

News to Build On

Fall Issue
2012

THE NON-PROFIT HOUSING ASSOCIATION OF NORTHERN CALIFORNIA

Affordable Housing Organizations Prepare for the Future: An Interview with Helen Dunlap on the Housing Innovation Working Group

Northern California has always been a hot-bed for innovative ideas for creating affordable housing opportunities. The affordable housing sector in the Bay Area grew dramatically when the federal government began contracting out its housing functions in the 1970s. The need for affordable housing was increasing and the California voters responded by approving a series of general obligation bond measures that supported affordable housing development in the late 1980s and again with Proposition 46 (2002) and Proposition 1C (2006).



(HIWG during their September meeting)

During the last twenty years, the Bay Area's rate of affordable housing production was very high. The region attracted talented housing professionals and received national recognition on its innovative projects and groundbreaking efforts to provide affordable housing.

Many years later, our industry is again in a period of upheaval. This time, federal, state and local resources have been significantly diminished by budgetary issues and negative market conditions. But demand has continued to grow.

To ensure that the affordable housing sector evolves to keep pace with market and political conditions and to come up with new and innovative ways to guarantee the sustainability of the sector, Bay Area Local Initiatives Support Corporation (LISC) and the Non-Profit Housing Association of Northern California (NPH) have collaborated to create the Housing Innovation Working Group (HIWG). The HIWG approach is peer-driven problem solving and the select group of members represent the diversity of the sector in the Bay Area. LISC and NPH hired Helen Dunlap, a renowned housing consultant specialist-

(HIWG continued on page 10)

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From the Desk of the Executive Director

Dear Members and Friends,

I can't believe how quickly this year is going by. In just a few short weeks, it will be time for our community to get together for the Annual NPH Fall Conference. This year's conference theme is: *The New Frontier: Affordable Housing in the Wild Wild West*. Like the challenging and sometimes harsh environment of the Old West, the current landscape for affordable housing has been less than friendly lately. It is my hope that the story of the pioneers, who were drawn to the Frontier by the promise of new opportunity, will inspire our sector. With significantly diminished resources on the federal, state, and local levels, it is now more important to look ahead, be innovative, and work together to create new ways to build affordable housing.

This year's conference will continue our tradition of offering cutting-edge workshops in a variety of skill levels and topics. In addition to our most popular workshops on housing development and finance, there are also workshops focused on property and asset management as well as policy, advocacy and organizing that will stimulate strategies for creating new business models and solutions.

Additionally, we are at a new location this year – Parc 55 Hotel in San Francisco. Located a half block from Powell Street BART and numerous MUNI stops, this hotel has sunny workshop rooms with great acoustics and a spacious and centrally located exhibitor area. For more information about the 33rd Annual NPH Conference, please see pages 3 through 5.

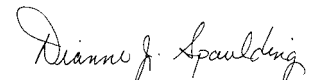
I am very excited that this issue of *News to Build On* features a Q & A with Helen Dunlap, one of the country's premier housing consultants specializing in organizational change. Helen talks about the launch of a new collaboration between NPH and Bay Area

Local Initiatives Support Corporation, which is the creation of a new Housing Innovation Working Group. In the interest of seeing the affordable housing sector keep pace with market forces and a changing development landscape, this new group is designed to come up with concrete strategies to improve the field's operating capacity, examine new business models and innovative methods for building organizational sustainability. Read more about this new group on the front page.

Lastly, it is again time for the NPH membership survey. We at NPH want to continue to provide you with the best services and search for new ways to add value to your membership. On page 11, you'll find the link to the online survey designed to solicit your feedback on NPH's membership benefits and services. Please fill out the survey and get a free Brown Bag pass, on us!

I look forward to seeing you all on October 15 at the NPH Fall Conference!

