

News to Build On

Summer Issue
2011

THE NON-PROFIT HOUSING ASSOCIATION OF NORTHERN CALIFORNIA

NPH Welcomes New Staff!

NPH welcomes **Michael Lane** on staff as the new policy director. Michael comes to NPH with years of experience in advocacy and policy development at both the state and federal levels. With a diverse background in housing, Michael has worked with Self-Help Enterprises of Visalia for over a decade working on policy analysis, pre-development financing and board management. He has experience working with diverse cultures and housing types and was the San Joaquin Valley “Whip” for the Propositions 46 and 1C housing bond campaigns.



Michael Lane

Michael is also a current member of the Visalia City Council from which he recently resigned to take the NPH position. He has also served for eight years as a member of the Board of Trustees for the Visalia Unified School District. He started his career with the Sisters of Mercy of the Americas in Burlingame, California (as their conference center manager) after graduating from San Francisco State University. Michael speaks, reads and writes the Spanish language fluently.

As policy director, Michael will oversee the policy team and will implement NPH’s legislative program, policy priorities and agenda. He will also become the NPH representative to the Housing California Board (a position he held for the Central Valley housing coalition).

In further important news, **Clarice Veloso** who has been the NPH Interim Director of Communications and Policy has accepted a new full-time position with NPH as the organization’s communications director. Clarice will continue to implement NPH’s communications strategies and will be creating NPH’s new media program. Clarice will also be supporting fund development activities through institutional giving.



Clarice Veloso

Clarice has a long history of work in affordable housing advocacy, communications and fund development in the Bay Area. As the Communications and Fund-raising Director for Citizens Housing, Clarice developed
(New Staff continued on page 6)

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- David Baker + Partners, Architects
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- Housing Trust of Santa Clara County
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- San Francisco Mayor’s Office of Housing

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From the Desk of the Executive Director

Dear Members and Friends,

Over the past several months NPH and its members have been preoccupied with the fight to save Redevelopment Agencies from elimination. On May 16, 2011, Governor Brown released major revisions to the California's state budget. Unfortunately, the new proposal still relies on \$1.7 billion from the elimination of redevelopment agencies, which has caused a major public policy debate at the Capitol when it was first proposed in January.

In the next several weeks we at NPH will be working with our allies and California state legislators to push the reform Redevelopment (and not eliminate) agenda. We continue to follow the status of reform proposals currently making its way through the legislative process. We believe that SB 450 (Lowenthal) and SB 286 (Wright) are the legislative vehicles wherein the state government can re-tool and reform a very important function that generates economic development and provides much needed jobs and an affordable housing mandate.

15th Annual NPH Affordable Housing Leadership Awards

I am truly filled with gratitude to all the NPH members and friends who helped make our May 4th awards event a resounding success. We have exceeded our fundraising goals by 20% and attendance was at an all-time high. It was inspiring to look around and see all of the history, expertise and wisdom gathered in one room. Our awardees alone represented 200 years of service to affordable housing.

The theme for the awards event was "sea change" which sums up

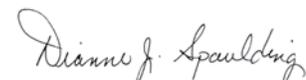
what the field is experiencing at the moment. Despite of all of our successes as a sector, affordable housing continues to be threatened by budget cuts and in Redevelopment's case, elimination. We all need to have faith in the proven fact that our sector has survived because of the innovation and resilience of our members and their willingness to engage in advocacy. I am certain that "sea change" will move us forward to create new successes and milestones in the history of affordable housing.

Save the Date for the NPH Annual Fall Conference: October 19, 2011

As the summer begins, we at NPH start the planning process of the Annual Fall Conference. Last year, the ongoing hotel workers dispute rendered all San Francisco's major hotels unsuitable as a conference venue. I am happy to report that thanks to recent agreements that have been reached between hotel workers and management, the **Hilton Union Square in San Francisco** will be the venue for the 2011 NPH Annual Fall Conference. So please, save the date of October 19, 2011 for our 32nd Annual Fall Conference!



