

News to Build On

Fall Issue
2011

THE NON-PROFIT HOUSING ASSOCIATION OF NORTHERN CALIFORNIA

A Busy Third Year for the Marin County Housing Action Initiative (MCHAI)

It used to take Anelyn Gallego three hours round-trip to drive from her home in Fairfield to her job in Corte Madera. She endured this for over a year because housing options simply weren't available in Marin on her salary as an office assistant with the California Highway Patrol. But then in 2010, EAH Housing opened San Clemente Place – a new affordable-housing community located right down the street from her workplace. She and her daughter moved in last year. Now Anelyn just walks to work. It takes two minutes.



*San Clemente Place, Corte Madera
Photo courtesy of EAH Housing*

If you had to encapsulate the work of the Marin Community Housing Action Initiative (MCHAI) over the past year, it would be working to replicate and share Anelyn's success story.

MCHAI is a multi-year partnership between the Non-Profit Housing Association, Greenbelt Alliance and the Marin Community Foundation to increase affordable housing options throughout Marin. It has focused this past year on the problem that most of Marin's workforce still has Anelyn's old commute. Nearly 60 percent of Marin workers live outside the county and commute in each day. This has had great impact on Marin's highway traffic and greenhouse gas emissions, while stressing workers' families, employers and communities.

The Launch of Live Local

Year 3 of MCHAI began with a new frame for the initiative's efforts to address these interrelated problems. Enter Live Local. The new campaign aims to make it easier for people with strong roots in Marin to live closer to where they work. Live Local received a big push with NPH's release of a new report called *Miles from Home* in February. The report drew broad attention to the difficulty that Marin's employees have finding affordable living options in Marin. One of the startling findings of *Miles from Home* is that Marin's workers live farther away from their workplace than any other workforce in the Bay Area. In fact, Marin (MCHAI continued on page 11).

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From the Desk of the Executive Director

Dear Members and Friends,

The fate of many new affordable housing projects has been hanging in the balance ever since Governor Jerry Brown proposed to eliminate redevelopment agencies across the state earlier this year. We spent much of the first half of 2011 defending the need for redevelopment agencies, the largest local source of funding for affordable housing. We now await a decision by the California State Supreme Court regarding their ultimate fate.

It is clear to me, and to many of you who I have been talking to these past few months, that the affordable housing financing model needs to be re-tooled, keeping the effective parts and innovating for a sustainable future. We must create a new business model, and at the heart of it is a source of permanent, reliable funding for affordable housing.

Coinciding with this desire to establish this new model, NPH's conference theme this year is "Transformation: Creating a New Future for Affordable Housing". Transformation embodies both hope and action. Despite the barrage of challenges with our field's funding delivery system, there has been no talk of backing down and giving in. Our field continues to have hope that we will work through these challenges and emerge stronger.

We also know that hope alone is not enough. We need action. The NPH conference will gather the best minds in housing to inspire ideas for action. I encourage you to bring your creativity, experience, energy, and enthusiasm, and be a part of the transformation of our movement.

The NPH keynote plenary will feature Claudia Cappio, the Executive Director of the California Housing Finance Agency. Working closely with Governor Jerry Brown, Claudia has been tasked with integrating and streamlining the operations of California's housing

finance agencies. Specifically, Claudia has been working to achieve greater efficiencies in the housing delivery system and examining cost containment strategies as we move forward with the development of a new plan for a permanent and ongoing source of funding for affordable housing development.

Also, we are back at a prior location this year – the Hilton San Francisco Union Square. The hotel is located near several transit options, and also offers secure bicycle parking. The conference facilities will be conveniently located on a single floor, with a spacious and central exhibitor area. A special exhibitor table will be dedicated to Bay Area's local housing trust funds that commit public sources of revenue and create a dedicated local ongoing funding source for affordable housing.

I am hopeful that this year's conference turns a traditional opportunity for networking and peer learning into an experience that inspires us to work in solidarity to achieve our goal of a permanent source of funding for affordable housing. We are fortunate to have a tremendously broad coalition of members and supporters who share our goals. Together we can accomplish so much more, particularly now, when the needs are the greatest.