Sincerely,



Dianne 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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AFFORDABLE HOUSING IN THE WILD WILD WEST

OCTOBER 15, 2012 | PARC 55 WYNDHAM
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Workshops Include:

HOUSING DEVELOPMENT & FINANCE

- The Latest in Tax Credit Pricing & Terms
- Launching New Properties Successfully: How Developers, Property Management, & Resident Services Collaborate for a Thriving New Development
- Preparing for Investor Exit: LIHTC Year 15 Strategies
- California Tax Credit Allocation Committee Update
- Issues in Syndicating & Refinancing Your Older Projects
- How to Refinance & Recapitalize Your Older HUD Properties
- The Silver Lining: Affordable Housing Lending Update
- State Housing Policies & Practices: Creating a New Foundation for Services & Programs

ORGANIZATIONAL DEVELOPMENT & SUSTAINABILITY

- Exploring the Feasibility of a Merger, the AHA/Satellite Experience
- Can Health Care Savings Create a New Funding Model for Affordable Housing?

HOUSING POLICY, ADVOCACY, & COMMUNITY ORGANIZING

- How the Regional Plan Can Create Opportunities for New Development in the Bay Area
- Report From DC: Update on Rental Housing Policy
- Best Practices in Using Soft & Hard Numbers to Tell Your Story
- Keeping Housing Alive in a Post-RDA World
- Collaborative Solutions to Foreclosure
- Organizing for Progressive Tax Strategies for California

PROPERTY & ASSET MANAGEMENT/RESIDENT SERVICES

- Effects of the Economic Downturn on Affordable Housing Occupancy
- Sustaining Organizations Through Portfolio Repositioning

33RD ANNUAL NPH FALL CONFERENCE

THE NEW FRONTIER

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PARC 55 WYNDHAM

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SAN FRANCISCO

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 more information, visit:
www.nonprofithousing.org

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 REGISTRATION

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

REGISTER:	by 9/28	after 9/28
NPH Members:	\$275	\$325
Non-Members:	\$400	\$450
Additional Passes*:	\$225	\$300

- *If your organization is sending more than one attendee, additional passes are available for only \$225.
- For community rates and volunteer opportunities, please contact 415.989.8160 x 10 or conference@nonprofithousing.org

1 PAYMENT AMOUNT

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

2 PAYMENT METHOD

- Invoice me
- Check enclosed (payable to NPH)
- Credit Card - Pay online at nph.convio.net/2012_conference

RSVP CONTACT NAME: _____
 ORGANIZATION: _____
 ADDRESS: _____
 CITY, STATE, ZIP: _____ PHONE: _____
 NAME(S) OF ATTENDEE(S): _____
 (ATTACH ADDITIONAL SHEETS AS NEEDED) _____

Complete this form and return it to NPH by September 28 for early bird registration.
Mail: 369 Pine Street, Suite 350; San Francisco, CA 94104 | Fax: 415.989.8166 | Email: conference@nonprofithousing.org

33RD ANNUAL NPH FALL CONFERENCE

Thank you to the sponsors of the 33rd Annual NPH Fall Conference!
There's still time to sponsor! Email conference@nonprofithousing.org for details.

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REGIONAL POLICY UPDATE

Regional Policy Update

Recent “Wins” for Affordable Housing!

ABAG’s Regional Housing Needs Allocation for 2014 to 2022: Challenges and Opportunities

The Regional Housing Needs Allocation (RHNA) is conducted by the Association of Bay Area Governments (ABAG) and every city and county is assigned a “fair share” housing production goal or allocation. Then, through the local housing element adoption process, each jurisdiction ensures that enough sites are available for housing at a density that would allow for sufficient affordable housing units to be created to meet that allocation.

Suburban jurisdictions in the Bay Area play a vital role in the creation of affordable housing in our region. According to the 2007 ABAG report, *A Place to Call Home*, which is the most recent comprehensive look at housing production in the Bay Area, 70 percent of our low-income housing production and 55 percent of our very low-income housing production occurred in suburban jurisdictions, outside of San Francisco, Oakland and San Jose.

