

Stephanie Fayette



BAHIP Portfolio- Cohort 8
Bernal Heights Neighborhood Center (BHNC)

Contents



The Intern



The Program



The Agency



Key Projects & Work



The People



Acknowledgement, Extras



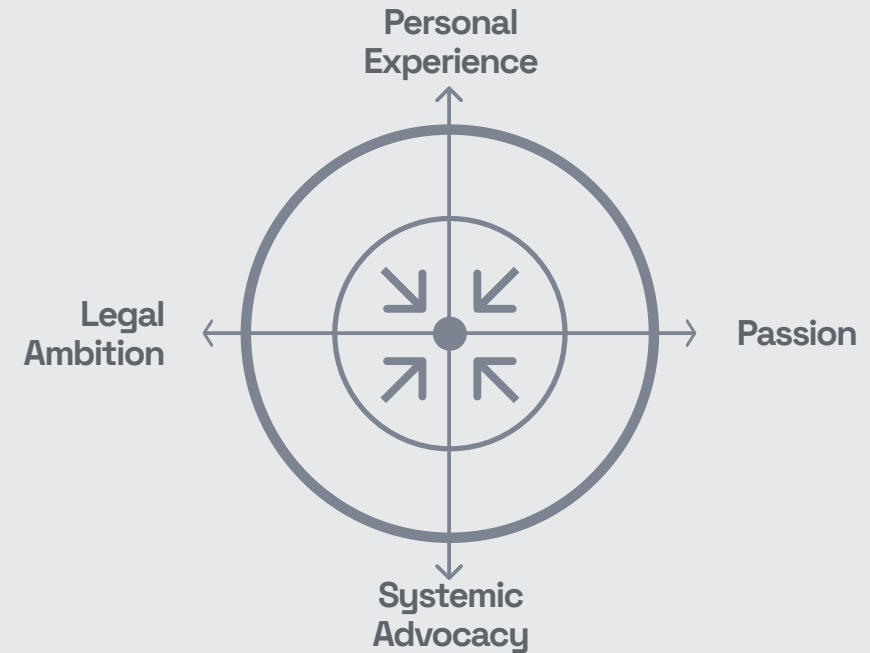
Reflection



5 Learning Competencies

The Intern

My name is Stephanie Fayette, and I am preparing to graduate from Dominican University of California, where I study social justice with a minor in political science. I am from Haiti, and I speak four languages. A fun fact about me is that two of them are self-taught. I would describe myself as liquid. I take the shape of whatever container I find myself in. I have learned how to adapt, how to survive, and more importantly, how to grow in spaces that were not built with people like me in mind. Living in this country has not always been easy, but it has deepened my understanding of inequality and strengthened my desire to advocate for those whose voices are often ignored. Through my studies, I have developed a strong interest in public policy, law, and community-based research. I am especially passionate about understanding how systems impact marginalized communities and how those systems can be changed. My ultimate goal is to attend law school and pursue a career in immigration or public interest law. I want to use my education not just for myself, but as a tool to advocate for others.





The Program—BAHIP

BAHIP was created by NPH to help students of color enter the field of affordable housing. The program places interns with affordable housing agencies across the Bay Area, providing hands on experience and exposure to the people, organizations, and communities working to create and preserve affordable housing.

A key part of the BAHIP experience is the opportunity to develop knowledge and skills through five core competencies: Financial Pro Forma, Development Finance Applications, Development Plans and Project Approval Process, Loan Closings, and Leadership Development. These competencies serve as a framework for the program and guide our learning throughout the year. Through trainings, project work, site visits, conferences, and day-to-day internship experiences, I was able to build my understanding of each area while gaining firsthand exposure to the many components that make affordable housing development possible.

One of the most meaningful parts of BAHIP has been the cohort. My fellow interns and I have spent the year learning alongside one another and, honestly, teaching each other too. It has been refreshing to have a group of peers who understand the work we are doing and the challenges we are navigating. Over the course of the program, we have built relationships, shared experiences, and grown together both professionally and personally. BAHIP has also challenged many assumptions I once had about affordable housing and expanded my understanding of what this work truly involves.

Throughout the year, BAHIP offered trainings that introduced us to different aspects of affordable housing and the broader systems that shape housing opportunities. These trainings encouraged us to think critically about housing, equity, and the role affordable housing plays in strengthening communities.

BAHIP, along with its sister program, the California Coalition for Rural Housing (CCRH), hosted two retreats: the Summer Retreat in Sacramento and the Mid Winter Retreat in Oakland. During these retreats, we learned from professionals across the affordable housing field and visited housing developments throughout California. Seeing these projects in person helped connect what we were learning to real communities and real people. The retreats also gave us opportunities to learn more about ourselves, strengthen our communication skills, and reflect on how we show up in professional spaces. As interns, we grew closer during these experiences and built a network of support that extended beyond our individual internships.

