

HOUSING **THEBAY**

@ULISF
#HousingTheBay



Lightning Round: Addressing Housing Inequalities

- **Tomiquia Moss**, CEO, Hamilton Homes (Moderator)
- **Molly McCabe**, Co-Founder, The Lotus Campaign
- **Noni Session**, Executive Director, East Bay Permanent Real Estate Cooperative
- **Sonja Trauss**, Executive Director, California Renters Legal Advocacy and Education Fund
- **Micaela Connery**, Founder, The Kelsey
- **Iliana Niculescu-Roman**, Founder, DENS
- **Karen Coppock**, Director, Home Match SF

Molly McCabe
Co-Founder
The Lotus Campaign

LOTUS CAMPAIGN

A Market-Based Approach To Housing People Experiencing Homelessness



Opportunity for Innovation

- Capital is a tool
- Profit is not a bad word
- Incentivize Behavior
- Leverage Equity

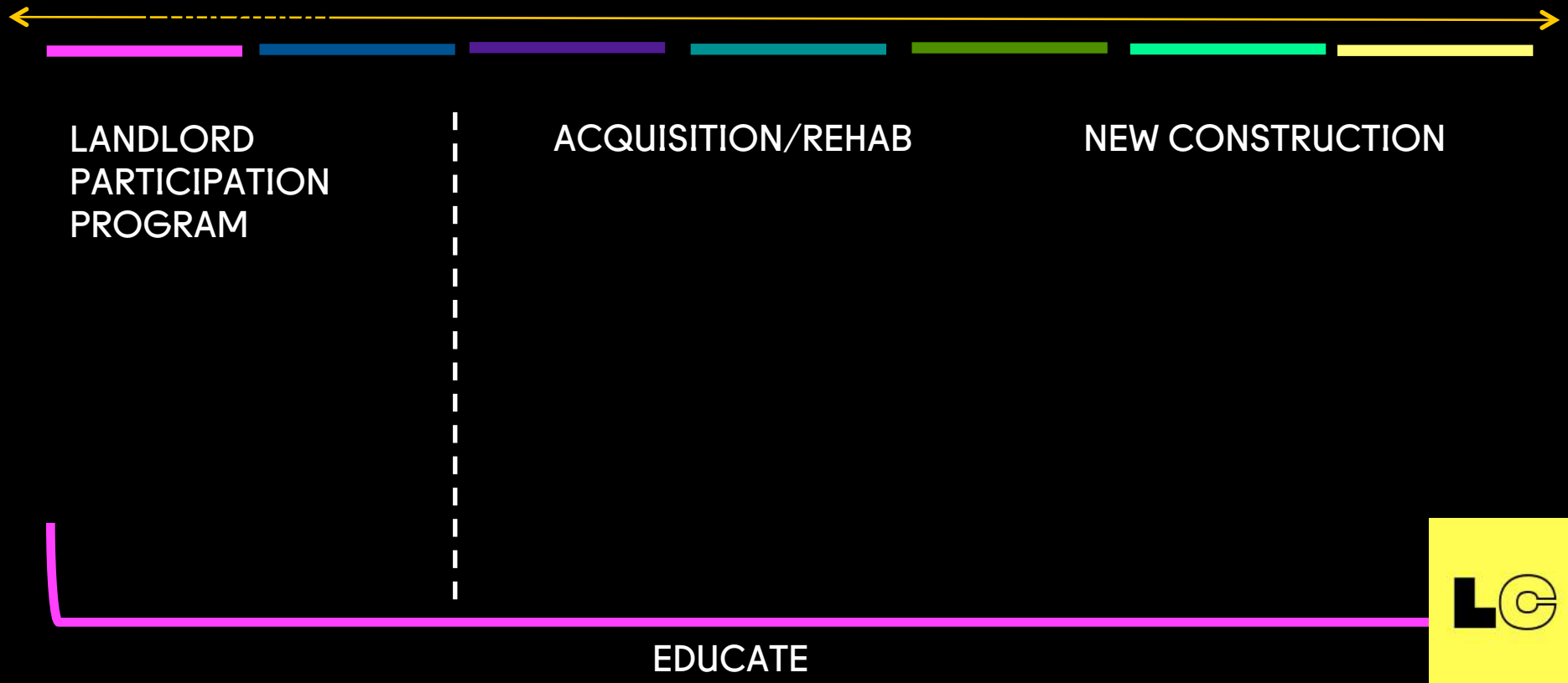


How Does It Work?

- Incent
- Invest
- Advise



Lotus Continuum



"We have been a partner with the Lotus Campaign for almost a year now. At the beginning of the program, I had a lot of questions and hesitations based on my experiences working with various nonprofit organizations, including the financial risk involved and long inspection times.

Our partnership with Lotus has proven to be a valuable one, allowing Ginkgo to expand our reach in helping to house people experiencing homelessness within our communities by greatly reducing that risk, improving inspection times, and helped us develop stronger relationships with the various organizations."

– Josie Nasife, Director of Property Manager, Ginkgo Residential



*"Historically, supportive services agencies have only been able to reduce barriers to housing for individual renters – assisting with paying off old debts, or funding a security deposit...and while these are important, **we were still left begging for housing providers to "take a chance" on renters with past evictions, debt, etc. Lotus focuses on attracting housing providers, incentivizing them financially, and removing barriers to accepting renters who would not normally qualify for their units...***

We are proud of the fact that our families generally graduate from the program qualified to renew their leases on their own – or with 2 years of a positive rental history behind them to apply elsewhere- or to begin the home buying process."

*– Elizabeth Kurtz, **Chief Housing Officer, Charlotte Family Housing.***



HOME = HOPE

LOTUSCAMPAIGN.ORG



Noni Session
Executive Director
East Bay Permanent Real Estate Cooperative

Oakland's first Land & Housing Solidarity fund

Reinvesting Frontline Communities

EB PREC aligns the technical, financial, and organizational inputs necessary to support Black, Indigenous, People of Color and allied communities to cooperatively organize, finance, purchase, and steward properties in Oakland & the East Bay.

