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Proposed Legislative Solutions

Legislators have proposed a variety of bills to address educator housing. A description of the bills and their current statuses follow.

**AB-306 School districts and community college districts: employee housing.**

“The Field Act requires the Department of General Services to supervise the design and construction of any school building, including both school district and community college district buildings, or, if the estimated cost exceeds $100,000, the reconstruction or alteration of or addition to any school building, to ensure that plans and specifications comply with the rules and regulations adopted pursuant to the act and with relevant building standards, and to ensure that the work of construction has been performed in accordance with the approved plans and specifications. Existing law defines “school building” for these purposes, and excludes from that definition certain buildings. Existing law requires the Department of General Services to approve the plans, specifications, and methods of construction of certain factory-built school buildings. Existing law requires the Department of General Services, for purposes relating to access and use by persons with disabilities, to issue a written approval of the plans and specifications of certain buildings and facilities, as provided.

This bill would exclude from these requirements any building or facility that serves or is intended to serve as residential housing for school district and community college district teachers and employees, and their families.”

Status: Chaptered by Secretary of State - Chapter 49, Statutes of 2021., as of July 2021

**AB-1719 (Ward) Housing: Community College Faculty and Employee Housing Act of 2022.**

“This bill would establish a substantially similar program for community college faculty and employees. The bill would define the term “faculty or community college district employees” for these purposes to mean any person employed by a community college district, including, but not limited to, certified and classified staff.”


AB-2295 (Bloom) Local educational agencies: housing development projects.

“(1) Existing law, the Planning and Zoning Law, requires that the legislative body of each county and each city adopt a comprehensive, long-term general plan for the physical development of the county and city, and specified land outside its boundaries, that includes, among other mandatory elements, a housing element. Existing law authorizes the legislative body of any county or city, pursuant to specified procedures, to adopt ordinances that, among other things, regulate the use of buildings, structures, and land as between industry, business, residences, open space, and other purposes. Existing law generally requires each local agency to comply with all applicable building ordinances and zoning ordinances of the county or city in which the territory of the local agency is situated, but, among other things, authorizes the governing board of a school district that has complied with specified law, by a 2/3 vote of its members, to render a city or county zoning ordinance inapplicable to a proposed use of property by the school district, unless the proposed use of the property is for nonclassroom facilities, as provided.

This bill would deem a housing development project an allowable use on any real property owned by a local educational agency, as defined, if the housing development satisfies certain conditions, including other local objective zoning standards, objective subdivision standards, and objective design review standards, as described. The bill would deem a housing development that meets these requirements consistent, compliant, and in conformity with local development standards, zoning codes or maps, and the general plan. The bill, among other things, would authorize the land used for the development of the housing development to be jointly used or jointly occupied by the local educational agency and any other party, subject to specified requirements. The bill would exempt a housing development project subject to these provisions from various requirements regarding the disposal of surplus land. The bill would repeal its provisions on January 1, 2033.

(2) The bill would include findings that changes proposed by this bill address a matter of statewide concern rather than a municipal affair and, therefore, apply to all cities, including charter cities.

(3) By adding to the duties of local planning officials, the bill would impose a state-mandated local program.

The California Constitution requires the state to reimburse local agencies and school districts for certain costs mandated by the state. Statutory provisions establish procedures for making that reimbursement. This bill would provide that no reimbursement is required by this act for a specified reason.”

| Status: From committee: Do pass and re-refer to Com. on HOUSING. (Ayes 5. Noes 0.) (June 15). Re-referred to Com. on HOUSING, as of June 2022 |
Local Projects

231 Grant Avenue Educator Workforce Housing in Palo Alto, Santa Clara County

“Santa Clara County’s proposal for the 231 Grant Avenue Educator Workforce Housing in Palo Alto is being developed by Abode Communities and Mercy Housing, in collaboration with Santa Clara County, the City of Palo Alto, Facebook, and local school districts in Santa Clara and San Mateo Counties. The project will provide affordable housing for teachers and faculty in 12 school districts in Santa Clara County and southern San Mateo County who do not qualify for low-income housing. 110 new residential units, made up of studios, one, and two bedrooms, will become available. Construction begins in fall 2022, with an estimated completion in fall 2024. More information on the 231 Grant Educator Workforce Housing project can be found at sccgov.org/231grant.”

Rendering by Van Meter Williams Pollack LLC.

