

# News to Build On

March-April  
2009

THE NON-PROFIT HOUSING ASSOCIATION OF NORTHERN CALIFORNIA

## California Successfully Reenters Bond Market

### \$6.5 billion sale better than expected

California's first sale of general-obligation bonds in nine months finished a day early on March 24 due to tremendous investor interest. The planned sale of \$4 billion in tax-exempt bonds attracted far more investors than expected, resulting in the state selling \$6.5 billion worth of notes.

The state knew it had more than enough demand after its brokerage syndicate took in \$3.2 billion in orders on Monday, March 23, and early the next day just from individual investors. Rather than wait for institutional-investor orders on the next day as planned, State Treasurer Bill Lockyer opened the door for those orders and closed out the deal.

"Investors stepped up and showed their confidence in California," Lockyer said.

Turmoil in capital markets and the State's lengthy budget crisis have kept California out of the bond market since June 2008. On December 17, 2008 the State Pooled Money Investment Board (PMIB) imposed the freeze on all bond funding for infrastructure, including affordable housing projects that have funds from Propositions 46 and 1C.

NPH is advocating for priority consideration of affordable housing developments along with a group of nonprofit developers and advocates. At recent meetings with staff of the Department of Finance, Controller and Treasurer, who comprise the PMIB, our advocates have explained that our projects leverage considerable amounts of private capital, which is jeopardized by the uncertainty over state funding.

The state's Department of Finance (DOF) is responsible for setting priorities from among 5,300 road, home-development, school, and other projects waiting for funding. The California Department of Housing and Community Development (HCD) has prepared a report identifying the funding amounts and timing for affordable housing: Feb – May, \$318.5 million and for June – Aug, we need \$249.3

*(Reentering Bond Market continued on page 3)*

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## From the Desk of the Executive Director

### Dear Members and Friends,

It feels like 1979 all over again. Now, I am not saying this because I am knee deep in NPH's 30th anniversary stationary, stickers and post-it notes. Rather it is the feeling of starting from scratch, and realizing that past experience does not inform future events. It is the spirit of entrepreneurship with which we are stretching our thinking to reinvent ourselves once again, demanding ourselves to color outside of the lines, in order to dream up the fresh ideas and approaches that enable our affordable housing sector to face unprecedented challenges.

At a recent NPH Board retreat, we sketched a wall-sized timeline for the past thirty years and recognized we have conquered daunting challenges in the past. We marveled at how we have grown from a wisp of a dream thirty years ago to a nationally recognized model of achievement. Someone pointed out that it is the very success of our sector in the Bay Area that makes continuing at such a robust pace so challenging. Yet we have more talent, more resources, more experience and more success on the ground than ever before to harness for fresh approaches to the era ahead.

NPH Board member Ryan Chao, Executive Director of Satellite Housing, challenged us with the question, "are we an industry or a movement?" Kara Douglas, also an NPH Board member as well as the Affordable Housing Program Manager for Contra Costa County replied, "we need a movement to support our industry!" We have the capabilities of both. We have public sector goals with private sector means. We have a story that works in every economic era.

Our mission was born through the civil rights movement of the 1960s, taking shape through the invention of urban policy in the 1970s. In the 1980s we worked to create financing mechanisms that would enable ongoing support in the era of Reaganomics, when social welfare support came under fire. We had grown to sufficient size and strength

in the 1990s to enable us to tackle the challenge of community acceptance. In the 2000s we secured large appropriations for housing in the State budget—\$600 million in 2000, \$2.1 billion in 2002 through Proposition 46 and \$2.85 billion in 2006 through Proposition 1C.


The economic surge of the 21st century coupled with population growth in the Bay Area has brought fierceness to the debate over land use to every planning commission and city council in the region, guiding our policy approach to zoning decisions through the housing element process. The issue for the next decade is clearly shaping up: to provide decent homes for the growing numbers of people who earn less, many far less, than our region's median incomes in an era when so much of the government purse is pre-designated for other purposes.

We have new ideas and great talent to bear on the issues we face. We have the strength of NPH's tradition of volunteer effort through collaborative forums and strategic alliances. We have a tremendous portfolio of housing to show off and preserve. We have a lot to celebrate as we invent our way through the challenges.

I look forward to seeing you at our 30th anniversary gala on April 30th. To paraphrase Prince,

*We're gonna party like it's 1979!*

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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*(Reentering Bond Market continued from page 1)*

million. At its March meeting, PMIB voted to spend up to \$500 million from its available cash on bond-funded infrastructure projects.

