



Danny Garcia
Bay Internship Housing Program
Host Agency - First Community
Housing
June 2021 - May 2022

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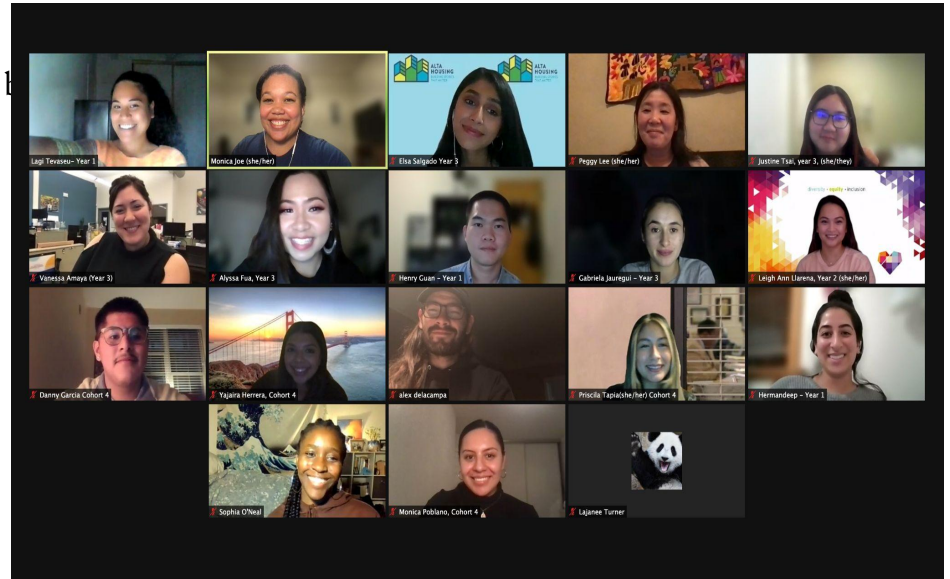
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What is BAHIP?

Bay Area Housing Internship Program (BAHIP) is an one-year paid internship program run by Non-Profit Association of Northern California (NPH), which intends to advance leaders of color in our sector and movement, while removing barriers for a robust pipeline of professional leaders to strengthen our industry. NPH created the Bay Area Affordable Housing Internship Program (BAHIP), one of several NPH initiatives to advance racial equity and inclusion.

This one-year, paid internship program trains low-income college students of color to jumpstart careers in affordable housing development and project management — pairing each intern with an NPH member host agency, a leading nonprofit affordable housing developer.

Through hands-on experience, mentorship by leaders of color, and monthly cohort training, our impassioned interns come away with the hard skills of real estate development and the soft skills of navigating our industry as a person of color, making BAHIP unique among other programs.





I am the product of the historic city of Watts in Los Angeles. Disadvantaged permeated all aspects of the neighborhood in which I grew up—the schools, the buildings, and Section 8 housing. For most in my neighborhood, finding a way out of Watts—away from dilapidated homes, gang violence, and drug dealing—let alone finding affordable housing, was just a dream. My interest in affordable housing, urban planning, and development and its intersections with race and social class in some sense started during my formative years as I partnered with members of my community to address issues related to safety and the restoration of Watts.

As I became a student at SJSU and moved away from my community, I never forgot about these experiences and in turn they pushed me to learn more about the ways in which high-quality housing are critical tools for wealth building and financial well-being. My coursework in sociology and justice studies helped me make sense of this. I learned how marginalized communities of color in particular have historically been excluded from social upward mobility through redlining, gentrification, and predatory lending practices, and consequently prevented from obtaining and retaining their own homes and accessing safe, affordable housing. I was struck by how much these historical accounts mirrored my own experiences.

Being a part of the Bay Area Internship Housing Program and working with First Community Housing gave me valuable knowledge and experience that will help me be successful in the affordable housing development world. I was provided with a strong foundation to work as an affordable housing professional and continue to build and advocate for affordable, ethnically diverse homes for those that need it in our community.

Host Agency

During my internship my host agency was First Community Housing. FCH is a nonprofit corporation created to develop, construct, and manage affordable housing for San Jose and the greater San Francisco Bay Area. Since its inception in 1986, FCH has developed housing for over 1700 households, with another 1400 units in the pipeline. FCH serves low-income populations including individuals, families, senior citizens, and those with special needs like chronic and mental illness and developmental disabilities. The apartments' affordability levels range from 20-60% of the area median income with 90% of FCH residents at 50% or below the median.

