

# News to Build On *January-February* 2009

THE NON-PROFIT HOUSING ASSOCIATION OF NORTHERN CALIFORNIA

## Congress Lends a Hand to Housing in National Economic Stimulus Bill

### More Work Needed

Both houses of Congress have acted on economic stimulus legislation containing over \$800 billion in tax breaks and new spending, including investments in affordable homes. The bill includes major allocations for public housing, purchase of foreclosed homes and home energy efficiency upgrades.

NPH and other housing advocates are supporting an innovative program that would temporarily allow state tax credit allocating agencies with unusable credits (due to the lack of investor interest in low income housing tax credits, known as LIHTC) to exchange the credits with the U.S. Treasury for 85 cents of cash for each credit returned. The “exchange” program, as it is being called, would apply only to a portion of the credits and would sunset after one year. This new program recognizes that tax credit investment in affordable housing has dropped from over \$9 billion in 2007 to about \$4.5 billion in 2008, and is expected to fall further in 2009 as a result of deteriorating corporate profitability.

Although we praise the recognition of housing as integral to national economic recovery, we are disappointed that Congress chose not to allocate the full amount of \$10 billion for stalled affordable housing as we initially requested.

NPH understands that everything may not occur in the rapid timetable of this national economic stimulus bill, so we are also working with our allies on a package of long term tax credit reforms as well as immediate funding assistance.

For the latest information about NPH’s federal activities, visit the Call to Action portion of our website:

<http://nonprofithousing.org/pages/housing-policy-and-advocacy/call-to-action.html>

To find out more about getting involved with our advocacy work throughout the Bay Area, please contact Ann Gressani, Policy Development and Communications Director, at [ann@nonprofithousing.org](mailto:ann@nonprofithousing.org).

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## From the Desk of the Executive Director

### Dear Members and Friends,

It was like a rainbow in a storm to follow the congressional love fest that was Shaun Donovan's confirmation hearing to head Housing and Urban Development (HUD.) "You are unusually qualified for the job," said Senator Mel Martinez, the Florida Republican who was President Bush's first HUD secretary. Then he turned to his fellow committee members and went further: "He's far more qualified than I was and perhaps the attorney general of New York was at the time," he said, referring to Clinton's HUD Secretary Andrew Cuomo.

We can only take strength and hope from the general agreement between the committee members and Secretary Donovan on the importance of bolstering the nation's rental housing market and of addressing the growing numbers of homeless people around the country after years of adversarial relations between HUD and Congress.

And this ray of hope comes not a moment too soon. I wouldn't be honest if I didn't admit we are facing tougher times than I have seen in my fifteen years at NPH. When we spoke of "turbulent times" at our September conference, we did not yet envision a collapse of the tax credit market or the State freezing our bond funding. NPH and our allies are gearing up as never before to work closely with Congress and our new champion at HUD for short term and long term help to bolster our tax credits, fund our sector and continue our work to shelter the most vulnerable among us.

It seems we never got the chance to get out ahead of the crisis in rental housing, that long pre-dates the currently much discussed mortgage crisis, before being hit by the global financial crisis. Nationally, new multi-unit rental building is still not keeping

up with the loss of older buildings, much less grown to meet the new demand of rising population. Yet in this moment in which President Obama is calling on everyone to "roll up their sleeves" and get to work to solving problems, I foresee a surge of attention to housing that could well boost us up and beyond this slump to becoming a stronger industry thanks to widespread support.

We are eagerly anticipating much to celebrate when NPH members gather en masse in San Francisco on April 30th to celebrate our 30th anniversary. We hope to have received an infusion of funds through state and federal tax credits currently under consideration in Congress and the Legislature; we will be further down the road with a strategy to create successor funding to Proposition 1C and the ballot measures of the past, and there will be at least 326 new affordable housing developments in construction on their way to completion, that are now temporarily stranded.

I am grateful to every one of NPH's over 750 members for keeping the faith for thirty years in this vision we share for everyone in our San Francisco Bay Area to have a safe and stable home in which to grow and thrive. And I look forward to envisioning with you what our next thirty years can achieve.



