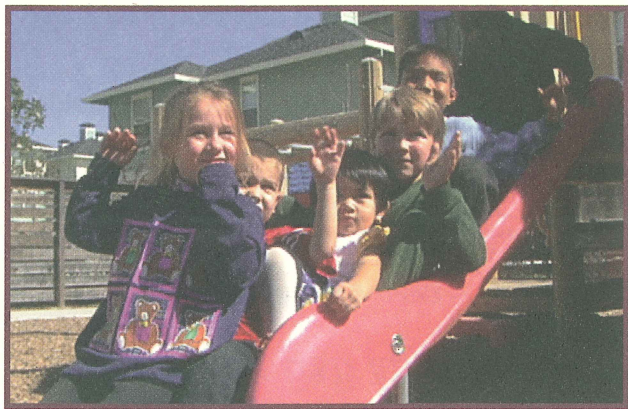


WHO NEEDS AFFORDABLE HOUSING?



— Children at Sunset Creek Apartments, Fairfield

"Almost everyone knows someone who needs affordable housing — an elderly parent on a fixed income, a son or daughter, a brother or sister, someone with a disability, a co-worker, an employee, people we rely on for services everyday [teachers, secretaries, bank tellers, local government employees], a young family just starting out, someone on hard times..."

— Dianne Spaulding
Executive Director,

Non-Profit Housing Association of Northern California (NPH)

Pinole Grove Senior Housing

For many seniors on fixed incomes, affordable housing means a comfortable home and a welcoming community of peers.



The people who live in affordable housing want safe, decent housing for the same reasons that we all do: to provide a nurturing environment to raise children; to remain in the community where they were raised or to become part of a community in which they want to settle; and to live in an attractive, safe environment that they can afford.

Most residents of affordable housing are working. They are employed as secretaries, school teachers, local government employees, restaurant workers and sales clerks. These workers need affordable housing because of the wide gap between what they earn and what housing costs.

Many seniors need affordable housing. High housing costs can devastate their fixed incomes from pensions and Social Security. Some also need special services provided in affordable housing developments.

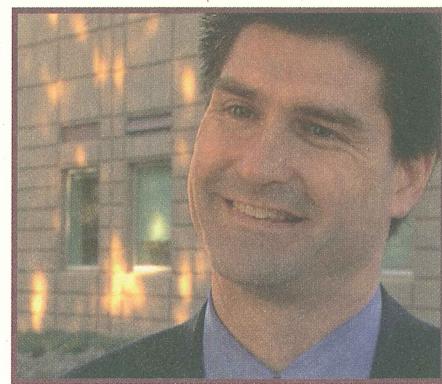
Some people with disabilities and special needs live in affordable housing. Typically, those who are disabled are also living on limited incomes, which are inadequate to pay market rents. Some affordable housing developments, called "supportive housing," offer special services such as counseling to their residents. Studies demonstrate that supportive housing provides these men and women with a cost-effective way to live as independently as possible.

People relying on government assistance need affordable housing.

Some affordable housing developments set aside space for "very low income" tenants, many of whom are receiving some public subsidies, such as Temporary Assistance for Needy Families (formerly AFDC) or "Section 8" assistance. Careful application procedures and screening of prospective tenants provides housing for those who need a "leg-up" to stabilize their lives, train for employment, and re-enter the work force as welfare reform begins.

"For the 115 Silicon Valley companies in the Manufacturing Group, it is critical that their employees can afford to live in the city where they work. Our stake in affordable housing is enormous."

— Carl Guardino
President
Santa Clara Manufacturing Group



“Without the opportunity to live here, I couldn't have finished school or gotten the job where I am at Hewlett Packard. I'm very grateful. It's an opportunity for young families to live someplace safe, in a good community”

— Mike Smith, Palo Alto resident

“I retired from Travis Air Force Base as a civilian. This is perfect for me. I'm on a fixed income, it's a real nice place. It's across from the park...It's just right.”

— Jethro Anthony, Fairfield resident

“I work for Solano County Health and Social Services. I live here because it's a wonderful place to live. And because I can afford the housing, I've been able to do more with my son.”

