



# Affordable Housing 2020-21 Guidebook

Affordable Homes For All



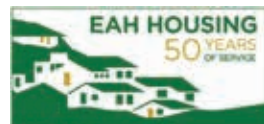
E A S T B A Y H O U S I N G O R G A N I Z A T I O N S





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# About EBHO

**E**ast Bay Housing Organizations (EBHO) **creates, protects and preserves affordability for low-income communities in the East Bay by advocating, organizing, educating and building coalitions.** For 36 years, we have activated our dynamic membership to advocate for equitable housing policies at the neighborhood, city, county, regional and state levels. **By creating affordable housing opportunities, we address historically discriminatory, unfair and racist policies and practices. We focus on housing equity as one crucial part of a healthy and sustainable community.**



We are a member-based coalition of over 400 organizations and individuals who believe that housing is a human right, and that housing justice is intimately connected to racial, economic and social

justice. We know from experience that we are stronger together, so we work in collaboration with a wide range of organizations, individuals and decision-makers to win funding and policy changes.

As the need for deeply affordable housing continues to grow, we elevate the leadership of those most impacted



by the housing crisis. In this year's guidebook, you'll hear from Carol, a recent graduate of our Leadership Academy who advocates for the rights of tenants and elders. You'll read about how affordable housing developers can increase access for people who are currently unhoused, and about

the importance of advocating for housing for formerly incarcerated people.

The guidebook highlights new affordable housing produced by non-profit developer members; a community of people who stayed in their homes with the support of a community land trust; and a resident who achieved stable housing through a federally-funded Section 8 housing voucher. It's possible to end homelessness and provide quality, affordable housing for all people in the East Bay. We hope this book inspires you to get involved.

## Join us!

Become a member and get involved! Find campaign updates, upcoming events, membership details and descriptions of our campaigns and committees at EBHO.org. Join our email list, and follow us on Facebook, Instagram and Twitter.

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## Dear Readers:

I'm writing this to you from my home, realizing how fortunate I am to do so. I hope you and yours are healthy and housed in this new landscape shaped by the COVID-19 pandemic of 2020. Here at EBHO, we're envisioning communities even more united and determined to ensure everyone has a safe and healthy home.

While we navigate this uncharted terrain, our collective knowledge and lived experience can guide us. We *know* that housing is a human right. We *know* that quality homes people can afford enable communities to stay connected and thrive. We *know* what works: preserving and producing affordable housing and protecting people from displacement and homelessness. It's clearer than ever that our fates are linked. If one of us is living outdoors, can't make ends meet, or is facing eviction, then all of us are affected and must come together in mutual support.

This guidebook, though mostly written before the pandemic, is more relevant than ever. We offer accessible information about housing resources and solutions; the voices and faces of people facing housing instability; and ways to connect housing justice to the ongoing struggle for racial justice and inclusive, healed communities.

We hope this guidebook will inspire you to unite behind our common goals. *Everyone* must be housed. In this critical election and Census year, *everyone* must count, regardless of race, income, gender, family or immigration status, ability, health status, or incarceration history. *Everyone* can take action to address not just our immediate crisis but also the long-term emergency of an unjust and unworkable housing system. We're in this together, to ensure affordable homes and resilient communities for all.



Gloria Bruce  
Executive Director

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EBHO's 2019-20 Board/not pictured: Woody Karp, Daphine Lamb-Perrilliat, Angela Upshaw and Ellen Wu

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Current and former EBHO staff/not pictured: Alex Werth and Damion Scott

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# What We Win

## When we organize the suburbs



Over the last twenty years, poverty in the suburbs has increased faster than in urban centers. Wages have stagnated while housing costs have grown, leaving lower-income people priced out of cities or evicted without cause. In Concord, tenants pay more rent than they can afford for substandard housing, while the number of people living outside or in their vehicles has increased dramatically. Meanwhile, the city offers up publicly-owned land—land that could house hundreds of low-income and currently unhoused residents—to the

highest bidder. Each time, a coalition of community groups committed to social, racial and economic equity stands up to resist this, thanks to our organizing efforts.

### What we win when we organize the suburbs:

#### More places and people committed to racial, economic and housing justice

No place deserves to suffer from racial or economic segregation and exploitation. Organizing the suburbs means that we call out and stop greed when we see it. We seize opportunities to forge connections, building deeper relationships with transportation justice, environmental justice, labor and faith groups.

#### Disrupt racist and exclusionary development

Housing and infrastructure development in the U.S. has been shaped by decades of racial segregation and economic exclusion. Suburban housing justice is about creating new development norms before those areas reach their dystopian breaking points, as they have in Oakland and San Francisco. Those most impacted by the housing crisis must assume leadership, so we can stop involuntary displacement in the Bay Area.

### Opportunities for bigger, broader wins

Empowered residents, housed in stable affordable homes, can increase their political representation and their communities' collective power. The more people's needs are met, the more organized they become—and we win at bigger scale.

### The best a community has to offer will be shared by all

When we create quality affordable housing in neighborhoods where there was none, we introduce suburban communities to its benefits, including its diverse, resilient residents. We create a place to land for currently high-income people who may need help when they age or can't work because of a disability. And we share the literal wealth held in the suburbs; if we win, no place will be undesirable.

Affordable housing is a transformative social good. We can dispel scarcity mindsets with common sense ideas that serve everyone. Building tenant power and expanding affordable housing in the suburbs is an important part of winning housing justice for all low-income people in the East Bay.

**By Ronald Flannery, Former Campaign Organizer at EBHO**



*Concord residents protest for tenant protections as part of a Raise the Roof coalition action.*

**The more people's needs are met, the more organized they become—and we win at bigger scale.**

“Affordable housing” refers to a high-quality, healthy home that fits within a household’s budget; each and every Bay Area resident deserves that. But what does “affordable” mean, and how do we create that for everyone?

# What is Affordable Housing in 2020?

**W**hat is “affordable”? Housing is affordable if it costs no more than 30% of one’s income. People who pay more than this are considered “cost burdened”; those who pay more than 50% are “severely cost burdened.” Affordable housing generally means affordable to lower-income people with incomes at or below 80% of area median income (AMI). Most affordable rental housing programs target lower-income people, while affordable homeownership programs increasingly target people making up to 120% of AMI. (See chart on page 5 for income and rent limits.)

## A crisis years in the making

The Bay Area is facing an enormous housing crisis. Working and middle-income families can no longer afford to own a home, renters face rising costs that force them to move further from their jobs and communities, and growing numbers of unhoused people live on our streets. Public opinion polls show that most Bay Area residents are concerned about their own housing stability as well as that of their families, friends and neighbors. A majority report that they’ve considered moving out of the area and even out of state because of the housing situation.

This crisis did not happen overnight. It’s been building for decades and has spread from poor and low-income families to moderate-income households. The harshest impacts are felt by Black residents, communities of color, people with disabilities, formerly incarcerated people,

low-wage immigrants, transgender and gender-non-conforming people, and those with the lowest incomes.