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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## SHAUN DONOVAN CONFIRMED AS HUD SECRETARY

On January 22, 2009, Shaun Donovan was smoothly confirmed as Secretary of the Department of Housing and Urban Development (HUD). The comments from the hearing strongly resonated that it was time for HUD to play a more powerful role and that they believe Shaun Donovan is qualified to help make that happen. Members of the Senate Banking Committee encouraged the new secretary to be more aggressive than his predecessors in fighting home foreclosures and more prominent in shaping responses toward the broader economic crisis.

The warm welcome from the Senate Banking Committee can be echoed in the affordable housing community as a true “houser” takes this position. Shaun Donovan has participated in many facets of the affordable housing world; working as a developer, lender, researcher, and government official. During Mr. Donovan’s hearing, Senator Martinez, who served as President Bush’s first housing secretary, offered the compliment: “He’s far more qualified than I was.”

Mr. Donovan’s most recent appointment was as Commissioner of the New York City’s Department of Housing Preservation and Development (HPD) where he oversaw the \$7.5 billion New Housing Marketplace Plan to build and preserve 165,000 units of affordable housing for 500,000 New Yorkers. It is the largest housing plan in the nation. In September 2008, Mr. Donovan announced that the plan reached the midway point on schedule with more than 82,500 units funded.

Mr. Donovan worked at Prudential Mortgage Capital Company as managing director of its Federal Housing Administration (FHA) lending and affordable housing investments. Prior to Prudential, Mr. Donovan was a visiting scholar at New York University, where he researched and wrote about the preservation of federally assisted housing. He also researched and wrote about housing policy at the Joint Center for Housing Studies at Harvard University and worked as an architect in New York and Italy. He holds Masters degrees in both Public Administration and Architecture from Harvard University. Mr. Donovan was also a consultant to the Millennial Housing Commission on strategies for increasing the production of multifamily housing.

Until March of 2001, he was Deputy Assistant Secretary for Multifamily Housing at HUD, the primary federal official

responsible for privately-owned multifamily housing. It was during this time that NPH member, Matt Schwartz of the California Housing Partnership Corporation, had the opportunity to work with Mr. Donovan. In 1998, San Francisco approved a major housing preservation plan in response to the end of federal funding in the mid 90’s. The agency identified the properties that needed preservation and started to make deals. However, the existing rules for rent increases for HUD portfolio properties limited non-profit preservation. When Mr. Schwartz requested assistance from HUD, Mr. Donovan was given leeway to design new rules that would make purchases feasible. Mr. Donovan worked with input and created the “Mark up to Market” program, which along with the “Mark-to-Market” program, has led to the preservation of thousands of properties. Mr. Schwartz said he found Shaun Donovan to be “smart, willing to look for new ideas and to fight to get new programs.”

*“The housing crisis has shaken not only the foundation of our economy, but the foundation of the American dream.”*

*-Shaun Donovan*

In addition to his list of housing experience, Mr. Donovan offered several indications as to where he would take this new role. Mr. Donovan expressed a desire to improve the Neighborhood Stabilization Program and he promised an “outreach and education” campaign to help quicken the use of the funds. When concerns were raised about chronic HUD problems: a maintenance backlog at public housing that approaches \$30 billion, homelessness, and outdated computer systems that can make budgeting all but impossible, Mr. Donovan pledged to tackle the challenge.

Mr. Donovan supports Section 8 reforms, including expanding which buildings can apply for Section 8 and standardizing its allocations from year-to-year so that cities can better plan. He is also a supporter of inclusionary housing.

The HUD Secretary has an automatic place on the boards that oversee the \$700 billion Troubled Assets Relief Program, an economic recovery fund, and the agency restructuring Fannie Mae and Freddie Mac, the home loan repurchase giants, putting Mr. Donovan in a good position to impact the recovery.

As Shaun Donovan takes on these momentous tasks, we wish him the best of luck.

## STATE LEGISLATIVE UPDATES

*State Legislative Updates*

### Affordable Housing Developments Stranded by State Bond Freeze

In an effort to preserve the State of California's cash resources during this current budget crisis, the Pooled Money Investment Board (PMIB) voted on December 17, 2008 to freeze all disbursements.

