



Santa Clara County
Office of Education

Santa Clara County Educator Housing Resource Booklet

2023

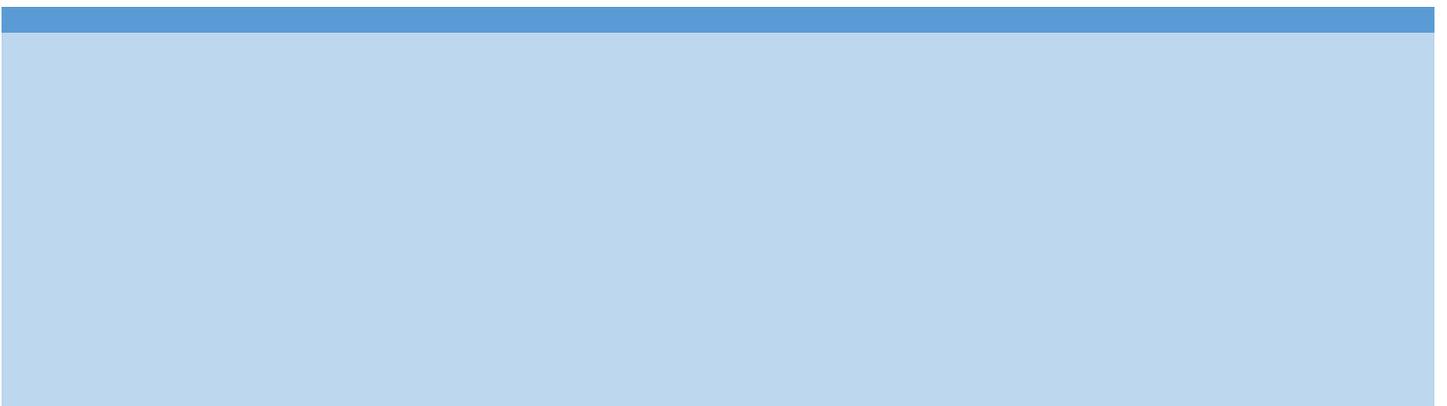


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Relevant Laws

California legislators have enacted several laws within the past decade to address the housing shortage and unaffordability of available homes in the marketplace for educators. Descriptions of these laws follow.

[AB-1157 \(2017\) School Property: School district advisory committees: Teacher and school district employee housing: Property tax exemption](#)

This assembly bill “encourages districts to turn surplus school property into affordable employee housing.”¹

“(1) Existing law authorizes the governing board of any school district to appoint an advisory committee to assist with the development of districtwide policies and procedures, including the use or disposition of school buildings/space not needed for school purposes. Notwithstanding that law, another existing law would authorize the governing board to elect *not* to appoint an advisory committee in the sale, lease, or rental of excess real property to be used for teacher or school district employee housing.

If certain conditions are met, existing law exempts certain transactions from the requirements that usually apply to the sale or lease of property by a school district, including that the financing proceeds obtained by the district pursuant to the transaction are expended solely for specified capital outlay purposes. This law specifies that construction, reconstruction, or renovation of rental housing facilities for school district employees is a permissible expenditure for purposes of those provisions.

(2) The California Constitution provides that all property is taxable and requires that it be assessed at the same percentage of fair market value, unless otherwise specified by the California Constitution or federal law. The California Constitution exempts property used exclusively for public schools, community colleges, state colleges, and state universities from taxation. This law would specify that the exemption for school property applies to an interest in property belonging to the state/county/city/school district/community college district (or any combination thereof) that is used to provide rental housing for employees of one or more public school or community college districts.”²

TIMELINE:

- Introduced in Assembly - Feb 17, 2017
- Passed Assembly – May 26, 2017
- Passed Senate – Sep 5, 2017
- Signed by Governor – Oct 12, 2017

¹ Calefati, J. (2014, August 23). *Lawmakers try to ease California’s teacher shortage*. CalMatters. Retrieved September 11, 2023, from <https://calmatters.org/education/2017/08/lawmakers-ease-california-teacher-shortage/>

² *AB-1157 School property: School district advisory committees: teacher and school district employee housing: property tax exemption*. (2017, October 13). California Legislative Information. Retrieved September 11, 2023, from https://leginfo.legislature.ca.gov/faces/billNavClient.xhtml?bill_id=201720180AB1157

Status: Completed Legislative Action

SB-2 (2017) Building Homes and Jobs Act

The Building Homes and Jobs Act “establishes a \$75 recording fee on real estate documents to increase the supply of affordable homes in California. The revenues collected will fluctuate due to the number of real estate transactions recorded in each county that vary year to year.

Funding helps cities and counties:

- Accelerate housing production
- Streamline the approval of housing development affordable to owner and renter households at all income levels
- Facilitate housing affordability, particularly for lower- and moderate-income households
- Promote development consistent with the [State Planning Priorities](#) (ARTICLE 5. Statewide Environmental Goals and Policy Report [65041 - 65051])³
- Ensure geographic equity in the distribution and expenditure of the funds
- 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.”⁴

TIMELINE:

- Introduced in Assembly – Dec 5, 2016
- Passed Senate – Jul 6, 2017
- Passed Assembly – Sep 14, 2017
- Signed by Governor - Sep 29, 2017

Status: Amended in Assembly, Sep 29, 2017

Executive Order N-06-19 (2019) Affordable Housing Development

This Executive Order “prioritizes the identification of excess state-owned property and pursuit of sustainable, innovative, and cost-effective construction methods to increase affordable housing.

