

News to Build On

Winter Issue
2010

THE NON-PROFIT HOUSING ASSOCIATION OF NORTHERN CALIFORNIA

Plenary Speakers Express Optimism An Innovative Housing Network Leads the Way

The 2010 NPH Fall Conference at beautiful Fort Mason was a great success, featuring a variety of excellent, well-attended workshops about current issues in housing development, policy, and finance, and property and asset management. The day centered on a compelling plenary session, which included four accomplished panelists: **Ophelia Basgal**, Regional Administrator of Region IX, U.S. Department of Housing and Urban Development; **David Erickson**, Director of the Center for Community Development Investments at the Federal Reserve Bank of San Francisco; **Lynn Jacobs**, Director of the California Department of Housing and Community Development; and **Nan Roman**, President and CEO of the National Alliance to End Homelessness. NPH Board member **John Stewart**, Chairman of The John Stewart Company, expertly moderated the session.



Mr. Stewart presented the plenary theme of working within a “new type of institution,” composed of a networked amalgam of the many types of organizations that finance, build, and support affordable housing. Mr. Stewart noted that the current financial and housing crisis in the United States, during which the banks have little incentive to lend, is a perfect opportunity to draw on the networked system of developers, community groups, investors, advocates, and others to find new ways to support affordable housing.

The plenary theme was inspired in part by David Erickson’s recent book, *(Continued on page 3)*.

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From the Desk of the Executive Director

Dear Members and Friends,

It was just wonderful to see so many of you at Fort Mason for NPH's 31st Fall Conference. You all epitomized our theme "Grace Under Pressure," reengaging with friends and colleagues while gaining knowledge from each other. Back in the day, the fall conference was NPH's main activity; today even though NPH's membership and programs have grown enormously over the past 31 years, the conference remains the fundamental gathering place for the Bay Area's affordable housing community. I particularly want to express my appreciation to all the speakers who so generously donated their time and energy to creating meaningful programs, and our conference sponsors -- more than ever this year -- who despite the pressure, continue to dig deep into their pockets to help NPH bring our membership meaningful programs year after year.

Many of you have heard me say over the years, "we are small but mighty." Well it is through the networking opportunities and information sharing that NPH facilitates that we make "mighty" hundreds of efforts that could be "small" if held in isolation. This newsletter is full of information about new initiatives undertaken by our members that are growing in impact due to the involvement of others. Let me highlight a few things for your consideration.

Membership Directory

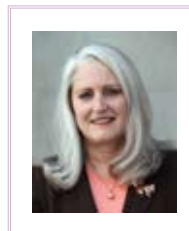
Our administrative team had barely unfinished packing the boxes from the conference before launching several enhancements for our membership. I am particularly proud of NPH's new membership directory, now available online for members only. Using our online capabilities for our comprehensive membership listings enables us to keep the information updated and fresh with the latest details about our members. See page 9 in this issue of *News To Build On* for more information about how members can access the new online directory.

NPH Website

As described in several articles in this issue, fall seems to be the season for new research to be released. The NPH website has recently been updated to provide access to downloadable copies of the latest research in affordable housing. The articles will guide you to finding these resources, but the NPH staff remains always available by phone or email to provide you with more information. We are also proud to host a new toolkit prepared by our partners at the National Housing Law Project with best practices for screening tenant applications respectful of Fair Housing Law. For more details on the toolkit, see the article on page 7.

I hope to see you all at our annual holiday party and membership meeting, to be held on **December 9, 2010 at the Sir Francis Drake Hotel in San Francisco's Union Square**. This is the party with a brief annual membership meeting in the middle to elect our new Board of Directors for 2011 and recognize outgoing members. But mostly it is my chance to thank you all for your NPH membership and the good work you are doing to help provide beautiful, quality homes for those hardest hit by these tough economic times.

Sincerely,



Dianne J. Spaulding
Dianne J. Spaulding
Executive Director

News to Build On

News to Build On is the monthly newsletter of the Non-Profit Housing Association of Northern California (NPH). It is published with generous support from the Wells Fargo Foundation. NPH's vision is a safe, decent affordable home for every Northern California resident.

