



Bay Area Metro Center
375 Beale Street
Suite 700
San Francisco, California

Meeting Agenda - Final

ABAG Housing Committee

Chair, Carlos Romero, Councilmember, City of East Palo Alto
Vice Chair, Lisa Motoyama, Councilmember, City of El Cerrito

Wednesday, February 11, 2026

12:00 PM

Board Room - 1st Floor

Association of Bay Area Governments Housing Committee

Joint meeting with the BAHFA Oversight Committee

This meeting shall consist of a simultaneous teleconference call at the following location(s):
San Jose City Hall, 200 E. Santa Clara Street, 12th Floor, Room 1254, San Jose, CA 951133
(Campos, Gov Code Section 54953)
Oakland City Hall, 1 Frank Ogawa Plaza, Hearing Room 2, 1st Floor, Oakland, CA 94612
(Fife, Fortunato-Bas, Gov Code Section 54953)
County of San Mateo, 500 County Center, Buckeye Conference Room, 5th Floor,
Redwood City, CA 94603 (Gauthier, Gov Code Section 54953)

The ABAG Housing Committee is scheduled to meet at 12:00 p.m.,
or immediately following the preceding board or committee meeting, whichever is later.

Meeting attendees may opt to attend in person for public comment and observation at
375 Beale Street, Board Room (1st Floor), San Francisco, California. In-person attendees
must adhere to posted public health protocols while in the building. The meeting webcast
will be available at <https://abag.ca.gov/meetings-events/live-webcasts> Members of the public
are encouraged to participate remotely via Zoom at the following link or phone number.

Please click the link below to join the webinar:

Join from PC, Mac, iPad, or Android:

<https://bayareametro.zoom.us/j/82860727823>

Phone one-tap:

+16694449171,,82860727823# US

+16699006833,,82860727823# US (San Jose)

Join via audio:

+1 669 900 6833 US (San Jose)

+1 408 638 0968 US (San Jose)

833 548 0282 US Toll Free

877 853 5247 US Toll Free

Webinar ID: 828 6072 7823

Members of the public participating by Zoom wishing to speak should use the “raise hand” feature or dial *9. When called upon, unmute yourself or dial *6. In order to get the full Zoom experience, please make sure your application is up to date.

Detailed instructions on participating via Zoom are available at:
<https://abag.ca.gov/meetings-events/meetings/how-provide-public-comment-board-meeting>

Members of the public may participate by phone or Zoom or may submit comments by email at info@bayareametro.gov by 5:00 p.m. the day before the scheduled meeting date. Please include the committee or board meeting name and agenda item number in the subject line.

All comments received will be submitted into the record.

Clerk: Fred Castro

Roster

Pamela Campos, Ken Carlson, Pat Eklund, Carroll Fife, Nikki Fortunato-Bas,
Lisa Gauthier, Yvonne Martinez-Beltran, Lisa Motoyama, David Rabbitt,
Belia Ramos, Carlos Romero

1. Call to Order / Roll Call / Confirm Quorum / Compensation Announcement

2. Election of ABAG Housing Committee Chair and Vice Chair

2a. [26-0163](#) Election of ABAG Housing Committee Chair and Vice Chair

Action: ABAG Housing Committee Approval

Presenter: Clerk of the Board

Attachments: [02a Summary Sheet Election ABAG Housing Chair Vice Chair.pdf](#)

3. Public Comment

Information

4. Committee Announcements

Information

5. Chairs' Report

5a. [26-0164](#) ABAG Housing Committee and BAFHA Oversight Committee Chairs' Report for February 11, 2026

Action: ABAG Housing Committee Information
BAHFA Oversight Committee Information

Presenter: Belia Ramos
To Be Determined

6. BAHFA Oversight Committee Consent Calendar

6a. [26-0165](#) Approval of BAHFA Oversight Committee Minutes of December 12, 2025

Action: BAHFA Oversight Committee Approval

Presenter: Secretary

Attachments: [06a BAHFA OC minutes 20251210 Draft.pdf](#)

6b. [26-0216](#) Request to authorize the Executive Director or his designee to negotiate and enter into a first contract amendment in an amount not to exceed \$228,000.00 with Housing Group LLC, doing business as Housing Inc. ("Consultant") for Doorway platform support for a total contract amount not-to-exceed \$528,000.

Action: BAHFA Oversight Committee Approval

Presenter: Babs Deffenderfer

Attachments: [06b 1 Summary Sheet Doorway Housing Inc Contract Amendment 2026.pdf](#)
[06b 2 Summary Approval Form Doorway Housing Inc. Contract Amendment 20](#)

7. ABAG Housing Committee Consent Calendar

7a. [26-0166](#) Approval of ABAG Housing Committee Minutes of December 12, 2025

Action: ABAG Housing Committee Approval

Presenter: ABAG Clerk of the Board

Attachments: [07a HC Minutes 20251210 Draft.pdf](#)

8. BAHFA Strategic Planning

8a. [26-0167](#) Update on BAHFA's Strategic Planning process, including status of fundraising efforts and transition to implementation phase

Action: ABAG Housing Committee Information
BAHFA Oversight Committee Information

Presenter: Daniel Saver

Attachments: [08a 1 Summary Sheet BAHFA Strategic Planning Update.pdf](#)
[08a 2 Attachment B Presentation - BAHFA Strategic Planning Update.pdf](#)

9. Vienna Social Housing Field Study

9a. [26-0168](#) Report on the Vienna Social Housing Field Study taken by Commissioners and MTC staff (September 2025)

Action: ABAG Housing Committee Information
BAHFA Oversight Committee Information

Presenter: Daniel Saver

Attachments: [09a 1 Summary Sheet - Vienna Report.pdf](#)

10. Adjournment / Next Meeting

The next joint meeting of the ABAG Housing Committee and BAHFA Oversight Committee is on March 11, 2026.

Public Comment: The public is encouraged to comment on agenda items at Committee meetings by completing a request-to-speak card (available from staff) and passing it to the Committee secretary. Public comment may be limited by any of the procedures set forth in Section 3.09 of MTC's Procedures Manual (Resolution No. 1058, Revised) if, in the chair's judgment, it is necessary to maintain the orderly flow of business.

Meeting Conduct: If this meeting is willfully interrupted or disrupted by one or more persons rendering orderly conduct of the meeting unfeasible, the Chair may order the removal of individuals who are willfully disrupting the meeting. Such individuals may be arrested. If order cannot be restored by such removal, the members of the Committee may direct that the meeting room be cleared (except for representatives of the press or other news media not participating in the disturbance), and the session may continue.

Record of Meeting: Committee meetings are recorded. Copies of recordings are available at a nominal charge, or recordings may be listened to at MTC offices by appointment. Audiocasts are maintained on MTC's Web site (mtc.ca.gov) for public review for at least one year.

Accessibility and Title VI: MTC provides services/accommodations upon request to persons with disabilities and individuals who are limited-English proficient who wish to address Commission matters. For accommodations or translations assistance, please call 415.778.6757 or 415.778.6769 for TDD/TTY. We require three working days' notice to accommodate your request.

可及性和法令第六章: MTC 根據要求向希望來委員會討論有關事宜的殘疾人士及英語有限者提供服務/方便。需要便利設施或翻譯協助者，請致電 415.778.6757 或 415.778.6769 TDD / TTY。我們要求您在三個工作日前告知，以滿足您的要求。

Acceso y el Título VI: La MTC puede proveer asistencia/facilitar la comunicación a las personas discapacitadas y los individuos con conocimiento limitado del inglés quienes quieran dirigirse a la Comisión. Para solicitar asistencia, por favor llame al número 415.778.6757 o al 415.778.6769 para TDD/TTY. Requerimos que solicite asistencia con tres días hábiles de anticipación para poderle proveer asistencia.

Attachments are sent to Committee members, key staff and others as appropriate. Copies will be available at the meeting.



ABAG

Metropolitan Transportation Commission

375 Beale Street, Suite 800
San Francisco, CA 94105

Legislation Details (With Text)

File #: 26-0163 **Version:** 1 **Name:**

Type: Report **Status:** Committee Approval

File created: 1/9/2026 **In control:** ABAG Housing Committee

On agenda: 2/11/2026 **Final action:**

Title: Election of ABAG Housing Committee Chair and Vice Chair

Sponsors:

Indexes:

Code sections:

Attachments: [02a Summary Sheet Election ABAG Housing Chair Vice Chair.pdf](#)

Date	Ver.	Action By	Action	Result
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Subject:
Election of ABAG Housing Committee Chair and Vice Chair

Presenter:
Clerk of the Board

Recommended Action:
ABAG Housing Committee Approval

Attachments:

Association of Bay Area Governments

Housing Committee

February 11, 2026

Agenda Item 2.a.

