

2008 March News to Build On

THE NON-PROFIT HOUSING ASSOCIATION OF NORTHERN CALIFORNIA

Five California Cities on Nation's Top Ten Foreclosure List

Bold Action Needed to Address Foreclosure Crisis

By Kevin Stein, California Reinvestment Coalition

People across the country who had never heard of Vallejo now know it as one of the areas suffering most from the current subprime mortgage meltdown, ranking #7 in the nation for foreclosure filings per household, according to Realtytrac. And Vallejo is just the tip of the iceberg. Four other California cities – Stockton, Riverside, Modesto and Bakersfield – also rank in the top ten for foreclosures nationwide.

What happened? Too many brokers and lenders sold loans to borrowers that they did not understand and could not afford. Brokers put borrowers into unaffordable loans, knowing that lenders would fund the loans without question (or even verifying the borrower's income), that Wall Street firms would bundle the loans for a large fee, and that investors were eager to profit from higher returns on subprime loan pools. At every step, everyone stood to gain at borrowers' expense. And all the while, federal and state regulators did nothing to stop the predicted train wreck.

California was a focal point for bad lending. Our state's high cost of homes, coupled with the lending industry's peddling of non-traditional loans, spelled disaster. These were loans which initially offered artificially low interest rates and mortgage payments, and traditionally were marketed to clients like medical students, who were likely to earn significantly more money in the future. Instead, they were sold to anyone who would bite, cleverly (and ironically) referred to as "affordable loans." In reality, these were very sophisticated loan products targeted at very unsophisticated loan buyers.

Sadly, the problem will get worse as increasing numbers of subprime loans will adjust to higher rates in the coming months, most notably in March. As many as 500,000 Californians may be at risk of losing their homes in the next few years.

The impact of this crisis on local communities is severe. There is the pain of families who lost their homes after struggling to make a better life for themselves. Then there are the neighbors of foreclosed homes now seeing their property values

(Foreclosure Crisis continued on page 3)

Published with funding from



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From the Desk of the Executive Director

Dear Members,

As Governor Arnold Schwarzenegger said during his State of the State address in January, this coming year will test us in very hard ways.

In 2007, Californians faced devastating wildfires, saw the beginnings of the subprime home loan meltdown, and felt the initial effects of an economic slowdown. Two months into 2008, it looks as if this will be a year of belt-tightening.

For those of us in the non-profit housing movement, this means greater need in a time of fewer resources.

Mortgage Crisis Will Dominate

The subprime mortgage crisis will dominate the housing outlook for 2008. It not only affects homeowners who are foreclosed upon, it also has a significant impact on the rental housing market. Historically, the Bay Area has fallen behind the rest of the nation in percentage of homeownership. The high cost of homes has simply put owning a home out of reach for most families.

Our region's unusually high number of renters, coupled with lagging construction of new apartment buildings and the loss of rental units to condominium conversions, add up to a rental market that is increasingly under pressure.

Rents in the Bay Area did drop during the years after the dot-com bust and continued to remain at lower levels while easy loans made homeownership available to many low-income and middle-class families who could not have previously afforded to buy a home. But with homeowners facing foreclosure and fewer loans available to prospective buyers, competition for rental homes is again on the rise.

Low-Income Renters Hurt

In a September 2007 article, the San Francisco Chronicle declared that the "Bay Area rental market has come roaring back." The same article stated that rents in the past year rose about 11% in San Jose and 20% in San Francisco.

As more and more people lose their homes due to foreclosure, the competition for rental homes and apartments will grow more intense. This will particularly affect low- and very low-income people who have always had a difficult time competing for scarce affordable apartments. If left unresolved, these families, seniors, and workers will fall further and further behind in their goal of moving out of poverty.

In 2008, NPH will work to assist these renters, and others affected by the foreclosure crisis by helping to create more affordable homes through pro-housing policies and funding. Towards this end, we will continue to educate the public about the needs in their community so that they support affordable housing. And we will continue to provide tools, training and up-to-the-minute information to those who build and manage affordable housing so that they can maximize opportunities to build affordable homes.

We look forward to working with you, our members, to navigate the foreclosure crisis in a way that makes us stronger in the end.



Sincerely,

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.

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decrease, making it harder for them to sell their homes or refinance, possibly sending them closer to foreclosure. Property rents are increasing, as landlords move to hold onto their investments. Local merchants have fewer patrons with money to spend. Local governments have less property tax revenue to fund important city services.