State properties that were underutilized or “excess to need” were identified and then screened to determine which sites would be potentially suitable for affordable housing development. The screening

³ *Article 5. statewide environmental goals and policy report.* (n.d.). California Legislative Information. Retrieved September 11, 2023, from https://leginfo.ca.gov/faces/codes_displaySection.xhtml?lawCode=GOV§ionNum=65041.1

⁴ California Department of Housing and Community Development. (n.d.). *SB 2 Planning Grants.* Retrieved September 11, 2023, from <https://www.hcd.ca.gov/grants-and-funding/programs-active/sb-2-planning-grants>

tools included such factors as relative size, proximity to schools, transportation and amenities, and general location to determine which sites have a better chance of being successfully developed.”⁵

An interactive map was created by the California Department of General Services and the Department of Housing and Community Development that shows excess state-owned property that can be used for new housing developments. The creation of the map was ordered as part of Executive Order N-06-19.⁶

TIMELINE:

- Signed by Governor – Jan 15, 2019

AB-1486 (2019) Surplus Land

“In 2019, Governor Newsom signed AB 1486 into law, which aimed to connect developers who are interested in building more affordable homes to surplus local public land that is both available and suitable for housing development. This law made several changes to the requirements in the Surplus Land Act that local agencies must adhere to when disposing of surplus public land.

Beginning January 1, 2021, local agencies are required to send, and the California Department of Housing and Community Development (HCD) is required to review, negotiation summaries for each surplus land transaction in the state. HCD is also required to notify local agencies of violations and may notify the Attorney General and assess fines, as necessary.”⁷

TIMELINE:

- Introduced in Assembly – Feb 22, 2019
- Passed Senate – May 29, 2019
- Passed Assembly – Sep 11, 2019
- Signed by Governor – Oct 9, 2019

Status: Amended in Assembly, Nov 18, 2019

⁵Affordable Housing Finance. (2019, August 28). *California map identifies state-owned sites for potential affordable housing development*. https://www.housingfinance.com/news/california-map-identifies-state-owned-sites-for-potential-affordable-housing-development_o

⁶ Department of General Services. (n.d.). *Statewide Affordable Housing Opportunities Sites* [Interactive Map]. Retrieved September 11, 2023, from <https://cadgs.maps.arcgis.com/apps/webappviewer/index.html?id=392e5e687e9041bb8f20e3acc5b211c7>

⁷ Gonzales, V. (2021, April 12). *Surplus land act guidelines now available*. California Special Districts Association. <https://www.csda.net/blogs/vanessa-gonzales/2021/04/12/surplus-land-act-guidelines-now-available>

AB-3308 (2020) School Districts: Employee housing

AB 3308 “permits school districts and developers in receipt of local or state funds or tax credits designated for affordable rental housing to restrict occupancy to teachers and school district employees on land owned by school districts, including permitting school districts and developers in receipt of tax credits designated for affordable rental housing to retain the right to prioritize and restrict occupancy on land owned by school districts to teachers and school district employees of the school district that owns the land, so long as that housing does not violate any other applicable laws.”⁸

“The Teacher Housing Act of 2016 authorizes a school district to establish and maintain programs, as provided, that address the housing needs of teachers and school district employees who face challenges in securing affordable housing and requires a program established by the act to be restricted to teachers and school district employees. The act creates a state policy supporting housing for teachers and school employees, as provided, and permits school districts and developers in receipt of local or state funds or tax credits designated for affordable rental housing to restrict occupancy to teachers and school district employees on land owned by school districts.

This law would specify that the state policy created by the act includes permitting school districts to restrict occupancy on land owned by school districts to teachers and school district employees of the school district that owns the land, including permitting school districts and developers in receipt of tax credits designated for affordable rental housing to retain the right to prioritize and restrict occupancy on land owned by school districts to teachers and school district employees of the school district that owns the land, so long as that housing does not violate any other applicable laws. The law would specify that a school district may allow local public employees or other members of the public to occupy housing created through the act and would provide that the school district retains the right to prioritize school district employees over local public employees or other members of the public to occupy housing.”⁹

TIMELINE:

- Introduced in Assembly – Feb 21, 2020
- Passed Assembly – Jun 08, 2020
- Passed Senate – Aug 30, 2020
- Signed by Governor – Sep 28, 2020

Status: Amended in Assembly, Nov 18, 2019

⁸ Affordable Housing Finance. (2020, October 1). *California Approves Bill to Create Affordable Housing for Teachers*. <https://www.housingfinance.com/news/california-approves-bill-to-create-affordable-housing-for-teachers> o#:~:text=California%20Gov.,employees%20on%20district%20Downed%20land

⁹ *AB-3308 school districts: Employee housing*. (2020, September 30). California Legislative Information. Retrieved June 30, 2023, from https://leginfo.ca.gov/faces/billTextClient.xhtml?bill_id=201920200AB3308