Of the \$6.54 billion bond sale proceeds, nearly \$4 billion will be used to repay the PMIB account for loans already made during the later part of 2008 when the state was not selling bonds. Some Proposition 46 and 1C developments will be eligible for the remaining \$2.6 billion of these funds, if the underlying program can use tax-exempt bond proceeds. Others will have to rely on the \$500 million released by the PMIB from its cash account and a taxable bond sale that Lockyer hopes to hold in April.

For PMIB updates or a copy of NPH's report on members' stalled projects, visit our website:

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

To find out more or to get involved with NPH's state advocacy, contact Ann Gressani, Policy Development and Communications Director at [ann@nonprofithousing.org](mailto:ann@nonprofithousing.org).

## **NPH's UPCOMING BROWN BAG TRAINING: APRIL 15TH**

**GREEN POLICIES: RESOURCES TO HELP  
NAVIGATE ENERGY EFFICIENCY & GREEN  
BUILDING LOCAL ORDINANCES, STATE CODES,  
AND PROGRAMS**

*Presented by Julieann Summerford, Heschong Mahone Group*

With growing attention on energy, greenhouse gases, and climate change issues, local governments are encouraging, or requiring, developers to incorporate sustainability and energy efficiency into their housing projects. Local governments play a key role in influencing their communities' energy use, greenhouse gas emissions, sustainability, and affordability. This role is expected to grow as stimulus funding arrives and implementation plans for AB 32 are spelled out and as climate change considerations get integrated into CEQA review and the general planning process. This panel will discuss various Bay Area green ordinances and programs, programs and resources for developers, and resources, collaboration, and guidance for local governments.

To register and for more information, visit our website:  
<http://www.nonprofithousing.org/pages/events-and-trainings/brown-bag-trainings.html>

## **FEDERAL LEGISLATIVE UPDATES**

*Federal Legislative Updates*

### **National Stimulus Helps Housing**

New funds authorized by Congress through the American Recovery and Reinvestment Act will immediately boost many programs in California. The new funds are summarized through the chart below.

<b>PROGRAM AREA</b>	<b>ESTIMATED IMPACT IN CALIFORNIA</b>
Community Development Block Grant	\$123.3 million
Lead Hazard Reduction/Healthy Homes	\$17.6 million
Native American Housing Block Grants	\$15.0 million
Neighborhood Stabilization Program	Funds awarded on a competitive basis
Project-Based Rental Assistance (PBRA)	\$305.0 million
Public Housing Capital Fund	\$117.9 million
Tax Credit Assistance Program	\$325.9 million

The above chart is adapted from the California Budget Project's (CBP) report, What does the American Recovery and Reinvestment Act of 2009 mean for California? Available for download through CBP's website:

<http://www.cbp.org/>

For a copy of California's Legislative Analyst Office's report, Federal Economic Stimulus Package: Fiscal Effect on California, visit their website:

[http://www.lao.ca.gov/2009/bud/fed\\_stimulus/fed\\_stimulus\\_031009.aspx](http://www.lao.ca.gov/2009/bud/fed_stimulus/fed_stimulus_031009.aspx)

For more information on federal issues, contact Megan Kirby, Policy Associate, at [megan@nonprofithousing.org](mailto:megan@nonprofithousing.org) or visit our website:

<http://www.nonprofithousing.org/pages/housing-policy-and-advocacy/index.html>

## STATE LEGISLATIVE UPDATES

### *State Legislative Updates*

#### A State Budget – For Now

The California Legislature and Governor have agreed to a \$98 billion, 17-month budget, which resolves the current deficit as well as the next FY 2009-10 budget with a \$40 billion package of cuts and new revenues. Finalization of the package depends on voter approval of \$6 billion in new revenues on a May special election ballot with six measures, described in the chart on this page.

Introduction of new legislation are far fewer and later than usual because of the preoccupation with fiscal matters. Any legislation with cost implications will be held in Appropriations committees until the budget is completely secured.

We are not done with the budget for the year – we will likely see the typical June/July budget discussions taking place later this year. There is one more unknown, besides the May election. Traditionally, the “May Revision” of the budget provides a reassessment based on actual tax revenues. Because of the May 19th election, the revised numbers will likely be released in June 2009. The Legislative Analyst has predicted an additional \$8 billion deficit for the 2009-10 fiscal year due to declining revenues.

State Senate President Pro

Tem, Darryl Steinberg said, “For months those who have lobbied us have told us what not to cut, what not to tax, what not to do. That time is past. We have entered the post-press release period of our budget crisis. I am extending an invitation to both [declared candidates for Governor] Meg Whitman and Steve Poizner to meet with us. They’ve both said that as Governor they could close our budget gap without raising taxes. Well now, that’s what we need to do and we need their list of cuts and savings.”

