Community-Driven Housing Priorities in the San Francisco Bay Area
Community-Driven Housing Priorities

Summary

Recognizing that community-based solutions are often absent in the policies introduced by experts, the goal of On the Table and this document is to amplify these community ideas.

Community members identified three main challenges associated with housing. First, housing is a complex problem that is inextricably linked to employment, transportation, education, healthcare, nutrition, eldercare and more. Second, there are many communities affected by the crisis in the Bay Area, but while they face similar challenges they often lack coordination. Third, community members who are immigrants, people of color or otherwise vulnerable often feel unsafe advocating for their needs and rights.

In response to these challenges, community members prioritized the following five solutions:

1. Production of housing
2. Protection of individuals and families
3. Preservation of existing housing
4. Changing the conversation
5. Community engagement

This document further defines the community priority solutions and highlights the recommendations, efforts and ideas of the On the Table advisory group members in each priority area.
COMMUNITY PARTNER RECOMMENDATIONS, EFFORTS AND IDEAS

Destination: Home

**R:** Prioritize the development of extremely-low-income (ELI) homes in all affordable housing investments, plans, policies and programs. ELI households are the most severely rent-burdened in our community and are at greatest risk of experiencing homelessness. By far the most under-produced segment of our inventory, new housing affordable to extremely-low-income households (those earning less than 30 percent of area median income, or below $43,900 for a family of four) is urgently needed.

**Faith in Action Bay Area**

**R:** Prioritize increasing the supply of low-income housing, especially in San Francisco County.

**R:** Halt the production of luxury housing in San Mateo County unless there are protections for the neighboring low-income rental units to prevent additional displacement.

**Housing Leadership Council of San Mateo County**

**I:** Improve mechanisms for getting community input into development processes. Specifically, we need ways for community members who are most impacted by the housing shortage to provide feedback around how to best embed these developments in their neighborhoods. For example, what community gathering spaces will be impacted or created? How can bike and pedestrian traffic be incorporated?

**SV@Home**

**R:** Support efforts to raise more money for affordable housing developments to fill funding gaps, which could include mechanisms such as commercial linkage fees (a fee designed to offset the increased demand for affordable housing brought on by new commercial construction), bond measures and/or regional funding sources.

**R:** Identify land to site affordable housing developments and build denser residential areas through general plan updates, specific plans and public land dedications, among other approaches.

**R:** Strengthen city policies for affordable housing to incentivize the development of deed-restricted affordable housing (housing that restricts the use of the land to be affordable housing in perpetuity) and dense housing near transit.

**R:** Support the implementation of specific and precise plans that target high levels of housing and affordable housing (at least a 20% goal) throughout the Bay Area.

**R:** Support new 100% affordable developments and dense market-rate developments that comply with inclusionary requirements (local policies that require a given share of new housing construction to be affordable for people with low to moderate incomes) and do not displace current residents without providing meaningful housing alternatives.

**R:** Support Measure A-funded developments to increase the supply of permanent supportive housing and ELI housing throughout Santa Clara County.
TechEquity Collaborative

炆 R: Build more housing at all income levels, with a priority for low-income affordable housing.
炆 R: Provide more capital for affordable housing development. Though recently passed local bond measures, like Measure A1 in Alameda County, Measure A in Santa Clara County and Propositions A and C in San Francisco, provide much-needed new capital for development, it is far from enough.

☑️ I: Reduce the costs of development. Right now, it costs almost $600,000 to build one unit of housing in San Francisco and $420,000 to build one unit in the East Bay. The high cost of housing makes it harder for developers to secure the financing to fund a project, and when projects do go forward, high costs are passed on to renters or homeowners.
炆 R: Streamline permitting processes. One of the main drivers of the high cost of housing is the length and complexity of the permitting process. In order to reduce costs and build housing faster, we must make the approval process easier.
炆 R: Legalize denser development in communities that have historically experienced racial segregation and wealth disparities. We should support legislation that addresses exclusionary zoning, especially in areas that are close to transit and jobs, with an eye toward creating density in communities that have purposely shunned development of multifamily and affordable housing.