[AB-306 \(2021\) 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 law excludes 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."¹⁰

TIMELINE:

- Introduced in Assembly – Jan 25, 2021
- Passed Senate – Apr 29, 2021
- Passed Assembly – Jun 24, 2021
- Signed by Governor – Jul 9, 2021

Status: Amended in Assembly, Nov 18, 2021

[AB-2295 \(2022\) Local educational agencies: Housing development projects](#)

"AB 2295 gives school districts an essential tool in addressing staffing challenges by utilizing properties they already own. The new legislation [...] will allow staff housing to be built on any property owned by a school district without requiring the district to request zoning changes from city or county officials. It will be in effect from Jan. 1, 2024, to Jan. 1, 2033."¹¹

"(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

¹⁰ *AB-306 school districts and community college districts: Employee housing*. (2021, July 12). California Legislative Information. Retrieved June 30, 2023, from https://leginfo.ca.gov/faces/billTextClient.xhtml?bill_id=202120220AB306

¹¹ Lambert, D. (2022, October 4). California removes hurdles to building teacher housing. *EdSource*. <https://edsources.org/2022/newly-signed-bill-will-make-it-easier-for-california-school-districts-to-build-staff-housing/679095>

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 non-classroom facilities, as provided.

This law deems 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 law deems 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 law, among other things, authorizes 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 law exempts a housing development project subject to these provisions from various requirements regarding the disposal of surplus land. The law makes these provisions effective on January 1, 2024, except that the law requires the Department of Housing and Community Development to provide a specified notice to the planning agency of each county and city on or before January 31, 2023. The law will repeal its provisions on January 1, 2033.

(2) The law includes findings that changes proposed by this law 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 law imposes 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 law provides that no reimbursement is required by this act for a specified reason.”¹²

TIMELINE:

- Introduced in Assembly – Feb 16, 2022
- Passed Assembly – May 26, 2022
- Passed Senate – Aug 29, 2022
- Signed by Governor – Sep 28, 2022

Status: Amended in Assembly, Nov 18, 2022

¹² *AB-2295 local educational agencies: Housing development projects.* (2022, September 29). California Legislative Information. Retrieved June 30, 2023, from https://leginfo.ca.gov/faces/billNavClient.xhtml?bill_id=202120220AB2295

Proposed Legislative Solutions

State legislators have proposed a variety of bills to address educator housing. A description of one such proposed bill and its current status follows.

AB-309 (Lee) The Social Housing Act

“Existing law establishes the Department of General Services to provide centralized services, including, but not limited to, planning, acquisition, construction and maintenance of state buildings and property. Existing law authorizes the Director of General Services, with the consent of the state agency concerned, to lease state-owned real property when the Director of General Services deems that leasing serves a beneficial public purpose limited to the development of housing.

This bill would enact the Social Housing Act and would create, in the Department of General Services, the Social Housing Program, the mission of which would be to ensure that social housing developments are produced on leased state property to help address the housing crisis, as specified. The bill would authorize the program to identify and develop up to 3 social housing projects, as specified, with the intent to use the results to inform public policy related to developing an independent public entity to develop statewide social housing. The bill would require the program to solicit bids to develop social housing units, and prioritize bids that demonstrate long-term revenue neutrality or a cost rent model, as those terms are defined. The bill would require the program to employ 2 different leasing models, the rental model and the ownership model, as specified, in creating social housing. The bill would prohibit a city or county from denying a social housing development authorized under the program. The bill would authorize a city or county to propose objective design review standards, as specified, and authorize a city or county to propose modifications to mitigate any specific, adverse impacts on public health or safety, as specified.”¹³

Status: Passed out of Appropriations Committee and now on Senate floor, as of Sep 2023.

¹³AB-309 *The social housing act*. (2023, September 2). California Legislative Information. Retrieved September 11, 2023, from https://leginfo.legislature.ca.gov/faces/billTextClient.xhtml?bill_id=202320240AB309

Local Projects

777 West Middlefield Road in Mountain View, Santa Clara County

“The Mountain View Whisman School District has partnered with the city of Mountain View and the real estate developer, Miramar Capital, to build 144 units of below-market-rate housing at 777 West Middlefield Road, 123 units of which will be reserved for district staff. The subsidized units are part of a larger 716-unit project of otherwise market-rate units that Miramar is building on the site of the former Village Lakes apartment complex.

The school district held a formal groundbreaking ceremony on November 3, 2022, with Superintendent Ayindé Rudolph and school board members in attendance, but the project originally broke ground in July 2022.

The apartments will be a mix of studios, one- and two-bedroom units, and rents will be roughly \$1,000 less than the area’s average, according to the school district. The plan is for the staff housing to be completed in 2025.” (S. Hausman, personal communication, September 13, 2023).



Architects’ rendering courtesy of [Mountain View Whisman School District](#)

10333 N. Wolfe Road in Cupertino, Santa Clara County

On March 14, 2023, “...the Santa Clara County Board of Supervisors approved the acquisition of a large parcel of land in Cupertino for affordable housing, beginning with a teacher housing development...