Staff:

Andrew Buhrmann, Administrative Assistant
Gabriella Chiarenza, Policy Associate
Ann Gressani, Policy Development & Communications Director
Robert Hickey, Program Manager, Marin Community Housing Action Initiative
Peggy Lee, Operations & Resource Development Director
Shannon Rice, Membership & Communications Associate
Patrice Sipsos, Bookkeeper
Dianne J. Spaulding, Executive Director
Evelyn Stivers, Field Director

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John Stewart, Chairman, The John Stewart Company

(Continued from front page)

The Housing Policy Revolution: Networks and Neighborhoods (Urban Institute Press). Mr. Erickson explained that he wrote the book because there was no existing recorded history of housing and community development, and said, “it is important to tell our stories to make sense of the world around us, and to keep from being invisible.” He described three periods in the history of modern housing and community development, from a bureaucratic system in the 1960s, to the market and grass-roots organizations replacing federal efforts in the 1970s, to a system developing since the 1980s, in which government programs have been “married” to local efforts to form a network building innovative programs. For instance, while HUD built 2.7 million units since the 1930s, the Low Income Housing Tax Credit Program provided for the construction of 2.7 million units just since 1986. Mr. Erickson noted that the Model Cities program had grand ambitions and ideas, but did not have an institution in place to implement them. He called our current time “Model Cities 2.0,” in which the network is ready to provide comprehensive community development at the neighborhood level.

Ophelia Basgal of HUD echoed Mr. Erickson’s sentiments, explaining that in this difficult financial climate, HUD is looking at communities more holistically and designing programs that extend beyond housing alone. More than ever before, HUD now works in collaboration with a wide range of federal departments – including the Department of Transportation, the Environmental Protection Agency, and the Department of Education – to develop multifaceted programs that address many community needs at once. Ms. Basgal noted, “HUD’s vision has gone beyond the property line, to looking at communities in a new way.” In part, this effort means linking to certain populations and organizations, such as veterans, schools, and the elderly, and bringing residents of each community into the network as well. Ms. Basgal, quoting HUD Secretary Shaun Donovan, said, “We need to convert zip codes into addresses, not life determinants.”

HCD Director Lynn Jacobs noted that California has always been at the forefront of creating a networked system for housing and community development planning. Ms. Jacobs explained that there have been many layers of

“HUD’s vision has gone beyond the property line, to looking at communities in a new way.”

- Ophelia Basgal

affordable housing finance available in California from different sources in recent years, including Propositions 46 and 1C. Yet she cautioned that these funds, approved in 2006, are now nearly depleted, and California needs to secure new funding options. HCD continues to work to create a Permanent Source to support the state’s affordable housing efforts.

For Nan Roman, the networked system is about helping people to understand that homeless advocates consider themselves to be housing advocates, and they are eager to involve communities in plans to address homelessness locally. It is also an effort to link homelessness advocates to one another across the country, to share best practices and ensure consistent capacity nationwide. Ms. Roman explained that her goal is to break the homelessness problem down into solvable pieces, such as targeted programming for the chronically homeless or homeless families, through better research and data tracking. Her impression, she said, is that “people want government to solve problems, but they don’t necessarily care how, and they are not attached to the mechanism” of service delivery.

The panelists agreed that economically trying times are the perfect moments for networked systems to expand and



innovate, and that California is a leader in this effort. Mr. Erickson pointed out that many of our current leading organizations – including several NPH developers, Enterprise, and NeighborWorks, “started out around a coffeehouse table or in a church basement”

during the 1970s and 1980s. Ms. Jacobs added, “California was the first to put bean sprouts on sandwiches, and also the first to have a network conversation about housing.” The industry is nimble and adaptive, Mr. Stewart observed, and its members have pushed forward through difficult circumstances without complaint, giving him a sense of quiet optimism. As Mr. Erickson concluded, “We’re not a pipsqueak industry – we’re a colossus that can turn communities around.”

FEDERAL POLICY UPDATE

Federal Policy Update

National Housing Conference Reaches Out on GSE Reform

The National Housing Conference (NHC) set forth ten guiding principles in support of financing multi-family housing designed to influence the national conversation over the future of Fannie Mae and Freddie Mac (the “Government-Sponsored Enterprises” or GSE’s). NHC points out that although the debate so far has focused principally on the GSE role in financing single-family homeownership, the GSEs have also played a major role in financing multifamily rental housing that merits significant attention.

In addition, to frame the issues involved in financing multifamily housing, NHC released a report prepared by Recap Real Estate Advisors to identify the core functions that effective multifamily finance requires and the necessary roles that any future housing finance system must play.