I look forward to seeing you at our conference on October 19th at the Hilton San Francisco Union Square.

Sincerely,



Dianne J. Spaulding
Executive Director

News to Build On

News to Build On is the quarterly 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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Gordon Chin: A Legacy of Leadership, Neighborhood Preservation and Effective Community Development



Gordon Chin

Long-time community activist and visionary, Gordon Chin is retiring from his role as executive director at the Chinatown Community Development Center (Chinatown CDC). What Chinatown is today is in large part a product of Gordon Chin's passion and vision. Like his mother and grandmother, Gordon was born and raised in one of San Francisco's oldest and most storied neighborhoods. As a community activist in the 1960's, Gordon got involved in serving the Chinatown community during the wave of gang violence and later the International Hotel struggle. Despite its full occupancy, during the urban renewal movement of the mid-1960s, the International Hotel was targeted for demolition and hundreds of low-income seniors and families were evicted. Thirty-six years later, thanks to efforts of Gordon Chin and many Chinatown CDC staff and advocates, the International Hotel Senior Housing now provides 86 units of affordable housing for seniors.

Chinatown CDC was founded in April 1977 with Gordon as one of the founding members. The organization was a product of five grassroots groups coming together to create a non-profit organization that advocated for affordable housing, tenants' rights, open space and neighborhood revitalization. As Chinatown CDC's first executive director, Gordon fought for rezoning to protect multi-family units above street-level businesses, the protection of open space, the revitalization

of alleyways and the preservation of thousands of affordable housing units in Chinatown.

Chinatown CDC has also been instrumental in building and sustaining NPH over the years. As a matter of fact, Vivian Fei Tsen, Chinatown CDC's current board chair, was one of the original founding NPH board members in 1979. Other Chinatown CDC staff members like Howard Gong and Joanne Lee have served on the NPH board as well. No group has been as responsive to NPH calls for action to demonstrate in Sacramento and other important political environments than the staff and residents of Chinatown CDC.

Chinatown CDC's programs now serve 4,000 low-income residents, youth, families and seniors. They have built and continue to operate 2,300 units of affordable housing throughout San Francisco. Their social service programs for families and the elderly continue to generate national praise. Three decades later, Chinatown CDC carries on their history of advocating for sound land-use policies and a better public transportation system that serves one of the densest communities in the country.

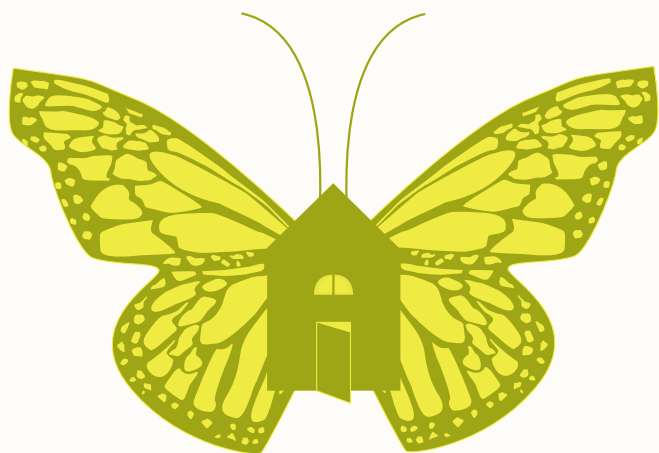
Chinatown CDC's Board of Directors announced in April 2011 that Norman Fong, the organization's deputy director of programs, would be succeeding Gordon as executive director. Norman has dedicated 21 years of his career working for the organization and has played an integral role in building and strengthening the organization's current programs.



Chinatown CDC's Winnie Chu, Norman Fong, Gordon Chin

Starting October 2011, Norman will be leading the organization at a time of new growth. The organization has recently *(Chin's Legacy continued on page 9).*

32ND ANNUAL NPH FALL CONFERENCE



TRANSformation

Creating a New Future for Affordable Housing

Tuesday, September 21, 2010

8:00 a.m. to 5:30 p.m.

