



Housing Justice in Silicon Valley: An Action Plan for Donors



Issue Brief

November 2020

Magnify Community

FIGHTING POVERTY LIFTING LIVES

FOOD | WATER | CLOTHING | HEALTHCARE

An Action Plan

Silicon Valley's homelessness and housing crisis is formidable, driven by inequality, lack of affordable housing, and racism. Yet proven strategies exist to ensure that everyone has the opportunity to be safe, secure, and sheltered. The actions we choose to take today will change the course of our Valley's future. It is up to us to build a community that truly reflects the diversity, vibrance, and promise of our people – a Valley committed to equity and opportunity for all.

Success in life starts with a safe and stable place to call home. We owe it to our children and the next generation to right the broken systems that perpetuate wealth inequality and drive homelessness, and we know what works: **production, preservation, and protection of housing** at all levels, especially for extremely low-income households and communities of color. Progress is possible, but we need more people like you, leaning forward to invest in our shared future.

Although the problem is daunting, it is not insurmountable. Local philanthropy is in a unique position to fund long-term policy advocacy and housing production to address the root causes of the problem, while simultaneously supporting near-term service capacity to address immediate needs. The solutions are complex and multifaceted, which means there are plenty of places to plug in to address the challenge.

An Action Plan for Mutually-Reinforcing Investment Strategies

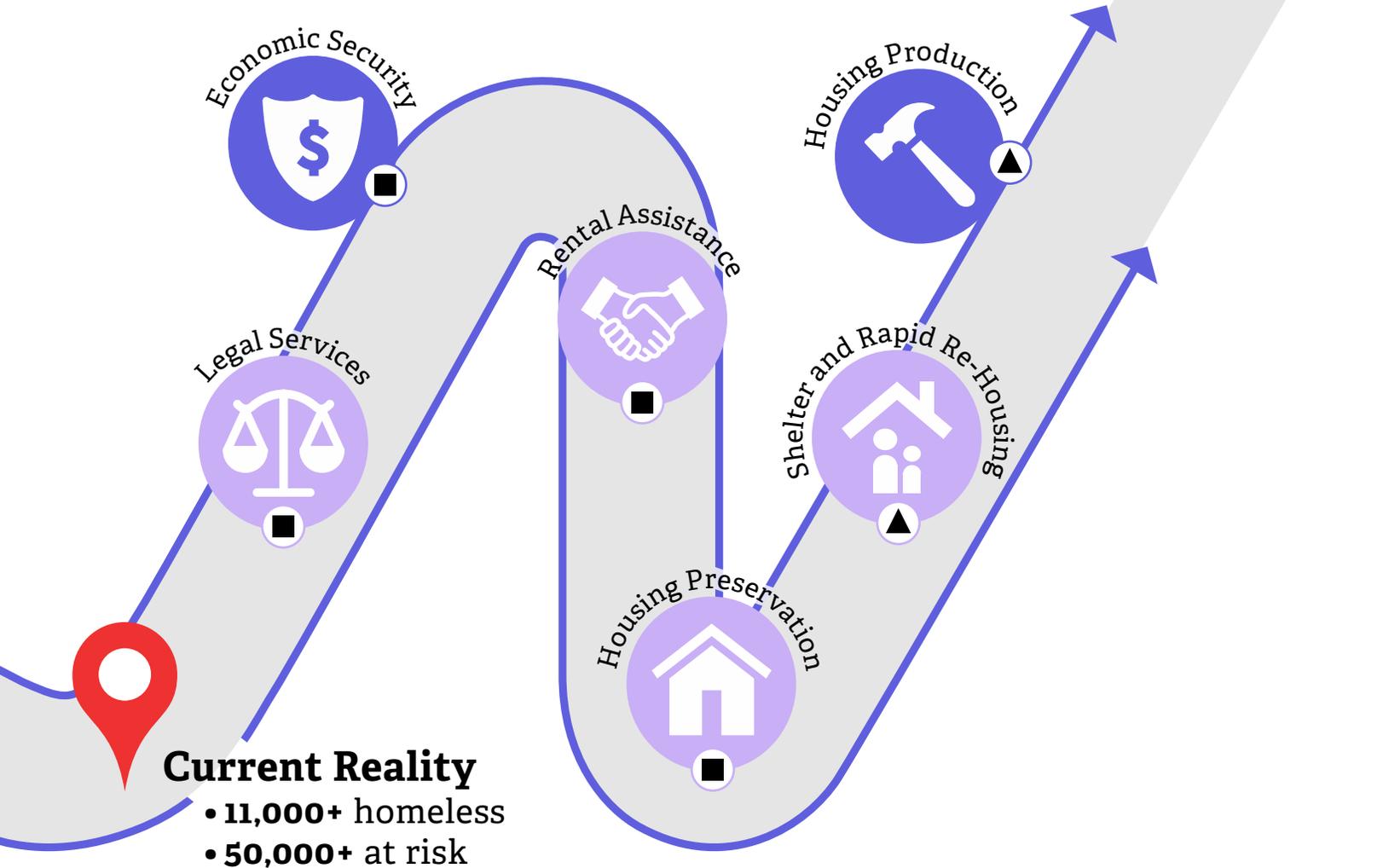
Near-Term: Meeting Urgent Needs

Long-Term: Driving Systems Change

■ Keeping People Housed

▲ Getting People Sheltered

A Thriving Community



ADVOCACY

ORGANIZING

POLICY REFORM

All three are essential to influence both near-term and long-term solutions.





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Introduction and Context

The housing crisis and rising levels of homelessness are two of the most pressing issues of our time. Although it's true that they are "too big to be solved by philanthropy alone," the opposite is also true: they are too big **not** to have philanthropy at the table, and donors at all levels have a critical role to play. Donors often struggle to discern how and where their dollars will have an impact, given the enormity and complexity of these intertwined challenges. The purpose of this Issue Brief is to make it easier for individual donors and family foundations to give in Santa Clara and San Mateo counties by:

- Synthesizing the problem;
- Identifying structural issues and immediate needs; and
- Providing recommendations for targeted and effective philanthropic investment.

