

# News to Build On *November-December* 2009

THE NON-PROFIT HOUSING ASSOCIATION OF NORTHERN CALIFORNIA

## NPH Conference Showcases Visionaries

### Times Call for Innovation and Dedication

NPH's 30th Annual Fall Conference was a huge success covering topics on Housing Finance and Policy, as well as a significantly expanded Property and Asset Management track. The highlight of the day was the conference plenary panel featuring California Department of Housing and Community Development (HCD) Director Lynn Jacobs,



National Low Income Housing Coalition President Sheila Crowley, and Tom Azumbrado, Director of the San Francisco Multifamily Hub of the Department of Housing and Urban Development (HUD). The panel was moderated by John Stewart, Chairman of The John Stewart Company and member of the NPH Board of Directors. The speakers all expressed that times are changing, but reminded the audience that we are a nimble, innovative industry and we have adapted before to turbulent times. John Stewart set the tone for the conversation by encouraging the housing community to continue to look for creative solutions.

John Stewart reported that he is "guardedly optimistic" following a recent trip to Washington D.C. with representatives of the Bay Area Council. They met with HUD officials and were impressed that HUD is creatively integrating programs with those of the Department of Energy and Department of Transportation to increase the effectiveness of their work and to impact whole communities. One example is how the "Sustainable Communities Initiative" will encourage intersections between the planning of housing and transportation. Tom Azumbrado added that, "the economic downturn has made HUD more relevant...we're seeing people coming to HUD for the first time in five years." HUD will also be looking to make significant regulatory changes to increase timeliness and efficiency, ensuring that users are able to meet deadlines to access other funding sources.

Sheila Crowley expanded on the Federal perspective with an update on the

*(NPH Conference Plenary continued on page 3)*

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<b>Federal Update</b> .....	4
<b>State Update</b> .....	5
<b>Regional Update</b> .....	6
<b>Housing Spotlight</b> .....	8
<b>Working Group Update</b> .....	9
<b>Conference Photos</b> .....	11



## From the Desk of the Executive Director



### Dear Members and Friends,

I am sending out a gigantic pat-on-the-back to the hundreds of NPH members who made our 30th Anniversary Fall Conference such a thrilling success. Thank you all so much for your tremendous volunteer efforts and remarkable tenacity despite the rainstorm that day. We had overwhelming attendance at the event despite monsoon-like conditions outside, including sixty-five people who signed up the day of the conference, an all-time record.

The conference will continue to be our main training event, but we will be hosting many more small training events in 2010. As described in this issue of News To Build On, NPH is expanding its program of Brown Bag lunchtime seminars in 2010 and pursuing additional trainings for property and asset managers under the direction of our new Property Stewardship Working Group. Our members are telling us the types of training they want and NPH staff is following those leads. If there are things you would like to see NPH take up, the working group meetings are one place to start, but you can always pick up the phone and call any NPH staff member to let us know what is on your mind.

We are continuing to develop our communications tools to be a comprehensive and timely conduit of information for our members. We are always updating our website, too and finding new purposes for it. For example, we are collecting resources for property managers to use to help tenants in financial distress, as described in this newsletter. Keep the NPH website in mind as a place to link into for sharing and downloading documents and information.

Our Weekly Bulletin, sent by email every Friday morning, is filled with events and announcements submitted by our members. Please keep us on your organization's mailing list so that we can help publicize your activities to our broad base of members.

In particular I urge you to send any and all dates for community events you are planning so they can be listed on our Community Calendar. This tool is intended not only to increase publicity, but to help avoid double scheduling events of interest to all on the same date. You may be surprised to read in this issue that NPH and our regional housing association partners have already coordinated the dates for our 2010 Fall Conferences! We know that the success of each of our events depends on not scheduling too close together and overtaxing our shared resources of experts and attendees.

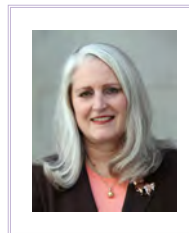
Speaking of crowded calendars, be sure and put a house-shaped box around:

Thursday, December 10th

for NPH's Annual Membership Meeting and Holiday Party in San Francisco. This annual event hosted by NPH is our way of thanking you for your service and partnership. It is always such fun for me to catch up with everyone outside of the course of doing business together.