For More Info Contact:

Noni Session, Executive Director

noni@ebprec.org . www.ebprec.org



EAST BAY PERMANENT REAL ESTATE COOPERATIVE

EB PREC Organizes for Long-term Change

Staff Owner Collective

*Democratically governed

*Stewards the EB PREC Mission

*Carries out administrative & Technical duties

Increase Community Access

*Community Development Funds

*Build Investor Relations

*Seek Philanthropic & Supportive Funding

Position Projects for

*Community Investment

*Impact Investor Lenders

*Banks & CDFI project lending

We Host Community Events

*Inform Supporters

*Educate Stakeholders

*Politically & Civically Activate Community Owners

Communications & Fundraising Support

*Democratize Investment

*Recruit Investor Owners

*Facilitate Community Investment \$1000 @ 1.5% over 10yr term

We Organize Support,

Educate & Prepare

Resident Owners

for Ownership

We Build Productive Capacity

*Skills & Tools Transfer

*Create Addtl Revenue Streams

*Support Small Business

We Facilitate

*Community Control

*Democratic Governance

*Non Violent Communication

*Collective Leadership

Projects & Properties



*Resident Lease Shares pay for Property Maintenance, Staff & Cost of Capital

Sonja Trauss
Executive Director
California Renters Legal Advocacy and Education Fund



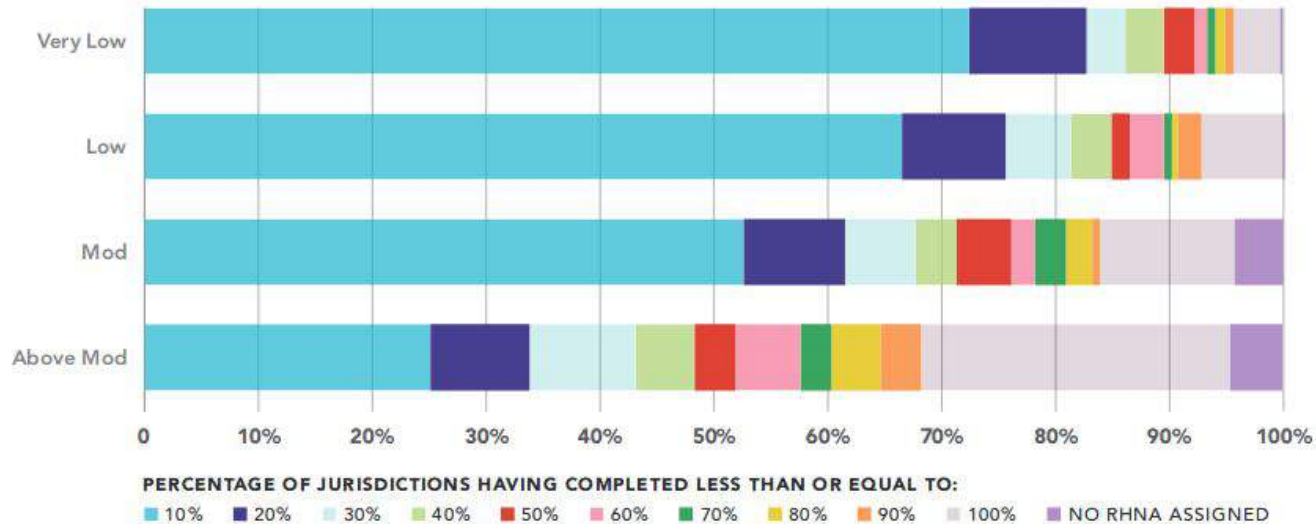
Legalize Affordable Housing Everywhere

a policy proposal for San Francisco



NO ONE IS BUILDING ENOUGH AFFORDABLE HOUSING

Figure 5 RHNA Percentage Completion Summary by Income Level as of 2017



Source: California Department of Housing and Community Development; Analysis by Beacon Economics.

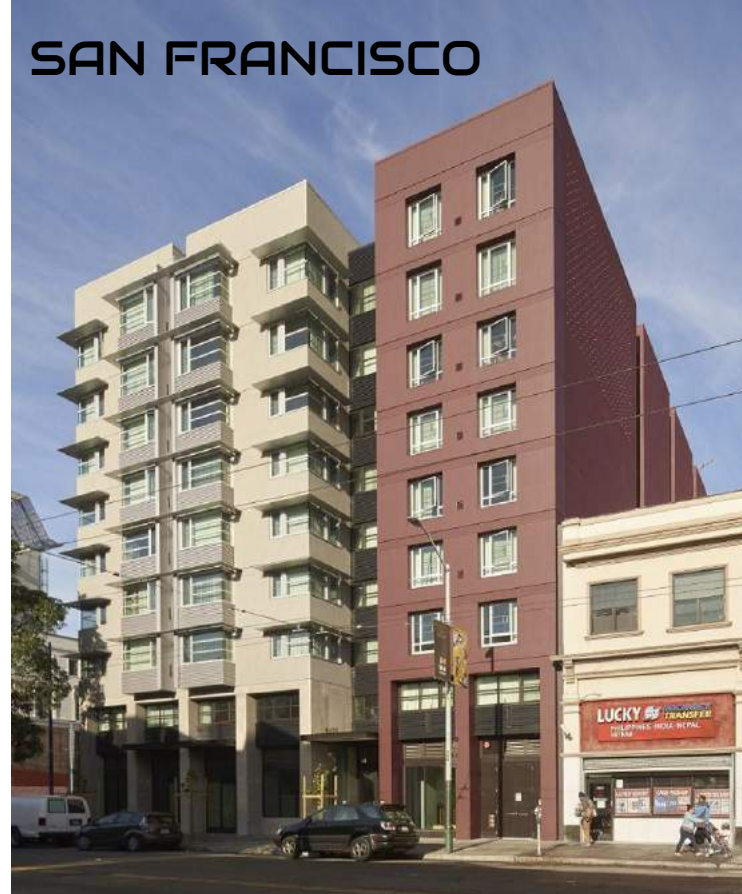
IN CA AFFORDABLE HOUSING IS APARTMENT HOUSING

Expensive land?
High Density Housing!

