

## Darrell Steinberg Leads on Proposition 63

### SHA Members are Supporting Cast

Darrell Steinberg, the champion of Proposition 63, the Mental Health Services Act (MHSA), and just about every one else in town, have been working feverishly. By collecting a new 1% tax on Californians earning more than \$1 million, MHSA provides dedicated funding for expansion of mental health services and programs. Sacramento must now develop a county-wide plan to utilize the new resources.

Literally hundreds of stakeholder and community sessions to analyze data, assess needs and service gaps, consider program modalities, and develop priorities and recommendations have been held with residents, consumers and service providers planning implementation of Prop 63.

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**Save the Date**

**SHA Annual Membership  
Holiday Celebration**

**Tuesday, December 13, 2005**

**6:00 p.m.**

**YWCA Lounge**  
(1122 - 17<sup>th</sup> Street)

## PRESIDENT'S CORNER

*Joan Burke*

Hurricane Katrina brought to the nation's attention deep-rooted flaws in our disaster prevention and relief system. It also revealed patterns of segregation and poverty in New Orleans that most of us preferred to think belonged to the distant past. However, a major American city lauded as the "Paris of America" harbored a poverty rate of 27%. The 67% of its citizens who were African American lived, mostly, in highly segregated areas such as the Ninth Ward. The burden of the storm, the flooding, the isolation and the terror fell disproportionately on the poor and people of color.

We can be proud that Sacramento is much more economically and ethnically diverse than New Orleans. Our poverty rate is 14.7%. In 2002, Time Magazine hailed Sacramento as America's most integrated city, as determined by the Civil Rights Project

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## Proposition 63

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The Sacramento Housing Alliance has been there along the way. SHA members were active in the Prop 63 campaign and SHA staff and Board members were trained as stakeholders to the Mental Health Services Act (MHSA) planning process. Here's just a sample of specific contributions:

**Mercy Housing** develops permanent supportive housing in the Sacramento region. Mercy also has worked under contract with the Sacramento Housing & Redevelopment Agency, DHA and DHHS to assist service providers, such as **Cottage Housing**, with real estate transactions. Together they partnered on Quinn Cottages and Serna Village. Mercy has the expertise to develop effective facilities and infrastructure as outlined by MHSA and is a part of Sacramento County's planning process.

**Turning Point Community Programs** has become one of the largest providers of mental health services to Sacramento's mentally disabled population. Over time, its distinguishing philosophy has only solidified: we strive to treat our clients with respect, listen to their preferences, answer their concerns, and appreciate their individualism. Turning Point is a leading partner in the planning for MHSA.

**Loaves & Fishes** studies show that one in three homeless people lives on the streets only because of untreated mental illness. So Loaves & Fishes, the largest, privately-funded provider of integrated homeless services in Sacramento, has opened Genesis, a drop-in, psychiatric clinic, and Sister Nora's Place, a safe haven for homeless women with psychiatric disabilities. Loaves & Fishes is a model for the holistic approach that the MHSA will foster in County mental health services.

**Strategies To Empower People (STEP)** specializes in services for developmentally disabled persons. Some of its clients have psychiatric disabilities as well, thus presenting additional challenges in finding and maintaining housing. **Resources for Independent Living** serves people with physical disabilities; again, some of its clients also suffer from mental illness. Both agencies have developed effective strategies to assist their clients in achieving stable housing.

**Sacramento Mutual Housing Association (SMHA)** provides housing, develops leaders and supports 2,000 lower income people in Sacramento. SMHA can assist in MHSA to include underserved populations. Over half of the families in SMHA homes are recent immigrants to America, including families from Slavic, Southeast Asian, and Latin American countries. SMHA understands barriers that prevent immigrants from using public services and going outside of their communities for help.

**The Sacramento Housing Alliance** is excited about the expanded services that the Mental Health Services Act will provide to consumers. SHA, with our experience as a convener and an extensive network of members, can play a unique and valuable role in MHSA implementation. We believe that coupling mental health treatment and prevention services with quality housing will lead to dynamic outcomes and improvements in the lives of our community residents.

## Thank You, Robert Hoo!

### Moving on...

Robert joined the Sacramento Housing Alliance Team just a year ago. Fresh out of Yale Law School, Robert wrote himself a fellowship so he could focus on organizing as a means to initiate change.