To avoid further devastation, action is needed. We believe that a primary focus must be on loan modifications, where loan servicers change key terms to make loans affordable to borrowers. Servicers claim they are modifying loans to assist borrowers in trouble, but a recent survey of housing counselors by the California Reinvestment Coalition shows this is not true.

Both the President and Governor recently announced initiatives to promote loan modifications by fixing interest rates on some loans that are scheduled to adjust to unaffordable levels. But these efforts suffer from their reliance on the lending industry to voluntarily comply, and their failure to include enough borrowers. Both Administrations should bolster efforts to collect data from servicers and make this data public to ensure that industry promises are kept, and both should expand coverage to include borrowers who have been victimized by predatory loans and those who have fallen behind on their payments due to interest rate increases.

The state legislature must also take decisive action. Last session, virtually nothing was done to help borrowers in distress. This year, leadership in both houses is talking about a myriad of responses.

Borrowers need:

- Special refinance loan products to help extricate them from bad loans;
- Real pressure on loan servicers to modify loans so payments are affordable long term;
- Procedural protections (for tenants, too) to discourage and slow foreclosures;
- Financial support for counseling agencies on the front lines; and major reform of the mortgage lending process to ensure abusive practices don't put us back here in the future.

Californians deserve nothing less.

For more information contact Kevin Stein, Associate Director of California Reinvestment Coalition, kstein@calreinvest.org.

GETTING HELP ON FORECLOSURES

The best thing for consumers to do is review their loan documents and make sure they know if any rate increases are coming and, if so, whether they can afford the new payment.

But for those already behind on their payments or expecting they won't be able to keep up, find a local HUD certified home loan counseling agency that can help.

Borrowers can call | 888-995-HOPE (4673), or | 800-569-4287.

Borrowers need to contact their loan servicers at the first sign of distress. Fifty percent of all those who fell into foreclosure never contacted their loan servicer to discuss options to save their homes.

State Offers \$8 Million to Expand Foreclosure Counseling Services

Governor Arnold Schwarzenegger has announced that California homeowners having trouble paying their mortgages will be eligible for counseling to avoid foreclosure as part of a new \$8 million grant that will dramatically expand free counseling services to homeowners.

The California Housing Finance Agency and HUD-approved counseling groups, in partnership with the Rural Community Assistance Corporation (RCAC), were awarded the \$8 million grant as part of a new federal program to help homeowners avoid foreclosures. A list of Bay Area and Central Coast organizations offering bolstered counseling services as a result of this grant is provided below.

“Mortgage counselors are critical to keeping Californians in their homes,” said Stan Keasling, chief executive officer of Rural Community Assistance Corporation. “This grant will allow organizations to increase staffing so that they can meet the increasing demand for help.”

The grant is made possible by funds from the National Foreclosure Mitigation Counseling Program. Approved by

(Foreclosure Counseling continued on page 4)

(Foreclosure Counseling continued from page 3)

Congress in the FY '08 Consolidated Appropriations Bill, the National Foreclosure Mitigation Counseling Program is administered through a competitive application process by NeighborWorks® America, within guidelines defined by Congressional legislation.

The counseling will be available to homeowners who have defaulted on their mortgages or are in danger of defaulting on their mortgages. Homeowners in those situations can arrange counseling by contacting one of the counseling agencies in their area or visiting www.yourhome.ca.gov or www.rcac.org.

Counseling Services Offered in the San Francisco Bay Area and Central Coast:

- *ACORN Housing Corporation in both Oakland and San Jose*
- *Asian, Inc., San Francisco*
- *California Human Development Corporation, Santa Rosa*
- *East Palo Alto Community Alliance & Neighborhood Development Organization (EPA CAN DO), East Palo Alto*
- *Mission Economic Development Agency, San Francisco*
- *Pacific Community Services, Pittsburg*
- *Project Sentinel, Inc., Sunnyvale*
- *Richmond Neighborhood Housing Services, Incorporated, Richmond*
- *San Francisco Housing Development Corporation, San Francisco*
- *Monterey County Housing Alliance, Salinas*
- *Peoples' Self-Help Housing Corporation, San Luis Obispo*

POLICY UPDATE

Policy Update

Eminent Domain Measures Compete on June Ballot

It's Prop. 98 vs. Prop. 99

In 2006, California voters preserved local governments' right to use eminent domain for the public benefit by narrowly defeating Proposition 90. On June 3, voters will once again be asked to decide on changes to the state's eminent domain law in two competing ballot measures which have serious

potential consequences for the affordable housing community.