炆 R: Reform land use rules and pursue policies that encourage housing as a development priority. We should also promote density, especially near transit, not just to bring the cost of housing down but to reduce the strain on our environment — and our well-being — caused by long commutes.
炆 R: Unlock public land throughout the region and establish bold goals for building housing on government-owned properties.

Unity Care

炆 I: Include challenges associated with housing instability, such as difficulty paying rent, spending more than half of income on rent, moving frequently, and living in crowded spaces, in conversations about challenges and solutions in housing.
炆 R: Address issues of mental and physical health and their relationship to housing, especially of former foster youth and other vulnerable communities.

炆 E: Create programs to better serve former foster youth. In Bay Area, Unity Care has partnered with MidPen Housing, which owns and manages over 100 affordable housing communities across Northern California, to develop a pilot program. MidPen set aside units in one of its family properties for Unity Care’s Project Safe Haven program and agreed to subsidize the below-market-rate apartments for five years.
炆 R: Increase the amount of transitional and permanent housing for at-risk resident and specifically former foster youth. The majority of former foster youth do not have the luxury of a family network to lean on. Access to transitional housing programs can mean the difference between homelessness and incarceration.
炆 R: Provide incentives for developers to partner with community-based agencies to develop housing options for vulnerable populations.
炆 R: Increase liveable wages rental assistance across funding sources to keep up with the current cost of living in Silicon Valley.
炆 R: Use state funds to supplement federal housing vouchers in areas with disproportionately high costs of living, such as the Bay Area. This is one way state lawmakers could address regional housing crises.
PRIORITY 2: PROTECTION OF INDIVIDUALS AND FAMILIES

In OTT conversations throughout the Bay Area, participants highlighted the need for greater protection of tenants and renters from eviction, as well as for enforcement of minimum quality-of-life regulations for buildings. Community members, particularly those who are native Spanish speakers, say that even when there are legal protections in place, they prefer not to engage with local authorities for fear that unwanted attention will bring harm to their families, friends, and even to themselves, especially when there are concerns about immigration status. Some community members also emphasized the need for more safe spaces for people experiencing homelessness to be safe at night. For example, some community members said there should be more safe, overnight parking.

COMMUNITY PARTNER RECOMMENDATIONS, EFFORTS AND IDEAS

Destination: Home

**R**: Invest in emergency rental assistance and support services targeted to families facing serious and immediate risk of homelessness. Low-income residents who are evicted or displaced from their homes face challenges finding new housing and are at great risk of experiencing homelessness. By intervening early, we can avoid these outcomes, often at a lower cost than assisting a family or individual who has already been pushed onto the streets. One example of this type of support is the pilot Homelessness Prevention System in Santa Clara County. See destinationhomesv.org/hps for more information.

**SV@Home**

**R**: Protect neighborhoods and residents from displacement through policy tools such as eliminating source of income discrimination (such as discrimination based on use of housing vouchers), developing protections for vulnerable residents of mobile home parks, implementing robust tenant relocation packages, and developing creative approaches to help residents remain in their communities.

**TechEquity Collaborative**

**R**: Enhance tenant protections to ensure that these protections not only exist but are accessible to the most vulnerable tenants, increasing the likelihood that they can stay in their homes.

**R**: Enforce fair housing laws and prevent discrimination. The federal Fair Housing Act and other laws prevent discrimination in the sale or leasing of housing, but they are rarely effectively enforced.

**E**: Convert existing housing stock to permanently affordable housing. The City of Oakland has championed a policy that incentivizes affordable housing developers to purchase apartment buildings from private landlords and convert the housing to permanently affordable housing. This approach is not only more cost effective, it adds to the affordable housing stock much more quickly than building new housing.

**Faith in Action Bay Area**

**R**: Increase protections for tenants and renters. In San Mateo County, there is a need for greater protection for tenants and renters from no-cause evictions, for reasonable rent caps and for enforcement of minimum quality-of-life regulations for buildings.

