

News to Build On

Winter Issue
2012

THE NON-PROFIT HOUSING ASSOCIATION OF NORTHERN CALIFORNIA

NPH Conference Ventures into the New Frontier of Affordable Housing in California

The 2012 NPH Annual Conference on October 15 was a great success, drawing nearly 600 members from across the Bay Area, California, and beyond. After a year of significant change in our state's affordable housing landscape, the conference focused on a *New Frontier*: looking ahead at the innovative ideas and methods under development as we adjust to losses in traditional funding sources, and identify new routes forward.



Kathay Feng

This year's conference workshops reflected the theme, centering on new policy proposals and models for affordable housing finance and how to maximize the sources and methods that remain. Policy workshops discussed challenges and opportunities at the federal, state, regional, and local levels, while development and finance workshops examined the status of current funding methods such as the low income housing tax credit, and considered methods for rehabilitating, refinancing, and retrofitting existing properties. Several workshops responded to current conditions by thinking about next steps and options for affordable housing. These sessions examined such topics as the possibility of health care savings dollars that could be used to fund housing, how to successfully merge organizations and streamline operations, and where new funding might be generated on the regional level.

Conference keynote speaker Kathay Feng, Executive Director of California Common Cause, spoke about another prominent issue for the affordable housing community: civic engagement and organizing for power and success in policy efforts. Feng discussed California Common Cause's efforts to pass initiatives that created an independent citizen's redistricting commission, and the role
(NPH Conference continued on page 4)

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From the Desk of the Executive Director

Dear Members and Friends,

You have to go back—a bit farther than 33 years and the founding of NPH—to trace the history of the affordable housing movement. For a look back through affordable housing's past, please see the timeline I created on page 3.

The November 6 election featured 368 local measures in California on questions including land use development, government organization, bond authorizations and tax increases. Among these were 240 measures seeking approval for taxes, bonds, or fees, including three by initiative. A majority passed with overwhelming margins. San Francisco made history with the passage of Measures C and E to fund its local housing trust fund in innovative ways using increments of the hotel tax, gross receipts tax, and recapturing “boomerang” funds from the old RDA finance system.

Despite these recent wins, our economy continues to struggle. Communities still grapple with issues related to revitalization, redevelopment, and citizen involvement around important community development and housing issues. Our increased demand for housing has continued and California is substantially unabated. The state budget, while recent projections are more positive, is still a structurally imbalanced mess.

Many still yearn for homeownership. The federal role in providing housing assistance has been diminished and the HUD budget for 2012-2013 reflects this trend.

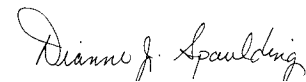
Thank goodness for housing advocates, visionaries and community activists. NPH was created 33 years ago to deal with many of these very same issues.

Our future is yet to come. It is a future we must create for the affordable housing sector to be sustainable. As we near the end of 2012, I believe in a vision for the future in which we will see the passage of more local funding measures for housing, schools, parks, transportation and other important quality of life measures. I hope for the lowering of the voter threshold at the local level to 55% for these other important public benefit measures which include preserving the federal level Low Income Housing Tax Credit, important HUD funded programs and the promise of the passage of a State Housing Trust fund with a dedicated and reliable funding stream for affordable housing.

I know the region is filled with talent, capacity, professionalism, and thousands of well-designed, contemporary affordable homes built with many more in the pipeline. This will inevitably lead to greater efficiencies, sharing of best practices, enhanced asset and portfolio management and innovation for each organization to build more affordable housing.

Thanks for everything you all do everyday, every year!

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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A Look Back: Affordable Housing Movement Timeline