NPH’s Legislative Issues Working Group reviewed these documents and engaged in wide ranging dialogue with Jeffrey Lubell the Executive Director of the Center for Housing Policy, a nonprofit research affiliate of National Housing Conference. NPH agreed that it is important to underscore that Fannie Mae and Freddie Mac’s multifamily business has performed much better than that of the single-family mortgage market. For example, the report points out that the GSEs’ current multifamily mortgage and Mortgage Backed Securities (MBS) portfolios had distress rates of less than 1%, compared to roughly 7% for Commercial Mortgage Backed Securities (CMBS) and roughly 11% for the single-family market as a whole.

NPH members particularly wanted Lubell to understand that one of NPH’s priorities will be the continued participation of GSE’s as tax credit investors in affordable housing projects. NPH members commented that continued GSE investment, even at a lesser extent than the boom years of the past, is essential, particularly in regions not covered by Community Reinvestment Act obligations (“non-CRA areas”).

Copies of the NHC Policy Principles and GSE Report can be downloaded from the NPH website, filed under “Housing Policy and Advocacy” tab in the working groups section for legislative issues.

For more information, contact Ann Gressani, Policy Development and Communications Director, at (415) 989-8160 x22 or ann@nonprofithousing.org.

Legislation Introduced to Modernize CRA

Legislation was introduced to Congress by U.S. Representative Luis Gutierrez (D-IL) along with co-authors, including California Congresswoman Maxine Waters, that would update the Community Reinvestment Act with key provisions, including strengthening investment in community development.

This legislation, H.R. 6334, will further the public dialogue that began this summer, as reported in the previous issue of *News to Build On*, in which four federal bank and thrift agencies held hearings throughout the country. NPH Board President Ann Silverberg presented testimony on behalf of NPH at the August hearing held in Los Angeles.

Specifically, NPH recommended two key issues that can be improved through updates to the CRA regulations: 1) Adopting a “Community Development” test to supplement or replace the current “Investment” test and 2) modernizing assessment areas to reflect the changing nature of banking and finance institutions. H.R. 6334 includes provisions consistent with these recommendations of NPH and many of our allies.

Hearings on H.R. 6334 are expected in the new year and NPH will be active on this issue. You can download a copy of NPH’s Formal Comment on the August 2010 Community Reinvestment Act Regulation Hearings from the NPH Website in the Working Groups section.

For more information, contact Gabriella Chiarenza, Policy Associate, at (415) 989-8160 x19 or gabriella@nonprofithousing.org.

Feds Consider Action on Private Transfer Fees

The Federal Housing Finance Agency (FHFA) has proposed a Guidance on private transfer fee covenants, which would prohibit Freddie Mac, Fannie Mae, and the Federal Home Loan Banks from taking on mortgages or properties with such transfer fees attached. Private transfer fee covenants stipulate that a third party (often, the developer) be paid a transfer fee each time the property is sold.

NPH submitted comments to FHFA opposing the proposed guidance. Although we share the concern that Private Transfer Fees could be improperly used, the guidance as currently drafted is overly broad and threatens many legitimate purposes. For example, transit-oriented developments near Bay
(Continued on page 5)

(Continued from page 4)

Area Rapid Transit (BART) stations may contribute through fees to the light-rail system. Another example are fees on real estate transaction in many communities which contribute to Housing Trust Funds, used for the development of desperately needed new affordable housing for lower income people. Such fees are fairly structured and serve the public interest.

NPH's Legislative Issues Working Group will remain involved as this issue develops.

For more information, contact Ann Gressani, Policy Development and Communications Director, at (415) 989-8160 x22 or ann@nonprofithousing.org.

STATE POLICY UPDATE

State Policy Update

Prop 22 Wins! Local Funds Saved

Good news among the November election results was the overwhelming victory of Proposition 22, the measure supported by NPH which will protect redevelopment agency funds from being taken in the future for general state government purposes. The vote was a solid endorsement of the idea that local funds for specific purposes need protection. This measure will not reverse the prior action of the State Legislature to take local redevelopment funds in the previous budget cycle, but will prevent it from happening again.

Interestingly, an exit poll taken on November 2, 2010 found that a large majority of California voters casting a ballot for governor do not think it will be possible to close the state's budget deficit without raising taxes. Only about one-third of voters interviewed expressed hope that the state would be able to resolve the deficit with no tax increases. This exit poll was conducted for the *Sacramento Bee* and other media outlets at 50 polling places across the state by Edison Research.