Many affordable housing projects are funded in whole or in part by these short term loans backed by previously enacted bond measures for infrastructure. As a result of the freeze, work on these projects is halted, including new housing projects where construction is finished and simply awaiting final funds to close to over 5,000 projects.

NPH has gathered data from its members on construction projects stalled by the PMIB freeze (see details to right). Along with our allies from other regions in the state, we are advocating for these projects to receive funding in order to continue the projects.

We are contacting the PMIB members and staff, as well as legislators whose districts are affected. By pointing out that these projects are creating jobs as well as building homes for those most in need of help during these challenging economic times, we believe that our voices will be heard.

To report a stalled project and to download a copy of the report on affordable housing projects stalled as a result of the PMIB freeze, visit NPH's website at:

[http://www.nonprofithousing.org/pdf\\_attachments/PMIBStalledProjectsReport.pdf](http://www.nonprofithousing.org/pdf_attachments/PMIBStalledProjectsReport.pdf)

For more information about NPH's efforts on behalf of these developments or how you can get involved advocating for these developments, please contact Ann Gressani, Policy Development and Communications Director, at [ann@nonprofithousing.org](mailto:ann@nonprofithousing.org).

For more information on the PMIB and the cash flow freeze, the Legislative Analyst's Office (LAO) has prepared an excellent report and analysis entitled: California's Cash Flow Crisis. The report, published on January 14, 2009, is available for download at the LAO website:

<http://www.lao.ca.gov/LAOApp/PubDetails.aspx?id=1908>

### Bay Area Projects Affected by PMIB Freeze



*Fireside in Marin*

*50 homes for formerly homeless, seniors and families  
95% complete, by Citizens Housing*



*10th & Mission Family Housing in San Francisco*

*136 homes for families  
68% complete by Mercy Housing*



*Tassafronga Phase Two in Oakland*

*20 homes for homeless people with HIV/AIDS  
Oakland Housing Authority*

## Deep Freeze Persists with State Housing Funds

In December 2008, the State of California faced a \$15 billion General Fund deficit and that number is estimated to grow to \$42 billion over the next 18 months. In response to the crisis, Governor Schwarzenegger used his State of the State address on January 15th as an opportunity for a quick pitch on the desperate need to fix the current State Budget crisis and delayed his traditional January announcement of policy priorities.

In compliance with legal deadlines, the Governor has presented his recommendations for the next State Budget cycle. Among his recommendations are the following impacting housing:

- Eliminate all Emergency Housing Assistance Program funds;
- Eliminate the State Employee Housing Program funding, suspending all inspections of farmworker housing and other employer provided housing;
- Reduce Housing Element Unit funding to \$1.3 million (\$38,000 cut);
- Cut programs for Enterprise Zones (\$31,000) and State Housing Law (\$50,000).

Housing and Community Development (HCD) Director Lynn Jacobs is working aggressively on her proposal for a new State Housing Trust Fund (“Permanent Source”). We believe it will be released when the current funding emergency lifts. For a complete analysis of the proposed 2009-2010 State Budget, go to the website of the California Budget Project:

[http://cbp.org/publications/pub\\_statebudget.html](http://cbp.org/publications/pub_statebudget.html)

## State Bill Boosts State Tax Credit

Senator Alan Lowenthal (D-Long Beach) has introduced SB 16, which would make state low-income housing tax credits awarded in late 2008 and 2009 refundable. The bill is intended to make the tax credits more attractive to investors because they can use the credits regardless of their tax liability.

The bill was approved by the Senate Revenue and Taxation Committee on February 4th. It is an “urgency bill” which requires a two-thirds vote of both houses of the Legislature, thereby enabling it to take effect immediately upon approval by the Governor. As a tax credit, it does not require an appropriation of funds, since the costs are prospective, perhaps increasing its chances for success. Bay Area legislators on the Committee, Senators Wiggins (D-Santa Rosa) and Alquist (D-Santa Clara), supported the bill. For a copy of the bill and committee analysis, go to the NPH website:

<http://www.nonprophousing.org/pages/housing-policy-and-advocacy/working-groups.html#leg>

## Redevelopment Agencies Fight Cuts

The California Redevelopment Association (CRA) and the City of Moreno Valley’s Redevelopment Agency filed a lawsuit in December 2008 in Sacramento Superior Court seeking to block parts of 2008/09 state budget on grounds that the one-time raid of \$350 million in redevelopment funds is unconstitutional. The lawsuit specifically challenges the budget control language contained in AB 1389, which was approved in September 2008. The lawsuit seeks both to invalidate that portion of AB 1389 and prohibit the state from forcing county auditors to divert redevelopment funds to finance state obligations.