For more information, the California Legislative Analyst’s latest report, “2009-10 Budget Analysis Series: The Fiscal Outlook Under the February Budget Package,” is available through their website:

<http://www.lao.ca.gov/laoapp/main.aspx>

#### CalHFA Suspends Lending

California’s Housing Finance Agency (CalHFA) has suspended their mortgage-lending programs altogether, along with Texas and Wisconsin. Many other states have sharply reduced lending. The agencies aren’t in trouble because of bad lending. Although their borrowers tend to be of moderate or low income, they had to have good credit and stable income to get a state-backed loan. As a result, default rates and foreclosures on these mortgages are low.

For decades, the state agencies stuck to a simple business model: They sold a mix of tax-exempt and taxable bonds to investors and used the proceeds to fund mortgages. Since states could borrow cheaply, they passed along their low cost to first-time home buyers in the way of below-market mortgage rates. Typically, state agencies could offer mortgage rates that were between 0.5% to 1% less than commercial lenders.

But that business model is no longer operable. The problems began last fall, when the market meltdown scared away buyers of mortgage bonds, some of whom didn’t want to invest in anything related to real estate. As investors fled, interest rates on municipal bonds surged to the point where state agencies could no longer offer attractive mortgage rates.

The California Housing Finance Agency, the nation’s largest state finance agency, suspended its lending program due in part to problems related to variable-rate debt.

Variable-rate debt was used to fund the long-term bonds but was resold daily, weekly or monthly at low short-term rates. By issuing variable-rate debt, states could lower their borrowing costs and more effectively compete for borrowers. In 2006, variable-rate debt comprised 35% of all debt issued by state housing agencies, up from 21% in 2003, according to Fitch Ratings.

But variable-rate debt has effectively hamstrung the agency. That is because the intermediaries that CalHFA relied on to resell the bonds to investors and that guaranteed they would be buyers of last resort for the bonds were downgraded by credit-

*“For months those who have lobbied us have told us what not to cut, what not to tax, what not to do. That time is past. We have entered the post-press release period of our budget crisis.”*

*-State Senate President Pro Tem, Darryl Steinberg*



ratings firms. That scared off investors and left state agencies with higher servicing costs for those bonds.

Variable-rate debt poses the greatest immediate risk to agencies like CalHFA because higher rates they pay on the debt could drain funds. The agency won't make loans until it resolves those problems, and state officials hope the federal government will step in as a buyer.

President Barack Obama pledged last month to work with

Fannie Mae and Freddie Mac to support the state housing finance agencies but has offered no details. Congress tried last year to help state agencies by increasing by \$11 billion the limits on how much agencies can lend, but bond markets collapsed almost as soon as policy makers made that available.

For more information on any of NPH's state activities, contact Ann Gressani, Policy Development and Communications Director, at [ann@nonprohthousing.org](mailto:ann@nonprohthousing.org).

## Summary of Budget Measures on the May 19th Ballot

PROP	DESCRIPTION	VULNERABILITY												
1A	This measure creates a “ <b>rainy day fund</b> ” to collect excess state revenues in good times to be used in periods of lower state revenues.	<p>The outcome of Prop 1A affects three of the tax increases passed by the Legislature. The following are the termination dates depending on the outcome in 1A:</p> <table> <tr> <th></th><th>Pass</th><th>Fail</th></tr> <tr> <td>Sales Tax</td><td>6/30/12</td><td>6/30/11</td></tr> <tr> <td>VLF</td><td>6/30/13</td><td>6/30/11</td></tr> <tr> <td>Income Tax</td><td>12/31/12</td><td>12/31/10</td></tr> </table>		Pass	Fail	Sales Tax	6/30/12	6/30/11	VLF	6/30/13	6/30/11	Income Tax	12/31/12	12/31/10
	Pass	Fail												
Sales Tax	6/30/12	6/30/11												
VLF	6/30/13	6/30/11												
Income Tax	12/31/12	12/31/10												
1B	Amends Prop 98 by requiring additional payments to <b>K-14 education</b> , beginning in 2011-12.	The provisions of Prop 1B are contingent on the passage of Prop 1A.												
1C	Allows the state to borrow from and securitize state <b>Lottery</b> funds.	If Prop 1C fails, the state will not be able to borrow the \$5 billion in 2009-10 that the budget is predicated upon.												
1D	Redirects a portion of <b>Proposition 10</b> funds to achieve budgetary savings. Prop 10 was the cigarette tax passed in 1998 to fund local child and family health and wellness programs	If Prop 1D fails, the General Fund would lose \$608 million in 2009-10 and \$268 million annually from 2010-11 through 2013-14.												
1E	Redirects a portion of <b>Proposition 63</b> funds to achieve savings. Prop 63 was the millionaire's tax passed in 2004 to fund local mental health programs.	This measure would result in state General Fund savings of about \$230 million a year for two years (2009-10 and 2010-11). If Prop 1E fails, the General Fund would lose those funds.												
1F	Amends the Constitution to prevent increases in the annual <b>salary of elected state officials</b> in certain cases when the state General Fund is expected to end the year with a deficit.	This measure is not attached to any others and has no real fiscal impact.												