Legislature's Final Actions 2010

The California Legislature adjourned for the year with only a small handful of actions affecting housing. **Two new laws of particular note include:**

- AB 1865 (Strickland) Modifies the state Local Housing Trust Fund Matching Grant Program by reducing the minimum-matching grant from \$1 million to \$500,000 for new trusts in counties above 425,000 people.
- SB 1149 (Corbett) Protects tenants who are living in foreclosed homes by providing clearer notice and removing

disincentives to fight the eviction.

- The governor vetoed AB 602 (Feuer/Steinberg) which would have increased the statute of limitations for legal action to fix deficient housing elements from the current 90 days to five years.

The State Budget held a few small victories:

- \$4.2 million for the Emergency Housing and Assistance Program (EHAP). This is the first year since 2007 that EHAP has been funded.
- \$21 million for domestic violence shelters through the California Emergency Management Agency.
- Legislators also extended the deadline for expending awards made under the Infill Infrastructure Grant Program and Transit Oriented Development Program from June 30, 2011, to June 30, 2015. This action protects affordable housing developments from being penalized for delays caused by the state bond freeze.

The complete record of final actions taken of legislation monitored by NPH is available on the NPH website, Legislative Issues Working Group section.

For more information, contact Gabriella Chiarenza, Policy Associate, at (415) 989-8160 x19 or gabriella@nonprofithousing.org.

New Study Proves that Housing Helps the Economy

The Center for Housing Policy released a report entitled *Building California's Future: An Economic and Fiscal Analysis of Housing Construction in the Golden State*. The report finds that, on average, despite the housing and economic downturn, a newly built home selling for the median price in the state of California has a positive economic and fiscal effect on the state and its localities.

While the report focuses principally on the impact of constructing a median-priced home, a sensitivity analysis shows that construction of lower-cost housing also has a positive fiscal effect on the budgets of the state and typical locality. The report concludes that affordable housing is "not only an important strategy for attracting and retaining an essential workforce, but also as a sound financial move for local government."

This report is a valuable tool for advocacy by demonstrating the clear link between support for housing and economic stimulus impact of development. Copies of the report can be downloaded from NPH's website, in the Legislative Issues Working Groups section.

REGIONAL POLICY UPDATES

Regional Policy Updates

Bay Area Air Quality Rules Raise Issues

The Bay Area Air Quality Management District (BAAQMD) adopted new CEQA Guidelines in June that recommend air quality significance thresholds, analytical methodologies and mitigation measures for local agencies to use when preparing air quality impact analyses. One of the guidelines regulates Community Risks and Hazards while another regulates Green House Gas Emissions. The result of the two rule changes will be a requirement for most new projects to pay for expensive analyses demonstrating the air quality impact on residents and potential future GHG emissions as well as mitigation strategies. NPH is concerned that affordable housing development will be significantly inhibited if these rules are not revised.

NPH made the following recommendations to BAAQMD:

1. Wait until the Community Risk Reduction Plan (CRRP) test case in San Jose is complete before they implement the new guidelines.
2. Seek consistency between different planning documents (Regional Housing Needs Allocation, Priority Development Areas and Housing Elements) administered by various regional agencies.
3. Adopt a set of mitigation measures regionally for housing.
4. Ensure that the mitigation measures take into consideration the development context in infill communities. Requiring large set-backs and certain types of trees will prevent development in the most urban, transit rich locations in the Bay Area.
5. Remove the adopted guidelines and model from the BAAQMD website until more review has taken place and the methodology is refined.
6. BAAQMD staff should issue a letter for project proposals that are located in areas that exceed the threshold levels, but that provide mitigation measures that protect the health of future residents to assure local jurisdictions that the developments comply with the new regulations.

NPH will remain actively involved as this issues moves forward.

SF Bay Plan Takes On Climate Change

The San Francisco Bay Conservation and Development Commission (BCDC) recently released a proposed amendment to the Bay Plan, which would include considerations

related to climate change and rising sea levels. According to BCDC's report, Bay water levels are expected to rise 16 inches above current levels by 2050, and 55 inches by 2099, due to the effects of global warming. The Commission predicts that by 2050, 180,000 acres of shoreline land will be vulnerable to floods, including all of the land within the region's 100-year floodplain; about half of this land is currently residential.