Election of Chair and Vice Chair

Subject:

Election of ABAG Housing Committee Chair and Vice Chair

Background:

According to the ABAG Bylaws, Article IX, F.:

The President, subject to the advice and consent of the Executive Board, shall appoint committees and determine the committees' structure, charge, size and membership. Committees may be established to consider any matter within the jurisdiction of the Association. Committees shall operate according to the policies adopted by the Executive Board, and shall submit their reports and recommendations to the Executive Board. Committees shall meet on the call of their chairpersons, who shall be (1) an elected official or the elective or appointive officer of the City and County of San Francisco appointed by the Mayor of the City and County of San Francisco to the Executive Board or General Assembly, and (2) a member of such committee; and who shall be elected by the members of each committee. At the initial meeting of each committee, and annually thereafter at the first committee meeting following January 1 of each year, the committees shall elect their chairpersons and such other officers as may be specified. Committee chairpersons shall be subject to confirmation by the Executive Board. Unless otherwise authorized by the Executive Board, committees of the Association shall be advisory.

Issues:

None

Association of Bay Area Governments

Housing Committee

February 11, 2026

Agenda Item 2.a.

Election of Chair and Vice Chair

Recommended Action:

The ABAG Housing Committee is requested to elect a Chair and Vice Chair.

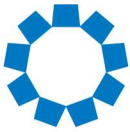
Attachments:

None

Reviewed:



Andrew Fremier



ABAG

Metropolitan Transportation Commission

375 Beale Street, Suite 800
San Francisco, CA 94105

Legislation Details (With Text)

File #: 26-0164 **Version:** 1 **Name:**

Type: Report **Status:** Informational

File created: 1/9/2026 **In control:** ABAG Housing Committee

On agenda: 2/11/2026 **Final action:**

Title: ABAG Housing Committee and BAFHA Oversight Committee Chairs' Report for February 11, 2026

Sponsors:

Indexes:

Code sections:

Attachments:

Date	Ver.	Action By	Action	Result
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Subject:
ABAG Housing Committee and BAFHA Oversight Committee Chairs' Report for February 11, 2026

Presenter:

Belia Ramos
To Be Determined

Recommended Action:

ABAG Housing Committee Information
BAHFA Oversight Committee Information

Attachments:



Metropolitan Transportation Commission

375 Beale Street, Suite 800
San Francisco, CA 94105

Legislation Details (With Text)

File #: 26-0165 **Version:** 1 **Name:**
Type: Minutes **Status:** Consent
File created: 1/9/2026 **In control:** Bay Area Housing Finance Authority Oversight Committee
On agenda: 2/11/2026 **Final action:**
Title: Approval of BAHFA Oversight Committee Minutes of December 12, 2025
Sponsors:
Indexes:
Code sections:
Attachments: [06a BAHFA OC minutes 20251210 Draft.pdf](#)

Date	Ver.	Action By	Action	Result
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Subject:
Approval of BAHFA Oversight Committee Minutes of December 12, 2025
Presenter:
Secretary
Recommended Action:
BAHFA Oversight Committee Approval
Attachments:



Meeting Minutes - Draft

Bay Area Housing Finance Authority Oversight Committee

Chair, Belia Ramos, Supervisor, County of Napa
Vice Chair, Libby Schaaf, US Housing and Urban Development

Wednesday, December 10, 2025

11:30 AM

Board Room - 1st Floor

Bay Area Housing Finance Authority Oversight Committee

Joint meeting with the ABAG Housing Committee

This meeting shall consist of a simultaneous teleconference call at the following location(s):
None

Roster

Margaret Abe-Koga, Victoria Fleming, Barbara Lee, Amber Manfree, Myrna Melgar, Nate Miley,
Gina Papan, Belia Ramos, Libby Schaaf (non-voting)

1. Call to Order / Roll Call / Confirm Quorum / Compensation Announcement

Chair Ramos called the meeting to order at about 11:37 a.m. Quorum was present. Schaaf was present.

Present: 8 - Abe-Koga, Fleming, Lee, Manfree, Melgar, Miley, Papan, and Ramos

2. Public Comment

3. Committee Announcements

4. Chairs' Report

- 4a. [25-1516](#) ABAG Housing Committee and BAFHA Oversight Committee Chairs' Report for December 10, 2025

There was no report.

5. ABAG Housing Committee Consent Calendar

The ABAG Housing Committee took action on this item.

- 5a. [25-1517](#) Approval of ABAG Housing Committee Minutes of November 12, 2025

6. BAHFA Oversight Committee Consent Calendar

Upon the motion by Papan and second by Abe-Koga, the BAHFA Oversight Committee approved the Consent Calendar. The motion passed unanimously by the following vote:

Aye: 8 - Abe-Koga, Fleming, Lee, Manfree, Melgar, Miley, Papan and Ramos

- 6a. [25-1518](#) Approval of BAHFA Oversight Committee Minutes of November 12, 2025

7. BAHFA Strategic Planning

- 7a. [25-1520](#) Update on Module 4 of BAHFA's Strategic Planning process, focused on evaluating and prioritizing regional programs to right-size BAHFA's programmatic portfolio for the near-term resource-constrained environment while positioning the agency to scale in the future

Heather Peters gave the report.

The following submitted public comment: Bee Coleman.

The following gave public comment: Chris Schildt, Maricela Betancourt, Maria Garcia, Delma Hernandez, Asn Ndiaye, Ginny Madsen, and Bee Coleman.

8. Adjournment / Next Meeting

Chair Ramos adjourned the meeting. The next regular joint meeting of the BAHFA Oversight Committee and ABAG Housing Committee is on January 14, 2026.



Metropolitan Transportation Commission

375 Beale Street, Suite 800
San Francisco, CA 94105

Legislation Details (With Text)

File #: 26-0216 **Version:** 1 **Name:**

Type: Report **Status:** Consent

File created: 1/26/2026 **In control:** Bay Area Housing Finance Authority Oversight Committee

On agenda: 2/11/2026 **Final action:**

Title: Request to authorize the Executive Director or his designee to negotiate and enter into a first contract amendment in an amount not to exceed \$228,000.00 with Housing Group LLC, doing business as Housing Inc. (“Consultant”) for Doorway platform support for a total contract amount not-to-exceed \$528,000.

Sponsors:

Indexes:

Code sections:

Attachments: [06b 1 Summary Sheet Doorway Housing Inc Contract Amendment 2026.pdf](#)
[06b 2 Summary Approval Form Doorway Housing Inc. Contract Amendment 2026.pdf](#)

Date	Ver.	Action By	Action	Result
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Subject:

Request to authorize the Executive Director or his designee to negotiate and enter into a first contract amendment in an amount not to exceed \$228,000.00 with Housing Group LLC, doing business as Housing Inc. (“Consultant”) for Doorway platform support for a total contract amount not-to-exceed \$528,000.

Presenter:

Babs Deffenderfer

Recommended Action:

BAHFA Oversight Committee Approval

Attachments:

February 11, 2026

Agenda Item 6.b.

Doorway

Subject:

Request to authorize the Executive Director or his designee to negotiate and enter into a first contract amendment in an amount not to exceed \$228,000.00 with Housing Group LLC, doing business as Housing Inc. ("Consultant") for Doorway platform support for a total contract amount not-to-exceed \$528,000.

Background:

On June 29, 2023, BAHFA launched the Doorway Housing Portal, a comprehensive, user-friendly site that allows housing seekers to find and apply for housing opportunities from their phones or personal computers. The portal was launched through the Exygy contract and the support of a pro bono Google.org fellowship that provided more than a dozen full-time Google fellows from January-June 2023. Through subsequent amendments, additional functionality and features have been added to both the Doorway Housing Portal and the Doorway Partners Portal.

As Doorway has added more listings and integrates other housing portal operations, housing seeker user volume has increased appreciably, exceeding staff capacity to manage. In addition to fielding housing seeker technical and general housing counseling questions, additional capacity has been needed to help process paper applications and lotteries.