## REGIONAL LEGISLATIVE UPDATES

### *Regional Legislative Updates*

#### **Great Communities Collaborative Wins First Transit Oriented Development Site**

On March 2nd, after over a year of public meetings, the San Leandro City Council approved the construction of 100 units of affordable housing in the downtown area. “The Alameda” is the first component of the first transit-oriented development (TOD) known as “The Crossings” to be approved since the Station Area Plan was adopted in late 2007. The Crossings is a five acre development that straddles the San Leandro downtown BART station. It will also include a 200-unit market rate condominium complex, a 324 space BART parking garage to replace spaces lost to the new development, and improved pedestrian and bicycle access to the downtown BART station. The Alameda will be built by BRIDGE Housing to families with annual incomes ranging from \$22,000 to \$46,000.

The Great Communities Collaborative is a unique alliance between NPH, environmentalists and social justice groups to advance our shared goals of smart growth and affordable housing. Our partners include the Greenbelt Alliance, TransForm Urban Habitat and Congregations Organizing for Renewal (COR), a faith-based, grassroots community organization made up of thirteen congregations representing 25,000 families across south Alameda County.

#### **MCHAI Begins Training Housing Advocates**

The Marin Community Housing Action Initiative (MCHAI) is hosting three trainings for advocates at the lovely new facilities of Homeward Bound in Novato. Dozens of advocates have benefited from the February training on media relations, and the March training on housing elements. There is still time to sign up for the April training on climate change, which will describe the latest strategies and tools for analyzing the climate benefits of affordable homes, in walkable neighborhoods, near mass transit. Visit NPH’s website for more information and to register:

<http://www.nonprofithousing.org/pages/housing-policy-and-advocacy/campaigns-mchai.html>

MCHAI is a unique partnership between NPH, Greenbelt Alliance and the Marin Community Foundation, which seeks to change the public policy conversation in Marin around affordable housing in an effort to link residents’ environmental concerns with the strong need for more affordable housing so that Marin’s essential workers can live near their jobs.

#### **EBHO Creates Resident Organizing Program**

East Bay Housing Organizations (EBHO) is launching an affordable housing resident organizing program. EBHO recently hired Shawn Roland as Director of Resident Organizing, a new position that will pilot an affordable housing resident leadership program in Oakland. This new position will tap the power of the constituent base of affordable housing residents to advocate for more affordable housing for low-income people. EBHO’s new resident organizing and leadership program will empower affordable housing residents to be affordable housing advocates and engage them in EBHO’s campaigns and programs.

#### **Affordable Housing Week Coming Up—May 8-17**

Regional housing advocates are busy building a roster of activities to celebrate Affordable Housing week in May. Here are a few early highlights:

##### **NAPA**

Napa Valley Community Housing is hosting “A Book Reading Challenge presented by Napa Valley Community Housing” as an awareness campaign to highlight the housing needs of minimum wage workers. The 2009 theme is Working Poor, Living Proud and is relevant to discuss in light of the housing crisis and economic recession.

The book featured is Barbara Ehrenreich’s *Nickel and Dimed, On (Not) Getting by in America*. The book frames the challenges of making ends meet when working at low paying service jobs across the country. The book read will begin with a launch party at Copperfields Books on May 7 and culminate with a panel discussion at the Napa City County Library featuring an economist, employee representatives and business owners.

“We are excited that the community is getting behind this project and pleased that Napa Valley Community Housing is able to facilitate the event as a highlight to Affordable Housing Week,” said Kathleen Dreessen, executive director.

##### **SONOMA**

MONDAY, MAY 11

“Today’s Housing Environment: Challenges & Opportunities”

Affordable Housing Week Kick-off: Leadership Breakfast  
7:30 am – 11:30 am  
*Sponsored by* Sonoma Co. Housing Coalition

### WEDNESDAY, MAY 13

Veterans Housing Solutions, 5:00 – 7:00 pm  
*Sponsored by* Community Housing Sonoma County

Unlocking the Doors to Affordable Housing, starts at 7:00 pm  
*Sponsored by* Sonoma County Housing Authority, Santa Rosa  
Housing Authority and Burbank Housing Management Corp.