Explanations about why and how things got this bad boil down to three overarching drivers: lack of housing at all levels, wealth and income inequality, and structural racism.

Lack of Housing: We do not have enough housing for all the people who call Silicon Valley home, especially our lowest-income neighbors. The high cost of land, labor, and construction make it hard to build housing at scale, as do policy and regulatory hurdles, including outsized political influence by anti-development homeowners in local planning decisions. By failing to locate new housing or to preserve homes that people from all walks of life can afford around transit and business



corridors, we are undermining our region's success and recreating divisions that weaken our collective strength.

- In San Mateo and Santa Clara counties, the cost of building affordable housing exceeds \$600,000 per unit for very low-income housing; in San Jose, the median approval time for a prototypical project is 17 months and the cost is 30% higher than the national average.
- There is a regional mismatch between job growth and new housing production:
 - Between 2010 and 2015, San Mateo County **added 72,800 jobs but only 3,844 housing units** – 19x more jobs than housing units.
 - Between 2010 and 2015, Santa Clara County **added 171,000 jobs but only 29,000 housing units** – 6x more jobs than housing units.



Wealth and Income Inequality: Renters have borne the brunt of decades of federal divestment in affordable housing, as well as public policy that favors homeowners over renters, primarily through the mortgage interest deduction. At the same time, homeownership – which provides wealth accumulation and inheritance – has long been out of reach for working-class families, particularly people of color. Combined with a stagnant minimum wage and widening disparities in earnings, these policies have resulted in high concentrations of both wealth and poverty throughout the region.

- Wages for the lowest-paid workers are not keeping up with high rents, with the median priced two-bedroom requiring wages of \$57 per hour in Santa Clara County and \$64 per hour in San Mateo County. Average rents are \$3,357/month in San Mateo and \$2,974/month in Santa Clara. In San Jose, a person needs to earn a \$132,000 annual salary to afford the rent on an average 2-bedroom apartment.
- 56% of Bay Area households are rent-burdened, paying more than 30% of income on rent.



“In San Jose, a person needs to earn a **\$132,000 annual salary** to afford the rent on an average **2-bedroom apartment.**”

Race-based Exclusionary Policies: Racial segregation and discrimination in federal, state, and local housing policies directly contributed to the wealth inequities described above, resulting in a racial wealth gap, where the net worth of a typical white family is nearly ten times greater than that of a Black family.

