

# Bay Area For All (BA4A)

## Community-Led Housing Preservation in Oakland

As of September 2017

*Bay Area For All (BA4A) is a collaborative of grassroots and policy organizations ready to partner with nonprofit affordable housing developers and other key stakeholders in Oakland to take housing that is occupied by low-income residents off the speculative market and preserve it as permanently and deeply affordable. Guided by principles of community control, resident leadership, and racial equity, BA4A is supported by national partners that bring technical assistance and capital resources to the challenge of preserving housing in Oakland.*

### WHO IS BAY AREA FOR ALL?

**BA4A's Oakland Community-Led Housing Preservation Team** includes the Alliance of Californians for Community Empowerment (ACCE), the Asian Pacific Environmental Network (APEN), Causa Justa :: Just Cause (CJC), East Bay Asian Youth Center (EBAYC), East Bay Housing Organizations (EBHO), Oakland Community Land Trust (OakCLT), Public Advocates, Urban Habitat, and the Great Communities Collaborative (GCC).

**BA4A is a regional collaboration** of the 6 Wins for Social Equity Network, GCC, and the Bay Area Regional Health Inequities Initiative (BARHI). In addition to its Oakland Preservation strategy, BA4A includes a Public Land strategy in Concord and Silicon Valley.

**BA4A is part of a national initiative** called the Strong, Prosperous, And Resilient Communities Challenge (SPARCC). SPARCC “is investing in and amplifying local efforts in six regions to make sure that major new investments in the places we live, work, and play lead to equitable and healthy outcomes for everyone.” BA4A's national SPARCC partners – Enterprise Community Partners, the Low Income Investment Fund (LIIF), the San Francisco Federal Reserve, and the Natural Resources Defense Council (NRDC) – provide critical technical assistance. SPARCC is funded by the Ford Foundation, the JPB Foundation, the Kresge Foundation, the Robert Wood Johnson Foundation, and the California Endowment. Learn more at [www.sparcchub.org](http://www.sparcchub.org).



## WHY PRESERVATION?

**Oakland is experiencing rapid displacement**, especially of low-income residents of color who are disproportionately affected by rising housing costs. For example, between 2000 and 2014, Oakland lost nearly 44,000 African American residents, the largest decrease in the Bay Area. More than 4 out of 5 renter households earning under \$50,000 are rent burdened, or paying more than 30 percent of their income on rent.<sup>1</sup> Moreover, nearly every low-income neighborhood in Oakland is either at risk of, or already undergoing, gentrification or displacement.<sup>2</sup> Unrestricted rental housing that has historically been affordable to lower income families is quickly disappearing as rents increase well beyond people's ability to pay.

**Preservation is a critical strategy for ensuring housing security and community stabilization.** Acquiring, rehabbing, and restricting the rents on housing that is still affordable to, and occupied by, low-income residents supports the city and residents to more effectively weather periods of real estate speculation and rapidly increasing housing prices. This important strategy maximizes the potential to capture housing that is relatively inexpensive, helps keep long-term and vulnerable residents in place, and increases the stock of affordable housing in Oakland.

**Oakland voters have responded, creating a unique opportunity.** They strengthened rent stabilization and just cause eviction protections, passed an Infrastructure Bond with \$100 million for preservation, and helped pass a county housing bond that includes \$425 million for creation and preservation of affordable rental housing. In addition, the mayor has identified a strategy to preserve 17,000 homes in Oakland, including 2,000 from preserving homes that are still affordable to, and occupied by, low-income residents. This momentum has spurred conversations and strategy around preservation (also known as acquisition and rehabilitation, or "acq/rehab"), but without significant engagement of tenant and other community-based organizations.

**BA4A brings grassroots groups to the table to work with other key stakeholders**, including nonprofit affordable housing developers and the City, to acquire, rehab, and preserve as affordable, housing that is vulnerable to real estate speculation, particularly in areas that are, or will soon be, transit-rich.

**In addition to advancing racial and social justice, keeping low-income families in place and in affordable homes also creates healthier communities.** For example, when housing costs are high, low-income families must often make difficult choices between rent and health care and may choose to live in poorly maintained housing that contains mold or pests that can trigger asthma.<sup>3</sup> In addition, low-income residents who live near transit are more likely to use transit than other residents, resulting in reduced greenhouse gas emissions and a healthier environment.<sup>4</sup>

---

<sup>1</sup> U.S. Census Bureau, American Community Survey (ACS) 2011-2015 data, available at <https://factfinder.census.gov/>.

<sup>2</sup> U.C. Berkeley, Urban Displacement Project, available at [www.urbandisplacement.org](http://www.urbandisplacement.org).

<sup>3</sup> Bay Area Regional Health Inequities Initiative (BARHII), Displacement Brief, available at <http://barhii.org/wp-content/uploads/2016/02/BARHII-displacement-brief.pdf>.

<sup>4</sup> TransForm and California Housing Partnership Corporation (CHPC), Why Creating and Preserving Affordable Homes Near Transit is a Highly Effective Climate Protection Strategy (May 2014), available at <http://www.transformca.org/transform-report/why-creating-and-preserving-affordable-homes-near-transit-highly-effective-climate>.

