left to right: Liz Varela, Woody Karp, Kenneth Jones, Amit Price Patel, Natalie Bonnewit, Luis Rodriguez, and Stevi Dawson. Front: Lillian Lew-Hailer, Ellen Wu, Board President Sister Marie Taylor, Ener Chiu, and Lena Robinson.

### EBHO Board of Directors 2018

Natalie Bonnewit, Bonnewit Development Services  
Ener Chiu (Vice President), East Bay Asian Local Development Corporation  
Stevi Dawson, EBHO Resident Leader  
Kenneth Jones, LANDIS Development  
Woody Karp, Eden Housing, Inc.  
Lillian Lew-Hailer, MidPen Housing Corp  
Amit Price Patel, AIA, AICP, LEED AP, David Baker Architects  
Lena Robinson, First Republic Bank  
Luis A. Rodriguez (Secretary), Goldfarb & Lipman LLP  
Sister Marie Taylor (President), Westlake Christian Terrace Resident Council  
Liz Varela, Building Futures  
Ellen Wu (Treasurer), Urban Habitat

### EBHO Staff 2018

Gloria Bruce, Executive Director  
Mia Carbajal, Advocacy & Programs Associate  
Rev. Sophia DeWitt, Program Director  
Jeffrey Levin, Policy Director  
Dolores Tejada, Lead Organizer

# About EBHO

## Values and Strategies



EBHO Staff — Left to right: Laneisha Whitfield, Rev. Sophia DeWitt, Gloria Bruce, Dolores Tejada, and Jeff Levin. Not pictured: Mia Carbajal.

of storytelling to dispel myths, challenge stereotypes and help birth social change.

**Our strategies** help to enact our values and power our work. EBHO will continue to: **1)** focus on and lead local policy advocacy campaigns to create affordable housing opportunities; **2)** increase our local work to preserve housing and protect tenants; **3)** work to shift overall patterns of land-use, development and funding to prioritize equity; **4)** invest in leadership development with those most impacted by the housing crisis; **5)** build our organizational strength, sharpening our assessment of campaigns, activating members and investing in staff; **6)** build and connect the diverse housing justice movement; and **7)** stay focused on housing while supporting intersectional efforts for social justice.

### Join us!

Become a member and get involved! Find campaign updates, upcoming events, membership details and descriptions of our city-level and campaign committees at [EBHO.org](http://EBHO.org), or call 510-663-3830 to speak with a staff member. Join our email list, and follow us on Facebook and Twitter.

By Rev. Sophia DeWitt, EBHO

We are East Bay Housing Organizations (EBHO), a coalition of organizations and individuals who believe that everyone should have access to safe, decent and affordable homes. We take collective action to advocate for affordable housing for Alameda and Contra Costa communities.

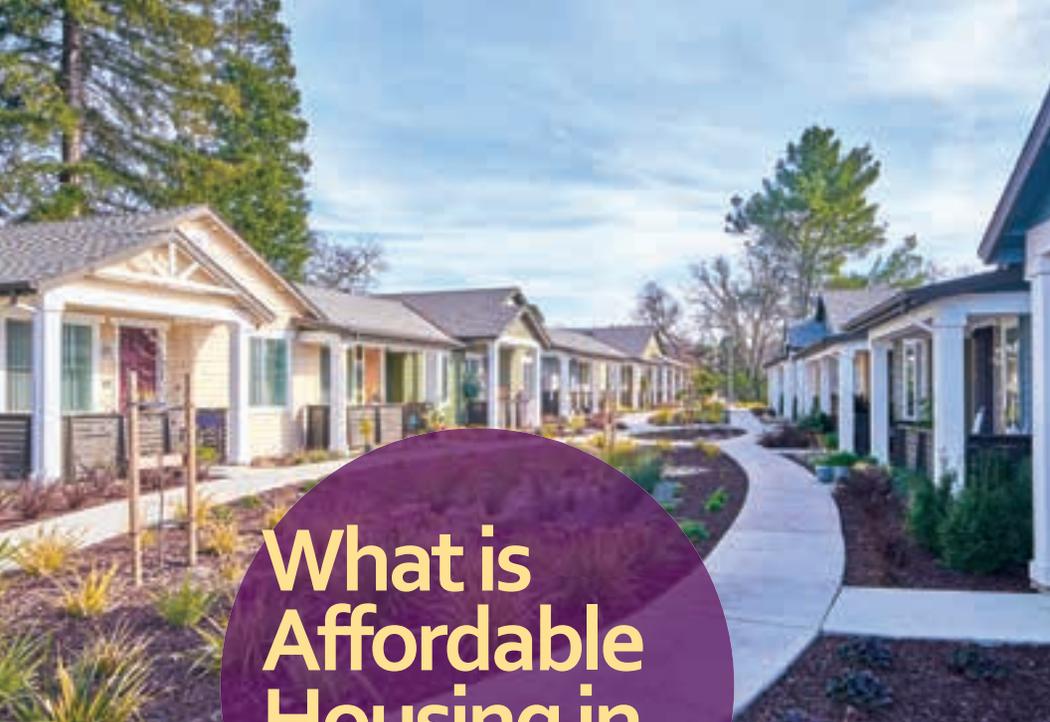
**EBHO works to create, protect and preserve affordable housing opportunities for low-income communities in the East Bay by advocating, organizing, educating and building coalitions.** For over 30 years, we have activated our dynamic membership, now over 500 organizations and community leaders, to advocate for equitable housing policies at the neighborhood, city, county, regional and state levels.

### Enduring values and proven strategies for the future

In late 2017, EBHO adopted a new five-year strategic plan which claims the values that guide—and have guided—our work and sets forth strategies that help to make those values a reality. EBHO's **values** include:

- **Housing Justice = Social, Racial and Economic Justice**—Housing justice is intimately connected with, and necessary for, a socially-just society that addresses racial, economic and other inequities;
- **Housing for People First**—We believe that housing is a human right;

- **Collaboration and Coalition Building**—We start our advocacy from a position of collaboration with a wide range of decision-makers, believing that we are stronger together, and that different skills and perspectives increase our impact;
- **Building and Sharing Knowledge**—All of our members have invaluable expertise to share through lived experience, technical knowledge, or both;
- **Community Empowerment and Leadership**—We strive to elevate the leadership of those most impacted by the housing crisis in EBHO's work and development processes;
- **Storytelling and Changing the Narrative**—We believe in the power



# What is Affordable Housing in 2018?

“Affordable housing” means a high-quality, healthy home that allows a person to make ends meet. But what does “affordable” mean, and how do we create that for everyone?

## Defining “affordable”

Affordable housing is officially defined as housing that costs 30% or less of one’s income. Many government housing programs use this standard. People who pay more than this are considered “cost burdened,” and those who pay more than 50% of their income are “severely cost burdened.”

As the housing crisis deepens, even moderate-income people may struggle to afford quality housing in the East Bay. But the barriers are greatest for lower-income people—those with incomes at or below 80% of area median income (AMI). Because of this, most affordable housing programs target lower-income people, who have the hardest time making ends meet. (See charts on facing page.)

As documented by the UC Berkeley Urban Displacement Project, simply building more market-rate housing will not stop displacement or serve the lowest-income people. True

housing affordability is achieved either by offering direct assistance to households, or by funding homes with lower rents or mortgage payments. One widely-known form of assistance is the **Housing Choice Voucher or Section 8**, which allows people to rent on the private market with a rent subsidy. “Project-based” Section 8 also ensures affordable homes are available in market-rate housing that might otherwise be out of reach.

**Public housing** is another form of affordable housing that’s directly owned and managed by a Public Housing Authority, which is authorized and funded by the government. While public housing units make up a small share of assisted housing, they remain an important source of community stabilization, especially for very low-income families.

**Non-profit housing** is developed and managed by mission-driven organizations,

and funded by public and private loans and programs like the Low-Income Housing Tax Credit. These homes (like those featured on pp. 27–30) remain affordable over the long term (55 years or longer), and often offer services that can help residents increase their financial and job opportunities, address mental or physical health challenges, or develop leadership skills.

It’s estimated that only about one in four people who need housing assistance get it, which is why it’s so important to increase affordable housing programs in a time of federal budget cuts and uncertainty about how tax reform will affect the low-income housing tax credit.

## Affordable housing advances racial and economic justice

Historically, the private housing market has been characterized by exclusionary practices and policies by some landlords, lawmakers and realtors. People of color, lower-income people, immigrants and other groups have often had to live in substandard or overcrowded (yet still expensive) housing, while being excluded from communities with access to quality schools, jobs and other amenities.

We need to address these challenges through laws that advance fair housing, prohibit discrimination against voucher holders or formerly incarcerated people, and uphold renters’ rights. At the same time, it’s important to **build and preserve** affordable housing, because we need more permanently affordable homes to increase opportunity for lower-income people and those with special needs.

## Who Qualifies for Affordable Housing?

Range of income levels used to determine eligibility for affordable housing, and the rent that's actually affordable to them.

	Extremely Low	Very Low	Low	Median
Income Level (% of Area Median Income or AMI)	30% AMI	50% AMI	80% AMI	100% AMI
Income limits for a one-person household	\$21,950	\$36,550	\$56,300	\$68,200
Affordable monthly rent at 30% of income	\$549	\$914	\$1,253	\$1,705
Income limits for a four-person household	\$31,300	\$52,150	\$80,400	\$97,400
Affordable monthly rent at 30% of income	\$783	\$1,304	\$2,010	\$2,435

Income levels data from California Department of Housing and Community Development, May 2017. ([www.hcd.ca.gov](http://www.hcd.ca.gov))

### Other benefits

Affordable housing can be a source of **stability**. Rents are limited by formula and increase gradually. Tenants need not worry about being arbitrarily evicted by landlords seeking higher rents or wanting to convert apartments to condos or other uses.

Affordable housing promotes **health**, by ensuring that housing is decent, healthy and up to code. Stable housing also improves health outcomes by reducing stress and insecurity, leading causes of health problems.

## The Wage and Housing Gap

Most people who live in affordable housing are employed. A sample of typical jobs and average wages below shows that many workers would qualify as “low-income” in the Bay Area and spend far more than 30% of their income to afford even a modestly-priced apartment (HUD considers those spending more than 50% of their income on housing to be at risk of homelessness).

Occupation	Average Annual Wage	Percentage of AMI for One-Person HH	Percent of monthly income needed to afford a “fair market rent” one-bedroom apartment
Dishwashers	\$25,730	38%	87%
Retail Salespersons	\$30,800	45%	72%
Security Guards	\$33,588	49%	66%
Receptionists	\$36,137	53%	62%
Preschool Teachers	\$37,528	55%	59%
Construction Laborers	\$53,198	78%	42%

Based on HUD 2018 Fair Market Rent of \$1,855 for a one-bedroom apartment in Alameda or Contra Costa counties ([www.huduser.gov](http://www.huduser.gov)). Note that actual rents are often much higher, especially for newly built apartments. Wage information from California Economic Development Department for 1st Quarter 2017 ([www.labormarketinfo.edd.ca.gov](http://www.labormarketinfo.edd.ca.gov))

## What is Affordable Housing?

Affordable housing yields better **educational outcomes**. Studies have shown that children who live in stable and decent housing perform better in school.

### Building community and building power

Affordable housing **builds community**. Most affordable developments have resident associations that organize tenants, promoting social events and broader neighborhood and civic engagement. By preserving and creating vibrant, mixed-income communities, affordable housing doesn't just benefit its residents; it also brings a whole community closer to inclusion, sustainability and diversity.

Affordable housing also **builds power** for lower-income people. Over the past decade, EBHO's own Resident Community Organizing Program (RCOP) has trained and empowered residents of affordable housing to be leaders in their neighborhoods and engage in the broader fight to promote tenant rights and affordable housing. (For more on RCOP, see page 9.)

Affordable housing only happens with community members who are willing to organize for inclusive, mixed-income communities; decision-makers who will pass land use policies and funding measures; and employers and private developers who will help.

Let's keep educating, advocating, organizing and building coalitions to make sure everyone has access to an affordable home—because housing is a human right.

By Jeff Levin, EBHO

*Affordable housing builds community. Most affordable developments have resident associations that organize tenants, promoting social events and broader neighborhood and civic engagement.*

# South Alameda County

## Steps Up On Affordable Housing

*Fremont's new commercial linkage fee will support the construction of more affordable housing like MidPen and Abode's Laguna Commons (shown above).*

*With EBHO's help, cities like Fremont and Hayward are taking steps to invest in equitable development and affordable housing.*

These days, San Francisco and Oakland are not the only areas experiencing a housing and displacement crisis. Rising rents and the lack of quality, affordable homes are affecting all corners of the Bay Area. Take South Alameda County. Fremont, a prosperous, suburban community, is competing to attract businesses, but how will it balance job growth with projected housing needs and a white-hot housing market? Fortunately, with EBHO's help, cities like Fremont are taking steps to invest in equitable development and affordable housing.

