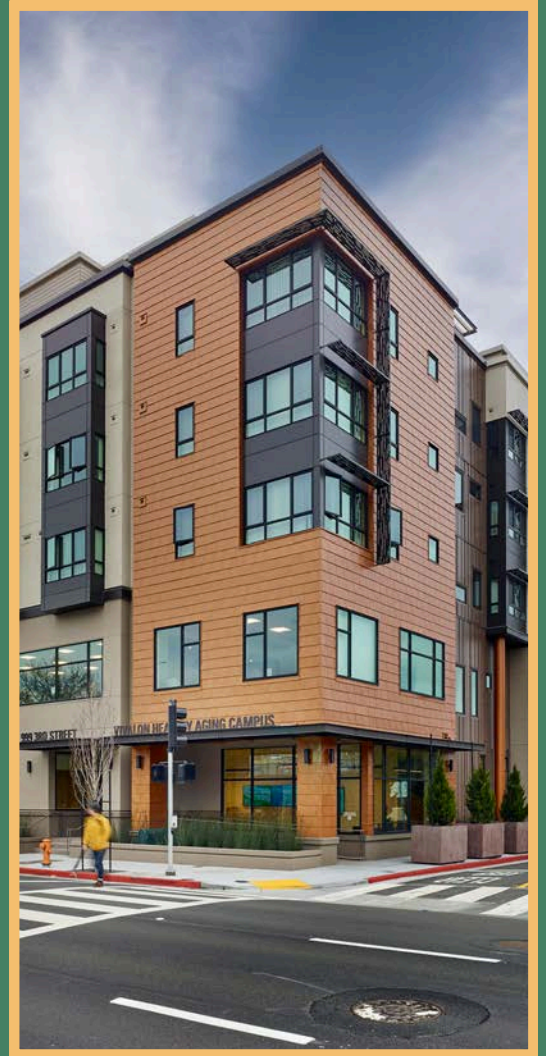


Cynthia Dhananjayan



This portfolio was made to document my experiences and thoughts being Eden Housing's 6th BAHIP Intern.

BAY AREA HOUSING INTERNSHIP PROGRAM 2023 - 2024

EDEN HOUSING INC

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CCRH and BAHIP interns during the Midwinter Retreat.

The Intern

My name is Cynthia Dhananjayan, though any of my friends, family, fellow interns, and even coworkers call me anything from Cyn, Cind, and Cindi.

At the start of May, just 4 weeks ago, I graduated from California State University East Bay with my Bachelor of Science in Public Health. Originally, I was a pre-nursing student, but after human anatomy courses and labs and working as the Social Coordinator for the Pre-Nursing club, I realized this was not for me. It wasn't the blood or the body parts or the extensive studying, but it was the fact that one of my closest friends beamed at the idea of being a nurse. To this day, even on the hardest days, she has a passion and drive for nursing that I never would.

I soon switched to Public Health, which was refreshing. Rather than focusing on downstream problems, we were addressing issues upstream, focusing on where issues affecting society actually start and how to solve them. I was taught that health is determined by 5 key social determinants, and Affordable Housing impacts all of them, mainly the built environment.



The Social Determinants of Health

One year ago, while working as a Peer Academic Coach for an on-campus program and a Research Assistant for one of my professors, I received two emails with details of the Bay Area Housing Internship Program. My supervisors of both jobs had sent it to me, knowing of my life's many challenges and need for a summer internship. Marissa Damphousse and Doctor Juleen Lam, unbeknownst to both of them, started my journey into the world of affordable housing by sending me a google form, and I have them to thank for my internship and my placement at Eden Housing. Now, a year later, I'm proud to say that this passion, I've found it in creating housing for those in need.

The Program

The Bay Area Housing Internship Program was created to help students of color enter into the field of affordable housing. The program places each of their interns in different agencies' development teams across the Bay Area.

The beautiful thing about BAHIP is the cohort. My fellow interns and I learned together and suffered together.

Training ranged from all parts of affordable housing, from advocacy to financing. We also learned about narratives involved in affordable housing. This is definitely something I want to explore in the future. Narrative writing and storytelling in this industry is how we motivate people to care and advocate for affordable housing.

BAHIP and their counterpart, the California Coalition for Rural Housing (CCRH) interns had two retreats, the Summer Retreat and the Mid-Winter retreat. On these retreats, we learned a ton about how affordable housing was financed, how proformas, and the history of affordable housing, all from guest speakers within the industry. We also were put to work, doing manual labor for one of the many affordable housing communities we visited. These retreats were also great for us to learn about who we are as people, as we had communication training that dove into who we are and how we work and for our supervisors.