The lawsuit contends that raids of redevelopment funds to balance the budget are unconstitutional, violating Article XVI, Section 16 of the California Constitution on two counts. First, the Constitution requires that redevelopment funds be used for specified redevelopment activities. Second, raiding redevelopment funds impairs bond contracts.

“While we understand the difficult situation with our state’s budget, taking redevelopment funds is unconstitutional, plain and simple,” said John Shirey, Director of the California Redevelopment Association. “We repeatedly warned state lawmakers that raiding redevelopment funds to balance the state’s budget violates the Constitution, yet they took these funds anyway.”

## Another Scheme for Redevelopment funds Circulates

Under a deal now being weighed, the state would allow city redevelopment agencies to extend local redevelopment projects now scheduled to expire, without having to meet recently enacted reforms, including proving the existence of blight. In return, the redevelopment agencies would float bonds secured by property taxes on those extended projects and share the borrowed money with the state.

According to Sacramento Bee columnist Dan Walters, the proposal first surfaced during last summer’s budget negotiations, pushed by lobbyists for the City of Industry amid indications, which city officials denied, that it was aimed at building a new professional football stadium. It was not part of the budget enacted in September. But since then the deficit has ballooned to an estimated \$40 billion over the next 18 months, and now some Republican legislators and those around the governor are intrigued by its potential for easing the need for tax increases and/or spending cuts. Were this plan to be enacted, it could stop the court challenge to the 2008/09 budget seizure of \$350 million in redevelopment agency funds.

## REGIONAL LEGISLATIVE UPDATES

### *Regional Legislative Updates*

#### Mid-Peninsula Housing Coalition Expands Executive Management Team

Mid-Peninsula Housing Coalition, one of California's leading non-profit affordable housing developers, announced the appointment of Jan M. Lindenthal as Vice President of Real Estate Development. Since its foundation in 1970, Mid-Pen has developed over 6,200 affordable homes for residents in 8 northern California counties.

"Jan has a proven track record of developing quality affordable housing, leading and motivating teams and building strong partnerships," said Matthew O. Franklin, Mid-Pen's President. "This experience, combined with her clear passion for our mission, makes her the perfect person to lead this critical function of Mid-Pen into our next stage of growth. I am thrilled to have her join our executive team."

As Vice-President of Real Estate Development, Ms. Lindenthal will oversee all of Mid-Pen's development work, which currently includes approximately 450 units in construction, 600 units in entitlement and another 1,000 units in early pre-development. Ms. Lindenthal's team is also responsible for sourcing and assessing new projects and managing relationships with key partners, including city officials and staff.

"I have long admired the work of Mid-Pen, an organization that balances high-quality, affordable housing with a strong commitment to serving low income families, seniors and special needs populations in our region," said Ms. Lindenthal. "Mid-Pen has an impressive team of project developers and ambitious goals for our region. I am very excited about the opportunity to put my skills to work for such an outstanding organization."

Ms. Lindenthal comes to Mid-Pen from South County Housing, where she served as Vice President of Development and Construction since 1998. In this role, she managed multifamily development, single family development and a construction company. During her tenure, South County developed over 1,600 affordable housing units.

In her previous roles, Ms. Lindenthal served as a Housing Development Officer at the Santa Clara County Housing Authority for five years; a Principal Planner at the Central New York Regional Planning and Development Board for four years; and as a Community Organizer with Utica Neighborhood Housing Services, the role which sparked her interest in the field of affordable housing.

