

NeighborWorks® Organizations in the Bay Area

A Visitor's Tour



MY KIND OF TOWN

To this day,

California's magical landscape is a repository of dreams for this infrequent visitor arriving from an East Coast megalopolis. On a recent trip, I found San Francisco to be an exotic land full of history, yet teeming with youthful vibrancy. The fall of the dot-com economy has produced anxiety for some, but there has not been an obvious mass exodus. The belief that good times are just around the corner is strong, a hope fueled by coffeehouse buzz and cutting-edge ideas.

Asian insights and Latino verve, African-American political activism, hipster mysticism, and pioneer vision are all in play here. Look out across the wide expanse of ocean that signals the beginning of the Pacific Rim and you get a sense that nothing is impossible here in the Golden State.

But some things are a challenge. The median household income in California, for example, is \$39,595; median home prices hover around \$277,000. Home ownership for many is difficult, but NeighborWorks® organizations in the Bay Area are somehow making it a reality, even for low- and moderate-income buyers. Each Bay Area organization goes about its work in fresh and creative ways that, nevertheless, are grounded in tradition. On my trip, I visited a few of them and discovered new friends dedicated to their communities and to making home ownership work well.

Driving south from San Francisco on Highway 101, past Redwood City, Palo Alto and Sunnyvale, it takes about an hour before the bay and urban sprawl recede and the topography slowly turns to rising green hills reminiscent of

John Steinbeck's "ranchero" California. Twenty minutes later, I'm approaching the town of Gilroy, set amid farmland and fruit trees, where rolling hills surround me as far as the eye can see. Gilroy calls itself the Garlic Capital of the World and hosts an annual garlic festival.

South County Housing

In Gilroy, South County Housing, where Dennis Lalor is executive director, is my first NeighborWorks® destination. It has taken over a large swath of land and is turning it into a true community that encompasses a wide range of housing stock. Although this new community has been planned, it has a natural feel to it because it has been planned so well.

On a sunny Sunday afternoon, I am met by Tom Joyce of South County Housing, a gregarious bear of a man who has taken time from his family to accommodate my look-around. He is obviously proud of what is taking place here – and he has every reason to be. Some houses already have been built; many others still are under construction through sweat equity. The Los Arroyos community represents a unique mixed-income, mixed-housing type master-planned development that offers housing opportunities for families at a wide range of income levels.

After looking over a massive park, housing facilities for the developmentally disabled, and the beginnings of a new daycare and community center, we head down the street to a new housing development. Here are people of all stripes working on houses that will become their homes one day.

Jose Venegas and Steve Brusa are dedicated to this place and these people. They are skilled construction supervisors who are here to teach as well as oversee the work.



Because of their watchful eye, there is no difference in the quality of a contractor-built home from one of the self-help units. The electrical, plumbing and insulation work are all contracted out, but by-and-large, the future residents are involved in most other aspects of getting these houses up. I see people framing in walls and doorways, and hanging windows and doors. By actually working on their homes, they feel they truly have made an investment in their dwelling, an investment much more meaningful than a standard down payment.

We stopped at one of the homes, occupied by Patty and Luis Gonzalez, in the Glenbrook development. With children in the yard and friends visiting, their lives seemed full. Patty Gonzalez told me, simply, that although their own handiwork was evident here, the work of South County Housing in helping make it possible was “more than I could have imagined. We thank them very much.”

On a detour into the hills to see what the farm markets offered for the drive to the next NeighborWorks® organization, I purchased some apples, a bag of fresh almonds,

and a soft drink. Then I headed back up Highway 101 to San Jose. San Jose is a sunny, formerly agricultural, town. Now, as the West Coast center for high technology, rising land values are clearly evident. Places like San Jose push the NeighborWorks® system to be especially creative. Lower-income residents abound, but are being squeezed out. An average property here costs \$350,000, while food and gas prices are soaring.

Neighborhood Housing Services Silicon Valley

In San Jose, Neighborhood Housing Services Silicon Valley has opened a HomeOwnership CenterSM, expanded its target area, and expanded its funding relationship with the city. NHSSV was first organized in 1995 by a group of local citizens, with support from the San Jose Department of Housing.

Home ownership is a priority, according to Executive Director Ed Moncrief. In the past 18 months, NHSSV has educated more than 1,500 residents through its



Steve Brusa (left) and Jose Venegas in Gilroy



The Gonzalez family, Gilroy

HomeOwnership Center, and assisted nearly 50 families in purchasing homes. Because NHSSV has a large Vietnamese and Hispanic customer base, training is given in both Vietnamese and Spanish, in addition to English.

With city assistance, NHSSV has launched a unique, deferred second-mortgage product, called the Vernal Fund, that helps bridge the affordability gap for working families. The fund combines equity capital from Neighborhood Reinvestment and the city with debt financing from a consortium of banks, and provides first-time homebuyers with five-year, deferred second-mortgages. Depending on a buyer's income and location of purchase, the loan can be for as much as \$80,000.