### **Fremont embraces affordable housing**

New commercial real estate will bring thousands of new jobs to Fremont, including lower-wage jobs that won't pay nearly enough to cover the cost of local housing (the average two-bedroom rented for \$2,522/month as of December 2017). In response, some cities instituted a modest "linkage fee" on new office development to support the creation of affordable homes for workers and low-income communities. In June 2017, the Fremont City Council adopted a linkage fee on new commercial development.

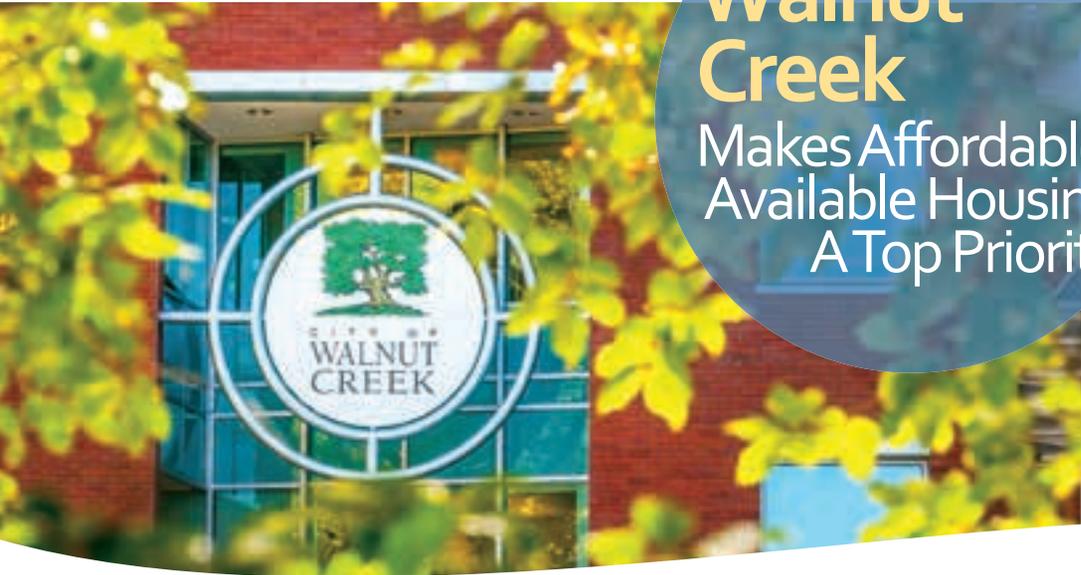
### **Hayward follows suit**

And it does not end with Fremont. Hayward, historically among the more affordable cities in the region, recently stepped up to address its growing affordability crisis. Last November, the Hayward City Council passed a resolution to update its impact fees and ensure that market-rate developments pay their fair share to the city's housing fund. EBHO advocates, using the same multifaceted approach used in Fremont, demonstrated the long-term benefits of collecting higher fees and bolstering Hayward's ability to build more homes at deeper levels of affordability.

The timing is perfect. With the passing of an Alameda County affordable housing bond in 2016, Fremont and Hayward now have local sources of revenue that can match A1 funds and attract other state sources. These growing cities are demonstrating how to step up local affordable housing commitments.

EBHO continues to push for increased impact fees in Union City and San Leandro. We also support our partners fighting for tenant protections in market-rate housing to stabilize communities. Together, EBHO members and partners will fight for solutions that address the entire spectrum of the housing crisis.

**By Mia Carbajal, EBHO**



# Walnut Creek

## Makes Affordable, Available Housing A Top Priority

In recognition of the statewide housing crisis that's impacting low- and moderate-income residents, Walnut Creek's City Council declared "Improving the Availability and Affordability of Housing" a top priority for 2017–2018. In order to effect real change, the city is in the process of implementing a series of actions, including significant updates to the city's housing policies and a year-long public information campaign on housing affordability in Walnut Creek.

The City Council adopted revisions to the Inclusionary and Commercial Linkage Fee Ordinances in late 2017, including increases to the Housing In Lieu Fee to generate more money for affordable housing. The city also released an RFP seeking a consultant to update its density

bonus ordinance, which offers developers increases in density and incentives in exchange for providing affordable housing.

### Public education is key

To encourage community involvement, the city is undertaking a public education campaign about how affordable housing benefits everyone. City staff are offering presentations to community groups covering many issues, including the statewide housing crisis, its causes, impacts, and possible solutions, and information on the city's policies and programs. Staff have also reached out to members of the community to get personal stories in order to put a face on the crisis.

One long-time small business owner and resident of Walnut Creek who's struggling

to keep up with increasing rents said, "It's scary, I don't know where we'll go...we've contributed to the community for 22 years. We would be devastated to have to leave."

City staff are also available to listen to community concerns. Walnut Creek began a public education and social media campaign including releasing a Housing Affordability Survey in November 2017 asking community members about their thoughts on housing affordability. The results show the community is highly aware of the housing crisis and strongly supports affordable housing development, though they are concerned about potential impacts such as traffic and safety.

### Working hard to solve the housing crisis

The city also continues to fund affordable housing through its down payment assistance, home rehab and below-market-rate homeownership programs. Thanks to housing fees, the city has funded three new 100% affordable projects, including 58 units at Riviera Family Apartments, developed by Resources for Community Development, opening in 2018! Walnut Creek is working hard, in partnership with community members, advocates and EBHO members, to address the housing crisis.

By Anne Wong, City of Walnut Creek

*"We prioritize this effort at the council level and we hope that our outreach and education efforts will continue to engage and inform our community."*

– Mayor Wedel

*"Maintaining a diversity of housing options within our city is critical to our community's health and vitality."*

– Councilmember Carlston



## Healthcare and Housing for Seniors: Bringing it Together

*The IWISH program is designed to help residents use fewer health care services and stay in their homes as they age.*

Quality affordable housing includes much more than a roof over one's head; ideally it also provides the services residents need to thrive. That's why developers like HumanGood are finding new partnerships to make this happen. In 2014, HUD set aside \$15 million dollars for a three-year grant for the Integrated Wellness in Supportive Housing (IWISH) pilot program.

### **The value of aging in place**

The IWISH program is designed to help residents use fewer health care services and stay in their homes as they age. The goal is to help residents proactively address their health and social needs and maximize their independence, well-being and quality of life.

Out of the 40 communities nationwide chosen by HUD, three HumanGood affordable housing communities were awarded grants, including Allen Temple I

and Allen Temple II in Oakland—two properties that already have a range of resident services and participate actively in EBHO's Resident & Community Organizing Program.

The grant will cover the cost of a full-time Resident Wellness Director and Wellness Nurse for three years. This interdisciplinary team will implement a formal strategy to help residents, conducting supportive services needs assessments, coordinating services, developing partnerships with community organizations, and collaborating



with service providers. The wellness nurse will play a pivotal role in addressing complex health-related issues.

### **Shaping federal policy**

In order to secure a Medicare-certified home health provider that would be willing to serve residents regardless of income level, HumanGood partnered with its own continuum of care retirement community (CCRC), Piedmont Gardens in Oakland, which will provide clinical training and support. It's very uncommon for affordable housing and a CCRC to partner in this capacity, so this is an exciting venture.

HUD will look at how a supportive services model impacts resident health and well-being, whether it reduces high-cost medical procedures and if it enables older adults to age in place. The IWISH program will provide reliable, credible, quantitative evidence for Congress and other stakeholders about the effectiveness of this holistic intervention model.

This program elevates the role of housing and housing staff as important and significant partners in addressing health needs, and offers communities the opportunity to shape national policy.

At HumanGood, we believe that everyone should have the opportunity to live life with enthusiasm, confidence and security, regardless of physical, social or economic circumstances. Participating in IWISH helps us further our mission and we're excited to see the benefits of this program in the future.

**By Linda Coleman, HumanGood**

# Investing in Leaders

## Focus on Residents

For the last decade, EBHO's Resident and Community Organizing Program (RCOP) has focused on developing leaders from among Oakland's affordable housing residents. We pursue a transformational, rather than transactional, model of organizing: One that values the whole person, lifts up the voice and expertise of people most affected by local decision-making, and aims for systemic change.

RCOP has two interconnected components: Leadership Development and Campaigns. Residents who join a campaign are trained

in leadership skills like public speaking, and then may participate in leadership workshops or one-on-one skill building. Likewise, participants in our annual Leadership Academy may go on to organize campaigns. Our monthly RCOP meeting, facilitated by organizers with a resident-driven agenda, brings these threads together, and connects residents to EBHO's membership and events.

### **A force to be reckoned with**

From its early days, RCOP has grown into an organizing force centered on low-income people, people of color, and seniors aging in place. In partnership with East Oakland Building Healthy Communities, we've connected affordable housing leaders to other grassroots organizations, and to efforts like the Healthy Development Guidelines, a checklist to ensure that investment has high standards for equity and sustainability.

In 2017, we graduated our largest class ever from our third annual Leadership Academy, producing 23 graduates from

the cohort of affordable housing residents, staff and other community members. RCOP was also honored by both the National Low Income Housing Coalition and the California Reinvestment Coalition award for the role EBHO's residents and organizers played in passing housing ballot measures in 2016. EBHO has most recently partnered with Urban Habitat to host a training series for resident leaders on boards and commissions, promoting better representation on these decision-making bodies.

### **The Bay Area at a crossroads**

As we look ahead, EBHO and RCOP plan to continue to build power through deeper investment in our grassroots community leaders. We will continue our advocacy work with resident leaders to secure additional funds for affordable housing, tenant protections and the stabilization of our neighborhoods. California is at a crossroads as it seeks to respond to the housing crisis—so we're partnering with Residents United Network to build solidarity with affordable housing residents across the state. Investing in the capacity, voice and skills of the most impacted people is a critical piece of the work to achieving strong, just communities for all—and EBHO will remain committed to this for years to come.

By Pastor Demetrius Burnett

*EBHO resident leaders  
at Oakland City Hall.*



*"Our organizing model values the whole person, lifts up the voice and expertise of people most affected by local decision-making, and aims for systemic change."*



Rallying for renters' rights in Oakland.

## Tenants Rights are Human Rights

*The problem is immense. In the Bay Area, about 800,000 low-income renters are at risk of displacement or are living in communities already experiencing displacement due to gentrification.*

**Everyone deserves a stable home**—a place to raise a family and build community. Unfortunately, in part because of displacement and gentrification, that stability is often elusive, especially for people of color. We believe there's not only a moral basis for combatting displacement, but also a legal one—that renters' rights are civil rights.

### **Renters at risk**

Generations of racist government policies created deeply segregated and unequal neighborhoods. The same communities of color that endured decades of disinvestment are now bearing the burden of gentrification, displacement and resegregation as private developers and public agencies are finally investing in neighborhoods near transit and jobs—where many low-income communities of color have lived for generations. But local governments are doing little to protect tenants from the increasing rents and evictions that result from such investment.

The problem is immense. In the Bay Area, about 800,000 low-income renters are at risk of displacement or are living in communities already experiencing displacement due to gentrification. People of color are hit especially hard. African-Americans are almost twice as likely to be renters as whites, and more than three times as likely to be living in poverty. In Oakland, African-American renters are almost twice as likely to be severely rent burdened (paying at least 50% of income for rent) as whites, resulting in more than 37,000 African-American residents moving out of Oakland from 2000–2014—a loss of more than a quarter of the African-American population.

### **How the Fair Housing Act works**

The federal Fair Housing Act requires cities, counties and states that receive federal housing funds, called "entitlement jurisdictions," to explicitly acknowledge the racial inequality in housing and take affirmative steps to undo this historic and present injustice. This legal mandate to "affirmatively further fair housing," or AFFH, is precisely what's needed to address displacement.

The AFFH obligation has existed as part of the Fair Housing Act since the Act was passed in 1968, but the U.S. Department of Housing and Urban Development (HUD) only adopted a rule implementing this obligation in 2015. The rule requires entitlement jurisdictions to complete an Assessment of Fair Housing (AFH) that identifies fair housing issues and sets fair housing goals and strategies.



AFFH is a radical legal principle that requires states and local governments to proactively tackle issues that cause segregation, disproportionate housing needs, lack of access to opportunity, and lack of housing choice. Displacement checks all of these boxes.