Prop. 98:

The California Property Owners & Farmland Protection Act

The first of these measures, Proposition 98, is backed by the California Farm Bureau Federation, the Howard Jarvis Taxpayers Association and the California Alliance to Protect Private Property Rights. Entitled "The California Property Owners and Farmland Protection Act," the initiative would amend the California Constitution to change California law governing eminent domain, and would also make sweeping changes to other housing-related laws. Specifically, the initiative would define as a prohibited "taking" any regulation that limits the price a private owner may charge another person to purchase, occupy or use his or her property. If passed, Proposition 98 could undo the entire established legal structure for land use planning and development policy, while severely undermining consumer and tenant protections.

Prop. 99:

The Homeowners Protection Act

Proposition 98 will square off on the June ballot against a competing measure, Proposition 99, the "Homeowners Protection Act," which is backed by the League of California Cities and the California Redevelopment Association. This initiative is supported by a similar coalition of local government, environmental and business interests that opposed Proposition 90 in 2006. A far more modest reform measure than Proposition 98, Proposition 99 would amend the California Constitution to prohibit the use of eminent domain by the state or a local government to acquire an owner-occupied, single-family residence for transfer to a private person. The initiative also contains a provision saying that if it appears on the same ballot with another initiative measure dealing with a similar subject and both measures pass, this measure will prevail if it receives more votes. In such an event, the provisions of the other measure will be null and void.

NPH has a No on 98 position and will be considering a Yes on 99 position at its March 19th board meeting. Over the coming months, NPH will monitor the campaigns for these competing measures and provide our members with the most current information on how they could impact affordable housing policy and development at the local and state levels.

For more information contact Paul Peninger, NPH Co-Policy Director at (415) 989-8160 x19 or paul@nonprofithousing.org.

See chart to the right for comparisons of important provisions in each proposition.

Side by Side Comparison of Prop. 98 and Prop. 99

Provisions	Proposition 98: The California Property Owners & Farmland Protection Act	Proposition 99: The Homeowners Protection Act
Eminent Domain for Private Development	<ul style="list-style-type: none"> • Redefines “public use” to prohibit taking any property to convey to private party, including homes and commercial properties. 	<ul style="list-style-type: none"> • Constitutional prohibition on taking owner-occupied homes for conveyance to private party.
Rent Control	<ul style="list-style-type: none"> • Prop. 98 would abolish rent control laws in California. 	<ul style="list-style-type: none"> • No changes to state or local rent control laws or ordinances.
Impact on Affordable Housing and Tenant Protection Laws	<ul style="list-style-type: none"> • According to Western Center on Law and Poverty, Prop. 98 will invalidate inclusionary housing requirements that require a certain number of units to be affordable to low-income families. • According to Western Center on Law and Poverty, Prop. 98 will likely eliminate tenant protection laws. 	<ul style="list-style-type: none"> • No changes to laws dealing with tenant protections and/or affordable housing requirements.
Eminent Domain for Traditional Public Works Projects	<ul style="list-style-type: none"> • Prop. 98 includes provisions that will increase taxpayer costs and cause delays for traditional public works projects like schools, roads, bridges and other projects. 	<ul style="list-style-type: none"> • Does not change or limit acquisitions for traditional public works like schools, roads, bridges and other projects.
Regulatory Takings Provisions	<ul style="list-style-type: none"> • Section 19(b)(3) prohibits “regulation of the ownership, occupancy or use of privately owned real property or associated property rights in order to transfer economic benefit to one or more private persons at the expense of the property owner.” • According to an analysis conducted by one of the state’s leading environmental firms, Shute, Mihaly & Weinberger, “nearly <i>all</i> regulation provides an economic benefit to <i>some</i> private person. Accordingly, although the Initiative is ambiguous in several significant areas, a court could interpret it to restrict a host of environmental and land use regulations...” 	<ul style="list-style-type: none"> • No changes to laws surrounding regulatory takings.
Impact on Environmental Protections and Land-Use Regulation	<ul style="list-style-type: none"> • According to the Shute, Mihaly & Weinberger analysis, “there is a substantial risk...that (the initiative) would be broadly construed to prevent the enforcement of many existing environmental regulations as well as the adoption of new laws and policies to protect the environment.” 	<ul style="list-style-type: none"> • No changes to environmental laws or regulations.