PHILADELPHIA



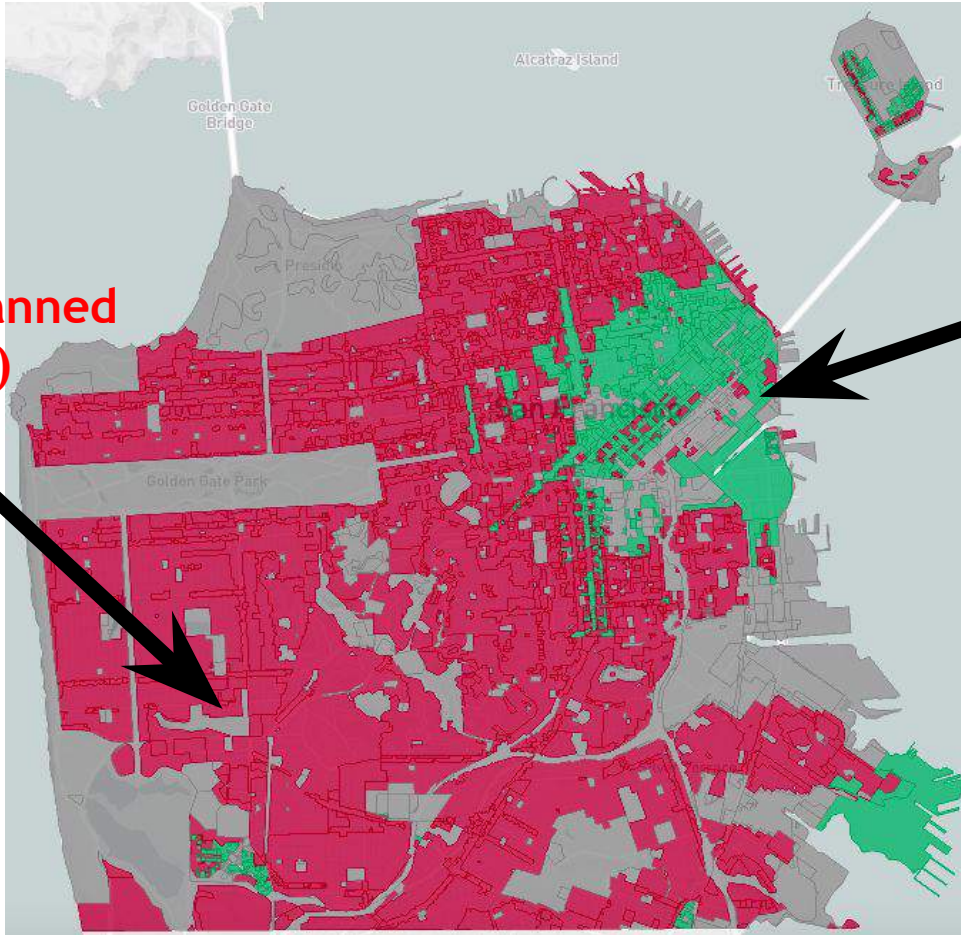
SAN FRANCISCO



Current Zoning Laws

**Affordable
Housing Banned
(88% of SF)**

**Affordable
Housing Legal
(12% of SF)**



LEGALIZE AFFORDABLE HOUSING!

Policy proposal:

For non-profit development projects meeting **100% affordable housing** criteria...

Zoning rules will be set to **maximize the housing units that can be built in the space available**

This is called an affordable housing overlay, and adopts a new set of zoning requirements for projects meeting the affordable housing criteria

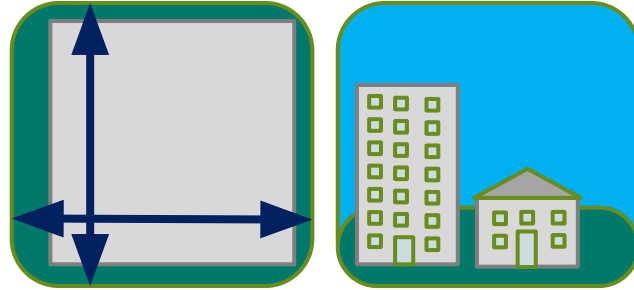
David Chiu AB 1763:

New Density bonus for 100% Affordable housing within ½ mile of high quality transit, which is most of San Francisco!

The specifics...

- ✓ 7 stories
 - ✓ 0" setbacks
 - ✓ No limit on frontage width
 - ✓ 90% lot coverage
-
- ✓ Rooftop open space
 - ✓ Density decontrol (form based zoning)
 - ✓ Lot mergers permitted

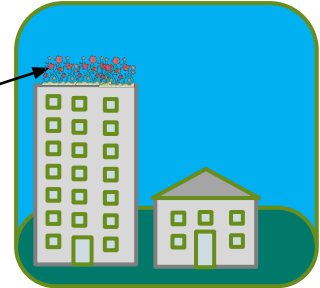
Maximize height and lot coverage to reduce cost / square foot



The specifics...

