

30
YEARS

A LEGACY OF LEADERSHIP
AND
LANDMARK LEGISLATION



1979
NPH is founded.

OUR MISSION

The Non-Profit Housing Association of Northern California is the collective voice of those who support, build and finance affordable housing.

NPH promotes the proven methods of the non-profit sector and focuses government policy on housing solutions for lower income people who suffer disproportionately from the housing crisis.

SEPTEMBER 1979:
Moon Landrieu takes over as secretary of HUD.

NOVEMBER 1979:
NPH holds its first annual Fall Conference.
NPH is a founding member of Housing California and the California Housing and Homeless Coalition.



Dear colleagues,

Whenever I am asked to contemplate the thirty year history of NPH, I am struck by the remarkable growth of the affordable housing sector and how it is reflected in the growth of our organization. Thirty years ago the field of affordable housing was in its infancy, as were most of our members. Working together we navigated the challenges of learning these new processes and developed best practices that would place us at the forefront of the affordable housing industry or movement (we are both, of course).

Thirty years later, the Bay Area serves as a national model for building, managing, funding and advocating for affordable housing. This report chronicles a legacy of people, places and achievements that have propelled us to that position of leadership.

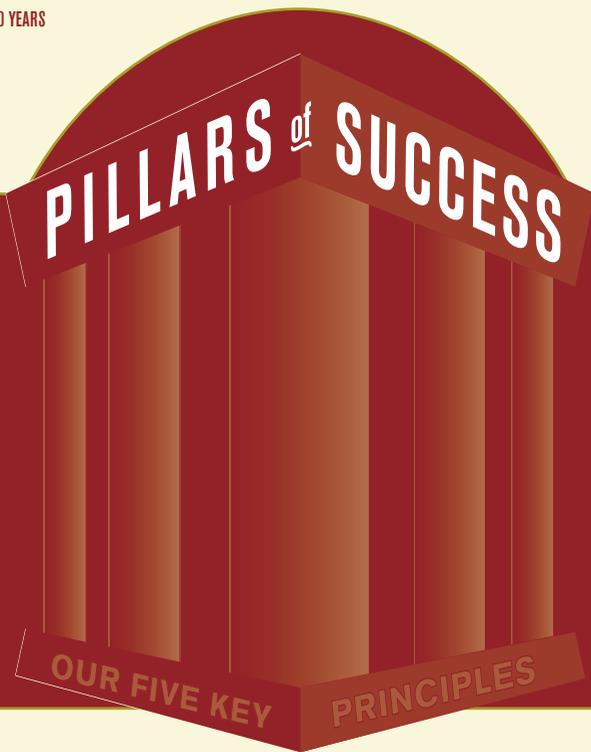
We have seen in that time a widening chasm between wages and housing costs, pushing more households closer to the edge. The number of families who cannot afford market rate housing continues to grow. The length of commutes continues to expand for those forced to relocate their families to achieve their dreams of homeownership. The true toll on our families and communities cannot be measured, however, no healthy community can exist without the involvement of its residents, no family can thrive when they struggle merely to maintain a roof over their heads.

Our work is greatly impacted by external forces – financial markets, the health of the housing sector, the strength of our partnerships. Clearly 2008 and 2009 have been challenging years of tremendous economic turmoil affecting us in profound ways. Yet we celebrate this landmark year in our existence, confident that we will meet the challenges of the times ahead just as we have continuously done so in the past. By relying on our time-proven “pillars of success” we will continue to focus the local affordable housing sector, just as the local sector continues to help lead the nation. Our history reflects our success overcoming the challenges of the times as they impact affordable housing. We commit our future to this same approach.

It is our legacy of leadership.

A handwritten signature in black ink that reads "Dianne J. Spaulding". The signature is fluid and cursive.

Dianne J. Spaulding
Executive Director



NPH is proud to have a 30 year legacy of leadership in the San Francisco Bay Area affordable housing sector. The Bay Area is a national model for creative and sustainable solutions to providing affordable housing with a track record of success.

Throughout our history, NPH has relied on 5 key principles – pillars for organizational success which allow us to consistently exceed expectations.

SPEAK AS ONE

Creating affordable housing requires the cooperation of a village. With so many varied interests at the table, it is paramount that NPH serves as a single voice, sorting through disparate agendas, formulating the opinion that will best serve the sector as a whole and magnifying our impact in the process.

INSTITUTIONALIZE THE PEER-TO-PEER MODEL

With no shortage of talent or creativity, it simply makes sense that we learn from each other. NPH provides a platform for the sector's talent to contribute, sharing best practices for the field – a cost-effective way to develop our industry's human capital.

VOICE FOR ADVOCACY

To meet the growing affordable housing needs of our communities, we need legislation that will bring together the four key elements needed to build more housing: funding, policy, community acceptance and land. NPH secures a seat at the table, ensuring workable housing policies and initiatives that result in real-world affordable homes being built.

CRAFT ALLIANCES

The vision to see the common interests of seemingly unrelated partners has led to alliances which place Bay Area affordable housing at the nexus for strong cities and regions. Our alliances maximize not only our potential but the potential of our friends as well.

ADDRESS THE COMMUNITY

Our residents are part of their surrounding community. Affordable housing development is at the center of neighborhood revitalization and sustainable development strategies. Families are strengthened, children perform better in schools and healthy communities are created through affordable housing.