Hilton San Francisco Union Square

333 O'Farrell Street, San Francisco
Between Mason & Taylor Streets
(Near Powell Street BART)

Keynote Plenary:



Claudia Cappio

The NPH keynote plenary will feature **Claudia Cappio**, Executive Director of the California Housing Finance Agency.

The following 17 workshops will be presented at this year's conference:

HOUSING DEVELOPMENT AND FINANCE

- Case Studies in Public Housing Revitalization (*Development*)
- Rehab Pitfalls: What to Expect That You're Not Expecting (*Development*)
- Studies in Structuring Multifamily Construction and Permanent Financing (*Finance*)
- What Do We Know? How Your Investment Market Has Gone All Wrong for the Last 5 Years (*Finance*)
- Recapitalizing and Revitalizing Older Properties (*Finance*)
- California Tax Credit Allocation Committee Update (*Finance*)
- Underwriting an Organization: 3 Different Perspectives- Lender, CDFI and Investor (*Finance*)
- What's Next for Redevelopment and Affordable Housing? (*Finance*)

HOUSING POLICY, ADVOCACY, & COMMUNITY ORGANIZING

- Report From DC: Update on Rental Housing Policy
- Just the Facts: How Data Can Inform Local Neighborhood Stabilization Efforts
- Inclusionary Housing Update
- Using Research to Build Community Support for Affordable Housing
- California State Funding

PROPERTY & ASSET MANAGEMENT

- Designing and Leasing Commercial Space
- Supporting Broadband Access for Affordable Housing Tenants
- Lessons From The Franciscan Towers Fire
- How to Green Your Portfolio- A Wholistic Approach



**MORE CONFERENCE DETAILS AND
REGISTRATION FORM ON PAGE 6!**

32ND ANNUAL NPH FALL CONFERENCE

Thank you to the sponsors of the 32nd Annual NPH Fall Conference!
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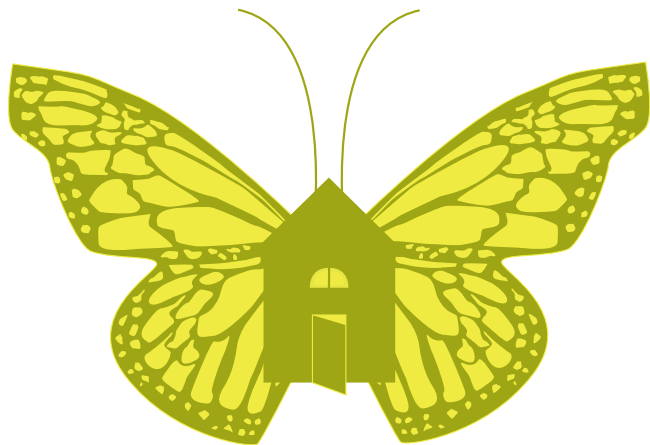
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32ND ANNUAL NPH FALL CONFERENCE

OCTOBER 19, 2011 • SAN FRANCISCO



TRANSformation

Creating a New Future for Affordable Housing

Be part of the only regional conference for the affordable housing community in Northern California. Join over 500 of your peers and colleagues for brand new workshops and listen to a special keynote presentation. Workshop topics range from the nuts and bolts of operations and development, to strategies that shape public policy and engage community support.

For conference details and updates:
nph.convio.net/2011_conference

CONFERENCE DAY SCHEDULE

8:00 am	Registration Begins
8:00 - 9:00 am	Networking Breakfast
9:15 - 10:45 am	Workshop Session I
11:00 am - 12:00pm	Keynote Plenary
12:00pm - 1:00 pm	Networking Lunch
1:15 - 2:45 pm	Workshop Session II
2:45 - 3:00 pm	Afternoon Break
3:00 - 4:30 pm	Workshop Session III
4:30 - 5:30 pm	Networking Reception

CONFERENCE LOCATION

HILTON SAN FRANCISCO UNION SQUARE
333 O'Farrell Street, San Francisco (Powell BART)

CONFERENCE REGISTRATION

Includes all sessions, meals, refreshments and entry to the exhibit hall.