As we wrap up this year's work and develop our work plan for 2010, I am filled with gratitude for the many hours of shared service NPH members have provided each other this year. The generosity of spirit with which NPH members work toward our common cause fills me with hope for our continued success.

Sincerely,



Dianne J. Spaulding  
Executive Director

### News to Build On

News to Build On is the monthly newsletter of the Non-Profit Housing Association of Northern California (NPH). It is published with generous support from the Wells Fargo Foundation. NPH's vision is a safe, decent affordable home for every Northern California resident.

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*(NPH Conference Plenary continued from page 1)*

National Housing Trust Fund. While the fund was originally intended to be funded through proceeds from Fannie Mae and Freddie Mac, the contraction of these organizations in late 2008 led to a search for another funding source. Currently, the Troubled Asset Relief Program (TARP) is a likely target to capitalize the fund with \$1 billion for the first year. Over the next year, legislation regarding all government sponsored entities could result in new funding sources. Ms. Crowley added that reducing the mortgage interest deduction, which currently costs the nation \$67 billion, should be seriously considered as a funding source. She argues that the current unlimited mortgage interest deduction sends the wrong policy message and may have exacerbated the housing “bubble.”

HCD Director Lynn Jacobs reported on the progress of our State Housing Trust Fund. She and her staff have spent the last few years laying the ground work for a permanent, dedicated revenue source. This has included rigorous research around program components and funding sources. The goal for the fund is \$2 billion annually. The funds will likely be divided between local governments and HCD for distribution. A chart is available on the HCD website describing the funding sources that have been considered: <http://hcd.ca.gov/permsources/SummaryofFundSourceResearchDraft.pdf>

HCD is working with Senate Pro Tem Darrell Steinberg, on SB 500, the legislative vehicle for the Permanent Source. SB 500 was introduced during this past legislative session in a brief “spot” form without program and funding specifics. The details will be written in the next year, the second year of the 2009-2010 legislative session. Once enacted, the fund will grow incrementally and it will take some time to achieve the \$2 billion annual goal, but Director Jacobs estimates it could be substantially funded in 2011 and fully funded in a few years.

All the plenary session participants agreed that the times ahead will require innovation and dedication to the cause of affordable housing. The funding mechanisms and programs our industry has known are changing, quite possibly for the better. The Bay Area affordable housing movement will play a role in these advances at the State and Federal level, and we'll need to adapt to a changing word and think creatively. As John Stewart said, only half jokingly “This is California, where all the brilliant ideas come from.”



## HOUSING CONFERENCES 2010 SAVE THE DATES!

We have hardly unpacked the recycled name badges, but work has begun on next year's housing conferences around the state.

**September 27, 2010** is the date for NPH's 31st Annual Fall conference. It will be held again in San Francisco.

Our statewide partners are also selecting conference dates:

**April 26-28** Housing California Conference in Sacramento

**October 1** Southern California Association of Non-Profit Housing (SCANPH) in Los Angeles

**October 14** San Diego Housing Federation (SDHF) in San Diego

The California Coalition for Rural Housing (CCRH) is coordinating their conference plan now, with date to be announced later.

## CAN'T WAIT TO SEE YOU AGAIN NEXT YEAR!



## FEDERAL POLICY UPDATES

### *Federal Policy Updates*

#### House Panel Passes CFPA Bill

The House Financial Services Committee approved a bill that would create a new consumer financial protection agency (CFPA), clearing the first hurdle to enacting a key priority in the Obama administration's regulatory reform plan. The bill is authored by Congressman Barney Frank, Chair of the House Financial Services committee.

The bill would strip the federal banking and thrift agencies of their ability to write new consumer protection laws and give oversight of several existing statutes such as the Truth in Lending Act and the Home Mortgage Disclosure Act to the new agency. The legislation would restrict banking regulators' ability to enforce consumer protections and give states more latitude to write and enforce their own standards.

Pro-consumer amendments considered a threat to the industry were dropped, including measures to give the new consumer agency the power to set usury cap limits; force banks to pre-file products; or conduct financial autopsies and ban any products deemed to cause bankruptcies or foreclosures.

Lawmakers from both sides of the aisle succeeded in passing explicit carve-outs for several individual retail and other groups including auto dealers, title and mortgage insurers and manufactured home agents or brokers.

Congressman Barney Frank has said he hopes to roll the consumer protection agency piece into a comprehensive regulatory reform bill and bring it for a vote in the full House in November.