There is no single cause of the housing crisis—many factors have made housing unavailable and unaffordable. These include a lack of construction to match rapid employment growth; local resistance to new development in some communities; high costs for land, labor and materials; time-consuming and often costly processes for review and approval of projects; insufficient renter protection laws and legal representation, and inadequate financial resources for affordable housing.

## How we fight for affordable housing

The fight for housing justice is inextricably linked to the fight for racial and economic justice. EBHO focuses on expanding housing opportunities for low-, very low- and extremely low-income people.

There is no “magic bullet” that will suddenly solve these problems. The solution lies in a comprehensive approach that includes the “Three P’s”: **producing** new market-rate and affordable homes; **preserving** existing housing that’s currently affordable; and **protecting** tenants from unaffordable rent increases and unfair evictions. EBHO leads and supports campaigns to address all three of these.

### Production

- Requiring that all cities—particularly those that historically have blocked new housing—establish



## 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	\$26,050	\$43,400	\$69,000	\$78,000
Affordable monthly rent at 30% of income	\$651	\$1,085	\$1,725	\$1,955
Income limits for a four-person household	\$37,150	\$61,950	\$98,550	\$111,700
Affordable monthly rent at 30% of income	\$929	\$1,549	\$2,464	\$2,793
Income levels data from California Department of Housing and Community Development, May 2019. ( <a href="http://www.hcd.ca.gov">www.hcd.ca.gov</a> )				

zoning for higher-density housing to accommodate their fair share of the region's housing needs. In 2020, EBHO will advocate for a Regional Housing Needs Allocation (RNHA) that promotes an equitable distribution of new housing and furthers fair housing.

- Expanding funding for affordable housing at the local, county, regional and state levels. In 2020, EBHO will support ballot measures and local ordinances that create and expand dedicated funding sources for affordable housing.
- Using surplus public land to develop affordable housing. In 2020, EBHO will work for full implementation of the amendments we secured to the State's Surplus Land Act, and to maximize the amount of affordable housing developed on BART-owned land.
- Ensuring that public actions that increase land values are coupled with requirements for affordable housing. In 2020, EBHO will push for "land value capture" strategies in local plans like the Downtown Oakland Specific Plan.

### Preservation

- Acquiring and preserving existing housing as permanently affordable. In 2020, EBHO will continue working with tenant and community organizations and affordable housing developers to implement local acquisition/rehabilitation programs.
- Preventing the loss of existing housing from condo conversion, demolition or use as short-term rental housing. In 2020, EBHO will continue to fight for stronger protections.

### Protection

- Preventing excessive rent increases and unjust evictions. In 2020, EBHO will work to make the new state rent caps and eviction controls fully accessible to lower-income tenants.
- Providing counseling and legal assistance to tenants facing eviction. In 2020, EBHO will advocate for state and local funding that effectively keeps people in their homes.

By Jeff Levin, EBHO Policy Director



Residents and support staff at Strawberry Creek Lodge

## 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	Median Annual Wage	Percentage of AMI for One-Person HH	Percent of monthly income needed to afford a "fair market rent" one-bedroom apartment
Dishwashers	\$26,312	34%	82%
Retail Salespersons	\$28,933	37%	75%
Security Guards	\$34,174	44%	63%
Receptionists	\$35,318	45%	61%
Preschool Teachers	\$39,457	50%	55%
Medical Assistants	\$41,537	53%	52%

Based on HUD 2019 Fair Market Rent of \$1,808 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 2019 ([www.labormarketinfo.edd.ca.gov](http://www.labormarketinfo.edd.ca.gov)).

# Steps to Find Affordable Housing



Chauncey Roberts, resident of Fairmount House



Young residents of Redwood Hill Townhomes

## 1 Learn about different kinds of affordable housing

### Non-profit housing

Non-profit affordable housing developments offer well-designed and professionally-managed homes with restricted rents and varying eligibility requirements. Call the organizations listed in this guide and visit their websites.

### Section 8

The Housing Choice Voucher Program (Section 8) closes the gap between rent and your income. Contact your local public housing authority for guidance.

### Affordable homeownership and other options

Contact the organizations listed below about homebuyer assistance and education programs. Consider Community Land Trusts and co-housing as options. Struggling with mortgage payments? See the financial and foreclosure counseling resources in this brochure.

### Tenants' rights and other housing assistance

If you need help with a security deposit, rent, emergency housing or shelter, or tenant/landlord issues, contact the "housing, shelter and emergency resources" organizations listed here.

## 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. They may accept a low credit rating with good references, proof of employment, a higher security deposit, or a co-signer. For help, contact a credit-counseling agency.

### Income and budgeting

Your housing should cost no more than one-third of your income. Some agencies can help you create a financial and savings plan so you can afford transportation, childcare, health care and other expenses along with rent or mortgage payments.

## 3 Check to see if your income qualifies

Find out if you qualify for affordable housing by inquiring with a specific property or non-profit developer. If you have a Section 8 voucher, ask if the property will accept it, or contact your housing authority for a list of landlords who will.





It can be difficult to find an affordable home, but knowing your options will increase your chances. Contact the organizations in this guidebook or call 2-1-1 for help.

## 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. Non-profit housing often targets certain populations: seniors, special needs, family or transitional/supportive. You may have trouble qualifying if you're 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

- Check the websites of non-profit developers often or call to get current information and applications. Follow directions to ensure success.
- Call 2-1-1 or search through [www.achousingchoices.org](http://www.achousingchoices.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.
- 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.

By Kiki Poe, Membership and Operations Director, EBHO



Siblings at Cathedral Gardens, Oakland



Breanna Doria and Rebecca Orozco, residents of Fairmount House

**Apply to as many affordable housing properties as you can. Be persistent and informed, and advocate for more affordable housing in your community!**



# Opening Doors to Unhoused Applicants

**The homeless preference project has succeeded in permanently resolving homelessness for dozens of formerly homeless SAHA residents.**

**T**here's an extraordinary demand for affordable housing in the Bay Area: Each time developers erect a new affordable home, hundreds or even thousands of applicants apply. These days, in order to apply for an affordable home, an applicant must first literally win a lottery, and then be ready with documents, references and timely responses when their name is drawn. Currently unhoused applicants—those most in need—find it very difficult to navigate these hurdles.

## **How “voluntary preference” programs help us house the most vulnerable**

While most affordable housing providers operate waitlists, it's not always easy to

ensure that currently unhoused people have access to them. That's why Satellite Affordable Housing Associates (SAHA) has successfully pioneered a “voluntary preference” housing access program that's moving people off the streets and into homes.

## **How the “voluntary preference” program works**

Traditionally, developers have used “homeless set-asides,” which require developments to designate a certain number of units for previously unhoused people in exchange for certain types of new construction funding from the Department of Housing and Urban Development (HUD). Our existing buildings were often built

before homeless set-asides were required. When an apartment became available, we would simply move to the next person on the waitlist.