REGISTER:	by 10/5	after 10/5
NPH Members:	\$250	\$300
Non-Members:	\$375	\$425
Additional Passes*:	\$200	\$275

- *If your organization is sending more than one attendee, additional passes are available for only \$200.
- For community rates and volunteer opportunities, please contact 415.989.8160 x 10 or conference@nonprofithousing.org

1 WORKSHOP PREFERENCES

Rank your workshop preferences from the list above (by number please). This will help us determine appropriate room size and scheduling. Thank you for your help.

1st preference: _____
2nd preference: _____
3rd preference: _____

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1st conference pass x \$_____ = _____
of additional staff x \$_____ = _____
YOUR TOTAL = _____

3 PAYMENT METHOD

___ Invoice me
___ Check enclosed (payable to NPH)
___ Credit Card - Pay online at
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ORGANIZATION: _____

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CITY, STATE, ZIP: _____

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NAME(S) OF ATTENDEE(S): _____

(ATTACH ADDITIONAL SHEETS AS NEEDED)

Complete this form and return it to NPH by October 5th for early bird registration.

Mail: 369 Pine Street, Suite 350; San Francisco, CA 94104 | Fax: 415.989.8166 | Email: conference@nonprofithousing.org

FEDERAL POLICY UPDATE

Federal Policy Update

Federal Budget and HUD Programs

On September 8th, the House Transportation, Housing and Urban Development (THUD) Appropriations Subcommittee unanimously approved the fiscal year 2012 appropriations bill, and passed it forward to the House Appropriations Committee. The THUD appropriations mark-up allocates \$38.1 billion for HUD programs, with significant cuts to certain programs.

With a goal of maintaining assistance for those households already receiving some form of housing support through HUD programs, the Subcommittee sufficiently funded the Section 8 Tenant-Based and Project-Based Rental Assistance programs and the Community Development Block Grant program to preserve assistance for existing program participants. At the same time, however, the Subcommittee cut the HOME program by 25% and made major cuts to public housing funding programs. The HOPE VI program, including the Choice Neighborhood Initiative, and the Sustainable Communities Initiative were eliminated completely.

Low Income Housing Tax Credits

In recent months, the Low Income Housing Tax Credit program faced some criticism about the cost of projects funded in part by tax credit dollars, primarily in the Southern California media outlets. Housing organizations across the country reported press coverage and other public concern over project costs in their states, and noted that there is widespread misunderstanding about the realities of development expenses for affordable housing properties, especially in higher-cost markets. In California, an expose in the publication *Voice of San Diego* about LIHTC-sponsored development costs led to a series of cost-containment public information forums held by the California Tax Credit Allocation Committee (CTCAC). These forums were held to address the concerns and try both to better explain to the public the reasons for high-cost developments within the program, as well as to identify areas and methods through which LIHTC-funded projects might reduce overall costs.

NPH recently held a meeting of its Tax Credit Committee to discuss the issue and help to develop suggestions for meeting these two goals, and will continue to participate in constructive conversations to improve and protect this important funding program. NPH members and staff will provide oral testimony at a public hearing to be held by CTCAC on September 14th in Sacramento.

STATE POLICY UPDATE

State Policy Update

Redevelopment

On August 11th, the California Supreme Court agreed to review the petition submitted by the California Redevelopment Association and the League of California Cities, challenging the constitutionality of budget trailer bills ABX1 26 and 27. The Court also granted a stay on most provisions of the two trailer bills, thereby limiting the activities of all redevelopment agencies to existing enforceable obligations, regardless of their decision to opt in or opt out under the Acts. The Court will review the case through the fall of 2011, and aims to issue an opinion by January 15, 2012.