On March 5, 2025, BAHFA issued a Request for Qualifications (RFQ) to hire a consultant to provide Doorway Housing Portal user support and paper application processing for the period from June 1, 2025 through May 31, 2026, with the option to extend for up to two (2) additional years. Consultant received the highest total score of the qualified proposals received.

On May 14, 2025, the BAHFA Oversight Committee approved a contract with Consultant for the provision of Doorway Housing Portal user support and housing application processing services for a term of July 1, 2025, through June 30, 2026, in an amount not to exceed \$300,000.

Discussion:

To-date, Consultant has performed exceptional user support and housing application processing support services. Still, due to the ongoing increase in the volume of listings, additional capacity is necessary to continue managing listing operations and to do so beyond the current contract expiration date.

Staff recommend exercising the option to extend the current Contract in order for Consultant to provide additional support. Furthermore, to enhance service quality and strengthen partner engagement, staff propose expanding the Consultant's scope of work to include additional listing management and partner support tasks. As part of Amendment No. 1 to the BAHFA FY25-26 budget, funds from the Regional Early Action Planning grant of 2021 (REAP 2.0) have been set aside for this purpose and to rebalance the fund sources of the original Contract scope.

Specifically, staff recommend amending the Contract to extend the term by six months, to end on December 31, 2026, and expand the scope of work to include: engagement with community-

February 11, 2026

Agenda Item 6.b.

Doorway

based organizations and owners and operators of affordable housing; expanded user support services; and expanded housing application and housing lottery processing.

Issues:

None

Recommended Action:

The BAHFA Oversight Committee is requested to authorize the Executive Director or his designee to negotiate and enter into a first contract amendment in an amount not to exceed \$228,000.00 with Housing Inc. for Doorway platform support, increasing the total contract amount not to exceed \$528,000.

Attachment:

- A. Summary Approval

Reviewed:



Andrew Fremier

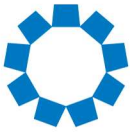


S U M M A R Y O F B A H F A A P P R O V A L

Work Item No.:	1630
Consultant:	Housing Inc.
Work Project Title:	BAHFA Doorway Housing Platform User Support
Purpose of Project:	Provide technical support and limited housing counseling support to Bay Area affordable housing seekers and application processing support to Doorway staff.
Brief Scope of Work:	<p>Extend the period of performance by six months and expand the Consultant scope of work for two revised tasks and one new task through a first contract amendment:</p> <ol style="list-style-type: none"> 1) Discovery and Project Set Up, including development of a referral guide to be used by Consultant during user interactions installation of a customer relations management software tool. July 2025 – August 2025 (original scope not amended) 2) Housing Seeker User Support, expanded scope to include phone-in applications. July 2025 – December 2026. 3) Feedback, including communicating site feedback from users and regular participation in stakeholder groups. July 2025 – December 2026. 4) Application and Lottery Processing, expanded scope to include lottery administration and distribution. July 2025 – December 2026. 5) Community Engagement, new task to include marketing and outreach to partners and listing development support. July 2025 – December 2026.
Project Cost Not to Exceed:	<p>Original Contract value: \$300,000</p> <p>First Amendment value: \$228,000.</p> <p>Total amended not-to-exceed contract value: \$528,000</p>
Funding Source:	For First Amendment: Regional Early Action Planning grant of 2021 (REAP 2.0), fund source 3927.



	Total Contract: fund sources are rebalanced so that total value of \$528,000 is: \$400,000 from REAP 2.0 (fund source 3927) \$128,000 from California Housing and Community Development grant (fund source 2409)
Fiscal Impact:	\$300,000 included in BAHFA FY24-25 budget \$228,000 included in BAHFA FY25-26 budget
Motion by Committee:	The BAHFA Oversight Committee is requested to authorize the Executive Director or his designee to negotiate and enter into a first contract amendment in an amount not to exceed \$228,000.00 with Housing Inc. for Doorway platform support, increasing the total contract amount not to exceed \$528,000.
BAHFA Approval:	Belia Ramos Chair, BAHFA Oversight Committee
Approval Date:	February 11, 2026



ABAG

Metropolitan Transportation Commission

375 Beale Street, Suite 800
San Francisco, CA 94105

Legislation Details (With Text)

File #: 26-0166 **Version:** 1 **Name:**

Type: Minutes **Status:** Consent

File created: 1/9/2026 **In control:** ABAG Housing Committee

On agenda: 2/11/2026 **Final action:**

Title: Approval of ABAG Housing Committee Minutes of December 12, 2025

Sponsors:

Indexes:

Code sections:

Attachments: [07a HC Minutes 20251210 Draft.pdf](#)

Date	Ver.	Action By	Action	Result
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Subject:
Approval of ABAG Housing Committee Minutes of December 12, 2025

Presenter:
ABAG Clerk of the Board

Recommended Action:
ABAG Housing Committee Approval

Attachments:



Bay Area Metro Center
375 Beale Street
Suite 700
San Francisco, California

Meeting Minutes - Draft

ABAG Housing Committee

Chair, Carlos Romero, Councilmember, City of East Palo Alto
Vice Chair, Lisa Motoyama, Councilmember, City of El Cerrito

Wednesday, December 10, 2025

11:30 AM

Board Room - 1st Floor

Association of Bay Area Governments Housing Committee

Joint meeting with the BAHFA Oversight Committee

This meeting shall consist of a simultaneous teleconference call at the following location(s):
Oakland City Hall, 1 Frank Ogawa Plaza, Hearing Room 2, 1st Floor,
Oakland, CA 94612
County of Sonoma, 575 Administration Drive, Room 100A,
Santa Rosa, CA 95403
County of Alameda, County Administration Building, 1221 Oak Street, 5th floor, Suite 536,
Oakland, CA 94612

Roster

Pamela Campos, Pat Eklund, Carroll Fife, Nikki Fortunato-Bas, Yvonne Martinez-Beltran,
Lisa Motoyama, David Rabbitt, Belia Ramos, Carlos Romero

1. Call to Order / Roll Call / Confirm Quorum / Compensation Announcement

Chair Romero called the meeting to order at about 11:37 a.m. Quorum was present.

Present: 7 - Eklund, Fife, Fortunato Bas, Motoyama, Rabbitt, Ramos, and Romero

Absent: 2 - Campos, and Martinez-Beltran

2. Public Comment

3. Committee Announcements

4. Chairs' Report

4a. [25-1516](#) ABAG Housing Committee and BAFHA Oversight Committee Chairs' Report for December 10, 2025

There was no report.

5. ABAG Housing Committee Consent Calendar

Upon the motion by Eklund and second by Motoyama, the ABAG Housing Committee approved the Consent Calendar. The motion passed unanimously by the following vote:

Aye: 7 - Eklund, Fife, Fortunato Bas, Motoyama, Rabbitt, Ramos, and Romero

Absent: 2 - Campos, and Martinez-Beltran

5a. [25-1517](#) Approval of ABAG Housing Committee Minutes of November 12, 2025

6. BAHFA Oversight Committee Consent Calendar

The BAHFA Oversight Committee took action on this item.

6a. [25-1518](#) Approval of BAHFA Oversight Committee Minutes of November 12, 2025

7. BAHFA Strategic Planning

7a. [25-1520](#) Update on Module 4 of BAHFA's Strategic Planning process, focused on evaluating and prioritizing regional programs to right-size BAHFA's programmatic portfolio for the near-term resource-constrained environment while positioning the agency to scale in the future

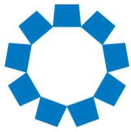
Heather Peters gave the report.

The following submitted public comment: Bee Coleman.

The following gave public comment: Chris Schildt, Maricela Betancourt, Maria Garcia, Delma Hernandez, Asn Ndiaye, Ginny Madsen, and Bee Coleman.

8. Adjournment / Next Meeting

Chair Romero adjourned the meeting. The next regular joint meeting of the ABAG Housing Committee and the BAHFA Oversight Committee and is on January 14, 2026.



ABAG

Metropolitan Transportation Commission

375 Beale Street, Suite 800
San Francisco, CA 94105

Legislation Details (With Text)

File #: 26-0167 **Version:** 1 **Name:**

Type: Report **Status:** Informational

File created: 1/9/2026 **In control:** ABAG Housing Committee

On agenda: 2/11/2026 **Final action:**

Title: Update on BAHFA's Strategic Planning process, including status of fundraising efforts and transition to implementation phase

Sponsors:

Indexes:

Code sections:

Attachments: [08a 1 Summary Sheet BAHFA Strategic Planning Update.pdf](#)
[08a 2 Attachment B Presentation - BAHFA Strategic Planning Update.pdf](#)

Date	Ver.	Action By	Action	Result
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Subject:
Update on BAHFA's Strategic Planning process, including status of fundraising efforts and transition to implementation phase

Presenter:
Daniel Saver

Recommended Action:
ABAG Housing Committee Information
BAHFA Oversight Committee Information

Attachments:

February 11, 2026

Agenda Item 8.a.