1981:
Ronald Reagan takes office as President of the United States.
Samuel R. Pierce, Jr. takes over as secretary of HUD.



SPEAK AS ONE

The 1970's were a transformative period in affordable housing. Corruption at HUD coupled with the near catastrophic failure of a generation of mega-structures made it clear that the Federal model for public housing was failing. The public/private partnership was born and the "third sector" affordable housing model – not market rate, not public housing – began to take shape.

With the emergence of this new model came new opportunities for developers, both for-profit and non-profit, to receive Federal funds to develop affordable housing. Early non-profit housing developers were frequently faith-based organizations or community development corporations. Conscientious and well-intentioned, these organizations were also small and lacked experience in managing the many facets of development.

In the fall of 1978, a meeting was convened to address the difficulties that were being encountered and to formulate a solution. This convergence of groups and individuals struggling with the growing pains of tremendous new opportunity and responsibility was the first forum for a community discussion on the common problems and struggles encountered in building affordable housing. The need for an organization to advance this "third sector" model was acknowledged.

The Northern California Association for Non-Profit Housing was founded in 1979 and incorporated in 1980.

Though our name was officially changed in 1981 to the Non-Profit Housing Association of Northern California (NPH), our mission and ideals remain the same.

1982:
The *Non-Profit Housing Handbook* is published.



INSTITUTIONALIZE THE PEER-TO-PEER MODEL

NPH's early focus was on helping the membership become more professional, facilitating training and providing tools which would illuminate the complicated processes involved in planning, funding, building and managing affordable housing. Many of our members had been recently founded and lacked experience in the higher-level aspects of the process.

NPH facilitated connections between members, allowing each to benefit from the expertise of others and share their strengths reciprocally. This institutional approach to the peer-to-peer process is the foundation upon which our organization has been built. This model allows both teacher and student to grow their capacity and was often the process by which NPH publications, programs and policies were developed.

The *Non-Profit Housing Handbook*, our first publication, was a groundbreaking resource for our members, outlining in detail every aspect of the process from obtaining funding to managing the developments after completion. Thanks to our model of learning individual aspects of housing development from our members most knowledgeable in that arena, the Handbook – and all of our knowledge bases – are not just instructional, but are codifications of best practices culled from the workings of experts.

Peer-to-peer learning is still a staple at NPH through our annual Fall Conference and our regular Brown Bag workshops – both opportunities for members to showcase their talents and to share knowledge and experience. In 2009 we expanded our Brown Bag schedule in response to requests from our members for more training and development opportunities.

1983:
The Legislative Issues Committee is formed.

1984:
NPH membership grows to 40 non-profit housing developers.

DEVELOPING HUMAN CAPITAL

NPH has helped to lead the affordable housing sector in the San Francisco Bay Area to develop our own human capital, that is the expertise and skills of our own employees. NPH has long held the principle of developing staff from within, recognizing that an individual's commitment to housing justice tends to be a lifelong one, with great potential for successful careers and leadership for the sector.

We have a legacy of building a diverse workforce for affordable housing; diverse in all dimensions including age, region, race, gender, ethnicity and ability. Our landmark mentoring program from the 1990's, the Fellowship Program For People of Color recognized the disparity between our leadership and our residents and sought to literally change the face of affordable housing development. Today its alumni serve as senior project managers, executive directors and city councilpersons.

NPH members as well as members of the board of directors provide volunteer service in our working groups and committees, which provide essential training in all aspects of the affordable housing sector including housing finance and development, policy and advocacy. Skills learned at NPH provide support so that individuals can grow in their jobs and in the sector, and connect to visibility and leadership opportunities. Most of our board members have come up through the ranks in their own organizations and in volunteer activities before being invited to assume board responsibilities.

In 2009, NPH formed the Property Stewardship Working Group to address the networking and training needs of our sector's property and asset managers as well as the need to protect and preserve aging affordable housing buildings. The group developed a series of workshops for the 2009 NPH Fall Conference, and has developed a robust working agenda that includes both training and advocacy goals.



A VOICE FOR ADVOCACY

The affordable housing field experienced tremendous growth in the 80's. Our members' hard-earned and new-found expertise in developing housing meant that our focus could shift from training to tracking legislation, educating decision makers and collectively articulating opinions of the greater Northern California non-profit housing community.

The real-world experience of affordable housing development had given our members a clear idea not only of what worked and didn't work, but where the sticky parts in the system were. This experience laid the groundwork for a robust advocacy agenda.

With the establishment of the Legislative Issues Committee in 1983, the Board had envisioned an organization with a voice for advocacy in regional public policy and beyond. NPH consulted on drafting the California Housing Trust Fund in 1985. This legislation was the first of its kind in the nation as well as a seminal moment in the development of the organization, establishing NPH as a voice in the political landscape of housing legislation.

NPH played a major role in securing voter approval of housing bonds valued at well over six billion dollars since the late 1980's – a national best.

In 2009, with the re-emergence of the federal government as a supporter of affordable housing, NPH created the Federal Issues Working Group to focus and strengthen our advocacy on issues like the National Housing Trust Fund, the Low-Income Housing Tax Credit, and the HUD budget.

1986:
The Tax Reform Act of 1986, which includes the Low-Income Housing Tax Credit is signed into law.

1987:
The McKinney-Vento Homeless Assistance act is signed into law. NPH hires its first full-time paid staff.

A SUMMARY OF LANDMARK LEGISLATION

1985: NPH helps draft legislation for the California Housing Trust Fund – the first of its kind in the nation.