Our mission:

FCH builds high quality affordable housing that responds to the needs of diverse communities and embraces environmental sustainability.

Our vision:

That all populations are housed in affordable, healthy, thriving, environmentally sustainable communities.

Our values:

Innovation and Leadership in the advancement of environmental sustainability
Collaboration, which fosters trust and loyalty among our partners, vendors and communities

Resident centric in all we do
Creative problem solving and persistence to house the most vulnerable populations

Integrity and Care in serving our residents, our partners, and each other

General Exposure

First Community Housing Properties observed:

Visited or participated in events at the following properties which provided direct exposure to affordable housing projects from a developer's standpoint.

IAMESI VILLAGE (San Jose, CA)

is located on approximately 0.7 acres at the intersection of Bassett and Terrain Streets in downtown San Jose. This 135 unit apartment building offers 118 studio units, 16 one-bedroom units at 30-50% of the Area Median Income. Award-winning architectural firm OJK Architecture and Planning designed these apartments to enhance the existing neighborhood. The building is five stories of residential units over parking with a density of 207 dwelling units per acre.

LEIGH AVENUE SENIOR APARTMENTS (San Jose, CA)

is a transit-oriented infill project located at 1690 Southwest Expressway, where Leigh Avenue and Southeast Expressway intersect. First Community Housing built 64 units of affordable senior apartments over 6,750 square feet of commercial space. All units are reserved for chronically homeless seniors, with one two-bedroom manager's unit.

MCEVOY APARTMENTS and DUPONT APARTMENTS (San Jose, CA)

are two affordable housing developments located on a 1.13 acre site at 699 West San Carlos Street, immediately adjacent to the planned Google San Jose campus and a half mile from Diridon Station, which is slated for significant expansion and provides high-quality transit connections to San Francisco, Oakland, and all the way to Sacramento. The property currently has a welding business onsite, which sold the property to First Community Housing.

ROOSEVELT PARK APARTMENTS (San Jose, CA)

is located at 21 N. 21st Street, toward the western end of the Roosevelt Park Urban Village. First Community Housing plans to build 80 units of multifamily housing with a mix of studios, 1-BR, 2-BR, and 3-BR units. Twenty (20) of the units will be set aside as permanent supportive housing and 20 units will be designated as rapid rehousing units. The remaining units will be offered to individuals and families earning up to 50% of area median income. Our target population will be young adults who are homeless or at risk of homelessness, homeless families, large families.

155 S 11TH STREET (San Jose, CA)

is a transit-oriented infill project located at 155 S. 11th Street, near where San Fernando Street and 11th Street intersect. First Community Housing (FCH) is planning to build about 60 units of affordable apartments above onsite supportive service and property management offices. This project will serve the permanent supportive housing population.



First Community Housing Staff Collaboration:

Met and collaborated with the following FCH staff to gauge a better understanding of the work they are involved in and what part they play in the development process.

Geoffrey Morgan, President & CEO

Michael Santero, Director of Asset Management

Ava Kuo, Director of Housing Development

Bianey Martinez, Senior Asset Manager

Mike Schaefer, Senior Construction Manager

Sandra Heredia, Senior Project Manager

José J. Lujano, Project Manager

Monjia Belizaire, Project Manager

Sophie Rubin, Project Manager

Vasko Yorgov, Project Manager

Nyantara Narasimhan, Sustainability and Equity
Manager

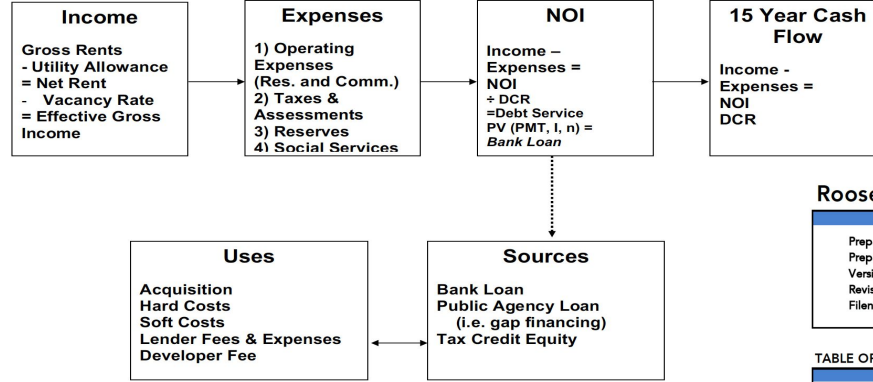
Harjeet Reehal, Permanent Supportive Housing Manager

Gabriela Haddad, Assistant Project Manager

Vianey Nava, Senior Project Advisor



Rental Proforma Map



Financial Proforma Competency

As an intern at First Community Housing, I was able to understand and identify the various component parts of my host agency's development financial proforma. Through weekly training with my supervisor and other project managers I was able to get hands-on experience and ask questions about the different aspects of the proforma. During these training sessions we used Roosevelt Park Apartments Proforma, in addition we used the rental proforma map to help break down the proforma.