Meanwhile, at the end of the Legislative Session on September 9th, only one redevelopment clean-up bill, SBX1 8, passed through the Legislature to the Governor's desk. This bill authorizes a redevelopment agency to extend by an additional five years the repayment of funds borrowed from the Low and Moderate Income Housing (Low-Mod) Fund to make certain payments for fiscal years 2009-10 and 2010-11. Among other conditions, an agency would have to make a finding that there are insufficient funds elsewhere with which to repay the borrowed Low-Mod funds, and address how the repayment timeline extension will affect the production of low- and moderate-income housing. Additionally, an agency would be required to create a repayment schedule according to terms laid out in the bill.

State Legislation

SB 450 (Lowenthal), which reforms the housing side of redevelopment agency activities, passed through the Legislature, despite both the Legislature's approval of the budget trailer bills regarding redevelopment, and the lawsuit brought by the California Redevelopment Association and the League of California Cities. The bill now awaits the Governor's signature or veto.

NPH was also tracking several bills regarding Infrastructure Financing Districts (IFDs), including two introduced by San Francisco Assembly Members, AB 664 (Ammiano) and AB 485 (Ma), and one by Berkeley Senator Loni Hancock, SB 310. All of the proposed IFD bills became two-year bills at the end of the Legislative Session. While NPH recognizes that IFDs are not a substitute for any redevelopment housing funds that may be lost in 2011-12, we will continue to track these bills as they relate to development opportunities in our region.

For more information on the federal and state policy updates, contact Gabriella Chiarenza, Policy Associate, at gabriella@nonprofithousing.org or (415) 989-8160 x19.

REGIONAL UPDATE

Regional Update

Now more than ever, we need to understand the role that affordable housing plays within the neighborhoods and cities in which it is developed. In 2011, many efforts are underway to change how land use decisions are made and to tie together the regional allocation of housing needs and regional transportation planning in an effort to reduce greenhouse gas emissions from motor vehicle trips.

NPH is conducting a study that explores the impact of the lack of affordable housing and how this affects traffic and increases greenhouse gas emissions. The study will include a qualitative and quantitative analysis of transit patterns of residents living in recently constructed affordable housing developments in San Mateo and Santa Clara Counties. The study will also examine data from the U.S. 2010 Census, the Metropolitan Transportation Commission, the Association of Bay Area Governments, California State Department of Housing and Community Development, the U.S. Department of Housing and Urban Development and the California Employment Development Department to name a few. NPH will compare housing cost information to common entry-level job wages and will determine if workers can live close to where they work.

The goal of the NPH study is to inform policy makers, city planners, transportation planners and interested members of the public about the role that affordable housing development can and does play within a sustainable development and climate change mitigation strategy. In this time of scarce resources, we will seek to demonstrate how affordable housing development advances multiple sustainable community goals. The results of the survey will be presented at NPH's annual conference on October 19th in San Francisco (details on pages 4-6), and a final report will be published and made available to NPH members, planners, elected officials and the general public.

For more information about this regional update, please contact Evelyn Stivers, Field Director, at (415) 989-8160 x35 or evelyn@nonprohousing.org

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California Housing Consortium Hall of Fame Awards Honor NPH Executive Director Dianne Spaulding



Pictured from left: Maureen Higgins; Jim Silverwood; Christine Minnehan; Ray Pearl; Dianne Spaulding; Ken Sauder

The California Housing Consortium (CHC) honored NPH Executive Director Dianne Spaulding with the Outstanding Industry Leadership Award at their annual celebration held on May 26th at the Hotel Casa del Mar in Santa Monica, California. The award commended Dianne for her years of housing advocacy and policy work and profound impact on the affordable housing sector.

Two-hundred of CHC's board of directors, supporters and members attended the day-long event which began with a keynote address from Former Speaker of the Assembly Robert Hertzberg. As the current co-chair of California Forward, a non-partisan, non-profit organization working to fix state government, Hertzberg spoke about winning the long-term fight to permanently fund affordable housing and encouraged the movement to look past the current redevelopment debate. Hertzberg encouraged the group to continue to tell the individual stories of those families and seniors whose lives have been touched by having a safe, decent and affordable place to live.