- ✓ 7 stories
- ✓ 0" setbacks
- ✓ No limit on frontage width
- ✓ 90% lot coverage
- ✓ Rooftop open space
- ✓ Density decontrol (form based zoning)
- ✓ Lot mergers permitted

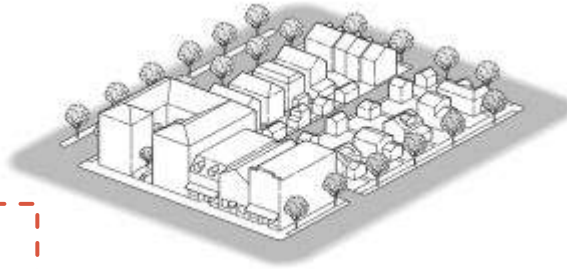
Meet greenspace requirements by allowing for roof decks in place of side yards



The specifics...

- ✓ 7 stories
- ✓ 0" setbacks
- ✓ No limit on frontage width
- ✓ 90% lot coverage
- ✓ Rooftop open space
- ✓ Density decontrol (form based zoning)
- ✓ Lot mergers permitted

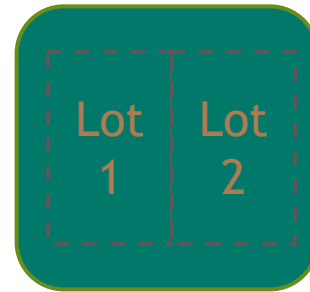
Maximizes legal number of limits within constraints of building footprint and minimum unit size.



The specifics...

- ✓ 7 stories
- ✓ 0" setbacks
- ✓ No limit on frontage width
- ✓ 90% lot coverage
- ✓ Rooftop open space
- ✓ Density decontrol (form based zoning)
- ✓ Lot mergers permitted

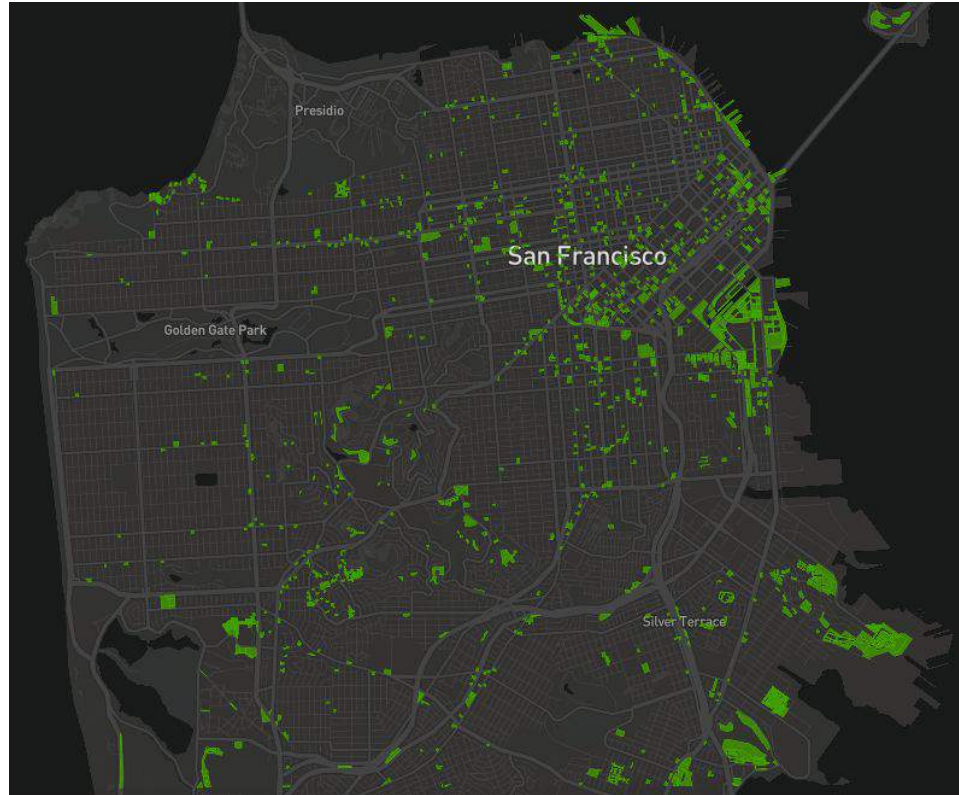
Today, adjacent lots cannot be combined, even if the lots are available and meet non-displacement controls. Permitting lot mergers frees up hundreds of new sites for affordable development



Why is this a good idea?

- ✓ Non-profit developers will have access to MORE land, that is CHEAPER - that means more housing per public dollar!
- ✓ Residents of affordable housing (low income people) currently don't have access to all neighborhoods. This is segregation, segregation is bad.
- ✓ San Franciscans believe in economic integration, but our laws do not currently reflect that ethic.