Roosevelt Park

Page 1

Prepared For: First Community Housing
 Prepared By: California Housing Partnership Corporation
 Version: CA Housing Accelerator Program v1.0
 Revised: 10/27/2021
 Filename: Roosevelt Park_2021 1026 CA Housing Accelerator Program v1.2.xlsm

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SOURCES OF FUNDS - PERMANENT

	AMOUNT	TOTAL INTEREST COST	OID INTEREST RATE	AMORT (Yr)	COMMENTS
	Total Permanent Debt: 6,748,000				
Conventional Perm Loan - A Tranche	6,748,000	5.360%	2.137%	35.0	Term - 35 (yrs.) Index - 10Y T - 1.610% Spread - 300 bps U/W Cushion - 75 bps
City of San Jose Loan	11,295,000	4.000%		55.0	Per Unit: 141,188
Accrued Deferred Interest - City of San Jose	0				
County of Santa Clara Loan	10,400,000	3.000%	1.788%	55.0	Per Unit: 130,000
Accrued Deferred Interest - County of Santa Clara	539,938	0.000%	0.000%	55.0	
FHLB SF - AHP Funds	1,000,000	0.000%	1.903%	55.0	Per Unit: 12,500
AHSC	8,623,532	0.000%	0.000%	20.0	Per Unit: 107,794
HCD California Housing Accelerator Program	42,170,000	0.000%	0.000%		Per Unit: 527,125
Deferred Developer Fee	0	0.000%	0.000%		
Capital Contributions					
GP Capital - (INSERT)	100				

Synd Costs

96,750

[illegible]

In these training sessions I learned to calculate rents for various income affordability levels. In addition, I was able to recognize what makes up the specific line items within the development budget (not pictured). Furthermore, I would engage in an exercise where my supervisor and I would calculate cash flow. Having hands on experience gave me a different perspective of how tedious some of these calculations could be. Using excel was very challenging but through constant practice I was able to get a better sense of what formulas needed to be used to get the proper calculations. One aspect that caught my attention while learning the proforma was the uses of funds. I enjoyed learning the difference between hard and soft cost. Through the training I learned that hard cost is the money that is put into construction to build the actual structure of the building, soft cost was made of different consulting fees and architecture designs. Being that FCH is a nonprofit, I always wondered how they got the money to build these buildings. Getting a good understanding of the source of funds helped me understand that the State, city, or county could fund these projects.

As an intern at First Community housing, I assisted Project manager Sophie Rubin with her TCAC application for McEvoy apartments. I was responsible for calculating local developer impact fees and site amenities. With the local developer impact fees I calculated park fees, Diridon fees and school fees. For the site amenities I compiled information in order for McEvoy to meet the CDLAC point system requirements. I used Google maps to locate all the service amenities that pertained to McEvoy apartments and then created a document showing that McEvoy apartments achieved the points for Affirmatively Furthering Fair Housing through option (D).

State of California



Tax Credit Allocation Committee

ATTACHMENT 18(A) Local Development Impact Fees

Project Name: **McEvoy Apartments**

Itemize all local impact fees to be paid. The total must correspond with the total local impact fees line item shown in the development budget of the application.

Pursuant to Regulation Section 10302(x), Local development impact fees are defined as: The amount of impact fees, mitigation fees, or capital facilities fees imposed by municipalities, county agencies, or other jurisdictions such as public utility districts, school districts, water agencies, resource conservation districts, etc.

NOTE: Permit processing fees, building permit fees, and plan check fees are NOT considered local development impact fees.

McEvoy Apartments

Sept 2021 Joint TCAC/CDLAC Application

ATTACHMENT 23-A Affirmatively Furthering Fair Housing

McEvoy Apartments achieves points for Affirmatively Furthering Fair Housing through Option (D). The project receives maximum points for exceeding minimum income restrictions. In addition, it scores 10 points for its proximity to amenities.