Under the voluntary preference program, we instead prioritize unhoused applicants. In five existing properties, we fill vacancies until unhoused applicants occupy 20% of units in that building. We then send letters to everyone on the waitlist asking if they're currently experiencing homelessness; if they are, we send a third party verification letter. When we receive it, we move qualified unhoused applicants to the top of existing waitlists. When all unhoused applicants on our waitlists have been housed, we reach out to coordinated entry systems for the next applicant.



The preference system is voluntary and does not have permanent supportive housing funding attached (unlike HUD set-asides, which sometimes include funds for permanent supportive housing). In order to support those who need it, SAHA has partnered with Alameda County to fund housing navigation and case management in partnership with Lifelong Medical Care and Abode Services. So far, our voluntary preference strategy has brought 45 formerly homeless seniors into subsidized affordable units.

### Helping people find stability

The program has assisted people like retired veteran James McAtee of Oakland, who now lives at Valdez Plaza. Mr. McAtee, whose full story appears at [www.sahahomes.org](http://www.sahahomes.org), became homeless after a 2015 accident left him with serious and permanent injuries. In April 2017, he moved from an emergency shelter to a deeply subsidized one-bedroom unit in SAHA's Valdez Plaza Apartments, where he receives supportive services that allow him to maintain independence in the community. Mr. McAtee says, "I feel so lucky. There are so many people waiting in shelters."

### Why other developers should consider a "voluntary preference" program

Affordable housing developers recognize that we have a significant

homelessness crisis, and providing housing to unhoused people is core to our mission. A voluntary preference policy allows us to move people into housing more quickly than building from the ground up. To end the homelessness crisis, we need to both leverage existing vacancies and build new housing with homelessness set-asides funding. Both HUD and the California Tax Credit Allocation Committee have endorsed the use of homeless preferences.

To voluntarily implement the program, affordable housing developers will need to identify existing buildings and units that can help meet their new goal, and obtain an agreement for new referrals of currently unhoused people and supportive services. Then, developers must apply for approval with HUD, project investors and funding agencies. Each housing provider must revise and gain approval for its Tenant Selection Plan and Affirmative Fair Housing Marketing Plan. Upon approval, owners may begin to lease units directly to unhoused applicants using the methods proposed. We recommend that owners consult with Fair Housing attorneys on the development of goals and procedures for the program, as SAHA did.

SAHA focuses first on creating new homes to house people most vulnerable to homelessness. While we are developing homes as fast as possible, the homeless preference



*A common area in Valdez Plaza*

program helps us address homelessness almost immediately by identifying existing units in buildings with dedicated subsidies, moving people in, and leveraging community services to support the new residents.

The homeless preference project has succeeded in permanently resolving homelessness for dozens of current SAHA residents, while increasing our equity and impact. SAHA has retained approximately 95% of the residents under this project. We intend to expand this project to an additional 100 units in nine buildings, and would be happy to support other providers in handling the legal, strategic and logistical questions involved with adopting this program.

**By Chris Hess, Former VP of Resident and Community Services at SAHA**

**Find more resources about implementing this preference in the digital version of the Affordable Housing Guidebook. Go to: [ebho.org/resources/guidebook](http://ebho.org/resources/guidebook).**

# A Fair Chance at Housing



that background checks are notorious for containing inaccurate or misleading information. Still, according to the National Multi-Housing Council, an estimated 80% of large apartment owners conduct criminal background checks on applicants.

In California, state law requires people on parole to return to their county of last legal residence. This means that thousands of residents return to Alameda and Contra Costa counties each year only to find that their ability to reclaim their lives is constrained by not only the housing crisis, but also routine discrimination. It's thus no surprise that when Just Cities surveyed unsheltered residents of encampments in Oakland, they found that 73% were formerly incarcerated. Indeed, nationwide, formerly incarcerated people are ten times more likely to experience homelessness than the rest of the population.

## Creating a path from incarceration to stable affordable housing

**Formerly incarcerated people's ability to access housing is also a matter of racial justice.**

**A**s you're reading this, you already know how hard it is to find an affordable place to live in the East Bay. As one of the most expensive regions in the country, the cost of a home or apartment has become inaccessible to all but a few.

Now, imagine how hard it would be if you were coming out of prison or jail. Research shows that, for formerly incarcerated people, stable and affordable housing is vital to reconnecting with

family and community, finding a job, and avoiding recidivism. But on top of all the economic barriers in the East Bay, there are policies and practices that specifically exclude people with histories of arrest or incarceration from accessing housing.

The most widespread of these is the use of criminal background checks to screen out rental applicants. Organizations from the National Employment Law Project to the U.S. Department of Justice have noted





## “Ban the Box” campaigns

Formerly incarcerated people’s ability to access housing is not just a matter of rehabilitating individuals and communities; it’s also a matter of racial justice. There are stark racial disparities at every stage of the criminal legal system. Black Americans, in particular, are more likely to be arrested, charged, incarcerated, and sentenced to more severe prison terms than whites due to inequalities in policing, prosecution and other procedures. This is especially true in areas with large Black and brown communities, like the East Bay, which have been unjustly targeted through the war on drugs. Thus, Black men are ten times more likely than white men to be incarcerated in California. Given these inequalities, which are rooted in systemic racial bias, the Obama administration ruled in 2015 that criminal background checks are a de facto violation of U.S. anti-discrimination law.

The racialized costs of criminal background checks have become known thanks in large

part to the activism of local organizations like All of Us or None. Recently, All of Us or None’s “Ban the Box” movement has spread from the job market to rental housing applications. The Alameda County Fair Chance Housing Coalition, led by Just Cities, has pushed for laws in Oakland and Berkeley that will prohibit all housing providers—private, public and non-profit—from either asking about or using a background check to evaluate an applicant’s criminal history. Rather than reduce them to the stigma of incarceration, this will allow systems-impacted people to meet the landlord and present their rental application like other tenants. Landlords will still be able to review the state registry of lifetime sex offenders, but only in ways that give applicants a fair chance to get their foot in the door. Some affordable housing providers have already started to transform their practices in order to reduce the barriers experienced by our formerly incarcerated neighbors.

By Alex Werth, Policy Associate at EBHO



Taqwaa Bonner, Housing Advocate with Legal Services for Prisoners With Children, at EBHO’s Interfaith Breakfast 2019.

## Take action

How can you help repair the wounds of mass incarceration?

- **As a homeowner**, you can open your home to someone coming out of prison through Impact Justice’s Homecoming Project.
- **As an advocate**, you can follow the work of the Fair Chance Housing Coalition and make sure that any new anti-discrimination laws are supported with ample outreach, education and enforcement.
- **As a housing provider**, you can take a look at your policies and procedures to make sure that they’re in compliance with local ordinances, HUD guidelines, and our community’s general desire to reduce the ongoing harms of mass incarceration, such as homelessness.





## BUILDING STRONGER COMMUNITIES

JPMorgan Chase is committed to investing in communities so diverse individuals and families of all income levels can thrive. We work with a group of partners to provide creative and innovative solutions that respond to community development, affordable housing needs and inclusive economic growth. These partnerships are essential to making a meaningful impact on communities, their residents and businesses.