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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Gabriella Chiarenza, Policy Associate
Robert Hickey, Program Manager, Marin Community Housing Action Initiative
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Melody Lopez, Program Coordinator, MCHAI
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Kevin Knudtson, Consultant, Community Economics, Inc.
Mary Murtagh, CEO and President, EAH Housing
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The TOAH Fund: Helping Affordable Housing Developers Finance Transit Oriented Developments Across the Bay Area

It has become a little easier to build affordable housing close to transit in the San Francisco Bay Area – thanks to the new Transit Oriented Affordable Housing (TOAH) Fund. Affordable housing developers in the San Francisco Bay Area now have access to a new \$50 million revolving loan fund to help finance land acquisition in select locations near rail and bus lines.

The TOAH fund was established through the leadership of the Great Communities Collaborative (GCC), a 24-member coalition of Bay Area nonprofits and a \$10 million anchor commitment from the Metropolitan Transportation Commission (MTC) through its Transportation for Livable Communities program. This new fund allows affordable housing developers access to predevelopment, acquisition, construction and semi-permanent financing as well as leveraged loans for New Markets Tax Credit transactions.

Other investors of the TOAH Fund include Morgan Stanley, Citi Community Capital, the Ford Foundation and Living Cities, the San Francisco Foundation and the Silicon Valley Community Foundation. Also contributing to the fund are six community development financial institutions namely: the Low Income Investment Fund, the Corporation for Supportive Housing, Enterprise Community Loan Fund, Local Initiatives Support Corporation, the Northern California Community Loan Fund, and Opportunity Fund.

San Francisco-based Low Income Investment Fund (LIIF) will serve as the manager of the TOAH Fund and the six participating community development finance institutions will originate the loans. MTC staff estimate developers can use the Transit Oriented Affordable Housing Fund to help finance the acquisition of at least 20 to 30 acres around the region, which will support development of 1,100 to 3,800 units of affordable housing, depending on the density of construction.

All loans made through the TOAH Fund will be for projects located in neighborhoods designated by MTC and the Association of Bay Area Governments (ABAG) as a Priority Development Area. The fund, which will operate for at least 10 years, is modeled on similar funds established in recent



MTC Chair and San Mateo County Supervisor Adrienne Tissier at the TOAH Fund Announcement on the future site of a 150-unit affordable housing development by TNDC for low-income families on Eddy and Taylor Streets in San Francisco.

MTC staff estimate developers can use the TOAH Fund to help finance the acquisition of at least 20 to 30 acres around the region, which will support development of 1,100 to 3,800 units of affordable housing.

years in Denver, Los Angeles, Minneapolis, New Orleans and New York, which in aggregate total more than \$350 million and have been used to leverage hundreds of millions of additional dollars from commercial lenders, investment funds, foundations and public agencies to support affordable housing development.

The Great Communities Collaborative is a unique cooperative relationship between four Bay Area nonprofit organizations – Greenbelt Alliance, NPH,

TransForm, and Urban Habitat – and the national nonprofit Reconnecting America as well as the East Bay Community Foundation, The San Francisco Foundation, and The Silicon Valley Community Foundation.

For more information how to access TOAH funds visit: <http://www.bayareatod.com>.

15TH ANNUAL LEADERSHIP AWARDS GALA

A Celebration of Sea Change and Hope for the Future

Held at the historic City Club in San Francisco, the 15th Annual Awards Gala was an affair attended by 400 of NPH's members and friends. The event was highlighted by good food, great entertainment, and a brief but meaningful program in which colleagues paid tribute to decades of leadership in affordable housing.

The theme for the evening was "sea change", reflecting the transition currently experienced in affordable housing today. The field has been seeing, in the past few years a gradual but consistent shift. As the industry becomes more successful, efficient and innovative in building affordable homes for thousands of low-income Californians, it also continues to see significant threats to crucial funding sources and programs needed to accomplish the work.

Outstanding leaders in the affordable housing field were honored for their dedication to providing safe, decent and affordable homes to low-income families and seniors in the Bay Area. The **Metropolitan Transportation Commission (MTC)** was awarded the Distinguished Public Agency Award for commitment in creating connections to opportunities through transit for affordable housing residents. This year, MTC set the bar even higher by providing critical seed money for the new Transit-Oriented Affordable Housing (TOAH) fund.

The Partners in Community Development award recognizes the allies – architects, construction companies, intermediaries, financial organizations – without which affordable housing could not be built. This year's awardee, **Cahill Contractors**, is a construction company whose quality of work, flexibility in working with limited resources and use of latest construction technologies have won them accolades from many in the affordable housing community.