BAHFA Strategic Planning

Subject:

Summary and conclusion of BAHFA’s Strategic Planning process, including next steps for implementation

Background:

BAHFA launched a Strategic Planning process in spring 2025 to articulate a vision to sustain the agency until it can be capitalized at scale, while also building towards financial self-sufficiency in the medium-term. The Strategic Planning process is structured as four modules:

- Module 1: Regional Revenue Measure
- Module 2: Funding Strategy and Financial Sustainability Plan
- Module 3: New Regional Financing Products and Approaches
- Module 4: Regional Housing Programs

Staff have engaged the BAHFA Oversight Committee, ABAG Housing Committee, and BAHFA Advisory Committee (collectively “Committees”) at 16 meetings throughout 2025. This item summarizes the outcomes of the Strategic Planning process and establishes a roadmap for future efforts. Specifically, the report provides a summary of each of the four Strategic Planning modules, highlights the interconnected nature of the modules, and identifies next steps including further planning for a potential regional revenue measure.

Module 1: Regional Revenue Measure

Module 1 of BAHFA’s Strategic Planning process was designed to accelerate “lessons learned” from the 2024 election cycle as a necessary precondition to laying the groundwork for a future regional measure as early as 2028. It includes backward-looking reflections by BAHFA-ABAG and external stakeholders, as well as forward-looking planning.

In May 2025, the Committees reflected upon the 2024 election cycle with a focus on BAHFA and ABAG’s role as public agencies. In June 2025, an ad hoc committee met with organizations that led the coalition supporting both Regional Measure 4 and Proposition 5 to glean lessons related to external factors. A key theme that emerged was the need to reestablish trust and strengthen relationships with a broad set of stakeholders. Accordingly, over the summer and into the fall, BAHFA staff met with over 50 stakeholders from across the 3Ps individually or in small groups to sharpen the lessons learned while simultaneously building relationship capital for future collaboration.

In October and November 2025, staff reported to the Committees about progress on forward-looking planning for a future regional ballot measure. Notably, this included a report from the first Regional Housing Finance Authorities Exchange in Long Beach attended by BAHFA and ABAG Board Members, staff, and key stakeholders. This event brought together Bay Area leaders with representatives and stakeholders from California’s two other regional housing finance authorities in the Los Angeles and San Diego regions to strengthen statewide relationships and learn from Los Angeles’ successful Measure A in November 2024, which will raise approximately \$1 billion annually for homelessness services and also capitalize the Los Angeles County Affordable Housing Solutions Agency (LACAHS). In addition to advancing

February 11, 2026

Agenda Item 8.a.

BAHFA Strategic Planning

those goals, the Exchange catalyzed conversations among the Bay Area delegation, including from stakeholders who were less involved in the development of Regional Measure 4, regarding a potential future funding measure.

BAHFA and ABAG Committee members as well as external stakeholders broadly agreed on a stepwise approach that would focus on stakeholder engagement in 2026 to build a framework for legislative amendments in 2027, including adding authority for a citizen's initiative, with an eye towards a future regional ballot measure as early as 2028. This approach responds to lessons learned by starting early, moving at the speed of trust, and building broad support for proposed legislation before it is introduced. The stepwise approach will also allow time to incorporate lessons from the upcoming 2026 election, including from a potential regional transit measure and local housing measures (if any).

As BAHFA moves from strategic planning to implementation, staff continue to engage with a wide range of stakeholders to explore the viability of a potential future ballot measure as a means to achieve collective impact at scale. There continues to be strong interest in pursuing a potential regional measure to raise transformative-scale resources amongst a broad spectrum of stakeholders including those representing labor and business. However, a new and expanded "table" is needed to engage deeply and effectively on the details of potential legislative changes that can unite the region around a potential future measure. Staff anticipate returning to the Committees next month with more details about the structure, scope, and timing of a proposed stakeholder engagement process in coordination with external partners.

Module 2: Funding Strategy and Financial Sustainability

Since its inception, BAHFA has been entirely funded by one-time sources that are expected to be fully expended prior to a potential 2028 measure. The purpose of Module 2 is to assess short-to-mid-term funding needs, identify gaps, and create a multi-pronged fundraising strategy to set BAHFA on a path towards self-sufficiency. This module was divided into two phases to enable an evolution of strategy as a dynamic funding landscape unfolded. The central effort of the first phase was a \$30 million state budget request to support both operating and lending capital, complemented by fundraising from private sources.

In September 2025, staff reported mixed results from the first phase. BAHFA's \$30 million state budget request was unsuccessful despite strong support from Bay Area legislators, community partners, and local elected officials. The lack of success was largely attributable to the state's significant budget deficit and compounded by growing uncertainty over federal spending, which has led to a knock-on tightening of state and municipal budgets. Despite these headwinds, the first phase included notable success. BAHFA secured \$11 million to launch the new Mixed-Income Financing Program (Module 3), including a \$6 million grant from the Chan Zuckerberg Initiative (CZI) and \$5 million match from repurposed funds previously set aside by MTC for potential RM 4 ballot costs. Additionally, the San Francisco Foundation has provided a \$200,000 grant to support Doorway.

Several key lessons from the first phase of Module 2 were incorporated to guide Strategic Planning efforts and shape BAHFA's long-term funding strategy. First, the resource-constrained environment requires prioritizing BAHFA's programs into a more focused portfolio while winding down pilots that cannot be sustained. Second, limited funding for general operating support underscores the importance of prioritizing revenue generating activities in BAHFA's near-term

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portfolio. And finally, BAHFA will need to attract additional investment in the near term to bridge towards a future where anticipated revenue can reasonably be expected to approximate operating costs.

Just as BAHFA's creation and early years have relied on a suite of public and private sector partnerships, so too will BAHFA's near-term funding strategy require an "all of the above" approach. The other Strategic Planning modules each serve as ingredients for a comprehensive funding strategy; based on potential timing and conditions for success of a revenue measure (Module 1), as well as revenue and cost projections from a narrowed portfolio of lending and other programs (Modules 3 and 4), staff have developed a three-prong approach:

1. **A \$15 million state budget request for FY 26-27.** This amount is projected to sustain BAHFA's narrowed programmatic portfolio for four years, ensuring stability through a potential ballot measure. Staff is exploring multiple advocacy strategies, including fashioning BAHFA's request into a joint ask with the Los Angeles and San Diego regional housing finance agencies.
2. **Seeking additional funding from partners.** Generous support from CZI, the San Francisco Foundation and Google.org, among others, has delivered demonstrable impact during BAHFA's early years. Staff seek to leverage these early partnerships to pursue additional support from philanthropy, the private sector, and other potential partners.
3. **Generating revenue from programs.** Fee studies and multi-year operating budgets are under development for BAHFA's two primary forward-looking initiatives: Doorway and the Mixed-Income Financing Program. Staff have modeled an incremental increase in revenue during the upcoming years that could eventually achieve self-sufficiency for a core set of BAHFA operations. Precise terms for revenue generating activities will come to the Committees during the upcoming year for eventual adoption by the Board.

Module 3: New Regional Financing Products and Approaches

The purpose of Module 3 is to develop a new, small-scale regional finance program before a successful ballot measure, both demonstrating and testing BAHFA's potential as a public lender and creating a stable revenue stream for the agency. The team has been guided by four primary objectives for the new program: (1) improve affordability by filling an unmet need or outperforming existing products in the marketplace, (2) generate revenue for BAHFA to support the agency on its path towards self-sufficiency, (3) serve as proof-of-concept for BAHFA's role as regional lender, and (4) incrementally grow the agency's lending capacity.

Staff presented proposed elements of the new Mixed-Income Financing Program to the Committees in Spring, Summer and Fall of 2025. The early program concepts were also shaped by a Technical Advisory Group comprised of representatives from a broad cross-section of the affordable housing ecosystem (lenders, investors, governmental agencies, project sponsors, academics, lawyers and more). Financial analysis, program development, and performance modeling have been supported by CSG Advisors. Due diligence by BAHFA's consultant team included testing viability of proposed program elements across six recent Bay Area developments – grounding the work in current market dynamics. A five-year draft operating budget, combining proposed program elements with financial modeling, has informed the development of the fundraising strategy described in Module 2.