We are proud to support EBHO Affordable Housing Week.

JPMORGAN CHASE & CO.



# The Many Faces of Affordable Housing



Six residents of Fairmount House: Chauncey Roberts, Jocelyn Zurn, Breanna Doria, Rebecca Orozco, Michael Wharton and June Whitehorse

## Fairmount House — Bay Area Community Land Trust

**F**airmount House is a 4,600-square-foot mansion that was converted into ten studio apartments that are newly managed by the residents themselves. EBHO's Ronald Flannery facilitated a conversation with residents Jocelyn Zorn, Chauncey Roberts and Michael Wharton about what it's like to live in a co-op.

### What are the benefits of co-op living?

**Jocelyn:** In countless ways, it's the ability of us to have affordable housing in single-occupancy-units. I am a 30-year-old who is transitioning professionally. If I needed to sublet my place and move to LA, I could do that. It's something I'm allowed to do. It's nice to have your home be a rock for you, a place you can protect for yourself. I feel like financially and personally that's an asset.

**Chauncey:** I appreciate seeing the transitions that other individuals in the house are going through—just being a part of their life transitions, be it economic, jobs or personal lives. It just broadens your perspective.

**Jocelyn:** Totally, and we have so many different people in different positions. That's honestly the coolest part about the house!

**Chauncey:** I grew up in East Oakland. That was one of those neighborhoods where the next-door neighbors would take care of the kids when Mama had to go to work. Those kinds of things got distorted as the demographics changed.

### How has the community changed since you've lived here?

**Michael:** When I originally moved in, all of Auto Row was deserted. They were just parking lots. A lot of houses have changed ownership in this community, so there are actually families here now. Before, it was just older people. But the thing is, the people who were here are no longer here. They were not able to stay—they got laid off, they lost their houses. The same thing that would have happened to us.

**Chauncey:** Oh yes. This house, as beautiful as it is, probably would have been gone. Without a doubt. They would tear this bad boy down to the ground.

### What's it like to make decisions together?

**Michael:** I think we are still learning about the governance piece—how do you get consensus? How do you stay respectful of everyone?

**Jocelyn:** One thing I learned from this is that a co-op can look however you want it to, and it's not just this one thing. Anyone can have a functional co-op if you can get through the weird part of interacting with your neighbors.

**Chauncey:** Affordable housing is one of the things that needs to be supported in a bigger way. I feel very fortunate to make a difference and come up with the solutions to what we started here.

*For more information about Fairmount House, see page 22.*

### Affordable housing residents are everywhere:

They're your neighbors, your friends, your co-workers and your family. These stories celebrate residents' power, and show how affordable housing can stabilize and strengthen communities as a whole.

We thank these residents and honor the tremendous leadership role played by EBHO's Resident Community Organizing Program (RCOP), which works to build community power in our neighborhoods every day.

If you're a resident of affordable housing, reach out to our team to join the RCOP program!

# A happy place to call home



Bank of America takes a strong stance in helping better our communities. We focus on issues that fundamentally connect to economic mobility — like workforce training, affordable housing and addressing basic needs. By partnering with organizations that drive local solutions, we can help people build better lives and create strong, sustainable local communities.

Visit us at [bankofamerica.com/bankofamerica.com/local](https://www.bankofamerica.com/bankofamerica.com/local).

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**Jackie Wickham** — Resident of the Orchards on Foothill, Oakland (SAHA)

**J**ackie is a mother, grandmother, and former deacon at her church. When her apartment building was foreclosed on, she was pushed out of of market-rate housing she could afford. She is now known for building community at the Orchards on Foothill in Oakland.

***“Show people the love.”***

“Show people the love. I like everyone to get along. Every day isn’t going to be a perfect day, but when you have a day like that, I just try not to make it bad for the next person. When someone gets sick and comes home, like the neighbor who had her hip repaired, we show them the love.

“I’m trying to make sure everybody gets along. My grandson passed away. I fell back and said, ‘Well, I’m not gonna let this keep me down.’ I saw the guy that murdered him. You know how sometimes someone shows no remorse? I saw so much sadness in this guy’s eyes. I just talked to him, you know. Second chances. I said, ‘Change for them. Be a dad. Your kids can hear your voice. I’ll never hear my grandson’s voice. I’ll never understand why you did this. But on the other hand, God wants me to forgive you because I can’t be forgiven if I don’t forgive.’

“Just because you can’t understand somebody because you speak different languages, you can always smile and communicate. That little lady, out there, we speak every day. I love everybody in here, you know.”

**Kaimiiloaa (Kai) Castleberry** — Strawberry Creek Lodge, Berkeley

**K**ai is a resident of Strawberry Creek, a 149-unit community for people over age 62. She’s on the Board of the Strawberry Creek Foundation, and helps make decisions about managing the property and supporting residents.

“I grew up in the Bay Area and I moved to Wisconsin because we have grandkids there. When we moved back, we couldn’t find a place, and at one point we were literally almost homeless. We decided, well, we couldn’t afford \$3,000 a month for housing in retirement! My husband’s friend, Harry, has lived here for 34 years. He said the waiting list is open here, apply. So, we did. It took three to four years to get in.

“We’re a thriving community—we have such diversity here, and I love the richness of that. My husband said to me one day, ‘You’re gonna love it here! It’s beautiful. Look at the nature we have, the gardens—you’ll love it.’ And he’s absolutely right. I grew up during segregation. As a Native Hawaiian, I wasn’t allowed to hang with the other kids. I

didn’t even know who I was then, because it was an interracial thing with white people and my mother’s people. I lived in a white world. I know that sounds harsh to say, but it’s true. I always wanted to recognize the people who are part of all our cultures and what they bring to the table.

“At Strawberry Creek we have people from Ethiopia, we have people from China, we have people from all over. You can have the privacy of your apartment or you can come out to your community. Both! So if you get tired of it, you go home. There’s no isolation here if you don’t want it.”



***“We’re a thriving community.”***

## Asmeret Araia — resident at Cathedral Gardens, Oakland

**A**smeret came to the U.S. six years ago from Eritrea to earn money to care for her family. She started working food service, traveling over an hour each way on the bus from San Leandro to Oakland. To earn higher wages, she trained as a nurse's assistant; she now works full time at a medical facility while also caring for her two teenage daughters, who were able to join her here two years ago.

"Everything I did made it so my daughters can live with me now. You know, when I lived in San Leandro, I couldn't find a job. It was my first time here, and everyone needs money. I had

plans to go to school, but I needed money. Oakland is close to everything. So, when I came to Cathedral Gardens, it was easier. It's good for me. I spend less money to rent. When I was in San Leandro, one bedroom was \$1,400. It wasn't easy."

"Yeah, we need more affordable housing! We need apartments with less rent. Before, I made less money when I didn't have a CNA license. Now, I take care of kids. Before, I worked two double shifts; now I can work two shifts, but one of them is I take care of my kids. Half my time is working and half my time I take care of my kids.