### Prevent displacement in the Bay Area

Over the last few years, Public Advocates and our allies have developed and tested this framework by advocating for the fair housing planning documents to directly address displacement because of its disproportionate impact on communities of color and other protected groups. We pushed Oakland, San Jose and San Mateo county to identify displacement as a barrier to fair housing in their AFFH planning documents. In addition, San Jose called out the lack of tenant protections as an impediment and included recommendations

to expand tenant protections. Oakland identified expanded rent control as a possible remedy. And South San Francisco committed to evaluating rent stabilization and just cause policies.

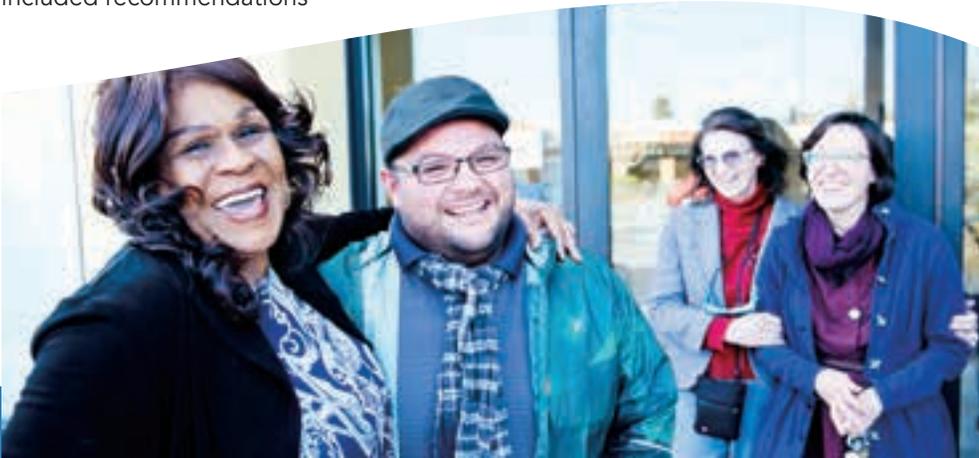
While we hope that other local governments across the country will follow suit by defining displacement as a pressing fair housing issue and by pursuing real policy solutions, we know they are unlikely to take action without outside pressure. Here are a few actions that you can take:

1. Participate in the assessment (AFH) process in your city or county.
2. Work to ensure that your city or county meets its AFFH duty by adopting strong tenant protections and by taking housing off the speculative market.
3. Support state legislation, like AB 686, to codify AFFH at the state level.
4. Join us on CarsonWatch to monitor what happens in Washington, D.C.

Let's remind our decision makers that renters' rights are civil rights!

By David Zisser, Public Advocates

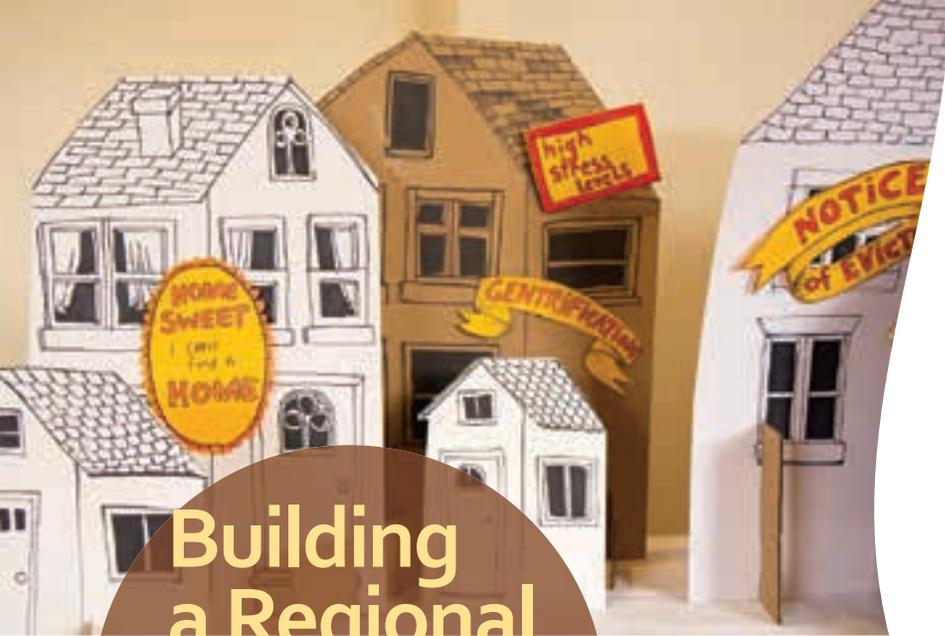
*A version of this article first appeared at ShelterForce.org*



OHA is a proud supporter of  
**EBHO's 22nd Annual Affordable Housing Week**

*Together*  
**WE RISE**

Oakland Housing Authority  
 1619 HARRISON STREET • OAKLAND, CA 94612 • [www.oahda.org](http://www.oahda.org)



# Building a Regional Housing Equity Agenda

*“CASA offers a chance to shape the region and create a new story based on inclusion and prosperity for all.”*

The Bay Area faces an extreme housing affordability crisis.

Rising rents, low wages, gentrification and the legacy of exclusionary practices continue to marginalize low-income communities of color, displacing families, limiting access to opportunity and creating a new era of regional resegregation. This crisis is not just a market failure, but also a moral one that disproportionately impacts low-income families, people of color, LGBTQ+ people, people with disabilities, and seniors.

The 6 Wins for Social Equity Network (6 Wins), of which EBHO is a member, is a coalition of Bay Area-based social justice organizations that includes public agencies, developers, labor representatives and non-profits. It's dedicated to ensuring that regional planning is shaped by the voices

of impacted communities, and is currently working to advance a transformative regional housing justice agenda for the Bay Area through a process called “CASA.”

## Creating solutions to the housing crisis

Last year, 6 Wins convinced the Metropolitan Transportation Commission (MTC) and the Association of Bay Area Governments to commit to a housing-based Action Plan for Plan Bay Area 2040. Building off that commitment, MTC created CASA, a blue-ribbon task force made up of stakeholders from throughout the region who aim to create “game-changing solutions” to our housing crisis. Over a year’s time, CASA stakeholders will work together to build actionable political consensus around solutions that:

1. Protect vulnerable populations from displacement;
2. Preserve existing affordable housing;
3. Produce new housing at all levels of affordability.

6 Wins sees CASA as an important process to create a new agenda for the Bay Area: an agenda that advances community stabilization where current residents can prosper in place; creates more integrated neighborhoods; engages those traditionally underrepresented in governmental decision-making; invests in an equitable distribution of resources; and provides implementable policy solutions.

6 Wins has proposed bold goals along with equity-based guiding principles, including

a list of policies for housing justice and an equitable region—and protection solutions come first.

## Goals

1. Protect 450,000 low-income renter households at risk of displacement;
2. Preserve 11,100 expiring deed-restricted units and 25,500 homes occupied by low-income renters by taking them off the market;
3. Produce 13,000 new affordable homes per year.

## Guiding Principles

**CASA solutions should:**

1. Advance racial equity;
2. Benefit and not harm low-income communities;
3. Be tailored by geography to reflect the experiences of low-income residents in different communities;
4. Engage disadvantaged communities and advance community priorities;
5. Be actionable.

The Bay Area can provide affordable sanctuary to everyone. CASA offers a chance to shape the region and create a new story based on inclusion and prosperity for all. To learn more or get involved, contact us at [mashael@urbanhabitat.org](mailto:mashael@urbanhabitat.org) or [lgaudio@publicadvocates.org](mailto:lgaudio@publicadvocates.org), or visit our website [urbanhabitat.org](http://urbanhabitat.org) and click on Policy & Advocacy Campaigns.

**By Mashael Majid, Urban Habitat and Lynsey Gaudio, Public Advocates**

# Building the Power of Hope

## Interfaith Communities United

At the heart of our work is the need for hope. In the world of affordable housing advocacy, we work our bodies, our hearts and our minds towards a collective goal of advancing housing as a human right. Within that daily effort of changing systems and narratives, we constantly move between hard-fought victories and heartfelt losses.

The victories—whether it's a resident graduating from our Leadership Academy, or a groundbreaking of homes for unhoused people—allow us to see the fruits of our labor. They encourage and sustain us. We strive for as many "wins" as possible. We often turn to these "wins" in search of hope. When the inevitable losses come, we pause to remember the victories in the hope that our wins will help us survive our losses.



Panelists discuss displacement—and hope—at the 2017 Interfaith Breakfast.

This is why the work of Interfaith Communities United (ICU) is so integral to the work of EBHO, and our larger struggle. In an industry so strongly focused on "wins" and "losses," the faith community helps build the capacity to hope beyond the results of any given campaign. Many of our respective faith traditions teach us to root our hope in a vision of a future in which our current world is transformed into a community for all people. From this perspective, we recognize that "wins" are not the ends, but the means to the real end: authentic, Beloved Community. Then, we can recognize "losses" as part of the long arc of history; they shape who we are, singly and together, in this coming transformed world.

### Prevent displacement in the Bay Area

In 2017, both the Interfaith Breakfast and Housing Sabbath focused on Community as Revolution, reminding us that the most revolutionary thing we can do is build community. We also re-established our Faith-Rooted Organizing Trainings with partnering organizations to build the capacity of the faith community to create hope through action. Looking ahead, the program will continue to support the Interfaith Council of Alameda County's (ICAC) efforts to leverage the faith community's resources to address the county's homeless crisis—building hope by envisioning a community where everyone has a home.

Our hope lies in the belief that this community will come. Our gratitude lies in the fact that we can help bring it into being. Our burden is that we must do our part to change the current world to help make this Beloved Community real.

By Pastor Demitrius Burnett

Building the Power of Hope



# Going Modular

## Emerging Technique for Multifamily

During this time of acute housing need and unprecedented construction cost increases, modular construction is gaining traction as a way to create housing more quickly, cost effectively and sustainably.



*“...a way to create housing more quickly, cost effectively and sustainably.”*

### What’s a “mod”?

Modular construction begins in a manufacturing plant, where modules (“mods”) are produced on an assembly line under controlled conditions. By the time the mods leave the factory, they’re largely complete, with cabinets, appliances, flooring and fixtures. The mods are transported by truck to the site, then hoisted into place by crane and assembled on a traditional concrete podium or slab. Plumbing, electricity, HVAC and other building systems are connected, and the building moves toward completion with site work such as hallways, roofing and exterior finishes.

Last year, BRIDGE Housing completed its first modular project: 115 affordable apartments for families at Marea Alta (shown here), across the street from San Leandro BART. Marea Alta’s 115 apartments are composed of 312 mods, and to an average person, they look exactly like a conventionally-built property, with studio, one-, two- and three-bedroom apartments and amenities such as a community room, a landscaped courtyard, common laundry rooms and a ground-floor child care center.

Next door, BRIDGE is currently building its second modular development: La Vereda, which will feature 85 apartments for low-income seniors.

### Faster and cheaper than traditional construction

BRIDGE estimates that modular construction generates a 10–15% savings in residential construction costs. For Marea Alta, which faced a \$6 million funding gap, turning to modular made the project feasible. Mod construction is less impacted by weather, and construction waste is greatly reduced, since manufacturers can precut materials to exact specifications.

The speed of construction also drives costs down. Traditional projects require site infrastructure and foundations to

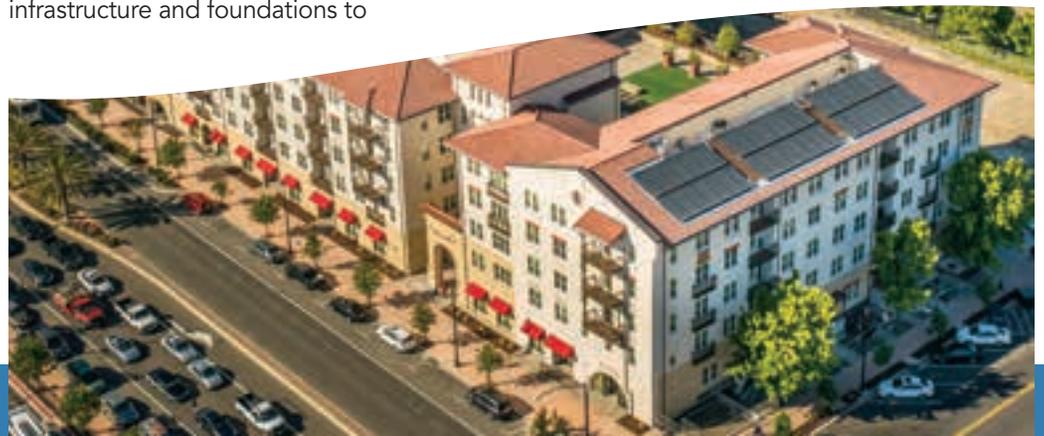
be ready prior to vertical construction. With modular, site work can occur while modules are being manufactured. In the case of La Vereda, BRIDGE anticipates a 10-month construction schedule, five months less than traditional construction.