During my visit, Alex Torres, an NHSSV outreach specialist, showed me a house completed in NHSSV's acquisition, rehab and resale program. Formerly a small two-bedroom, one-bath "fixer-upper," the recently painted home now features three bedrooms, two baths, a refurbished kitchen, and newly planted sod in the front and back yards.

As we walked across the freshly varnished floors, Torres said, "When families look to you for help, you help. It was an eye-opener for me to see families, people with good jobs, living in garages. That was the reality here, and still is. We needed to do something about that."

Richmond Neighborhood Housing Services

Leaving San Jose, I said goodbye to Highway 101 and took the freeway north, past Fremont and Hayward. My last stop was Richmond, an East Bay town hard on the backside of Oakland that is surrounded by industry and refineries.

Richmond Neighborhood Housing Services, founded in 1981, is fiercely devoted to the town. Its board members and staff are long-standing community members who act as visionaries for the community's future. Hands-on work and individual focus have been the agenda since the beginning. Social interaction with other nonprofits, along with outreach programs, have helped make the community aware of the work of NHS.

Now, under Executive Director Carl Metoyer, NHS is making a big difference here by developing existing structures and forming new communities from open land. Behind NHS's office is a street lined with fresh new housing. There is hope for the future in this working place – a feeling that is spread by people like Avon Surrell, NHS's executive assistant, who proudly claims Richmond as home.



We climbed into Surrell's car and drove a few blocks to a vast empty patch of land that is to be the site of new housing, known as the Cortez project. Cortez, along with another project, a planned development with 100 lots for new homes, attest to the ambitious work of NHS.

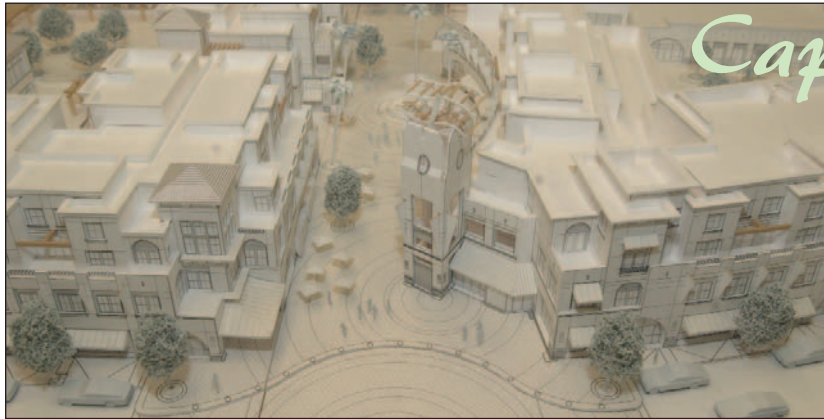
Surrell is a huge promoter of Richmond. His love of the place practically pours out of him. And as he describes the work as basketball coach, organizer and mentor he does with neighborhood youth in his off-hours, you know his dedication is real. Residents here "don't think they can get homes," Surrell says. "Workshops and education that help them realize they can are key."

Across the bay, an afternoon sun was silhouetting San Francisco's signature skyline. In Richmond, and surely also in Gilroy and San Jose, the dedication of NeighborWorks® staff to their work and communities is at least as magical.

The NeighborWorks® organizations in the Bay Area are a clear force for good that will be here as long as there's a need for affordable housing. ■

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Architects rendering of proposed Fruitvale Transit Village



Capturing the Magic
An Oakland Community Reinventing Itself:

Fruitvale Transit Village

BY PATRICIA ANDERSON BROWN

The Fruitvale section of Oakland, California, once was known as the city's "second downtown," a thriving area where German, Italian and Portuguese immigrants had settled years before and where many large businesses also had located. World War II brought thousands of war-industry workers, including significant numbers of African-American and Hispanic residents.

In the postwar years, war factories closed and workers were laid off. Then, freeway construction drew the area's middle class to more-affordable land in the suburbs. With a declining customer base, many businesses closed. By the 1960s, Fruitvale had become like other distressed, inner-city communities – plagued by joblessness, inadequate housing and other problems.

The 1970s and '80s brought another large influx of immigrants, creating a more diverse community. Today, Fruitvale's population is primarily Hispanic (52 percent), Asian/Pacific Islanders (23 percent) and African American (16 percent). Residents are of low- to moderate-income, with many living in poverty. Overcrowding and declining housing quality are prevalent.

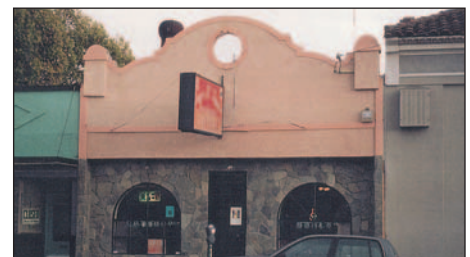
Despite its problems, the Fruitvale business district – once threatened with demise – is making a turnaround, largely due to the efforts of residents, business owners and a strong network of community-based organizations.