"I hope my daughters will get more education, that it will be easy for them. I hope that when they have enough education, everything will be easier for them. With less education, with being less able to communicate in English, it's not easy. I need more education for my daughters."



***"Everything I did made it so my daughters can live with me now."***



## Carol Crooks — Section 8 voucher holder, Oakland

**C**arol Crooks trained as an elementary and early childhood teacher, and she often worked clerical and transcription jobs while also substitute teaching. She was unhoused for a period in her mid-forties, sleeping in a leaking camper in her cousin's yard where it wasn't safe to use the heater. Through the Section 8 Voucher Program, which uses federal and state funds to bridge the gap between 30% of her income and the market cost of rent, she's been stably housed on the Oakland/Berkeley border for more than 20 years.

"I've been through a ringer, and now I see other people going through it. It's turning into a regular pipeline where people go homeless. It's particularly true for the elderly. Half the people who are homeless now in the Bay Area are 50 and up, and it's rapidly getting worse. A lot of people were squeezed out of here. A lot of people were given vouchers and couldn't find housing in Oakland, so they had to move further out. I'd like to see those people able to come back."

"I would like to see a lot more Black and brown faces in my neighborhood again. I don't want to be in a segregated area. I would like to see the cities tax empty houses and make sure that it costs them to sit there. Make them pay the tax every month, not once a year. It's an out-of-control real estate market, the [same] way the stock exchange is out of control. It's a problem. We are becoming an oligarchy instead of a democracy."

***"A lot of people were given vouchers and couldn't find housing in Oakland, so they had to move further out. I'd like to see those people able to come back."***



## Asmaa Khorshied — Redwood Hill Townhomes (SAHA)

**A**smaa is a mother and a chef. Originally from Egypt, Asmaa and her husband Loaye were living in Libya when they came to study in the U.S. for a year. They returned home to a country embroiled in war and found their home destroyed. Asmaa and her baby returned to the U.S. first, and a year later her husband and older children joined her; all five people were living in a one-room studio apartment.

"It was very small. Very difficult to live in. I saw people taking drugs on the stairs. When we woke up we couldn't even put our legs out of bed. It made me even more nervous and more stressed. There were cockroaches and mice. We spent a lot of money, too. The window was very dangerous; I couldn't leave them for one second. This made us all very stressed and very tired."

Asmaa began having panic attacks, finding herself unable to breathe. "The day I was in the emergency room I got the call from [SAHA] to say, 'You got the apartment!' I was screaming in the hospital. The same day!" This was the last time she had a panic attack. "The pressure on the family was done."

"This was a dream. When I entered, I took a breath, and I cried because it was even beyond my imagination. In my country, it's my job to make the dough and I am a chef. I love that I can be in the kitchen and cooking and see my kids and my husband and we talk."



***"When I entered, I took a breath, and I cried because it was even beyond my imagination."***

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# Affordable Housing Resources

For emergency shelter referrals, emergency housing assistance, and support services **call 2-1-1** or go to [211alamedacounty.org](http://211alamedacounty.org) in Alameda County and [cccc.myresourcedirectory.com](http://cccc.myresourcedirectory.com) in Contra Costa County. Many of the organizations below manage referrals through 2-1-1.

## Non-profit housing developers

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

### **Abode Services**

(510) 657-7409 • [abodeservices.org](http://abodeservices.org)

### **Bay Area Community Land Trust**

(510) 545-3258 • [bayareact.org](http://bayareact.org)

### **BRIDGE Housing**

(415) 989-1111 • [bridgehousing.com](http://bridgehousing.com)

### **Christian Church Homes**

(510) 632-6712 • [cchnc.org](http://cchnc.org)

### **Community Housing Development Corp.**

(510) 412-9290 • [communityhdc.org](http://communityhdc.org)

### **Covia**

(925) 956-7400 • [covia.org](http://covia.org)

### **EAH Housing**

(415) 258-1800 • [eahhousing.org](http://eahhousing.org)

### **East Bay Asian Local Development Corp.**

(510) 287-5353 • [ebaldc.org](http://ebaldc.org)

### **Eden Housing**

(510) 582-1460 • [edenhousing.org](http://edenhousing.org)

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

(510) 251-6304 • [habitatebsv.org](http://habitatebsv.org)

### **Housing Consortium of the East Bay**

(510) 832-1382 • [hceb.org](http://hceb.org)

### **Human Good Organizations**

(925) 924-7100 • [humangood.org](http://humangood.org)

### **Mercy Housing California**

(415) 355-7100 • [mercyhousing.org](http://mercyhousing.org)

### **MidPen Housing**

(650) 356-2900 • [midpen-housing.org](http://midpen-housing.org)

### **Northern California Land Trust**

(510) 548-7878 • [nclt.org](http://nclt.org)

### **Oakland Community Land Trust**

[oakclt.org](http://oakclt.org)

### **Resources for Community Development**

(510) 841-4410 • [RCDhousing.org](http://RCDhousing.org)

### **Richmond Neighborhood Housing Services**

(510) 237-6459 • [RichmondNHS.org](http://RichmondNHS.org)

### **Satellite Affordable Housing Associates (SAHA)**

(510) 647-0700 • [sahahomes.org](http://sahahomes.org)

### **The Unity Council**

(510) 535-6900 • [unitycouncil.org](http://unitycouncil.org)

### **Bay Area Rescue Mission**

*shelters for men, women, and women with children*

(510) 215-4555 • [bayarearescue.org](http://bayarearescue.org)

### **Berkeley Food and Housing Project**

*homeless prevention, rental assistance, rapid re-housing in Alameda, Contra Costa, Solano counties*

The Hub for Shelter Information: (866) 960-2132

Veteran Services: (855) 862-1804 • [bfhp.org](http://bfhp.org)

### **Bonita House, Inc.**

*for people with mental health and substance use disorders*

Office: (510) 923-1099 • [bonitahouse.org](http://bonitahouse.org)

### **Building Futures**

*shelter, housing assistance for victims of domestic violence*

Crisis Line: 1-866-292-9688 • [bfwc.org](http://bfwc.org)

### **Building Opportunities for Self-Sufficiency**

*transitional housing after discharge from hospital or prison*

(510) 613-0330 • [self-sufficiency.org](http://self-sufficiency.org)

### **Catholic Charities East Bay**

*back rent, security deposits, utilities, one-time financial assistance*

(510) 841-4776 • [thecil.org](http://thecil.org)

### **Center for Independent Living**

*housing services for people with disabilities*

(510) 768-3100 • [ceeb.org](http://ceeb.org)

### **Contra Costa County Youth Continuum of Services**

*drop-in services, housing for youth and transition-aged youth (call for location)*  
(800) 610-9400 or (510) 236-9612

### **Contra Costa Crisis Center/Contra Costa 211**

*referrals to homeless and housing services in Contra Costa County*  
211 or (800) 833-2900 • [crisis-center.org](http://crisis-center.org)