BRIDGE has learned that:

- **Site matters:** Marea Alta’s site had ample, flat, accessible space with room for module delivery, large cranes and other installation equipment.
- **Modular is an emerging technique for affordable multifamily:** The architect, general contractor, lenders, and other partners need to understand and be comfortable with the process and product.
- **Weather matters:** On-site installation can be subject to rain and wind. Preparing for potential weather-related impacts is critical.

With one modular project complete, one underway and others on the horizon, BRIDGE feels that modular construction has the potential to make a major impact on affordable housing—and help us provide affordable homes sooner for those who need them.

By Cynthia A. Parker, BRIDGE Housing



# Water: Working Together to Use Less, Save More

Affordable Housing developers have worked to make sure that their properties are as green as possible, which is why partnerships with agencies like EBMUD are so important. For almost a century, East Bay Municipal Utility District (EBMUD) has provided safe, reliable drinking water to 1.4 million customers in Alameda and Contra Costa counties. EBMUD delivers water even in periods of long droughts; water conservation is critical to this effort. To help East Bay residents and support continued delivery of critical water services, EBMUD offers several programs designed to help property owners and residents save water while also reducing their utility bills.

## Home water surveys and water-saving devices

Understanding your water use and choosing the right fixtures and appliances comes first. Single-family property owners can order EBMUD's free home survey kit, which includes instructions for how to read

your water meter, measure showerhead and toilet flow rates, and test for leaks. Multifamily property owners can schedule an in-person water use survey to receive custom recommendations. All EBMUD customers are eligible for a one-time offer of free water-efficient showerheads and faucet aerators.

## On-bill financing for multifamily property owners

Toilet and plumbing upgrades can help save water, but paying for these upgrades may be a challenge. With EBMUD's On-Bill Financing Pilot Program, property owners can pay for these upgrades through scheduled payments on their water bill. EBMUD pays the up-front costs, the customer repays over time, and frequently, the water savings offset the repayment costs. BRIDGE Housing, an

EBHO member, was one of the first to use On-Bill Financing for upgrading toilets at one of their senior properties. The project included replacing 50 toilets with high-efficiency models, estimated to save 200,000 gallons of water annually.

## Customized rebates

Multifamily property owners interested in installing water-saving equipment and irrigation systems may be eligible for a customized rebate to help offset initial project costs. Rebates are calculated based on estimated water savings. A customized rebate for replacing old toilets with high-efficiency models can be used in concert with On-Bill Financing, bringing down the total cost.

## Other ways EBMUD can help

For residents having trouble paying their bills, EBMUD offers payment extensions, payment plans, and a Customer Assistance Program (CAP). If a customer qualifies for CAP, EBMUD will subsidize:

- Half the standard bimonthly water service charge
- Half the home water use, up to 1,050 gallons per person, per month
- 35% of the wastewater service and flow charges

For more information about these programs and other water saving tips, visit [www.ebmud.com](http://www.ebmud.com) or call 866-403-2683.

By Jolene Bertetto, EBMUD



# Steps To Find Affordable Housing



Apply to as many affordable housing properties as you can.

Be persistent and informed, and advocate for more affordable housing in your community! Best of luck in your housing search.

It can be difficult to find an affordable home, but knowing your options will increase your chances. Contact the organizations on page 24 or call 211 for guidance and referrals.

## 1 Learn about different kinds of affordable housing

While most housing is found in the private market, some affordable homes are operated and funded by public agencies or non-profits—many of them EBHO members.

### Non-Profit Housing

Non-profit affordable housing developments like those featured on pages 24–25 offer well-designed and professionally-managed homes with restricted rents and varying eligibility requirements. Call the organizations listed on page 24 or visit their websites.

## Section 8

The Housing Choice Voucher Program—better known as Section 8—is a federally-funded program that helps close the gap between rent and what a lower-income household can afford. While federal budget cuts have made it difficult to obtain a Section 8 voucher, this critical program helps thousands in the East Bay. Contact your local public housing authority (listed on page 25) for guidance.

### Affordable Homeownership and Other Options

Many organizations help lower-income families buy homes. Contact the organizations on page 25 about homebuyer assistance and education programs. Community Land Trusts or cohousing may also offer affordable homeownership. If you're struggling with mortgage payments, see the financial and foreclosure counseling resources on page 25.

### Tenants' Rights and Other Housing Assistance

If you need help with a security

deposit, rent payment, emergency housing or shelter, or tenant/landlord issues, contact the "housing, shelter, and emergency resources" organizations on page 25. Fair housing laws protect you from discrimination, unfair evictions and foreclosures. Contact the organizations on page 25 for help.

## 2 Get your finances and credit ready

### Credit Check

Obtain your credit report early, and be prepared to tell prospective landlords about any problems and the steps you've taken to address them. Certain landlords will accept a low credit rating if you have good references and can demonstrate ability to pay through proof of employment, a higher security deposit, or a co-signer. If you need help, contact a credit counseling agency.





### Income and Budgeting

Ideally, housing costs should demand no more than one-third of your income, although this can be difficult in the East Bay. The agencies on page 25 can help you create a financial plan so you can afford transportation, childcare, health care and other expenses along with your rent or mortgage payments. They can also assist with a savings plan for a security deposit.

### 3 Check to see if your income qualifies

Affordable housing serves people of all backgrounds, including working people and those on fixed incomes. To be eligible, your income must fall within a certain range, depending on the property (see the chart on page 5 for income ranges). If you have a Section 8 voucher, ask if the property

will accept it, or contact your Housing Authority for a list of landlords that will.

### 4 Identify your housing needs and preferences

Think about location and amenities, but also be flexible and consider several cities and types of housing to increase your chances of finding available housing. Identify needs such as wheelchair access or number of bedrooms.

Affordable housing is often targeted to certain populations.

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

Housing providers cannot discriminate based on race, ethnicity, gender, national origin, or family status. However, you may face challenges qualifying for federally-funded housing if you are undocumented or

if you have a certain type of criminal record. Most EBHO members strive to serve undocumented and formerly-incarcerated people when possible.

### 5 Contact non-profit housing organizations and apply

Unfortunately, there's no single source of information about affordable housing in the East Bay. Contact many organizations to increase your chances of finding an affordable home.

- Check the websites of non-profit developers often (see page 24) or call to get current information and applications. Follow directions to ensure success.
- Search through 211, [ahousingchoices.org](http://ahousingchoices.org), and [OneHomeBayArea.org](http://OneHomeBayArea.org) to find openings.
- For properties with openings, visit the website or call to request an application or to be added to the waitlist. Complete and submit applications by the deadline. Be prepared to provide financial and family information and your housing history to determine eligibility.
- For properties under construction, ask to be added to the interest/marketing list.
- Once you've submitted your applications or joined a waitlist, let each property know if you move or change your phone number. Ask about the best way to keep in contact.





MAPLEWOOD APARTMENTS  
CHW



VERA HAILE SENIOR HOUSING  
MERCY HOUSING



VALOR CROSSING  
EDEN HOUSING



THE ARBOR AT RESPERIAN  
MERCY HOUSING



**Expertise & Advocacy**

**Community Economics, Inc. (CEI)** provides nonprofit organizations and public agencies with expert technical assistance in the financing and development of affordable housing.

638 8th Street, Suite 200  
Oakland, CA 94607  
610 932 6300  
[www.communityeconomics.org](http://www.communityeconomics.org)

# The Many Faces of Affordable Housing

We invite you to read about a few of your neighbors who live in affordable housing communities. Learn more about their lives and their stories, which are both ordinary and inspiring. We've highlighted these people because they're our friends and neighbors, as well as leaders in the movement for affordable homes.

As residents, they work every day to build connections and make their communities stronger. These stories celebrate the power of affordable housing to stabilize our communities and help them flourish. EBHO thanks these residents for sharing their experiences, and Tia-Lynn Rounsaville and Gloria Bruce for capturing their stories. And we honor the leadership of EBHO's Resident and Community Organizing Program, which works to build community power every day.

*"...if I had to leave this place you would have to drag me out of here. I like the area, I like my apartment, and I like the people in my community. "*

## Delia Dias, Marguerite Campbell, and Marilyn Gaines

University Avenue Cooperative Homes, Berkeley  
Resources for Community Development (RCD)

**Delia:** We have been living in this community since the beginning.... Our kids and grandchildren have been raised in this very spot. And it all began 30 years ago as a co-op that brought us all together.... [P]eople didn't rent or even own their individual



unit. We each had a financial stake in the whole property – we made decisions together; we were a self-sustaining community.

In the co-op I gained a family.... We really learned from our older folks.

**Marguerite:** Berkeley 30 years ago was much more affordable than it is today. People could afford rent for a market-rate house or apartment. That is not the case anymore.... Now truly



affordable housing is necessary. Especially in Berkeley, especially for us.

...If I had to leave this place you would have to drag me out of here. I like the area, I like my apartment, and I like the people in my community.

**Marilyn:** Our building today is an affordable housing property that is home to different families and many types of people.... Without affordable housing we wouldn't live here and we wouldn't have a community.



I have been living here since I was 17 years old....This is home. There has been a shift in Berkeley: stores are more

expensive, homes are just as expensive, and people are leaving. People need affordable housing more than ever.

**Gwendolyn Downs**

**Harper Crossing, Berkeley — Satellite Affordable Housing Associates (SAHA)**

I was raised to be independent. I grew up on a farm in Iowa and we ate the good stuff—we



raised chickens and everybody would share with their neighbors. I moved to California when I was 14.

I travelled all over the West, doing my ministry. Salt Lake City is beautiful,

Denver is nice, but Berkeley is my favorite.

I was a nurse at Alameda County Medical Center for years, but when I became a senior, retirement income is really not enough if you want to stay in the Bay Area.

I've seen other friends end up in a convalescent home who didn't need to be there—they were still vibrant, but they didn't have a place to go. I didn't want that to happen to me. I've seen a lot of people die out in the street. It's really sad, because no senior or anybody with a disability... should have to live in the streets...after working hard. So I survived, I prayed, I put it in God's hands.... As I was travelling, I would put in applications for housing. After

a while, [SAHA] called me. This is just the spot—the flea market is right over here, the transportation is excellent, and the SAHA staff keep a check on everything. People here just like that it's peaceful. We need more of this, and I'm going to do everything I can to spread the word.

***"This is just the spot—the flea market is right over here, the transportation is excellent, and the SAHA staff keep a check on everything."***

**Trinese Biloups**

**Los Robles Apartments, Union City — EAH Housing**

In 2005, I was pursuing a Bachelor's Degree in Sociology and Human Development,



and working part-time for Alameda County. I was also a single mother. When my only daughter (at that time) and I were displaced when our apartment in Hayward got

turned into condos, initially I wasn't sure where we would go, but I put my name on

the waiting list for any available housing I could find. We had to move a couple of times before we ended up here at Los Robles.

Having affordable housing has been a blessing—and has taken a burden of worry off me. As a disabled, single mom, living at Los Robles has allowed us to be in a home that we otherwise could not afford – and has also allowed me to stop worrying about how to pay for housing in addition to all my other bills.

There have been other benefits for my family as well. At Los Robles, there are many family activities that help build a sense of community. My older daughter was blessed

to receive a scholarship, offered by EAH Housing, that helped pay for her college costs. She recently graduated with a degree in Child Psychology from San Jose State University and is now applying to Master's Programs, with a goal of being a child psychologist.

I have been active in the community and able to serve on the board here at Los Robles for the past eight years. This is home.

***"Stay encouraged and stay positive: You may have to be flexible, but you can always make something out of what you have."***

**Callie Shabazz**

**Coolidge Court Apartments, Oakland — Fred Finch Youth Center**

Affordable housing means everything to me. A secure home provides me with the mental security that I'm not going to be out on the street.

After I aged out of the foster care system, I joined the military. Later I was discharged from service due to an injury, and I had nowhere to go. But I didn't let the possibility of being on the street deter me. I spoke

*“Living here has given me the opportunity to be a friend to myself and also figure out what I truly want to experience out of life.”*

to a previous social worker of mine and she directed me to Coolidge Court, an apartment community developed by the Fred Finch Youth Center. They had provided me with services since I was 11, so I was open to the referral.