1986: The Tax Reform Act of 1986 which includes the Low-Income Housing Tax Credit is signed into law.

1987: McKinney-Vento Homeless Assistance Act is signed into law.

1989: NPH serves on the national campaign to pass the National Affordable Housing Act. It is signed into law on 11/28/90.

1990: Passage of the National Affordable Housing Act creates the HOME program.

1992: NPH plays a key role in crafting the California Low-Income Housing Tax Credit and national HOME program.

2000: NPH plays a key role in securing \$600 million in state general fund revenues for affordable housing.

2002: NPH plays a critical role in the campaign to approve Prop 46 which secures \$2.1 billion for affordable housing.

2005: Twelve Bay Area jurisdictions vote to adopt or strengthen inclusionary housing policies.

2006: California voters pass Prop 1C, authorizing the sale of \$2.85 billion of bonds to fund affordable housing.

1989:
NPH serves on the national campaign to pass the National Affordable Housing Act. George H. W. Bush takes office as President of the United States. Jack Kemp takes over as secretary of HUD.

November 1990:
The National Affordable Housing Act is signed into law.

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CRAFT ALLIANCES

NPH has demonstrated leadership and amplified effectiveness by forging alliances beyond the world of non-profit housing developers. We have built intentional partnerships with those who share our commitment to healthy communities and who understand that access to sustainable affordable housing is essential for communities to thrive.

Among the most successful and deliberate partnerships we celebrate are these:

ENVIRONMENTAL: Greenbelt Alliance, a partnership of shared belief that the healthy development of affordable housing and jobs can, and must, coexist with smart land use development and open space preservation;

TRANSIT/TRANSPORTATION: TransForm (formerly the Transportation and Land Use Coalition), with whom we share the long term commitment to develop affordable housing with access to transit;

SUPPORTIVE SERVICE PROVIDERS: HomeBase, Corporation For Supportive Housing and others, with whom we advocate for managing homelessness by creating affordable housing with on-site services for our most vulnerable residents;

EQUITY: Urban Habitat, a partner for our social justice goal of decent housing, education, employment and healthy communities for everyone;

BUSINESS: The Silicon Valley Leadership Group and the Bay Area Council, with whom we work toward a strong and vibrant regional economy that benefits all Bay Area residents;

REGIONAL AND LOCAL GOVERNMENT: The Association of Bay Area Governments (ABAG), who works with us to ensure an adequate supply of affordable housing in every city in the Bay Area.

In 2009, we expanded our work with several of these organizations through the Great Communities Collaborative, working to bring environmentally and socially sustainable development to specific transit-oriented sites in the Bay Area.

1991:
NPH publishes the *McKinney Timebomb Report*.
The Homeless Housing Working Group is created.

1992:
NPH plays a key role in crafting the California Low-Income Housing Tax Credit and HOME program.
The Property Management Working Group is created.



ADDRESS THE COMMUNITY

NPH has long recognized that local opposition to affordable housing is the largest obstacle we face after funding. Working with communities by directly addressing opponents' concerns and strengthening the voice of supporters is another principle that has built NPH's legacy of leadership. We have created a body of work to enable advocates to manage the opposition inevitably faced and to win supporters that sustain our communities over the long run.

THE TOOLBOX INITIATIVE: In the mid-90's NPH created the landmark ToolBox Initiative to educate the public about contemporary affordable housing. NPH set out to change community perceptions by developing an array of print pieces and videos dispelling myths and painting a more accurate picture than prevailing stereotypes. The ToolBox includes tools for advocacy, helping our friends and champions with "how to" guides for influencing decision makers and working with the media to build support.

COMMUNITY ACCEPTANCE STRATEGIES CONSORTIUM: NPH's leadership in Community Acceptance was recognized by a federal grant from HUD in the late 1990's. This grant enabled us to create the Community Acceptance Strategies Consortium (CASC) and build our alliances with local housing advocates. CASC provided seed capacity to our local housing coalitions. Through our local alliances, NPH expands its reach to tenant groups, businesses, labor organizations and faith-based organizations, who provide essential grassroots support for contemporary affordable housing.

THE NINE COUNTY NETWORK: Out of CASC grew the Nine County Network, which was recently renamed the Housing Advocacy Network (HAN). HAN is concentrating on influencing the current cycle of Housing Elements being developed in every city and county in the Bay Area this year. Through the HAN, advocates share best practices and keep abreast of developments at the state and national level.

In 2009, as a testament to its long shelf life and lasting value, the ToolBox was updated to provide new tools, the latest data and photos reflecting the realities of contemporary affordable housing. The tools are available for free downloading at the NPH web site.

1993:
Bill Clinton takes office as President of the United States.
Henry Cisneros takes over as secretary of HUD.

FIXING A BROKEN SYSTEM

It is clear that despite the large number of housing units that have been created and the thousands of individuals who make their homes therein, the gap between median income and the cost of housing continues to widen. At the same time, job creation has greatly outpaced housing construction, driving values up by a simple matter of supply and demand.

Since NPH's inception in 1979, median home prices in California have risen almost 340%. The rise in real wages cannot keep up: In San Francisco, an annual income of \$186,821 (nearly double the area median) is needed to afford a median priced home. Our lowest wage earners have fared far worse. The federal minimum wage has increased only 250% from \$2.90 to \$7.25. Minimum wage earners in California have fared slightly better with the minimum wage increasing by 275% to \$8.00 over 30 years, but they still face a near-impossible housing situation. To afford the average 2 bedroom apartment in relatively affordable Alameda County, a minimum wage earner must work 119 hours per week.