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Staff recommends a “kit-of-parts” approach for the program to ensure long-term affordability by combining multiple tools to reduce the financing gap for middle- and mixed-income projects. The layered tools are grouped into three categories of support to be used together or separately as needed to meet the bespoke needs of different projects, including:

1. **Public financing** to support lower financing costs and increase borrowing capacity, such as:
 - a. Issuing conduit bonds
 - b. Providing mezzanine/subordinate debt
2. **Public ownership** to support increased borrowing capacity, reduce operating expenses by providing property tax exemptions, and ensure long-term land stewardship. This could be achieved through various mechanisms, including several that blend public finance and ownership, including:
 - a. Issuing essential purpose bonds, in which BAHFA would take title to property and secure a tax abatement, in addition to providing access to tax-exempt financing.
 - b. Establishing an affiliated 501(c)(3) nonprofit to own property, which, like the essential purpose bond program, would unlock access to tax-exempt bond financing and a property tax abatement.
 - c. Taking a preferred equity position in a deal.
3. **Operating support** to decrease projects’ ongoing expenses, such as:
 - a. Expanding BAHFA’s Welfare Tax Exemption Program to include new construction, in addition to preservation.
 - b. Sustaining Doorway for marketing assistance, vacancy listings and lottery management.

Staff also explored the concept of a potential top-loss lending partnership with a Freddie Mac lender to help serve projects for which tax-exempt bond issuance is infeasible. While value would likely result from the reduction of interest rates and thus increase borrowing power, the capital required and elevated risk more than offset the projected benefit. Feedback from the Committees also questioned whether a top-loss program was appropriate given BAHFA’s stage of development. Consequently, the top-loss program concept has not been further pursued.

Committee and stakeholder feedback, led by the Technical Advisory Group and the BAHFA Advisory Committee, have confirmed that the new multi-layered program would add value to the region by complementing existing programs and taking a step towards a “one-stop shop” approach for simplified financing. This approach, especially the public ownership components, may also dovetail with various efforts to explore potential “social housing” models, and BAHFA is participating in the social housing study undertaken by the Turner Center for Housing Innovation at UC Berkeley to implement SB 555 (Wahab, 2023). Ultimately, the intention of the program is to take a step towards demonstrating how BAHFA can incrementally build towards the New York City Housing Development Corporation model, where program revenue and a strong balance sheet are capable of sustaining the agency while also offering a range of financing products to affordable housing projects.

Staff anticipate returning to the Committees in the coming months to finalize program details, eventually seeking Board approval to formally establish the program and approve associated term sheets.

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Module 4: Regional Housing Programs

In November and December 2025, the Committees provided feedback on the draft outcomes of Module 4, relating to BAHFA's initial portfolio of pilot programs. The materials included several detailed program evaluation reports, including one by outside stakeholders. Highlights include that Doorway has over 370,000 active users with over 5 million site visits since launch and has helped place over 3,200 households into affordable homes and helped to fill over 200 waitlists. The Welfare Tax Exemption Program has facilitated placing deed restrictions on 847 units of unsubsidized affordable housing with a capital outlay of a mere \$40,000. These numbers include units from the program's recent closing on a project in the Canal District of San Rafael that received media attention for helping to resolve long-standing tensions between tenants and the owner.¹ The success of both programs has led to their inclusion as components within the "kit of parts" for the new Mixed-Income Financing Program (Module 3).

The crux of Module 4 was to prioritize regional programs to right-size BAHFA's programmatic portfolio for the near-term resource-constrained environment while positioning it to scale in the future. Consensus was reached by the Committees to continue support for Doorway and the Welfare Tax Exemption Program (to be rolled into the new Mixed-Income Financing Program). Together, these programs leverage BAHFA's unique regional role to add value to the housing ecosystem while also generating revenue in the interim before a ballot measure can be pursued. Doorway, in particular, has demonstrated the power of a regional approach by achieving economies of scale. For example, Doorway has absorbed similar portals in San Mateo and Alameda Counties, reducing costs for those jurisdictions. Doorway's success has provided housing seekers with a seamless experience across most of the Bay Area, without more than 100 local jurisdictions each investing time and money to build their own local portals.

The other pilot programs (Priority Sites Loans, Housing Preservation Loans and Technical Assistance, and the Napa County SHARE Rental Assistance Pilot Program) will reach their natural conclusions when their one-time funding sources are fully expended. These programs have achieved positive and measurable impact with one-time funding. The \$28 million Priority Sites Program is supporting ten projects that will produce approximately 13,000 new units including 1,365 new affordable homes directly funded by BAHFA. The \$17.8 million Preservation Loan Program has prevented displacement and ensured affordable rents for approximately 68 units, with most awards going to community land trusts or other emerging developers. These numbers include units from the program's recent loan to a project in Saint Helena that was covered by local media.² The Napa Rental Assistance Program provides subsidies for 124 seniors at risk of homelessness, responding to the grim reality that seniors are the fastest growing segment of the region's unhoused population. Unfortunately, these programs are capital intensive and cannot be sustained in the current resource-constrained environment. However, through Module 4, BAHFA has documented best practices and lessons

¹ Marin Independent Journal. (2025, December 31). *San Rafael complex approved for affordable housing deal*. <https://www.marinij.com/2025/12/31/san-rafael-complex-approved-for-affordable-housing-deal/>

² Napa Valley Register. (2026, January 8). *Our Town St. Helena Acquires Apartments on Monte Vista*. https://napavalleyregister.com/star/news/our-town-st-helena-apartments-affordable-housing/article_4c0d15ef-cc19-4a10-a8e2-5f3f1edd55d6.html

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learned to facilitate reactivation if/when more resources are available. Staff will continue to evaluate outcomes as more information becomes available.

Conclusion

This item marks the conclusion of BAHFA's post-RM 4 Strategic Planning process. A benefit of Strategic Planning across all modules is that BAHFA has engaged with a wider variety of stakeholders and expanded the agency's relationship network at a time when partnerships remain critical. Generally, support for both BAHFA and a potential ballot measure to provide transformational funding remain strong around the region. However, the landscape has shifted and will continue to evolve; BAHFA must adapt to these ever-changing circumstances. BAHFA now has a blueprint for how to move forward in the near-term while also maintaining vision for the long term as the strategic planning process draws to a close and the implementation phase proceeds.

The four modules in the Strategic Plan work together to chart the path for BAHFA to eventually reach its full potential. Modules 3 and 4 narrowed BAHFA's near-term focus to supporting revenue-generating programs that add value to the region's affordable housing ecosystem. Modelling of revenue generation from these programs has informed BAHFA's funding strategy developed in Module 2. Eventually these programs will transition BAHFA towards self-sufficiency, but more funding is needed in the near term to bridge to that point. Securing additional bridge funding will remain a central focus for BAHFA in 2026 and beyond. Finally, Module 1 is charting the path to raise transformative scale resources across the region through a potential regional ballot measure as early as 2028. Together they create an ambitious, yet achievable, path for BAHFA to deliver on its "3 Ps" mandate for decades to come.

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Next Steps

Staff anticipate returning to the Committees in March with more information about the structure, scope, and timing of a proposed stakeholder engagement process to resolve policy issues in preparation for potential 2027 legislative changes, in coordination with external partners. Staff will also return with updates and eventual approvals for the components of the Mixed-Income Financing Program developed in Module 3. Program fee schedules will be brought to the Board for adoption as the studies are completed. Finally, staff anticipate holding a public webinar to share results of the strategic planning process with a broad audience.

Issues:

None

Recommended Action:

Informational

Attachments:

- A. Presentation

Reviewed:



Andrew Fremier

BAHFA Strategic Planning

Summary and Conclusion

BAHFA Oversight & ABAG Housing Committees

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ASSOCIATION OF BAY AREA GOVERNMENTS
METROPOLITAN TRANSPORTATION COMMISSION

BAHFA Strategic Planning Overview

North Star:

BAHFA was created to raise transformative revenue to meet regional affordable housing needs at scale

Purpose:

Articulate the vision and plan to sustain BAHFA until capitalized at scale

Process:

An inclusive process is necessary to maintain, strengthen, and expand coalition of BAHFA supporters

Four Modules:

1. Regional Revenue Measure: Reflections & Framework for Future Ballot Measure
2. Funding Strategy and Financial Sustainability Plan
3. New Regional Financing Products & Approaches
4. Regional Housing Programs

Why BAHFA?