#### CRC Video on Foreclosure Impacts

The California Reinvestment Coalition (CRC) produced this documentary, entitled "Mo' Money, Mo' Money, Mo' Money: How Greedy Corporations Destroy the American Dream" to show how the foreclosure crisis affects everyone. Foreclosures destroy the dreams of California families and threaten the stability of small businesses, city governments and neighborhoods.

Mo' Money tells the story of borrowers who were lied to and ignored by their mortgage loan servicers, and the people who are working to keep them in their homes. It also reveals how this disaster could have been avoided if regulators and government officials did not ignore predatory lending practices.

This nine minute video can be viewed on the CRC website at: <http://calreinvest.org/predatory-lending/momoney-momoney-momoney>

## NPH'S ANNUAL ALL MEMBER MEETING AND HOLIDAY PARTY

Come join us for a lovely evening marking NPH's 30 years as the voice of affordable housing!

**SPUR Urban Center**  
654 Mission Street (between 2nd  
and 3rd), San Francisco, CA  
Near Montgomery BART  
Thursday, December 10, 2009  
5:00-7:00 pm

Venue generously donated by SPUR

This event is FREE to NPH MEMBERS  
and will include hosted drinks and  
appetizers.

If the expiration date on your mailing  
label has passed, renew online at  
[http://www.nonprofithousing.org/pages/  
membership/](http://www.nonprofithousing.org/pages/membership/)  
or email [info@nonprofithousing.org](mailto:info@nonprofithousing.org).

During a brief program, NPH Members  
will re-elect directors to the NPH Board  
of Directors.

The following individuals are nominated  
for their third and final term:

Sally Carlson  
Kara Douglas  
Mary Murtagh

NPH is currently accepting petition candidates for the NPH Board of Directors. If you're interested in providing leadership and governance to NPH, submit your name, a statement of interest in serving on the NPH board, and supporting signatures from five NPH members in good standing to the attention of:  
NPH Nominating Committee  
Fax: 415-989-8166  
Email: [dianne@nonprofithousing.org](mailto:dianne@nonprofithousing.org)



## STATE POLICY UPDATES

### *State Policy Updates*



#### State Legislative Wrap-Up

The California Legislature and Governor concluded their work in mid-October on legislation in this year's regular session. This year had little significant activity on housing policy, however, there were two bright spots among the bills the Governor signed into law:

1. **AB 570** (Arambula) which reduces the matching grant minimum for Local Housing Trusts to \$500,000 for counties with less than 425,000 people. This was an important measure for our partners in rural areas and smaller communities.
2. **AB 920** (Huffman) which requires utility companies to pay households or businesses, including affordable housing developers, for any extra electricity produced by the customer's solar power system. This creates an incentive that can be used by affordable housing to help pay for solar applications in the common areas of the development.

The Governor vetoed two important bills supported by NPH and our allies in smart growth:

**AB 338** (Ma) which would have expanded from ¼ mile to ½ mile the area that can be part of an infrastructure financing district (IFD). It was important to NPH because it included the principle of redevelopment law requiring 20% of any tax increment revenue to be used for homes affordable to low- and moderate income households.

The Governor's veto message, stated in part:

"...this measure would undermine the rights of voters to approve or reject proposals to redirect their tax dollars and incur public debt. Unlike the creation of a redevelopment plan, the creation of an IFD is not conditioned upon a finding of blight, or upon any other statutory or constitutional restraints other than strict voter approval requirements. As such, elections are the sole basis of public input and fiscal discipline in the creation of an IFD, and it is necessary to require voter approval."

**SB 406** (DeSaulnier) was amended in July to authorize an additional fee of one dollar or two dollars on vehicle registration through an existing fee mechanism to be used for planning purposes related to SB 375 (Steinberg) of 2008, and to propose new duties, membership, and funding for the Strategic Growth Council and the Planning Advisory and Assistance Council. It was important to NPH because of the key role of regional planning for future affordable housing development.

The Governor's veto message expressed the following objections:

"Reducing greenhouse gas emissions is of utmost priority in my administration and is essential for achieving California's climate change goals. However, this bill would authorize a municipal planning organization, a council of governments, or a county transportation commission and a sub-regional council of governments, by resolution, to impose a new fee on motor vehicles registered in their jurisdiction. As I have said in prior veto messages, such an increase should be subject to voter approval.