Other Affordable Housing Week Events are being planned and  
will be posted on the Sonoma County Housing Coalition's  
website in April:

[http://www.schousingcoalition.org/housing\\_week\\_intro.htm](http://www.schousingcoalition.org/housing_week_intro.htm)

### EAST BAY

East Bay Housing Organizations (EBHO) has a complete  
calendar with all contact information about East Bay  
Affordable Housing Week events posted on its website at [www.EBHO.org](http://www.EBHO.org). Please check the website to confirm date and time,  
as details may change. East Bay highlights include:

### FRIDAY, MAY 8

EBHO's 25th Anniversary Celebration, 5:30 - 8:30 PM  
Oakland Museum of California, 1000 Oak Street, Oakland  
Contact: Earp Events & Fundraising, 510.839.3100 or  
[events@earpevents.com](mailto:events@earpevents.com)

### SATURDAY, MAY 9

Opening Doors to Homes - A Walk to Raise Awareness for  
Affordable Housing, 1 - 4 PM  
Memorial Glade, UC Berkeley Campus  
Contact: Linda Mackey, 510.841.4410 x31, [rcdhousing.org](http://rcdhousing.org) or  
[lmackey@rcdev.org](mailto:lmackey@rcdev.org)  
*Sponsored by* Resources for Community Development

### MONDAY, MAY 11

Preventing and Ending Homelessness in Alameda County:  
EveryOne Home Community Meeting, 9:30 AM - 12 PM  
Family Resource Center 39155 Liberty Street, Fremont, CA  
Contact: Elaine de Coligny, 510.670.9796 or  
[everyonehome@acgov.org](mailto:everyonehome@acgov.org)  
*Sponsored by* Everyone Home

### TUESDAY, MAY 12

Organizing Basics: Learn How to Be an Effective Advocate  
to Provide More Affordable Housing Opportunities in Your  
Community, 1 - 5 PM  
Madison Park Apartments, 100 9th Street, Oakland CA 94607

Contact: Shawn Rowland, 510.663.3830 x312 or  
[Shawn@EBHO.org](mailto:Shawn@EBHO.org)  
*Sponsored by* EBHO

### WEDNESDAY, MAY 13

Building Green: GreenPoint Presentation at AHA's new  
Orchards Senior Housing, 10 AM - 12 PM  
2719 Foothill Blvd, Oakland  
Contact: Adam Deromedi, 510.649.8500 x 25 or  
[aderomedi@ahainc.org](mailto:aderomedi@ahainc.org)  
*Sponsored by* Affordable Housing Associates

### THURSDAY, MAY 14

Josephine Lum Lodge Open House: Highlighting quality  
property management and supportive resident services in the  
long-term success of affordable housing, 12-2 PM  
2747 Oliver Drive, Hayward  
Contact: Catherine Relucio, 510.582.1460 or  
[crelucio@edenhousing.org](mailto:crelucio@edenhousing.org)  
*Sponsored by* Eden Housing

### FRIDAY, MAY 15

Making Change: Federal and State Affordable Housing  
Advocacy Training, 9:30 AM - 12 PM  
Swan's Marketplace Courtyard Meeting Room, 538 9th St.  
Oakland, CA 94607  
Contact: Marilyn Wacks, 415.433.6804 or [mwacks@chpc.net](mailto:mwacks@chpc.net)  
*Sponsored by* California Housing Partnership Corporation and  
Housing California

### SATURDAY, MAY 16

Community Vision for Jobs & Housing: the Future of the  
Concord Naval Weapons Station, 9 AM - 1 PM  
Concord Senior Center, 2727 Parkside Cir, Concord, CA  
Contact: Joel Tena, 510.663.3830 x322 or [Joel@EBHO.org](mailto:Joel@EBHO.org)  
*Sponsored by* Community Coalition for a Sustainable  
Concord, EBHO, Contra Costa Interfaith Supporting  
Community Organization (CCISCO), UC Berkeley Labor  
Center, UC Berkeley Department of City and Regional  
Planning

### SUNDAY, MAY 17

Housing Sabbath (formerly Housing in the Pulpit), times vary  
Various houses of worship throughout Alameda and Contra  
Costa Counties  
Contact: Phil Lawson, 510.663.3830 or [Phil@EBHO.org](mailto:Phil@EBHO.org)  
*Sponsored by* EBHO's Interfaith Communities United for  
Affordable Housing

See Oakland's Affordable Housing by Bicycle, 10- 12:30 PM,  
Start at 10th St. entrance to Oakland Museum of California,  
1000 Oak Street  
*Sponsored by* East Bay Housing Organizations

# STATE HOUSING TRUST UPDATE

## *State Housing Trust Update*

### California's Permanent Source Legislation Introduced

State Senator Darryl Steinberg has introduced SB 500, which will be the legislative vehicle for the creation of a dedicated source of funds for the California Housing Trust Fund. Senator Steinberg, President Pro Tem of the Senate, has yet to reveal the details of the measure he will eventually pursue, pending the resolution of the broader state budget crisis this spring. However, he has committed to housing advocates that he will champion this cause in the current legislative session 2009-2010.