#### Congratulations to Regional Leader Margo Merck

The outstanding work of housing advocate Margo Merck was honored with a Human Rights Award presented by the Sonoma County Commission on Human Rights on January 17, 2009. Margo is a founding member of NPH's Housing Advocate Network (originally called the Nine-County network) and President of the Board of Community Housing Sonoma County. The Commission recognized Margo as "a tireless and visionary volunteer" and praised her work to provide housing for extremely low income individuals with disabilities. Margo continues to devote the majority of her time to the development of permanent supportive housing projects for some of our most vulnerable citizens. NPH Executive Director Dianne Spaulding applauded Margo and her achievements noting, "Margo is a shining light in our industry and her passion is inspirational. This award justly affirms that decent housing is indeed a human right."

#### Study Confirms Link between Housing Policy and Economic Growth

A new report released by the Massachusetts Housing Partnership found that Massachusetts could have added thousands of more jobs during the first part of this decade if its restrictive zoning practices had not sharply limited housing construction in the 1990s.

The study debunks the argument that high housing prices have stalled growth in Massachusetts using the example of Los Angeles and San Diego where there has been greater job growth despite high housing costs. The difference: Los Angeles and San Diego built more housing. The study concludes that housing production - more than home prices or tax levels - is among the most important factors in promoting long-term job growth.

Entitled "Recipe for Growth", the report analyzed job growth in over 200 metropolitan areas from 2000-2006 to determine why greater Boston and Massachusetts lagged behind the rest of the nation in job growth.

For a copy of the report, visit MHP's website:

[http://www.mhp.net/vision/news.php?page\\_function=detail&mhp\\_news\\_id=250](http://www.mhp.net/vision/news.php?page_function=detail&mhp_news_id=250)



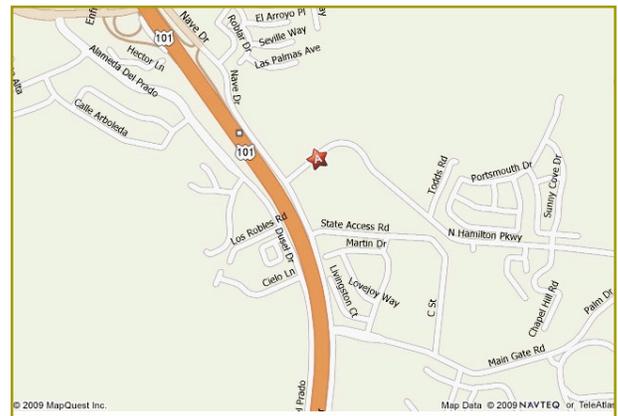
The goal of the **Marin Community Housing Action Initiative (MCHAI)**, a partnership of the Non-Profit Housing Association of Northern California (NPH), Greenbelt Alliance (GA) and the Marin Community Foundation, is to bring together the most innovative approaches from the affordable housing, transit, and environmental communities to dramatically boost affordable housing production throughout Marin County.

***HELP CREATE AFFORDABLE HOMES IN MARIN!***

**TIME:** Workshops will be presented from 10am to 2pm.

**COST:** To cover the cost of the lunches, we ask \$10 for each workshop.

**LOCATION:** Homeward Bound Marin Conference Room (on the old Hamilton Base), 1385 N. Hamilton Parkway, Novato (see map to right)



***MARCH 19***

***Housing Element Training***

Learn about the basics of Housing Elements and how to build a winning campaign. This workshop will be presented by Betty Pagett (NPH) and Richard Marcantonio (Public Advocates).

**RSVP Deadline: March 13**

***APRIL 16***

***Climate Change Training***

Discover the latest strategies and tools for analyzing the climate benefits of affordable homes, in walkable neighborhoods, near mass transit. This workshop will be presented by Stephanie Reyes (GA).

**RSVP Deadline: April 10**

***RSVP IS REQUIRED.***

To RSVP, fill out the information below and return it to NPH by email, mail or fax before the applicable deadline.