The West Valley site comprises 5.159 acres and is located at 10333 N. Wolfe Road in Cupertino. The County will have a year to conduct additional diligence, which includes obtaining the necessary project entitlements. Only a portion of the site will be used for teacher housing. The remainder will be available for additional housing following community engagement and input.”¹⁴

“Santa Clara County officials want to build the project on a vacant North Wolfe Road lot currently owned by Apple. The goal is to give an estimated 75 to 100 educators and support staff, who often don’t make enough to rent or buy homes in the expensive West Valley region, an opportunity to live where they work.

The idea is a pet project of Supervisor Joe Simitian, who has co-hosted several town halls where he heard tales of teachers commuting long distances or living doubled-up in tiny apartments because they can’t afford housing near the schools where they teach.”¹⁵



Photo courtesy of Shae Hammond/Bay Area News Group

¹⁴ Supervisor Joe Simitian District 5. (2023, March 20). “Teacher housing” site approved for the West Valley. County of Santa Clara. <https://district5.sccgov.org/press-releases/teacher-housing-site-approved-west-valley>

¹⁵ Kendall, M. (2023, March 9). Teacher housing proposed on Apple-owned Cupertino site. Silicon Valley Bay Area News Group. <https://www.siliconvalley.com/2023/03/09/teacher-housing-proposed-on-apple-owned-site-in-cupertino/>

231 Grant Avenue 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.¹⁶ School employees, particularly those in the early and middle parts of their careers, are part of what is sometimes referred to as the ‘missing middle’ – by virtue of their incomes, they often don’t qualify for traditional affordable housing, but they can’t afford market-rate housing prices that are geared towards significantly higher-income households.

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. More information on the 231 Grant Educator Workforce Housing project can be found at sccgov.org/231grant.¹⁷”



Rendering by Van Meter Williams Pollack LLC.

¹⁶ Supervisor Joe Simitian District 5. (2021, February 4). *Teacher housing project moves forward “We’ve graduated to a new phase.”* County of Santa Clara. <https://district5.sccgov.org/press-releases/teacher-housing-project-moves-forward-weve-graduated-new-phase>

¹⁷ Supervisor Joe Simitian District 5. (2023, March 20). *“Teacher housing” site approved for the West Valley.* County of Santa Clara. <https://district5.sccgov.org/press-releases/teacher-housing-site-approved-west-valley>

705 Serramonte Boulevard in Daly City, San Mateo County

“Located in the pricey San Francisco Bay Area housing market and faced with a roughly 25% staff turnover rate, leaders at the Jefferson Union High School District (JUHSD) decided they needed to take bold action—they became housing developers.

They recently opened a 122-unit [workforce housing community](#) in Daly City, just south of San Francisco. The housing complex will eventually form part of a larger neighborhood, [Serramonte Del Rey](#).

Though staff truly enjoyed working for this district, they could not afford to stay in the area to do so.

[705 Serramonte](#) is home to a mix of JUHSD employees. Approximately 60% of the residents are certificated staff, such as teachers, counselors, and school psychologists, and about 40% of the residents are classified staff, such as bus and van drivers, custodians, food service workers, and office staff.

The new development gives district employees a place to live with rents starting at \$1,356 per month in a city where the average rent for a one-bedroom apartment is about \$2,113 a month, according to Zumper.”¹⁸



Photo courtesy of SVA Architects

¹⁸ Kimura, D. (2022, September 1). *School district opens housing for teachers, staff*. Affordable Housing Finance. https://www.housingfinance.com/developments/school-district-opens-housing-for-teachers-staff_o

Shirley Chisholm Village (former Francis Scott Key Annex) at 1360 43rd Avenue in San Francisco, San Francisco County

“This San Francisco development on SFUSD-owned land will serve as a contemporary model for how cities and school districts can work collaboratively to address housing affordability, attract, and retain qualified teachers and district employees, and maintain a workforce to adequately prepare our youth for the future. To realize this vision required an authentic, inclusive, and robust community engagement process that aligned the desire to enhance and preserve the existing neighborhood character and amenity resources with an equally important goal of creating new affordable housing opportunities for teachers, para-educators, district employees, and their families.”¹⁹

“...located on 1360 43rd Avenue in the Outer Sunset district... The 135-unit affordable housing development is the first educator housing project for both the City and SFUSD...

This high-density project presents a unique opportunity to redevelop an underutilized site located in a high-resource area into critically needed mixed-income housing serving San Francisco’s educators. In addition to providing 135 affordable homes, Shirley Chisholm Village will include ground-floor office space for a local non-profit organization offering youth services, along with neighborhood-serving space and a community plaza and playground.

All homes at Shirley Chisholm Village will be subject to a tenant preference for SFUSD educators, employees, and their families. Thirty-four units will be set aside for SFUSD educators and employees earning between 40-60% of the Area Median Income (AMI), with the remaining units designated for SFUSD to those earning between 80-120% AMI.”²⁰

¹⁹ MidPen Housing. (n.d.). *About the development*. Shirley Chisholm Village Educator Housing. Retrieved June 29, 2023, from <https://www.scv-midpen.com>

²⁰ Office of the Mayor. (2022, September 27). *San Francisco breaks ground on first educator housing project*. City and County of San Francisco. Retrieved September 14, 2023, from <https://sfmayor.org/article/san-francisco-breaks-ground-first-educator-housing-project>



[Rendering](#) courtesy of MidPen Housing

2205 Mission Street and 750 Golden Gate Avenue in San Francisco, San Francisco County

“...Mayor London Breed announced Tuesday that \$32 million has been allocated for two more educator projects: one in the Mission and one near Hayes Valley.