Later that day, CHC hosted a thought-provoking forum around the idea of consolidating various state and local housing agencies into one large agency that comprehensively funds state affordable housing projects. The debate format panel was moderated by David Smith, CEO of Recap Real Estate Advisors, and participated by Cynthia Parker of BRIDGE Housing Corporation; Lynn Jacobs, former California Housing and Community Development Director; Doug Shoemaker, representing the San Francisco Mayor's Office of Housing; and Jim Silverwood of Affirmed Housing.

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Take the two-minute survey at:
nph.convio.net/social_media_survey

NPH Annual Report



Our 2010/2011 Annual Report will be released on October 19th. Look for the printed report at our Fall Conference (page 4) or download it from our website: www.nonprofithousing.org

(Chin's Legacy continued from page 3).

broken ground on two affordable housing projects totaling \$70 million and 175 units. The \$30 million Veterans Commons on Otis Street, a joint venture with Swords To Plowshares, will transform a surplus city-owned building into affordable rental housing for 76 homeless senior veterans. The \$40 million Mary Helen Rogers Senior Community, at Golden Gate Avenue and Franklin Street, is a ground-up development on a 16,500-square-foot surface parking lot. The project is being developed in partnership with UrbanCore.



Artist rendering of Mary Helen Rogers Senior Community

Gordon's legacy is alive in the buildings that continue to serve low-income families and seniors, in Chinatown parks that are gathering places for local events, and in the thriving, vibrant community that thousands of tourists and local residents enjoy each day. His contributions to improving the quality of life for all residents in Chinatown as well as many other low-income San Francisco neighborhoods has advanced the field of community development and has had a far-reaching impact in communities throughout the Bay Area.



Gordon Chin

HOUSING SPOTLIGHT

Toussin Senior Apartments

If someone would have told Mary Stompe, Executive Director of PEP Housing, that she would be building the first 13-unit affordable senior project in Kentfield, California with 19 sources of funding on a parcel the size of a postage stamp (.38 acres) and seven years in the making, she would have told them that was insanity.

Working with the County of Marin on a surplus piece of property obtained when an old hospital was redeveloped, PEP Housing went to work building a small senior community on the site. Today, the \$6.3 million Toussin Senior Apartments is Kentfield's first newly constructed affordable housing development. Kentfield is an affluent community with a median family income of \$154,673 and a median home value of \$907,300 about 30 miles north of San Francisco.

Toussin Senior Apartments have been designed to provide an engaging and respectful living environment for very low- and low-income seniors. With views of Mt. Tam from many units, a living roof (pictured below), garden area with fruit trees, laundry facilities, excellent public transit options and access to the



were formerly homeless. PEP Housing provided several residents with beds and basic household necessities.

PEP Housing fully understands that seniors require supportive services to help them gracefully age-in-place. Because of this, PEP provides the services of Resident Services Coordinators (RSCs). RSCs assess resident needs, identify and link residents to appropriate services and monitor the delivery of services. RSCs also help residents build informal support networks with other residents and community partners.

PEP Housing was started in 1978 by a group of clergy and civic leaders who were appalled to discover that many elderly people were living out their senior years in converted garages, storage units, and tents without heating or running water. They believed that community volunteers could join together to sponsor and operate housing for low-income seniors. Today PEP Housing has developed 13 senior communities with 287 units in Marin and Sonoma counties, demonstrating that dreams can be realized with perseverance and community support.

For more information about Toussin Senior Apartments or PEP Housing, please call (707) 762-2336 or visit www.pephousing.org.



full range of medical, recreational, retail, education and senior services, the site offers 13 units in an idyllic suburban location for seniors.

Because the property features project-based Section 8 units, applicants come from the Marin Housing Authority's very long waiting list. And since the Marin Housing Authority gives a preference for homeless status, many of the senior residents

"Housing Spotlight" is a column featuring case studies of innovative housing developments throughout the Bay Area. Members who are interested in having a development featured in future issues are encouraged to contact Shannon Rice at shannon@nonprophousing.org.