### **Davis Street Family Resource Center**

*clinic, clothing, food, and homelessness resources in San Leandro*

(510) 347-4620 • [davisstreet.org](http://davisstreet.org)

### **East Bay Community Recovery Project**

*for women, children, people exiting Santa Rita Jail w/mental health, drug, alcohol challenges*

(510) 446-7100 • [ebcrp.org](http://ebcrp.org)

### **East Oakland Community Project**

*emergency, transitional housing for individuals, families*

(510) 532-3211 • [eocp.net](http://eocp.net)

### **ECHO Housing Assistance Center**

*move-in costs, back rent, housing assistance, homebuyer education, tenant/landlord information*  
(855) ASK-ECHO • [echofairhousing.org](http://echofairhousing.org)

### **Family Emergency Shelter Coalition**

*housing subsidies for families in Alameda County*  
(510) 886-5473 ext 101 • [fescfamilyshelter.org](http://fescfamilyshelter.org)

### **First Place for Youth**

*youth exiting foster care*

(510) 272-0979 • [firstplaceforyouth.org](http://firstplaceforyouth.org)

### **Fremont Family Resource Center**

*Fremont, housing, resources*

(510) 574-2000

[fremont.gov/228/Family-Resource-Center](http://fremont.gov/228/Family-Resource-Center)

### **Greater Richmond Interfaith Program**

*housing referrals, showers, food, laundry, mail for veterans, individuals*

(510) 233-2141 • [gripcares.org](http://gripcares.org)

### **Hope Solutions**

*(formerly Contra Costa Interfaith Housing) permanent supportive housing*  
(925) 944-2244 • [hopesolutions.org](http://hopesolutions.org)

### **Housing CHOICES for Alameda County**

*database to search for affordable housing*  
[achousingchoices.org](http://achousingchoices.org)

## Housing support services/service providers

*Community-based organizations that provide transitional, supportive and rapid re-housing; mental and physical health services; and other support services.*

### **A Safe Place Domestic Violence Services**

*emergency transport, food, shelter for women and children facing domestic violence*

24-hour crisis line: (510) 536-7233

(510) 986-8600 • [asafeplace.org](http://asafeplace.org)

### **Abode Services**

*emergency housing, rapid re-housing, health clinic*

(510) 657-7409 • [abodeservices.org](http://abodeservices.org)

### **Alameda Point Collaborative**

*permanent and supportive housing in City of Alameda*

(510) 898-7854 (services center)

[apcollaborative.org](http://apcollaborative.org)

### **Bay Area Community Services**

*temp housing for people with mental health challenges or post-incarceration*

(510) 613-0330 • [bayareacs.org](http://bayareacs.org)



**Housing Consortium of the East Bay**

people w/developmental disabilities,  
special needs

(510) 832-1382 • hceb.org

**Impact Justice: Homecoming Project**

housing support for formerly incarcerated people  
(510) 899-5010

impactjustice.org/impact/homecoming-project

**Lutheran Social Services**

childcare, housing support

(925) 825-1060 • lssnorcal.org

**Operation Dignity**

emergency housing for veterans, mobile  
outreach, permanent supportive housing in  
Oakland, Alameda, and Berkeley

(510) 287-8465

**Rainbow Community Center**

emergency housing for LGBTQ+ youth  
(ages 12-24) in Concord

(925) 692-0090 • rainbowcc.org

**SAVE (Safe Alternatives to Violent Environments)**

housing and legal support for youth and  
victims of domestic violence

24-hour crisis hotline: (510) 794-6055

Empowerment Center: (510) 574-2250  
save-dv.org

**SHELTER, Inc.**

housing and one-time move-in support  
for families, veterans, individuals in Contra  
Costa County

(925) 338-1038 • shelterinc.org

**Spectrum Community Services—Home Energy Assistance Program**

energy bill assistance, nutrition, fall prevention  
for seniors and low-income people

(510) 881-0300 • spectrumcs.org

**STAND! For Families Free of Violence**

resources for people harmed by violence

Crisis hotline: (888) 215-5555 • standffov.org

**St. Mary's Center**

housing and health support for seniors  
in Oakland

(510) 923-9600 • stmaryscenter.org

**St. Vincent de Paul of Alameda County**

emergency overnight shelter for adults

(510) 638-7600 • svdp-alameda.org

## Legal, financial and housing rights services

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

**Bay Area Legal Aid**

Alameda Co: (510) 663-4744

Contra Costa: (510) 233-9954

Legal Advice: (800) 551-5554

Tenants Rights Line (Alameda County):

(888) 382-3405 • baylegal.org

**Centro de Servicios**

Tri-Valley area

(510) 489-4100 • centrodoservicios.org

**Centro Legal de la Raza**

legal clinics for Alameda County tenants

(510) 437-1554 • centrolegal.org

**Community Resources for Independent Living**

housing assistance for seniors and people  
with disabilities

(510) 881-5743 • crilhayward.org

**East Bay Community Law Center**

legal assistance for low-income people

(510) 548-4040 • ebclc.org

**Eviction Defense Center**

legal services in Alameda County

(510) 452-4541

evictiondefensecenteroakland.org

**Family Violence Law Center**

survivors of violence and sexual assault

Hotline: (800) 947-8301 • fvlc.org

## Foreclosure prevention hotlines

**Homeownership Preservation Foundation**

(888) 995-HOPE (4673) • 995hope.org

**Keep Your Home California**

(888) 953-3722 • keepyourhomecalifornia.org

## Foreclosure, housing, and tenant counseling resources

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

**Asian, Inc.**

support for first-time homebuyers, foreclosure  
intervention, default counseling

(415) 928-5910 • asianinc.org

**Causa Justa :: Just Cause**

tenant rights hotline and clinic, unlawful  
detainers, legal referrals

Tenants Rights Clinic: (510) 836-2687 • cijc.org

**Community Housing Development Corporation**

car loans and grants for working people,  
first-time homebuyer support, down payment  
assistance, foreclosure, loan modification

(510) 412-9290 • communityhdc.org

**Housing & Economic Rights Advocates**

foreclosure prevention, housing discrimination

(510) 271-8443, x300 • heraca.org

**Oakland Housing Assistance Center**

info-line about Oakland-funded housing  
programs including homebuying and rehab  
assistance

(510) 238-6182

**Pacific Community Services**

rental and low-income homebuyer assistance  
in Pittsburg

(925) 439-1056

**Project Sentinel**

Tenant-Landlord Dispute Line: (408) 720-9888

Housing Discrimination: (888) 324-7468

Housing Counseling: (408) 470-3730

housing.org

**Tenants Together**

Tenant Rights Hotline: (888) 495-8020

Office: (415) 495-8100 • tenantstogether.org

## Financial wellness support programs

**Rubicon Programs**

legal support, public benefits, employment  
support, re-entry support, financial education

Oakland Center: (510) 208-0912

Richmond Center: (510) 412-1725

Antioch Center: (925) 399-8990

Hayward Center: (510) 670-5700

Concord Center: (925) 671-4500

rubiconprograms.org

**Money Management International**

foreclosure, reverse-mortgage, and  
pre-purchase counseling

(866) 531-3442 • moneymangement.org

**Operation Hope Oakland**

budgeting, debt reduction, credit report  
clearance, and small business support

(510) 535-6700 • operationhope.org

## Public housing authorities

Management of affordable housing and administration of Section 8 programs.