The funding will help finance the 63-unit development at 2205 Mission St. and the 75-unit project at 750 Golden Gate Ave. In addition to classroom teachers, the housing will be open to paraeducators and early education providers within the San Francisco Unified School District and the San Francisco Community College District.”²¹



Image [courtesy of MEDA](#). The proposed project at 2205 Mission St., which proposed teacher housing at the last Housing Stability Fund Oversight Board proposal pitch.

²¹ Dineen, J.K. (2023, July 25). S.F. to build hundreds of units of teacher housing. Here’s where the next two projects will land. *San Francisco Chronicle*. <https://www.sfchronicle.com/sf/article/teachers-housing-projects-18257695.php>

San José State University (SJSU) in San Jose, Santa Clara County

“SJSU's Alquist Redevelopment is a planned, mixed-income, high-density workforce housing tower across from the Hammer Theatre along Downtown San José's Paseo de San Antonio. With up to 1,000 units of housing, half reserved for graduate students and both SJSU and partner institutions' faculty, and staff, this project can become the first major investment in SJSU's comprehensive plan to make housing more accessible to the local education community. As of summer 2023, SJSU is in the process of qualifying development teams who are interested in helping to advance the project with an anticipated contract award date of late 2023 to early 2024. More information about this critical workforce housing development can be found at [go.sjsu.edu/Alquist](https://www.sjsu.edu/Alquist).”²²



Image courtesy of [San José State University](https://www.sjsu.edu)

²² San José State University. (n.d.). *Alquist redevelopment*. Facilities Development and Operations. Retrieved June 30, 2023, from <https://www.sjsu.edu/fdo/our-projects/alquist/index.php>

SYMBiHOM

“There is a shortage of workforce housing in the Bay Area. New job creation and city development have drawn significant numbers of new residents to the area in the last several years, but traditional construction has moved too slowly to keep up with that growth. As a result, there are thousands of Bay Area workers looking for secure, high-quality housing. This shortage is a significant problem for our community... but your home may be part of the solution!

SYMBiHOM’s Garage Conversion ADU (Accessory Dwelling Unit) was created specifically to address the workforce housing shortage in this area by turning garages into upscale living spaces, allowing homeowners to add quality housing to their communities affordably and conveniently.

- The SYMBiHOM GARAGE CONVERSION ADU is a turn-key, easy-to-install solution that converts your 1, 2, or 3 car garage into a sophisticated living space, with a space-maximizing layout and high quality finishes.
- All costs, from construction to installation, are outlined clearly and included in the purchase price.
- The ADU comes to you fully constructed, without the need for inconvenient renovations or disruptions to your community.
- The unit is California HCD approved, meets all codes and regulations, and we’ll even handle the permit process.
- Installation is handled by licensed and bonded professionals in about 3 weeks once utility connections are installed and permits received, allowing you to bring your space to the rental market quickly.”²³

²³ SYMBiHOM. (n.d.). *Be part of the solution*. Unleashing Possibilities Through Innovation: Prefab Modular Conversion & Backyard Experts. Retrieved September 12, 2023, from <https://www.symbihom.com/build-space-1>



Backyard ADU, 2 Bedroom



By repurposing under-utilized garage space, homeowners can create an additional living space that is both functional and comfortable!

Brochure courtesy of SYMBIHOM

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Innovation!**

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**Book a consultation
today!**

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& Backyard Accessory
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Product**

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OUR PROCESS:

Assessment

Survey of the existing structure to determine what modifications are necessary.

Cost Proposal / Contract / Escrow

Design proposal and cost estimates are presented.

Drawings / Permit Approval

A complete set of construction drawings is created and submitted to the city for approval. While review is underway, garage prep begins!

Manufacturing

Modular panels are constructed, customized to your space and needs.

Installation

With approved permits, your custom unit takes approximately 4-6 weeks to install.

Completion

The end result is an affordable, functional and stylish living space you can use for anything from entertaining, rental income to caring for aging loved ones.

SYMBiHOM converts a garage, walkout basement in only 4 weeks or backyard into an optimized living space with modern amenities in only 6-12 weeks!



Before



After



Brochure courtesy of SYMBiHOM

Housing Program Resources

California School Boards Association (CSBA): Education Workforce Housing

“CityLAB, the Center for Cities + Schools at UC Berkeley, the Turner Center for Housing Innovation, and the California School Boards Association collaborated 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 school 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.”²⁴

[Education Workforce Housing in California: The Handbook](#) (2022)

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.