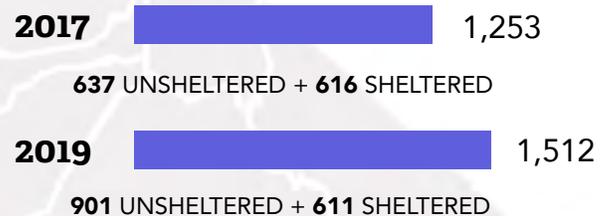
- Racial covenants, redlining, and land use regulations – including single-family zoning – explicitly or implicitly locked out non-white residents from living in certain neighborhoods, in Silicon Valley and elsewhere.
- Blockbusting, which is the realtor practice of steering homeowners away or toward certain neighborhoods depending on the buyer's race and/or lack of access to loan capital based on the borrower's race, has implications even today.

San Mateo County

Challenge: Homelessness increased 21% from 2017 to 2019, primarily driven by an increase in the number of people living in RVs.

Challenge: San Mateo County is bordered by water on both sides, with 70% protected land and green space, which presents major land constraints for new housing, compounded by historical resistance to more dense, multi-family housing.

SMC Homelessness from 2017-2019

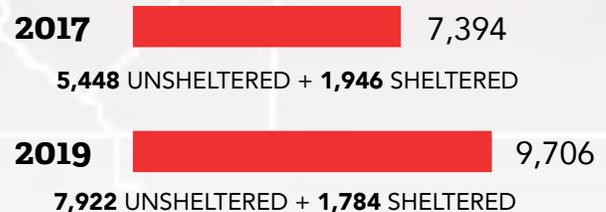


Santa Clara County

Challenge: Homelessness increased 31% from 2017 to 2019, with disproportionality for African Americans (19% vs. 3% of general population) and Latinos (43% vs. 26%).

Challenge: The most populous city in the region, San Jose, is 94% zoned for single-family structures, which presents major challenges to meeting the housing needs of diverse populations.

SCC Homelessness from 2017-2019





Five key considerations are central to an effective strategy to address homelessness and housing affordability:

Mutually-reinforcing strategies: There is no single solution or one-size-fits-all approach to Silicon Valley's housing crisis. No one idea, intervention, or innovation will singlehandedly solve the problem, but cross-sector collaboration and sustained investment with a variety of approaches put solutions within reach.

Interdependence: Housing is connected to transportation, health, education, and jobs. Positive outcomes associated with safe and stable housing have positive ripple effects on other quality of life indicators and should be viewed within a broader ecosystem of support.

Racial inequity: Systemic racism persists in housing policy, and is reflected in the disproportionate number of African Americans experiencing homelessness. Targeted interventions that take race into account are needed.

Lived experience: Integrating the perspectives of people who have experienced homelessness and housing instability into decision-making processes is key to adopting solutions to homelessness that stick.

Services and systems: The multidimensional challenges of housing and homelessness require a "yes, and" mindset. This means meeting immediate needs through services and shelter while engaging in long-term structural change through housing production and policy advocacy related to the full range of issues that drive homelessness and housing unaffordability.



Fixing Broken Systems

“ The key is getting around the intractability issue. Public policy created this, which means it can be undone by public policy. It is not daunting if you understand it was people-made, because then that means it can be changed by people.”

Evelyn Stivers, Housing Leadership Council of San Mateo

Pathways to Lasting Change

These approaches include adopting or changing laws and regulations in service of housing production and economic security and mobility, as well as other strategies that help increase income and create more housing. These are good investment options for systems thinkers and patient donors, with potential structural impacts which take time – at minimum, 2-3+ years. Deploying policy advocacy to address some of the other strategies in this brief can also create pathways to more lasting structural change.

Long-Term



Economic Security



Housing Production



Economic Security

- Most workers live on the financial brink: 40% of Americans lack \$400 to cover an emergency. In addition to jobs, people need the ability to advocate for and realize better wages, policies, benefits, training, and working conditions. Organizing models and policy efforts that help build worker power are critical to achieving longer-term economic security and affording secure housing.
- For people who have experienced homelessness, specialized employment programs with graduated pathways to good-paying jobs are needed. In conversations with people who have experienced homelessness, access to living wage jobs is a central theme.