Large lots that exist TODAY



Micaela Connery

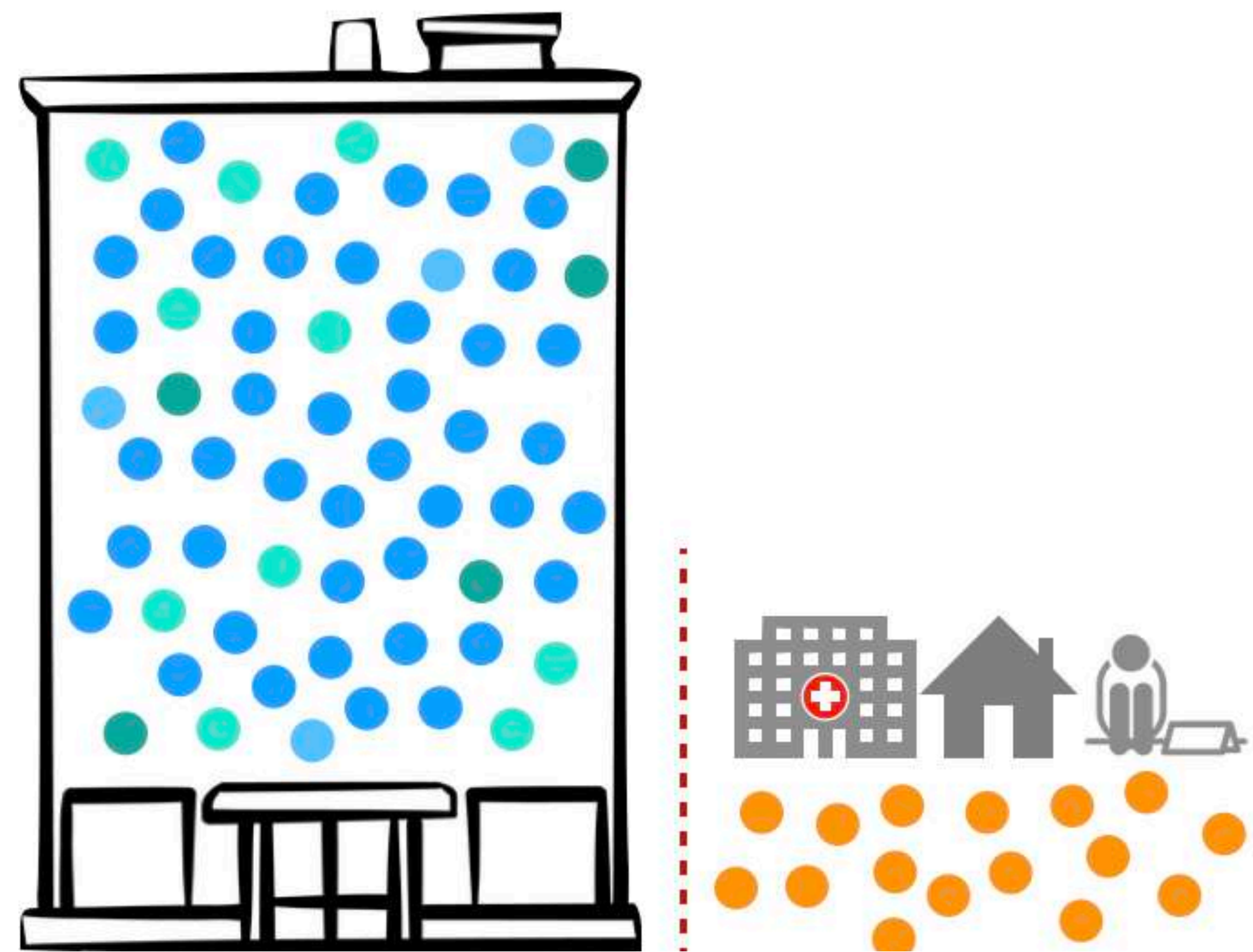
Founder
The Kelsey

A person relying on SSI would have to pay
120-271%
of their *entire*
income on rent
to afford housing in the Bay Area.

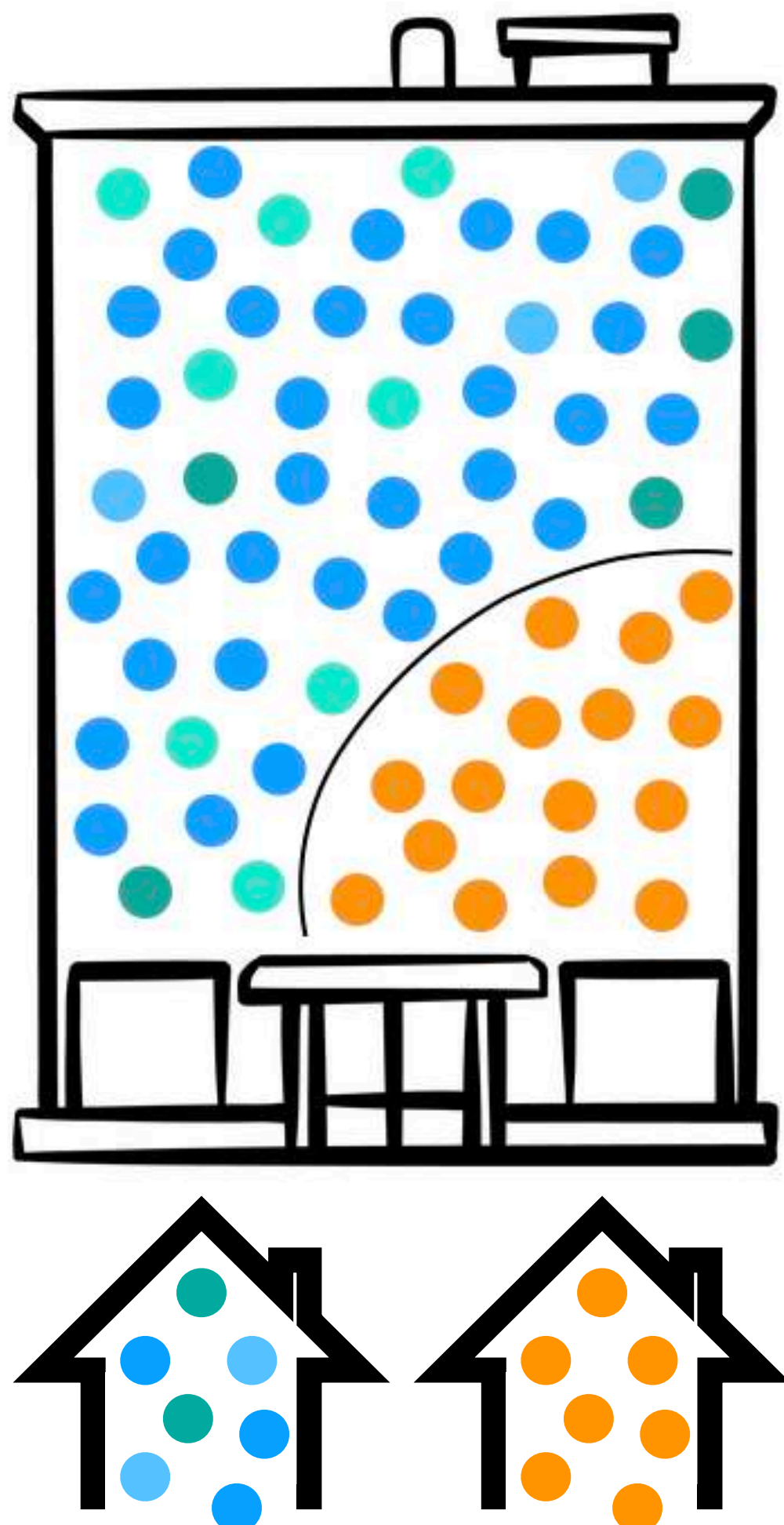
Less than
14%
of adults with IDD
rent or own
their own home.