Another highlight of the program was attending major housing conferences, including the NPH Conference, the Rural Housing Summit, and Housing California. These experiences allowed me to connect with developers, advocates, policymakers, and other professionals working across the housing field. Being in those spaces helped me better understand the scale of collaboration required to address housing challenges and create lasting change.

Overall, BAHIP has given me more than professional experience. It has given me community, confidence, mentorship, and a network of people who are committed to making housing more accessible and equitable. Most importantly, it has reinforced my commitment to community centered work and deepened my understanding of how housing connects to the broader social justice issues I care about. Thank you, Izanie, Monica, and Austyn, for creating a space where learning, growth, and community could thrive.



Program Competencies

1. Proforma

During my internship, I developed an understanding of how pro formas are used to evaluate the financial feasibility and long term sustainability of affordable housing developments. By assisting with the transfer and organization of financial information for the 3300 Mission AHP Financial Workbook, I gained exposure to the financial planning that supports affordable housing projects. While I did not create the pro forma on my own, I contributed to the process by helping organize and transfer financial data used within the workbook. Prior to this experience, I had never seen a pro forma before. Through hands on exposure to financial workbooks and development materials, I learned how projected development costs, operating budgets, funding sources, and anticipated revenue influence decision making throughout the development process. I can now recognize the purpose of a pro forma, understand how it is used within affordable housing development, and appreciate the level of financial planning required to move a project forward. Through this work, I learned that affordable housing development requires not only a commitment to community needs but also careful financial analysis and coordination to ensure projects remain viable over time.

Proforma						
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
Potential Rental Income	\$ 1,000,000	\$ 1,010,000	\$ 1,020,100	\$ 1,030,301	\$ 1,040,604	\$ 1,051,010
Other Income	\$ 100,000	\$ 101,000	\$ 102,010	\$ 103,030	\$ 104,060	\$ 105,101
Potential Gross Income	\$ 1,100,000	\$ 1,111,000	\$ 1,122,110	\$ 1,133,331	\$ 1,144,664	\$ 1,156,111
Vacancy & Credit Loss	10.00%	8.00%	7.00%	6.00%	5.00%	5.00%
Effective Gross Income	\$ 990,000	\$ 1,022,120	\$ 1,043,562	\$ 1,065,331	\$ 1,087,431	\$ 1,098,306
Operating Expenses	\$ 488,700	\$ 493,587	\$ 498,523	\$ 503,508	\$ 508,543	\$ 513,629
Net Operating Income	\$ 501,300	\$ 528,533	\$ 545,039	\$ 561,823	\$ 578,888	\$ 584,677
Debt Service	\$401,040	\$401,040	\$401,040	\$401,040	\$401,040	
Cash Flow Before Tax	\$ 100,260	\$ 127,493	\$ 143,999	\$ 160,783	\$ 177,848	
Future Sale Value					\$ 7,593,206	
less: Cost of Sale					\$ 455,592	
less: Loan Balance					\$ 3,960,387	
Net Sale Proceeds					\$ 3,177,227	

3. Project Approval Process

I gained an understanding of the many steps required to move an affordable housing project from an idea to reality. Through my involvement with projects such as 3300 Mission and 3333 Mission, I was exposed to project timelines, permitting processes, agency coordination, community outreach efforts, and construction planning. I attended Owner Architect Contractor (OAC) meetings, tracked project progress, and followed project updates as development teams worked to move projects forward. I also had the opportunity to visit the Department of Building Inspection (DBI), which gave me firsthand exposure to the permitting process and helped me better understand the regulatory requirements involved in housing development. Additionally, I supported community outreach efforts, which highlighted the importance of keeping residents informed and engaged throughout the development process. This experience helped me understand that affordable housing development extends far beyond construction. Every project requires extensive planning, approvals, coordination, and problem-solving before a single resident can move in. Through observing and participating in these processes, I developed a greater appreciation for the collaboration, patience, and persistence required to bring affordable housing projects to completion.

5. Leadership Development

Leadership development was woven throughout every aspect of my BAHIP experience. Through community outreach, DAHLIA workshops, presentations, conferences, project meetings, and engagement with residents, I strengthened my communication and relationship building skills. I learned how to navigate professional environments, collaborate with diverse teams, and contribute to discussions about housing and community development with greater confidence. As someone who often works directly with community members, I also learned the importance of meeting people where they are. Whether assisting residents with housing resources, answering questions at community events, or helping individuals navigate application processes, I developed a deeper understanding of what community-centered leadership looks like in practice. These experiences taught me that leadership is not simply about leading others. It is about listening, building trust, remaining adaptable, and creating spaces where people feel informed, supported, and valued.