There is no simple solution to the shortage of affordable housing. We at NPH have focused our efforts on several key changes to the system which will increase the supply of affordable housing through policy and funding initiatives that are production oriented. We believe these are the first steps in developing a more equitable housing solution for the 21st century:

SEIZE OPPORTUNITIES FOR SHORT-TERM FUNDING, SUCH AS BONDS, AND PRESERVE CURRENT FUNDING LEVELS



CREATE A PERMANENT SOURCE OF FUNDING FOR AFFORDABLE HOUSING AT THE STATE LEVEL



TIE AFFORDABLE DEVELOPMENT TO MARKET RATE PROJECTS VIA INCLUSIONARY POLICIES



ENSURE ADEQUATE LAND ALLOCATION AND SITE-SPECIFIC ANALYSIS BY INFLUENCING HOUSING ELEMENTS

1994:
First annual NPH Affordable Housing Leadership Awards are held.
Fellowship Program For People of Color is created.

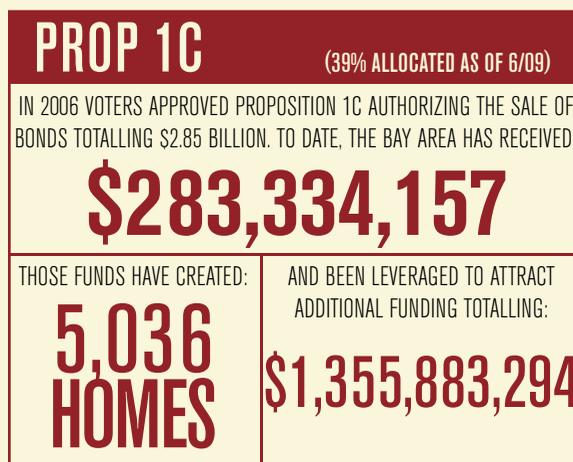
FUNDING AFFORDABLE HOUSING: THE SEARCH FOR A PERMANENT SOURCE

NPH and the affordable housing sector have a long history of successfully advocating for state funds. Voters approved a series of state housing bonds beginning in the late 1980's, amounting to over \$6.2 billion dollars by 2006 to fund new affordable housing construction in California, including Propositions 46 and 1C (funds from which are illustrated below).

But the worldwide economic crisis of 2008, coupled with the State of California's chronic budget problems, led to a five month freeze in state bond sales throughout the winter of 2008-2009, demonstrating that even state bonds cannot be relied upon. NPH is providing leadership in the search for new, stable and continuous sources of funding that will provide more certainty in the future for project financing.

Nationally, we participated in advocacy coalitions that helped enact the National Housing Trust Fund to provide a permanent source of funds for housing production at the national level for extremely low-income people. In addition, we worked with state and national allies to secure substantial federal funds for affordable housing through the "economic stimulus" legislation known as the American Recovery and Reinvestment Act. In California, NPH continues to work on a bipartisan basis with political leaders to craft a permanent source of funding for California using new sources of revenue derived from a variety of real estate related activities.

A dedicated fund, which would be steadily replenished with new sources of revenue on an annual basis, would provide additional certainty during uncertain times and fulfill the intentions of voters who consistently support funding for affordable housing. A permanent source will eliminate the need to go to the ballot every few years—a very inefficient and insecure delivery system for meeting a critical public need.



1995:
San Francisco Bay Area's Non-Profit Housing Development Community is published.
NPH is a founding Member of the California Housing Consortium.
Community Education and Outreach Committee is formed.

1995 (cont.):
Toolbox Initiative is created.
Legal Strategies Working Group is formed.

INCLUSIONARY HOUSING: CREATING ECONOMICALLY DIVERSE NEIGHBORHOODS

The boom in market-rate housing is pricing many low- and moderate-income families out of California's housing markets. The result is less diverse communities – both racially and economically – and a workforce commuting increasingly farther away from homes they can afford. In 1973, Palo Alto led the way with passage of the first inclusionary housing policy in the state, requiring new housing development to include homes affordable to a wider range of incomes within a community.

In preparation for a regional campaign to encourage the development and adoption of inclusionary policies, NPH first published *Inclusionary Housing in California: 30 Years of Innovation* in 2003, co-authored with the California Coalition for Rural Housing (CCRH). It was followed in June 2007 with *Affordable by Choice: Trends in California Inclusionary Housing Programs*, produced in cooperation with CCRH, San Diego Housing Federation, and Sacramento Housing Alliance. These two publications examine 30 years of inclusionary policies throughout the state and is the foundation of our recommendations for creating sound policies. NPH also created *On Common Ground: Joint Principles on Inclusionary Housing Policies*, in concert with the Home Builders Association of Northern California – a landmark collaboration identifying shared beliefs of affordable housing advocates and for-profit developers that emphasized flexibility as a key to success.

NPH's multi-year (2004-2006) regional campaign resulted in six counties and six cities in the Bay Area adopting new inclusionary housing policies or strengthening existing ones. California now has over 170 cities and counties with inclusionary policies. More importantly, the guidelines NPH developed for creating these policies continue to serve communities throughout the country.

