

Bay Area Black Housing Funding Request

June 8, 2021

Forging Black-Led Housing Solutions for the Bay Area

2021 is a once-in-a-generation moment for investment in the Bay Area’s Black communities. For the first time, massive public support, corporate pledges, and government investment provide an opportunity to rebuild the commercial districts destroyed by highway expansion, regain the homeownership losses of the Great Recession, and create the affordable housing our region has failed to deliver over the last two decades. This opportunity for massive investment, if well-targeted, can begin to rebuild the economic infrastructure of the Black Bay Area—shifting us out of the losses due to COVID-19 and beginning the work of governing towards racial equity by correcting past injustice.

In summer 2020, BARHII, the coalition of the Bay Area’s local public health departments focused on health equity, joined with OCCUR, an Oakland-based equity non-profit, to catalyze the creation of a Black housing strategy for the Bay Area. BARHII and OCCUR began a series of conversations with Black housing developers, Black housing advocates, and CBOs that provide housing and other services to underserved Black communities. These conversations resulted in the formation of the Bay Area Black Housing Advisory Taskforce, known as “Black HAT.”

On May 21, 2021, we held a strategy session that brought together 35 African American-led community-based organizations with expertise in housing development, housing finance, and Black economic development to develop a coordinated strategy to invest in Black communities. This group, with decades of combined experience working towards Black housing and economic justice, identified critical regional investment priorities and compiled their shared pipelines to address Black housing needs in the areas of home ownership, neighborhoods and communities, homelessness and reentry, development and finance, and reparations.

This group identified the need for the State of California to catalyze the creation of a **Regional Black Housing Finance Pool for the Bay Area**, as described in more detail below. They also identified local projects that provide compelling opportunities for government investment.

We strongly encourage state and local leaders to harness this moment—including California’s historic state budget surplus and funds from the \$1.9 trillion American Rescue Plan Act (ARPA)—to invest in the formation of a Regional Black Housing Finance Pool and support local housing projects and initiatives that serve Black communities. We also know that the Biden Administration’s \$2 trillion American Jobs Plan, and other federal and state actions, may generate additional investment opportunities, and we look forward to working together to direct future funds toward these priorities.

The Need for Investment in Black Housing Solutions

Black residents in the Bay Area face a deeply unequal housing landscape. As noted by the California Assembly’s Housing and Community Development committee, “despite mechanisms that have made outright housing discrimination illegal, there remain large disparities along racial and ethnic lines that

prevent Californians of color from acquiring, keeping, and affording housing...Many factors contribute to racial disparities in housing, including exclusionary zoning, bias in mortgage lending and tenant selection processes, inequities in housing appraisals, the prevalence of local housing ordinances with disparate racial/ethnic impacts, and community development patterns that reinforce segregation.”¹

The COVID-19 pandemic has exacerbated these challenges, with housing inequities contributing to substantial health disparities among Black communities². On the anniversary of the death of George Floyd, it is clear that dismantling systemic anti-Black racism is urgently needed. This begins with reforming our approach to housing.

Fortunately, Black leaders across the Bay Area have been driving forward bold solutions to create healthy, sustainable, and vibrant Black communities throughout our region. For decades, these leaders have demonstrated creativity, innovation, and resilience—advancing strategies that create and preserve housing for Black families, strengthen cultural communities, build wealth for Black communities, and counteract systematic racism.

Considering the unprecedented investment opportunity brought about by the American Rescue Plan Act (ARPA) and the historic California state budget surplus, it is time now for California to make a historic investment in the housing needs of Black communities—directing government funds toward housing strategies designed by and for Black communities.

For More Information

Please contact Darris Young, BARHII (dyoung@barhii.org).