Standout organizations with employment pathway programs:

- Destination: Work project of Destination: Home
- Downtown Streets Team
- JobTrain
- WeHope

For donors interested in building longer-term worker power:

- Working Partnerships USA



Housing Production

- Partners in government, business, and institutional philanthropy must massively fund housing development at *all levels*, including more housing density near transportation hubs, with significant set-asides for ELI (extremely low-income) and VLI (very low-income) populations. This ELI distinction is especially important because it has the most direct impact on homelessness, and yet it is the hardest to finance and execute given the high cost and steep neighborhood resistance. For donors most interested in homelessness, a clear focus on ELI housing is critical.
- The broader affordable housing development ecosystem also needs support and is notoriously convoluted, requiring complicated financing stacks that braid together public and private funds, but flexible private capital in the form of grants or loans can make a real difference by filling gaps in project development on both the front-end and the back-end:
 - *Pre-development* – accelerate pre-work to get projects moving more quickly
 - *Gap financing* – fill gaps, seal deals, and get projects over the finish line



Housing Trust made a \$1M pre-development loan and funded residents' security deposits for Villas on the Park in San Jose.

“...flexible private capital in the form of **grants or loans** can make a real **difference by filling gaps** in project development on both the front-end and the back-end.”

- Newer innovations that drive costs down like modular construction and/or leverage existing land like adding accessory dwelling units (ADUs) on existing properties are also worth exploration and investment.
- Efforts to help working-class families access homeownership through down payment assistance programs, as well as newer programs focused on workforce housing and/or specific sectors, like Landed, are also helping mitigate affordability challenges.

Donors can help by funding best-in-class affordable housing developers:

- Eden Housing
- HIP Housing
- MidPen Housing

... including those that focus on extremely low-income housing and/or permanent supportive housing:

- Abode Services/Allied Housing
- Charities Housing
- First Community Housing
- PATH Ventures

GIVING OPPORTUNITIES



Good option if interested in tech partnerships; \$10k+ for individuals and \$500k+ for foundations

TECH Fund

Housed at Housing Trust Silicon Valley, the Technology, Equity, Community, and Housing or TECH Fund is a recyclable loan fund, which has provided 34 loans totaling \$175 million so far to create or preserve more than 3,300 homes. Google, Cisco, LinkedIn, PureStorage, and NetApp have invested alongside the Grove, Sobrato, and Packard Foundations to seed the fund. Individual accredited investors can contribute at levels of \$10,000 and up in the form of grants, loans, or appreciated stock.



Good option if interested in innovation and/or specifically interested in San Mateo County

ADUs in San Mateo County

Accessory Dwelling Units – or ADUs – are a way to increase the supply of rental housing by adding second units to existing homes. A project of Hello Housing, Bright in Your Own Backyard is a new program to help owners add rental units that are affordable to households earning less than the area median income. The program pilot is launching in Pacifica, East Palo Alto, Redwood City, and unincorporated San Mateo County.

Community Well-Being and Shelter

“Honestly, right now it’s rental assistance and legal counsel to prevent mass evictions. It’s cheaper to keep someone housed now than to pay more for the societal impacts of even more homelessness.”

Leslye Corsiglia, Executive Director, SV@Home

Meeting Urgent Needs

These strategies get and keep people housed and prevent more people from falling into homelessness, with potential impacts that are often individual and immediate. These are good options for donors wanting to ameliorate worsened conditions due to COVID-19 and help people now.

Near-Term



Rental Assistance



Legal Services



Shelter and Rapid Re-Housing



Housing Preservation



Rental Assistance

- Emergency financial assistance is an important stop-gap to prevent further eviction and suffering made worse by the COVID-19 crisis. With an average cost of \$4,000 per household and a 95% success rate (pre-COVID), this is a concrete strategy to keep people housed.
- The demand for rental assistance has skyrocketed and although recent eviction legislation helps, it requires tenants to pay 25% of rent between now and January 31, 2021, which is still a significant burden for thousands of Silicon Valley residents who have lost work.

\$4,000

average investment
per household to
keep a family
sheltered

- Targeting rent relief funds to communities that need it most – particularly undocumented families left out of government aid, and people of color hit hardest by the economic fallout – is a best practice to address equity.