— Theresa Medina, Fairfield resident

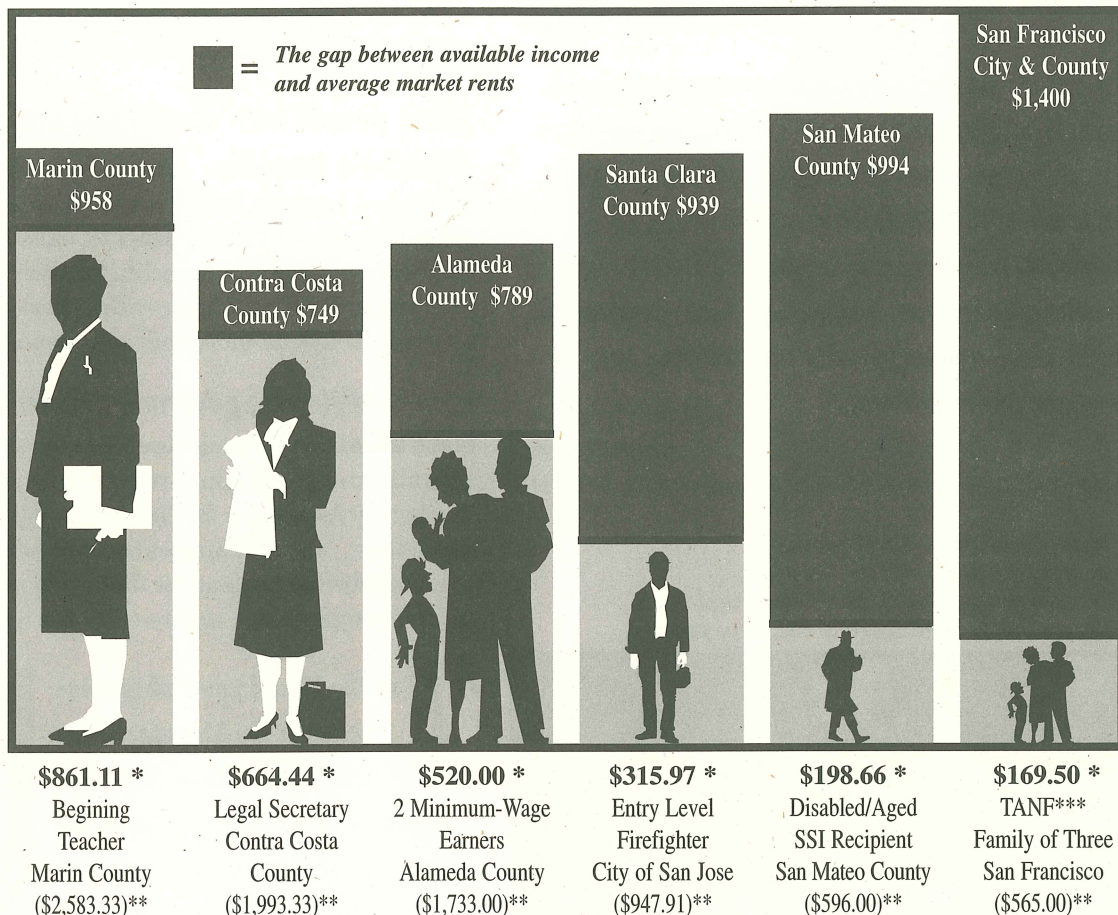
“There's a real sense of community. I've met all my neighbors. I feel like if I need something, I could ask them. That really means a lot.”

— Debi McCollum, Santa Rosa resident

Because of the gap between high monthly rents and available income, many Bay Area residents cannot afford to live where they work.

Avg.
monthly
rents for
2 BR/1 BA
\$1,000

How large is the affordability gap in your area?



Sources:

California Department of Social Services

Realfacts

Annual Planning information, Contra Costa County, California 1993

Marin Independent

Journal, 2/23/97, page 6

* Monthly income available for housing = 30% of gross monthly income
** Gross monthly income

*** TANF: Temporary Assistance For Needy Families (formerly AFDC)