HOUSING ELEMENTS: ENSURING ADEQUATE ZONING FOR AFFORDABLE HOUSING

California's Housing Element laws became a focus for NPH as our members encountered increased difficulty getting plans for affordable housing approved. Our 2002 *Housing Crisis Report Card*, co-authored with Greenbelt Alliance, exposed the abysmal failure of Bay Area governments to plan for and create the necessary stock of affordable homes. The report examined housing elements by jurisdiction, calling out those communities whose efforts were insufficient and, more importantly, providing them with local examples of successful policy making.

With Bay Area housing elements due for revision in June of 2009, NPH launched a three-year campaign called Zone For Homes. A key component in ensuring an adequate stock of affordable housing, Zone For Homes provides feedback and monitoring of housing elements to ensure that adequate and appropriate land is zoned for affordable housing and training for local advocates to help build the capacity of housing advocacy at the local level.

1996:
Planning Ahead for Affordable Housing: Building Support and Overcoming Local Opposition is published.
The Housing Development Working Group is formed.
NPH conducts its first voter registration drive.

IT TAKES A VILLAGE

The thirty-year history of NPH demonstrates that it takes a village to build the village. Our legacy is the extensive and deliberate networks of allies and partners with whom we have worked to condition the environment and lay the foundation for the development of the buildings that provide affordable homes for the Bay Area residents most in need.

On this occasion of our anniversary we celebrate the partnerships with local governments, lenders, and service providers who provide the critical approvals, funds and services that make contemporary affordable housing happen. Behind each home are dozens of unsung heroes who pored over parcel maps, spreadsheets and balance sheets that brought that building into being.

The Bay Area is a national leader in affordable housing. NPH has had the honor of being the convenor and coalition-builder of the many partners who have made this happen. We are part of a broad-based sector of mission-driven people with generous hearts and shrewd minds. It is our partners that we celebrate this anniversary year. We thank you for what we have accomplished together.

Over the course of thirty years we have been incredibly fortunate to benefit from the generosity of countless foundations, corporations, businesses and individuals. Far too numerous to name, you all share in our success. NPH, its members and the hundreds of thousands of people who live now or have lived in the affordable homes we have helped to create owe you a debt of gratitude. We thank you for your generous support.



1997:

www.nonprofithousing.org is launched.

The video *Affordable Housing: A Bay Area Tour* and complementary written materials *Affordable Family Housing* and *Supportive Housing* are published.

AFFORDABLE HOUSING LEADERSHIP AWARDS AWARDING EXCELLENCE

Realizing that many who work in the affordable housing sector go unrecognized, NPH created the Affordable Housing Leadership Awards in 1994 to honor those individuals, businesses, and organizations who exemplify leadership and excellence in affordable housing. They are champions and innovators of the field, working on different levels to bring more healthy, stable, affordable homes to our communities. They are creative geniuses, pioneering innovations in financing, designing, and building affordable housing. They are storytellers who put a face on problems of homelessness and poverty, teaching us all how we can contribute to the solution. They work behind the scenes, in the spotlight, in our communities, and in our state and nation's capital. We recognize all of our past awardees, who have been a continuing source of inspiration, as well as all of our future awardees, who will carry this torch forward.

CATHERINE A. BAUER LIFETIME ACHIEVEMENT

- Joel Rubenzahl, Community Economics, Inc. (2008)
- Lynette Jung Lee, East Bay Asian Local Development Corporation (2007)
- Jane Graf, Mercy Housing (2006)
- John Stewart, The John Stewart Company (2005)
- Gordon Chin, Chinatown Community Development Center (2003)
- Dianne Spaulding, NPH (2003)
- Arabella Martinez, The Unity Council (2002)
- Catherine Merschel, Eden Housing (2001)
- Sister Lillian Murphy, Mercy Housing (1999)
- Daniel Liebsohn, Low Income Housing Fund (1997)
- I. Donald Turner (in memorium), BRIDGE Housing Corporation (1996)
- The National Housing Law Project (1995)
- Fran Wagstaff, Mid-Peninsula Housing Coalition (1994)

INSPIRATIONAL NON-PROFIT LEADER

- Tom Steinbach, Former Executive Director of Greenbelt Alliance (2008)
- Carol Galante, BRIDGE Housing Corporation (2007)
- Rob Weiner, California Coalition for Rural Housing (2006)

- Don Gilmore, Community Housing Development Corporation of North Richmond (2005)
- Mac McCreary, Christian Church Homes (2003)

DISTINGUISHED PUBLIC OFFICIAL

- Duane Bay, County of San Mateo (2008)
- Senator Don Perata, California State Senate (2007)
- Stephen Barton, City of Berkeley Housing Department (2006)
- James Beall, Supervisor, Santa Clara County (2005)
- Don Gage, Supervisor, Santa Clara County (2005)
- Theresa Parker, CalHFA (2003)
- Roy Bateman, Marin County, Community Development Agency (2002)
- John Burns, Santa Clara County Housing Authority (2001)
- Senator John Burton, Assemblymember Carole Migden (2000)
- Steve Sachs, U.S. Department of Housing and Urban Development (1999)
- Mike Honda, Assemblymember, San Jose;
- Barbara Lee, former California State Senator, Oakland (1997)
- Bonne Gaebler, City of Petaluma (1996)
- Kathleen Connell, State Controller (1995)

1998:
Community Acceptance Strategies Consortium (CASC) is formed.
Nine County Advocacy Network (now the Housing Advocacy Network) is formed.