²⁴ Center for Cities + Schools, cityLAB, and Turner Center for Housing Innovation. (2022). *Education workforce housing in California: Developing the 21st century campus*. Berkeley and Los Angeles: University of California. Retrieved June 30, 2023, from <https://csba.org/-/media/CSBA/Files/GovernanceResources/Report--Education-Workforce-Housing-in-CaliforniaCCS-cityLAB-Turner-Center2022-1.ashx?la=en&rev=f581ab29d1cd45a0be21631cc72804ff>

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 the FHA [Frequently Asked Questions](#) page.”²⁵

Teacher Next Door®

“At [Teacher Next Door®](#) we 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 costs 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.

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
- FREE access to (MLS) home listings
- FREE nationwide access to foreclosures
- Discount title fees.”²⁶

²⁵ HUD good neighbor next door program. (n.d.). U.S. Department of Housing and Urban Development (HUD). Retrieved June 30, 2023, from https://www.hud.gov/program_offices/housing/sfh/reo/goodn/gnndabot

²⁶ Teacher Next Door. (n.d.). *Looking for a home in San Jose? Teacher next door can help!* Retrieved June 30, 2023, from www.teachernextdoor.us/San-Jose

“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.”²⁷

San Jose specific resources can be found [here](#).

California Housing Finance Agency (CalHFA)

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.

“The MyHome Assistance Program is a deferred payment, simple interest rate subordinate loan that may only be used with a CalHFA first mortgage. Your low to moderate income first-time homebuyer can use this loan for down payment and/or closing cost assistance.

CalHFA allows qualified homebuyers to layer other down payment assistance loans or grants to maximize affordability. MyHome must be in 2nd lien position when layering with other programs.”²⁸

California Dream For All Shared Appreciation Loan

“The Dream For All Shared Appreciation Loan is a down payment assistance program for first-time homebuyers to be used in conjunction with the Dream For All Conventional first mortgage for down payment and/or closing costs.

Upon sale or transfer of the home, the homebuyer repays the original down payment loan, plus a share of the appreciation in the value of the home.”²⁹

Program Updates

07/18/2023 - The Legislature passed, and Governor Gavin Newsom signed into law, the 2023-24 State Budget which provides \$200 million for the CalHFA Dream for All Shared Appreciation Loan program. CalHFA will continue working with partners in State government and stakeholders to calibrate the program, which may include changes to the Program processes, guidelines, and systems.

As a result, **CalHFA will provide an update this fall that will include a timeline for applications**. We will send out all updates [through our eNews](#) to ensure all stakeholders remain informed.

Program information specific to the first phase of the Dream For All program, which closed on 04/07/2023, is available on this website to help borrowers and lenders as they continue to process loans in their pipeline.

²⁷ Teacher Next Door. (n.d.). *Good neighbor next door* availability. Retrieved June 30, 2023, from https://www.teachernextdoor.us/San_Jose_CA_Good_Neighbor_Next_Door_Free_List

²⁸ California Housing Finance Agency (CalHFA). (2022, February 28). *MyHome assistance program* [Brochure]. <https://www.calhfa.ca.gov/homeownership/programs/myhome.pdf>

²⁹ California Housing Finance Agency (CalHFA). (n.d.). *California dream for all shared appreciation loan*. Retrieved September 1, 2023, from <https://www.calhfa.ca.gov/dream/index.htm#apply>

For information on program eligibility, homebuyer education, how to apply, etc., please visit the [California Dream For All Shared Appreciation Loan website](#).

Supreme Lending 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.

"Everyone employed within the education industry is eligible for the Educator Mortgage Program. The Educator Mortgage Program offers reduced closing costs, reduced real estate agent fees, priority loan processing, and donation to the school program of your choice."³⁰

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

[Homes for Heroes, Inc.](#) is the largest nationwide network of affiliate real estate, mortgage, and local business specialists committed to providing easy ways for heroes to save on a home. 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 \$3,000!"³¹

Housing Trust Silicon Valley

Homebuyer Empowerment Loan Program (HELP) for Santa Clara County

"[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.

³⁰ Supreme Lending. (n.d.). *How it works*. Educator Mortgage Program. Retrieved June 30, 2023, from <https://www.educatormortgage.com/how-it-works>

³¹ Home for Heroes. (2021, February 15). *For heroes™ FAQ*. Retrieved June 20, 2023, from www.homesforheroes.com/our-story/faq

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.”³²

For more information, call: 408-703-3837 ext. 301 or email

EmpowerHomebuyersSCC@housingtrustsv.org

Empower Homebuyers Santa Clara County

[This program](#), also 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 up to 30% of the purchase price – enabling a down payment of 33% on a home. There is no maximum purchase price.” 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.”³³

For more information, call: 408-703-3837 ext. 301 or email

EmpowerHomebuyersSCC@housingtrustsv.org

The NeighborhoodLIFT Program

“[The NeighborhoodLIFT](#)® Program, a collaboration between Wells Fargo and NeighborWorks® America, offers down payment assistance for eligible homebuyers who complete approved homebuyer education. The program provides eligible homebuyers with \$25,000 to use toward down payment and/or closing costs on qualified homes.