Name: \_\_\_\_\_

Title: \_\_\_\_\_

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*For more information, contact Joanna Beck at 415-491-4731 or [joanna@nonprohousing.org](mailto:joanna@nonprohousing.org).*

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# NPH WELCOMES NEW BOARD MEMBERS AND OFFICERS

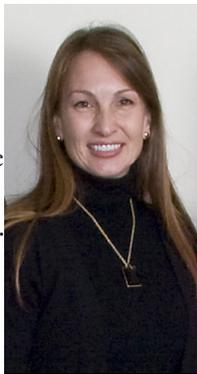


*Top Row: (L - R) Kara Douglas, Barbara Gualco, Ben Golvin, Ann Silverberg, Diep Do, Mary Hennessy, Ryan Chao  
Bottom Row: (L - R) Phillip Kilbridge, Mary Murtagh, Sally Carlson, Kevin Knudtson, Susan Friedland, John Stewart  
Not Pictured: Chris Block*

*Photo courtesy of Tim Isom*

## Meet Ann Silverberg, NPH's Newest Board President

Over her 18-year tenure at BRIDGE, Ann has assumed increasing responsibility in real estate development. As Project Manager and Director of Development, she led the development team in many of BRIDGE's signature projects, including Montevista Apartments, a 306-unit, mixed-income property in Milpitas. Ann currently is Vice President, where her work has been focused on the general restructuring of BRIDGE's existing assets, with an emphasis on acquiring the partnership interests of tax credit partners. She also evaluates potential acquisition opportunities. Ann has been very active in the policy arena, currently serving as President of Board of Directors for the Non-Profit Housing Association of Northern California (NPH) and as an appointed member of Tom Torlakson's Jobs-Housing Balance Committee, and on a Statewide Committee, Permanent Source of Funds for Housing. Ann has a Political Science degree from UCLA and a Master's in City and Regional Planning from UC Berkeley.



*What role can NPH play during your tenure and into the future?*  
NPH can play an important role in addressing challenges and securing new opportunities for our industry by continuing to expand our vision and outreach, and by promoting stronger collaborations between our members and counterpart organizations around the state. NPH will continue to provide

information, analysis, policy leadership, advocacy, trainings, and forums for brainstorming and idea exchange to its members – and it is more important than ever that these forums lead to direct action that will promote the expansion of affordable housing throughout the state.

*Share a housing statistic or interesting fact to think about.*

I have been intrigued by the numbers of jobs created with the production of affordable housing. A typical production year for affordable housing results in the retention and creation of thousands of jobs in the state. This is especially significant as job losses are continuing at alarming rates and unemployment for the state is nearing 10%. We must do all we can to expand production and move stalled projects forward. Each dollar spent on affordable housing translates to expanded affordable housing opportunities, job creation, and economic recovery.

*Who's your hero and why?*

I have been fortunate to work with many impressive and inspirational individuals. But, Don Turner is probably the one person whom I would still say is my hero. Don left a legacy in the thousands of quality affordable homes he built. His passion was contagious, and he truly inspired those around him to do more and to be more. I appreciated how Don spoke about housing in a very real way. He didn't use the words "housing units" "households" "projects" or "AMI." Instead, he talked about providing homes for teachers and fire fighters, building homes for real people who worked hard to make ends meet.

## Kevin Knudtson, Community Economics

Since joining CEI in 1987, Mr. Knudtson has assisted in the development of dozens of new construction and acquisition/rehabilitation housing projects. He has developed a particular expertise in supportive housing for special needs households, working extensively on urban residential hotel developments, emergency and transitional shelters and rural farm worker projects. At CEI, Mr. Knudtson assists nonprofit clients with tax credit projects and HUD-funded projects for the elderly and disabled. He has also worked on limited-equity cooperatives, and has contributed to analyses of low-income housing policy choices for local governments and foundations. Mr. Knudtson participated in the NPH's Homeless Working Group and co-authored an analysis of federal McKinney Act programs for the homeless. He currently serves on the board of the California Coalition for Rural Housing. Mr. Knudtson earned a Master's Degree in Urban and Regional Planning from the University of Oregon. Prior to joining CEI, he worked for nonprofit agencies in California and Oregon doing housing development and low-income housing policy analysis.



*What led you to get into the field of affordable housing?*

Door to door canvassing for rent control in Santa Cruz and neighborhood organizing around a Section 8 scattered-site acquisition/rehab limited equity co-op in Eugene (we used a group called Community Economics to help). It didn't seem like a "field" at the time, as my family frequently pointed out.

*What do you think is the biggest misperception about affordable housing?*

That we're doing enough.