Both counties have coordinated rental assistance efforts, led by Samaritan House in San Mateo County and Destination: Home and Sacred Heart Community Service in Santa Clara County:

- 7 Core Agencies in San Mateo County
- 15 Homelessness Prevention System Agencies in Santa Clara County



Legal Services for Tenants

- The efficacy of legal services in preventing displacement and eviction is well documented. Lawyers are instrumental in helping tenants untangle legal obstacles through education, assistance, and representation, yet only 4.4% of Santa Clara County tenants facing eviction are represented by an attorney.
- According to the Eviction Time Bomb report, over 43,000 renter households in Santa Clara County are at risk of eviction in the coming months, roughly 16 times the typical number of evictions filed in one year. Those facing eviction are disproportionately likely to be people of color, women-headed households, and families with young children.
- A new state law – AB 1482 – was passed last year and provides stronger tenant protections against evictions, but local legal organizations need funding to support outreach and implementation activities to ensure the law is implemented effectively.



“Only 4.4% of Santa Clara tenants facing eviction are represented by an attorney.”

There are three key legal services organizations in Silicon Valley that focus on housing, often working in partnership to address legal needs in the region, and engaging in policy advocacy as well as direct services to tenants:

- Community Legal Services in East Palo Alto
- Law Foundation of Silicon Valley
- Legal Aid Society of San Mateo County



Shelter and Rapid Re-Housing

- Although not a permanent solution, the importance of safe shelter has been dramatically illuminated by the public health crisis brought on by COVID-19 and by recent wildfires. Effective shelter programs connect people to services and supports through an array of problem-solving interventions, including case management, substance abuse treatment, and mental health services.
- For people experiencing homelessness, rapid re-housing is a proven, effective strategy to achieve housing stability by combining short-term rental assistance with tailored services and support. Rapid re-housing programs provide up to 18 months of rental subsidy while tenants work on increasing their income and maintaining stability. It recognizes that providing housing at the onset allows people the time and space to work on resolving other issues. Flexible subsidies are key to success, recognizing that people need different levels of support for different lengths of time.



Ralph is a formerly homeless Army veteran who moved into Second Street Studios with the help of a grant from the Housing Trust, which also provided pre-development funding for the building.

Standout organizations providing emergency shelter and rapid re-housing include:

- [Abode Services](#)
- [Family Supportive Housing](#)
- [HomeFirst Services](#)
- [LifeMoves](#)





Housing Preservation

- While new housing production accrues slowly over several years, housing preservation – the acquisition and rehab of existing properties – is an approach that can generate results more quickly, leveraging current land or housing stock to make it more available and affordable to those who need it most. This is particularly important for anti-displacement efforts by keeping families rooted in their local communities.
- There are a variety of approaches within the preservation realm, including acquiring public land through community land trusts, converting existing hotels, ensuring that properties maintain their affordability, and/or mining existing housing stock for conversion to low-income housing. Currently, donors can help nonprofits seize the moment to expand housing capacity by leveraging public funds through California's Project Homekey, which provides grant funding to cities and counties to purchase unused motels and hotels to expand infrastructure for housing.

GIVING OPPORTUNITIES



Good option for donors wanting to leverage public dollars and make an immediate impact

LifeMoves Interim Housing Community

LifeMoves is working with local government to leverage federal funding and state Project Homekey dollars to stand up new interim housing in Mountain View using low-cost modular construction on a commercial lot in 90 days. Cost estimates are \$10M+ in capital for the 100-unit facility and another \$10M over 5 years in operating expenses to support singles and families as they transition to stable housing over 3-5 months. Public dollars will pay for most of the land/development and a portion of the operating costs, but private matching funds are needed to cover the balance of expenses.



Good option for donors interested in land acquisition for long-term affordability

South Bay Community Land Trust

Born out of the civil rights movement and rooted in equity, Community Land Trusts (CLTs) are nonprofit organizations designed to ensure permanent housing affordability by stewarding land in perpetual trust for low-income communities. At least one-third of a community land trust's board are community residents, allowing for grassroots participation in decision-making and community control of assets. The South Bay Community Land Trust is a new, local organization serving residents of Santa Clara County.

Supporting Equitable Pro-Housing Policy from the Ground Up

Undergirding all the long-term solutions and near-term strategies described above is the *overarching importance of advocacy, organizing, and policy reform*. These strategies create durable solutions at scale.



Advocacy, Organizing, and Policy Reform

Advocacy and Organizing

If we want our region to retain its vibrancy and culture of diversity, we have to shift the dominant narrative from a “me” to “we” mindset when thinking about housing and neighborhoods. Nurturing “yes to housing” campaigns by building the capacity of organizers and residents to help enact and enforce pro-housing measures is an important, long-term investment to drive change.

