What is Affordable Housing?

- Federal Government Definition: Housing is “affordable” if it costs no more than 30% of the monthly household income for rent and utilities.
- Ex) If your income is $24,000/year, you shouldn’t pay more than $600/month for rent and utilities.
### Who lives in Affordable Housing?

<table>
<thead>
<tr>
<th>Types of Affordable Housing</th>
<th>Extremely Low (30% AMI)</th>
<th>Very Low (50% AMI)</th>
<th>Low (80% AMI)</th>
<th>Median (100% AMI)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income Limits (1-person household)</td>
<td>$19,650</td>
<td>$32,750</td>
<td>$45,750</td>
<td>$65,450</td>
</tr>
<tr>
<td>Income Limits (4-person household)</td>
<td>$28,050</td>
<td>$46,750</td>
<td>$65,350</td>
<td>$93,500</td>
</tr>
<tr>
<td>Affordable rent (2-bedroom apt)</td>
<td>$701</td>
<td>$1,169</td>
<td>$1,634</td>
<td>$2,338</td>
</tr>
<tr>
<td>Types of Affordable Housing</td>
<td>Supportive Housing</td>
<td>Public Housing</td>
<td>Non-profit Rental Housing</td>
<td>Affordable Home-ownership</td>
</tr>
</tbody>
</table>

Source: East Bay Housing Organizations
The Affordable Housing Crisis

What’s the Issue?
There is a fundamental mismatch between the wages people earn and the price of decent housing.

Wages Needed to Afford Rent Across the U.S.

In 2015, the 2-bedroom national housing wage is $19.35. An American household must earn at least $19.35 an hour to afford a modest, two-bedroom apartment without spending more than 30% of income on rent. This wage varies from state to state.
The Problem: Bad In California

Change in Inflation Adjusted Median Rent and Renter Income 2000-2013

- Increase in annual median rent: $2,586.60
- Decrease in annual median income: -$3,688.59

Source: CHPC analysis of 2000-2013 of Census and ACS data. Median income and rent from 2001-2004 are an estimated t
The Problem: Worse in the Bay Area

San Francisco County

Alameda County

Figure 1: Shortfall of Affordable and Available Homes in San Francisco County

- Number of Very and Extremely Low-Income Households
- Rental Housing with Rents Affordable to VLI and ELI renters

- Very Low-Income
- Extremely Low-Income

- Shortfall: 40,845

SOURCE: CHPC Analysis of 2007-2011 CHAS data

Figure 1: Shortfall of Affordable and Available Homes in Alameda County

- Number of Very and Extremely Low-Income Households
- Rental Housing with Rents Affordable to VLI and ELI renters

- Very Low-Income
- Extremely Low-Income

- Shortfall: 58,680

SOURCE: NLIHC Analysis of 2006-2010 CHAS data

*Not all units with rents affordable to low-income households are occupied by low income households.
Access to safe, healthy and affordable housing is tied to other factors:

- **Education**: Housing instability reduces educational achievement.

- **Health**: Affordable Housing may improve health outcomes by freeing up family resources for nutritious food and health care expenses.

- **Climate Change**: 65 percent of working poor in SF drive to work, commuting 60 miles per week. Housing + Transportation costs disadvantage the poor.
The Impact of Affordable Housing

“Building A Brighter Future: Karen’s Story”

See the video: http://bit.ly/1Np8sOu
Industry Definition: Affordable housing is developed by private developers, mostly non-profits, of which many are local community or faith-based organizations, using a combination of rental income, private funding and government subsidies (Source: Non-profit Housing Association of Northern California)
The Affordable Housing Life Cycle

Four Phases:

1. Policy/Advocacy
2. Real Estate Development
3. Property Stewardship
4. Resident Services and Engagement
1. Policy/Advocacy/Organizing

- Building community power for housing justice, equitable development, and healthy communities.
- Advocating and monitoring the provision of affordable housing funds and resources at the local, state, and federal level.
**Mission:** East Bay Housing Organizations (EBHO) is a membership non-profit organization dedicated to working with communities in Alameda and Contra Costa counties to preserve, protect, and expand affordable housing opportunities through education, advocacy, organizing, and coalition building.

**TYPES OF POSITIONS**
- Community Organizers
- Communications Associate
- Campaign and Coalition Director
- Policy Experts
2. Real Estate Development

- The process of creating new affordable housing:
  - Finance
  - Architecture
  - Government Approvals
  - Construction

- Types of projects:
  - New Construction
  - Rehabilitation
  - Adaptive Re-Use
Profile: The Non-Profit Developer

Mission: TNDC provides affordable housing and services for low-income people in the Tenderloin and throughout San Francisco, to promote equitable access to opportunity and resources.

TYPES OF POSITIONS
• Director of Housing Development
• Project Manager
• Assistant Project Manager
3. Property Stewardship

Long term maintenance and preservation of the affordable housing development.

BEFORE

AFTER
Profile: The Property Management Co.

TYPES OF POSITIONS

• Property Management
• Asset Management
• Maintenance
• Accounting
• Compliance

Julian+Raye Richardson Apartments, San Francisco
4. Resident Engagement and Services

- We work with residents to enhance the quality of life of our residents, enable them to become self-sufficient, live independently, and provide safe and affordable housing. Some basic services residents utilize are:
  
  - New Resident move-in outreach
  - Referrals to local social service agencies
  - Translation services
  - Educational workshops
  - Social and Recreational activities
  - Health and wellness checks
  - Conflict mediation
Profile: The Service Provider

Chinatown Community Development Center's mission is to build community and enhance the quality of life for San Francisco residents. We are a place-based community development organization serving primarily the Chinatown neighborhood, and also serve other areas in the city. We play the roles of neighborhood advocates, community organizers, planners, developers, and managers of affordable housing.

TYPES OF POSITIONS

- Resident Services Coordinator
- Case Manager
- Senior Health Specialist
- Resident Services Supervisor
Next Steps
What kind of courses should I take?

- Economics
- Finance/Accounting
- Sociology
- History
- Political Science
- Architecture/Design
- Construction Management
- Environmental Studies
- Urban Planning/Urban Studies
- Engineering
- Marketing/Communications

➤ Choose projects/papers on topics related to Affordable Housing
What Kind of Benefits Can I Expect?

1. **It Depends.** Salaries in the field can vary widely depending on the position.

2. Most positions are full time and pay health benefits and also have some form on contribution to a 401k.

3. Promoting within an organization is common.
How can I get involved?

1. Informational Interviews

2. Join ELPN! See
   www.facebook.com/ELPN.NPH

3. Check out the Non-profit Association of Northern California Job Board,
   http://bit.ly/1Np91le
Questions!