- **1949** After World War II The Housing Act of 1949 was passed. The increased demand for new housing generated interest in promoting homeownership (Title 2 of the Act guaranteed loans through government underwriting) and in the clearance of slums (Title 1 of the Act focused on urban redevelopment).
- **1950s & 60s** Pressure for public housing caused authorities to build more public housing units and the federal government's love story with building highways blossomed (and certainly the seeds of the smart growth movement were planted).
- **1965** The Department of Housing and Urban Development (HUD) was created.
- **1968** During President Johnson's tenure, the passage of the Housing Act declared war on poverty and emphasized community involvement in housing issues.
- **1970s** President Nixon's administration created the Section 8 rental assistance program including "project-based Section 8" which aimed to increase the supply of low-income rental units. The administration also created the Community Development Block Grant (CDBG) program, an important source of funding for states and localities to fund community services and infrastructure to this date.
- **1985** Senator Petris (D-Hayward) authored and then Governor Deukmejian signed into law, the California Housing Trust Fund, the first dedicated revenue source at the state level for housing in the nation. Due to many external variables this funding source never really lived up to its promise of a projected \$20 million per year funding stream.
- **1987** President Reagan and Congress created the Low Income Housing Tax Credit Program to spur private investment in affordable housing.
- **1988-1990** In three separate bond measures, Californians voted to approve almost \$600 million in general obligation bonds for housing.
- **2000** Governor Davis, with support from the California Legislature, appropriated \$570 million from the general fund for housing.
- **2002** Voters approved Proposition 46, \$2.1 billion in general obligation bonds for housing.
- **2006** Voters approved Proposition 1C, a \$2.85 general obligation bond for housing and related infrastructure needs.
- **2011** The California Legislature, with support from the Governor, abolished Redevelopment Agencies in California (created by law in 1945) and by the end of the year the California Supreme Court had sustained this decision.

33RD ANNUAL NPH FALL CONFERENCE

(NPH Conference continued from cover page)

of grassroots organizing in such work. Emphasizing the importance of getting lower-income residents involved with policy efforts, Feng noted that well-planned and efficiently executed campaigns around vital causes can lead to significant successes on behalf of underrepresented communities.

She closed with a compelling argument about the power of alliances and partnerships, noting that California Common Cause has a staff of only six! Recognizing that most community-based advocacy organization are often small staffs, it provided an uplifting example of how we can use limited resources to do a lot, be effective, organize, and mobilize around critical public policy issues to achieve a win!

Though the affordable housing community has suffered significant losses over the past two years, from the elimination of redevelopment to budget cuts in federal housing programs, this year's conference reflected the optimistic and forward-thinking spirit of NPH's membership and partners. Throughout workshop sessions and into a post-conference networking hour, conference participants ruminated on new opportunities and spoke hopefully about the coming year. As we embark on a new frontier, the affordable housing community can draw from the wealth of energy, enthusiasm, and expertise readily evident among the attendees at this year's conference, and look forward to a successful year of new initiatives ahead.

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Thank you to all who attended, supported, volunteered, and presented at the 33rd Annual NPH Fall Conference!



Conference attendees packed the ballroom for the luncheon plenary

33RD ANNUAL NPH FALL CONFERENCE

Thank you to the generous sponsors of the 33rd Annual NPH Fall Conference!

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REGIONAL POLICY UPDATE

Regional Policy Update

“Boomerang” Redevelopment Funds Back to Housing

With the dissolution of redevelopment agencies, cities and counties are seeing increases in their property tax revenues. Current “boomerang” campaigns across the Bay Area, inspired in part by Proposition C in San Francisco, are asking jurisdictions to rededicate this funding to affordable housing. NPH will hold a brown bag training session on Thursday, December 13, to help local organizations and advocates pursue boomerang funds. See page 10 for more about the training.

Bay Area Cities Consider New Housing Impact Fees

Santa Rosa, Mountain View, and Emeryville are all considering new housing impact fees on market-rate housing based on nexus studies that show a link between the construction of market-rate housing and the increased need for affordable housing in the communities.

Regional Funding for Affordable Housing

The Association of Bay Area Governments is planning to release a “gap analysis” this month for the U.S. Department of Housing and Urban Development Housing the Workforce group. The purpose of the analysis is to show how much money the Bay Area needs to raise to build the affordable housing called for in the regional plan. NPH will use the study in our advocacy to help make the case for our regional “quality of life” measure, a new regional approach to funding important community needs and programs.

HCD Streamlining Housing Element Review Process

The Department of Housing and Community Development (HCD) is currently streamlining the review process for local housing elements. NPH worked with housing advocates throughout the state to coordinate our comments. The main objective is to set out clear guidelines for jurisdictions through a checklist (similar to the application process used by cities for developers) with citations to the specific documents where the policies and programs are located. We expect to see a revised draft of the review process from HCD in December.

Marin Action Planning Group

The Marin Community Housing Action Initiative (MCHAI) is undergoing a transitional period where the advocacy structure currently in place in the county will be shifting towards a new locally determined model. NPH is taking the lead in helping to identify a bridge for future advocacy and policy work. With that goal in mind NPH is convening the Housing Action Planning Group.