¹ <https://ahcd.assembly.ca.gov/sites/ahcd.assembly.ca.gov/files/Background%20Paper%20-%20Addressing%20Racial%20Disparities%20in%20Housing%20-%20Info%20Hearing.pdf>

² <https://covid19.ca.gov/equity/>

Regional Black Housing Finance Pool

To address Black housing needs and create inter-generational wealth among Black families, a Regional Black Housing Finance Pool should be established for the nine-county San Francisco Bay Area. This pool should address the following critical needs:

1. Down payment assistance for Black homeownership
2. Predevelopment, acquisition, and rehabilitation funds to accelerate the development of existing pipelines of Black-led developers, including:
 - i. Acquisition and rehabilitation funds to preserve Black housing and neighborhoods
 - ii. Pre-development resources and loan guarantees for housing development by Black-led developers
3. An integrated capacity building program that includes increased staffing for Black-led housing and human development organizations

Funding need: \$500 million

Local Investment Requests

The Bay Area Black Housing Advisory Taskforce also identified that there are many local projects across the Bay Area that will serve Black communities that need immediate investment from local, regional, state, and federal sources. The following identifies a number of compelling local opportunities from across the region, from both well-established and emerging organizations.

Alameda County Proposals

Mandela Station West Oakland BART Project

Project Goal: Deliver a visionary mixed-use, mixed-income transit-focused community at the heart of the most visible and accessible historic black commercial corridor of the Bay Area.

- Lead Organization: Mandela Station Partners Joint Venture
- Organization Type: Established organization
- Point of Contact: Regina Davis, Regina@reginadavisconsulting.com
- Funding Need: \$7 million

Building Opportunities For Self Sufficiency (BOSS) Housing Proposal

Project Goal: Permanent and transitional supportive housing providing rental assistance, housing navigation services, career training and employment center, as well as violence prevention services, along the San Pablo corridor, focused on reentry populations.

- Lead Organization: Building Opportunities for Self-Sufficiency (BOSS)
- Organization Type: Established organization
- Point of Contact: Donald Frazier, dfrazier@self-sufficiency.org
- Funding Need: \$10 million

BACBO Faith Housing Proposal

Project Goal: Assist consortium of churches in converting their excess land into housing, taking 12 projects through pre-development and providing gap coverage for construction and financing costs.

- Lead Organization: Bay Area Community Benefit Organization (BACBO)
- Organization Type: Established organization
- Point of Contact: Pastor LJ Jennings, jenningslj@hotmail.com
- Funding Need: \$13.4 million

Filbert Promise Project

Project Goal: Construct 10 units, with ADUs, serving first-time homebuyers not exceeding 120% AMI in West Oakland.

- Lead Organization: RNHS / Filbert West Oakland LLC (owner)
- Organization Type: Established organization
- Point of Contact: Nikki Beasley, nikki@eastbaynhs.org
- Funding Need: \$4.6 million

Contra Costa County Proposals

TBV: Villas at Renaissance Housing Proposal

Project Goal: Develop affordable housing to the Richmond, California special targeted area. The BIPOC project will also offer job opportunities and new micro-business development training, offering retail-shared space for incubation of new, emerging small businesses.

- Lead Organization: Guiding Light Inc.
- Organization Type: Established organization
- Point of Contact: Cherene Sandidge, sandidgeo@aol.com
- Funding Need: \$3.75 million

Richmond Unhoused Project

Project Goal: Assist unhoused residents in Richmond, 56% of whom are Black, to expand mobility, eliminate systemic barriers, and create their own solutions to their most pressing challenges.

- Lead Organization: Collaborising, Inc.
- Organization Type: Established organization
- Point of Contact: Leah Murray, collaborising@gmail.com
- Funding Need: \$250,000

Bay Area Black Communities (BABC) Proposal

Project Goal: Purchase and/or renovate at least 100 units of multi-family properties for Black communities.

- Lead Organization: Bay Area Black Communities (BABC)
- Organization Type: Emerging organization
- Point of Contact: Shawn Robinson, bayareablack@gmail.com
- Funding Need: \$20 million

San Francisco County

PRC San Francisco Proposal

Project Goal: Development of public policy engagement capacity for black serving organizations, elimination of public and health debt, financial empowerment for black residents and families, workforce training for black recipients of city funded services in San Francisco.