## OUR PRINCIPLES

BA4A's preservation strategy is designed to capture existing real estate assets from the speculative market, with the goals of both keeping families in place and preserving long-term affordability. BA4A is particularly focused on advancing the following principles:

- Principle 1 Community control:** Creating truly stable communities and keeping vulnerable residents in their homes means moving away from private ownership geared solely towards profit and establishing non-speculative shared and cooperative ownership structures for permanent affordability.
- Principle 2 Resident leadership:** Residents have the right to participate in, and make decisions about, their own housing, and they are the experts on their needs and the needs of their community. Moreover, when residents have stable and secure housing, they are better able to organize and work for other community improvements, including a healthy environment, effective transit, and quality education. They must be informed, engaged, and empowered decision-makers in identifying priority properties, rehab needs, and habitability issues; managing their buildings; and improving their community, for example.
- Principle 3 Racial equity:** Serving the people most impacted by the housing affordability and displacement crisis means prioritizing the needs of people of color, who are disproportionately affected by the lack of affordable housing. For example, in Oakland, 35% of African American renter households, 29% of Latino renter households, and 25% of Asian households are severely housing cost burdened, compared to 19% of white renter households.<sup>5</sup>
- Principle 4 Deep affordability:** Serving the people most impacted by the housing crisis also means prioritizing the needs of families and individuals with the lowest incomes. While most low-income renters in Oakland are rent burdened, very low- and extremely low-income renters have especially high rates of severe rent burden (paying more than 50 percent of income on rent). In fact, more than half of very and extremely low-income renter households are severely rent burdened.<sup>6</sup> Achieving deep affordability requires ongoing operating or rental subsidies, making these developments particularly challenging.
- Principle 5 Long-term affordability:** We aim to take housing off of the speculative market and ensure permanent or long-term affordability -- at least 55 years with the possibility to renew/extend.

---

<sup>5</sup> U.S. Department of Housing and Urban Development (HUD), Office of Policy Research and Development (PD&R), Consolidated Planning/CHAS Data (2010-2014), available at [https://www.huduser.gov/portal/datasets/cp.html#2006-2014\\_data](https://www.huduser.gov/portal/datasets/cp.html#2006-2014_data).

<sup>6</sup> HUD, PD&R, Consolidated Planning/CHAS Data Query Tool (2010-2014), available at [https://www.huduser.gov/portal/datasets/cp.html#2006-2014\\_query](https://www.huduser.gov/portal/datasets/cp.html#2006-2014_query). Very low-income households earn between 30-50% of the area median income (AMI). Extremely low-income households earn below 30% of AMI. Low-income households earn between 50-80% of AMI.

## KEY STRATEGIES

Together with local and national partners, BA4A pursues a number of strategies to achieve our preservation goals, including:

- Strategy 1 Identify properties:** Work with residents to canvas, identify and prioritize buildings for acquisition.
- Strategy 2 Develop data:** Build an interactive, online inventory and mapping tool for residents, community-based organizations, and nonprofit affordable housing developers to add and access information to help identify and prioritize buildings for acquisition.
- Strategy 3 Build resident leadership:** Educate, organize, develop the leadership of, and facilitate decision-making by tenants before, during, and after acquisition of their buildings.
- Strategy 4 Bring capital resources:** Create a fund to provide acquisition financing for priority buildings.
- Strategy 5 Promote community ownership:** Facilitate non-speculative shared and cooperative ownership structures for groups of residents who share this goal.
- Strategy 6 Collaborate with nonprofit developers:** Work closely with nonprofit affordable housing developers by sharing property data and holding timely conversations about organizing residents, acquiring and rehabbing priority properties, activating financial resources, and moving properties into community control and resident management.
- Strategy 7 Advocate for more funding:** Secure more financial resources for preservation in Oakland.
- Strategy 8 Share best practices:** Develop a successful model for a community-driven and collaborative preservation strategy that can be shared and replicated in the Bay Area and beyond.

## PRIORITY PROPERTIES

BA4A considers the following criteria for prioritizing properties for acquisition and preservation:

| Tenant Characteristics   | Building Characteristics   |
|--|--|
| <ul style="list-style-type: none"><li><input type="checkbox"/> <b>Income:</b> Building tenants are mostly very or extremely low-income.</li><li><input type="checkbox"/> <b>Race:</b> Building tenants are mostly people of color.</li><li><input type="checkbox"/> <b>Landlord issues:</b> Building tenants are experiencing evictions, significant rent increases, landlord harassment, and/or poor housing conditions.</li><li><input type="checkbox"/> <b>Resident leaders:</b> Building tenants include active members of BA4A base-building partners or unaffiliated residents who have self-organized and requested BA4A's support.</li></ul> | <ul style="list-style-type: none"><li><input type="checkbox"/> <b>Location:</b> Buildings are located in East Oakland, West Oakland, or Chinatown, where base-building partners are actively working with communities most vulnerable to displacement and environmental hazards.</li><li><input type="checkbox"/> <b>At risk:</b> Buildings are at risk of being sold on the speculative market, including because of their proximity to transit and to new development.</li><li><input type="checkbox"/> <b>Willing seller:</b> The building is for sale or there is a reasonable opportunity for tenant or nonprofit purchase.</li></ul> |