A Community Comes Together

The Bay Area Rapid Transit's (BART) Fruitvale station opened in 1972, providing an alternative for residents without cars and making the area more accessible to people from elsewhere. As convenient as it became, the station also physically divided the neighborhood – separating the station from the business district – and there was no visual connection between the station and the stores.

When BART announced plans to build a parking structure next to the station, Fruitvale residents and business owners were concerned that the structure would increase traffic and pollution, and further separate the neighborhood from the station.

The **Unity Council**, a NeighborWorks® organization formerly named the Spanish Speaking Unity Council, regarded the garage proposal as an opportunity to mobilize residents against BART's plan and develop an alternative of their own. The organization, which began in 1964 as a civil rights organization focused on concerns of the Hispanic community, had built a solid reputation as a community advocate.





The Unity Council enlisted community support, arguing that a community planning process should guide development around the BART station. In the face of community opposition, BART withdrew its proposal and agreed to work with the Unity Council on developing an alternative. The outcome was a proposal for a transit village, a mixed-use development that would link commercial businesses to public transit.

The \$100 million project is the result of a collaboration that eventually involved the Unity Council, the city of Oakland and BART. The project will provide residents with greater access to a range of goods and services within walking distance of the station, effectively reducing pollution by encouraging the use of public transportation.

To be built on 15 to 24 acres of land, the Fruitvale transit village will include a state-of-the-art child development center, health care facility, senior center, library, retail establishments, offices, senior housing center (which was completed in 1998), mixed-income housing, and two parking garages. These facilities will be connected through a pedestrian plaza to the existing commercial corridor and the Fruitvale BART station.

The Road to Transformation

While the Fruitvale project is becoming a reality now, it was a series of significant, incremental steps over the years that helped bring the vision into focus. Community involvement and creative partnering between primary organizations – the Unity Council, the city of Oakland and BART – were instrumental at each juncture, allowing the project to overcome legal and regulatory obstacles.

For example, when the Unity Council received \$185,000 in Community Development Block Grant (CDBG) funds in 1992 to initiate planning, it held a series of meetings with key stakeholders to obtain input. When the Unity Council received another grant (\$470,000 from the U.S. Department of Transportation) in 1993, it again held community-planning workshops and meetings to carry out economic, traffic and engineering studies on the area. In the same year, the Unity Council partnered with the University of California at Berkeley's National Transit Access Center to sponsor a design symposium, where architects translated ideas of participants into plans for the project.

In 1994, the Unity Council, BART, and the city signed a memorandum of understanding to establish the Fruitvale Policy Committee to guide further planning and development. The committee was comprised of representatives of the three organizations and a city councilman of the Fruitvale district. In 1995, the Unity Council organized community meetings to develop a conceptual plan for the site.

In 1996, the Unity Council established the Fruitvale Development Corporation (FDC) to build and operate the transit village. In a major achievement, the BART board in 1998 approved a 95-year lease on a parcel of land owned by BART, and a land exchange between FDC, BART and the

city, giving FDC an interest in some of the parcels. The Unity Council also secured \$7.6 million from the Federal Transit Administration to build BART replacement parking near the Fruitvale station.

In 1999, due to the joint efforts of BART and the Unity Council, BART received additional funds (\$780,000) from the Federal Transit Administration to construct the connecting pedestrian plaza, as well as a \$2.3 million grant for construction of the child care center.

Fruitvale Development Corporation architects completed the comprehensive plan for the Fruitvale transit village in 1999, and groundbreaking took place in September 1999.

“Strengthening the link between transit planning and community planning to make communities livable – safer, cleaner, more economically prosperous – will work to the benefit of the entire Fruitvale District,” said then Secretary of Transportation Rodney E. Slater. “The Fruitvale BART Transit Village will link residents to expanded transit service, and will be the key to economic revitalization of this community,” he said.

A Win-Win for the Community

The new development is expected to draw thousands of people to the area for various reasons – as employees, tenants, clients, patients, shoppers or visitors. When combined with nearly 12,000 daily BART riders, the potential impact for businesses is significant. Between 500 and 1,000 jobs will be created in various sectors, such as retail, the new medical facility, child care center, library and other businesses. Local residents will have access to new jobs and training the businesses require.

The ultimate transformation of Fruitvale's commercial area into a convenient and exciting place to live, work and shop is the expected outcome of the new transit village. Improved pedestrian access between BART and the business district, less traffic and better air quality are anticipated as well.

The city of Oakland could see an increase in tax revenue based on job growth and rising property values stimulated by revitalization. The BART system could see a significant boost in ridership.

The anticipation of the Fruitvale project has had a direct impact on the community. In adjacent business areas, a facade-improvement and business-assistance program, sponsored by the Unity Council, has given storefronts a new look, added to the business mix, increased jobs, and eliminated nearly all the vacancies in the area.

Overall, the concept of transit villages has taken hold, since the initiation of the Fruitvale project, as a model for revitalizing underserved communities. Development efforts are underway at other BART stations, as well. ■

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