BCDC suggests a number of adaptation strategies to address rising water levels in and around San Francisco Bay, some of which relate to shoreline area development. To address rising sea levels for all counties, BCDC recommends drafting a regional plan that would indicate where existing developments could be protected, where infill development could be encouraged, and where existing developments may need to be removed as the Bay travels inland over time. Similar changes are recommended for planning and permitting procedures related to developments proposed in flood-risk areas. More information and the text of the proposal can be found on BCDC's website: <http://www.bcdc.ca.gov>.

For more information on this and all regional policy issues, contact Evelyn Stivers, Field Director, at (415) 989-8160 x15 or evelyn@nonprohousing.org.

New Report on HUD-DOT-EPA Partnership

The unique partnering of three federal agencies to promote Sustainable Communities began in June 2009, when Housing and Urban Development (HUD) Secretary Shaun Donovan, Department of Transportation (DOT) Secretary Ray LaHood, and Environmental Protection Agency (EPA) Administrator Lisa P. Jackson came together before Congress to announce that they would work together to coordinate federal actions on housing, transportation, and environmental protection. This new publication entitled: *Partnership for Sustainable Communities: A Year of Progress for American Communities* looks at the progress the Partnership has made in its first year in targeting resources to help communities strengthen their economies by developing more sustainably, removing regulatory and policy barriers to make it easier for state and local governments to access federal resources, and aligning the agencies' policies and priorities.

The publication is available online now at:
www.epa.gov/smartgrowth/pdf/partnership_year1.pdf

COMMUNICATIONS UPDATE 2011

In order to better serve our members, NPH will be enhancing our services to assist the affordable housing sector's work with media:

First, we will strengthen the features of the NPH website. In addition to regularly updating the Community Calendar, we welcome any suggestions about ways we can help members promote their latest news and information about new homes, best practices and current events.

Second, we are forming a new "virtual" Working Group for NPH members with responsibilities for media relations, press releases, and website "news" pages. We are building an internal email contact list for the "virtual" Working Group which can be used to notify media relations colleagues in affordable housing of events and announcements, forward reporter inquiries, as well as solicit advice for handling media challenges.

For more information, or to sign up to participate please contact Shannon Rice, Membership and Communications Associate at (415) 989-8160 x14 or shannon@nonprohousing.org.

BROWN BAG TRAINING UPDATE New "Fair Housing" Tools Available

On October 14th staff attorneys from the National Housing Law Project (NHLP) presented a brown bag training seminar on the topic of Best Practices for Screening Applicants and Fair Housing law.

The NPH conference room was filled to capacity, including many property managers who had not been to the NPH offices before. The NHLP attorneys presented case studies of prospective tenants with disabilities, criminal records and victims of domestic violence and worked with the group to identify appropriate handling of the applications. We learned, for example, that sometimes tenant screening organizations provide information, such as arrest records that did not lead to conviction, which are unlawful to consider when evaluating a prospective tenant's application for housing. It is important that affordable housing managers know the rules and when possible develop written policies for managing tenant applications to ensure that all prospective tenants are treated fairly.

The attorneys at the National Housing Law Project prepared a toolkit to help. It can be downloaded from the NPH website, in the Toolkits section:

http://www.nonprohousing.org/pages/housing-policy-and-advocacy/toolkits_advocate_resources.html

NPH WORKING GROUPS UPCOMING MEETINGS

*(*asterisk denotes date change from usual monthly schedule)*

Legislative Issues Working Group

December 2, 2010

January 13, 2011*

February 3, 2011

These meetings will include policy briefings that will kick off our work to develop NPH's advocacy agenda for 2011. In the past year the Legislative Issues group has concentrated on coalition efforts with other state and regional housing organizations to advocate with state officials to fully fund all affordable housing obligations and comment on federal actions to increase support for affordable housing.

Resident Services Roundtable Working Group

January 14, 2011

February 18, 2011

The Resident Services Roundtable meets monthly for peer to peer training on best practices particularly focused on using community partnerships to provide residential services. Recent topics include out-of-school programs for youth and financial literacy and suggested future topics include food security and health services. In addition to providing networking opportunities for Residential Service Coordinators, the group is also documenting best practices and research which is hosted in a new Residential Services archive on the NPH website. The group is working on new research into the cost effectiveness of Resident Services in the coming months.