In addition to Robert's involvement in the County Inclusionary Campaign, he expanded SHA's activities by organizing a core group of leaders in the new city of Rancho Cordova who are concerned about housing affordability.

As a result of his efforts, Citizens for One Rancho Cordova: Affordable for All! was formed. In October, they will be taking their proposal to the City Council. They propose 20% of new homes be made affordable to low, very low and extremely low income households. Pretty amazing work.

Robert will be heading to China for 2 months and then will likely take a job in L.A. with IAF.

## Acacia Meadows Reaches Half-Way Milestone

### Building affordable homes is not easy - but worth it!

Acacia Meadows, a 140-unit new affordable housing development in south Sacramento, is now 50% complete. The project is being developed by Community Housing Opportunities Corporation (CHOC), a nonprofit affordable housing developer based in Davis.

Building homes is no easy job. And CHOC has reason to celebrate this milestone. Construction began in September of 2004 when an unexpected large rain storm hit the area. This rain was followed by a wet winter that created difficult construction conditions.

At one point, CHOC was faced with a choice.

"We either shut down the job or continue to work through the winter," said Paul Ainger, CHOC's Director of Development.

"Shutting down means delaying the project, taking on additional costs and risking the affordability. On the other hand, if we continued to work through the winter, we knew it would require an investment in soils mitigation but that may be offset by an earlier completion date."

"With our general contractor, Sunseri Construction, we elected to proceed through the winter. We began a series of aggressive soils mitigation measures that including continuous dewatering."

The decision paid off when the rains finally stopped. Lost time was made up and work has accelerated.

Acacia Meadows will feature 22 one-bedroom, 76 two-bedroom and 42 three-bedroom units. The development includes a community room, a swimming pool, separate play areas for preschool and school-aged children and a half-court for basketball.

The rents will be affordable for families earning between 35% to 60% of the Area Median Income for Sacramento County. In fact, 70 percent of the units will be affordable to very-low income families, those earning 50% or less of the area median.

CHOC achieves this deep targeting through the assistance of a \$3 million secondary loan from the Sacramento Housing and Redevelopment Agency and \$5,725,000 from the CA State Multifamily Housing Program (MHP), made possible by voter approval of Proposition 46.

Other financing for the project comes from taxable and tax-exempt construction and permanent financing from Union Bank of California and the investment of low income housing tax credits.

Acacia Meadows is just one part of an innovative affordable subdivision that will also include 22 self-help for-sale homes and 48 affordable apartments for seniors.

It's not easy and many unforeseen circumstances make it challenging, but at the end, CHOC will have transformed a vacant lot into a vibrant multigenerational community that is affordable to a wide range of community residents.



### ✂ Affordable Housing: How it Happens

Costs are kept low when housing developers use a combination of private funding, government grants, tax credits and rental/purchase incomes to construct quality units at affordable rates.



## The Impact of Organizing on the Bottom Line

**Ron Dwyer-Voss**

For the last three years, Sacramento Mutual Housing Association, a local nonprofit affordable housing developer, participated in the national Community Organizing Pilot Program of NeighborWorks America. The purpose of the program was to support and study organizations that integrate community organizing into their community development work. These organizations believe, like SMHA, that organizing residents to lead community improvement efforts and create systemic change adds value and sustainability to the development side of community building. In the words of the pilot program's sponsor, NeighborWorks America, "sustainable community development is as much about building strong community relationships and dynamic community leadership as it is about building safe and affordable housing."

The pilot was characterized by systemic data collection and comparative analysis between pilot participants, other organizations that engage in community building and organizing, and all 225 housing development organizations that are part of the national NeighborWorks America network. According to Ken Wade, CEO of NeighborWorks America, "We were able to document that participating [pilot] organizations mobilized thousands of community residents to become more involved in their organizations and communities, leveraged dozens of partnerships, thousands of volunteer hours, and millions of dollars in new community investments, improved safety and physical amenities in their neighborhoods and increased responsiveness to community needs on the part of a wide array of public and private institutions from youth services to public transportation."

The pilot members subscribed to and tried to organize their work around the following presumptions and definition: "Organizing is based on the belief that people have the ability to name their problem(s) and identify the additional information and resources they need to solve them. Organizing is a process that brings the talents, resources and skills of people in the community together to increase their collective power to transform themselves and their community and work for social change. Organizing is more than mobilizing and service work. It involves leadership development, building relationships and consolidating thought and ideas into structures creating sustainable change."