Not-in-my-backyard (NIMBY) resistance is a key obstacle to new housing. Reasons for opposition include historical preservation, environmental impacts, and not wanting to change the “character” of certain neighborhoods; however, more residents and voters are pushing back and demanding housing solutions for everyone. This involves elevating a broader array of viewpoints, including the perspectives of working-class families, people of color, and those who have experienced homelessness or housing instability.

Advocacy and organizing groups employ a range of approaches, including faith or place-based organizing ([Faith in Action Bay Area](#), [People Acting in Community Together \(PACT\)](#), and [Working Partnerships USA](#)), leadership development and training ([SOMOS Mayfair](#) and [Youth United for Community Action \(YUCA\)](#)), as well as legislative and electoral advocacy and education ([Housing Leadership Council](#) and [SV@Home](#)).





GIVING OPPORTUNITIES



Good option for individual donors interested in constituent voice and representation

Lived Experience Advisory Board sponsored by Destination: Home

Referred to as the LEAB, the Lived Experience Advisory Board is a model for incorporating the voices of people who have experienced homelessness to better inform the systems that serve them. LEAB members meet with elected officials to advance policy and provide feedback and accountability to homeless-serving programs and services in Santa Clara County. During COVID-19, LEAB mobilized to provide street outreach and meal deliveries to the unhoused, filling gaps created by the emergency.



Good option for individual donors interested in anti-displacement and resident organizing

Sí Se Puede Collective

Sí Se Puede Collective is a partnership among five organizations: Amigos de Guadalupe, Grail Family Services, School of Arts and Culture at Mexican Heritage Plaza, SOMOS Mayfair, and Veggielution. The organizations share resources, train leaders, set priorities, and support resident-led solutions that honor the inherent strengths and assets of East San Jose. This includes educating the local community about tenants' rights and supporting policies that protect renters.

Policy Reform

Local organizing is most impactful when it rolls up to regional, state, and federal policy to change laws and regulations. Action by local jurisdictions is important, but insufficient to solve the housing and homelessness crisis at scale – we need state and especially federal investment.

- **Federal policy case in point:** There have been major strides in addressing veteran homelessness, in large part because the federal government has prioritized the issue through funding and incentives. The same type of federal action is needed for homelessness and affordable housing more broadly.
- **State policy case in point:** Single-family zoning hinders housing production at scale because it prevents multi-family and high-density development. Multiple state bills have sought to promote more density and transit-oriented development, but have met steep resistance. Zoning reforms, however, are gaining steam as voters better understand the connections between rising homelessness, high rents at all levels, and restrictive zoning laws.

For donors interested in cultivating the research, data, analysis, and thought leadership necessary to enact long-term change at regional, state, or national levels, standout organizations include:

- All Home
- California Housing Partnership
- Housing California
- Nonprofit Housing Association of Northern California
- San Francisco Bay Area Planning and Urban Research Association (SPUR)

GIVING
OPPORTUNITY



Good option for family foundations interested in building regional policy infrastructure; \$1M+

Policy Fund at Partnership for the Bay's Future

The Partnership for the Bay's Future is an equity-centered public-private partnership that believes stable homes and healthy, resilient communities are the foundation families need to thrive. The Partnership believes a two-pronged approach: (1) policy, and (2) investing and building – can move the needle on affordable housing. The Partnership is focused across the five-county Bay Area and supports local jurisdictions (including East Palo Alto, Palo Alto, Redwood City, and San Jose) in passing and implementing policies that protect tenants and preserve and produce housing. It currently funds 2-year policy fellowships embedded in city government. As cities are facing COVID-related budget shortfalls and shrinkage, these philanthropic dollars have proved pivotal in keeping cities focused on housing solutions.



Call to Action

The world around us is changing rapidly, presenting us with the most complex set of issues facing Silicon Valley in more than a generation. **Housing and homelessness are at the top of that list.** This is a moment where we can advance policies that are truly transformative for our communities – for now and for the next generation.

Silicon Valley is known for its innovation and edge. But it should also be appreciated for its collectivism and generosity – all sectors working together for the common good. Individual philanthropists have a key role to play alongside government, business, and foundations to help address the housing and homelessness crisis.