**Housing Leadership Council of San Mateo County**

**I**: Train tenants about their rights. Local trainings led and staffed by renters could bring tenants out and provide a way for them to give back. Host them like “train the trainers” and it will become a cyclical training that develops leadership and builds movement.
R: Enact an anti-gouging rent cap to create stability for all California renters. Tenants need some predictability regarding what their housing costs will be. An anti-gouging rent cap would build upon existing anti-gouging legislation that, in the wake of a disaster, limits the amount landlords can increase rent. It would apply to all housing in the state, regardless of what the current rent control regime allows, and would set limits slightly above the cost-of-living increase so as not to discourage investment in creating or maintaining housing units. In 2018, we worked with the Terner Center for Housing Innovation at UC-Berkeley to flesh out this policy proposal which was passed in October 2019.

Unity Care
R: Strengthen the policy and practices of the formal systems to mandate that all young adults have housing options identified prior to their formal exit from the foster care system.
I: Strengthen the collaboration among public agencies, foster care service providers, and the developer communities.
R: Increase the prevention services offered to families by county systems prior to removing children from their families and placing them into foster care due to “general neglect.” Expanding preventive services (housing, food, etc.) would reduce the number of children entering the foster care system and being separated from their families as a result of homelessness or poverty.

R: Create youth-driven, not government-driven, five-year permanent and sustainable funding resources that specifically target former foster youth who now find themselves homeless or at risk of homelessness.

Youth Leadership Institute
R: Increase renter protections.
R: Provide transportation subsidies to address the distance individuals are traveling from their homes to their jobs. These distances are often long due to high housing costs.
I: Incentivize nonprofit employers to address cost of living adjustments and prioritize hiring from low-income communities.
I: Incentivize hotels and other service and hospitality businesses to create short- and long-term housing for priority populations.
PRIORITY 3: PRESERVATION OF EXISTING HOUSING

Community members said that policy plans to address the housing crisis often do not adequately address the need for existing housing to be preserved, especially low-income and rent-stabilized housing.

COMMUNITY PARTNER RECOMMENDATIONS, EFFORTS AND IDEAS

Faith in Action Bay Area

**E:** Pilot cross-sector partnership programs, like the Small Sites Program (SPP) launched by the San Francisco Mayor’s Office of Housing & Community Development, to preserve affordable housing and avoid displacement or eviction. SSP protects tenants living in rent-controlled properties, by removing them from the speculative market. The properties are then converted to permanently affordable housing.

**R:** Support and incentivize landlords that provide affordable housing, and create land trusts or co-ops for buildings that go up for sale in the Bay Area.

SV@Home

**R:** Support efforts to preserve existing affordable and naturally affordable housing through comprehensive city plans that include mechanisms like one-for-one replacement policies, elimination of restrictive zoning policies that prevent the redevelopment of affordable homes, and/or provisions for nonprofit developers to purchase and rehabilitate at-risk affordable properties, among other approaches.

Unity Care

**R:** Allow for regional based cost of living when determining foster youth eligibility for HUD funded housing projects to increase housing entitlement funding.

Youth Leadership Institute

**I:** Support nonprofits in purchasing land, which could impact both their core services and long-term sustainability.
PRIORITY 4: CHANGING THE CONVERSATION

OTT participants said that beyond policy solutions and community action, we need to change the terms of the conversation about housing in the region. Community members identified structural racism and neighborhood-level opposition to new housing development as often unstated but important barriers to production, protection and preservation, especially with respect to communities of color, low-income community members and neighbors experiencing homelessness.

Participants said the dominant culture values single-family homes, open spaces, and yards. They suggest that more nuanced narratives showing lived realities of multigenerational families living together, cohousing and other non-single-family living situations could help to shift norms and create new spaces for valuing different home structures.

COMMUNITY PARTNER RECOMMENDATIONS, EFFORTS AND IDEAS

Destination: Home

☑️ I: Put an end to “othering.” Avoiding judgmental labels, advocacy is effectively implemented by meeting people where they are (figuratively and geographically), making a strong case, and always inviting everyone to join efforts to create healthier communities for all.

☑️ I: Educate media to improve and increase coverage of issues associated with housing and homelessness. Education efforts could include: 1) philanthropically supported convenings of nonprofit and academic experts together with media owners, editors and writers; and 2) guidebooks and workshops on equity, housing and homelessness for local journalists.