For the housing element cycle of 2014 to 2022, NPH advocated for an allocation based on jobs and transit access. While we did see substantial increases in some job rich and transit rich locations, the methodology is not consistent. Instead of planning principles, ABAG relied on Priority Development Areas (PDAs) or places identified by communities where more development could and should occur through a “specific plan” process. While this has encouraging implications for our ability to implement the plan (it is basically a voluntary plan), the challenge is that too much of the growth—nearly 80 percent of the RHNA—is being allocated to PDAs. This method of allocation essentially makes RHNA a voluntary process and decreases the housing obligations in some job rich or transit rich locations.

However, even given this flawed approach, there is some good news to report: ABAG and MTC are promising more resources to communities that produce and plan for affordable housing through the One Bay Area Grants and through planning grants that will be given to communities to rezone the PDAs. Additionally, because the PDAs are voluntary, there should be more political will within communities to make affordable housing sites available. As advocates, we will need to work to ensure that the sites that are most appropriate for affordable housing are not only correctly zoned, but that the jurisdiction has a commitment and a strategy to acquire the sites for affordable housing production.

Proposition C – San Francisco’s Housing Trust Fund Ballot Measure

San Francisco’s Mayor Ed Lee and the Board of Supervisors have placed a housing trust fund measure, Proposition C, on the November 6 ballot. If approved by a majority of voters, the measure would create a thirty-year source of funding for affordable housing in the city. The housing trust fund would receive \$20 million in its first year and increasing amounts thereafter, up to \$50 million annually by year eleven. The funding is primarily from money that was previously devoted to affordable housing purposes before the state eliminated redevelopment, as well as a portion of the hotel tax already allocated for affordable housing. A companion ballot measure will reform the city’s payroll tax into a gross receipts tax, and a portion of the anticipated new revenues will also support the trust fund in its initial years. *See page 7 for ways to get involved.*

Menlo Park Begins Housing Element Process

In response to litigation, the city of Menlo Park is beginning the housing element adoption process. This will be the first housing element the city has completed since 1991. Menlo Park is known for access to high-paying jobs, a thriving retail district and transit including Caltrain. Through the housing element process, housing advocates can identify barriers to the creation of affordable housing and encourage the city to implement strategies to overcome those barriers, including making funding and sites available for development.

The City of Alameda Allows Multifamily Housing

The voters in the city of Alameda passed Measure A in 1973, an amendment to the city charter that prohibits the construction of apartment units or other multiple-dwelling homes on the island, including condominiums and lofts. In 2010, SunCal attempted to pass, through a ballot measure, a specific plan for the former Alameda naval base that would have allowed multifamily housing. The measure was defeated by almost 70 percentage points.

Given this history, there was speculation among housing advocates that the city would not be able to adopt a valid housing element and that advocates would be forced to attempt to overturn the ban on multifamily housing in court. However, in July, the Alameda City Council opted to amend the zoning ordinance and create an overlay zone that allows multifamily housing “by right” (only requiring design review) in specific areas of the city.

Welcome Diego Gil!



Join the Housing Advocacy Network

The NPH sponsored Housing Advocacy Network (HAN) is currently working on critical local and regional housing issues and campaigns in communities across the Bay Area. HAN provides a great opportunity for advocates and local organizations to join forces and share best practices in efforts to meet regional housing needs. Our regular meetings are held on the first Thursday of the month from noon until 2:00 p.m. in NPH's conference room. Please join us!

For more information, contact Evelyn Stivers, Field Director, at evelyn@nonprofithousing.org

HUD Sustainable Communities Grant Work Moving Forward

The Bay Area Metropolitan Transportation Commission received a \$5 million Sustainable Communities Initiative grant in 2011 to implement the San Francisco Bay Area's Regional Plan. There are three main focus areas for the grant: economic development, housing the workforce, and social equity. Three issue-focused working groups have been meeting regularly and a steering committee is set to convene this month.

If you are interested in participating in this work, contact Evelyn Stivers, Field Director, at evelyn@nonprofithousing.org.