Eligible homebuyers earning 80% or less of family median income in the bay area counties of Alameda, Contra Costa, San Francisco, San Mateo, Santa Clara, and Solano may qualify. Funds are available on a limited basis and are granted in a weekly random selection process to determine which families qualify for assistance.”³⁴

³² Housing Trust Silicon Valley. (n.d.). *Homebuyer Empowerment Loan Program (HELP)*. Retrieved June 30, 2023, from <https://housingtrustsv.org/programs/homebuyer-assistance/homebuyer-empowerment-loan-program/>

³³ Housing Trust Silicon Valley. (n.d.). *Empower Homebuyers SCC*. Retrieved June 30, 2023, from housingtrustsv.org/programs/homebuyer-assistance/empower-homebuyers-scc

³⁴ Business Wire. (2020, December 2). *Wells Fargo NeighborhoodLIFT program to create pathways to Bay Area homeownership*. <https://www.businesswire.com/news/home/20201202005855/en/Wells-Fargo-NeighborhoodLIFT-Program-to-Create-Pathways-to-Bay-Area-Homeownership>

Habitat for Humanity

With Habitat for Humanity, anyone can apply to be a [Habitat homeowner](#).

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

Prospective Habitat homeowners must demonstrate a need for safe, affordable housing. Need will vary from community to community. [...]

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).”³⁵

³⁵ Habitat For Humanity. (n.d.). *Apply for a habitat house*. Retrieved June 17, 2023, from www.habitat.org/housing-help/apply

Rental Resources

Below-Market Housing Pilot Program in Los Gatos, Santa Clara County

[SupportTeacherHousing.org](https://supportteacherhousing.org) has launched *The Los Gatos Teacher and School Employee Below-Market Housing Pilot Program*, “The first of its kind, four-unit development meant to help the ‘missing middle’ — those who make too much to qualify for traditional affordable housing but not enough to live in the communities they work in. [...]”

More than 90 local teachers and school staff filled out interest forms for the four units with rent ranging from \$1,600 for one bedroom to \$2,300 for two bedrooms. The average rent for a two-bedroom apartment in Los Gatos is \$3,387, and a one-bedroom apartment is \$2,411, according to Zumper...The units have 9-foot-high ceilings, stainless steel appliances and granite countertops, which were sourced from the leftovers of a local luxury build...”³⁶

Construction wrapped on the units last November and tenants started moving in at the start of this year.



Photo courtesy of Dai Sugano/Bay Area News Group.

³⁶ Kanik, H. (2023, March 6) “Exactly what I needed”: Los Gatos teacher move into affordable units. *The Mercury News*. <https://www.mercurynews.com/2023/03/01/exactly-what-i-needed-los-gatos-teachers-move-into-affordable-units/>

Santa Clara County Housing Authority (SCCHA)

Development of Affordable Housing

“SCCHA is an active and innovative developer of affordable housing.”³⁷ 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.

“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.

“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.”³⁸

[How to Apply for an SCCHA Owned Apartment](#)

³⁷ Santa Clara County Housing Authority. (n.d.). *Housing choice voucher (section 8) real estate opportunities in Santa Clara County*. Retrieved July 3, 2023, from <https://www.scchousingauthority.org/sccha-real-estate/>

³⁸ Santa Clara County Housing Authority. (n.d.). *Housing choice voucher (section 8) real estate opportunities in Santa Clara County*. Retrieved July 3, 2023, from <https://www.scchousingauthority.org/section-8/for-participants/for-new-applicants/properties-list/>

Support Organizations & Advocacy

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),” the organization can “help supplement teachers’ salaries with meaningful assistance on housing so our communities can bring experienced and qualified educators to teach at our schools.”³⁹

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

³⁹ United Educators for Housing and Literacy (UEHL). (n.d.). *Affordable teacher housing*. Retrieved June 30, 2023, from <https://uehl.org/housing>

- Building coalitions with other interest groups, such as those in education, health, public safety, transportation, and environment.”⁴⁰

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.”⁴¹

[NPH](#) provides “Bay Area affordable housing news, events, and training opportunities to its members.”⁴²

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.”⁴³

[Housing California resources can be found here.](#)

⁴⁰ California Housing Consortium. (n.d.). *About CHC :: Mission*. Retrieved June 20, 2023, from <https://calhsng.org/about-chc/mission/>

⁴¹ Non-Profit Housing Association of Northern California. (n.d.). *About us*. Retrieved June 30, 2023, from <https://nonprophousing.org/who-we-are/about/>

⁴² Non-Profit Housing Association of Northern California. (n.d.). *What’s happening*. Retrieved June 30, 2023, from <https://nonprophousing.org/whats-happening/>

⁴³ Housing California. (n.d.). *Who we are*. Retrieved June 30, 2023, from <http://www.housingca.org/about-us/who-we-are>

Exhibits

EXHIBIT A. State of California EDUCATION CODE - EDC ARTICLE 9.5. Schoolsite Replacement Housing Section 35278:

“35278. (a) If a school district or community college district has acquired a new schoolsite containing residential dwelling units, the local governing agency, community college district, or eligible nonprofit corporation may, consistent with this article, acquire real property for the purpose of new schoolsite replacement housing and utilize or convey the property according to this article, if all of the following conditions are met:

(1) The local governing agency has determined that an extreme shortage of affordable housing exists in the vicinity of the new schoolsite.