Nearly 100 Planning, Housing Bills Introduced by Feb. 22 Legislative Deadline

Working right up to the February 22nd deadline for new bills, state legislators introduced 93 new housing and planning related bills. Compared to previous years, legislators are showing an active interest in smart growth, green building and solar energy, with at least 20 bills dealing with these issues alone. As policy committee hearings approach in April, NPH is tracking the new housing and planning bills as well as a number of two year bills which have been carried over from 2007. Bills of particular importance to the affordable housing community include SB 375, AB 725, SB 303, AB 239 and SB 713.

Two-year Bills Carried Over From 2007

The following bills passed their house of origin and are being taken up again in this legislative session.

AB 239 - DeSaulnier (Local Document Recording Fees)

NPH strongly supported this bill in 2007 which would allow Contra Costa and San Mateo counties to increase their document recording fee by \$25 to fund their housing trust funds. Unfortunately, the bill did not pass out of committee in 2007. Although this bill continues to face an uphill battle with opposition from certain segments of the Realtor community and others, advocates are hopeful that this bill will gain more political traction in this legislative session.

SB 303 - Ducheny (Housing Element Reform)

NPH also supported this bill which was sponsored by the California Building Industry Association (CBIA) and would make the following planning law changes:

- Require a city or county to rezone land to meet its regional housing needs assessment (RHNA) within one year of adopting its housing element;
- Require so-called “Mullin densities” as the minimum density on sites zoned for lower-income developments;
- Require the city/county to update its open space element every five years;
- When a development application is submitted, prohibit a

city or county from reducing the density on the site below the housing element density, unless the city/county makes specific findings, and

- Require the land use element to designate land for 10 years of housing need.

CBIA is hopeful that with some changes to satisfy the concerns of local government and environmentalists, that SB 303 may have a chance of passing in 2008.

SB 375 - Steinberg (Regional Planning)

Carried by the President Pro Tem elect of the state Senate, this bill would require most Regional Transportation Plans to include a “preferred growth scenario” (PGS). The PGS would identify sufficient housing sites to accommodate population growth, identify and exclude from development certain farmlands and resources lands, and achieve CO2 reductions. Developments on areas outside those identified for housing would not receive regional or state transportation funding. NPH is working closely with housing allies in Sacramento to ensure that the bill’s requirements do not undermine or conflict with existing housing element law or current regional planning efforts such as the ABAG/MTC sponsored “Focus” effort. Senator Steinberg’s staff have been receptive to making changes to SB 375 to address concerns from housing advocates, and it is likely that with amendments this bill will receive a favorable hearing in committee in April.

SB 713 - Lowenthal (Tax Credit Reform)

This bill would allow developers who receive an award of low-income tax credits to make the state and federal credits available to separate investors. Additionally, it would fold the farmworker housing tax credit into the low-income housing tax credit program, but reserve those credits for farmworker homes.

Passed House of Origin in January 2008

The following bills passed their house of origin in January and are in play this legislative session:

AB 2280 - Saldana (Density Bonus Law)

Current State Planning and Zoning Law requires, when a developer of housing proposes a housing development within the jurisdiction of the local government, that the local jurisdiction provide the developer with a density

Major Federal Housing Policy Issues

Here is a look at some of the major federal housing policy issues of 2008 along with their progress and expectations.

Section Eight Voucher Reform Act (SEVRA):

On March 3, Senate Banking Chair Chris Dodd introduced a Senate version of Maxine Waters' H.R. 1851 which passed the House last year. This bill contains a number of important improvements to the Housing Choice Voucher program that will benefit low-income tenants as well as the housing authorities that administer the vouchers. For affordable housing developers, lenders and investors who work with the voucher program, the most important changes are to the Project-Based Voucher component of the program, including extending the initial contract term to 15 years, regaining the ability to pre-commit to renewals and increasing the percentage of vouchers that can be project-based. This bill has attracted enough bipartisan support that many observers believe it could become law if enough people push for its passage first in the Senate and then in Conference Committee.