2. Development Finance Applications

I learned that affordable housing developments often rely on multiple funding sources, including tax credits, public financing, grants, and private investment. Through exposure to project materials and funding related work, I developed a better understanding of the extensive preparation, documentation, and coordination required to secure financing. This competency helped me understand the relationship between community needs, housing policy, and the financial resources necessary to move projects forward.

4. Loan Closings

While I was not directly involved in loan closings during my internship, I developed an understanding of their role in development through BAHIP trainings, project discussions, and exposure to development financing. I learned that loan closings are a critical step in bringing together lenders, investors, developers, and public agencies to finalize financing agreements and move projects forward. In addition, I assisted with gathering and organizing materials for draw submissions, which gave me insight into the ongoing financial reporting and documentation required after financing has been secured. Through this work, I gained a better understanding of the accountability, coordination, and communication necessary between development teams, funders, and project partners throughout the life of a project.

Bernal Heights Neighborhood Center (BHNC)

Bernal Heights Neighborhood Center, often called BHNC, is a community based nonprofit organization located in the Bernal Heights neighborhood of San Francisco. Founded in 1978, BHNC works to preserve and enhance the ethnic, cultural, and economic diversity of Bernal Heights, the Excelsior, and surrounding neighborhoods. The organization focuses on community empowerment through affordable housing, senior services, youth programs, employment support, and community organizing. BHNC's housing affiliate is Bernal Heights Housing Corporation (BHHC). While BHNC serves as the umbrella nonprofit organization and employer of housing development staff, BHHC is the entity that owns and operates many of the affordable housing properties in its portfolio. Together, BHNC and BHHC work on projects that address displacement and create long term affordable housing opportunities in San Francisco neighborhoods.

Developments 3300 Mission, 3333 Mission

Stabilized Large Sites: Bernal Gateway, Market Heights, Crocker Amazon Senior Apartments, St Peter's Supportive Housing

Stabilized Small Sites: Monterey Blvd Apartments, Woolsey Apartments, Hazel Betsey, Moultrie Apartments, Magdalena Mora House, Cortland Ave Apartments

RAD Sites: Alemany Apartments and Holly Court Apartments, in partnership with BRIDGE Housing Coleridge Park Homes (Senior Housing) in partnership with BRIDGE Housing

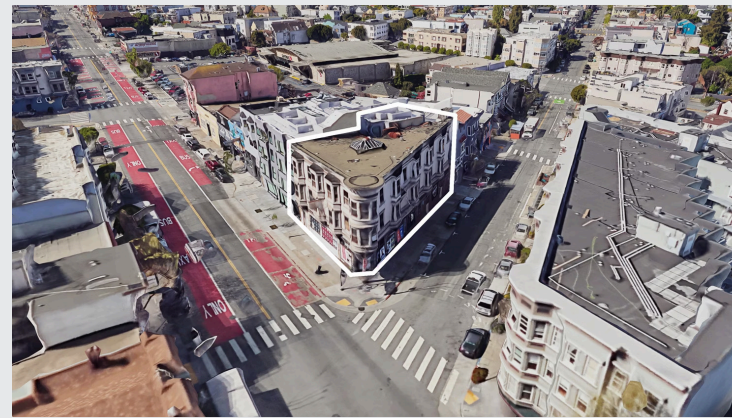
Low-income housing for seniors and TAY (Transitional aged youth and families) - 1100 Ocean Avenue Apartments, in partnership with MERCY Housing

Projects & Work

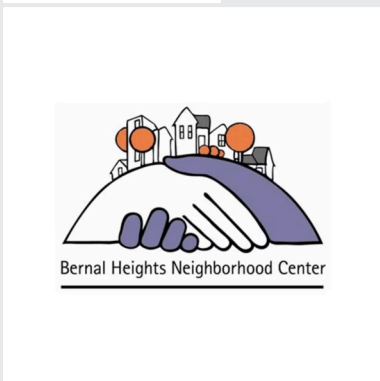


3300 Mission — Under Construction
 100% Affordable Housing
 Up to 35 studio units
 AMI Range
 30%-80%
 (\$32,750 to \$87,300 per year for a single adult)
 Unit size—225–350 square feet
 Commercial / Retail
 776 square feet of commercial/retail space
 Bike Parking
 35 Space
What I did:

- Attended OAC meetings
- Tracked project progress
- Assisted with MOHCD reports, AHOF, and subsidy packet
- Supported marketing for lease-up preparation
- Facilitated DAHLIA workshops
- Supported community outreach
- Assisted with transferring data for funding applications
- Supported public arts community engagement



Project Team
 BHHC
 Tabernacle Community Development Corporation (TCDC)
 Mitchelville Real Estate Group CA, LLC (MREG)
 SFHAF
 BAR Architects Architecture
 Guzman Construction Group
 Plant Construction
 Citizens Financial Group



3333 Mission — Predevelopment

Learned early-stage design planning, financial structuring, and the long timeline before housing gets built

Helped with onsite operational upkeep (PG&E, fire alarm, sprinklers, backflow, plumbing, etc.)