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705 Serramonte in Daly City, San Mateo County

“Jefferson Union High School District in Daly City will open 705 Serramonte in May 2022 with 122 apartments for teachers and other staff. The rents that tenants will pay — an average of $1,462 for a one-bedroom apartment, $1,896 for two bedrooms and $2,413 for three — while not cheap in some locales — will be about 60% of market rates in the area.”

Photo courtesy of the Jefferson Union High School District

Francis Scott Key Annex, San Francisco, San Francisco Unified School District

“The SF Board of Education voted on February 24 to approve the ground lease agreements between the San Francisco Unified School District (SFUSD) and MidPen Francis Scott Key Associates, LLC for the development of low-income and moderate-income educator housing. The plan is to develop the Francis Scott Key annex for an educator housing development, now referred to as Shirley Chisholm Village. The site will be divided into two parcels for low-income and moderate-income housing, totaling 135 units of housing for educators.

The proposed ground leases will be for 75 years, with options to extend for an additional 24-year term.”

Rendering courtesy of BAR Architects

CityLAB, the Center for Cities + Schools at UC Berkeley, the Terner Center for Housing Innovation, and the California School Boards Association have collaborated together to release an in-depth research report on Education Workforce Housing in California — and the steps Local Education Agencies (LEAs) can take to produce more housing for the education workforce by leveraging underutilized schools lands.

“Education Workforce Housing in California: Developing the 21st Century Campus” compiled information for the first time on every school property in California and rated them based on teachers’ and other school employees’ need for housing assistance and the sites’ suitability for providing it.

The report’s conclusion: Half of the 150,000 acres owned by California school districts are potentially developable; those sites are located on 7,068 properties; 61% are located where entry-level teachers face challenges affording housing. And 1 in 5 properties are particularly suited for housing, after weighing employee income and the sites’ zoning and other assets.8

Education Workforce Housing in California: The Handbook

U.S. Department of Housing and Urban Development’s (HUD’s) Good Neighbor Next Door Program

“Law enforcement officers, teachers (pre-Kindergarten through 12th grade), firefighters, and emergency medical technicians can contribute to community revitalization while becoming homeowners through HUD’s Good Neighbor Next Door Sales Program. HUD offers a substantial incentive in the form of a discount of 50% from the list price of the home. In return, an eligible buyer must commit to live in the property for 36 months as his/her principal residence.

How the Program Works

Eligible Single Family homes located in revitalization areas are listed exclusively for sale through the Good Neighbor Next Door Sales program. Properties are available for purchase through the program for seven days.

How to Participate in Good Neighbor Next Door

Check the listings for your state. Follow the instructions to submit your interest in purchasing a specific home. If more than one person submits an offer on a single home a selection will be made by random lottery. You must meet the requirements for a law enforcement officer, teacher, firefighter or emergency medical technician and comply with HUD’s regulations for the program.

HUD requires that you sign a second mortgage and note for the discount amount. No interest or payments are required on this "silent second" provided that you fulfill the three-year occupancy requirement.

The number of properties available is limited and the list of available properties changes weekly.

To learn more, please visit their FHA Frequently Asked Question page.”

Teacher Next Door

At Teacher Next Door, they know “San Jose and the surrounding areas of Santa Clara, Santa Cruz, San Mateo, Stanislaus, Merced, and San Benito counties. Their mission is to help you achieve your dream of home ownership by guiding you, step-by-step, through the home buying process; from pre-approval through closing and beyond. They will help you take advantage of the many different resources that may be available, including grants, closing cost and down payment assistance. Their state-of-the-art technology makes the home buying and loan process easy, all while delivering the personalized service that you deserve and programs specially designed for teachers and their families.

Grants, down payment assistance and other programs are now available to public service professionals in the San Jose area, including nurses and healthcare employees, law enforcement and staff, firefighters, EMT’s, first responders, military and government employees. For more information, CLICK HERE.

Program benefits include the following:

- Purchase ANY home on the market
- GRANTS up to $8,000.00 (where available)
- Down payment assistance up to $10,681.00
- Special home loan programs
- Simple Docs Program™
- NO application fees
- NO up-front fees
- NO broker fees
- Preferred interest rates
- FREE appraisal (up to $545.00 credit at closing)
- FREE home buyer representation

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• FREE access to (MLS) home listings
• FREE nationwide access to foreclosures
• Discount title fees.”

“To check the availability of Good Neighbor Next Door homes in San Jose, complete this form and Teacher Next Door will provide you with a customized list. They guarantee your privacy.”

San Jose specific resources can be found here.

California Housing Finance Agency (Cal HFA) MyHome Assistance Program

The School Teacher and Employee Assistance Program has transitioned into the MyHome Assistance Program, where now everyone can use the full down payment assistance (DPA) amount.