2000:
NPH plays a key role in securing \$600 million in state general fund revenues for affordable housing.
NPH publishes *Siting Homeless Housing and Services: Best Practices for Community Acceptance*.
NPH holds its first Housing Element and Consolidated Plan workshop.

UNsung HERO

Cathy Craig, Bay Area Local Initiatives Support Corporation (2008)
 Rene Cazenave, Council of Community Housing Organizations (2007)
 Betty Pagett, EAH Inc. (2006)
 Tony Ucciferri, San Francisco Housing Authority (2005)
 Elissa Dennis, Community Economics, Inc. (2003)
 Mike Herald, Housing California (2003)
 Mike Rawson, California Affordable Housing Law Project (2002)
 Sara Conner, Eden Housing (2002)
 Sr. Joanna Bramble, Jubilee West (2001)

OUTSTANDING PHILANTHROPIC COMMITMENT

Alan Stein, BRIDGE Housing Board Member (2008)
 Carol Lamont, The San Francisco Foundation (2007)
 Susan Vandiver, The S.H. Cowell Foundation (2006)
 Cassandra Benjamin, Charles and Helen Schwab Foundation (2005)

PRIVATE SECTOR LEADER

Sunne Wright McPeak, California Emerging Technology Fund (2008)
 The Sobrato Family, Sobrato Development Companies (2007)
 The San Jose Mercury News (2006)
 Philip Williams, Fannie Mae (2003)
 Art Evans, A. F. Evans Company, Inc. (2002)
 Merritt Community Capital Corporation (2001)
 The Federal Home Loan Bank (2000)
 Goldfarb & Lipman, SAMCO (1999)
 Silicon Valley Manufacturing Group (1997)
 Tom Jones (1996)
 Willie Pettus, AIA (1996)
 Michael Pyatok, AIA (1996)
 Beverly White, S.H. Cowell Foundation (1995)
 Evelyn & Walter Haas, Jr. Fund (1994)

INSPIRATIONAL NON-PROFIT ORGANIZATION

Bay Area Local Initiatives Support Corporation (2006)
 East Bay Asian Local Development Corporation (EBALDC) (2002)
 Corporation for Supportive Housing (2001)
 Clark Blasdell, Northbay Ecumenical Homes; Al Borvice, Housing Development & Neighborhood Preservation Corporation; Gordon Chin, Chinatown Community Development Center; Steve Fields, Progress Foundation; Jane Graf, Mercy Housing;
 Ali Kashani, Affordable Housing Associates (2000)
 EAH Housing; Eden Housing, Inc.; Mid-Peninsula Housing Coalition; Rural California Housing Corporation (1999)
 Alameda County Homeless Base Conversion Collaborative; Hamilton Homes Task Force and the Marin Housing Council; Treasure Island Homeless Development Initiative (1997)
 Council of Community Housing Organizations (1996)
 Arnold Sternberg, Burbank Housing Development Corporation (1995)

SPECIAL TRIBUTE

LISC Local Advisory Committee (2002)
 Tim Iglesias, NPH (2001)
 Howard Gong (in memoriam) (2000)

AGAINST ALL ODDS

Sherry Zalika Sykes, EPA CAN DO (1994)

NPH CHARTER MEMBER/FOUNDING FATHER

Erwin Farley (1994)

COMMUNITY ACTIVISM

Sonoma County Housing Advocacy Group (2003)
 Helen Lima (2000)

2001:
 NPH releases the video *Good Neighbors: Affordable Housing In the Bay Area*. Sustainable Development Working Group is created.
 George W. Bush takes office as President of the United States.
 Mel Martinez takes over as secretary of HUD.

JAMIE & BRENDA MARTINEZ

At seven months old, little Jamie Martinez slept under a pile of blankets to fend off the chill in the room she shared with her mother and father. When Jamie started crawling, Brenda realized the house in which she rented a room was not baby-proofed. Without too much hope, her mother Brenda applied for a place at an affordable development she heard about through a friend. She was amazed when she got a call back from Jeanette Hoffman, manager of the Downtown River Apartments in Petaluma, saying there was an opening.

“When this family came in, it was December, it was pouring rain,” recalls Jeanette, who herself lived in affordable housing as a young mother. “Their baby had been living in a home that was too cold, it just wasn’t right. I can’t tell you how good it makes you feel when you can help people this way.”

At the Downtown River Apartments, Brenda now has a two-bedroom home that is clean, affordable and, best of all, warm. Her husband is just six blocks from his job at a construction company, and Brenda can walk with her daughter to different stores, shops and parks.

Brenda recalls that she and her husband had a dilemma the afternoon they received the key to their new place: Either wait to collect things from their old place, or move in right away with hardly any possessions. “We decided to stay in our new place that same night. We had no furniture at all, but we were very, very happy!”

2004

NPH begins the three year Inclusionary Housing Initiative. NPH’s public education videos are selected into the National Building Museum’s only national exhibition on affordable housing. Alphonso Jackson takes over as secretary of HUD.

2005

Twelve Bay Area jurisdictions vote to adopt or strengthen inclusionary housing policies. NPH publishes *On Common Ground: Joint Principles On Inclusionary Housing Policies*. The Local Government Working Group is created.