HOPE VI Public Housing Improvement and Reauthorization Act (H.R. 3524):

Maxine Waters' bill has received praise and support from developers, tenants advocates and housing authorities alike in California due to the many improvements it would make to the HOPE VI program and the likelihood that reauthorization would bring renewed funding to this starved but important program. To become law, the Waters bill must be reconciled with a different bill introduced in the Senate by Maryland's Barbara Mikulski last year that has yet to move. Senator Feinstein's active support of the Waters bill will be critical to its chances of becoming law.

National Housing Trust Fund:

Advocates made tremendous progress last year with the passage of complementary bills in the Senate (S. 2523) and the House (H.R. 2895). However, given election year politics, it will take an even stronger push and some luck for this legislation to become law this year. Part of the reason for uphill fight is the President's veto threat along with a perception by some that passage would be seen as a victory for the Democrats. The wildcard here is whether the need for reform of Government Sponsored Enterprise (GSE), such as H.R. 1427, and the modernization of the Federal Housing Administration (FHA) insurance program (H.R. 1852 and S. 2338) is great enough that the Trust Fund could be created as a byproduct of the political compromise that may be necessary to get these bills passed.

bonus and other incentives or concessions for the production of lower income housing units or the donation of land. This bill would make a number of changes to State density bonus law to address concerns that have been raised by local government. Specifically, the bill would revise the percentage of lower income, very low income, and moderate income households required for qualification for incentives and concessions, and would also delete provisions requiring a court to award the plaintiff reasonable attorney's fees and costs of suit if the court finds that a refusal to grant a requested density bonus, incentive, or concession, or a waiver or reduction of development standards, is in violation of existing law. The bill would also delete a requirement that an applicant for a waiver or reduction of development standards show that the waiver or modification is necessary to make proposed housing units economically feasible. Finally, the bill would require, as a condition for the granting of a density bonus to a developer in exchange for donating land to a local jurisdiction for very low income housing, that the local agency identify and approve a source of funding for the very low income units. NPH is actively seeking input from non-profit developers on the potential impact of these changes and we will continue to work to ensure that proposed changes to the Density Bonus law do not undermine the production of affordable housing.

AB 725 - Lieber (Universal Rental Application)

This bill would establish a universal rental housing application. Specifically, it would require specific information on the application, and dictate that the State Housing and Community Development Department must develop the universal application by April 1, 2009. It would be put into use by rental housing providers by July 1, 2009. Nothing in the bill prevents housing providers from obtaining additional information from prospective tenants. This bill's objective is to simplify the application process for prospective renters, but concerns have been raised that AB 725 may not achieve its stated purpose given the range and diversity of financing entities involved in affordable housing developments apart from California State agencies.

Over the coming months, NPH will provide regular updates on these and many more key bills. For up to date information, please check our web site at:

www.nonprofithousing.org/knowledgebank/legupdate

For more information contact Paul Peninger, NPH Co-Policy Director at (415) 989-8160 x19 or paul@nonprofithousing.org.

NPH Resolves LLC Tax Exemption Limbo

Efforts also aimed at red tape within Rule 140.1

Over the past year, NPH has worked diligently on two problems related to the California State Board of Equalization's (BOE) administration of the low-income housing property tax exemption. We are happy to report important progress, having worked closely with the office of BOE member Betty Yee (first district) and her staff.

Property Tax Exemption

Over the past six months, a number of property tax exemptions for affordable housing projects filed with the BOE have been lost in administrative limbo pending a legal opinion regarding the status of single member Limited Liability Companies, or LLCs. Late last summer, the BOE stopped processing organizational clearance certificate (OCC) applications for single-member LLCs, each of which is formed for the purpose of serving as the managing general partner of a partnership that owns a low-income restricted property. The reason for the hold-up was that the BOE County-Assessed Properties Division claimed they needed written guidance from BOE's legal division as to whether a single-member LLC formed by an eligible non-profit qualifies as an eligible managing general partner, for purposes of the property tax exemption. While the legal division formulated an opinion on this matter, non-profit housing developers struggled with how to pay property taxes being assessed against projects that would otherwise be eligible for a tax exemption.