Educator Mortgage Program

“Mortgage bank and lender Supreme Lending’s Educator Mortgage Program offers up to $800 in discounts on closing costs and Realtor® fees, as well as a speedy loan turnaround.”

“Available for all teachers and school district employees, the program requires a minimum credit score of 620, but it doesn’t discriminate based upon previous bankruptcy or foreclosure.”

Homes for Heroes

Intended for firefighters, law enforcement, military veterans, as well as teachers, this program discounts “0.7% of the home purchase price, or $700 on every $100,000 of the purchase price,” “when you work with their real estate specialist to buy and/or sell a house.” Plus, “if you work with their mortgage, title and inspection specialists, you can save an average of $500 on lender fees, $150 on title service, and $50 on a home inspection. The average Hero Rewards savings received by a hero after closing on a house is $2,400!”


Homebuyer Empowerment Loan Program (HELP)

“HELP assists first time homebuyers with incomes slightly higher than Empower Homebuyers SCC and other down payment assistance programs by allowing middle-income first-time homebuyers to borrow up to 10% of a home’s purchase price – which means an additional 10% from a first-time homebuyer would reach a down payment of 20%.

No matter the amount borrowed, there are no monthly payments or interest with a HELP loan. Instead, when the loan matures, you decide to sell, or you refinance your mortgage, you repay the original amount of your loan plus a share of the appreciation of your home.

You will share your appreciation in equal proportion to the amount you borrowed. This means if your loan was 10% of the purchase price, you will share 10% of the appreciation and the rest of the equity that builds up on your home over time is yours.”

Empower Homebuyers Santa Clara County (SCC)

This program, administered by Housing Trust Silicon Valley, provides down payment assistance loans to first-time homebuyers. “Funded by the 2016 Measure A Affordable Housing Bond, Empower Homebuyers SCC assists low to moderate income people purchase homes in Santa Clara County – including employees at nonprofit organizations, teachers, healthcare professionals, County employees and so many others.”

“If a homebuyer has at least 3% of a home’s purchase price saved up, an Empower loan can provide 17% of the price – enabling a down payment of 20% on a home with a sale price of up to $1,100,000.

No matter the amount borrowed, there are no monthly payments or interest with an Empower Homebuyers loan. Instead, when the loan matures, you decide to sell, or you refinance your mortgage, you repay the original amount of your loan plus a share of the appreciation of your home.

You will share your appreciation in equal proportion to the amount you borrowed.”

The Wells Fargo NeighborhoodLIFT Program

“The NeighborhoodLIFT® down payment assistance program can provide a $25,000 forgivable, zero-interest down payment loan with no required payments. Eligible homebuyers use the money from this loan for the down payment and closing costs of a home mortgage loan.

14 “Homebuyer Empowerment Loan Program (HELP).” Housing Trust Silicon Valley, 3 June 2022, https://housingtrustsv.org/programs/homebuyer-assistance/homebuyer-empowerment-loan-program/

15 “Empower Homebuyers SCC.” Housing Trust Silicon Valley, 3 June 2022, housingtrustsv.org/programs/homebuyer-assistance/empower-homebuyers-scc
Managed by NeighborWorks® America with support from the Wells Fargo Foundation, this program offers down payment assistance and requires homebuyer education. Plus, unlike many other similar programs, you don’t have to be a first-time homebuyer to qualify.”

Visit this page to find more information on the four-step process to see if you qualify for the down payment assistance program.

### Habitat for Humanity

Anyone can apply to be a Habitat Homeowner. “Prospective Habitat homeowners must demonstrate a need for safe, affordable housing. Need will vary from community to community."

“Habitat homeowners must be active participants in building a better home and future for themselves and their families. Every Habitat home is an investment.”

“Once selected, Habitat homeowners must partner with Habitat throughout the process. This partnership includes performing “sweat equity,” or helping to build their own home or the homes of others in the homeownership program. Sweat equity can also include taking homeownership classes or performing volunteer work in a Habitat ReStore.

Homeowners must also be able and willing to pay an affordable mortgage. Mortgage payments are cycled back into the community to help build additional Habitat houses.”

“Habitat’s homeowner selection is managed at the local level, through their hundreds of local Habitat for Humanity locations all over the U.S. and around the world. For more information and to learn more about the process or how you can apply, please contact your local Habitat, or call 1-800-HABITAT (1-800-422-4828).”