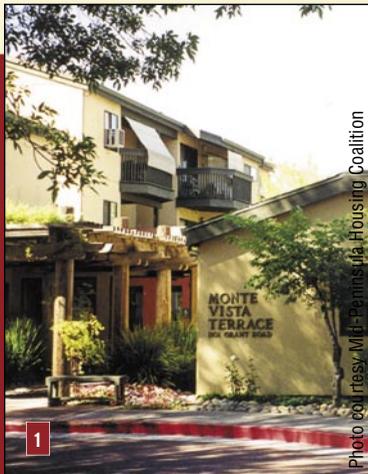


Photo courtesy: Mid-Peninsula Housing Coalition

TAKING A LOOK AT LASTING PROPERTIES

Bay Area affordable housing developers have a legacy of creating properties that stand the test of time. These properties are in dramatic contrast to many of the region's other rental properties, further proving that the public/private partnership is the most effective model for providing housing that is affordable to people at all income levels.

Dating from the time of NPH's founding or earlier, these properties showcase a proven track record of developing quality structures as well as systems that provide ongoing maintenance.



Photo courtesy: EAH Housing



Photo courtesy: Eden Housing

1. **MONTE VISTA TERRACE** 1980
Mountain View, CA
Mid-Peninsula Housing Coalition
Senior housing
2. **SHELTER HILL** 1975
Mill Valley, CA
EAH Housing
Family housing
3. **JOSEPHINE LUM LODGE** 1973
Hayward, CA
Eden Housing
Senior housing

THE INTERNATIONAL HOTEL: A 30 YEAR STRUGGLE FOR AFFORDABLE HOUSING

The last residents of the I-Hotel were evicted in 1977 after 9 years of protests and court battles. With the original residents gone, a new battle began, spanning nearly three decades. Chinatown Community Development Center eventually acquired the property and began construction on the new I-Hotel in 2003. Thirty-eight years after the first eviction notices were served, 105 affordable senior apartments opened, closing a long saga with a hard-fought but decisive victory for advocates of affordable housing in San Francisco.



Photo courtesy: Chinatown CDC

2006:
NPH helps form the Great Communities Collaborative.
California voters pass Prop. 13, authorizing the sale of \$2.85 billion of bonds to fund affordable housing.

2007:
NPH publishes *Affordable By Choice: Trends In California Inclusionary Housing Policies*.

30 YEARS THEN & NOW

IN 1980 THE NPH ANNUAL OPERATING BUDGET WAS:
\$28,733
 IN 2009 THE NPH ANNUAL OPERATING BUDGET IS:
\$971,849*
 *some separate project funding not included;
 based on adopted 1/09 budget

IN 1980 NPH HAD:
25 MEMBERS
 IN 2009 NPH HAS MORE THAN
750 MEMBERS

IN 1982 THE AVERAGE PRICE OF A SINGLE FAMILY HOME IN SAN FRANCISCO WAS:
\$128,094
 IN 2009 THE AVERAGE PRICE OF A SINGLE FAMILY HOME IN SAN FRANCISCO IS:
\$575,000

EXAMINING SOME FACTS & FIGURES

WHAT DOES IT TAKE TO RENT A HOME?

IN 2009 THE FAIR MARKET RENT FOR A TWO BEDROOM APARTMENT IN ALAMEDA COUNTY WAS:

\$1,295



THE CALIFORNIA HOUSING WAGE, THE HOURLY RATE NEEDED TO PAY FOR A TWO-BEDROOM FAIR MARKET RENT PLUS UTILITIES WITHOUT EXCEEDING 30% OF INCOME IS:

\$24.83/HR



THE NUMBER OF MINIMUM WAGE HOURS PER WEEK REQUIRED TO AFFORD A TWO-BEDROOM FAIR MARKET RENT IN ALAMEDA COUNTY IS:

125 HOURS

THAT'S MORE THAN THREE FULL-TIME JOBS. BY CONTRAST THE NUMBER OF MINIMUM WAGE HOURS IN SAN FRANCISCO, SAN MATEO AND MARIN COUNTIES IS 159 – NEARLY FOUR FULL TIME JOBS. THERE ARE ONLY 168 HOURS IN EACH WEEK.

WHAT DOES IT TAKE TO OWN A HOME?

IN 2008 THE MEDIAN HOME PRICE IN THE SAN FRANCISCO METRO AREA WAS:

\$575,000



THE ANNUAL INCOME REQUIRED TO AFFORD A MEDIAN-PRICED HOME IN SAN FRANCISCO IS:

\$186,821



IN 2008 THE AREA MEDIAN INCOME IN SAN FRANCISCO WAS:

\$96,800

IN CONTRAST, A RETAIL SALESPERSON EARNS ONLY \$26,712 ANNUALLY, AN ELEMENTARY SCHOOL TEACHER EARNS \$60,673
 LOOKING AT THESE FIGURES IT IS NOT HARD TO SEE WHY HOMEOWNERSHIP RATES IN CALIFORNIA ARE ONLY 58% – 9 POINTS LOWER THAN THE NATIONAL AVERAGE.

2008 NPH partners with Greenbelt Alliance and Marin Community Foundation to form the Marin Community Housing Action Initiative (MCHAI). NPH produces its first annual report. Steve Preston takes over as secretary of HUD.

2009 Federal Issues and Property Stewardship Working Groups are formed. Barack Obama takes office as President of the United States. Shaun Donovan takes over as secretary of HUD. Membership exceeds 750, including 65 non-profit housing developers.