(2) The real property to be used for replacement housing is acquired by the local governing agency, community college district, or an eligible nonprofit corporation in the vicinity of a new schoolsite, or in an area designated in the local governing agency’s replacement housing plan adopted pursuant to paragraph (1) of subdivision (e), within two years of the school district’s acquisition of a possessory right to the new schoolsite.

(3) The combined area of the real property to be used for replacement housing acquired by the local governing agency, community college district, or an eligible nonprofit corporation pursuant to this article does not include any portion of the new schoolsite and does not, in acreage, exceed 150 percent of the area acquired by the school district for the new schoolsite.

(b) (1) A local governing agency or eligible nonprofit corporation may rehabilitate, develop, or construct residential facilities on the property for the purpose of providing new schoolsite replacement housing as set forth in this article.

(2) A community college district or eligible nonprofit corporation may acquire real property for the purpose of new schoolsite replacement housing only from a willing seller.

(c) Notwithstanding Article 8 (commencing with Section 54220) of Chapter 5 of Part 1 of Division 2 of Title 5 of the Government Code or any other provision of law, a local governing agency, community college district, or eligible nonprofit corporation that has acquired real property for new schoolsite replacement housing pursuant to this article may convey the property to an affiliated public agency for the purpose of providing new schoolsite replacement housing. An affiliated public agency that has acquired real property pursuant to this section may rehabilitate, develop, or construct residential facilities on the property for the purpose of providing new schoolsite replacement housing in compliance with this article.

(d) Notwithstanding Article 8 (commencing with Section 54220) of Chapter 5 of Part 1 of Division 2 of Title 5 of the Government Code or any other provision of law, a local governing agency, community college district, eligible nonprofit corporation, or an affiliated public agency, that has acquired real property for new schoolsite replacement housing pursuant to this article, may sell, lease for no more than 99 years, jointly develop, exchange, subdivide, transfer, assign, pledge, encumber by mortgage, deed of trust, or otherwise, or otherwise dispose of the real property or any interest in that property, or any portion thereof, for the purpose of providing new schoolsite replacement housing through the rehabilitation,

development, or construction of residential facilities or combined residential and commercial facilities on that property.

(e) (1) Any disposition of real property, pursuant to subdivision (d), acquired for new schoolsite replacement housing pursuant to this article shall be in furtherance of a replacement housing plan. The local governing agency, or community college district shall adopt a replacement housing plan for disposition of real property pursuant to this article, which shall meet all of the following requirements:

(A) The replacement housing plan shall include all of the following:

(i) A statement of the general location of housing to be developed pursuant to this section.

(ii) A description of the means of financing the development.

(iii) A finding that the actions to be taken pursuant to the plan do not require approval of the voters pursuant to Article XXXIV of the California Constitution, or that the approval has been or will be obtained.

(iv) A specification of the number of dwelling units housing persons and families of low income and persons and families of moderate income, respectively, that are planned for construction or rehabilitation.

(v) Provisions to ensure that persons displaced by the acquisition of a new schoolsite, and the acquisition of the new schoolsite replacement housing property pursuant to this article, shall have a right of first refusal for the purchase or rental of dwelling units developed in the replacement housing.

(vi) A description of any facilities for commercial use to be constructed in combination with the replacement housing.

(B) The number of dwelling units to be developed on the combined area of real property acquired pursuant to this article will be equal to a prescribed percentage, as determined by the local governing agency, or community college district, but in no event less than the sum of both of the following:

(i) Seventy-five percent of the total number of dwelling units demolished or to be demolished in connection with construction or expansion of school facilities on the new schoolsite.

(ii) The total number of dwelling units on the new schoolsite replacement housing property to be acquired pursuant to this article.

(C) Unless the local governing agency or community college district prescribes a greater number pursuant to subparagraph (D), the number of dwelling units developed on the property acquired for new schoolsite replacement housing pursuant to this article that are available at affordable housing costs or affordable rents shall be greater than, or equal to, the lesser of either of the following:

(i) A number equal to 50 percent of the dwelling units developed on the property acquired for new schoolsite replacement housing pursuant to this article.

(ii) The number of households of persons and families of low, or moderate, income displaced by the acquisition of the new schoolsite property and by the acquisition of the property for new schoolsite replacement housing pursuant to this article.

(D) A local governing agency, community college district, or eligible nonprofit corporation may require that all or any portion of the dwelling units, in addition to those required under subparagraph (C), be available at affordable housing cost or affordable rent to persons and families in lower income categories, including, persons and families of low income, very low income, or extremely low income. This section does not prohibit a local governing agency, community college district, or eligible nonprofit corporation from participating financially or otherwise to enable any housing developed pursuant to this article to serve households of lower income if the need for that housing is identified in, and consistent with, the replacement housing plan.

(2) For a reasonable period of time prior to adopting the replacement housing plan, the agency or community college district shall make available a draft of the proposed plan for review and comment by public agencies and the general public.”⁴⁴

Status: Amended by Stats. 2004, Ch. 495, Sec. 2. Effective Jan 1, 2005
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⁴⁴ *Article 9.5. schoolsite replacement housing.* (n.d.). California Legislative Information. Retrieved June 28, 2023, from https://leginfo.ca.gov/faces/codes_displaySection.xhtml?lawCode=EDC§ionNum=35278.&article=9.5