### Santa Clara County Housing Authority (SCCHA)

“The Santa Clara County Housing Authority (SCCHA) owns or controls more than 2,405 affordable housing units, referred to as the agency’s housing portfolio.”

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“The majority of SCCHA’s housing portfolio consists of units restricted to 50% and 60% of the Area Median Income. Rents may vary from property to property.”  

How to Apply for an SCCHA Owned Apartment

Development of Affordable Housing

“How SCCHA is an active and innovative developer of affordable housing. The agency has constructed new housing, rehabilitated and preserved existing housing, and assisted with the development of more than 30 housing developments serving a variety of households including seniors, persons with disabilities, veterans and homeless individuals and families.”  


Support Organizations & Advocacy

Landed

Landed helps “essential professionals (educators, healthcare professionals, and government employees) buy homes” in San Jose, Sunnyvale, and Santa Clara and “build financial security near the communities they serve in three main ways:

Financial Solutions

- They help you think through possible routes to homeownership such as using their shared equity down payment program. Their program helps you reach a 20% down payment without income restrictions.

Trusted Partners

- They support you with a personalized homebuying team that includes a trustworthy partner agent, a participating lender, and a Landed homebuying expert. View the video for an overview of their solutions.

Homebuying Guidance & Resources

- They equip you with free homebuying education on all phases of the process - information gathering, ready to purchase, and submitting an offer. You can also learn more about homebuying with Landed through their customer stories.
- The homebuying journey begins long before you’re financially ready to buy a home. No matter where you are on that journey, they will work with you to find a path forward. Send them an email at customer@landed.com to get started.”

United Educators for Housing and Literacy (UEHL)

As of January 2020, the nonprofit organization United Educators Association for Affordable Housing has been expanded and renamed to UEHL.

“Through a federally funded Basic Allowance for Housing (BAH),” they can “help supplement teachers’ salaries with meaningful assistance on housing so our communities can bring experienced and qualified educators to teach at our schools.”


Support Teacher Housing.org

The mission of supportteacherhousing.org is to “help teachers afford to live where they work, help schools recruit and retain teachers so that the Bay Area can have the best schools in the country, create a sense of community by providing housing to all teachers, and help the Missing Middle onto a path of financial security and homeownership.”

California Housing Consortium

“The California Housing Consortium (CHC) is a non-partisan advocate for the production and preservation of housing affordable to low- and moderate-income Californians. They represent the development, building, financial, and public sectors united in their goal that every Californian has a safe, affordable place to call home.

The focus of CHC’s education and advocacy is across three areas essential to improving California’s delivery of affordable housing:

- Preserving and expanding state and federal funding
- Reducing barriers and increasing tools for affordable housing production
- Ensuring public housing programs are functioning efficiently and benefiting the largest number of low- and moderate-income households

CHC advocates for low- and moderate-income housing that can fit the diverse needs of our community, including transitional and permanent rental housing, supportive housing, rapid rehousing services, and homeownership opportunities.

Their educational activities include:

- Hosting regular policy events and roundtables, including monthly Policy Committee meetings and their Annual Policy Forum and Housing Hall of Fame
- Educating legislators, constitutional officers, and appointed officials on the benefits of affordable housing
- Creating networking opportunities and providing resources for their members, housing policy analysts, advocates, and activists
- Strengthening partnerships with other federal, statewide, and regional housing organizations
- Building coalitions with other interest groups, such as those in education, health, public safety, transportation, and environment.”


Non-Profit Housing (NPH) Association of Northern California

“The Non-Profit Housing Association of Northern California activates their members to make the Bay Area a place where everyone has an affordable and stable home. Their members represent thousands of individuals and organizations, including affordable housing developers, advocates, community leaders and businesses. They work to secure resources, promote good policy, educate the public, and support affordable homes as the foundation for thriving individuals, families, and neighborhoods.”25

NPH provides “Bay Area affordable housing news, events, and training opportunities”26 to its members.

Housing California

“Housing California brings together a diverse, multi-sector network to prevent and end homelessness, increase the supply of safe, stable, affordable housing options, and reverse the legacy of racial and economic injustice by building power among the people most impacted by housing injustice, shaping the narrative, and advocating for statewide policy solutions.”

They “work to address housing affordability and homelessness through two primary policy approaches:

- Land Use: Promoting affordable housing production and influencing where affordable homes are built by regulating how land can be developed
- Finance: Increasing and protecting public investment in affordable homes and supportive services”

They also “partner with allies on supporting tenant protections by strengthening laws that help keep people in their homes.”27

Housing California resources can be found here.

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