Dear NPH members, friends, donors and supporters,

When you examine the figures to the left It is easy to see that an organization with NPH's mission continues to find a place in our regional housing production sector. Families are finding it increasingly difficult to find affordable housing not just in the Bay Area or California, but in increasingly more jurisdictions throughout the country.

At its core, NPH's advocacy for affordable housing in the Bay Area is not simply a voice for its membership, but much more importantly a voice for those who struggle day-to-day, year after year to provide housing for themselves and their families. More often than not these are the families that we hail as the foundation of American ideals – school teachers, nurses, blue collar workers, among others. It is easy to get caught up in the myths surrounding affordable housing and forget about those who move our communities forward every day.

Access to clean, safe and affordable housing for all is essential to every healthy community. In fact, affordable housing is the linchpin of “smart growth” development which will reduce climate change and create healthier, more sustainable communities. If we are to advance, it is paramount that we make extraordinary efforts to provide this opportunity to all.

While I take this moment on behalf of the board of directors to congratulate NPH on its proud and storied history, I issue the challenge to us all to continue that legacy for another thirty years and beyond. That means a continuation of our mission to demonstrate that the “third sector” affordable housing model works, that the San Francisco Bay Area is a center of innovation in this arena, that we will continue to produce contemporary affordable housing for all those who need it. Thank you for all your support.

A handwritten signature in black ink, consisting of several loops and a long tail, representing Ann Silverberg.

Ann Silverberg,
President, NPH Board of Directors
Vice President, BRIDGE Housing

REAPING THE REWARDS OF AN ACTIVE MEMBERSHIP

NPH is able to do so much because of the active involvement of our members. The policy development, advocacy, training and new initiatives are carried out through volunteer efforts supported by staff that make our impact greater than our numbers.

FALL CONFERENCE PLANNING

About two dozen members volunteer every year for this committee, which meets for one half day to help organize NPH's Annual Conference. In 2009: The committee reviewed over sixty proposed workshops to select the eighteen offered at the conference. An enhanced schedule of workshops for Property and Asset Managers was adopted and a unique outreach was made to architects to showcase their work.

BROWN BAG WORKSHOPS

A key method for NPH-sponsored peer-to-peer learning opportunities are monthly "Brown Bag" workshops covering a broad range of topics and taught by NPH members at the NPH conference facility in San Francisco. A broad range of topics are offered. In 2009, we increased our offerings due to a large number of requests for trainings and the popularity of the format.

WORKING GROUPS

The key to NPH's leadership of the affordable housing sector is our working groups, led by our Board of Directors, addressing the top priorities of NPH members. The working groups include:

LEGISLATIVE ISSUES: This group oversees NPH's government policy recommendations to the Board. In 2009, the Legislative Issues group has advocated for funding following the State imposed freeze on state bond funds and the Permanent Source campaign.

FEDERAL ISSUES: This group recommends policy positions and advocacy on federal legislation and manages our alliances with other groups supporting affordable housing nationally. In 2009, the Federal Issues group was formed to increase our advocacy in support of federal housing programs including the Low Income Housing Tax Credit (LIHTC), and the National Housing Trust Fund.

PROPERTY STEWARDSHIP: This group addresses the policies and practical issues facing property and asset managers. In 2009, this group was formed to assist NPH

members with staff development and to promote the efficient and effective management of properties.

TAX CREDIT ALLOCATION COMMITTEE (TCAC): This group analyzes proposals of the State TCAC governing the distribution of affordable housing tax credits. In 2009, this group met often to develop recommendations and advocate proposals to increase federal funding for the LIHTC.

LOCAL GOVERNMENT: This unique group is led by the public sector, the housing staff of local governments in the Bay Area. It addresses local administration of state and federal programs, including the federal Neighborhood Stabilization Program (NSP). In 2009, this group met to share information and resources to help local governments address the foreclosure crisis.

NPH BOARD OF DIRECTORS 2009

Our board members combine perspectives from throughout the region with diverse backgrounds ranging from community development to regional housing development to supportive housing and services. They truly represent the voice of affordable housing.

ANN SILVERBERG, President
Vice President, BRIDGE Housing Corporation

BARBARA GUALCO, Vice President
Director of Housing, Mercy Housing California

KARA DOUGLAS, Secretary
Affordable Housing Program Manager, Contra Costa County
Community Development Dept.

MARY HENNESSY, Treasurer
Director of Property Management, East Bay Asian Local
Development Corporation (EBALDC)

CHRIS BLOCK
CEO, American Leadership Forum – Silicon Valley

SALLY A. CARLSON
Managing Principal, Terra Search Group

RYAN CHAO
Executive Director, Satellite Housing Inc.

DIEP DO
Director of Housing Development, Tenderloin Neighborhood
Development Corp.

SUSAN FRIEDLAND
Executive Director, Affordable Housing Associates

BEN GOLVIN
Principal, Equity Community Builders

PHILIP KILLBRIDGE
Executive Director, Habitat for Humanity Greater San
Francisco

KEVIN KNUDTSON
Consultant, Community Economics, Inc.

MARY MURTAGH
CEO & President, EAH, Inc.

JOHN K. STEWART
Chairman, The John Stewart Company

NPH STAFF

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EVELYN STIVERS, Field Director

CREDITS

We would like to thank the staff of many organizations who helped with research and photographs for this report, including Chinatown Community Development Center, Christian Church Homes, EAH Housing, East Bay Asian Local Development Corporation, Eden Housing, Mercy Housing and Mid-Peninsula Housing Coalition.

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