NPH has brought together for a series of meetings, a diverse group of individuals representing organizations throughout Marin. Organizations participating in the planning group include:

- *The League of Women Voters*
- *Commission on Aging*
- *Marin Environmental Housing Collaborative*
- *Stand Up for Neighborly Novato*
- *Marin Organizing Committee*
- *Marin Partnership to End Homelessness*
- *Sustainable Marin*
- *Greenbelt Alliance*
- *Marin Workforce Housing Trust*
- *Marin Grassroots*

It is exciting to see all of these organizations engaging in planning for the future of Marin’s affordable housing advocacy.

MCHAI also continues to do the critical work of advocacy concerning the housing elements of local jurisdictions. Most recently, we have reviewed the draft housing-element of the city of Novato. We are working with Department of Housing and Community Development (HCD) and the city to ensure that the housing needs of the workers, families, seniors, and disabled in Novato are effectively met by the housing element.

For more information about MCHAI, please contact Melody Lopez, MCHAI Program Manager, at melody@nonprophousing.org.

For more information about regional policy updates, please contact Evelyn Stivers, Field Director, at evelyn@nonprophousing.org.

STATE POLICY UPDATE

State Policy Update

November 6 Election Results in Important Wins for Affordable Housing in California

This year's election led to some critical wins for the affordable housing community and our allies, and included valuable precedents in county-wide measures that will help us to craft our ongoing policy program and priorities. For example, state Proposition 30 and San Francisco Propositions C and E were crucial victories for affordable housing.

Proposition 30, Governor Brown's measure that approves temporary taxes to fund education, passed with 54 percent of California voters in support. The proposition will prevent a \$6 billion cut to education and other state programs and services, and guarantee funding for realigned public safety services. Proposition 30 is a critical win for the affordable housing community because it helps to balance the state budget without further cuts to state programs and services, including housing. The approval of Proposition 30 also protects lower-income residents from devastating deeper reductions in allocations for public education, social safety net services, and other programs affected by budget cuts in the last legislative session.

The passage of Proposition C is a major win for affordable housing in San Francisco, and a very important precedent measure for other counties. The measure creates a Housing Trust Fund for the City and County of San Francisco without diverting any funding from existing programs or services, and helps to replace San Francisco's primary source of affordable housing funding that was lost with redevelopment elimination earlier this year. The San Francisco Housing Trust Fund will be supported by money that was previously devoted to affordable housing before the dissolution of redevelopment agencies, a portion of the hotel tax already allocated to affordable housing, and a portion of the anticipated revenues that will result from the approval of Proposition E, the gross receipts (payroll) tax measure. Contributing an initial \$20 million in 2013, and increasing annually to \$50.8 million by 2024, the San Francisco Housing Trust Fund will enable the development of 30,000 low-income rental units in San Francisco, and also provide down payment assistance for moderate-income homebuyers. The companion measure Proposition E creates a new San Francisco business tax based on gross receipts rather than payroll costs.

For more information, please contact Council of Community Housing Organizations at (415) 882-0901 or ccho@sfc-409.org.

Key State Housing Bills Signed By Governor Brown

At the end of September, Governor Brown signed into law three key housing bills – AB 1951, AB 1585, and AB 1699 – which will support existing Department of Housing and Community Development (HCD) programs.

AB 1951 (Atkins) repurposes \$30 million of underutilized Proposition 1C funds for use in HCD's Multifamily Housing Program (MHP), and AB 1585 (Perez) re-appropriates \$50 million of existing Proposition 1C funds for HCD's Infill and Infrastructure Grant (IIG) and Transit-Oriented Development (TOD) programs.

AB 1699 (Torres) authorizes HCD to extend the terms of loans issued under older rental housing programs, and make other needed adjustments to these loans. NPH is providing input to HCD for the Notices of Funding Available (NOFA) to be released for these programs in 2013.

Statewide Dedicated Revenue Source

Housing California and the California Housing Consortium are working with Senator Mark DeSaulnier to introduce the California Homes and Jobs Act of 2013, a reprise of last session's SB 1220, in the next legislative session. The bill would generate an average of approximately \$500 million per year for affordable housing through a \$75 document-recording fee.