### Oregon's Victory for Dedicated Source Campaign

The Oregon Housing Alliance is celebrating the overwhelming passage of a bill creating a dedicated source of funding for affordable housing. On February 17th the Oregon House passed the Housing Opportunity Bill by a resounding vote of 44-15 on the 26th, quickly followed by a persuasive Senate vote of 20-9. Governor Ted Kulongoski (D) signed the bill on March 12th. The bill will go into effect 90 days after the legislature adjourns.

The dedicated source of revenue is a \$15 increase to the existing \$11 document recording fee applied to a broad set of documents. All proceeds from the \$15 increment are to be used for affordable housing. For the 2009-2011 biennium, the new dedicated source is estimated to generate \$15 million, rising to as much as \$35 million once the market rebounds.

After many years of disagreement among various stakeholders, the Housing Alliance convened a series of facilitated dialogues in the fall of 2007. Representatives of the Housing Alliance, the Oregon Association of Realtors, the Oregon Bankers Association, and the Oregon Home Builders Association spent nearly 18 months learning about one another's perspectives, exploring housing needs in urban and rural communities, and discussing policy options.

The dialogues culminated in a formal agreement to support a \$15 document recording fee increase, higher than industry partners initially were willing to accept. Also critical to arriving at a mutually acceptable solution was agreement that 100% of the fee revenue would directly fund affordable housing and that administrative costs would be limited. The dialogues opened the door to discussion on other issues as well, including land

use and barriers to development, but no legislative proposals were finalized.

The Housing Opportunity Bill (HB 2436) plugs into existing Oregon housing program law that requires the new additional resources to be applied to various housing programs already administered by the Department of Housing and Community Services.

- 76% of the funds are to be spent for a variety of multifamily rental housing including new construction or rehabilitation programs
- 10% will be for programs that prevent or end homelessness
- 14% will support first-time, lower income homebuyers.

For more information about state housing trust fund efforts, go to the website of the Center for Community Change, whose projects include one on State Housing Trust Funds:

<http://www.communitychange.org/our-projects/htf>

### Housing California's 2009 Annual Conference & 30th Anniversary Gala

#### Schedule of Events

**Monday, April 27** - Pre-conference Institutes  
(Intensive, 5-hour training sessions on a single topic).

**Monday, April 27** (evening) - 30th Anniversary Gala  
honoring Dianne J. Spaulding, State Senator Darrell  
Steinberg and Louis Vismara, M.D.

**Tuesday, April 28 - Wednesday, April 29** -  
General Conference and exhibits.

**Tuesday, April 28** - Lobby Day 2009. Become a  
lobbyist for a day. No experience necessary!

**Tuesday, April 28** (evening) - NEW! Young  
Professionals (Individuals under the age of 35)  
Networking Event.

For additional information and to register online, visit  
Housing California's website:

<http://www.housingca.org/events/annualconference/>



## RESEARCH UPDATE

### *Research Update*

#### One in 50 U.S. Children Is Homeless

A new report released today by the National Center on Family Homelessness finds more than 1.5 million children are homeless annually in the United States—one in every 50 American children. “America’s Youngest Outcasts: State Report Card on Child Homelessness” offers the first comprehensive state-by-state data on the status of homeless children and ranks the 50 states from top to bottom. The report urges federal and state action to end child homelessness and recommends how this can be done.

“America’s Youngest Outcasts” documents the extent of child homelessness, describes the plight of these children, profiles and ranks the states, and proposes solutions. The report presents several national data sets in one place for the first time, offering the clearest snapshot of child homelessness to date.

“Children without homes are on the frontline of the nation’s economic crisis. These numbers will grow as home foreclosures continue to rise,” said Ellen L. Bassuk, M.D., president of the National Center on Family Homelessness and Associate Professor of Psychiatry at Harvard Medical School. “Our report underlines the need for every state—as well as the Obama Administration and Congress—to provide equal opportunities for all American children to grow and thrive in the safety and security of their own homes.”

According to the report, children experiencing homelessness have twice the rate of moderate to severe health conditions compared to middle class children, and twice the emotional problems. They struggle in school, with an average 16% lower proficiency in math and reading, and an estimated graduation rate below 25%.