Fortunately, after a period of concerted advocacy with the BOE and a meeting with Ms. Yee of the BOE board, the County-Assessed Properties Division released a memo on February 6 which confirms that a single-member LLC formed solely for the purpose of serving as the managing general partner of a limited partnership that owns a low-income restricted property may, indeed, receive an OCC. This means that a low-income restricted property owned by a limited partnership whose managing general partner is a qualifying single-member LLC is eligible for the property tax

exemption. The decision is welcome news for non-profit housing developers across the state, who can continue to rely on the property tax exemption as one crucial means to build high-quality, affordable rental homes.

Red Tape in Rule 140.1

In addition to the delay in processing exemptions for LLCs, many nonprofit developers have been struggling with how to comply with a rule adopted by the BOE in July 2006 to define and regulate the duties of the managing general partner of a limited partnership for low-income housing properties. This "Rule 140.1" has resulted in what many feel is an excessive administrative burden on sole non-profit managing general partners.

To address this concern, NPH made a formal petition in June 2007 to the BOE to exempt sole non-profit managing general partners from complying with the rule. Though the petition was narrowly rejected, the BOE formally directed staff to work with NPH on devising a remedy for easing the administrative and legal burden imposed on sole nonprofit managing general partners. NPH has offered potential solutions to BOE staff, including new draft language that would provide non-profit housing developers with a streamlined method of showing they are performing substantial management duties under Section 6 of Form 277-L1. Unfortunately, staff rejected this approach.

On February 1, NPH again appeared before the BOE in a public hearing, and staff was again directed to work with the non-profit housing community to ease the burden of compliance with Rule 140.1. Specifically, Ms. Yee suggested clarifying the procedure by simply attaching a form amendment to partnership agreements in cases where there is a sole non-profit managing general partner. NPH will work with BOE staff on this approach; we hope to have a final resolution when the BOE meets again in Sacramento on March 19.

For more information contact Paul Peninger, Policy Director, at (415) 989-8160 x19 or paul@nonprofithousing.org.

Housing California's 2008 Conference Reframing Affordable Homes

April 28 - 30, 2008

**Sacramento Convention Center
Sacramento, CA**

Housing California is proud to host the nation's largest, most comprehensive annual affordable-home conference. Each spring, more than 1,200 developers, business leaders, affordable-home advocates, government officials, service providers, and consumers converge on Sacramento for cutting-edge training, enlightening speakers, and networking.

SCHEDULE OF EVENTS

- Monday, April 28, 2008 -- Institutes (Intensive, 5-hour training sessions on a single topic). Includes boxed lunch.
- Tuesday, April 29 - Wednesday, April 30, 2008 -- General Conference and exhibits.
- Tuesday, April 29, 2008 (evening) -- Networking reception.

EARLY REGISTRATION FEES

(March 11-April 04, 2008)

INSTITUTES \$135 (Pre-conference Institutes are intensive, 5-hour training sessions on a single topic. Includes boxed lunch. NOTE: Pre-conference Institutes are not part of the General Conference.)

GENERAL CONFERENCE

Non-profit/Gov't. \$385

For-profit \$485

Presenters \$225

Housing California Members \$355

LATE REGISTRATION FEES

(April 05-April 13, 2008)

INSTITUTES \$155 (Pre-conference Institutes are intensive, 5-hour training sessions on a single topic. Includes boxed lunch. NOTE: Pre-conference Institutes are not part of the General Conference.)

GENERAL CONFERENCE

Non-profit/Gov't. \$430

For-profit \$530

Presenters \$225

Housing California Members \$400

CA Journalists Sweep Affordable Housing Awards

Nine journalists were recently recognized for their exemplary coverage of affordable housing and homelessness by the National Low Income Housing Coalition (NLIHC). Although the awards are national, eight of the nine winners are California journalists covering affordable housing issues in Sacramento, Long Beach and San Francisco, among other places.

"We are pleased to be able to offer these awards to encourage journalists to take a closer look at low income housing concerns in the United States," said NLIHC President Sheila Crowley. "This year's winners have done just that."

The awards are made possible by a grant from Mr. Andre Shashaty. Winners in each category will receive \$2,500.

NPH to Present at TALC Annual Summit

Once a year, the Transportation and Land Use Coalition (TALC) holds its signature event, the TALC Summit, which brings together hundreds of Bay Area advocates and professionals in support of a more sustainable and socially just region.