Polly Marshall of the law firm Goldfarb and Lipman was honored with the Unsung Hero Award for dedicating the past 28 years of her career as an attorney specializing in redevelopment and affordable housing.



2010 Lifetime Achievement recipient Natalie Gubb, via a touching video tribute, presented the Catherine Bauer Lifetime Achievement award to colleague and friend **Janet Falk**, Vice-President of Real Estate Development at Mercy Housing. The award honors Janet's long and celebrated career of nearly four decades dedicated to affordable housing finance, policy and development. Considered a mentor to many project managers, Natalie credited Janet as the force that has trained numerous capable and effective practitioners in the field today.



Dianne Spaulding, Janet Falk, Barbara Gualco

Janet's acceptance speech envisioned hope for things to come: "The future right now may seem rather bleak. However, as long as we remain nimble and creative, a new model will emerge and affordable housing will continue to be built by the people in this room." We at NPH thank this year's awardees for their stalwart leadership during these particularly challenging times and the sense of hope they conveyed at the event and in the work they do each and every day. It is certain that affordable housing both as an industry and as a movement, will continue to thrive in the years to come.

See page 6 for more photos.

15TH ANNUAL LEADERSHIP AWARDS GALA

A very special thank you to the following sponsors who helped make NPH's 15th Annual Affordable Housing Leadership Award a success!

COMMUNITY VOICE



COMMUNITY PILLAR

Arthur J. Gallagher & Co.
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15TH ANNUAL LEADERSHIP AWARDS GALA

Thank you to everyone who came out to the City Club on May 4th to honor this year's leaders in Affordable Housing!



(New Staff continued from front page)

communications strategies and directed the fund development functions of the organization. Prior to joining Citizens Housing, Clarice served as EAH Housing's Marketing and Publicity Manager where she worked on marketing and advocacy-related projects. Clarice earned her bachelor's degree in Business Administration from the University of Asia and the Pacific, and her Masters in Public Administration degree from San Francisco State University.

Please join us in welcoming Michael and Clarice to the NPH family!

FEDERAL POLICY UPDATE

Federal Policy Update

Federal Budget and Bills

The U.S. House of Representatives released its proposed Fiscal Year 2012 budget in early May, with its suggested cuts to Federal spending of \$8 billion below Fiscal Year 2011, and \$27 billion less than President Obama's proposed budget for Fiscal Year 2012. Such cuts would have a significant impact on crucial housing and community development programs, including Housing Choice Vouchers, CDBG, and public housing. NPH responded by urging Bay Area Representatives on the House Appropriations Committee – Rep. Barbara Lee (D-9th), Rep. Michael Honda (D-15th), and Rep. Sam Farr (D-17th) – to strongly oppose these proposed cuts and support housing program funding.

Additionally, NPH supports two new bills that have been introduced in the U.S. House and Senate that would secure funding for the National Housing Trust Fund. S. 489, sponsored by Senator Reed (D-RI), and H.R. 1477, sponsored by Representative Cummings (D-IL) call for \$1 billion to be transferred into the National Housing Trust Fund, out of profits received by the Secretary of the Treasury from the sale of warrants. We will keep NPH members up to date on the progress of these bills.

Our complete 2011 Bill List is available on the NPH website: <http://www.nonprofithousing.org/pages/housing-policy-and-advocacy/working-groups.html>. For more information, contact Gabriella Chiarenza at gabriella@nonprofithousing.org or (415) 989-8160 x19.

STATE POLICY UPDATE

State Policy Update

Redevelopment

As most of you know, Governor Brown reissued his state budget proposal on May 16, 2011. Despite the discovery that the state will have about \$6 billion more than expected in revenue at its disposal over the next two years, the budget rewrite still proposes to eliminate the state's redevelopment agencies in order to provide additional funding to schools and public safety. NPH staff and members are responding with targeted visits to legislators on the budget committees in the Assembly and Senate, and will persist in our fight to save redevelopment agencies in California.