I have enjoyed living at Coolidge Court since 2008. I have my own apartment, a job and the support of the Coolidge Court community as well as other support services offered by the Fred Finch Youth Center. Coolidge Court provides an affordable, permanent and supportive environment for young adults who are homeless, adults that have been in the foster care system, and people with disabilities.

Living here at Coolidge Court has been a tremendous experience that has given me the opportunity to live by myself at an affordable price, with a life that is secure. I am working now and looking forward to going back to school to learn photography.



**Bill Simpson**

**Kottinger Gardens, Pleasanton — MidPen Housing**

I've been a Pleasanton resident for over 20 years. I'm a veteran and a widower, and without affordable housing, I wouldn't be able to live here since my savings ran out due to medical bills. I wanted to ensure that more seniors had access to affordable housing in Pleasanton, so I joined a task force that helped develop a rehabilitation plan for more senior apartments. I was on that task force for 10 years—and the project was completed in 2017.

*“We need to inform veterans of their housing opportunities. They, as much as anyone else, deserve to live affordably.”*

There were two apartment complexes for low-income seniors in Pleasanton: Kottinger Place and Pleasanton Gardens. Kottinger Place was my old building. The project combined and remodeled the two apartment complexes to provide more housing. We had many meetings, and it was a long process, but it was reassuring that the team was so considerate. As a resident representative, I made sure to let the task force know what residents wanted and needed. The task force's cardinal rule was that rent would remain the same: affordable and based on income.

It took a long time for the plan to be finalized but the rehab started in 2016.

The expansion added 87 more affordable housing units for seniors. Even though the additional units are great, I'm surprised that there aren't more veterans here. We need to inform veterans of their housing opportunities. They, as much as anyone else, deserve to live affordably.



Ladd Phelps, EBHO Resident Leader

Posada de Colores, Oakland — The Unity Council

To me, affordable housing means that even people with low incomes can live comfortably. I was forced into retirement—I'm on Social Security and disability and I have medical bills to pay, and I don't get very much income.

Before living where I am now, I was homeless.

I got sick and lost my job, my apartment, and all my belongings. It was really rough.

I had countless surgeries while living on the streets for six to seven years. No one should ever have to go through major surgery while homeless. My family sent money so I could recover in a hotel room for a few nights. After a few days I was back on the street. When I tried to get housing assistance, I was told that I didn't qualify for senior housing because I was single and 55 years old.

I found rest most nights at Antino Senior Citizen shelter. I thank God for the staff there. They looked out for me every time I had a surgery. With their help and kindness, I got into the building I'm in now.

It took four years, but they knew my story, advocated for me, and felt in their hearts I deserved a second chance. I thank God for those people, and also for all those who know the importance of an affordable home.

*"I thank God for those people, and also for those who know the importance of an affordable home."*



The Aremu-Bello Family

Muir Ridge, Martinez — Habitat for Humanity East Bay/Silicon Valley



Mulikatu speaks (pictured to the left above with her mother, Georgina):

I came here to America in 2006, and that was the time when people were buying homes a lot. Some of the homes were so expensive—starting at \$600,000–\$700,000. That was very surprising. Most of our friends had homes, but we were still renting.

*“Our friends’ mortgages were costing them \$4,000 a month. We weren’t even making \$4,000 a month!”*

It was upsetting to us that the money we pay in rent would eventually add up to the same cost of a home, but the house wouldn’t be ours. We realized that homeownership in the Bay Area is not accessible to most people. Our friends’ mortgages were costing them \$4,000 a month. We weren’t even making \$4,000 a month! The thought passed my mind: Can we ever buy a home?

A friend of mine at my job would leave work wearing a Habitat for Humanity shirt. I asked him where he was going, and he told me he was going to build on his home. It was then that I was interested. Habitat for Humanity makes it possible for first-time homeowners



to own their homes. When you qualify, you are part of the whole process of building your home. You put forth sweat equity of 500 hours of working on your home and in the Habitat community.



We did work on the construction, not only [of] our home, but other homes that were being built as well. We learned a lot from working on the building of the home. It was great that we could work on it. We closed on this house in July of 2017 and moved in in August. We pay monthly mortgage payments that are no more than 35% of our gross monthly income. Owning a home with Habitat made home ownership affordable for us, and allowed my husband and I to provide a healthy, stable life for the family.



## Non-Profit Developers & Service Providers

### Non-Profit Housing Developers

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

#### Allied Housing/Abode Services

(510) 657-7409  
abodeservices.org

#### Bay Area Community Land Trust

(510) 545-3258 • bayareact.org

#### BRIDGE Housing

(415) 989-1111  
bridgehousing.com

#### Christian Church Homes (CCH)

(510) 632-6712 • cchnc.org

#### Community Housing Development Corp. (CHDC)

(510) 412-9290 • chdcnr.org

#### EAH Housing

(415) 258-1800 • eahhousing.org

#### East Bay Asian Local Development Corp. (EBALDC)

(510) 287-5353 • ebaldc.org

#### Eden Housing

(510) 582-1460  
edenhousing.org

#### Episcopal Senior Communities

(925) 956-7400 • covia.org

#### Habitat for Humanity East Bay/Silicon Valley

(510) 251-6304 • habitatebsv.org

#### Housing Consortium of the East Bay

(510) 832-1382 • hceb.org

#### Human Good

(925) 924-7100 • humangood.org

#### Mercy Housing California

(415) 355-7100  
mercyhousing.org

#### MidPen Housing

(650) 356-2900  
midpen-housing.org

#### Northern California Land Trust

(510) 548-7878 • nclt.org

#### Resources for Community Development (RCD)

(510) 841-4410  
RCDhousing.org

#### Richmond Neighborhood Housing Services Inc.

(510) 237-6459  
RichmondNHS.org

#### Satellite Affordable Housing Associates (SAHA)

(510) 647-0700 • sahomes.org

### Housing & Support Services

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

#### Abode Services

Office: (510) 657-7409  
Sunrise Village Emergency Shelter:  
(510) 252-0910 • abodeservices.org

#### Alameda Point Collaborative

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

#### Anka Behavioral Health, Inc.

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

#### Bay Area Community Services (BACS)

629 Oakland Ave.  
Oakland, CA 94611  
(510) 613-0330 • bayareacs.org

#### Bonita House, Inc.

1410 Bonita Ave.  
Berkeley, CA 94709  
Office: (510) 923-1099  
Homeless Outreach and Stabilization  
Team: (510) 809-1780  
bonitahouse.org

#### Building Futures

1395 Bancroft Ave.  
San Leandro, CA 94577  
(510) 357-0205  
Crisis Line: 1-866-292-9688  
bfwc.org

#### Building Opportunities for Self Sufficiency (BOSS)

Multi-Agency Service Center  
1930 Center St., Berkeley, CA 94704  
(510) 843-3700  
South County Homeless Project  
(510) 732-5956  
Admin. Office: (510) 649-1930  
self-sufficiency.org

#### Center for Independent Living

3075 Adeline Street, Berkeley, CA 94703  
(510) 841-4776 • thecil.org

#### Community Resources for Independent Living (CRIL)

(510) 881-5743 • crilhayward.org

#### Contra Costa Interfaith Housing

399 Taylor Blvd., Ste. 115  
Pleasant Hill, CA 94523  
(925) 944-2244 • ccinterfaithhousing.org

#### Davis Street Family Resource Center

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

#### East Bay Community Recovery Project

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

#### East Oakland Community Project

7515 International Blvd.  
Oakland, CA 94621  
(510) 532-3211 • eoep.net

#### First Place for Youth

426 17th St., Ste. 100  
Oakland, CA 94612  
(510) 272-0979 • firstplaceforyouth.org

#### Housing Consortium of the East Bay

410 7th St., Ste. 203, Oakland, CA 94607  
(510) 832-1382 • hceb.org

#### Lutheran Social Services

(925) 825-1060 • lssnorcal.org

#### Rubicon Programs

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

#### St. Mary's Center

925 Brockhurst Ave.  
Oakland, CA 94608  
(510) 923-9600 • stmaryscenter.org

One Home provides up-to-date affordable housing listings in the Bay Area. Learn more about affordable housing opportunities at [onehomebayarea.org](http://onehomebayarea.org).



# Affordable Housing Resources

## Housing, Shelter, Emergency Resources & Referrals

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

**Bay Area Community Services (BACS)**  
(510) 613-0330 • bayareacs.org

**Bay Area Rescue Mission**  
(510) 215-4555 • bayarearescue.org

**Berkeley Food and Housing Project**  
(510) 649-4965 • bfhp.org  
Shelter reservation phone line:  
(866) 960-2132

**Building Futures**  
Crisis Line: (866) 292-9688 • bfwc.org

**Catholic Charities of the East Bay**  
(510) 768-3100 • cceb.org

**Center for Independent Living**  
(510) 841-4776 • thecil.org

**Contra Costa Crisis Center/  
Contra Costa 211**  
211 or (800) 833-2900  
crisis-center.org • 211database.org

**East Oakland Community Project**  
(510) 532-3211 • eoep.net

**Eden Information & Referral/  
211 Alameda County**  
211 or (888) 886-9660 for non-local calls  
edenir.org

**Greater Richmond Interfaith Program**  
(510) 233-2141 • gripcommunity.org

**A Safe Place Domestic Violence Services**  
(510) 536-7233 • asafepplacedvs.org

**SAVE (domestic violence)**  
24-hour Crisis Hotline: (510) 794-6055  
Empowerment Center: (510) 574-2250  
save-dv.org

**SHELTER, Inc.**  
(925) 338-1038 • shelterinc.org

**The Society of St. Vincent de Paul  
of Alameda County**  
(510) 638-7600 • svdp-alameda.org

**STAND! For Families Free of Violence**  
Crisis Hotline: (888) 215-5555  
Main Line: (925) 676-2845  
standffov.org

## Public Housing Authorities

Management of affordable housing and administration of Section 8 programs.

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

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

**Livermore**  
(925) 447-3600  
livermoreHA.org

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

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

**Pittsburg**  
(925) 252-4830  
ci.pittsburg.ca.us/index.aspx?page=150

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

**Contra Costa County**  
(925) 957-8000  
contracostahousing.org

## Legal, Financial, Foreclosure & Tenants Services

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

**Asian, Inc.**  
(415) 928-5910 • asianinc.org

**Bay Area Legal Aid**  
Alameda Co: (510) 663-4744  
Contra Costa: (510) 233-9954  
Legal Advice: (800) 551-5554  
baylegal.org

**Causa Justa :: Just Cause**  
(510) 763-5877  
Tenants Rights Clinic:  
(510) 836-2687 • cijc.org

**Centro de Servicios**  
(510) 489-4100  
centrodeservicios.org

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

**Community Housing  
Development Corp. (CHDC)**  
(510) 412-9290 • chdcnr.com

**East Bay Community Law Ctr.**  
(510) 548-4040 • ebclc.org

**ECHO Housing Assistance Ctr.**  
(855) ASK-ECHO  
echofairhousing.org

**Eviction Defense Center**  
350 Frank Ogawa Plaza, Ste. 703  
Oakland, CA 94612  
(510) 452-4541

**Family Violence Law Center**  
Office: (510) 208-0220  
Hotline: (800) 947-8301  
fvlc.org

**Housing and Economic Rights  
Advocates (HERA)**  
(510) 271-8443 ext. 300  
heraca.org

**Lao Family Community  
Development, Inc.**  
(510) 533-8850 • lfcid.org

**Oakland Housing Support Ctr.**  
250 Frank Ogawa Pl., Ste. 6301  
Oakland, CA 94612  
(510) 238-6182  
www2.oaklandnet.com/  
Government/o/hcd/index.htm

**Operation HOPE**  
(510) 535-6700  
operationhope.org/oakland

**Pacific Community Services**  
329 Railroad Ave.  
Pittsburg, CA 94565  
(925) 439-1056

**Project Sentinel**  
39155 Liberty St., Ste. D440  
Fremont, CA 94528  
English: (800) 855-7100  
Español: (800) 855-7200  
Housing.org

**Tenants Together**  
Foreclosure Hotline:  
(888) 495-8020  
General: (415) 495-8100  
tenantstogether.org

**The Unity Council**  
(510) 535-6900  
unitycouncil.org

## Foreclosure Prevention Hotlines

**Homeownership Preservation Foundation**  
(888) 995-HOPE (4673) • 995hope.org

**Keep Your Home California**  
(888) 954-KEEP (5337) • keepyourhomecalifornia.org

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

# D+H CONSTRUCTION



[www.dh-construction.com](http://www.dh-construction.com)



At CCH, we build and manage affordable housing where seniors live and thrive in the comfort of their own homes.

With over 57 years of experience in housing development and property management, CCH has provided quality services to over 100,000 residents, many communities and their governing boards. Let us help you.