- Lead Organization: Black Leadership Council
- Organization Type: Established organization
- Point of Contact: Christopher Brown, Christopher.Brown@prcsf.org
- Funding Need: \$12 million

Solano County

Vallejo Project Homekey Conversion

Project Goal: Convert existing Project Roomkey program in City of Vallejo into a Project Homekey program for permanent supportive housing in 2022.

- Lead Organization: Unity Care
- Organization Type: Established organization
- Point of Contact: André V. Chapman, andre@unitycare.org
- Funding Need: \$10 million

COVID-19 Relief and Healing Project

Project Goal: Organizational capacity building to create Black voices for civic participation on housing and other issues that contribute to unhealthy communities in the City of Vallejo.

- Lead Organization: Club Stride, Inc.
- Organization Type: Established organization
- Point of Contact: Dr. Rhonda R. Renfro, rrenfro@clubstride.org
- Funding Need: \$342,000

Solano County Foster Youth Housing Project

Project Goal: Provide housing for young people who are aging out of foster care.

- Lead Organization: Urban Strategies Council
- Organization Type: Established organization
- Point of Contact: Teri Carlyle, teric@urbanstrategies.org
- Funding Need: \$500,000

Sonoma County

Sonoma County Black Housing Proposal

Project Goal: Increase Black homeownership, support Black-owned businesses, support Black students, establish a center for Black mental health, and provide a central hub for wraparound community services and ensure Black-led equity progress.

- Lead Organizations: Blacks United, Santa Rosa/Sonoma NAACP Unit 1074B, Petaluma Blacks for Community Development, Sonoma County Black Coalition, Sonoma County Black Forum
- Organization Type: Emerging coalition
- Point of Contact: Dmitra Smith, dmitrasmithchr@gmail.com
- Funding Need: \$20 million

Multi-County Projects

Jeweld Legacy Group Capacity Building Project

Project Goal: Provide capacity building, consulting, and technical support, along with core operating grants ranging from 30-100k for 50 Black-led organizations working to build economic wealth and housing solutions. Invest in an African American- and women-led company to build out infrastructure to elevate and serve more Black leaders and organizations.

- Project Location: Bay Area-wide
- Lead Organization: Jeweld Legacy Group (JLG)
- Organization Type: Established organization
- Point of Contact: Carol F. Burton, jeweldlegacy@gmail.com
- Funding Need: \$4.5 million

Project Safe Haven for Transitional Aged Youth (TAY)

Project Goal: Scale up “Project Safe Haven,” a model providing stable housing and supportive services for current and former transitional aged foster youth (TAY).

- Project Location: Alameda, San Francisco, San Mateo, Santa Clara, and Solano counties
- Lead Organizations: Unity Care, MidPen Housing, EAH Housing
- Organization Type: Established organization
- Point of Contact: André V. Chapman, andre@unitycare.org
- Funding Need: \$48,000 - \$55,000 per client per year

Mosaic Fund

Project Goal: As a Black-led CDFI, 1) Increase Black homeownership with 10 predevelopment loans to emerging Black developers of affordable for-sale housing; 2) Increase Black entrepreneurship by making loans, providing equity, and TA to Black-owned small businesses and creating 50 new Black-owned small businesses; and 3) Make 21 silent second mortgages for aspiring Black homeowners.

- Project Location: Alameda, Contra Costa, Solano counties
- Lead Organization: Community First Lending
- Organization Type: Established organization
- Point of Contact: Monica Edwards, edwardsml090@gmail.com
- Funding Need: \$10 million

The Black Equity Project

Project Goal: Provide Black equity mentoring of underserved Black youth in Qualified Opportunity Zones (QOZs).

- Project Location: Alameda, Santa Clara, and Contra Costa counties
- Lead Organization: 100 Black Men of America Bay Area, Inc.
- Organization Type: Established organization
- Point of Contact: Darryl Richardson, drichardson@100blackmenba.org
- Funding Need: \$4 million