BAHFA's Value Proposition

- Need for a strong regional voice to **win transformative resources**
- Bay Area must **work together to achieve impact at scale**
- Unique regional authority that can unlock:
 - **Billions in future funding** for affordable housing & homelessness prevention
 - **Structural change** in affordable housing delivery systems to improve efficiencies and impact at scale
 - **Self-sufficient** public lender that reinvests earnings back into communities **while reducing reliance on repeated tax increases**

Module 1 (Regional Revenue Measure)

Goal: Accelerate “lessons learned” from the 2024 election cycle to lay the groundwork for a future regional measure as early as 2028

Lessons Learned from Regional Measure 4

Strengths

- BAHFA-ABAG partnership
- Technical assistance to counties and local governments
- Regional housing capacity and expertise

Challenges

- “Dual strategy” of regional & statewide measures
- Error in ballot question
- Complexity (statute & communications)
- Lack of consensus on some issues
- Economic conditions & tax fatigue

Results of Stakeholder Feedback

Overwhelmingly, there is appetite to explore a potential 2028 measure.

- The need for housing solutions remains high in communities
- Housing affordability and homelessness remain top issues for voters
- BAHFA has unique authority to raise transformative scale resources across the region

However, there are challenges that will require a thoughtful and strategic approach.

- Trust building and relationship repair are needed to build a new coalition
- There are significant unresolved policy issues that may necessitate additional legislative amendments, with tension between stakeholders
- Limited capacity and competing priorities

Regional Revenue Measure Timeline

Phase 1: Stakeholder Engagement

Broad table to discuss outstanding policy issues to inform proposed legislative changes

BAHFA coordinates with **stakeholders**, building trust and generating buy-in

Outcome: policy framework for statutory amendments

Timing: ~March-Oct 2026

Phase 2: Legislative Changes

Implement policy framework through proposed amendments to BAHFA's enabling legislation

Joint advocacy between BAHFA and **coalition** that could emerge from stakeholder process

Outcome: amended statute

Timing: Oct 2026-Sept 2027

Phase 3: Revenue Measure

Policy development of a regional measure, guided by revised statute

Potential for amended statute to permit placement via qualified voter initiative

If a measure proceeds, BAHFA role limited to public information; not involved in **campaign** activity

Outcome: ballot measure

Timing: Fall 2027-Nov 2028

Module 2: Outcomes of Strategic Planning

Goal: Create a multi-pronged funding strategy to sustain BAHFA's impact and set the agency on a path to self-sufficiency

Still operating in a resource-constrained environment

Mixed results from initial fundraising:

- Unsuccessful FY 24-25 \$30 million state budget ask
- Mixed-Income Financing Program: raised \$10 million in lending capital secured from CZI and MTC + \$1 million startup costs from CZI
- Doorway: raised \$200,000 from San Francisco Foundation

Key takeaways:

- Prioritize BAHFA programs that balance impact with revenue generation
- Wind down pilots that cannot be sustained
- Near-term funding is necessary to bridge towards a more sustainable operating model

Module 2: Funding Strategy

In the current resource-constrained environment, BAHFA must pursue a multi-pronged approach that weaves together funding from multiple sources:

1. FY 26-27 State Budget Request

- \$15 million request building on strong Bay Area support from last year
- Align with peer agencies in Los Angeles and San Diego

2. Pursue funding and investment partnerships

- E.g., philanthropy, private sector

3. Generate revenue from BAHFA Programs

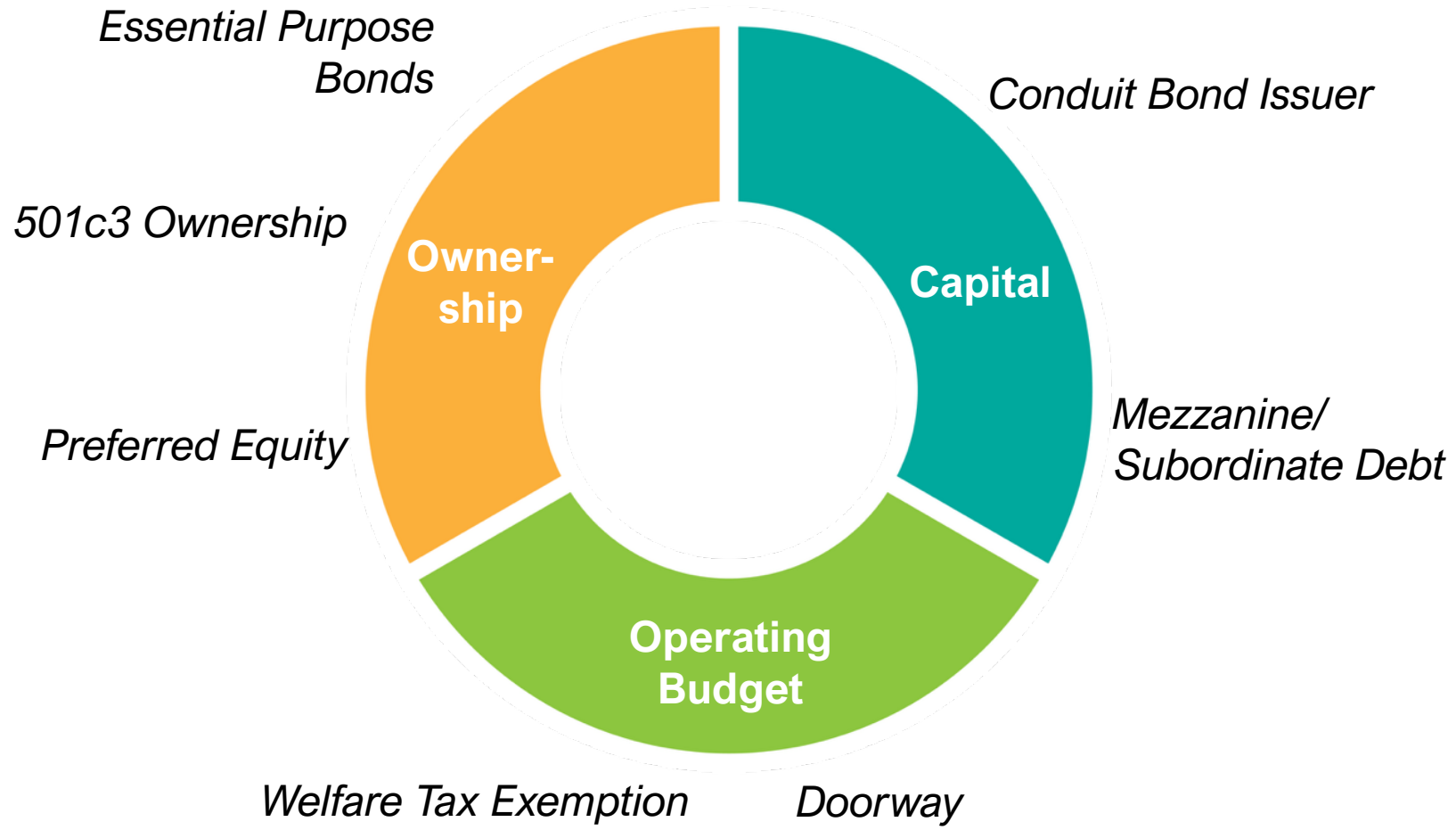
- Combination of revenue from financing activities and fee-for-service (e.g., Doorway)

Module 3 (New Mixed-Income Program)

Goal: develop a new regional financing program to demonstrate BAHFA's potential and create a stable revenue stream

- **Established Program Principles**
- **Defined Real Estate Financing Roles**
 - Public financing
 - Public ownership
 - Operating support
- **Designed Program: a “kit-of-parts” that can be easily layered to multiply impact**
 - Initial focus on middle or mixed-income, acquisition-rehab projects
 - Incorporate existing Welfare Tax Exemption Program and expand to new construction
- **Multiple rounds of feedback with Committees, Technical Advisory Group and other stakeholders**
- **Due diligence, case studies, modeling and budgeting**