BAHIP and CCRH summer retreat in Sacramento, CA and midwinter retreat in Oakland, CA.

The Program

The BAHIP program also offered us mentors as a way for us to find support in this industry outside of the agency we were working in. This allowed us to vent our frustrations, talk about affordable housing outside of a work setting, and learn about other parts of the industry. I had incredible conversations with my mentor, Shawnte Spears, which really helped me understand where my passion for this job comes from. The program also had us attending various events, such as the NPH conference, where we were able to sit in presentations ranging from all topics in affordable housing, from financing to resident coordination. We were also encouraged to attend the Housing California Conference hosted in Long Beach, which was another incredible opportunity to learn about perspectives outside of development.

BAHIP also set me up for the next steps in my career after my internship ended. At our Midwinter retreat we were all told we would be doing a mock interview with a mystery panel. Due to a “random” roulette spin, I was chosen to do a mock interview with 2 former BAHIP interns and the creator of the BAHIP program, Matt Huerta. This mock

interview was terrifying, but it was completely worth it. Not only did it set me up well for my interview at Eden Housing for the Project Administration position, but it also made me feel confident in my abilities to speak about affordable housing.



BAHIP and CCRH visiting an affordable housing community.

I consider myself very fortunate to have found the BAHIP program and learn about Affordable Housing through them. It was refreshing to approach the topics in a more holistic way which was different from the learning I did day to day at my agency.



Four BAHIP interns at the NPH Conference.

The Agency



In my first Interview, Izanie LoveNed, the program coordinator for BAHIP, asked me what my top three agencies were from the list she sent me. My top three never really mattered

because my first pick was Eden Housing, and after my interview, 2 assessments, and two weeks waiting to hear back, I was placed at Eden Housing Inc as their Real Estate Development Intern. After a year of working there, I can tell that this agency, with over 55 years of experience and over 500 employees, makes sure that their residents are cared for and the projects we build are in for the long haul.



Eden Housing's All Company Meeting September 2023 - Development Team

Eden Housing's Mission:

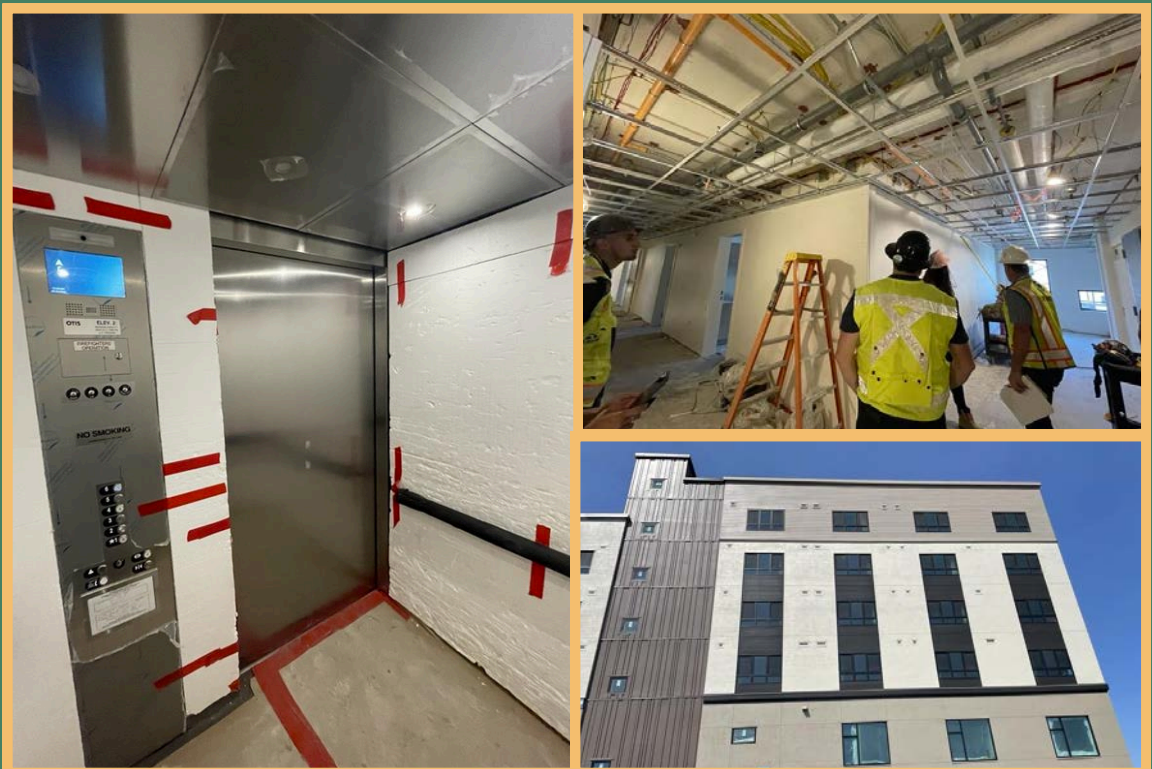
Eden Housing creates and sustains high-quality affordable housing communities that advance equity and opportunity for all.