At the same time, NPH is closely tracking the progress of SB 450, the redevelopment reform bill centered on housing expenditures and activities, issued in February by Senator Alan Lowenthal (D-Long Beach). After discussion with our Leg-

islative Issues Committee, NPH filed a "support if amended" position letter on SB 450 with Senator Lowenthal's office. In April, Senator Roderick Wright (D-Los Angeles) introduced a second redevelopment bill, SB 286, focusing on redevelopment agencies' non housing-related expenditures and activities. Both bills are now on pause in their respective committees: SB 450 is suspended in Senate Appropriations, and SB 286 is being held by the author in the Senate Governance and Finance Committee. Both bills are expected to become active again at the end of May. NPH will continue to keep our members posted on the movement of these crucial bills.

State Legislation: Priority Bills

NPH's Legislative Issues Committee discussed several Assembly and Senate bills during its April and May meetings, and made position recommendations to the NPH Board on these bills. In addition to the redevelopment bills SB 450 and SB 286, described above, three of our top priority bills are discussed below.

SB 184 (Leno): In response to appeals following the Palmer Decision in Los Angeles, this bill affirms that the Inclusionary Housing Program is still intact and valid. NPH has taken an official support position on SB 184. The bill passed in the Senate Housing & Transportation Committee, and has moved forward to the Senate Floor.

AB 1103 (Huffman): As initially introduced, this bill proposed to change housing element law, allowing jurisdictions to meet their Regional Housing Need Allocation (RHNA) at lower densities, and with fewer new-construction units. Jurisdictions could appeal their "default density" designation to their local Councils of Government, to redefine themselves as a lower-density area than they currently are. Due to strong opposition from the Assembly Housing & Community Development Committee to the default density changes, in addition to informational meetings with housing advocates including NPH, Assembly Member Huffman removed the density changes provision from the bill, and it is now on its way to the Assembly Floor. NPH will support this bill, which also allows foreclosed units converted into affordable units toward count toward a jurisdiction's RHNA, provided that the density changes proposal remains omitted.

During their last meeting on May 18, the NPH Board of Directors moved to support the state bills mentioned above.

For more information, contact Gabriella Chiarenza at gabriella@nonprofithousing.org or (415) 989-8160 x19.

Q & A: SPECIAL POLICY ISSUE BRIEFING

In this issue's Q & A feature, Mike Rawson, Co-Director of the Public Interest Law Project explains why the recent decision of the Sixth District Court of Appeals is a victory for housing advocates around the state and how the ruling will be instrumental in implementing inclusionary zoning laws for years to come.

Q: Tell us about the recent *Trinity Park L.P. vs. City of Sunnyvale* court ruling.

A: Sunnyvale has had an inclusionary housing ordinance since 1980. The law requires 12% of ownership units in a project greater than nine units to be affordable, and does not allow payment of an in-lieu fee if the project is larger than 19 units. In 2008, pursuant to the ordinance, Trinity Park signed a developer agreement committing to sell five houses in its 42-unit development at below market rates.

But in 2009, it filed suit challenging the agreement and the underlying inclusionary requirement. Trinity Park claimed that the ordinance was unconstitutional, a disguised special tax, inconsistent with the City's general plan and in conflict with other state laws. The trial court dismissed the case based on the failure of the developer to sue within the 90-day statute of limitations period. It rejected Trinity Park's contention that attacks on inclusionary housing programs are subject to a longer statute of limitations—one that applies to suits challenging development fees and other monetary exactions under the Mitigation Fee Act (Gov. Code §66000 et seq.). Trinity Park took the position that the Act applied to inclusionary requirements because those requirements constitute "exaction" subject to the Act. The court disagreed. (The City was represented by Juliet Cox and Barbara Kautz of Goldfarb and Lipman).

The Court of Appeals upheld the trial court decision. On the appeal, NPH, CCRH, SCANPH and SDHF filed an "amicus" (friend of the court) brief on behalf of the City. These groups were represented by the Public Interest Law Project and the Law Foundation of Silicon Valley. Trinity Park argued that it was subject to a special statute of limitations under the Mitigation Fee Act—one that does not begin to run until a City gives a notice of the right to pay an exaction under protest. The City and amici asserted that the Act only applies to development fees, monetary exactions and dedications imposed on developments to cover the costs of public facilities needed by the development. The court of appeals agreed.

Q: What is the Mitigation Fee Act and why was this legislation a critical piece in the ruling?