70% of adults with disabilities
live at home with a parent
or guardian, who are
often over the age of 60.

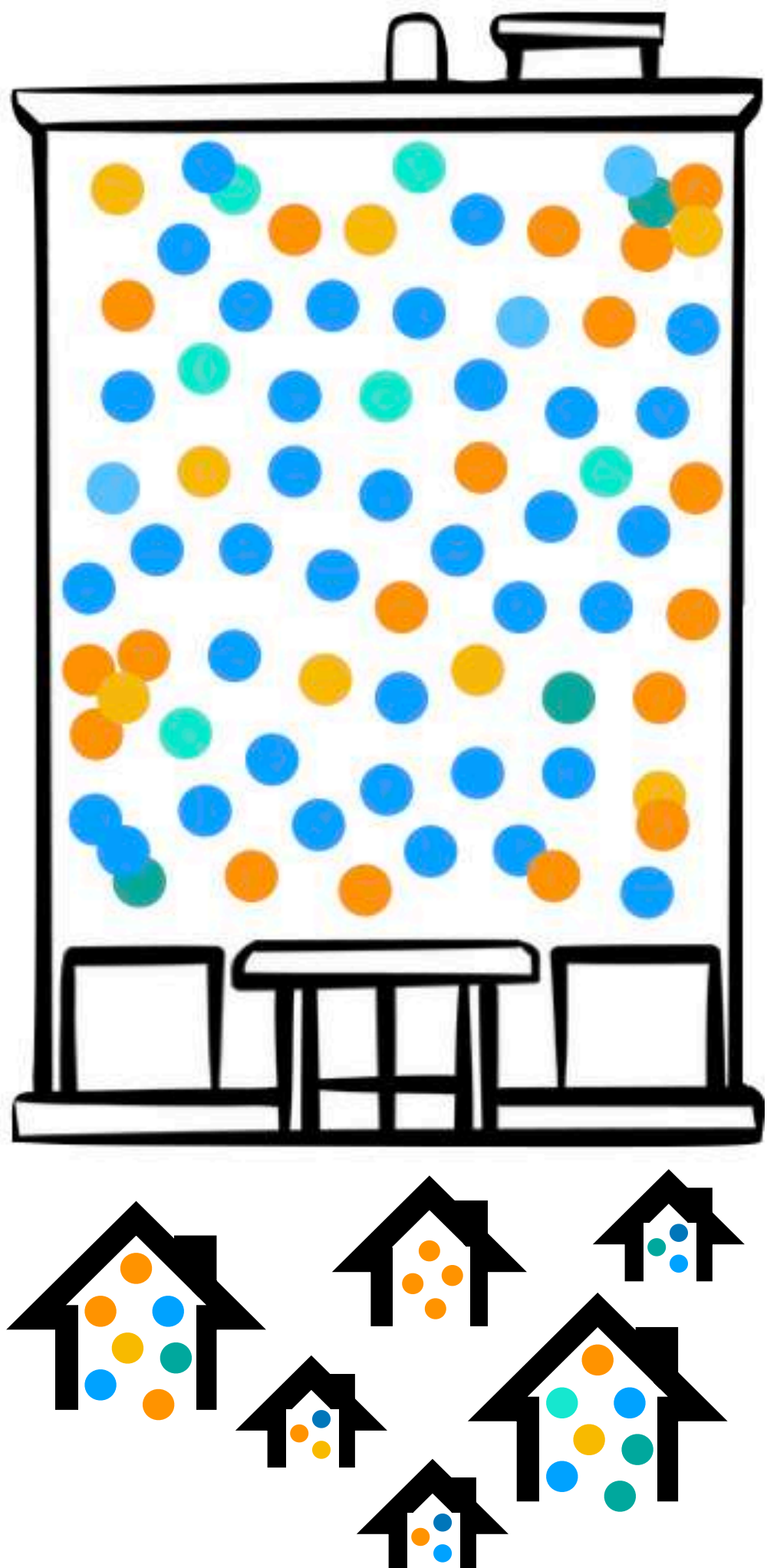
Segregation



Integration



Inclusion



An architectural rendering of a multi-story residential building named 'The Kelsey'. The building features a mix of window styles, including large rectangular windows and smaller arched windows. It has several balconies with wooden railings and pergolas. The ground floor has arched entrances. In front of the building are trees with red and orange foliage. A dark grey text box is overlaid on the center of the image. Below it, a green banner contains three words. The building has callout numbers 1 through 11 pointing to various features.