Property Stewardship Working Group

December 9, 2011*

January 27, 2011

February 24, 2011

In the past year, this group met monthly for networking and training on topics including commercial management and leasing, and best financial reporting metrics. Possible future topics include Tenant Relocation and training on what "Area Median Income" calculations mean for resident income limits. The group will continue to sponsor specialized training for property and asset managers, including hosting brown bags and conference workshops.

All NPH members are welcome to attend the working groups, and to sign up for the email announcements about future meetings.

For more information, contact Ann Gressani, Policy Development and Communications Director, at (415) 989-8160 x22 or ann@nonprohousing.org.

HOUSING SPOTLIGHT

Shinsei Garden Apartments

Shinsei Gardens Apartments is Resources for Community Development's stunning property serving low-income families on former military land in the City of Alameda. Thirty nine apartments comprise four separate, 2 story buildings which are organized around a large central courtyard with passive green space and an active children's play area. The entire project is designed to provide equal access to all residents and visitors through universal design applications. Residents benefit from a healthful environment through the implementation of green building materials and practices, and enjoy well-integrated indoor and outdoor spaces.

Green Building Features

Green building and sustainability were key in developing this GreenPoint rated and LEED certified project. Mikiten Architecture ensured the project's overall energy performance exceeds Title 24, California's Building Standards Code, by over 25 percent. Energy efficient appliances, lighting structures, and heating systems, as well as water conserving faucets, toilets, and shower-heads are not only better for the environment, but will help keep utility costs down for residents in years to come. Environmentally friendly materials were used whenever possible, including flooring, shelving, and play structures. General contractor Branagh was successful in diverting over 90% of the construction waste from landfills.

Planning and Design

This high density, urban infill development is in a walkable and bikable location with access to public transportation and is close to schools, parks, and businesses. Secure bike storage is available on site, providing residents with access to several economical transportation options.

Landscape architect Charles McCulloch; Bay-Friendly Landscape Rater Design, Community & Environment; and landscape construction contractor Shooter & Butts, Inc. ensured a particularly impressive landscape for the Shinsei Garden Apartments. The plant species selected require very infrequent trimming and very little watering to reduce green waste and maintenance costs.



The units range from one to four bedrooms and rents range from \$246 to \$1,128, which represents 20% to 60% of the area median income. Twelve of the units are reserved for persons with disabilities and the remaining units can be easily adapted for accessibility. A preference is given for Veterans and their families.

Project Amenities

Each unit has direct access to the large central courtyard. Residents can also enjoy their own private outdoor space as each unit is equipped with either a patio or deck. The property also contains a computer learning center, multipurpose community room, and an on-site Resident Services Coordinator. Resident services are provided by Operation Dignity and include health,

community building, and empowerment services as well as computer classes and job skills trainings.

For more information about this development or other Resources for Community Development properties, contact Lisa Motoyama, RCD Director of Housing Development at (415) 510-841-4410 x321 or lmotoyama@rcdev.org.



“Housing Spotlight” is a column featuring case studies of innovative housing developments throughout the Bay Area. Members who are interested in having a development featured in future issues are encouraged to contact Shannon Rice at shannon@nonprohousing.org.

NPH MEMBER UPDATE

NPH Membership Directory Now Available!

We've improved the Bay Area's go-to guide of all those who support, build and finance affordable housing with these new features:

New online format – less paper waste!
Members-only access
Latest contact information – more frequent updates!

To get access to the latest directory and ensure you or your organization is included in this must-have reference for housers, email:

info@nonprofithousing.org

or visit our homepage:

www.nonprofithousing.org

NPH Holiday Party and Annual Membership Meeting

December 9, 2010

Sir Francis Drake Hotel

450 Powell Street at Sutter, San Francisco

Hosted bar and hors d'oeuvres.
2011-2012 Board members will be elected.
All NPH members welcome. No RSVP Required.

Spread the Word.

NPH members are our best ambassadors. We encourage our members to invite new colleagues and associated businesses to join NPH and become a part of the collective voice for all who support, build and finance affordable homes.

NPH members have made the Bay Area a nationally recognized leader in contemporary affordable housing and they enjoy these member benefits:

- Discounts on quality trainings
- Opportunities to influence policy
- Policy updates & Action Alerts
 - Networking events
 - Membership directory
- Access to the Bay Area's affordable housing field
...and more!