More information on the bill is available online at www.californiahomesandjobsact.org.

For more information about state policy updates, please contact Michael Lane, Policy Director, at michael@nonprofithousing.org.

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FEDERAL POLICY UPDATE

Federal Policy Update

Federal Level Affordable Housing

Two proposals currently under development at the federal level would assist lower-income Americans by reducing rents or providing subsidy to affordable housing units. The Federal Renters' Credit Proposal (developed by the Center on Budget and Policy Priorities [CBPP]), and the National Housing Trust Fund financing proposal (developed by the National Low Income Housing Coalition [NLIHC]), have both been drafted in light of a larger tax reform proposal in Congress to improve the efficiency of the tax code and help to reduce the federal deficit.

The Renters' Credit Proposal would authorize states to allocate federal tax credits to make housing affordable for low-income renters. Families assisted with credits generally would pay no more than thirty percent of their income on rent, while owners of the rental units would claim a federal tax credit based on the rent reduction provided, or could pass the credit through to the bank holding the mortgage on the property in return for a reduction in mortgage payments. States could coordinate the Renters' Credit with other state-allocated programs, including the Low Income Housing Tax Credit, and could target the credits to address state priorities. CBPP estimates that the proposal, if capped at \$5 billion, could help 1.2 million families afford housing, reduce rents by an average of \$400, and lift out of deep poverty four out of five of the poorest families assisted.

The National Housing Trust Fund (NHTF) is an existing vehicle that remains unfunded, due to the economic downturn in 2008 and the loss of previously identified funding sources from Freddie Mac and Fannie Mae. NLIHC and its partners have been working to find a replacement source of dedicated funding for the NHTF, with the goal of an annual distribution of \$30 billion for ten years, totaling \$300 billion. Funding for the NHTF at these levels would increase the supply of rental housing affordable to the lowest-income renters by 3.5 million homes. President Obama has included \$1 billion for NHTF in each of his annual federal budget requests for the past four years, and included this request in his housing priorities for 2012. One potential source that has been identified to help fund the NHTF is a reform of the Mortgage Interest Deduction (MID). Representative Keith Ellison (D-MN) is currently crafting legislation that would propose lowering the cap on the amount of mortgage for which interest can be deducted from \$1 million to \$500,000. The legislation would also convert the deduction to a non-refundable tax credit, making available to all homeowners, not just those with enough income to itemize their tax deductions.

Sequestration

Mandatory across-the-board cuts to federal discretionary programs, also known as sequestration, will automatically take effect in January if Congress does not act during the lame duck session to prevent it from happening. A report released by the Obama Administration's Office of Management and Budget in September shows that all Department of Housing and Urban Development (HUD) programs would be cut by 8.2 percent, further depleting these resources beyond previous deep cuts in the last federal budget round. HUD estimates that such cuts would cause at least 250,000 households to lose their Section 8 voucher assistance, and 100,000 households receiving subsidies through the Homeless Assistance Grants would lose their support. The cuts translate to additional cuts of \$772 million to Project-Based Rental Assistance, \$82 million to the HOME Investment Partnerships Program, \$14 million to Section 811 Housing for the Disabled, and \$31 million to Section 202 Housing for the Elderly.

For more information regarding these federal policy updates, please contact Michael Lane, Policy Director, at michael@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

Pinole Grove Senior Housing

The long-term physical and financial health of affordable housing impacts nearly every stakeholder, including residents, the owner, investors and lenders, property management and the surrounding community. These factors are even more critical given the anticipated lifespan of properties with affordability requirements of 55 or more years.

Pinole Grove Senior Housing is a recent example of how BRIDGE Housing added significant value to a property nearly two decades after it was originally constructed in 1994.

Pinole Grove is located on 2.79 acres atop a small hillside, within walking distance of the historic small-town center of Pinole and a very active senior center. The 70-unit property consists of four buildings connected by breezeways in a campus-like setting, with outdoor parking and an easement that includes a walking trail and eucalyptus grove. Rents range from \$585 for a one-bedroom unit to \$819 for a two-bedroom unit (50-60 percent of area median income).

Between September 2011 and November 2012, BRIDGE's Portfolio Management Team enhanced the physical condition of the buildings, "greened" the property, restructured the existing debt and recapitalized the project, including a four percent tax credit syndication. The team, led by Senior Vice President Ann Silverberg, was created in 2009 to focus on opportunities to enhance the quality and performance of BRIDGE properties over time.