**Alameda County**

(510) 538-8876 • haca.net

**City of Alameda**

(510) 747-4300 • alamedahsg.org

**Berkeley**

(510) 981-5470

cityofberkeley.info/BHA

**Contra Costa County**

(925) 957-8000

contracostahousing.org

**Livermore**

(925) 447-3600 • livermoreHA.org

**Oakland**

(510) 874-1500 • oakha.org

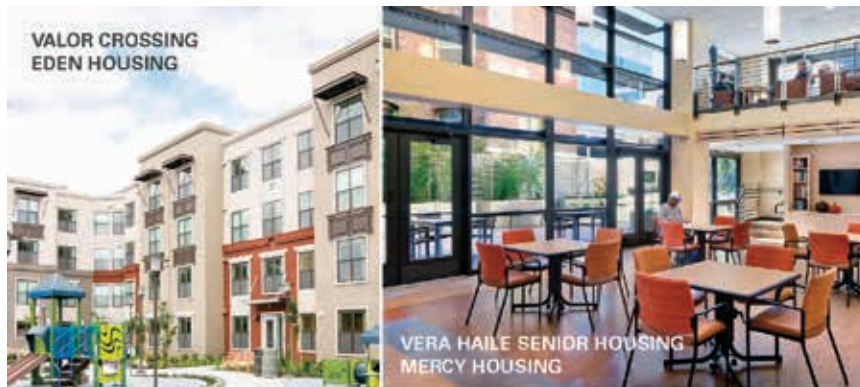
**Pittsburg**

(925) 252-4830

**Richmond**

(510) 621-1300

ci.richmond.ca.us/rha



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# A Tour of Today's Affordable Housing



## Hana Gardens — Eden Housing — 10860 San Pablo Avenue, El Cerrito

### Senior housing preserves a historic landmark and honors Japanese heritage

**Number of People Housed:** 78

**Who Lives There:** Seniors

**Type:** New and historic preservation/  
adaptive reuse

**Size:** 63 units

**Density:** 65.34

**Completed:** December 2018

**Property Management:** Eden Housing

**Architect:** Van Meter William  
Pollack Architects

**General Contractor:** Midstate  
Construction

**Funding & Financing:** AHSC, IIG, HUD,  
Wells Fargo Bank, Federal Home Loan  
Bank of San Francisco, CalCRG, Contra  
Costa County Dept. of Conservation

and Community Development, Housing Authority of Contra Costa County, Project-based Section 8 Vouchers (100%—39 PBV and 23 RAD), Housing Authority of Contra Costa County, City of El Cerrito (land donation and soft loan)

**E**l Cerrito's Hana Gardens offers senior housing while honoring the area's Japanese heritage. The project preserves a single-story stone-faced former Contra Costa Florist Shop by transforming it into a resident community room. Eden Housing partnered with the Japanese American Citizens League and the El Cerrito Historical Society to honor Japanese influence on the flower industry—and people interned during World War II—with interpretive panels in the

beautiful Japanese Heritage Plaza and a timeline along the sidewalk.

The four-story development includes 1,997 square feet of street-level commercial space, which Eden has leased to the El Cerrito Senior Center. The building boasts two community rooms, a gym, a computer lab and raised garden beds. Half of the units are fully accessible to people with disabilities. The project exceeds Title 24's energy and resource efficiency thresholds and scores over 115 points on the Green Point Rating. Its solar panels reduce the common area electric costs by 70%, and solar hot water panels will reduce the building's gas requirements by at least 50%.

Mission-driven organizations within EBHO's membership recently developed or acquired these new, affordable East Bay homes. They give over five hundred people a safe place to lay their heads each night, including youth transitioning out of the state foster care system, parents and children, veterans, seniors, formerly unhoused people, survivors of intimate partner violence, people with disabilities and low-income renters.

### Key to Funding Partner Acronyms:

AHP	Affordable Housing Program
AHSC	Affordable Housing and Sustainable Communities Program
CalCRG	California Community Reinvestment Grants Program
CalHFA	California Housing Finance Agency
FHLB	Federal Home Loan Banks
HCD	California Dept. of Housing and Community Development
HOPWA	Housing Opportunities for Persons With AIDS
HUD	U.S. Department of Housing and Urban Development
IIG	California Infill Infrastructure Grant Program
LITHC	Low Income Housing Tax Credit
MHP	Multifamily Housing Program
TCAC	California Tax Credit Allocation Committee
VHHP	Veterans Housing and Homelessness Prevention Program



## Fairmount House — Bay Area Community Land Trust

361 Fairmount Avenue, Oakland

### Residents self-manage this co-op property, learning new skills and creating new friendships

**Number of People Housed:** 11  
**Who Lives There:** Singles and couples  
**Type:** Preservation, Community Land Trust  
**Size:** 10 studio apartment homes  
**Density:** 60 units per acre  
**Completed:** December 2018  
**Property Management:** Bay Area Community Land Trust; Rick Lewis  
**Architect:** UXO Architects  
**Funding & Financing:** Donated property to be rehabbed for deferred maintenance

Fairmount House is a 4,600-square-foot mansion that was built in 1908 and later converted to ten studio apartments. The long-time owner had a close

relationship with the residents and when he passed away, the diverse, lower-income residents were very concerned that the property would be sold and they would all be displaced. Instead, his daughter donated the property to the Bay Area Community Land Trust (BACLT). BACLT formed a co-op with the residents, who now self-manage the property.

Prior to the creation of the co-op, the residents had casual relationships with each other. Now, residents are working together to form the co-op, which has created new friendships. They're not just learning new skills in finance and property maintenance; they're also creating a cohesive community.

## Embark Apartments — Resources for Community Development

2126 Martin Luther King Jr. Way, Oakland

### Permanent, affordable homes in Uptown Oakland for formerly homeless veterans

**Number of People Housed:** 85  
**Who Lives There:** Individual veterans and veterans with small families; more than half of the households are recently unhoused.  
**Type:** New  
**Size:** 62 apartment homes  
**Density:** 206.67  
**Completed:** February 2020  
**Property Management:** The John Stewart Company  
**Architect:** SGPA Architecture and Planning  
**General Contractor:** J.H. Fitzmaurice, Inc.  
**Funding & Financing:** VHHP, Alameda Co. A1 Bond funds, FHLB, Bank of the West, Wells Fargo Bank Equity, Wells Fargo Foundation, Home Depot, Oakland Housing Authority Project Based Vouchers and VASH vouchers

Over half of Alameda County's homeless veterans are located in Oakland; Embark Apartments takes

one step towards addressing their need for permanent, affordable homes. Using high-density urban design, this apartment building is reserved solely for veterans and their families. Rock Paper Scissors, an Oakland-based arts collective, will bring its mission of fostering creativity and collaboration to the ground-floor commercial space.