**Thriving, inclusive housing where individuals
of all abilities, incomes, and backgrounds
live, play, and serve communities together.**

affordability

accessibility

inclusivity



THE KELSEY

more housing | more inclusion | more community

www.thekelsey.org

Architect: VTBS

Iliana Niculescu-Roman

Founder

DENS

Our network of problems needs a network of solutions

Housing costs Displacement Climate change Mega Commutes Gentrification

Construction costs Housing shortage on all levels Getting projects to pencil

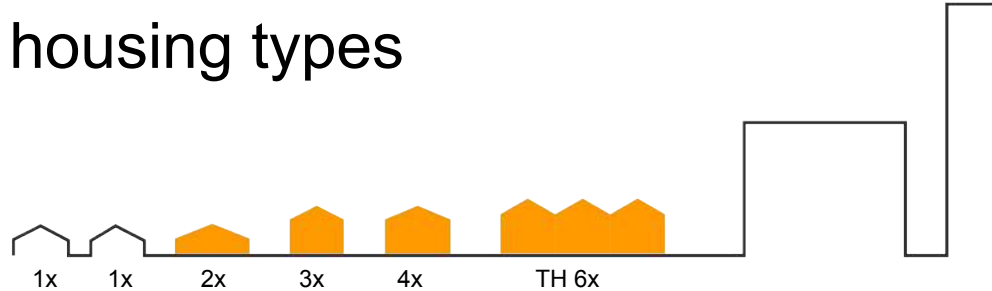
Suburban sprawl Hazard zones Density near transit Build what people need

Aging stock More housing types Tax policy Soaring rents Shrinking labor force

Lengthy approval process Undependable timelines Market fluctuations

We (also) need more housing types

Missing middle

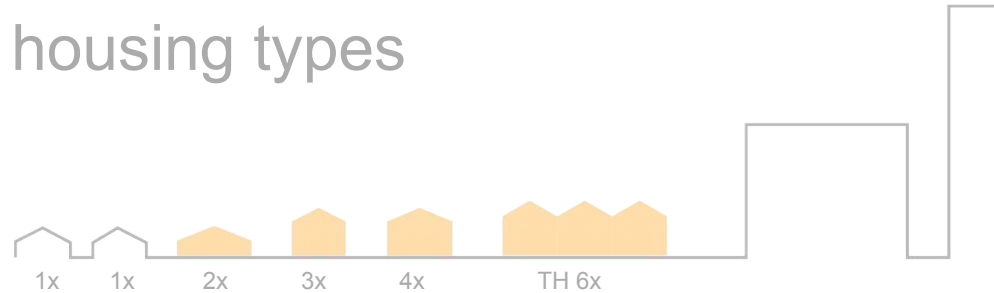


2-10 units; multi-unit or clusters (townhomes, duplexes, triplexes, quads etc) in urban infill locations; inclusive, multi-generational.

- Sensible density keeps residential feel- compatible in scale with SFRs
- Activate vacant/underutilized plots in resi & commercial areas that are not attractive to developers
- Promote community and place making
- Lower construction costs (structure, scale), can focus on sustainability; can be factory built
- Address demand/ product market fit: millennials (and more) want to live in urban places.

We (also) need more housing types

Missing middle



2-10 units; multi-unit or clusters (townhomes, duplexes, triplexes, quads etc) in urban infill locations; inclusive, multi-generational.

- Sensible density keeps residential feel- compatible in scale with SFRs
- Activate vacant/underutilized plots in resi & commercial areas that are not attractive to developers
- Promote community and place making
- Lower construction costs (structure, scale), can focus on sustainability; can be factory built
- Address demand/ product market fit: millennials (and more) want to live in urban places.

Affordable?

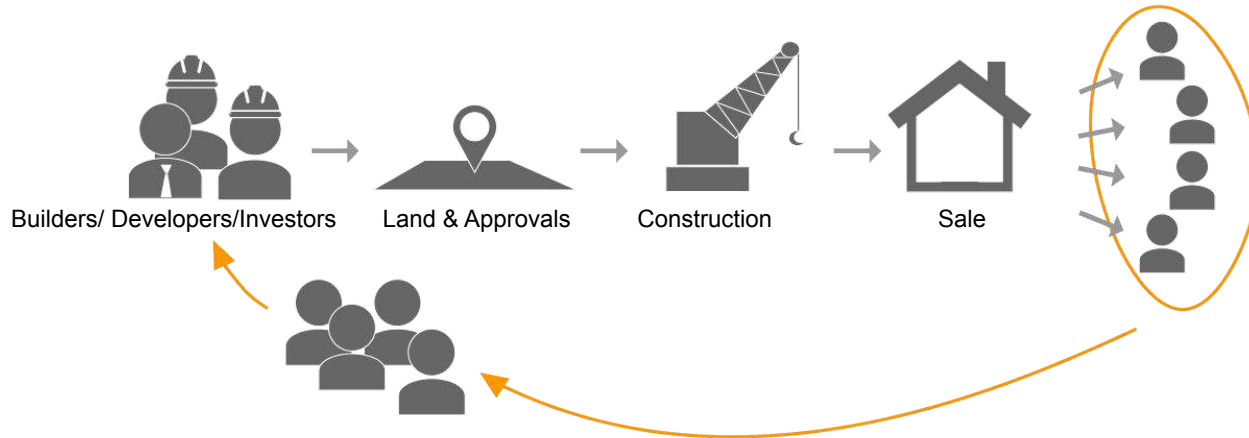
We (also) need an alternative development model

Intentional/ client-driven development

Instead of buying: **Owner-occupiers** join groups to acquire land and get professional services for a fee.

Development as a service.

Homes at cost + fee.



International examples in other soaring markets

Non-speculative client-driven models emerged in other hot markets to drive down development cost and increase access to home ownership:

- **Germany (~1990s): Baugruppen** - self financed building groups with local admin support; movement grew organically, banks gradually started to support it.
- **UK (2015-): Right to build** - Gov't initiative to enable homebuilding for individuals and groups in England, part of set of measures to address housing crisis. **Self build Groups** get support (allocated land, network of institutions and professionals, financing process).
- **Australia (2014-): Nightingale model** - hybrid baugruppen-investor model initiated by mission driven professionals; participatory design, transparent financing and capped returns; deed restricted properties to preserve affordability.
- **New Zealand:** emerging **self-development models** in the past few years; organically grown, gained local admin support & advocacy at national level.

Key takeaways: ownership from the onset unlocks affordability, development as a service, owner input, similar challenges to overcome.