The reinvestment in Pinole Grove—which also included new CDBG funds from Contra Costa County and funding from the Federal Home Loan Bank's Affordable Housing Program—allowed staff to renew the property and prepare it for the next two decades of service.

Addressing the physical condition of the development and



making expected useful-life replacements of building systems led to the rehabilitation project and, at the same time, offered an opportunity to green the property. In common areas and in residential apartments, BRIDGE replaced the heating, cooling and domestic hot water systems, lighting and about two-thirds of the windows with higher-efficiency units. A gray water system to filter and reuse the water from the main laundry room now irrigates approximately 30 percent of the plantings, which have been refreshed throughout with new plants and irrigation systems that use less water.

Most dramatically, the project added a new solar photovoltaic (PV) carport and pavilion and a new solar thermal carport to the site. Annually, the solar PV is projected to offset 40 kilowatts—equivalent of the power consumed by 20 to 25 single-family homes—while the solar thermal is projected to offset 1,482 therms, or nearly 150,000 cubic feet of

natural gas.

"These innovations, which were not really seen in affordable housing 20 years ago, will help keep Pinole Grove operating efficiently, affordably and sustainably for years to come," said Cynthia A. Parker, BRIDGE President and CEO. "As community partners and stewards of affordable housing, we are extremely committed to maintaining quality over time."



"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.

2013 BROWN BAG TRAINING SERIES

Sneak Peak: 2013 Brown Bag Training Series!

All workshops take place from 12:00 to 2:00 p.m. in the NPH Conference Room, 369 Pine Street, Suite 310, San Francisco. Lunch is provided and will be available at 11:30 a.m. to allow extra time to eat and network. NPH Members: \$35; Non-Members: \$60

***WANT TO ATTEND A BROWN BAG FOR FREE?
SEE THE SPECIAL OFFER ON PAGE 11!***

WEDNESDAY, JANUARY 30

Measuring What Matters: Building a New Tool for Instant GreenTRIP Certification
(see page 11)
Ann Cheng, GreenTRIP

FEBRUARY TBD

New Energy Efficiency Financing Tools for Low-Income Rental Housing
Megan Kirkeby, California Housing Partnership Corporation

TUESDAY, MARCH 12

Making the Case for Resident Organizing
Jean Cohen, East Bay Housing Organizations

TUESDAY, APRIL 9

FHA Financing - The Latest Updates & Recent Experiences
Kenji Tamaoki, Prudential Mortgage Capital Company

WEDNESDAY, MAY 22

Breaking Down Barriers to Service: How to Engage Residents Who Don't Know What Services Can Do for Them
Beth Southorn, LifeSTEPS

TUESDAY, JUNE 4

Collaboration in Services in Supportive Housing for Transition Age Youth
Shashi Jivan, Satellite Affordable Housing Associates

THURSDAY, DECEMBER 12

Eliminating Regulatory Barriers Through Housing Elements
Evelyn Stivers, Non-Profit Housing of Northern California

**Details and registration are available on our website:
nph.convio.net/brownbag**

For more information about our Brown Bag Training Series, please contact Joyce Slen, Administrative Assistant, at (415) 989-8160 x10 or joyce@nonprofithousing.org

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any Brown Bag in 2013!

We appreciate your time.

SPECIAL OFFER!

MEASURING WHAT MATTERS: BUILDING A NEW TOOL FOR INSTANT GREENTRIP CERTIFICATION

WEDNESDAY, JANUARY 30

NPH invites you to a lively session on the link between affordable housing and transportation. Transportation is the second largest cost to households after housing. Affordable housing developments too often are not recognized for the low-traffic developments that they are. Studies have found that parking is over-supplied, increasing costs to developers and reducing space for amenities for residents. TransForm is working on collecting data on affordable projects to inform a new dynamic tool to assist with GreenTRIP certification. What data can you collect? What data would help you make your case in reducing car intensive infrastructure during the planning process? Are you ready to be a partner in this work? Come hear about ways to lower the hurdles for affordable transit-oriented housing development. Developers, financiers, property management staff, transportation planners and resident services providers are encouraged to attend.

Convenor:

Ann Cheng, *GreenTRIP*

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

nph.convio.net/brownbag

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