The GreenPoint Rated Building is centrally located in Uptown Oakland, close to transit, shopping, schools, libraries, parks and two Veterans Administration service centers. Residents will enjoy a podium courtyard, two community rooms, and access to a roof deck overlooking the Bay. The project includes a comprehensive resident services plan with on-site services from Abode Services and Veterans Affairs. The apartments will provide healthy homes and services that encourage resident interaction and support each veteran and family.







## Redwood Hill Townhomes — Satellite Affordable Housing Associates — 4868 Calaveras Avenue, Oakland

**A vacant and blighted property is transformed into a vibrant community with increased geographic equity**

**Number of People Housed:** 102

**Who Lives There:** Families with children, formerly unhoused people, survivors of domestic violence

**Type:** New

**Size:** 28 apartment homes

**Density:** 28 units on .71 acres

**Completed:** May 2019

**Property Management:** Satellite Affordable Housing Associates (SAHA)

**Architect:** BDE Architecture

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

**Funding & Financing:** TCAC, California Debt Limit Allocation Committee, Citi Community Capital, City of Oakland, Oakland Housing Authority, Alameda Co. Housing & Community Development, Alameda Co. Continuum of Care, U.S. Bancorp and HCD

with landscaped seating areas, a community porch, a community room with a full kitchen, a resident garden and a playground. The development provides access to the social, economic and educational opportunities available in higher-income neighborhoods.

Perhaps most importantly, Redwood Hill Townhomes addresses Oakland's deep need for affordable homes for large families, including for formerly unhoused people and survivors of domestic violence. The need is great: Almost 4,000 applicants applied for the 28 apartments in this building. "Redwood Hill represents the transformation of a vacant, blighted and underutilized property into a vibrant community asset and increases the geographic equity of our city," says Councilmember Sheng Thao. "Affordable family housing is a welcome addition to the Upper Laurel neighborhood."

**R**edwood Hill Townhomes is a four-story building oriented around a large interior courtyard complete

## Grayson Apartments — Satellite Affordable Housing Associates 2748 San Pablo Avenue, Berkeley

**New homes for families and individuals with special needs, including transition-age foster youth**

**Number of People Housed:** 23

**Who Lives There:** Families, people with special needs, and youth transitioning out of the foster system

**Type:** New

**Size:** 23 one- and two-bedroom apartment homes

**Density:** 23 units on .23 acres

**Completed:** October 2019

**Property Management:** Satellite Affordable Housing Associates (SAHA)

**Architect:** HKIT Architects

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

**Funding & Financing:** City of Berkeley, Alameda County, LIHTC, HCD, AHSC, MHP, IIG, Section 8 vouchers from the Berkeley Housing Authority

**T**his new residential community in West Berkeley includes 23 apartments for low-income families and 13 apartments for people with special needs, including nine for youth transitioning out of the foster care system. The four-story building includes one- and two-bedroom units as well as a Pilates and Wellness Center on the ground floor adjacent to a shared garage.

In addition to housing, the development features a community room, an outdoor courtyard, a computer room and laundry. This mixed-used community brings higher density homes to the San Pablo transit corridor while adding visual interest to neighborhood with its appealing modern aesthetic.





## Casa Arabella — East Bay Asian Local Development Corporation 3611 East 12th Street Oakland

**The newest addition to the Fruitvale Transit Village includes homes for formerly homeless veterans**

**Number of People Housed:** 250  
**Who Lives There:** Families, seniors, people with disabilities, formerly unhoused people, veterans  
**Type:** New  
**Size:** 94 apartment homes  
**Density:** 75.2 units per acre  
**Completed:** December 2019  
**Name of Developer:** The Unity Council and East Bay Asian Local Development Corporation in partnership with the City of Oakland  
**Property Management:** East Bay Asian Local Development Corporation (EBALDC)  
**Architect:** Pyatok Architects  
**General Contractor:** Branagh Inc.  
**Funding & Financing:** California Municipal Finance Authority, Citi Community Capital, City of Oakland, County of Alameda, Federal Home Loan Bank of San Francisco, MUFG Union Bank, Oakland Housing Authority, State of California, U.S. Bank

Casa Arabella is the newest addition to the Fruitvale Transit Village. Named in honor of Arabella Martinez, the founder of the powerhouse equity non-profit The Unity Council, the development provides 94 units of much-needed transit-oriented affordable housing. The building features three outdoor courtyards, a community room, mural art by local artist Joshua Mays, a computer lab, laundry, and an onsite property management and resident services coordinator.

Casa Arabella is also home to 20 households of formerly homeless veterans, who enjoy a dedicated full-time services coordinator onsite in partnership with Operation Dignity. This transit-oriented development means residents can easily connect to employment opportunities; they're also less dependent on cars and more connected to the vibrant Fruitvale District.

## Chestnut Square Senior Housing — MidPen Housing 1651 Chestnut Street, Livermore

**An intergenerational community will share open space and amenities with family housing next door**

**Number of People Housed:** 81  
**Who Lives There:** Seniors  
**Type:** New  
**Size:** 72 apartment homes  
**Density:** 83 units per acre  
**Completed:** October 2019  
**Property Management:** MidPen Housing  
**Architect:** BAR Architects  
**General Contractor:** J.H. Fitzmaurice, Inc.  
**Funding & Financing:** The City of Livermore, Housing Authority of the City of Livermore, TCAC, CalGRG, Federal Home Loan Bank of San Francisco, AHP Program and Wells Fargo

Chestnut Square Senior Housing is the first phase of a longtime vision. The City of Livermore will transform a previously underutilized site into a vibrant intergenerational community where people of all ages and incomes will live with easy access to public transportation and community amenities found both

onsite and nearby in the heart of Livermore's North Side district. Next door to Chestnut Square, MidPen will develop 42 affordable rental apartments and market-rate townhouses for sale to families. Together, this will form an intergenerational community with shared open space close to supermarkets, ACE transit, retail and restaurants in the downtown area.

Five of the 72 apartments are set aside for formerly homeless households with supportive services delivered by a third-party service provider in collaboration with MidPen Services. Other amenities include a community room for resident gatherings, a computer lounge, a balance studio for group exercise classes, a crafts room and onsite services programming. All the amenities are designed to allow the senior residents, especially those with mobility constraints, to preserve their access to important day-to-day activities and engage with their community.







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Casa Arabella Affordable Family Housing / EBALDC & The Unity Council

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Affordable Housing Program Design and Implementation  
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***Congratulations to the EBHO Team on another awesome  
Affordable Housing Week!***

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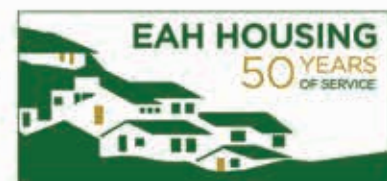
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