The bottom line results? Housing development organizations that engaged in this kind of organizing:

- **delivered 34% more housing services** than their "pure development" counterparts
- **secured an average of 11% more funding** for organizational activities
- **maintained delinquency rates that were 43% lower** for those who participate revolving loan funds (for first time homebuyers, home renovation, and multifamily predevelopment)

For more information about the pilot program, or to download the final report, go to:

<http://www.nw.org/network/neighborworksprogs/leadership/default.asp>

Special Thanks to **Walsh & Forster** for organizing a recent trip to Portland to tour innovative affordable housing

## New to the Team: William Green Social Work Intern

William Green III, a second-year Master of Social Work student, has joined the SHA team. Having completed his bachelor's degree in Social Sciences at San Jose State University, William has been working in Sacramento with a range of people and organizations dedicated to reducing and eliminating the spread of HIV/AIDS. William is a state-certified HIV educator, tester and counselor.

Raised in the Bay area, he witnessed people living dangerously and carelessly; risking HIV infection. He recalls, "My sister died of HIV/AIDS complications in 1994. The last time I saw her alive, I could do little to help her so I prayed. In 1996, I committed myself to Christ's teachings and have worked with those infected with HIV/AIDS, affected by drugs, and experiencing homelessness.

William brings a desire to better understand policy advocacy, numerous community connections in the faith community and extensive relationships with service providers in the field of HIV/AIDS. William will assist our Affordable Housing Outreach Coordinator, Alvin Fincher, and begin researching the history of single-room occupancy hotels (SROs) in Sacramento.

Please welcome William to the Housing Alliance!



## PRESIDENT'S CORNER

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at Harvard University.: "In Sacramento everyone's a minority-including whites. Of the city's inhabitants, 41% are non-Hispanic white, 15.5% are black, 22% are Hispanic and 17.5% are Asian/Pacific Islander. Although many cities are diverse, in Sacramento people seem to live side by side more successfully. The city got that way thanks in part to affordable real estate for middle-class households as well as innovative housing programs for low-income families."

Sacramento still has a ways to go. While our overall poverty rate is 14.7%, the rate among African-American Sacramentans is 27%. The insane escalation of housing prices has deepened the gulf between housing haves and have-nots. We need sound housing policies to counter these trends. Sacramento's inclusionary housing laws reduce racial and economic segregation by requiring that 15% of new housing be made affordable to lower income households. At least some poor people get to live in the same neighborhoods as rich people. More affluent neighborhoods offer superior schools, parks, transportation and jobs and measurable economic benefits for their residents. Currently, the city of Sacramento's inclusionary requirement applies only to new growth areas such as Natomas. With all the talk of 20, 30, even 50-story towers of upscale housing being built downtown, we need to extend this fair-share requirement to downtown Sacramento and other in-fill areas.

We want Sacramento to continue to wear the crown of America's most integrated city.

Check out  
[www.inclusionaryhousing.org](http://www.inclusionaryhousing.org)  
 & to learn about Co-op housing  
[www.ncbdc.org](http://www.ncbdc.org)

# Special Recognition Page

The Sacramento Housing Alliance is as strong as its members, supporters and contributors. This year we are extra strong and want to give an extra special thanks to some of those that make affordable homes possible.

## **Corporate Supporters**

### **Washington Mutual - \$15,000**

In addition to financial support, WAMU, with superior direction from Antonio Manning and Luis Sanchez, provides SHA leadership training at WAMU's Executive Director Retreat.

### **Bank of America - \$12,500**

Stephan Huey, Vice President, held interviews with SHA to inform BoA's Community Development Strategic Business Plan and its \$50 billion goal for California.

### **Citibank - \$5,000**

With Deborah Winstead & Mary Hogarty heading Citi's Community Lending and Relations, Citibank is meeting its goal of building better communities

### **Wells Fargo Foundation- \$5,000**

Hard work by Chevo Ramirez, Regional Vice President, and the Wells Fargo Housing Foundation helps thousands of Americans realize their dreams of homeownership .