*For the updated status of all bills monitored by NPH go to:*

*<http://www.nonprofithousing.org/pages/housing-policy-and-advocacy/working-groups.html#leg>*

#### Redevelopment Agencies File Lawsuit

On October 20, 2009 The California Redevelopment Association (CRA) filed a lawsuit to block the state budget-related legislation which authorizes taking \$2.05 billion from local redevelopment funds to use for state purposes. Joining CRA are two redevelopment agencies (RDAs): Union City (in Alameda County) and Fountain Valley (in Orange County).

In Union City, the State "raid" threatens to delay a 100-acre BART station project that includes affordable housing and retail space as well as station improvements and parking. Union City RDA has invested more than \$60 million in this project. In Fountain Valley the new law's requirement that money transferred to schools from redevelopment agencies must be spent on pupils residing in the redevelopment project area would lead to spending \$3.3 million on 64 students. That's \$52,518 per student in a state where average spending per student is \$8,500. These examples demonstrate the unintended but very real consequences of the State's effort to "balance" the state budget by taking redevelopment funds.

*For more information, including FAQs go to:*  
*[www.calredevelop.org](http://www.calredevelop.org)*

*For more information on all State Issues, please contact Ann Gressani, Policy Development and Communications Director,*  
*[ann@nonprofithousing.org](mailto:ann@nonprofithousing.org)*



## REGIONAL UPDATE

### *Regional Update*

#### **Affordable Housing Development Blocked in San Jose**

On September 22, 2009, the San Jose City Council voted 7-3 to support CORE Affordable Housing's proposed 117 multi-family residential studio/SRO apartment project near the future Diridon Station in San Jose. Unfortunately, seven votes were not enough. According to a little used zoning rule in the city, to override a protest, 2/3rds of the city council members (8 votes) must support the rezoning for the development to move forward, even if it is consistent with the General Plan.

This is a huge potential set-back for the emerging "smart growth" vision for the Bay Area. This particular area is planned to be the largest intermodal station in the Bay Area supporting Caltrain, BART, local buses, and high speed rail. As documented by the recommendation for approval by both the Planning Department and the Planning Commission, the proposed development is consistent with San Jose's General Plan as well as the Midtown Specific Plan.

The neighbors were empowered to prevent the development by a little used provision in the zoning code called a Majority Protest Determination. This threshold can be reached by simply having the property owners of more than 51% of the adjacent parcels execute the protest; justification for the cause of the protest is irrelevant. Once the protest has been filed, city staff has little choice but follow through with procedures laid out in the ordinance.

CORE Affordable Housing is working hard with city officials and neighbors to win over more community support and enable the project to go forward. In addition, housing advocates are examining the potential for this zoning ordinance to hamper the ability of San Jose to meet its planning goals.

This has implications for the entire Bay Area region because San Jose has the largest Regional Housing Needs Allocation in the Bay Area, with an expectation to plan for over 34,000 new homes, almost 20% of the total housing projected for the entire Bay Area. Furthermore, San Jose is receiving billions of dollars from the federal, state, and regional sources to build new infrastructure, including transit, and has an obligation to build affordable housing to support the new transit improvements. NPH and our housing allies will continue to work on making sure San Jose has the rules in place that are needed to fulfill its potential to be a national leader in "smart growth" development.

*For more information on this and other Regional Policy Issues contact Evelyn Stivers, Regional Field Director, [evelyn@nonprofithousing.org](mailto:evelyn@nonprofithousing.org).*

#### **NEW Homeless Prevention Funds Flow Locally**

Tenants at risk of homelessness have access to funds beginning November 1, 2009 through programs administered at the local level in every Bay Area community. The funds can be used to help pay rent and utilities for up to eighteen months, as well as to enable relocation and stabilization services such as home search, credit repair, security deposits and moving expenses. The funds come from a new program called "Homeless Prevention and Rapid Re-Housing Program" (HPRP) which is part of the national economic "stimulus" bill approved by Congress last winter and known as the American Recovery and Reinvestment Act (ARRA).

This program can be a great asset to affordable housing property managers who are struggling to help tenants that may be facing job loss and financial distress. The funds target individuals and families who currently have housing, but need assistance to prevent homelessness.

Informative materials about the Homeless Prevention Program were provided at the Asset Management workshop at the NPH Fall Conference.