☑️ I: Develop a shared narrative among advocates, activists, philanthropists and community members that clearly articulates a vision of what success looks like, frames affordable housing as a neighborhood benefit, documents the homelessness and housing crises, explains evidence-based solutions, shares plans and progress, and emphasizes the essential importance of individual civic participation.
Faith in Action Bay Area

**E:** Understand why the supposedly affordable housing that is being constructed is not actually affordable — and act on that understanding. FIA leaders have learned that the cause of this problem is that the definition of “affordable” is based on 50% of the area’s median income, not of the income of people who need housing. Over the course of three months, the conversation among politicians changed from “We didn’t know about this problem” and “We can’t do much,” to “We support the Faith in Action proposal that seniors should pay only 30% of their income.” The idea of 30% income as a norm is now in the public conversation again. This whole process began with OTT — reframing the conversation to say that everyone deserves live with dignity.

SV@Home

**✓ I:** Provide information and data to inform policymakers on effective housing policies and to support advocates in constructing campaigns based on best practices.

**✓ I:** Provide opportunities for learning and events that improve policymakers’, advocates’, and interested residents’ understanding of key housing policy topics and potential solutions, with the goal of empowering people to take action to implement solutions and support affordable housing developments.

**✓ I:** Bring in new voices to the conversation to engage the full diversity of communities and groups being impacted by the housing crisis, including through building relationships and collaborating with healthcare professionals, education professionals and low-income communities.

Unity Care

**✓ I:** Elevate reality of what happens to youth who age out of the foster care and juvenile justice systems. Some participants felt that they were often lumped into a general, anonymous “homeless population,” rather than being viewed as former foster youth who are now experiencing homelessness. Many of the homeless service and housing providers struggle to understand the unique needs of former foster youth and how to best support them in navigating adulthood after growing up in the formal system.

Youth Leadership Institute

**✓ I:** Invest in ways to share the unique stories that arise from OTT conversations. This could include an ongoing paid media platform that uses a variety of voices to emphasize the importance of dignity in housing.
PRIORITY 5: COMMUNITY ENGAGEMENT

Community members say they want to be involved in addressing the housing challenges facing their families and communities. Through the OTT process, some community members were able to come together to initiate change. For example, tenants in one Redwood City apartment building who participated in an OTT conversation organized by Faith in Action Bay Area recognized that they could not only support each other through their community, but they could actually organize politically to demand preservation and protection of their home. OTT participants want more opportunities to create community networks to identify local solutions and engage in political processes.

COMMUNITY PARTNER RECOMMENDATIONS, EFFORTS AND IDEAS

Destination: Home

☑️ I: Support organizing and political action by community members directly impacted by eviction and redevelopment. This is essential to solving our housing crisis. Philanthropy and local government should do more to support and deepen authentic community engagement throughout the region by supporting and encouraging involvement by residents and community members who have experience with homelessness.

Housing Leadership Council of San Mateo County

☑️ I: Find ways to engage people that meet them where they are and build lasting relationships.

SV@Home

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☑️ I: Engage new and emerging leaders through our new initiative, the Coalition of Housers, to provide career development opportunities for people working in the field of affordable housing in the South Bay.

☑️ I: Build a wider network of housing advocates by strengthening connections with community groups, such as neighborhood associations; housing-adjacent advocates, such as healthcare professionals and teachers; and historically underrepresented groups, especially low-income people and people of color.
COMMUNITY ENGAGEMENT MATTERS
On the Table conversations are designed to hold spaces for communities to define their priorities, develop solutions and act on behalf of one another.

Participants in OTT conversations said they are concerned about housing in the region, but they see glimmers of hope in their communities to address challenges.

We learned from post-OTT conversation survey results that community engagement is important:

• Participants say they are more worried (64%) than hopeful (36%) about the future.
• Participants are split about whether their community is united or divided (49% united, 51% divided).
• Fewer than one-third of participants agree that the community provides opportunity for everyone.
• A majority agree that the area in which they live has a strong sense of community (62% agree).
• Nearly all participants (98%) think they can make an impact on their community and make it a better place to live.
• Nearly two-thirds (65%) think nonprofits and community organizations have the greatest impact on making their community a better place to live, followed by individual residents (50%).