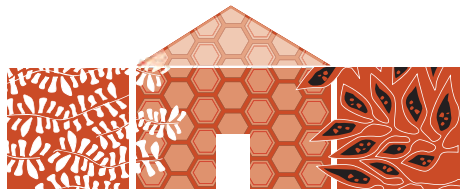
The 11th Annual Summit will be held on Saturday, April 5 with a theme of Healthy Communities, Healthy Planet. NPH's Policy Director, Geeta Rao, NPH board member Diep Do, TNDC, and others will be presenting the workshop "Making Affordable Housing Happen."

Join them as they break down issues and solidify the connections between the way we move and the health of our communities and planet. TALC's Summit will bring together transit advocates, health and planning professionals, and concerned citizens for a day of learning, engaging, and connecting with others.

For registration information, see:
www.transcoalition.org/cal/summit08

THE NPH AFFORDABLE HOUSING LEADERSHIP AWARDS

PRESENTING



THE NPH AFFORDABLE HOUSING LEADERSHIP AWARDS

AWARD RECIPIENTS

Unsung Hero:
Cathy Craig,

Bay Area Local Initiatives Support Corporation

Private Sector Leader:
Sunne Wright McPeak,

California Emerging Technology Fund

Inspirational Non-Profit Leader:
Tom Steinbach,

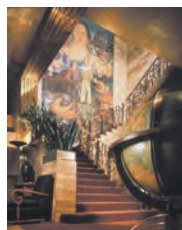
Former Executive Director of Greenbelt Alliance

Distinguished Public Official:
Duane Bay, *County of San Mateo*

Outstanding Philanthropic Commitment:
Alan Stein, *BRIDGE Housing Board Member*

Legacy Leadership Circle:
Fran Wagstaff, *Mid-Peninsula Housing Coalition*

Catherine A. Bauer Lifetime Achievement Award:
Joel Rubenzahl, *Community Economics, Inc.*



Wednesday, May 7, 2008

5:00 p.m. to 8:00 p.m.

(Program: 5:45 p.m. - 6:15 p.m.)

The City Club of San Francisco

155 Sansome Street, 10th Floor

San Francisco

(at Pine Street, Montgomery BART)

___ Reserve my early bird spot on the guest list!
___ guests at \$175 each for NPH members
___ guests at \$225 each for non-members
(Rates go up by \$50 after April 25, 2008.
For community rates please call (415) 989-8160.)

___ Please donate #___ of my tickets above to low-income residents or NPH supporters.

___ Sorry, can't make it, but I would like to donate \$_____ to support NPH.

___ Count me in as a 13th Annual Awards Sponsor:
___ Visionary (\$10,000)
___ Community Voice (\$5,000)
___ Community Pillar (\$2,500)
___ Cornerstone (\$1, 500)
___ Groundbreaker (\$1,000)
___ Friendly Neighbor (\$500)
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RSVP to NPH by April 30, 2008

Fax: (415) 989-8166

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Online registration and more information is available
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NPH'S UPCOMING BROWN BAG TRAINING

DESIGN BUILD: HOW DOES IT WORK?

Wednesday, May 14, 2008

Noon to 2 PM

NPH Conference Room

369 Pine Street, Suite 310, San Francisco
(Montgomery BART)

Panelists:

- Ramie Dare, Mercy Housing
- Chuck Palley, Cahill Contractors
- Fred Pollack, Van Meter Williams Pollack
- Rob Rich, AF Evans Development

The 2008 Brown Bag Program
is sponsored by:



Some developers, architects and general contractors utilize a design build approach in which subcontractors design build various building systems in lieu of an engineer completing the full design. Design build can be utilized for mechanical, electrical, plumbing, exterior skin, life/safety and other systems. What is design build, what are the benefits and drawbacks, how best is it implemented, lessons learned, and what do team members have to do for it to be effective? A general contractor, architect and owner will provide their input on these questions.

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Please fill in the number of attendees under your rate and
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Please return this form to NPH by fax (415.989.8166) or mail, 369 Pine Street, Suite 350, San Francisco, CA 94104.
Cancellation Policy: Full refund remitted only if cancellation is made 48 hours prior to scheduled event.

COMING SOON
Coming Soon

SAVE-THE-DATE



Affordable Housing Week 2008

will take place

May 12th through May 17th



Extensive Calendar of Events Coming Soon!



THE NON-PROFIT HOUSING ASSOCIATION OF NORTHERN CALIFORNIA

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