The complete report and a 16-page summary document can be downloaded at:

<http://www.HomelessChildrenAmerica.org>

#### Layperson’s Foreclosure Guide Now Available

A helpful guide for consumers with financial concerns has been prepared by law students at the University of San Francisco (USF) School of Law. The new 11 page resource is called “Loan Default and Foreclosure: A Brief Guide for California Homeowners.” The target audience is homeowners who are

facing loan default and/or possible foreclosure. The guide provides a brief but comprehensive overview of the options available to them. It is written in a clear and direct manner that avoids legal jargon as much as possible. It provides contact information and follow up suggestions (It is NOT legal advice and clearly states so in a footer on each page). The guide was compiled by USF law students enrolled in Professor Shirley Hochhausen’s Predatory Lending Clinic. Copies can be downloaded at:

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

### **MCHAI** **Climate Change Training**

**April 16, 2009**

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 of Greenbelt Alliance.

**Cost:** To cover the cost of lunch, we ask \$10 for the workshop.

**When:** April 16, 10am-2pm

**Where:** Homeward Bound Marin Conference Room (on the old Hamilton Base), 1385 N. Hamilton Parkway, Novato

**RSVP Deadline: April 10**

Download the registration form:  
[http://www.nonprofithousing.org/pdf\\_attachments/MarinTraining.pdf](http://www.nonprofithousing.org/pdf_attachments/MarinTraining.pdf)

Questions? Contact Joanna Beck at 415-491-4731 or [joanna@nonprofithousing.org](mailto:joanna@nonprofithousing.org).

# HOUSING SPOTLIGHT

## Welcome Home “Green” Seniors!

Petaluma Ecumenical Properties (PEP Housing) welcomed 62 seniors into their newest development, Casa Grande Senior Apartments, in January. Located in Petaluma and taking more than five years from concept to completion, Casa Grande Senior Apartments is PEP Housing’s largest and most innovative development in their 30-year history.

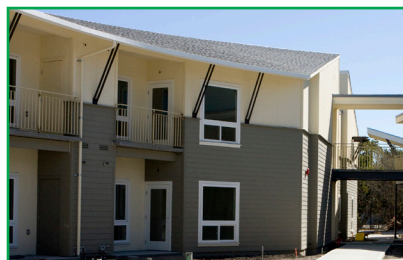
Built by Midstate Construction, Casa Grande is comprised of 57 one-bedroom apartments and 1,850 square feet of community space, which feature exterior balconies with views of nearby Adobe Creek and covered corridors.

## A New Shade of Green

Answering the urgent call for more sustainable development, Casa Grande Senior Apartments will be the first “green-rated” multi-family project in the City of Petaluma. Casa Grande Senior Apartments will take into account how it affects the environment, seeking to maximize the concept of sustainability in the Bay Area community.

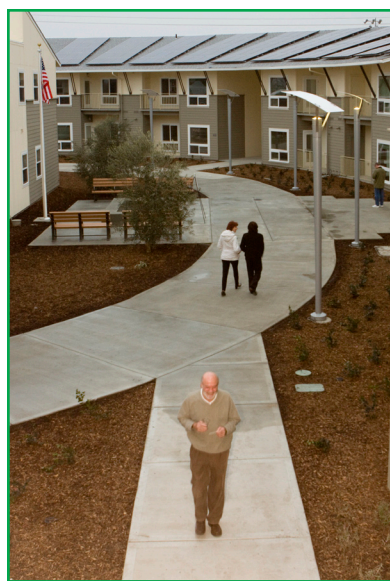
In February 2008, Casa Grande Senior Apartments received a score of 103 points on the Build It Green rating checklist. Buildings that achieve at least 50 Green Points (with a minimum number of Green Points earned in various categories) are eligible to become Green Point Rated. With more than double the required points, PEP Housing’s Casa Grande Senior Apartments easily earned a Petaluma Build It Green certificate. Some of the innovative green features include photovoltaic system, hydronic heating, water efficient landscaping with satellite irrigation control, light gauge recycled content steel framing, and recycling a minimum of 75% of waste.

Additionally, the National Association of Home Builders (NAHB) announced that PEP Housing is a finalist for the 2009 NAHB National Green Building Awards. The prestigious annual



awards are presented to organizations for advancing green building through innovative design and construction techniques, successful educational programs and advocacy efforts.

## Universal Design



Casa Grande Senior Apartments will be the first 100% universally designed residential project in Marin and Sonoma counties. Universal design allows independent seniors and people with disabilities to retain their independence for much longer periods by incorporating design features which help prevent falls and injuries.