Site Amenities

The McEvoy Apartments site is located at 699 W San Carlos St. With great access to the San Jose Diridon Station, this site has excellent access to high quality public transportation. Given the project's central location and access to transit, residents will be able to take advantage of the abundant community resources nearby, as seen below.

1. Transit ... 7 points

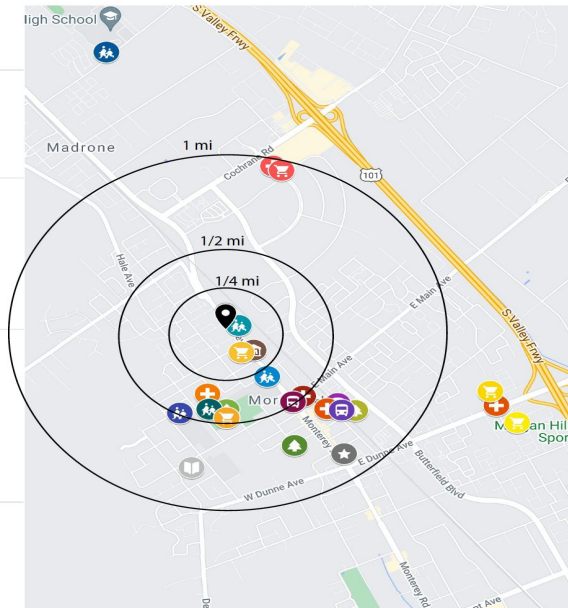
Item	Location	Distance	Points
Bus Rapid Transit: Route 23	San Carlos & Lincoln	1,000 ft	7

2. Public Park ... 3 points

Name	Address	Distance	Points
Cahill Park	W San Fernando St & Wilson Ave	0.33 mi	3

The Magnolias

Subject property	17965 Monterey Rd
Transit	<ul style="list-style-type: none"> Bus 68, 87 - .48 mi Caltrain - .65 mi Bus 121, 168 - .62 mi
Grocery & Shopping	<ul style="list-style-type: none"> Walmart Sprctr - .88 mi Trader Joe's - 1.2 mi Safeway - 1.35 mi Morgan Hill Foods - .47 mi Munoz Mini Market - 700 ft
Medical	<ul style="list-style-type: none"> Walmart Pharm - .88 mi Walgreens, CVS - 1.3 mi St Teresa Med Clinic - .48 mi dr lucinda woerner - .33 mi Action Urgent Care - 2 mi La Casa Del Puente - .62 mi
Schools	<ul style="list-style-type: none"> Britton MS - .31 mi MH Com. Adult Sch. - 300ft Walsh Elementary - .5 mi Sobrato High - 1.55 mi Emplouv. Dev Dept - .43 mi



FIRST COMMUNITY HOUSING

The Magnolias Apartments Community Facilities and resources

A list of nearby amenities include:

TRANSIT

Bus lines: well within a ¼ mile of The Magnolias property, on Monterey Road and Hale Avenue.

Bus lines 68,87: .48 miles from property

Caltrain: .65 miles from property

GROCERY

Five full-service grocery stores are located within one and half-mile of the site:

Munoz Mini Market: 700 feet from the Magnolias Apartment

Morgan Hill Foods: .47 miles from the Magnolias Apartments

Walmart: .88 miles from the Magnolias Apartments

Trader Joe's: 1.2 miles from the Magnolias Apartment

Safeway: 1.3 miles from the Magnolias Apartment

PHARMACY AND MEDICAL

Pharmacies well-established, well-stocked, and very easy to get to from the subject property. Several medical facilities, including doctors' offices and urgent care, also lie just outside the mile property radius, as seen on the included amenities map.

St. Teresa Med Clinic: .48 miles

La Casa Del Puente: .62 miles

Walmart Pharmacy: .88 miles

Walgreens, CVS Pharmacy

Action Urgent Care: 2 miles

EDUCATIONAL OPPORTUNITIES

The public elementary school for the Magnolias Apartment is located within ½ mile of the property. The middle and high schools are .31 miles and 1.55 miles from the property, respectively. There are other local educational opportunities, including the Morgan Hill Community Adult School within 300 feet of the site.

Along with the TCAC application for McEvoy apartments, I also completed a county funding application for Project- Based vouchers for the Magnolias. I assisted project manager Sophie Rubin with locating site amenities for the Magnolias. I then gathered the information and made a map that showed the distance of amenities and opportunities from the affordable housing project. In addition, I helped create a narrative for some of the amenities and opportunities that the Magnolias had within its area.