Our vision is for everyone to have access to safe, decent, affordable housing. We believe that housing is a basic human necessity that is essential to everyday life and future success.

We serve very low, low and moderate-income families, seniors, veterans, people living with physical, mental, or developmental disabilities, and the formerly homeless.

The Key Projects & Events

Projects that I worked on and events that had a big impact on my understanding of Affordable Housing.



Pictures from Vivalon in San Rafael, CA.

Project: Vivalon

999 3RD ST, SAN RAFAEL, CA

Vivalon was the first project that I ever worked on. Sixty-seven senior living units spanned across the top 4 floors in the heart of San Rafael. The bottom two were a garage and the new headquarters of Vivalon, an organization that provided the senior community with rides, food, and a medical center. This project took 10 years to develop, from acquisition to moving residents in, and I joined the project in the last 6 months. Visiting the site every two weeks and being able to see the progress with my own eyes was incredible. I started working on Vivalon my second day at Eden Housing.



Vivalon's Healthy Aging Campus

I was first introduced to OAC meetings, which were always filled with questions and tasks to delegate. It's also where I learned how many people have to come together to make these buildings work. I owe a lot of thanks to Kamelia, our General Contractor, who was always ready to explain the answers to whatever questions I had. The entire team took me under their wing, teaching me about their respective fields and what their role in the project was, all over a

hearty meal from Sol Food, the Puerto Rican restaurant two blocks down that was the staple of the team. My tasks on this project consisted of attending OACs, filling in construction draws into our dashboard, working on site when needed, and completing punch walks. I also have an entire folder on my desktop filled with receipts for items I ordered for this project, from key rings to TVs and exercise equipment.

The project developer, Tamar, was only able to visit the site every two weeks, and her supervisor is based in San Diego, so for all other on site needs, I stepped up and made the trek over the bridge to San Rafael. During the last few months, my supervisor was also on leave at times, so I was the project's main point of contact on Eden's behalf. I regularly traveled to the site, one month going 3 days a week, so I could lead punch walks or set up different services. Punch walks,

Project: Vivalon

999 3RD ST, SAN RAFAEL, CA



Vivalon during construction between June - December 2023

where Makenna, our construction consultant, and I walked through every unit to see what still needed to be updated and what needed to be finished. My favorite day was when I toured most of Marin County so I could get necessary documents to set up the postal service and the sanitary services on site. Though the day consisted of lots of walking and going from one office to another, it felt rewarding when months later, the trash service was running and mailboxes were set up. I also made the realization that my handwriting would forever be in these mailboxes at this property: a lasting memento from me. My experience working on Vivalon made me feel confident in my abilities to make well thought out decisions and take lead on tasks. It also helped me learn how Eden's check request worked, how to build contracts, and how the file folders worked. I know that I have a ton of knowledge now on the construction side of affordable housing due to my work with this project.

I still remember that in the weeks following lease-up, when I visited I would meet the same resident every time. She always thanked me for the work I did on the building, and even though I was only there for the last 0.5%. Even though I only joined this project in the last 6 months, the few tasks I had made a huge difference and helped the community of seniors who moved in.

Projects: Mulberry Gardens

RIVERSIDE, CA

Mulberry Gardens Senior and Family projects are two separate projects sharing a site in Riverside, California. Mulberry Gardens Senior is 1.26 acres and the building has 59 units for low-income seniors, while Mulberry Gardens Family is 2.81 acre, with 150 units for low-income families. These two projects come with unique challenges, mainly due to the split of funds in the projects. For most funding items and costs, such as paying consultants for Phase II reports, we have to prorate the costs based on how much square footage of each building is on the lot.