**Christian Church Homes**  
 303 Hegenberger Road, Suite 201  
 Oakland, CA 94621

PHONE 510-632-6712  
 FAX 510-632-6755  
 WEB [www.cchnc.org](http://www.cchnc.org)



# A Tour of Today's Affordable Housing

We invite you to take a tour of some of the East Bay's newest affordable housing—vibrant and inclusive communities that are home to working families, veterans, older adults and formerly homeless people. These featured properties are developed, rehabilitated and managed by mission-driven organizations within EBHO's membership, incorporating innovative design to improve neighborhoods and address community needs. Whether brand new, modular or recently renovated, they're all built to be environmentally friendly, and to provide healthy, secure and quality living spaces for generations to come.

**Key to Funding Partner Acronyms:**

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



Valor Crossing

Eden Housing

**A "first" of its kind: veteran family homes and supportive housing in a transit-oriented suburban community**

**Who Lives There:** Veterans and their families  
**Property Management:** Eden Housing  
**Architect:** Architects Orange/BDE Architecture  
**General Contractor:** James E. Roberts-Obayashi Corp.  
**Completed:** May 2017  
**Size:** 66 apartment homes  
**Density:** 53 units/acre  
**Funding & Financing:** City of Dublin; County of Alameda; Housing Authority of the County of Alameda; HUD–Veterans Affair Supportive Housing; HCD; Bank

of America; California Community Reinvestment Corporation; The Home Depot Foundation.

This development responds to the tremendous need for veterans housing. California is home to nearly two million veterans, the largest veteran population in the nation. Unfortunately, on any given night, nearly 15,000 California veterans experience homelessness. The City of Dublin, home to the Parks Reserve Forces Training Area for the U.S. Army Reserve (Camp Parks), maintains a strong relationship with the armed forces community and has been a critical partner in the realization of

Valor Crossing. Over 1,900 applications were received for the 66 apartment homes.

Traditionally, affordable housing for veterans has focused on single room occupancy (SRO) style housing. Valor Crossing is the first veterans family housing in Dublin, and the first developed by Eden Housing. As far as we know, it's also the first of its kind statewide. It provides a solution to an often-overlooked segment of the veteran population: veteran families in suburban communities. Eden goes above and beyond, first providing a home, and then providing on-site services that help residents thrive.



*Modern design and family-friendly pathways connect these affordable homes to the larger community*

**Who Lives There:** Families  
**Property Management:** The John Stewart Company  
**Architect:** HKIT Architects  
**General Contractor:** Branagh, Inc.  
**Completed:** June 2017  
**Size:** 32 apartment homes  
**Density:** 28 units/acre  
**Funding & Financing:** The Housing Authority of the City of Alameda (development partner and long-term ground lease); City of Alameda; Alameda County Housing and Community Development Department; Wells Fargo and TCAC.

The City of Alameda’s inclusionary housing policies ensured that affordable housing would be part of the housing mix at Alameda Landing on the former U.S. Navy’s Fleet Industrial Supply Center. The result is Stargell Commons—walk-

up apartments in three garden-style buildings that surround parking and a courtyard. A fourth building faces the courtyard and includes a community room and offices for staff.

John King of the San Francisco Chronicle called Stargell Commons “a nifty example of how affordable housing can be incorporated into larger communities from the start.” The striking modern design incorporates metal panels and punches of color to provide an energetic counterpoint to the traditional styles nearby. It’s also a model of green design, earning LEED Platinum certification.

With family-friendly outdoor spaces and pathways to the broader neighborhood through a shared paseo, residents can connect to transit, shopping, schools, outdoor activities, and all that the surrounding region has to offer.



*New modular, transit-oriented community provides easy access to local jobs and childcare*

**Who Lives There:** Families  
**Property Management:** BRIDGE Property Management  
**Architect:** Ankrom Moisan Architects, Inc.  
**General Contractor:** Cannon Constructors North, Inc.  
**Completed:** December 2016  
**Size:** 115 apartment homes  
**Density:** 100 units/acre  
**Funding & Financing:** Public Partner/Land Owner: San Francisco Bay Area Rapid Transit District (BART); Financial Partners: Wells Fargo, N.A., HCD, City of San Leandro and Federal Home Loan Bank of San Francisco.

Marea Alta illustrates how the affordability crisis is affecting the Bay Area: The property garnered more than 10,000 applications. To make room for the housing, BRIDGE replaced a BART surface parking lot with below-grade parking for transit

patrons. The San Leandro BART Station is directly across the street.

Marea Alta’s 115 apartments are composed of 312 mods and, to an average person, they look exactly like a conventionally-built property, with amenities such as a community room and a landscaped courtyard (see “Going Modular,” page 14).

Residents have access to downtown shops and jobs, and many work at companies such as Gatorade, Kaiser and FedEx. As one resident said, “It’s close to the bank, supermarket, post office—everything you need.” On the ground floor of Marea Alta is a childcare center, which enriches the neighborhood and promotes pedestrian activity. And next door, BRIDGE is constructing a second phase: La Vareda, which will provide 85 affordable senior apartments to create a multi-generational community.



Harper Crossing

Satellite Affordable Housing Associates (SAHA)

**A truly special place for low-income and formerly homeless seniors to call home**

**Who Lives There:** Seniors  
**Property Management:** SAHA Property Management  
**Architect:** Kodama Diseno Architects  
**General Contractor:** J.H. Fitzmaurice Inc.  
**Completed:** September 2017  
**Size:** 42 apartment homes  
**Density:** 127.27 (42 units/0.33 acre)  
**Funding & Financing:** City of Berkeley, including a donation of the site; County of Alameda; State of California IIG and TOD programs; Federal Home Loan Bank; LIHTC; Silicon Valley Bank construction loan and an Enterprise grant.

Berkeley's Lorin District—a vibrantly diverse community rich in amenities and transit—has witnessed the displacement of many low-income families in recent years. The City of Berkeley recognized this critical need for affordable housing, and over the course of a decade, purchased a

site, selected SAHA as the developer, and contributed financially to the development of Harper Crossing.

Harper Crossing provides 42 affordable homes for low-income seniors. SAHA implemented a local preference in resident selection; 27 Berkeley residents were selected to move in. On September 1, 2017, the doors of this long-awaited project opened, and only one week later the final moving truck pulled away, welcoming a full house over its first weekend of operations. The new residents, including six formerly homeless seniors, benefit from a host of programs, including everything from storytelling workshops to free bus transit passes. Harper Crossing is truly a special place for seniors to call home.

*Meet one of Harper Crossing's residents on page 20.*



Kottinger Gardens — Phase One

MidPen Housing

**A vibrant senior community comes to life as envisioned by a community task force**

**Who Lives There:** Low-income seniors  
**Property Management:** MidPen Housing  
**Architect:** Dahlin Group  
**General Contractor:** L&D Construction  
**Completed:** October 2017  
**Size:** 131 apartment homes (total phase 1 and 2: 185)  
**Density:** 28.78 units/acre  
**Funding & Financing:** City of Pleasanton; County of Alameda; Housing Authority of the County of Alameda; TCAC, HUD, and M.U.F.G. Union Bank, N.A.

Built in response to the tremendous need for affordable housing among Alameda County's growing population of seniors, Kottinger Gardens will ultimately provide 185 new affordable rental homes on two sites that had previously provided 90. Kottinger Place and Pleasanton Gardens were built in 1970 as two distinct senior housing properties across the street

from one another. Once completed, Kottinger Gardens will integrate the two properties into one vibrant community. Phase Two will be completed in spring 2019.

The vision for Kottinger Gardens grew out of the Kottinger Place Redevelopment Task Force with representatives from the City Council, the Parks Commission, the Housing Commission, Pleasanton Gardens Board of Directors and current residents, neighbors and other community advocates. Through their diverse invested input, Kottinger Gardens came to fruition.

Kottinger Gardens includes a community room, gardens and a computer lounge area. It is conveniently located near transit, parks and downtown. The design supports healthy living, allowing seniors to live active and enriched lives.

*Meet one of Kottinger Garden's residents on page 21.*



East Bay Asian Local Development Corp. (EBALDC)

**Rehabilitated homes improve comfort, reduce footprint and promote housing longevity**

**Who Lives There:** Families  
**Property Management:** EBALDC  
**Architect:** Anne Phillips Architecture  
**General Contractor:** BBI Construction  
**Completed:** December 2016  
**Size:** 22 apartment homes  
**Density:** 22 units/.74 acres  
**Funding & Financing:** Bank of America Construction Loan; re-cast City of Oakland Loan; re-cast California State HCD RHCP; 4% Federal Tax Credit Equity; Bellwether/Freddie Mac Permanent Loan (Major Rehab); NeighborWorks Solar Grant; and Low Income Weatherization Program Incentives (Solar).

Marcus Garvey, located in the Lower Bottoms neighborhood of West Oakland, provides studios and one through four-bedroom apartments built in a townhouse style. Originally built in 1992, the community recently underwent a major rehabilitation. The

work improved resident comfort and reduced noise from the nearby BART line by insulating, replacing windows, and adding fresh paint, new flooring, new appliances, exterior siding and new landscaping.

In addition to improving the building's curb appeal, the rehab work also provided residents with an increased pride of place. Residents are a tight-knit group who enjoy social gatherings in the community room, so the newly-renovated kitchen will further encourage its use and enjoyment.

EBALDC worked with GRID Alternatives to engage residents to help install solar on the property, effectively reducing tenants' monthly utility bills and providing a green energy alternative. After the rehab, Marcus Garvey Commons has become a safer, cleaner, greener and more comfortable home for its residents.



Habitat for Humanity East Bay/Silicon Valley

**Beautifully rehabilitated home provides self-reliance for a hardworking family**

**Who Lives There:** A family of four including one with special needs  
**General Contractor:** Habitat for Humanity East Bay/Silicon Valley  
**Completed:** December 2017  
**Size:** 1,540 square feet  
**Funding & Financing:** Cal Home Funding

In Livermore, where the median home price has climbed past \$750,000, affordable housing is scarce, and families are being priced out of the area or forced into overcrowded, unstable or unsafe conditions.

Yet Habitat for Humanity East Bay/Silicon Valley was able to turn this foreclosed property into a brighter future for a local family.

In its previous condition, this single-family home was rife with code violations and safety hazards. Habitat performed a total renovation and added elements like a cool roof and upgraded insulation that help reduce energy usage and costs, while increasing the family's comfort and health. And because a child with cerebral palsy lives there, the plans were modified to ensure accessibility and safety.

While Habitat typically works on larger developments like the 20 homes recently completed in Martinez and 30 homes underway in Fremont, single-home renovations like Andrews Street mean a future of strength, stability and self-reliance for a hardworking family.

# Thank You to our 2018–19 Guidebook Advertisers

## Advertiser Index

Amy Hiestand Consulting	39	Gelfand Partners Architects	42
Anne Phillips Architecture	38	Goldfarb Lipman Attorneys	37
Bank of America	45	Gubb & Barshay, LLP	42
Bank of the West	44	Habitat for Humanity East Bay/ Silicon Valley	34
Bay Area Community Services (BACS)	40	Hello Housing	36
Bay Area Housing People	37	Housing Consortium of the East Bay (HCEB)	40
Bay Area LISC	32	Human Good	36
BayREN	35	John Stewart Company	34
BBI Construction	36	Lindquist, Von Husen & Joyce, LLP	35
BBVA Compass	44	Mercy Housing	41
Bonnewit Development Services	38	MWA Architects	39
BRIDGE Housing	33	North American Title Company	39
Christian Church Homes (CCH)	26	Oakland Housing Authority	11
City of Emeryville	32	Okamoto Saijo Architects	39
City of Fremont	41	Pyatok Architecture + Urban Design	41
City of Walnut Creek	34	Resources for Community Development (RCD)	35
Clearinghouse CDFI	32	Sage B. Foster Consulting	38
Community Economics, Inc.	18	Saida + Sullivan Design Partners	39
Contra Costa Interfaith Housing	38	Satellite Affordable Housing Associates (SAHA)	44
D+H Construction	26	Shelter, Inc.	37
Dahlin Group Architecture	40	Silicon Valley Bank	40
Diverse Housing Working Group	41	Supervisor Keith Carson, Alameda County	39
EAH Housing	44	Sun Light & Power	37
East Bay Asian Local Development Corp. (EBALDC)	40	Union Bank	44
Eden Housing	33	US Bank	back cover
Element Structural Engineers	35	Van Meter Williams Pollack, LLP	38
First Church Berkeley	36	William Pettus, Architect	38





**LONG TERM,  
FIXED-RATE  
FINANCING FOR  
AFFORDABLE  
MULTI-FAMILY  
HOUSING**

**WE PROVIDE: LOANS UP TO \$7.5 MILLION**

- Bridge Loans
- Construction Loans
- Construction to Permanent Loans
- Permanent Loans (Fixed Rate up to 27 Years, Fully Amortizing)
- Operations Expansion

**20 YEARS OF COMMUNITY DEVELOPMENT FINANCING**

Clearinghouse CDFI is a full service, direct lender. We finance projects that create jobs & services to help people work, live, dream, grow, and thrive in healthy communities.