Development Plans and Project Approval Process Competency

For this new development, I have been involved in the Project Approval process. Considering that this development is across the street from San Jose State University (SJSU) and I am a recent alumni from the college, I sat in on meetings to discuss the design of the project. Being a part of these meetings allowed me to familiarize myself with schematic designs, site plans, and get a perspective of what is included in construction drawings. My participation in these meetings also shed light on components such as the Letter Of Interest, Ground Lease, and the final execution of the Ground Lease. Through training with my supervisor I was able to have a much more in depth conversation of how important schematic designs were. In addition my supervisor explained the importance of a letter of interest and ground lease.

Project Description

Lighthouse at Grace | 155 S. 11th Street, San Jose, CA 95112



Loan Closing Competency

To better understand the loan closing competency, I got hands-on experience with making sure that Roosevelt Park Apartments met all their due diligence items. One specific area I focused on was looking at Phase II environmental report. Focusing on the environmental phase II report I was required to look over the the Hazards and Hazardous Materials which are part of CEQA requirements .



Looking over the environmental Phase II reports for Roosevelt Park Apartments I noticed that the Site assessment indicated that no additional or removal of soils was recommended for Roosevelt. Furthermore, gas soils were tested, and no contamination was detected. Although, when reviewing the phase II report, I encountered a setback because the groundwater was not tested or investigated. I then took the lead from start to finish so that FCH could get the groundwater tested and we could have a completed phase II report. I met with different consultants and went to the property where the groundwater testing took place. Having hands on experience made it clear that it is vital to have due diligence items in place in order for a closing to take place.

Owner's Project Requirement Revision

Generic Owner's Project Requirements for First Community Housing - Permanent Supportive Housing

Note - Projects with 30% or less PSH units should use OPR for Affordable Housing

1) Minimize entry points, emergency exits shall be equipped with alarms.

2) Residential units

a. For all unit sizes:

- Use resilient flooring (sheet linoleum with welded seams)
- No carpet, no vinyl flooring.
- Solid wood doors for entry, hollow wood doors for bedrooms, bathrooms and closets. Full light fiberglass doors for balconies. Kick plate min. 20" and max 24" high on unit entry door only. Clear kick plates on interior door in ADA units only.
- Full kitchens - No ~~Frigidaire~~ appliances
- Faucet with Sensor
- Stove Timers
- Fire Stops
- Limited bottom cabinets or floating cabinets
- Refrigerator - Energy Star - (28 -inch wide , 16 cubic foot Minimum)
- Dishwasher (One bedroom and above) - Energy Star
- Electric range and range hood, standard sizes
- Cabinets - Solid Wood, Shaker design and healthy materials (low VOCs and no formaldehyde)

Generic Owner's Project Requirements for First Community Housing - General Affordable Housing

Note - Projects with 30% or more PSH units should use OPR for PSH Properties

1) Minimize entry points, emergency exits shall be equipped with alarms.

2) Residential units

a. For all unit sizes:

- Use resilient flooring (sheet linoleum with welded seams)
- No carpet, no vinyl flooring.
- Solid wood doors for entry, hollow wood doors for bedrooms, bathrooms and closets. Full light fiberglass doors for balconies. Kick plate min. 20" and max 24" high on unit entry door only. Clear kick plates on interior door in ADA units only.
- Full kitchens - No ~~Frigidaire~~ appliances
 - Refrigerator - Energy Star
 - Dishwasher (One bedroom and above) - Energy Star
 - Electric range and range hood, standard sizes
 - Cabinets - Solid Wood, Shaker design and healthy materials (low VOCs and no formaldehyde)
 - Countertops - Quartz (no Çorja or others with plastic content)
 - No Garbage Disposal, nor microwave
- Enclosed closets - Door preferred
- Lavatories -vanity cabinets are first choice.
- WC - elongated bowl preferred over round bowl . Senior buildings - Higher toilets and grab bars.
- Medicine cabinet - surface mounted preferred over recessed

For 3BR units, 2 full, and fully adaptable, bathrooms are preferred, but we will accept 1 full and fully adaptable bathroom and either 1 full but not fully adaptable bathroom.

b. TCAC requirements for minimum SF areas for

Studio - 300SF (450 preferred)

1 BR - 450 SF (600 preferred)

2BR - 700 SF (850 preferred)

3BR - 900 SF (Min. 2 full baths) (1,000 preferred)

One specific project I worked on was revising the owner's Project Requirement for our permanent supportive housing and general affordable housing projects. I worked alongside the Director of Asset Management, Michael Santero. Through these revisions we consulted with all of First community housing to better the living experience for our tenants.