This project is where I first learned to do applications. Applications can be incredibly tedious, especially when you are looking for documentation that qualifies for each item needed. After a lot of trial and error, I was able to put together a few applications between the two projects with the help of my supervisor: a Placeholder application, an LGMG application, a Carryover application, an AHP application, and a Subsidy Layering Review. One of most important things I learned from these application processes is how key organization is. Naming documents and folders accurately so future Cynthia could find them easily, and properly tracking all tasks and following up with people about documents, were incredibly vital to making sure we were finishing these applications on time.



Mulberry Gardens Family Rendering

Projects: Mulberry Gardens

RIVERSIDE, CA



Mulberry Gardens Senior Demolition Update May 2024

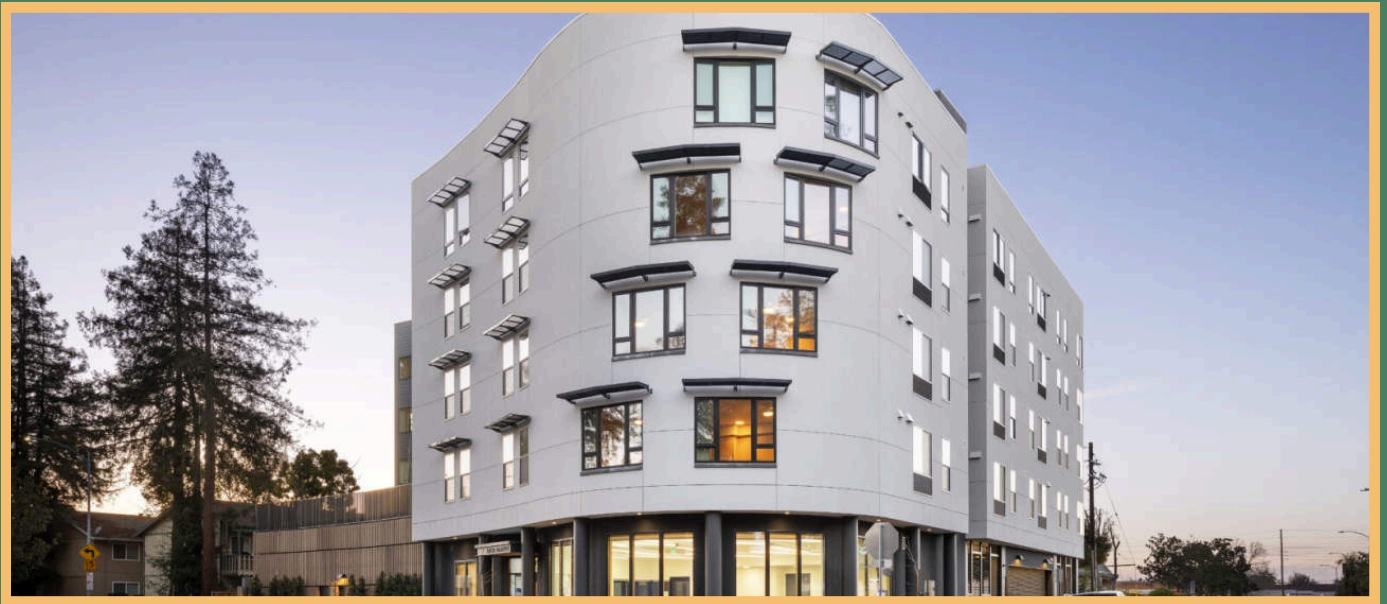
Another unique challenge is that the site is by-right, given to Eden from the State's excess land program, and as such, it does not go through the same typical processes in deeds, working with the city or the county. The State was very interesting to work with and I sat in on these meetings, I learned a lot about how every stakeholder has their ideas for the site and how they want to go about working on the site. I think the discussions I witnessed and the conversations surrounding the multiple parties who wanted to be involved on different parts of this project showed me a lot about how you have to appease a lot of people to get these projects done.

I have also helped complete a General Contractor's AIA contract by putting together the exhibits and worked with the GC to coordinate signatures. It was really interesting to sit in on the RFP meetings with different GCs to see what we look for in General contractors. We are now in the first stages of construction, with Demo completing just this week! Being able to witness the very beginning of construction and hearing the discussions in the OACs has been a great learning opportunity. As I continue working at Eden, despite switching supervisors, I am excited to still lend a helping hand to the Mulberry Gardens projects.