Support community outreach, condo map appeal, assisted with tax exemption application

70 Residential Units

(42 studios and 28 one-bedrooms)

AMI Levels

80% of the units =
\$32,750-\$87,300

20% of the units =
\$87,300-\$130,900

Envisioned Arts and Non-Profit Space

approximately **16,000 square feet**

The General Contractor and Construction Manager will be procured through the local Contract Monitoring Division (CMD) process. BAR Architect are the architects for this project



190 Coleridge _ Pre Dev for Resyndication

Engaged with an existing affordable housing community, deepening understanding of how housing operates beyond the development phase and into lived experience for residents.

attended meeting with the city for loan modification

Developer BHHC, co-developer with BRIDGE Housing

Population: Low-income housing for seniors

Built 1989, Coleridge Park Senior Homes: Total Number and Type of Units

49 apartments

2 studios

43 one-bedrooms

4 two-bedrooms



Community Engagement

What I Did

Participated in Housing Expo, Fiesta on the Hill, Hillwide Garage Sale

Assisted at the food pantry and participated in/hosted bingo for the seniors

Assisted in pedestrian safety meetings for the Bernal community

Know your rights informational workshop, door-to-door outreach

Capstone Research

I was also able to connect my academic work directly to the work I was doing in the community by using my capstone project as both a personal learning experience and a meaningful contribution to the organization. My research explores the question: “How do rising housing costs, redevelopment, and neighborhood change in Bernal Heights affect long-term residents’ sense of identity, stability, and belonging, and how does displacement operate not only as physical removal but as structural othering?” Through this project, I interviewed six community members and listened to their stories about housing, change, memory, and what it means to feel connected to a neighborhood that is constantly evolving. As someone who cares deeply about belonging and community, this project allowed me to better understand how people experience neighborhood change beyond statistics or policy discussions. It strengthened my skills in research, interviewing, and community engagement, while also creating a deliverable that can continue supporting the organization even after my internship ends. The project highlights resident voices, points to gaps in outreach and connection, and offers insights that may help support future programming, housing work, and community engagement efforts moving forward.





Some of many pictures





The People & Reflection

One of the most meaningful parts of this experience has been the people at Bernal. Throughout my internship, I was surrounded by people who are deeply committed to the community and who approach this work with both professionalism and passion. Whether it was during meetings, outreach events, construction discussions, or everyday conversations in the office, it was clear that the work being done was not only about housing development but also about supporting people and preserving community. The people at BHNC also showed me the importance of staying grounded in community, even while working within large systems and institutions. Conversations were not only about construction timelines or reports but also about how developments would impact residents, families, and long-term community stability. Seeing that balance helped me better understand what community-centered development can look like in practice. Another thing I appreciated was how welcoming and supportive the environment was. As someone entering the affordable housing field for the first time, I was given opportunities to learn, ask questions, and observe many different parts of the process. The people around me created an environment where learning felt encouraged rather than intimidating.



What I Learned

The internship taught me that housing development is far more complex than I originally imagined. Before this experience, I mainly thought about affordable housing from the perspective of the people who live in it and the importance of having stable homes. During my internship, I was able to learn about the development side of affordable housing and see everything that happens behind the scenes to make these projects possible.

Working with the housing development team showed me how much coordination, planning, and collaboration is required for a single project to move forward. I attended meetings with architects, contractors, consultants, and city agencies, where discussions ranged from construction timelines and permits to financing, budgets, and project updates. I learned that affordable housing developers are constantly balancing community needs, funding requirements, deadlines, and unexpected challenges that can delay projects.

I also learned how to communicate more professionally, participate in meetings, ask questions, and navigate systems that at first felt unfamiliar and intimidating. There were moments where I had to step outside of my comfort zone, whether it was speaking in professional spaces, helping with outreach, or trying to understand complicated development processes and terminology. Over time, I became more confident in my ability to contribute and take part in conversations that once felt out of reach.

What's Next

Moving forward, I hope to continue doing meaningful, community-centered work in whatever path I take, whether that is in affordable housing, public policy, law, education, or community advocacy. Through my experiences, I have learned that the most impactful work begins with listening to people, understanding their lived realities, and recognizing that everyone deserves to feel seen, valued, and supported. I want to continue being involved in spaces that prioritize dignity, equity, and belonging, especially for communities that are often overlooked or pushed aside.

This project has also shown me that change does not only happen through large policies or institutions. Sometimes it begins with conversations, with people feeling heard, and with communities coming together to support one another. Carrying these lessons forward, I hope to continue contributing to work that not only addresses systemic issues but also reminds people that they belong and that their stories matter.