A: The Mitigation Fee Act (Government Code § 66000 et seq.) provides that if a jurisdiction imposes a development fee or "other monetary exaction" to defray the cost of any expansion of public facilities needed by the development, the fee must be related to the cost of the public facilities improvements. For example, a fee charged to pay for the improvement of sewer and water infrastructure must be related to the cost of the improvement. (Typically, a community demonstrates that the amount of a fee is related to the cost of development by conducting a "nexus" study.)

The provisions of the Act repeatedly indicate that the Act only applies to "monetary exactions." Trinity Park argued, however, that because a special statute of limitations provision in the Act uses the phrase "other exactions" the Act covers inclusionary ordinances. The appeals court makes it clear that the Act does not apply to "land use restrictions which are not a form of payment."

Q: Why was the ruling a good decision for local inclusionary housing ordinances around the California?

A: The decision will help local governments defend against future attacks on inclusionary zoning in at least a couple of ways. First, it should preclude developers from mounting attacks on the housing production requirements of inclusionary programs based on violations of the Mitigation Fee Act. Second, the opinion quotes with approval the stated purpose of the Sunnyvale's ordinance: to ensure that future housing development furthers the housing goals in the general plan by increasing the production of housing affordable to lower and moderate income households. Some developers have argued that such a purpose is constitutionally inadequate to justify inclusionary requirements.

In response to appeals following the Palmer Decision in Los Angeles, SB 184 bill affirms that the Inclusionary Housing Program is still intact and valid.

For more information about the Trinity Park ruling, SB 184 and what these recent developments mean for your local inclusionary housing ordinance, contact Evelyn Stivers at evelyn@nonprofithousing.org, or (415) 989-8160 ext. 35.

SAVE THE DATE:

32nd Annual NPH Affordable Housing Conference

October 19, 2011
Hilton Union Square
333 O'Farrell Street, San Francisco

•••

Want to Present at the NPH Fall Conference?

Submit your workshop idea by
Friday, June 25th!

NPH needs your leadership and experience to train on current policies and best practices around affordable housing. For over three decades, the NPH Fall Conference has been the forum for bringing together hundreds of supporters, builders, operators and funders of affordable housing from around California. Year after year they return for quality content and productive discussions on issues that matter to the field.

To obtain the workshop submission form, email conference@nonprofithousing.org or go to:
http://www.nonprofithousing.org/pdf_attachments/2011NPH_Workshop_Submission_Form.doc

NPH Salutes: Ann Silverberg
Policy Leader, Advocate and Housing Developer

Ann Silverberg of BRIDGE Housing left the NPH Board in February 2011 due to term limits. The youngest board president in the history of NPH, Ann has been an active member of the organization since she was a graduate student at UC Berkeley.



Ann Silverberg

Ann identified early on that public policy, advocacy and practical experience would be the key ingredients to getting affordable housing built in California. "Ann understands the importance of applying this recipe to leadership. She truly was one of the most effective and inspiring leaders of NPH in recent memory," said Dianne Spaulding, NPH Executive Director.

Ann is an opinion leader in housing policy and a tireless advocate for affordable housing. She is involved with several housing policy groups - at the regional, state and national levels. Ann continues to serve as the chairperson of the NPH Legislative Issues Committee until Phil Kilbridge of Habitat for Humanity takes the helm in June 2011. Barbara Gualco, Director of Housing Development of Mercy Housing now serves as the NPH Board President.

BRIDGE Housing has recently announced the promotion of Ann Silverberg to the position of Senior Vice President. Ann will be taking on new responsibilities and assuming the title and duties of Director of Portfolio and Capital Markets. In addition to her current role as steward of BRIDGE's existing portfolio, Ann will help manage the organization's banking relationships and will oversee the financing of new development projects. "Ann has done a terrific job in leading the restructure of BRIDGE's portfolio; this added responsibility will help leverage best practices in our overall approach to development finance," said BRIDGE Housing President Cynthia Parker.

We thank Ann for her tremendous contribution to NPH and welcome Phil in his new leadership role on the Legislative Issues Committee.

HOUSING SPOTLIGHT

Satellite Housing: 45 Years of Developing Low-Income Communities

Celebrating 45 years of service in 2011, Satellite Housing continues to provide affordable, service-enriched housing that promotes healthy and dignified living for people with limited housing options in the Bay Area.