Project: Mesa Terrace

1171 MESA DR, SAN JOSE, CA

On my third day at Eden Housing, I attended the Mesa Terrace Grand Opening. This property is a 46-unit development in San Jose, and 23 units were set aside for Transition Aged Youth (TAY). Soon after the incredible grand opening event, the project was thrown into conference calls for the Perm Conversion, where the project's construction loan was essentially "swapped out" for a permanent loan. That may sound simple, but it never is.



Mesa Terrace and it's unique curved exterior wall.

This is no small feat, and each week from then on included a conference call where every stakeholder on the project would unmute to express their needs and grievances. Though I was not on this project for long, mainly due to the needs of Vivalon and the fact the calls were during my school days, the time I spent on the project taught me about what a perm conversion was, how escrows and construction loans worked, and how this all went towards maintaining the project in the long run. It also helped me perfect my professional voice, since one day the project developer was running late to the call and as panic set into all the banks and lawyers, I unmuted and shared that he would be joining momentarily. Saying that in front of 30 lawyers and bank lenders as a 20 year old intern was brave.

Event: Ruby Street Creek Clean Up

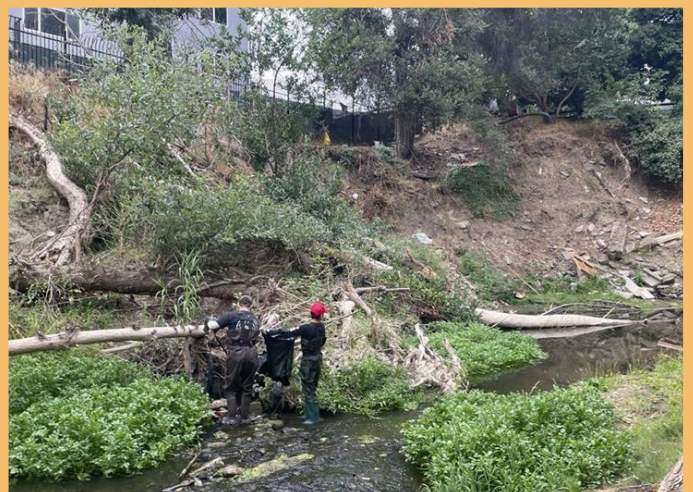
Former BAHIP Intern, Yajaira Herrera, who is now an Associate Project Developer at Eden Housing, organizes the Annual Ruby Street Creek Clean Up every year. Eden has a property right alongside the creek and in effort to lessen the trash that is dumped into the creek, Eden and consultants help clean up the creek! This year, I helped Yajaira take inventory, created a flyer, and helped organize the overall event.



Project Developers taking out a wheelchair under layers of debris.

Some of the biggest takeaways I had from this event was how much my coworkers show up and support each other at Eden events. We had people bring their kids and siblings, and everyone worked together to get down to the creek and back up with huge pallets, a wheelchair, and various bags of trash.

Helping organize the event showed me how many moving parts are involved in making these events, such as finding a sponsor, keeping track of orders, and figuring out how to put on an event that keeps everyone motivated to come again next year.



The entire trash haul. A pallet being dragged up the hill. People moving a fallen tree off of more trash.

Event: Pacific Terrace Community

Pacific Terrace is a rehab project located in Watsonville. I never worked on this project, but I did attend a community meeting with Emma Barker, Associate Project Developer. This community meeting is important to me for two reasons.

The translator that attended the meeting was not well equipped to handle the conversations and the discussions for this community. Unfortunately, there were issues with the architectural plan that was printed so that Emma could explain the timeline of the rehab project for each building. The architectural plans did not match the actual numbering of the units. Moving families in and out of a space is never easy, and though there was a coordinator there who was helpful, the residents did not understand when each building was being remodeled. That's when the Property Manager stepped up and due to her close relationship with the community, was able to tell each family when they would be moving. This could have gone badly, in fact, we thought for a moment that it did, but the connections built at this community and the Property Manager being able to identify each family saved the day.

I think about this property a lot for another reason. It was the first rehab I had ever heard of and after talking with Emma, I learned that it was the perfect example of why affordable housing works. Pacific Terrace was first built in 1997, and when the residents first moved in, they were all within the 30% Area Median Income that was needed for them to live at the property. Now, over 20 years later, all the families living in this community make far above the 30% AMI. Having safe and stable housing was what allowed them to take care of their families and pursue work that raised their income. This is proof that affordable housing provides people with the opportunity to do better for their families and for themselves.