Diego Gil is an attorney from Santiago, Chile and currently a doctoral student at Stanford University Law School. He is working with NPH through a program sponsored by the John and Terry Levin Center for Public Service and Public Interest Law at Stanford Law School. Diego is interested in housing policies and laws that can help overcome segregation and create vital and diverse communities. He is working with NPH on research of suburban communities in the Bay Area where housing elements have been effective and successful at enabling the development of affordable housing. NPH plans to share his research results in an effective policy briefing format later this fall. Bienvenido Diego!

For questions about this project, contact Evelyn Stivers, Field Director, at evelyn@nonprofithousing.org.

YES ON PROP C CAMPAIGN MOBILIZATIONS

The City of San Francisco has placed Proposition C on the November 6 ballot to create a thirty-year source of funding for affordable housing. See *page 6* for more information.

The Council of Community Housing Organizations (CCHO) needs your help to win this historic measure. There will be neighborhood mobilizations to place door hangers in key districts every Saturday through November 3.

For more information or to volunteer, please visit CCHO's website: www.sfccho.org



STATE POLICY UPDATE

State Policy Update

At the end of the legislative session, we are pleased to report that a number of the affordable housing bills that NPH worked on, tracked, and supported this year have passed successfully out of the legislature.

These bills include AB 1951 (Atkins), which authorizes the transfer of \$30 million in underutilized Proposition 1C funds to the Multifamily Housing Program (MHP), and AB 1699 (Torres), which allows the California Department of Housing and Community Development (HCD) to subordinate and extend the term of an existing department loan, so that older multifamily properties can be recapitalized and renovated.

The legislature also passed AB 1585 (Perez), originally the redevelopment clean-up bill, which was fully revised in June to focus instead on reallocating returned Proposition 1C fund awards to HCD's Infill Infrastructure Grant (IIG) and Transit-Oriented Development (TOD) Programs.

Additionally, two bills related to Infrastructure Financing Districts (IFDs), AB 2144 (Perez) and SB 214 (Wolk), successfully passed the legislature. AB 2144 contains a provision that authorizes local jurisdictions to form an IFD and finance projects on publicly-owned land of former military bases without voter approval, which is an especially important component for Bay Area cities and counties with such bases in their jurisdictions. The bill also reduces the voter-approval threshold from two-thirds to 55 percent for proposed IFDs that are not on former military bases. Affordable housing is explicitly called out as an eligible use within an IFD, and the bill also requires that at least 20 percent of any dwelling units built in the IFD be set aside for lower-income residents.

The second bill, SB 214, modifies existing IFD law by removing the voter-approval requirement all together, and expanding the types of projects that may be financed. SB 214 extends the term of IFD bonds from 30 to 40 years, and also requires that at least 20 percent of any housing built in the IFD be affordable to lower-income residents.

Finally, AB 1532 (Perez), which begins the process of developing an expenditure plan for future revenues generated from California's "cap and trade" carbon credits auctions, was also approved by the legislature. The bill was substantially amended in the last two weeks of the session, but still contains language calling out housing as an eligible use of cap and trade auction revenues. NPH will continue to advocate for the inclusion of affordable housing funding with the legislature, governor, and California Air Resources Board.

All bills passed by the legislature have been sent to the governor for his signature of approval or veto.

For a complete list of bills that NPH tracked this session, including their final outcomes in the legislature, please visit the NPH website: www.nonprofithousing.org.

For more information about this state policy update, contact Michael Lane, Policy Director, at michael@nonprofithousing.org or Gabriella Chiarenza, Policy Associate, at gabriella@nonprofithousing.org.

To Our Readers:

Please note that this issue of *News to Build On* does not include a federal policy update due to the summer recess. Look for the update to be back with the Winter Issue. It will feature an article about a proposal from the Center on Budget to create a Federal Renter's Tax Credit and other important policy and funding updates.

For more information, please contact Gabriella Chiarenza, Policy Associate, at gabriella@nonprofithousing.org.

News to Build On Seeking "Housing Spotlight" Nominations

This feature column in *News To Build On* highlights case studies of innovative affordable housing developments throughout the Bay Area.

NPH members who are interested in having a development featured in future issues are encouraged to send a detailed description of the nominated development's unique characteristics and print quality images to *Shannon Rice, Membership and Communications Associate*, at shannon@nonprofithousing.org.