*Share with us a housing statistic or interesting fact to think about.*

When I wrote my master's thesis in 1986, this fact was true: the sum of all federal appropriations to the Federal Housing Administration (FHA, created in 1934) and the Department of Housing and Urban Development (HUD, created in 1965) since their creation to assist low-income people was less than the cost of one-year of subsidizing mortgage interest deductions for homeowners in 1986. Offer that to those who think we spend too much to help low-income people.

When I worked for a fair housing nonprofit years ago in Palo Alto, something like 20% or more of the apartments we anonymously checked wouldn't rent to people of color. Housing discrimination continues to represent a big part of the "affordable housing problem" that we don't talk about very much.

## Ben Golvin, Equity Community Builders

Ben Golvin joined ECB in 1998.

The focus of his work at ECB, active management of an array of complex developments, primarily residential—is a natural outgrowth of his experience as a developer with BRIDGE Housing, Edison Capital and his own firm, Golvin Klein Development. His extensive knowledge of affordable housing development and finance broadens ECB's diverse experience and extensive development capacity. The skills Ben honed in creating thousands of affordable housing units, in communities from the Bay Area to southern California equipped him well for the challenges of reshaping the urban fabric, building by building or blocks at a time. Ben's recent work with public benefit-driven clients and partners has enhanced the San Francisco cityscape through a range of successful communities: the two blocks of revitalized public housing at North Beach Place; a key block of the Mission District at Valencia Gardens; a permanent home for homeless families at the Cecil Williams Glide Community House; and assisted living for seniors at Rhoda Goldman Plaza and BridgePoint, where both developments saved and creatively incorporated landmark historic buildings. Ben earned a Bachelor of Arts degree in American studies from UC Santa Cruz in 1977, and a Master's Degree in City and Regional Planning from UC Berkeley in 1984.



*What will be the biggest challenge and/or opportunity for affordable housing this year?*

Both a challenge and an opportunity—with financing for our developments as uncertain as it's been for many years, cementing a financing package for any affordable development will be challenging unless and until the various political efforts underway result in a stabilization of at least portions of the financial markets. And the opportunity will be taking advantage of the counter-cyclical nature of what we do—being able to build when land (and projects) are available to affordable housing developers, and construction pricing will be as competitive as it's been in many years.

*What accomplishment are you most proud of?*

My role in the rebuilding of the North Beach Place public housing development in San Francisco—certainly the physical result (a 50% increase in the number of homes on the site; the success of the design in creating a beautiful, manageable urban space; another step in breaking down the image of public housing by bringing a Trader Joe's to share the site), but of critical importance to me: the building of a relationship of trust and authenticity with the public housing residents that allowed the development process to move forward.

## Susan Friedland, Affordable Housing Associates

Susan Friedland is the Executive Director of Affordable Housing Associates, a non-profit housing developer in Berkeley. She oversees the development of eight current projects and the management of 700 apartments in 24 buildings. Previously, Susan was the Director of Housing Development with Fifth Avenue Committee, a community-based development corporation in Brooklyn. She holds a Master's of City and Regional Planning degree from UC Berkeley and graduated Phi Beta Kappa with a B.A. in Urban Studies from Brown University. In 2002, she was awarded the Diana Donald Award for Women in Planning by the American Planning Association, and currently serves on the board of directors of NPH. She lives in Berkeley with her husband and young son and daughter.



*What led you to get into the field of affordable housing?*

From a very young age, my driving passions have always been social justice and the built environment. During my first year in college, I was already writing papers about adaptive reuse and homelessness and volunteering with the local public housing agency. It's a bit embarrassing, but I have to say that even though I have now been working in the affordable housing field for almost 20 years, I have really never thought about doing any other kind of work.

*Share with us a housing statistic or interesting fact to think about.*

The fact that someone working a minimum wage job would have to work 119 hours a week to afford a 2 bedroom at fair market rent in the Bay Area.

*What accomplishment are you most proud of?*

When you struggle for years working on a housing development that everyone thought was impossible and all the odds were stacked against and then you visit it a couple of years after it is finally built and are filled with a feeling that all your work was worth it, that you have helped to create a resource not just for the first family that moved in, but for generations to come.

*Who's your hero and why?*

I am so excited and proud to have a President that is someone I personally admire. Barack Obama has an amazing ability to combine vision, intelligence, discipline and compassion.