As Eden's slogan says: "Home is just the beginning".

Project: Hayward Parcel C

Hayward Parcel C is the most recent “project” I have been put on. The Vice President of the department approached me to keep an eye on the vacant 0.24 acre site located in Hayward. It’s in a lovely neighborhood and the site has a parking lot attached. I check the site once a week, bought a new lock and asked cars to vacate the premises. Recently, I met with and hired a landscaper to get rid of the overgrowth.



Inside the fencing of the Parcel.

The reason I included this task is because this is the first time I was given an invoice addressed to me. It was the first time that in a contract, I was able to put down my name as the representative for the site. It was the first time I got to tell a third party that I would be the point of contact and any and all questions could be directed to me. It gave me such a rush, and it felt like a window to the faraway future of being a Project Developer. The work I have done for this parcel is all of the work I first did when I joined Eden: making contracts, reaching out to third party consultants, ordering items, visiting the site.

Hayward Parcel C was the last thing I was assigned as an intern, and it’s the first thing I will be taking care of as Eden Housing’s newest Project Administrator.

The People

One of the things I love most about this internship is the people I met, whether that's my fellow interns, my coworkers, third party consultants, or even the housers I have met at conferences. I believe I learned something from each of them, each of them gave me insight into what working in this field means for them. Working in affordable housing is not easy, and even though I see them at the height of stress, I have noticed the people I work with show grace and true passion for the work. There's a few people I especially want to thank on this journey:



BAHIP and CCRH interns at the 2024 Retreat.

All of the CCRH and BAHIP Interns are incredible people who I know will all go so far in their lives. For those who stay in the industry, I hope to see them in conferences. For those who don't, hopefully life doesn't keep up far apart for long.

Jules and I clicked instantly. Though she is no longer in the BAHIP Program with me, she has truly inspired me with her work ethic and her drive to understand people. She's become a close friend and confidant despite the distance and her departure from the program. Understanding who someone is, their hardships and their strengths, truly knowing where someone comes from, that's one of Jules biggest strengths.



Jules and I at the NPH conference 2023.

Toby is one of the other interns I met through the BAHIP program, and I have never met someone who experiences life the same way I do. A wealth of knowledge and one of the most hardworking people I know, when times get tough, I know I can rely on his advice and his friendship to understand what this work means for us.

The People

The Development Team has taught me so much, from how to manage my workload to the actual bits and pieces of affordable housing. I truly believe that the community that Eden has built is one of the main reasons I know I want to continue in this industry, and specifically at this agency. Two people I owe special thanks to are Vasko and Yajaira. Vasko was one of the first people I met at Eden and within an hour, I had made an incredible friend. He is always the first to step up and help others in their time of need and welcome newcomers into the circle. Yajaira, a former BAHIP intern, was kind enough to lend me all her tips and tricks, and openly discuss the fears behind starting a job at an industry you know little about. She's shown me that our curiosity and love for this work will overcome any and all doubts we have in yourself.



Project Developer Tamar standing in Vivalon's garage. Izanie(BAHIP) and Jocelyn(CCRH) with two interns.

My supervisor Tamar departed from Eden just a week ago, but she deserves a huge thanks for not only being patient with all my mistakes and explaining concepts over and over again, but for showing me time and time again that you need to stand up for yourself in this job. As a woman of color, being placed with Tamar was refreshing and helped my confidence grow incredibly. An incredible project developer and a quick thinker, she is an incredible role model in this industry, and I know that if I run into issues in construction, the state, or any committees, I'll be thinking "What would Tamar do?".

Izanie and Monica, thank you for being mothers to our entire cohort. Thank you to Jocelyn from CCRH for being incredibly kind and sharing her experiences with us. You all show such passion for your work and an incredible love for those under your care.

Thank you!

I want to thank all the people I met on this journey for the support they've given me. I truly would not be where I am in life without such a good support system, and definitely not in this industry if I didn't have incredible people to learn from and lean on. Thank you to the Non-Profit Housing Association of Northern California for creating a program for young people of color to learn about issues that affect us all and the communities we were raised in. And thank you Eden Housing for creating a space where I can learn and grow as a young mind in the Affordable Housing industry.



Architectural plans for Vivalon. OAC team looking at adaptability of shelves. Tamar signing the walls of Vivalon. Eden Merch.