(MCHAI continued from page 1).

houses less of its workforce than any other county in the region. *Miles from Home* helped readers and the public understand how Marin's unaffordable housing is a major cause of these long commutes.

With stepped-up media outreach in 2011, NPH secured wide exposure for *Miles from Home* and its findings. Eight media outlets published positive stories, including a front-page story in the Marin Independent Journal and a TV spot on KTVU Fox Channel 2. We continue to see findings from *Miles from Home* cited in staff reports and city council meetings.

New Economic Research

To build off of *Miles from Home*, NPH has been working with the Marin Economic Forum (MEF) and the Marin Workforce Housing Trust to document the economic benefits of housing a portion of Marin's in-commuting workforce. A new report is due out in early October. The collaboration with MEF and the Housing Trust is bearing other fruits as well. In Year 4, they are poised to work with NPH to further explore the ways that limited workforce housing affects business recruitment, retention and overall competitiveness in Marin through a wide survey of Marin's businesses.

New Site Finding Tools

Other exciting research this past year has focused on locating smart, infill locations for workforce housing. There is much agreement that new housing should be built near transit, in locations that reduce the need to drive and that minimize strains on city infrastructure. This month, NPH completed the first iteration of new site-finder web program to facilitate this win-win in Marin. This interactive web-tool was developed with GreenInfo, a non-profit organization that assists public interest groups in the use of Geographic Information Systems. It identifies sites in Marin that are located within walking distance of transit and other essential destinations such as schools, parks, grocery stores and pharmacies – sites that would be competitive also for Low-Income Housing Tax Credits (a major funding source for affordable housing).

Housing Element Advocacy

The housing element process remains notoriously long in Marin. But as eight of the county's 12 jurisdictions continue to move through the process of gaining state certification, NPH is helping several jurisdictions create policies that will make it easier to build needed workforce housing. NPH provided pivotal feedback on housing element plans in San Rafael and San Anselmo that are expected to increase financial resources and improve site opportunities. In Novato, we provided critical resources to local advocates, City staff, and Councilmembers to inform the city's housing element deliberations. These resources helped city officials vote in favor



*Robert Hickey, MCHAI
Program Manager*



*Melody Lopez, MCHAI
Program Coordinator*

of permitting reasonable densities for affordable housing at five new sites – in spite of a major anti-affordable housing backlash that grew out of City staff's initial handling of the housing element process.

Finally, in early January, Marin County signed a Voluntary Compliance Agreement with HUD to improve its fair housing practices. This grew out of HUD's 2009 findings that Marin was in "preliminary non-compliance" with numerous fair housing laws. To capitalize on this opportunity, NPH has been working with local partners and Public Advocates, a non-profit law firm and advocacy organization, to advocate for an action plan that draws from NPH's advocacy on local housing elements.

Storytelling

As valuable as statistics and legal agreements are, no doubt some of the most powerful tools for creating new, successful affordable housing communities are the stories of people who actually live in affordable housing. One of the exciting accomplishments from this past year was the start of a new project to lift up Marin's affordable housing stories. MCHAI Program Coordinator Melody Lopez leads the program. So far, Melody has interviewed 46 residents. She will be gathering representative stories in storybook or video form over the coming months. Also in September, Melody will be starting a new program called Live Local Leaders of Marin. This training program will engage residents in telling their stories to a larger audience – from city council meetings to other organizational settings.

Stay Tuned

A great way to stay informed is the Live Local monthly newsletter and website. To subscribe, go to livelocalmarin.org and click "Subscribe to Our Newsletter."

For more information about MCHAI or Live Local, contact Robert Hickey, Program Manager, at (415) 491-4731 or robert@nonprohthousing.org.

COMING SOON

Coming Soon

32nd Annual NPH Fall Conference

October 19, 2011

Hilton Union Square

333 O'Farrell Street, San Francisco

See pages 4-6 for details and registration form.



THE NON-PROFIT HOUSING ASSOCIATION OF NORTHERN CALIFORNIA

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