### **U.S. Bank - \$4,000**

After many years of service and dedication, Joyce Keane is leaving the U.S. Bank. We welcome Carlos Almanza, no stranger to community development, back to Sacramento.

### **El Dorado Savings Bank - \$1,500**

Sylvia Hicks and El Dorado Savings support SHA and affordable housing directly and by participating in the Community Reinvestment Roundtable.

### **River City Bank - \$1,000**

River City Bank and Kathe Nathan, Vice President, are extremely active in Sacramento, taking part in local organizations and events aimed at helping those in need.

## **Grants**

### **Sacramento Housing and Redevelopment Agency - \$15,000**

The City & County recognize the need to talk with community groups about the need for and benefits of affordable housing. With CDBG funding, they support our AH outreach and education presentations.

### **van Löben Sels/RembeRock Foundation - \$5,000**

The Foundation's goal is to promote social justice and the well-being of underserved residents and communities of Northern California. They support our efforts to provide equal access to safe housing.

### **Fannie Mae - \$1,000**

When one of SHA's computers bit the dust, Michael Carroll and Fannie Mae were there. An equipment grant from the Foundation has us back up and running.

# Labor Day Blitz Build

## Habitat makes new homeowners in Oak Park

On Labor Day weekend, Sacramento Habitat for Humanity (SHfH) teamed with two local organizations - the Sacramento-Sierra Building and Construction Trades Council and Big Valley Mortgage - to build a home in less than three days on 8th Avenue and Martin Luther King Jr. Boulevard in the community of Oak Park.

Skilled labor from various unions came in with hammers swinging. The first wall was raised at 8:00 am, Friday and the whole house was dedicated at 2:00 pm, Sunday.

Sacramento Habitat for Humanity (SHfH), celebrated its 20th anniversary in September 2005. During the last 20 years, SHfH has built

45 affordable homes in the County of Sacramento. However, over 76,000 people still live in substandard or overcrowded housing. So the need for affordable housing is great and SHfH is expanding its home production to help meet the need for safe, affordable places to live and raise families.



# Check out SHA on the web

## [www.sachousingalliance.org](http://www.sachousingalliance.org)

### ***YES! I want to support SHA!***

- Full Membership: 0.1% (point one percent = budget x .001) of agency budget, \$175 minimum. Full members can be nominated to have a representative on the Board of Directors.
- Associate Membership: \$125 or more, \$50 for agencies with a budget under \$100,000.
- Individual Membership: \$35 and up, \$15 low income.
- I cannot join, but would like to support SHA activities.

**Payment**     I have enclosed \$ \_\_\_\_\_

Please invoice me monthly for \$ \_\_\_\_\_     Please invoice me quarterly for \$ \_\_\_\_\_

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

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E-mail: \_\_\_\_\_ Fax \_\_\_\_\_

SHA is a 501(c)(3) nonprofit. All gifts are tax decutable to the full extent of the law. Tax ID #68-0252305

# Our commitment to Sac County's Affordable Housing Program

## Hiring Community Organizers

The Sacramento Housing Alliance (SHA) worked for over two years to pass a good law in the County of Sacramento that makes housing choice available to lower income residents. **Developers are now suing the County to stop affordable homes.**

We are working on two fronts. 1) Legal approach: SHA, with counsel from Legal Services of Northern California, has intervened as a party to the lawsuit. We are joined by the Attorney General to protect the right of counties to make land use decisions and ensure affordable homes. 2) Organizing approach: SHA is reaching out to residents in Sacramento to help defend the County's ordinance and the housing opportunities that it creates. We need your help! Please use the enclosed return envelop to contribute to the critical effort.

### SHA is hiring two Community Organizers to:

- ✿ Identify future affordable housing leaders and stakeholders.
- ✿ Educate and organize residents through an active outreach program of one-on-one discussions and group house parties.

*We need confident people with great communication skills.*

A full job description may be obtained by emailing: [sha@sachousingalliance.org](mailto:sha@sachousingalliance.org).

## To receive this in large print call (916) 442-1198.

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[www.inclusionaryhousing.org](http://www.inclusionaryhousing.org)

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[sha@sachousingalliance.org](mailto:sha@sachousingalliance.org) or (916)-442-1198

- ✿ Proposition 63
- ✿ Labor Day Blitz Build
- ✿ Funder Recognition