Architect Tony Battaglia of Archumana designed the development around the main pedestrian access — the promenade — and is oriented towards Adobe Creek, which borders the south side of the property. PEP Housing has met with the director of Casa Grande High School’s United Anglers to establish an inter-generational component to their program as well. “It would bring much joy and satisfaction to our seniors by working with the high school students to maintain the creek,” said Resident Services Coordinator Gary “Buz” Hermes. “It’s our hope that through an inter-generational program, seniors and teens will learn from and about each other, which will help bridge the generation gap and foster a stronger community.”

Do you have an affordable housing project that you would like to have featured in an upcoming issue of *News to Build On*?

To submit your project for consideration, simply forward the project name, a detailed description and print quality images to Leah Prassinis, Membership and Resource Development Associate, at [leah@nonprohthousing.org](mailto:leah@nonprohthousing.org).

# NPH's 30TH ANNIVERSARY GALA

*You're cordially invited*

THURSDAY, APRIL 30, 2009

JULIA MORGAN BALLROOM, MERCHANTS EXCHANGE BUILDING  
465 CALIFORNIA STREET, SAN FRANCISCO  
(BETWEEN SANSOME STREET AND MONTGOMERY STREET)

5:30 P.M. TO 8:30 P.M.

PROGRAM BEGINS AT 6:00 P.M.

HEAVY HORS D'OEUVRES & HOSTED WINE AND BEER



## HONORARY COMMITTEE

The Hon. Anna G. Eshoo  
The Hon. Dianne Feinstein  
The Hon. Mike Honda  
The Hon. Barbara Lee  
The Hon. Zoe Lofgren  
The Hon. Jerry McNerney  
The Hon. Jackie Speier  
The Hon. Ellen O. Tauscher  
The Hon. Lynn Woolsey  
The Hon. Tom Ammiano  
The Hon. Jim Beall, Jr.  
The Hon. Mary Hayashi  
The Hon. Jerry Hill  
The Hon. Jared Huffman  
The Hon. Mark Leno  
The Hon. Sandré R. Swanson  
The Hon. Leland Yee



## HOST COMMITTEE

Sally Carlson, Chair  
Valerie Agostino  
Don Falk  
Janet Falk  
Jane Graf  
Carla Javits  
Marie W. Junker  
Phillip Kilbridge  
Linda Mandolini  
Betty Pagett  
Gabriel Speyer  
Lydia Tan

\_\_\_\_ Reserve my spot on the guest list!

\_\_\_\_ NPH Members: \$150

\_\_\_\_ Non-Members: \$200

For community rates, please call (415) 989-8160 ext. 14.

\_\_\_\_ Please donate # \_\_\_\_ of my tickets above to low-income residents or NPH supporters.

\_\_\_\_ Sorry, can't make it, but I would like to donate  
\$ \_\_\_\_\_ to support NPH.

\_\_\_\_ Count me in as a 30th Anniversary Gala Sponsor:

- \_\_\_\_ Visionary (\$10,000)
- \_\_\_\_ Community Voice (\$5,000)
- \_\_\_\_ Community Pillar (\$2,500)
- \_\_\_\_ Cornerstone (\$1,500)
- \_\_\_\_ Groundbreaker (\$1,000)
- \_\_\_\_ Friendly Neighbor (\$500)
- \_\_\_\_ Advocate (\$250)

## PAYMENT METHOD

My payment = \$ \_\_\_\_\_

\_\_\_\_ Check enclosed payable to NPH

\_\_\_\_ Invoice me

\_\_\_\_ Credit Card (Visa or Mastercard only)

Credit Card #: \_\_\_\_\_

Expiration Date: \_\_\_\_\_

Name on card: \_\_\_\_\_

Signature: \_\_\_\_\_

Return form to NPH at:

Fax: (415) 989-8166

Mail: 369 Pine Street, Suite 350, San Francisco, CA 94104

Online registration and more information available at:

<http://www.nonprofithousing.org/pages/events-and-trainings/spring-gala.html>

Questions? Contact Leah Prassinis at 415-989-8160 ext. 14  
or [leah@nonprofithousing.org](mailto:leah@nonprofithousing.org).

**COMING SOON**

*Coming Soon*

**NPH's UPCOMING BROWN BAG**

Green Policies: Resources to Help Navigate Energy Efficiency & Green Building Local Ordinances, State Codes, and Programs

**NPH Conference Room**

369 Pine Street, Suite 310, San Francisco

April 15, 2009; 12-2 PM (*lunch provided*)

To register and for more information:

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



A LEGACY OF LEADERSHIP AND LANDMARK LEGISLATION

THE NON-PROFIT HOUSING ASSOCIATION OF NORTHERN CALIFORNIA

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