These documents and more can be found on the NPH website at:

<http://www.nonprofithousing.org/pages/events-and-trainings/fall-conference.html>

#### **UPCOMING BROWN BAG WORKSHOPS**

MARCH 18, 2010

#### **Operating for Success - Understanding Corporate Formalities for Non-Profit Developers**

Luis Rodriguez, Goldfarb & Lipman LLP

MARCH 31, 2010

#### **An Inconvenient Truth - CEQA and Climate Change**

Josh Mukhopadhyay,  
Goldfarb & Lipman LLP

# NPH's UPCOMING BROWN BAG TRAINING

## GREEN FINANCE: NON-PROFIT STRATEGIES TO MONETIZE SOLAR INCENTIVES

Wednesday, February 10, 2010  
11:30 to 2 PM  
NPH Conference Room  
369 Pine Street, Suite 310, San Francisco  
(Montgomery BART)



Panelists: Jason Vargelis of Carle, Mackie, Power and Ross

The moderator will provide an overview of federal, state and local solar energy subsidies and financial incentives. The panel will then discuss financing and structuring options for non-profit developers to add solar electricity to existing and future projects. More detailed update to follow.



### Payment Information

Name(s) \_\_\_\_\_

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Please fill in the number of attendees under your rate and indicate your preferred payment method:

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<http://www.nonprophousing.org/pages/events-and-trainings/brown-bag-trainings.html>  
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Please return this form to NPH by fax (415.989.8166) or mail, 369 Pine Street, Suite 350, San Francisco, CA 94104.  
Cancellation Policy: Full refund remitted only if cancellation is made 48 hours prior to scheduled event.

# HOUSING SPOTLIGHT - MEMBER PROFILE

## Vida Nueva Celebrates First Anniversary!

Vida Nueva is a 24-unit 100% permanent supportive housing complex for formerly homeless single-parent families and single adults living with mental illness and/or other disabilities. It was developed by Community Housing Sonoma County and by Burbank Housing Development Corporation. Services are provided by the Committee on the Shelterless (COTS) and Sonoma County Department of Mental Health.

Located in Rohnert Park, Sonoma County, California, Vida Nueva is an example for the region of a model collaboration between local government, developers, and service providers. The development was fully leased within a month of opening, and is celebrating its first anniversary on December 1, 2009.

Monica Savon, Vida Nueva Program Director of the Committee on the Shelterless (“COTS”), says that “Vida Nueva provides decent, affordable housing for families who were once homeless. They now live in well-designed, comfortable, safe, and affordable rental housing AND receive supportive services to ensure their on-going successful transition from homelessness to housing stability. Over the past year Vida Nueva has become a community of families and individuals who care about one another. It is a very special place.”

### The Community Helps with Land and Services

The City of Rohnert Park donated the site for the project, and assisted with development and supportive services funding. Mayor Jake MacKenzie said the City was pleased to collaborate with non-profit developers and service providers to get the project built. “Over time, we expect the project will help reduce homelessness in the area, and will help persons with disabilities lead productive healthy lives.”

According to John Records, Executive Director of “COTS”, “most of the units in the project are occupied by families with at least one adult member who has mental and/or physical disabilities and who is at risk of being homelessness. Some units house survivors of domestic abuse.” With 20 of the 24 units being two- and three-bedroom units, the development primarily serves families, many headed by a single parent. Residents’ household incomes must be less than half the County’s median income, which means less than \$37,550 for a family of four.

The tenants at Villa Nueva are formerly homeless families and individuals living with disabilities, including mental illness, and chronic substance abuse. Comprehensive on-site supportive services will be provided in the 2,300-square foot “Common House” that anchors the development. The Family Connection Program, utilizing volunteer mentoring teams, will provide additional support to families.

### Key Features and Innovations

The project was designed with children in mind. The development is fully fenced, and parents have sight-lines from all common spaces. Vida Nueva was designed using Green Building principles and technology. This reduces energy costs for residents. COTS offers their Family Connection Program at Vida Nueva, where volunteer mentor teams provide a support network for each family. Six units at Vida Nueva are occupied by Mental Health Services Act –eligible tenants, who receive services from Sonoma County Mental Health.

*For more information contact Paula Cook, Executive Director of Community Housing Sonoma County at (707) 546-4566 or [pcook@ch-sc.org](mailto:pcook@ch-sc.org).*



“Housing Spotlight” features 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 Ann Gressani, Policy Director, at 415-989-8160 ext. 22 or [ann@nonprohousing.org](mailto:ann@nonprohousing.org).