Whether you are interested in plugging into long-term structural change through policy or production, or want to make a difference now through direct services or preservation, philanthropic dollars can meaningfully impact change at different points of entry. Individual philanthropists have an especially critical role to play through the provision of flexible, patient capital to build capacity, fill gaps, and spur innovation.

To take action, contact Magnify Community at housing@magnifycommunity.com.



Magnify Community is a nonprofit philanthropic innovation lab that inspires, connects, and informs Silicon Valley donors to catalyze more giving to local nonprofits. We are funded by some of the most respected charitable foundations in Silicon Valley, so that we can provide services without fees or commissions. We do not aggregate or distribute capital; we connect donors with opportunities to make Silicon Valley a better place for all.

Researched and written by Karina Moreno

Karina is a consultant with 20 years of experience in philanthropy and nonprofits. Most recently, she was Chief of Staff at Tipping Point, where she helped manage a \$100 million chronic homelessness initiative while serving as strategic advisor to the Founder CEO. She is a Bay Area native, and a graduate of UCLA and Harvard's Kennedy School.

Acknowledgments | Interviewees and Reviewers

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Mutually-Reinforcing Investment Opportunities by Strategy

Near-Term



Rental Assistance

- 7 Core Agencies in San Mateo County (SMC)
- 15 Homelessness Prevention System Agencies in Santa Clara County (SCC)
- Destination: Home (SCC)
- Samaritan House (SMC)



Legal Services

- Community Legal Services in East Palo Alto (SMC)
- Law Foundation of Silicon Valley (SCC)
- Legal Aid Society of San Mateo County (SMC)



Shelter and Rapid Re-Housing

- Abode Services (SCC/SMC)
- Family Supportive Housing (SCC)
- HomeFirst Services (SCC/SMC)
- LifeMoves (SCC/SMC)



Housing Preservation

- South Bay Community Land Trust
- St. Francis Center
- *Most Re-Housing and Production organizations also engage in Preservation*

Long-Term



Economic Security

- Destination: Work project of Destination: Home (SCC)
- Downtown Streets Team (SCC)
- JobTrain (SCC/SMC)
- WeHope (SMC)
- Working Partnerships USA (SCC)



Housing Production

- HIP Housing (SMC)
- MidPen Housing (SCC/SMC)
- Abode Services partnership with Allied Housing (SCC/SMC)
- Charities Housing (SCC)
- First Community Housing (SCC/SMC)
- PATH Ventures (SCC)
- Housing Trust (SCC/SMC)
- Hello Housing (SCC/SMC)



Advocacy, Organizing, and Policy Reform

- Faith in Action Bay Area (SMC)
- Housing Leadership Council of San Mateo County (SMC)
- People Acting in Community Together (PACT) (SCC)
- SOMOS Mayfair (SCC)
- SV@Home (SCC)
- Working Partnerships USA (SCC)
- Youth United for Community Action (YUCA) (SMC)
- Destination: Home (SCC)
- Partnership for the Bay's Future (SCC/SMC)

Giving Portfolio Examples

Housing and Homelessness in Silicon Valley

STRATEGIES

Preventing homelessness

Impact: near-term



Rental Assistance

Providing emergency financial assistance to help people pay rent (\$4,000 per household can keep a family housed)



Legal Services

Preventing displacement and eviction through legal representation (43,000 renters are at risk of being evicted in Santa Clara County alone)

Supporting people out of homelessness

Impact: near- to mid-term



Shelter and Rapid Re-Housing

Providing temporary rental subsidies while tenants work on increasing their income and maintaining stability



Economic Security

Supporting specialized employment programs creating on-ramps to long-term employment

Tackling the root causes of the housing crisis

Impact: mid- to long-term



Advocacy, Organizing, and Policy Reform

Funding nonprofit staff dedicated to promoting pro-housing policies and amplifying community voices



Economic Security

Supporting efforts to organize and build worker power to improve people's resiliency, and long-term economic security

Building additional housing capacity

Impact: mid- to long-term



Housing Production

Providing seed capital to kickstart construction of affordable housing (average cost per unit: >\$600,000)



Housing Preservation

Supporting nonprofits to acquire and rehabilitate existing properties to create additional capacity

The logo for Magnify Community features a large, stylized white letter 'M' in the background. The word 'Magnify' is written in a white, sans-serif font, with the 'M' being significantly larger than the other letters. Below 'Magnify', the word 'Community' is written in a smaller, white, sans-serif font.

Magnify
Community

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