**COMMUNITY DEVELOPMENT FINANCIAL INSTITUTION**

**WWW.CCDFI.COM (800) 445-2142**

 © 2018 All Rights Reserved. Dept. of Corp. Finance Lender License #6035497 - CA Equal opportunity provider. Rates & programs subject to approval & availability

**Congratulations to EBHO on its 34<sup>th</sup> anniversary and 22<sup>nd</sup> affordable housing week!**

Emeryville City Council placed **Measure C** an affordable housing bond, on the June 5, 2018 ballot to provide affordable local housing and prevent displacement of Emeryville residents.

[www.emeryville.org](http://www.emeryville.org)




**Bay Area LISC Congratulates EBHO on 34 Years of Affordable Housing Advocacy**



[www.bayarealisc.org](http://www.bayarealisc.org)

We Measure Our Success by  
the Difference We Make  
in People's Lives



BRIDGEHOUSING.COM

@BRIDGEHOUSING



Alta Mira Family & Senior Apartments  
Hayward, CA



Celebrating 50 years of  
providing affordable  
homes for individuals  
and families



**The John Stewart Company is proud to be a long-time sponsor of EBHO and Affordable Housing Week**

For 40 years, JSCo has provided property management, development and construction management services to owners and developers of affordable housing throughout California.

We currently manage 83 properties with almost 5,000 affordable housing units in the East Bay, for clients ranging from community-based non-profits to public housing authorities.

**Please call if we can help provide affordable housing in your community!**

**800-660-0119**  
[jscosf@jscoweb.com](mailto:jscosf@jscoweb.com)

San Francisco • Sacramento • South Bay • Los Angeles • San Diego

**Housing Programs & Policies**

**Programs**

- Affordable Housing Rental
- Below Market Rate Homeownership
- First-Time Homebuyer Assistance
- Home Rehabilitation

**Policies**

- Inclusionary Housing
- Commercial Linkage Fee
- Density Bonus



Sign up to receive affordable housing news & information at [www.walnut-creek.org](http://www.walnut-creek.org)



**ALAMEDA COUNTY HOME PRESERVATION LOANS**

Habitat for Humanity is launching a loan program to assist County residents whose homes need repair and upgrade.s Qualified applicants must own and live in an Alameda County home and earn less than 80% of Area Median Income.

**Keep your home healthy and safe. LEARN MORE:**  
**CALL** 510-803-3388 **EMAIL** HomeRepair@HabitatEBSV.org

Made possible by Alameda County Measure A1 Funds in partnership with:



**Habitat for Humanity**<sup>®</sup>  
 East Bay/Silicon Valley

Get an energy savings plan as **unique** as your building.



**\$750 PER UNIT REBATES**

Free Energy Consultant  Choose your own contractor

**BAYREN**  
Bay Area Energy Efficiency

Go to [BayAreaMultifamily.org](http://BayAreaMultifamily.org)  
OR  
call 855-213-2838

RESOURCES FOR COMMUNITY DEVELOPMENT

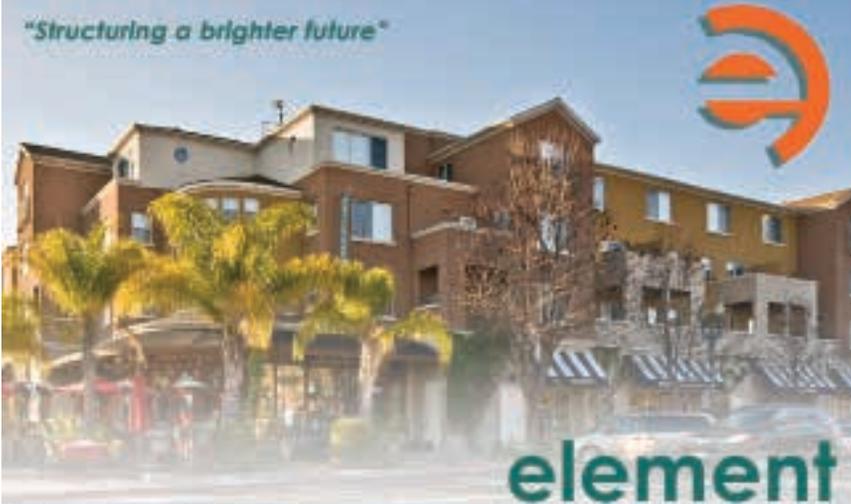


**rcd**  
Creating & Preserving Affordable Housing

Breaking new ground to building affordable housing and community with partners like EBHO.

2220 OXFORD STREET ■ BERKELEY, CA 94704  
(510) 841-4410 ■ [WWW.RCDHOUSING.ORG](http://WWW.RCDHOUSING.ORG)

"Structuring a brighter future"



**element**  
structural engineers, inc.

"Where Creativity is Engineered"

39675 Cedar Blvd., Ste. 295C, Newark, CA 94560  
p: 510.573.1357 f: 973.924.0663 [www.elementse.com](http://www.elementse.com)

**A HOME CHANGES LIVES.**

OUR COMMITMENT ENDURES.



CPAs with industry expertise proudly supporting EBHO's 2018 Affordable Housing Week

415-957-9999 [www.lvhj.com](http://www.lvhj.com)

LINDQUIST  
VON HUSEN  
& JOYCE LLP

Certified Public Accountants

# firstchurch



**Congratulations EBHO!**  
 First Church Berkeley stands with you in your commitment to affordable housing.

[www.flrstchurchberkeley.org](http://www.flrstchurchberkeley.org)



HumanGood was founded in the belief that everyone should have the opportunity to live life with enthusiasm, confidence and security, regardless of physical, social or economic circumstances. Our mission is to ensure that those we serve have every opportunity to become their best selves as they define it.

**human good**

6120 Stoneridge Mall Road, Suite 100  
 Pleasanton, CA 94588  
 (925) 924-7100  
 HumanGood.org

Beacon Communities is now HumanGood Affordable Housing




making places where people thrive

**stay connected**  
 to hear about affordable homes for sale and down payment assistance within the counties of Alameda, Contra Costa, San Mateo, Santa Clara and Marin.

**coming this summer**  
 a shared equity downpayment assistance loan program for aspiring homebuyers in Alameda County in partnership with Alameda County Measure A1 Affordable Housing Bonds.

A proud affiliate of  

subscribe to Stay Connected at [hellohousing.org/stay\\_connected](http://hellohousing.org/stay_connected)

Working together to build more Bay Area Affordable Housing



**BUILDING FOR YOUR COMMUNITY SINCE 1974**



**OVER 30 YEARS OF ENDING HOMELESSNESS ONE FAMILY AT A TIME**

SHELTER, Inc. gives families a safe place to live, meeting their most basic needs while offering tools and services that allow them to transform their lives and the future for their children.



P.O. Box 5368, CONCORD, CA 94524  
www.shelterinc.org

INSPIRING PEOPLE. CHANGING LIVES. ENDING HOMELESSNESS.



**SUN LIGHT & POWER**  
SOLAR EXPERTS SINCE 1976

We're a proud supporter of EBHO's Affordable Housing Week.

Sun Light & Power has minimized operating costs for over 470 senior, veteran, and affordable housing solar projects.



Book your free consultation today!  
**800.233.4SUN**  
[www.sunlightandpower.com](http://www.sunlightandpower.com)

Missy Houston | 21 Columbia Square - San Francisco, CA



**goldfarb lipman attorneys**  
www.goldfarblipman.com

Affordable Housing	Oakland 510.836.6336
Fair Housing	San Diego 619.239.6336
Nonprofit Entities	Los Angeles 213.627.6336
Community Economic Development	

Bay Area Housing People is a consortium of independent consultants offering housing and homeless related services to non-profit organizations, local governments, and regional collaboratives.

[bahousingpeople.com](http://bahousingpeople.com)



Alex Armenta | Natalie Bonnewit | Kate Bristol  
Cathy Craig | Katharine Gale | Maryann Leshin | Stacey Murphy

**Anne Phillips Architecture**



**APA**rch.com

303E MAGNOLIA STREET, OAKLAND, CA 510-841-7086

**BONNEWIT** development services

nataliebonnewit.com ♦ 510.325.3601 ♦ bahousingpeople.com ♦ bonnewit.com



**SAGE B FOSTER CONSULTING**

SAGE B FOSTER, MA, MPH  
PRINCIPAL

SAGEBFOSTER@YAHOO.COM

510.406.8126



Contra Costa Interfaith Housing provides permanent, affordable housing and on-site supportive services to help more than 1,100 formerly homeless and low-income residents achieve stability and self-reliance.

500 Taylor Boulevard, Suite 115  
Pleasant Hill, CA 94523

Phone: (925) 944-2244  
www.cdinterfaithhousing.org

ARCHITECTURE | URBAN DESIGN [www.vmp.com](http://www.vmp.com)

DENVER

SAN FRANCISCO

**VAN METER  
WILLIAMS  
POLLACK**

**William Pettus, Architect LEED AP**  
**Architecture and Project Management**  
*Specializing in Commercial & Housing Rehab,  
and Tenant Improvements for Non-Profits*

---

1212 Parker Street, Berkeley, CA 94702  
Tel: 510-506-0008  
williepettusarchitect@gmail.com

**NORTH AMERICAN TITLE COMPANY**  
Like Clockwork™

**SUZANNE H. SMITH**  
Vice President  
Managing Escrow Officer, CSE0  
NORTH AMERICAN TITLE COMPANY

21060 Redwood Road Suite 110  
Castro Valley CA 94546

T: 510.537.8300  
F: 510.537.0928  
E: ssmith@nat.com

ARCHITECTURAL + INTERIOR DESIGN  
mwaarchitects.com

**Acts Cyrene Apartments - Oakland**

**mwa architects**

SAN FRANCISCO  
OAKLAND  
PORTLAND

**SSDP**  
Saïda + Sullivan Design Partners  
Architecture + Interior Design

44 Gough St. Suite 202  
San Francisco, CA 94103  
P: (415) 777-0991  
www.saidasullivan.com

**Amy Hiestand Consulting, LLC**  
Tel: 925 588 4192 Email: amyh3167@yahoo.com

Affordable Housing Program Design and Implementation  
Project Feasibility Analysis  
Policy Development and Technical Assistance

*Congratulations EBHO on another inspiring Affordable Housing Week!*

**KEITH CARSON**  
ALAMEDA COUNTY SUPERVISOR, FIFTH DISTRICT

**Congratulations!**  
**East Bay Housing Organization**  
on your 22nd Annual  
Affordable Housing Week.

Thank you for your leadership and advocacy  
in support of affordable housing in  
Alameda County.

**OKAMOTO SAIJO**  
ARCHITECTURE

San Francisco, CA 415/709-2198  
Oakland, CA 510/530-0867  
www.ca-architects.com



*Our goal is to end homelessness – permanently.*




*Housing solutions with real results through homeless outreach, temporary housing, and long-term support.*

bayareacs.org  510.613.0330



svb 

**Silicon Valley Bank**



RECREATION | PLANNING

**IMPROVE JOY  
PROMOTE QUALITY  
REDUCE HOUSING COSTS,  
ENHANCE RESIDENT WELL-BEING**

www.dahllin.com



INVESTMENT CASE | MidPen Housing Expansion



Creating Inclusive Communities  
www.hceb.org

Proud EBHO Member!




**Building  
Healthy and Vibrant  
Neighborhoods  
for Over 40 Years**



EAST BAY ASIAN LOCAL  
DEVELOPMENT CORPORATION

www.ebaldc.org



Com. Available / Affordable Family Housing / EBHOC & The City Council.