Check out the latest Housing Spotlight on page 9!

HOUSING SPOTLIGHT

Drs. Julian & Raye Richardson Apartments

Community Housing Partnership (CHP) opened Drs. Julian & Raye Richardson Apartments, in San Francisco's Hayes Valley neighborhood, late last year. Developed jointly by CHP and Mercy Housing California, Richardson provides permanent supportive housing to 120 single adults. The San Francisco Department of Public Health (DPH) provides ongoing subsidies to the building to cover the gap between tenant-paid rents and operating costs, and serves as the sole referral source for applicants. Ten units have a Mental Health Services operating subsidy and serves individuals with serious mental illness. DPH also supports an extensive on-site services program, operated by UCSF's Citywide Case Management, which includes nursing and psychiatric services.

The Richardson Apartments has received several awards for its design, including American Institute of Architects/ HUD Secretary's Housing and Community Design Award for Excellence in Affordable Housing Design, a Gold Nugget Award from the Pacific Coast Builders Council, a Merit Award for Affordable Housing from *Residential Architect* magazine, and a Real Estate Deal of the Year Award from the San Francisco *Business Times*.

The U-shaped building, designed by David Baker + Partners, surrounds a generous courtyard and frames a view of a tile mosaic mural on an adjacent building. The four upper stories contain 120 studio units, each with a private kitchenette and bath. The ground floor has a tenant lounge, ample program rooms, offices for property management and a suite for the tenant services team.

"We're excited to be able to provide supportive housing in such a prominent location," said David Schnur, CHP's director of housing development. "Tenants take pride in Richardson's thoughtful design, so the architecture serves to improve our housing outcomes."

Located on a busy street near a pedestrian shopping district, the building also includes three street-level retail spaces. The developers teamed with Toolworks, a non-profit providing job training and opportunities to people with disabilities, to

operate a bakery and café in the large corner retail space.



The San Francisco Redevelopment Agency provided the site, a parking lot in the right-of-way of the former Central Freeway, at no cost. Development financing came from low-income housing tax credits, the state's Multifamily Housing Program and Mental Health Services Act housing capital loan program, and the Federal Home Loan Bank's Affordable Housing Program. Citi provided the construction loan and placed tax credit equity in the project through

Raymond James Tax Credit Funds.

Richardson was designed to comply with the requirements of a smart-growth plan which had not yet been formally adopted, forcing the sponsors to seek numerous variances from the pre-existing zoning. To overcome NIMBY opposition to supportive housing, CHP and Mercy worked closely with neighborhood groups in the surrounding community.

The neighborhood association gave the project strong support from the outset, and the developers worked diligently to gain the support of

the citizens' advisory committee for the redevelopment area. Community Housing Partnership gave an early commitment to partner with a neighborhood-based organization to do direct outreach to homeless people around the Richardson site, seeking to identify tenants from among the people living on the neighborhood's streets.



"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@nonprofithousing.org.

(HIWG continued from front page)

ing in strategic organizational change for community development organizations. Helen has consulted with localities, owners, developers, and lenders of affordable housing worldwide. In her 40 years in affordable housing, Helen founded a local housing non-profit in Napa County, launched the California Housing Partnership Corporation (CHPC), managed two subsidiaries for ShoreBank Corporation, was U.S. Department of Housing and Urban Development (HUD) Deputy Assistant Secretary (FHA portfolio) during the Clinton administration, and President of the National Low Income Housing Coalition (NLIHC).

Below is the Q & A conducted with Helen Dunlap on HIWG:

News to Build On: *Can you tell us about the Housing Innovation Working Group and how this group can be a vehicle for ensuring the future sustainability of the affordable housing sector?*

Helen Dunlap: The group was initiated by NPH and LISC and their desire to find out how to support affordable housing developers given the myriad of changes over the last couple of years. Both organizations have a long history and successful track record of capacity building, technical assistance, and collaborating with each other on special initiatives. The elimination of Redevelopment Agencies statewide, the dwindling of Proposition 1C funds and the severe cuts to the HOME and CDBG programs have left many organizations with downsized development pipelines. Both LISC and NPH wanted to convene a group that would develop plans for addressing the changing environment and challenges in the affordable housing field.