Participants said that they are most interested in getting involved by joining small groups that meet regularly (49%), volunteering (45%), and attending a rally or march (37%).

The biggest hurdle that prevents greater involvement is not enough time (45%), followed by “unsure how” (27%), and “don’t know what to do” (26%).

In other words, people who came to OTT conversations are interested in organizing, but they don’t have a lot of time and aren’t sure what to do.

Community leaders underlined how critical it is for philanthropic institutions to invest in community organizing efforts together with policy- and advocacy-based solutions. Organizing and civic engagement are essential to inspire our political class to act.

SIGN UP, SHOW UP, SPEAK UP!
Resources for community engagement, shared by Destination: Home

The Destination: Home Housing Ready Communities initiative brings together neighbors, community groups, nonprofits, governments, and housing developers to take action and support approval of new supportive housing and lowest-income affordable housing to prevent and end homelessness in Santa Clara County. To get involved, sign up today: http://housingready.org

PACT: People Acting in Community Together works for affordable housing and tenant empowerment to combat displacement and ongoing economic inequity.
Sign up today: http://pactsj.org/en/economic-justice
The Sacred Heart Community Service Housing Action Committee is a diverse group of residents, workers, and voters driving policies to expand protections for renters and to provide and maintain housing that is affordable to low-income households. Sign up today: http://sacredhearts.org/shhac

South Bay YIMBY aims to provide evidence-based solutions to the housing crisis and a political voice to residents struggling to afford housing. Sign up today: http://southbayyimby.org

SV@Home provides opportunities to advocate for policies, programs, land use, and funding that will lead to an increased supply of affordable housing. Sign up today: http://siliconvalleyathome.org/mailing-list

The TechEquity Collaborative organizes the tech community to build a more equitable and inclusive economy, including by advocating ways to address systemic racial discrimination and the region’s inability to build housing at all income levels. Sign up today: http://techequitycollaborative.org/join

SVCF HOUSING STRATEGY

Building a community in which everyone belongs.

Silicon Valley Community Foundation believes that having a place to live is a human right. Through listening to thousands of residents in the region and partnering with hundreds of community leaders, SVCF has defined an affordable housing strategy that includes the elements of grantmaking, public policy, and regional partnerships. SVCF’s goal is to invest in strategies that will result in communities in which everyone has a place to live.

SVCF prioritizes addressing the housing needs of extremely low-, low-, and moderate-income households. This work will be guided by a commitment to advancing solutions that break the barriers of segregation and exclusion that have long impacted specific communities of color. Over the next five years, our housing work will factor in local land use patterns and market strength and include the following overarching strategies:

• Creating new affordable housing opportunities through inclusionary and streamlined policies, leveraging new funding and innovative practices and technologies.

• Preserving existing affordable housing through rehabilitation projects and provision of minimum one-to-one replacement.

• Protecting people from unjust evictions and displacement through anti-gouging and just cause policies and tenant counseling and legal services.

ON THE TABLE ADVISORY GROUP PARTICIPANTS

Destination: Home - destinationhomesv.org

Destination: Home is a public-private partnership serving as the backbone organization for collective impact strategies to end homelessness in Santa Clara County. They serve as a convener, advocate, and resource developer. Their work embraces a simple, cost-effective and proven strategy: by moving people into homes and aligning the support services they need to be successful, the cycle of homelessness stops.

Faith in Action Bay Area - faithinaction.org

Faith in Action Bay Area is a network of congregations and community leaders working to ensure that the dignity of all people in our community is upheld. Faith in Action Bay
Area develop leaders, promote civic engagement, and lift up our faith values, in order to confront power and change systems. We envision a world in which all people receive the respect, justice, and opportunity they deserve.

**Housing Trust Silicon Valley - housingtrustsv.org**

Housing Trust Silicon Valley is a nonprofit community loan fund based in San Jose that works to improve the quality of life for low-income people in the 13-county greater Bay Area by increasing affordable housing opportunities. Since 2000, Housing Trust has invested $257 million in programs that help everyone from the homeless to renters to first-time homebuyers—creating more than 19,000 affordable housing opportunities serving over 34,000 of our neighbors. It is the first nonprofit Community Development Financial Institution (CDFI) to receive a Standard & Poor's rating, (AA-) because of its strong capacity to meet financial commitments.