## WORKING GROUP UPDATES

*Working Group Updates*



### Property Stewardship Group Leads the Way

The NPH board established a new working group on Property Stewardship in March 2009 thus recognizing that property and asset management are vital to the ability of the affordable housing sector to survive this economic downturn. The NPH working group model is the best way we know to utilize the volunteer work of our members, assisted by NPH staff, to address these critical issues. By pooling our talents and collective experience we recognize we can help each other preserve our existing affordable housing stock, identify operating cost savings, train and develop staff and provide employment opportunities for our residents.

The group has been meeting monthly and has brought a new group of volunteers into NPH's work including property and asset managers from all sectors of our membership. The group has identified several goals for the year ahead:

#### Monthly Groups

- Provide staff training, employment development and networking opportunities for property and asset managers;
- Facilitate access to education and best practices for maintaining and preserving affordable housing properties;
- Reform regulations to increase operating funds directly and through streamlining reporting requirements to reduce staff time.

**The next Property Stewardship Working Group meeting will be Thursday, December 10.** We will work on a position paper on needed regulatory reforms and learn more about possibilities at the national level for increasing operating subsidies.

#### Additional meeting dates in 2010:

January 21, 2010 2-4pm

February 25, 2010 2-4pm



#### Upcoming Property Stewardship Brown Bag Workshop:

May 26, 2010 11:30am-2:00pm

**Integrated Pest Management: Least Toxic Options**  
Caroline Cox, Center for Environmental Health

### Federal and State Issues Team Up

The meeting schedules for the Federal Issues and State Legislative Working Groups have been streamlined in recent months due in part to the substantial issues work that was done for the Fall Conference and for the cross fertilization of topics. In November and December the two working groups will meet together for one monthly meeting each month.

The Federal Issues Working Group is focused on three priorities: Federal Budget Appropriations, the Low Income Housing Tax Credit and the Community Reinvestment Act. We will continue to organize NPH member visits to the local offices of Bay Area members of Congress. The State Legislative group is where we are working on the problems of the stalled state bond funds and organizing advocacy with the State Treasurer, Department of Finance and the Department of Housing and Community Development, along with our priorities for state legislation and the state budget.

**The next Federal and State Issues Working Group meeting will be December 3.** As we go to print, the 2010 meeting calendar has not yet been set.

### PREVIEW: JAN-FEB 2010 NEWSLETTER

First Ever Bay Area  
Affordable Housing  
Internet Poll

NPH and pollster Richard Hertz will announce the results and pioneering technology of "Online 'Talking' Polls." This cutting edge approach holds great promise for advocacy and campaigns in the future. Details coming soon.

# THANK YOU TO ALL OF OUR CONFERENCE SPONSORS

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Community Housing Sonoma County  
Episcopal Community Services of San Francisco  
Hearth Homes  
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# WHO CAN YOU SPOT AT THE NPH CONFERENCE?

Thank you to those who attended, sponsored and presented at our conference on October 13th! We hope that this year's conference provided our more than 500 attendees with the tools to achieve their goals, friends to help them get there and the courage to persevere in these turbulent times.

## Photo Descriptions:

- A. Conference Chair Kara Douglas of the Contra Costa Community Development Department, NPH Executive Director Dianne Spaulding, and National Low Income Housing Coalition Executive Director, Sheila Crowley;
- B. Whitney Jones of Chinatown CDC, Susan Friedland of Affordable Housing Associates, and Marc Rand of the Marin Community Foundation, among others attend one of the day's 17 workshops;
- C. Richard Mandel of California Housing Partnership, John Chan of US Bank, and Alice Carr of Citi smile during the "Loan Underwriting" workshop;
- D. Ann Silverberg of BRIDGE Housing, Jeff Kearns of Johnson Capital, and Phillip Kilbridge of Habitat for Humanity Greater San Francisco enjoy the evening networking reception;
- E, F, and G. Our wonderful exhibitors show their enthusiasm,



**COMING SOON**

*Coming Soon*



**SAVE-THE-DATE**

NPH'S Annual Housing Leadership Awards  
Returns on **May 5, 2010!**

**CITY CLUB OF SAN FRANCISCO**  
**155 Sansome Street**  
**San Francisco, CA**



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THE NON-PROFIT HOUSING ASSOCIATION OF NORTHERN CALIFORNIA

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