## Phillip Kilbridge, Habitat for Humanity Greater San Francisco

Phillip Kilbridge is the Executive Director of Habitat for Humanity Greater San Francisco. Previously, Phil was the Executive Director of Habitat for Humanity San Francisco since 2005. Prior to Habitat, Phil held a number of management positions in the non-profit sector, including development director at the Charles River Conservancy in Boston and executive director of Rebuilding Together Oakland. He also worked in state politics and on a number of political campaigns. A native of the San Francisco Peninsula, Phil holds undergraduate and graduate degrees from UC Davis and Colorado State University respectively. He is also a graduate of the Coro Fellows Program in San Francisco, a leadership program in public affairs.



*What will be the biggest challenge and/or opportunity for affordable housing this year?*

Making certain that, even with a recalibration of housing prices, the public understands that the job/housing imbalance in our region and state remains dramatic. Now is not the time to shrink from our platform.

*What led you to get into the field of affordable housing?*

Passion for the idea that civic engagement can create solutions to what seems, at times, like an impossible challenge.

*Share with us a housing statistic or interesting fact to think about.*

According to the California Budget Project (2008 figure), a household needs to make \$196,878 annually to buy a median-priced home in San Francisco.

*What do you think is the biggest misperception about affordable housing?*

That affordable housing reduces property values.

NPH would like to extend our sincere welcome to the newest additions to our Board of Directors and express our gratitude for those board members who ended their service this past year: Linda Mandolini, Alice Talcott, Veronica Stanford and Jan Lindenthal.

For more information about our board, visit our website at:

<http://www.nonprohousing.org/pages/who-we-are/staff-and-board.html>

# NPH 2009 BROWN BAG CALENDAR

**DON'T FORGET TO REGISTER EARLY TO SAVE YOUR SEAT—  
WORKSHOPS FILL UP QUICKLY!**

**March 26, 2009**

## **Housing Accessibility: Navigating the Complex Matrix of Federal and State Design and Programmatic Requirements**

Affordable housing projects with their multiple layers of financing and social service components more than other types of housing have to grapple with harmonizing complex Federal and State accessibility laws. These laws are triggered by the type of building being constructed and/or the types of funding being used. This seminar will focus on the legal requirements found in the ADA, Section 504, the Federal Fair Housing Act, and California's statutes and Title 24. From the development perspective we will look at how the laws affect single family, multifamily and townhome construction—both new construction and rehabilitation. From the programmatic perspective we will look at how these laws affect marketing, tenant selection, waitlists, and granting reasonable accommodations.

Presented by Isabel Brown and Heather Gould, Goldfarb & Lipman LLP

**May 28, 2009**

## **Community Land Trusts as a Model for Community Partnerships and Permanent Affordability**

This workshop will introduce the pioneering work of the San Francisco Community Land Trust and its many partners in San Francisco. We will show how limited equity housing co-ops on Land Trust land is a way to create permanently affordable housing that the residents can own. We hope to inspire and encourage other groups to work together to plan with community members, engage local government and develop with non-profit housing developers to create resident owned housing co-ops on land help in community trust.

Presented by Jamie Spector, San Francisco Community Land Trust

**June 25, 2009**

## **Surviving the Recession: Strategies for Sustaining Your Company through Difficult Times**

Presented by Scott Seamands, Lindquist, Von Husen & Joyce LLP

**July 22, 2009**

## **Consolidation Standards for Affordable Housing Developers—One Year Later**

Presented by Jim Kraft, Lindquist, Von Husen & Joyce LLP

To register, visit NPH's website:

*<http://www.nonprophousing.org/pages/events-and-trainings/brown-bag-trainings.html>*

The 2009 Brown Bag Program is sponsored by:



**COMING SOON**

*Coming Soon*

**REGISTER TODAY!**

NPH will be hosting our 30<sup>th</sup> Anniversary Gala on Thursday, April 30<sup>th</sup>!

**Julia Morgan Ballroom**  
The Merchants Exchange Building, 15th Floor  
465 California Street, San Francisco

Visit our website to get ticket and sponsorship information:  
<http://www.nonprofithousing.org/pages/events-and-trainings/spring-gala.html>



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