Renaming of 155 S 11th street

City of San José, California

COUNCIL POLICY

TITLE	NAMING OF CITY-OWNED LAND AND FACILITIES	PAGE	POLICY NUMBER
		1 of 5	7-5
EFFECTIVE DATE	April 24, 1972	REVISED DATE	June 8, 2010
APPROVED BY COUNCIL ACTION	4/24/72; 11/03/92, Item 9c; 11/23/93, Item 7(b)(6)(d); 6/8/2010, Item 2.18, Res. No. 75393;		

The City of San José has a naming policy to guide the naming of public land and facilities. This revision updates the criteria and process to be used in considering the naming or renaming of public land and facilities, other than City streets, which is covered in City Council Policy 6-5.

PURPOSE

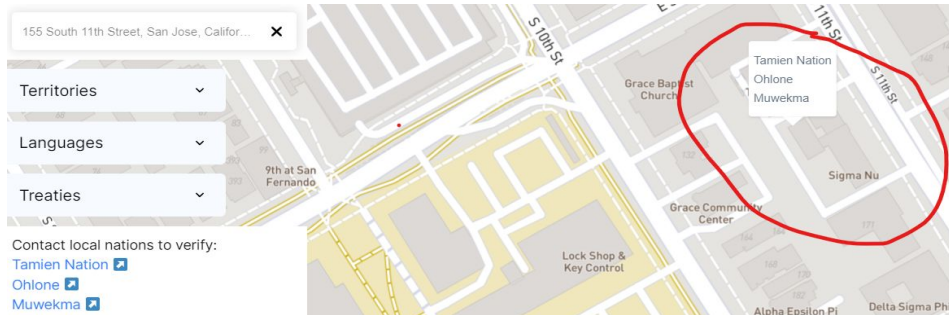
To establish Council policy regarding the determination of names to be given to City-owned land and facilities that are not City streets.

POLICY

It is the policy of the City of San José to determine names for City-owned land and facilities after following the procedures set forth herein.

It is the Policy of the City of San José to encourage:

1. Naming which reflects the City's ethnic and cultural diversity;
2. Recognition of distinct geographic, environmental or developmental features, or names of historical significance in naming City lands and facilities;
3. Recognition of individuals who have made a significant contribution to San José, the State, the Nation or the World;
4. Naming as early in the capital planning and development process as possible; and



Working on the renaming of 155 S 11th street was the highlight of my internship. I worked on this project from start to finish, alongside project manager Monjia Belizaire. The first stage of this project began with researching the City's project naming protocol and acknowledging land and indigenous people at the site. Through extensive research, the tribe that is indegenous to the area is the Tamien Nation. Moving through the process I familiarized myself with their mission and values of Tamien Nation. Finally I presented my research finding to the organization and shared the names that I had developed for our new project. I created a survey where members of the organization could vote on a new name for the project. Overall, I enjoyed working on this project because I was able to make a long lasting impact on First Community Housing.

Renaming of Lighthouse at Grace

Lighthouse at Grace is a transit-oriented infill project located at 155 S. 11th Street, near where San Fernando Street and 11th Street intersect. First Community Housing (FCH) is planning to build about 60 units of affordable apartments above onsite supportive service and property management offices. This project will serve the permanent supportive housing population. Please pick your top choice for a new name for the project site.

New Potential Names for 155 S 11th street

1. Casa de Esperanza (Translates to House of Hope in Spanish language)
2. Casa de Luz Studios (Translates to House of Light Studios in Spanish language)
3. UrukSan Studios - (Translates to Hope Studios in Tamien Language)
4. Casa Esperanza (Translates to Hope House in Spanish Language)
5. House of UrukSan (Translates to house of Hope in Tamien Language)
6. UrukSan on 11th (Translates to Hope on 11th in Tamien Language)

Closing Remarks

My experience with the Bay Area Internship Program (BAHIP) has been a true blessing. Through the structure and mission of the program, marginalized and underrepresented students, such as myself, were able to learn about and thrive in affordable housing. During our early professional development careers, the program provided insightful training and exposed us to various aspects of affordable housing. As a part of an initiative around diversity, equity, and inclusion, the BAHIP program created momentum and structure around real solutions to address the lack of all three areas.

A special thank you to everyone at First community Housing for providing a very welcoming and collaborative environment that enabled me to excel in ways that I couldn't have imagined. I felt that every staff member invested in my personal growth journey. I am thankful for this amazing opportunity, and I am looking forward to utilizing the experience as a BAHIP intern.