For more information about member benefits visit our website (www.nonprofithousing.org) or contact Shannon Rice, Membership and Communications Associate at (415) 989-8160 x14 or shannon@nonprofithousing.org.

MEMBERSHIP LAPSED?

If the date on your mailing label has passed, contact us to renew today!

(415) 989-8160 x10 or
info@nonprofithousing.org

Renew online at www.nonprofithousing.org

UPCOMING BROWN BAG TRAININGS

The NPH Brown Bag Program offers peer-to-peer training seminars addressing a broad range of topics. We have expanded the format of the program to two and a half hours in order to provide more time for networking over lunch without cutting into the two-hour training seminar.

Registration costs:

\$35 - NPH Members; \$60 - Non-members; \$25 - Frequent Flyer Passes* (sold in packages of 4).

*Available to members only. To enroll in our Frequent Flyer program, visit our website: www.nonprofithousing.org

*Here is a sneak peak of the 2011 Brown Bag Training Series.
Dates are to be determined and will be posted on our website soon:
www.nonprofithousing.org*

COMMUNITY LAND TRUSTS AS A SUCCESSFUL HOMEOWNERSHIP STRATEGY

February 2011 - TBD

12:00 noon* to 2:00 PM

NPH Conference Room

369 Pine Street, Suite 310, San Francisco

(Montgomery BART)

Lunch and materials provided. *Lunch will be available at 11:30 to allow time to eat and network.

Presented by Dev Goetschius, Housing Land Trust of Sonoma County

Potential Panelists: Chris Doolittle, Mission Hills Mortgage; Anne Griffith, Oakland Community Land Trust; Heather Gould, Goldfarb & Lipman Attorneys

Learn how Community Land Trusts have been successful in providing stable, permanent affordable homeownership opportunities in a hot market and throughout this economic crisis. Community Land Trusts build a community's wealth and help to ensure that affordable homeownership always has a community advocate. Discussion topics include financing structures, policies, and homeownership support.

UPCOMING BROWN BAG TRAININGS

URBAN HABITAT VS. CITY OF PLEASANTON: AFFORDABLE HOUSING COMPLIANCE PAST, PRESENT, AND FUTURE

March 2011 - TBD | Noon to 2:00 p.m.
NPH Conference Room
369 Pine Street, Suite 310, San Francisco
(Montgomery BART)

In March of 2010, a court ruling struck down Pleasanton's 15-year-old housing cap and ordered the city to rezone sites to accommodate 870 lower-income RHNA units that carried over from the previous planning period. We will discuss the background and significance of the ruling and what comes next, and the applicability of the legal rationale to other jurisdictions. We will also use the Pleasanton case and current community work to support affordable housing in Pleasanton as an example of how to develop strategies to build local support for affordable housing in Bay Area communities.

Presented by:

Richard Marcantonio, Public Advocates Inc.

Potential Panelists:

Connie Galambos Malloy, Urban Habitat
Michael Rawson, Public Interest Law Project
Terrell Watt, Consultant

**Date and more information will be available soon
on our website:
www.nonprophousing.org**

CONSEQUENCES OF HUD'S ARTIFICIAL AMI AND INCOME LIMITS

April 2011 - TBD | Noon to 2:00 p.m.
NPH Conference Room
369 Pine Street, Suite 310, San Francisco
(Montgomery BART)

Because HUD often adopts Area Median Incomes that differ from the actual Median Family Income for an area, and because HUD may also alter the associated limits for each income category, HUD's artificial income limits have consequences for affordability, eligibility, rent burdens, prices, and research. We will discuss these issues to identify benefits or costs for renters and for housing providers.

Presented by:

Karen Westmont, Researcher

Potential Panelists:

Dr. Allan Heskin, Professor Emeritus,
UCLA Schools of Law and City Planning
Mike McLoone, San Francisco Mayor's
Office of Housing

**Date and more information will be available soon
on our website:
www.nonprophousing.org**

COMING SOON

Coming Soon

NPH Holiday Party & Annual Membership Meeting

December 9, 2010

6:00 p.m. to 8:00 p.m.

Sir Francis Drake Hotel

450 Powell Street at Sutter, San Francisco

Hosted bar and hors d'oeuvres.

All NPH members welcome. No RSVP Required.



THE NON-PROFIT HOUSING ASSOCIATION OF NORTHERN CALIFORNIA

369 Pine Street
Suite 350
San Francisco, CA
94104