Before the convening of HIWG, LISC and NPH hired me to conduct a series of interviews of 13 Executive Directors and CEOs of non-profit Bay Area affordable housing development organizations to determine how their organizations are impacted by the dramatic change in the funding landscape. The focus of the interviews was not to inform policy planning but determine how we can build more capacity. As a result, we were able to determine the non-profit affordable

“I am confident that the result of HIWG’s work will determine the field’s collective direction.”

housing developers extent of self-assessment and their understanding and readiness for a new way of doing business.

The first HIWG meeting was convened by LISC and NPH

on July 26. The group was tasked to figure out how we can collectively improve how we *all* do business. The group was asked to think of *big* ideas that will bring systemic change. The group has committed to participating in an ongoing series of meetings. I am confident that the result of HIWG’s work will determine the field’s collective direction.

News to Build On: *How is this different than other convenings of the past?*

Helen Dunlap: In the past affordable housing developers have collaborated around deals, resource development and policy advocacy. This time we are focusing on working together to improve our field’s operating capacity.

This HIWG team is represented by each function in affordable housing development and management. We have CEOs, Executive Directors, Chief Finance Officers, Real Estate Development Directors and other key members of each organization’s leadership. It is important that the group represents various viewpoints so that it can play an organizing role for the entire industry.

News to Build On: *What will be the group’s activities?*

Helen Dunlap: HIWG will be working on making improvements to current systems used to develop affordable housing. We will also be exploring new ideas that can lead to new models for development and funding. For example, the group may look at ways to use health-care dollars to provide senior housing so residents can age in place. For those many members of the group who have years of experience in developing senior housing, they have seen first hand that seniors do better when they are able to stay in their homes. The group wants to answer the question: can there be such a thing as “affordable assisted living” at any scale from an owner perspective?

California has been a leader in affordable housing development historically; however, it would be great to know if there are some best practices we can learn from other states. This group will be conducting research to find out-of-state programs and approaches that can work and bring them to California.

News to Build On: *Do you think the group will be successful despite the fact that its leaders sometimes see each other as competition?*



(Helen enjoying the outdoors on a day off)

Helen Dunlap: It is true that affordable housing developers have competed vigorously in development deals and property management contracts. Yet, there are moments in the

“The energy that goes into collective brainstorming, the willingness to risk and solve a problem that belongs to all, will lead us to a place where we can be proud of what we have accomplished.”

easier to work together.

News to Build On: *What are the outcomes that the group hopes to achieve?*

Helen Dunlap: HIWG will figure out how affordable housing developers and owners in the Bay Area can continue to offer affordable housing without being too dependent on the vagaries of government subsidies. In a few years, our projects can and must be more efficient, and less constrained by the lack of resources. This will increase interest by investors, funders and project partners in doing business here and our community will continue to be a place where innovation happens.

For more information about the Housing Innovation Working Group, contact Dianne Spaulding, Executive Director, at dianne@nonprofithousing.org.

history of the business that we have learned that we can collaborate. Policy advocacy is an area where developers come together to work on a common cause frequently. I believe that the energy that goes into collective brainstorming, the willingness to risk and solve a problem that belongs to all, will lead us to a place where we can be proud of what we have accomplished. When you ask people to collectively work on a problem that is felt by everyone, it becomes

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nph.convio.net/2012Survey

We appreciate your time.

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(415) 989-8160 x10 or info@nonprofithousing.org

Renew online at: www.nonprofithousing.org

COMING SOON

Coming Soon

33rd Annual NPH Affordable Housing Conference

**The New Frontier:
Affordable Housing in the Wild Wild West**

October 15, 2012

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San Francisco

Details on pages 3-5



THE NON-PROFIT HOUSING ASSOCIATION OF NORTHERN CALIFORNIA

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