Real Estate Financing Roles



Potential Capital Program Elements

	Program	BAHFA Role	Impact	Status
CAPITAL	Conduit Bond Issuer	<ul style="list-style-type: none"> • Issuer, Tax-Exempt Bonds • Deed Restrictions • Long Term Monitoring 	<ul style="list-style-type: none"> • Lowers Borrowing Cost, Increases Borrowing Capacity 	<ul style="list-style-type: none"> • Researching Market Demand • Evaluating Admin Options and Cost-Benefit
	Matched Subordinate Financing	<ul style="list-style-type: none"> • Subordinate Lender 	<ul style="list-style-type: none"> • Lower Cost Increases Borrowing Capacity • Primary revenue generator for BAHFA 	<ul style="list-style-type: none"> • Draft Term Sheet Under Development • Exploring Partnership Opportunities

Potential Ownership Program Elements

	Program	BAHFA Role	Impact	Status
OWNERSHIP	Essential Purpose Bonds	<ul style="list-style-type: none"> • Issuer of Tax-Exempt Debt • Owner of Asset • Private Sector “Partners” 	<ul style="list-style-type: none"> • Lower Cost Increases Borrowing Capacity • Tax Exemption Extended to Middle-Income • Ensures Permanent Affordability 	<ul style="list-style-type: none"> • On Hold Until Possessory Interest Issue Resolved
	501c3 Ownership	<ul style="list-style-type: none"> • Issuer of Tax-Exempt Debt • Nonprofit owns asset • Private Sector “Partners” 	<ul style="list-style-type: none"> • Lower Cost Increases Borrowing Capacity • Stricter Affordability Requirements • Ensures Permanent Affordability 	<ul style="list-style-type: none"> • Researching Legal Requirements and Market Demand • Evaluating Admin Options and Cost-Benefit
	Preferred Equity	<ul style="list-style-type: none"> • LP Investor 	<ul style="list-style-type: none"> • Equity Position Increases Borrowing Capacity • Shared Risk/Upside 	<ul style="list-style-type: none"> • Researching Legal Requirements

Potential Operations Program Elements

	Program	BAHFA Role	Impact	Status
OPERATIONS	Welfare Tax Exemption	<ul style="list-style-type: none"> • Small Grant • 55 Year Deed Restriction • Long Term Monitoring 	<ul style="list-style-type: none"> • Property Tax Exemption = Lowers Operating Expense • Ensures Long Term Affordability 	<ul style="list-style-type: none"> • Expanding to New Construction • Draft Term Sheet Under Review
	Doorway	<ul style="list-style-type: none"> • Marketing Assistance • Vacancy Listings • Lottery Management 	<ul style="list-style-type: none"> • Equitable Access for Tenants • Faster Lease-up for Property Owners 	<ul style="list-style-type: none"> • Ongoing

Draft Program Operating Budget

Staff have developed a draft operating budget to test financial sustainability. Modeling includes assumptions subject to further testing, including:

Capitalization

- \$30 million in lending capital over 4 years
 - \$10M secured, \$14M identified, \$6M gap

Revenue

- Closing and annual monitoring fees; interest rate of 6.5% on subordinate debt
- \$3 million contribution from BAHFA reserves

Expenses

- Initially consultant led, transitioning to staff by 2028

Outcomes

- By Year 5, program covers costs and may produce net positive revenue stream for BAHFA
- More than 30 projects financed over 4 years

Take Aways:

- Potential for program-level self-sufficiency by Year 5
- Deliver proof of concept for BAHFA as public lender
- Achieve institutional stability even if revenue measure not viable in 2028

Module 4 (BAHFA Programs)

Goal: Evaluate and right-size BAHFA's programmatic portfolio based on available funding

Sustaining

Value add programs with regional impact that can be sustained over time

- **Doorway**
- **Mixed-Income Financing Program**
 - Includes retaining and expanding Welfare Tax Exemption Program

Winding Down

Deliverables-based pilots

- Pipeline Reports
- Eviction Study
- Tribal Consultation TA

Capital-intensive Pilots

- Priority Sites Loans & TA
- Preservation Loans & TA
- Napa County SHARE Rental Assistance



Next Steps

Spring 2026

Strategic Planning Webinar

Regional Revenue Measure

- Refine and launch stakeholder engagement process to shape potential 2027 legislation

Funding

- Pursue multiprong strategy, including \$15 million state budget request

Mixed-Income Financing Program

- Additional research and program development
- Complete term-sheets & underwriting guidelines

Summer 2026

- Launch new financing program
- Continue stakeholder engagement process



ABAG

Metropolitan Transportation Commission

375 Beale Street, Suite 800
San Francisco, CA 94105

Legislation Details (With Text)

File #: 26-0168 **Version:** 1 **Name:**

Type: Report **Status:** Informational

File created: 1/9/2026 **In control:** ABAG Housing Committee

On agenda: 2/11/2026 **Final action:**

Title: Report on the Vienna Social Housing Field Study taken by Commissioners and MTC staff (September 2025)

Sponsors:

Indexes:

Code sections:

Attachments: [09a 1 Summary Sheet - Vienna Report.pdf](#)

Date	Ver.	Action By	Action	Result
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Subject:
Report on the Vienna Social Housing Field Study taken by Commissioners and MTC staff
(September 2025)

Presenter:
Daniel Saver

Recommended Action:
ABAG Housing Committee Information
BAHFA Oversight Committee Information

Attachments:

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Vienna Social Housing Field Study Report

Subject:

Report on the Vienna Social Housing Field Study taken by Commissioners and MTC staff (September 2025)

Background:

Over the last two years, MTC, BAHFA and ABAG have sponsored several delegations to attend the Vienna Social Housing Field Study (Study Tour), organized by the Global Policy Leadership Academy (GPLA). In September 2025, the MTC-BAHFA delegation included Commissioners Fleming and Melgar as well as Deputy Executive Director Daniel Saver. In July 2024, the MTC-ABAG delegation included Commissioners Abe-Koga and Ramos, as well as Executive Director Andrew Fremier, Legislation and Public Affairs Director Rebecca Long, and BAHFA Director Kate Hartley. Commissioner Schaaf separately attended a previous iteration of the Study Tour.

The Study Tour is organized around a rigorous curriculum designed to give participants firsthand knowledge of a globally recognized model of social housing. Key topics included urban planning, construction, financing, land management, homelessness services, governance, and community engagement. The curriculum includes a proprietary 140-page briefing book and is delivered by GPLA faculty and a variety of Viennese housing experts including government officials, developers, service providers, researchers, and architects. The structure of the Study Tour includes daily lectures, discussions, exhibits, and walking tours of housing sites and diverse neighborhoods that reflect the various typologies of Viennese social housing. Each Study Tour has been comprised of approximately 30-50 delegates primarily from California; a primary benefit of the Study Tour is the opportunity to build and strengthen relationships with other delegates through dialogue and an intensive, shared learning experience.

The curriculum provided a thorough understanding of the Viennese social housing model that ensures most city residents are well supported by the following strong institutions and practices:

- *Wiener Wohnen* – a municipal housing enterprise that produces and maintains the city’s publicly controlled housing, approximately 220,000 apartments (Vienna is Europe’s biggest public property manager).
- *Wohnservice Wien* – a municipal agency that provides a variety of housing services to the city’s tenants including free housing counselling, legal assistance, community building, as well as placements in publicly owned housing.
- *Wohnfonds Wien* – a city-created, financially independent nonprofit agency that purchases and disposes of land in accordance with social housing objectives, structures public sector financial contributions to mixed-income developments, runs developer selections through design competitions, and assures quality in housing developments.
- *Vienna Municipal Department MA 50* – a component of the city government that provides housing subsidies to households in need, legal support for tenants, and housing policy research.
- *Austrian Federation of Limited-Profit Housing Associations (LPHA)* – an umbrella organization guiding mixed-income, limited-profit housing development. LPHA

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developments include “smart” apartments subject to certain design standards available at a reduced cost for lower- and middle-income city residents.

- *Chamber of Labor* – a publicly funded organization that works closely and collaboratively with the Vienna Trade Union Federation to ensure strong labor standards while also serving as something of a consumer watchdog to safeguard and promote the rights of tenants. The Chamber of Labor also engages in a unique blend of activities spanning research, policy advocacy, and direct service provision including legal assistance to renters.

Analysis:

When compared to most large American cities and many international cities as well, Vienna’s housing system is extraordinarily successful. Basic facts are immediately apparent through neighborhood site visits:

- Street homelessness is extremely limited.
- Most housing developments are of high quality, with ample open space, good design, and ground floor community-serving space that is widely used.
- Social housing is abundant and spread throughout the city; Vienna’s has roughly 420,000 units of social housing, including the 220,000 units managed directly by the city as well as approximately 200,000 additional units managed by LPHAs.