**PIATOK**  
architects + urban design

**people building**

1811 Telegraph Avenue, Suite 200 Oakland, CA 94612 / T: 510-468-1710 / www.piatok.com

Kent Gardens in San Lorenzo



**mercy HOUSING**  
415.355.7100  
[mercyhousing.org/california](http://mercyhousing.org/california)

### FREMONT'S AFFORDABLE HOUSING UNDER CONSTRUCTION

<p><b>Stevenson Terrace</b> 80 Apartments</p>  <p>Opening 2019</p>	<p><b>Mission Court</b> 90+ Senior Apartments</p>  <p>Opening 2019</p>	<p><b>Warm Springs</b> 520+ Apartments</p>  <p>Opening 2018 to 2021</p>
--	---	--

To receive information on when these properties will begin lease up activities, sign up for the City's interest lists at: [Fremont.gov/AffordableHousingInterest](http://Fremont.gov/AffordableHousingInterest)

**City of Fremont**  
[Fremont.gov/Housing](http://Fremont.gov/Housing)  
[housing@fremont.gov](mailto:housing@fremont.gov)



**Diverse Housing Working Group**  
A community-based effort to engage and educate local organizations and individuals about the need for additional diverse housing resources in Albany.

**Thank you, EBHO,** for another great year of resources, collaboration and progress!

[diversehousingworkinggroup.weebly.org](http://diversehousingworkinggroup.weebly.org)



Since 1993 our sole focus has been Affordable Housing in California. We provide expert knowledge and experience to assist affordable housing developers in evaluating innovative financing structures, financial and risk management issues, and the full range of legal issues related to affordable housing development.

**SCOTT BARSHAY**  
sbarshay@gubbandbarshay.com

**LAUREN B. FECHTER**  
lfechter@gubbandbarshay.com

**EVAN GROSS**  
egross@gubbandbarshay.com

**SARAH C. PEREZ**  
sperez@gubbandbarshay.com

**NICOLE KLINE**  
nkline@gubbandbarshay.com

**KAREN ELLIOTT**  
kelliott@gubbandbarshay.com

**Gubb and Barshay, LLP**  
305 14th Street, Suite 450  
Oakland, CA 94612  
Tel: (415) 781-6000  
Fax: (415) 781-8967  
GubbandBarshay.com

**GUBB & BARSHAY**  
ATTORNEYS AT LAW

## EBHO is proud to honor our 2018 Affordable Housing Advocacy Champions

### Laura Simpson

*City of Concord, Community & Economic Development Planning Manager*

For over two decades of regional housing work and her vision to ensure that affordable homes remain a priority in Contra Costa County.

### Rob Bonta

*Assemblymember, D–Oakland*

For his work advocating for affordable housing and job creation in the State Assembly, including co-authoring California Senate bills SB 2, SB 3 and authoring AB 423; and for his support of the repeal of Costa Hawkins.

### Residents Insisting on Social Equity (RISE)

For their commitment and support in promoting affordable housing and renters rights in Fremont. RISE is dedicated to ensuring that affordable housing, community stability, local jobs and workers' rights are prioritized.



## EBHO's 2018 Organizational Members

Alain McLaughlin Photography  
 Wilma Chan, Alameda County Board  
 of Supervisors  
 Alameda County Housing &  
 Community Development  
 Housing Authority of Alameda County  
 Alameda County Oakland Community  
 Action Partnership  
 Alameda Development Corporation  
 Allen Temple Arms Resident Council  
 Allied Housing  
 Amy Hiestand Consulting, LLC  
 Anka Behavioral Health, Inc.  
 Ankrom Moisan Associated  
 Architects, Inc.  
 Anne Phillips Architecture  
 Arboleda Resident Committee  
 Arnie Fischman Housing and  
 Community Development  
 Consultant  
 ASIAN Inc.  
 Assemblymember Bill Quirk  
 Bay Area Community Land Trust  
 Bay Area Community Services (BACS)  
 Bay Area LISC  
 BBI Construction  
 Berkeley Food and Housing Project  
 BKF Engineers Surveyors Planners  
 Block by Block Organizing Network  
 Bonita House, Inc.  
 Branagh Construction  
 BRIDGE Housing  
 Broad Horizons Conference and  
 Event Planning  
 Bruce Jett Associates, Inc.  
 Building Futures  
 Building Opportunities for Self-  
 Sufficiency (BOSS)  
 Cahill Contractors, Inc.  
 California Housing Partnership  
 Corporation  
 California Reinvestment Coalition  
 CCH (Christian Church Homes)

CCIH  
 CCraig Consulting  
 Charles and Tregub Consulting  
 Citibank  
 City of Alameda Housing Authority  
 City of Berkeley Housing Department  
 City of Concord  
 City of Emeryville  
 City of Fremont  
 City of Hayward  
 City of Livermore  
 City of Oakland  
 City of Oakland Housing &  
 Community Development  
 City of Pleasanton Housing Division  
 Coffman Engineers  
 Community Access Supported  
 Living, Inc.  
 Community Economics, Inc.  
 Community Energy Services Corp.  
 Community Housing Development  
 Corporation  
 Congregation Beth El  
 Construction Employers' Association  
 Coolidge Court Inc.  
 D&H Construction  
 Dahlin Group Architecture Planning  
 David Baker and Partners Architects  
 Dawson Electric  
 Devine & Gong, Inc.  
 Dignity Housing West, Inc.  
 EAH Housing  
 East Bay Asian Local Development  
 Corporation (EBALDC)  
 East Bay Cohousing  
 East Bay Innovations  
 East Oakland Community Project  
 Eden Housing  
 Element Structural Engineers  
 Ensuring Opportunity Campaign to  
 End Poverty in Contra Costa County  
 Enterprise  
 EveryOne Home

Federal Home Loan Bank of  
 San Francisco  
 First Congregational Church  
 of Berkeley UCC  
 First Place for Youth  
 First Republic Bank  
 Goldfarb & Lipman, LLP  
 Gubb & Barshay, LLC  
 Habitat for Humanity  
 East Bay/Silicon Valley  
 Hamilton Family Center  
 Haven Connect  
 Hello Housing  
 Herman Coliver Locus  
 HKIT  
 Homeownership SF  
 HumanGood  
 ICAC  
 IDA Structural Engineers, Inc.  
 Ignition Architecture  
 ISU Insurance Group  
 J.H. Fitzmaurice, Inc.  
 Jones Hall  
 Kava Massih architects  
 KTGy Group, Inc.  
 Lakeshore Avenue Baptist Church  
 Landis Development, LLC  
 Larkin Street Youth Services  
 Law Office of Kim Savage  
 Leddy Maytum Stacy Architects  
 LifeSTEPS  
 Lindquist von Husen & Joyce LLP  
 Lowney Architecture  
 LPAS Architecture + Design  
 Luk and Associates  
 Mayers Architecture  
 McKnight Higgins Consulting  
 Mechanics Bank  
 Mercy Housing  
 Meta Housing Corporation  
 MidPen Housing Corporation  
 Mills Grove Christian Church  
 Mithun | Solomon  
 MWA Architects  
 National Hispanic Organization  
 of Real Estate Associates

NHS East Bay  
 Nibbi Brothers General Contractors  
 Nishkian Menninger  
 Non Profit Housing Association  
 of Northern California  
 North American Title Company  
 Northern California Community  
 Loan Fund  
 Novin Development Corp  
 Okamoto Saijo Architecture  
 Oliver and Company  
 Public Advocates Inc.  
 PYATOK  
 RD Consulting  
 Renewed Hope Housing  
 Resources for Community  
 Development  
 Roan Sisters LLC  
 Roehrick Design—Graphic Design  
 & Communications  
 Ruth Stroup Insurance Agency  
 Saida + Sullivan Design Partners  
 Satellite Affordable Housing  
 Associates  
 Senior Services Coalition  
 of Alameda County  
 SHELTER, Inc.  
 Silicon Valley Bank  
 St Mary's Center  
 St Paul's Episcopal Church,  
 Walnut Creek  
 Sun Light & Power  
 Sunseri Construction  
 TechEquity Collaborative  
 The Greenlining Institute  
 The Interfaith Peace Project  
 The John Stewart Company  
 The Public Interest Law Project  
 The Unity Council  
 Trinity Center  
 TWM Architects  
 Van Meter Williams Pollack  
 Vila Construction  
 Westlake Christian Terrace  
 Resident Council  
 William Pettus Architect

You are part of  
a greater community

Union Bank® is proud to support  
East Bay Housing Organizations.



Helena Jones-Kim  
AVP, Community Loan Officer  
helena.jones@unionbank.com  
510-385-7721  
NMLS# 332730



©2018 MUFG Union Bank, N.A. All rights reserved. Member FDIC.  
Union Bank is a registered trademark and brand name  
of MUFG Union Bank, N.A. unionbank.com

Being neighbors is more  
than just geography.

Bank of the West is a proud sponsor of Affordable Housing Week.



**BANK OF THE WEST**  
BNP PARIBAS

Member FDIC.  
Equal Housing Lender.   
© 2017 Bank of the West.

**BBVA Compass**  
Creating Opportunities

We're the bank creating opportunities for all.

Proudly supporting the East Bay Housing Organization's  
2018 Affordable Housing Week.

BBVA Compass is a trade name of Compass Bank, a member of the BBVA Group.  
Compass Bank, Member FDIC and an Equal Housing Lender. Lic. 04/0004



Atlanta Office | Emoryville, GA



*A roof is just the beginning.*

50 years ago, EAH Housing was founded  
with the belief that attractive, affordable  
housing is the cornerstone to sustainable  
communities.



[www.EAHHousing.org](http://www.EAHHousing.org)

Office: 3000 Peachtree Road, Suite 1000, Atlanta, GA 30309  
Call: 404-525-1400 | Fax: 404-525-1400



**SAHA**  
SATELLITE  
AFFORDABLE  
HOUSING  
ASSOCIATES



Empowering People... Strengthening Neighborhoods

**EBHO appreciates its kick-off event sponsors**



- Affirmed Housing • BRIDGE Housing • D&H Construction
- East Bay Asian Local Development Corporation
- East Bay Community Foundation • Gubb and Barshay, LLP HKIT Architects • Jones Hall Law Corporation
- Mechanics Bank • MidPen Housing
- NonProfit Housing Association of Northern California
- Oakland Housing Authority
- PYATOK architecture + urban design
- Satellite Affordable Housing Associates
- Sheet Metal Workers 104 • The John Stewart Company
  
- Cahill Contractors • Christian Church Homes
- Community Bank of the Bay • DAHLIN • David Baker Architects
- Federal Home Loan Bank of San Francisco
- Goldfarb & Lipman, LLP • Lindquist, von Husen & Joyce LLP
- Merriwether & Williams Insurance Services
- Mithun | Solomon • Nibbi
- Resources for Community Development
- The Unity Council • TWM Architects
  
- Anne Phillips Architecture • Bonita House
- Housing Consortium of the East Bay • IDA Structural Engineers
- Leddy Maytum Stacy • Sisters of the Holy Family • Urban Habitat
  
- Abode Services • Amy Hiestand Consulting
- Bay Area Community Services • Beloved Oakland
- Berkeley Food and Housing Project • Bonnewit Development Services
- Building Futures • Building Opportunities for Self-Sufficiency (BOSS)
- California Housing Partnership Corporation
- City of Berkeley—Health Housing & Community Services Dept.
- Councilwoman Jovanka Beckles, City of Richmond • EveryOne Home
- Gloria Bruce & Wendy Seider • Lillian Lew-Hailer
- Low Income Investment Fund • Nico Calavita
- Northern California Community Loan Fund
- Richmond Neighborhood Housing Services • Sunseri Construction
- Wilma Chan, Alameda County Supervisor District 3



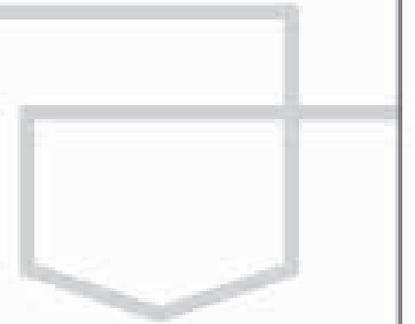
At Bank of America, we're connecting our resources and people to the things that make life better as communities across the United States. From working with local businesses that create jobs and supporting nonprofits that address critical needs to revitalizing neighborhoods and funding safe and affordable housing. Our mission is simple: to help the Bay Area thrive.

Learn more about how we're helping at [bankofamerica.com/local](http://bankofamerica.com/local)



Bank of America, N.A. Member FDIC. © 2017 Bank of America Corporation. All rights reserved.

# Supporting the events that make our community feel like home.



At U.S. Bank, we're dedicated to making lasting improvements to our community for the greater good. We believe that if we all play our part, our community will be better because of it. [usbank.com/community](https://www.usbank.com/community)

U.S. Bank is proud to support the Kickoff Celebration for East Bay Housing Organization's 22nd Annual Affordable Housing Week.



*the POWER of POSSIBLE.*

Equal Housing Lender. Member FDIC. ©2016 U.S. Bank