**PACT: People Acting in Community Together - pactsj.org**

PACT: People Acting in Community Together is a multifaith, grassroots organization that provides leadership training and experience to community members of many different ethnic, religious, and socioeconomic backgrounds. Through PACT, people work together to solve the most pervasive social problems of our day.

**Housing Leadership Council of San Mateo County - hlcsmc.org**

The Housing Leadership Council of San Mateo County (HLC) was created when a group of nonprofit leaders and service providers began discussions about the housing crisis, as well as the deeply entrenched obstacles to affordable housing development in communities throughout San Mateo County. Those conversations led to HLC’s incorporation as a 501(c)(3) nonprofit organization in 2001. HLC was founded to build a network of people who support the development of new housing (particularly affordable housing), to build community support for housing, and to advocate for policies that address the root causes of the housing shortage.

Today, HLC is a membership organization that works with our partners to preserve and expand the range and supply of adequate, accessible, and affordable housing for residents and workers of San Mateo County. We organize to ensure everyone who works here, lives here, or grows up here can obtain a suitable home.
SV@Home - siliconvalleyathome.org
SV@Home is the voice for affordable housing in the Silicon Valley. A membership organization, SV@Home advocates for policies, programs, land use, and funding that will lead to an increased supply of affordable housing. Additionally, SV@Home educates elected officials and the community about the need for housing and the link between housing and other quality-of-life outcomes, including education, health, transportation, and the environment.

Silicon Valley Community Foundation - siliconvalleycf.org
Silicon Valley Community Foundation advances innovative philanthropic solutions to challenging problems.
We partner with families, individuals, and corporations to manage and facilitate their philanthropy. We connect donors' interests to the most pressing needs, whether in Silicon Valley or around the globe. SVCF shapes critical public policy issues, partners with nonprofit groups and institutions advancing the best ideas, and directs resources swiftly and strategically toward unforeseen needs.
SVCF formed in 2007, and we are proud that since then we have awarded more than $6 billion in grants locally, nationally, and globally. Of those grants, more than $3 billion has gone to support charities in the nine-county Bay Area in California.

TechEquity Collaborative - techequitycollaborative.org
The TechEquity Collaborative advocates for a tech-driven economy in the Bay Area that works for everyone. TechEquity are a member-driven organization made up of individuals and companies that share our values.
TechEquity are organizing the tech community to advocate for a tech-driven economy in the Bay Area that works for everyone. TechEquity believe the tech industry can and should generate widespread opportunity instead of inequality and displacement.

Unity Care - unitycare.org
Founded in 1993, Unity Care is a national accredited, strength-based, family-focused, and culturally proficient youth and family development agency. Unity Care’s goal is to provide safe, stable, and affordable housing for youth and young adults as they age out of foster care and to provide them with the supportive services they need to achieve self-sufficiency. Unity Care confronts the horrific outcomes of foster youth who find themselves turning 18 and facing homelessness with no place to go and no place to call home. Through strategic partnerships, they support the increased need for livable wages and housing options that best meet the needs of former foster youth.

Urban Habitat - urbanhabitat.org
Urban Habitat works to democratize power and advance equitable policies to create a just and connected Bay Area for low-income communities and communities of color.
We confront structural inequities impacting historically disenfranchised communities. Through strategic partnerships, we support increasing the power and capacity of low-income communities and communities of color.

Youth Leadership Institute – yli.org
Youth Leadership Institute builds communities where young people and their adult allies come together to create positive community change that promotes social justice and racial equity.

Learn more about On the Table at siliconvalleycf.org/onthetable
#onthetablesv
About Silicon Valley Community Foundation

Silicon Valley Community Foundation advances innovative philanthropic solutions to challenging problems. We engage donors and corporations from Silicon Valley, across the country and around the globe to make our region and world better for all. Our passion for helping people and organizations achieve their philanthropic dreams has created a global philanthropic enterprise committed to the belief that possibilities start here. Learn more at siliconvalleycf.org.

More Information

If you have questions, please contact our On The Table team at info@siliconvalleycf.org or call 650.450.5400