Further study reveals five key factors that make Vienna’s housing system so successful. The following analysis is derived from materials assembled by GPLA faculty, presentations from Viennese experts, as well as Commissioner and staff observations during the Study Tour.

#1: A Strong, Well-Funded Safety Net. Vienna’s commitment to a strong safety net is rooted in the century-old work of Social Democrats who, from 1919 through 1934, built 64,000 new homes aimed at improving living standards for Viennese workers. While this period, known as “Red Vienna,” was crushed by fascist control starting in 1934, the continued existence and operation of municipally owned, high-quality housing created during the Red Vienna period was enough to spur the expansion of the social housing fabric after the war and which has continued to the present. Today, approximately 60% of Viennese residents live in social housing.

Vienna’s housing system and broader social safety net depend upon sustained public funding. The top personal income tax rate in Austria is 55%, serving as a strong base for scaled public infrastructure and services spending. The Viennese pay an additional 1% “housing construction tax,” funded by .5% of employees’ salaries and .5% from employers. This 1% tax generates about 220-225 million euros annually for affordable housing investments. Note also that in Vienna, education is free, childcare through age 6 is free or subsidized, and health care is subsidized. The public transportation system, around which social housing is built, costs 365 euros per year for unlimited rides.

#2: A Self-Sustaining Public Lending System to Supplement Taxes for Housing. *Weiner Wohnen*, Vienna’s municipal housing agency, has been and continues to act as the lender for its social housing stock of 220,000+ units. This means it has a steady flow of principal repayment, interest income, and loan fees that it can reinvest in new social housing, building rehabs, and housing subsidies. Annually, these loan payments provide approximately 220-225

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Vienna Social Housing Field Study Report

million euros, perpetuating the availability of internally self-sustaining investment and development resources.

#3: Social Mixing and Commitment to Provide Housing for All (Not Just the Poor). Vienna explicitly pursues a “social mixing” policy that seeks to integrate households from diverse backgrounds, promote social solidarity, increase social mobility, and avoid stereotyping and segregation historically associated with “affordable housing” in the United States. The policy of social integration has other benefits outside of the housing sphere, including promoting integration in schools and reducing disparities in social determinants of health.

A key mechanism to implement this social policy is that the income limits to qualify for Vienna’s social housing are set to include the vast majority of the population; roughly 80% of residents qualify for social housing. Additionally, in Vienna, households need only qualify upon initial occupancy and do not need to submit annual income certifications as is standard practice in the United States. This enables households that reside in social housing to increase their incomes without the threat of falling off a “benefits cliff”; it also spares them from the stigma of regular and invasive government oversight of their personal finances. Furthermore, the rents in Vienna’s social housing are set based on the cost of producing and operating a unit rather than the income of the residents, ensuring that everyone (including middle class households) benefit from an efficient system. Overall, the social policy to provide “homes for all” has fomented a broad constituency that directly benefits from the social housing system, including middle and even higher-income earners, which in turn has contributed to the political resilience of the social housing system for more than 100 years.

#4: Coordinated Planning, Funding, and Delivery of Large-Scale Redevelopment. Since the 1980s, growth in Vienna’s social housing system has been spurred by a proactive land acquisition and redevelopment strategy. This strategy is anchored by *Wonfonds Wien*, a quasi-governmental agency that has become one of the largest landowners in Vienna and works closely with city government to implement large-scale, mixed-use development projects, often on the scale of thousands of new homes. In addition to acquiring land (it is, in part, a “land bank”), *Wonfonds Wien* also undertakes early phase predevelopment activities such land clearing, surveying, urban planning, and green space design. The agency holds “developer competitions” to ensure that projects adhere to the four pillars of the Vienna social housing model (social sustainability, design, environmental sustainability, and economic feasibility), which also ensures close coordination and alignment with the more than 50 limited-profit housing associations that build Vienna’s social housing. When a proposal is selected, the developer is awarded land, project approvals, and financing for the construction – enabling an efficient and seamless transition from design to construction phases. This integrated, long-term approach with a proactive public sector role has contributed to sustained production of new housing at scale, averaging 5,000-10,000 new homes per year.

#5: A Public Good Ethos. None of the governmental actions described above would be possible without a strong cultural belief in the common good and support of public welfare actions over the prioritization of individual wealth maximization. Arguably, this public good ethos has created a degree of livability that has driven sustained population and economic growth, creating a virtuous cycle whereby a high standard of living is both expected and achievable for most residents.

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Lessons for the Bay Area:

Many of the key success factors in Vienna's housing system are not present in the United States. For example, public housing built in the Red Vienna era was defined by high quality design that elevated workers' living conditions and integrated developments seamlessly into the city center. In contrast, US public housing built between 1937 and 1998 (the year of the Faircloth Amendment, by which Congress prohibited new public housing construction) tended to be concentrated in racially segregated, under-resourced neighborhoods. Chronic Congressional underfunding of public housing operation and maintenance needs reinforced the homes' stigmatization.

There remain for BAHFA at least three strong elements of the Viennese model that deserve consideration and application.

First, the Study Tour revealed how critical it is to couple public transit and affordable housing. The Vienna transit system is easily accessed, so that bus/train transfers are minimized, headways are generally short, and the trains run around the clock. By reducing the need for cars and parking lots, land development can be optimized and development costs reduced. Reducing or in some cases eliminating the costs of car ownership also mitigates the effect of high tax rates (as do Vienna's other safety net benefits).

The second, most compelling lesson to be learned from Vienna is that BAHFA can and must implement a public lending program. This will enable BAHFA to sustain itself and, like Vienna, create resources every year that can be reinvested in more affordable housing and tenant protection programs. Establishing a strong public lending program will take time – Vienna's approximately 220 million euros of annual loan repayments available for reinvestment are generated by income from apartments it built beginning more than 100 years ago. Similarly, the New York Housing Development Corporation, one of the closest domestic analogues to Viennese public finance institutions and upon which BAHFA is partially modeled, took roughly 50 years to grow its balance sheet and develop the expertise needed to issue billions of dollars in debt and hundreds of millions of dollars in subsidy annually. The swiftest path to capitalize BAHFA at scale is through a regional revenue measure. BAHFA's Strategic Planning process has laid the foundation to explore a future revenue measure as soon as 2028. In the meanwhile, BAHFA will pursue more modest-scale pilots to demonstrate proof of concept for a public lending model, including a new Mixed-Income Financing Program incubated during the Strategic Planning process. The success of Vienna's social housing model can both affirm and inspire BAHFA's efforts to drive transformation in the Bay Area's affordable housing finance and delivery system.

The third avenue BAHFA can pursue to create better housing opportunities follows the concept of a more coordinated and efficient approach to housing production. This could involve BAHFA (alongside MTC and ABAG) serving as regional leader to marshal resources, technical capacity, and political will to drive large-scale developments towards completion instead of allowing them to languish amid the delays and cost over-runs that plague American infrastructure projects. Lessons from Vienna include the importance of leveraging public land, creating an integrated set of public tools to support the full lifecycle of development from land acquisition to planning to construction to community building, and empowering institutions that can hold a long-term vision to ensure delivery over time. Plan Bay Area 2050 already serves as a planning and policy framework for this sort of coordinated development planning that holistically considers housing,

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transportation, and the environment. An enhanced focus on linking planning to *implementation*, building upon some of MTC, ABAG, and BAHFA’s currently successful programs while also acting as a strong regional voice to secure state and federal partnerships, are ingredients necessary to deliver the quality-of-life outcomes that are abundant in Vienna. Importantly, this will require attracting sustained funding while also developing public-private partnerships that can leverage lower-cost planning and policy interventions that may be more achievable in the near-term.

Conclusion

The Economist Intelligence Unit’s Global Livability Index, which ranks 173 international cities by five key categories – stability, healthcare, culture and environment, education and infrastructure – has consistently ranked Vienna as the first or second most livable city in the world since 2015. For the Bay Area, the cultural norms and social contract that support Vienna’s “most livable” qualities are things to hope for and work towards. In the meantime, BAHFA can continue the work of bringing the region together to achieve impact at scale that will benefit all residents of the region.

Issues:

None

Recommended Action:

Information

Attachments:

- A. Presentation

Reviewed:



Andrew Fremier