Challenges

Land and approvals

- Mostly SFR zoning
- Available land can be expensive
- Approval process - time & uncertainty

Financing

- Securing financing for owner occupied projects

Organizing platform

- matching market, framework for organizing and roadmap

Benefits

Home owners

- Total cost decreased
- Fixed price, no bidding
- Choose neighbors
- Get a say in the design

Industry/ Sponsors

- Shorter project cycles with fixed return
- De-risked model: approved & committed clients

Community

- Small infill plots not attractive to others get activated
- Local companies can deliver projects

Thank you

Support, comments, feedback:

team@joindens.com

Karen Coppock

Director

Home Match SF



Home Match
A COVIA COMMUNITY SERVICE

“With Home Match, I feel like we both benefit — Stella drives me to the grocery store and I cook. We enjoy sharing a meal together!”



The Golden Girls





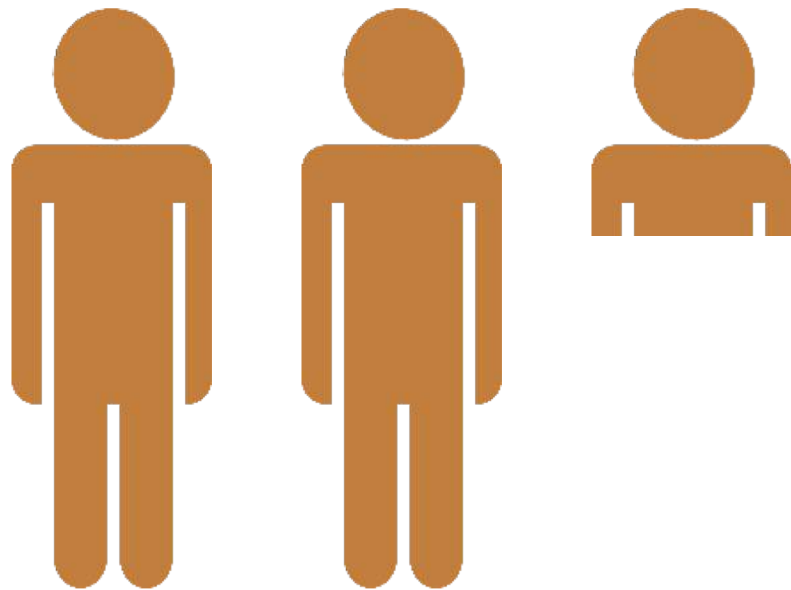
Home Match
A COVIA COMMUNITY SERVICE



\$15
Minimum wage

55
hours = rent





= rent

\$1461 Average Social Security benefit

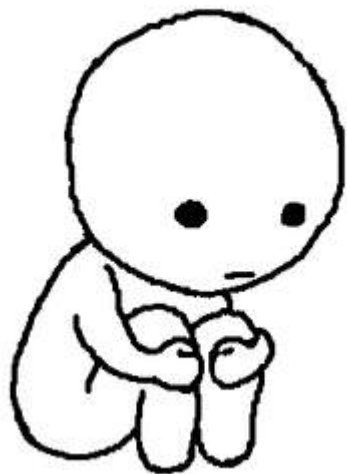


30% live alone
speak no/limited English

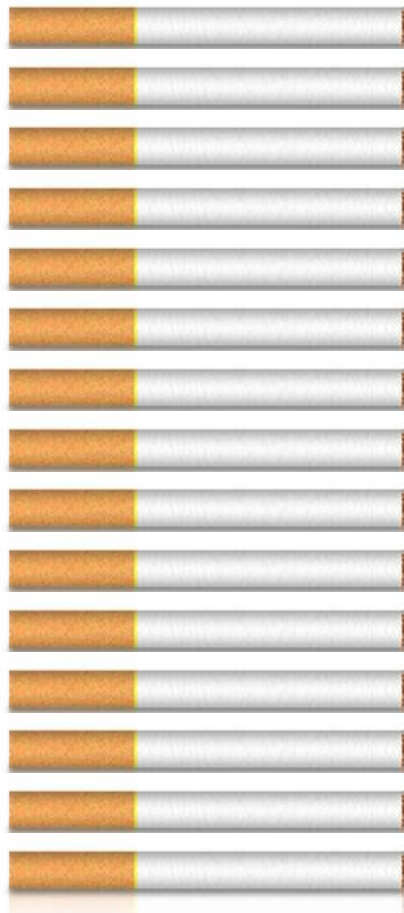
36% have 1+ disabilities



House rich / Cash poor



33%



Home Match – Home Sharing is awesome because:



rent +



High-touch, personalized, free service

- ✓ Screen all candidates
- ✓ Match: Compatibility
- ✓ Living Together Agreement
- ✓ On-going support

YOU CAN MAKE A DIFFERENCE



✓ APPLY



✓ OPEN YOUR HOME



✓ TELL YOUR FRIENDS

FOR MORE INFORMATION

Must live, work, or go to school in the county being contacted:

925-451-9890 Contra Costa

415-456-9068 Marin

415-351-1000 SF

www.covia.org/services/home-match

www.homematchsf.org

Home Match SF is in partnership with Northern California Presbyterian Homes and Services and receives funding from the SF Mayor's Office of Housing and Community Development

Lightning Round:

Addressing Housing Inequalities

- **Tomiquia Moss**, CEO, Hamilton Homes (Moderator)
- **Molly McCabe**, Co-Founder, The Lotus Campaign
- **Noni Session**, Executive Director, East Bay Permanent Real Estate Cooperative
- **Sonja Trauss**, Executive Director, California Renters Legal Advocacy and Education Fund
- **Micaela Connery**, Founder, The Kelsey
- **Iliana Niculescu-Roman**, Founder, DENS
- **Karen Coppock**, Director, Home Match SF

HOUSING THE BAY

@ULISF
#HousingTheBay