Serving more than 1,800 low-income residents in 27 properties, Satellite was originally formed in 1966 by a small group of East Bay community members who were committed to improving the lives of seniors with low-incomes. Since then, Satellite has expanded the population it serves to include families and adults with disabilities. And while Satellite's first properties were concentrated in Oakland and Berkeley, the organization now builds in San Francisco, Fremont and Walnut Creek.

The organization has grown by leaps and bounds in the last several years under the leadership of NPH Board Member Ryan Chao as its Executive Director. Within the last year alone, Satellite has had five projects under construction and expanded its pre-development pipeline to include nearly a dozen projects. Amistad House in Berkeley (pictured above) is one of Satellite's recent housing highlights.

Satellite has raised the bar in successfully completing several green refinancing and rehabs of older properties, while also establishing a development model for housing for adults with disabilities. They have also recently begun third-party property management services and continue to expand their extensive resident services program by offering more opportunities for civic engagement, wellness, and intergenerational connection. Satellite recently published Reach Out, a guidebook written by Satellite staff on mitigating social isolation among seniors.

Amistad House

Amistad House provides 60 units of fully subsidized affordable senior housing near Berkeley's famous "Gourmet Ghetto" neighborhood. The Berkeley Pilgrimage Foundation, a subsidiary of the First Congregational Church of Berkeley, originally sponsored the development. When the Berkeley Pilgrimage

Foundation decided to sell the property in 2008 to pursue other mission-focused endeavors, Satellite became the site's property management agent.

In 2010, Satellite became the owner of the property and embarked on a substantial upgrade

- installing double paned windows and a new fire safety system, new flooring, and refreshed landscaping. Common areas were reconfigured to create new larger spaces, including a community kitchen, computer area, and expanded office space.

For more information about Amistad House or Satellite Housing, please contact Cristina Bautista, Satellite's Communications Coordinator, at (510)647-0770 x131 or cbautista@sathomes.org



"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.

UPCOMING BROWN BAG TRAININGS

FINANCING ENERGY AND WATER EFFICIENCY RETROFITS ON EXISTING HOUSING

June 15, 2011 | Noon to 2:00 p.m.
NPH Conference Room
369 Pine Street, Suite 310, San Francisco
(Montgomery BART)

In an effort to identify a new approach to finance energy and water efficiency in older existing affordable multifamily buildings, LIIF and Enterprise have joined forces with the cities of San Francisco, Oakland and Berkeley to create a green retrofit loan fund that capitalizes on the energy savings achieved from retrofit installations. This initiative is weaving in weatherization funding and other available resources and seeks to create a new platform for: 1) identifying the optimal package of retrofit measures and projecting savings, 2) funding this work outside of recapitalization efforts, and 3) tracking/collecting data to prove out the concept and attract additional resources in the future.

Presented by:

Tara Siegel, Low Income Investment Fund

Potential Panelists:

Dr. Allan Heskin, Professor Emeritus,
UCLA Schools of Law and City Planning
Mike McLoone, San Francisco Mayor's
Office of Housing

**For more information or to register
visit our website:
www.nonprohousing.org**

COMBINING LIHTCs WITH SOLAR CREDITS

July 13, 2011 | Noon to 2:00 p.m.
NPH Conference Room
369 Pine Street, Suite 310, San Francisco
(Montgomery BART)

Presented by:

Molly Odell
Novogradac & Company LLP

**For more information or to register
visit our website:
www.nonprohousing.org**

HOW TO USE NEW RESOURCES TO FILL THE GAP FOR MIXED- USE AND TRANSIT ORIENTED DEVELOPMENT

August 18, 2011 | Noon to 2:00 p.m.
NPH Conference Room
369 Pine Street, Suite 310, San Francisco
(Montgomery BART)

Presented by:

Josh Simon
Northern California Community Loan
Fund

**For more information or to register
visit our website:**

COMING SOON

Coming Soon

32nd Annual NPH Fall Conference

October 19, 2011

Hilton Union Square

333 O'Farrell Street, San Francisco

We are accepting now accepting workshop submissions
for this year's conference.

See page 9 for details.



THE NON-PROFIT HOUSING ASSOCIATION OF NORTHERN CALIFORNIA

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94104