
December 10, 2025

Agenda Item 7.a.

BAHFA Strategic Planning

Subject:

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

Background:

Module 4 of BAHFA's Strategic Planning process is focused on Regional Housing Programs other than the new Mixed-Income Financing Program under development in Module 3. Module 4 includes preliminary evaluations of BAHFA's pilot phase programs to inform prioritization to align with available funds and to support fundraising efforts to increase scale.

This item summarizes the work of staff and key stakeholders to date on developing metrics, collecting preliminary data, and documenting lessons learned for BAHFA's pilot programs. This work will continue to evolve as more information becomes available as the programs mature and is guided by the Equity Framework established in BAHFA's Business Plan. Highlights are included here supported by the detailed reports attached.

Deliverables-Based Projects:

BAHFA undertook the following deliverables-based research and technical assistance projects to more deeply support its mission to further the "3 P's" of housing. These programs produced a set of final products that serve as a natural endpoint; given current resource constraints, these programs have concluded and do not require additional winding down. Further work can be undertaken if additional funding and staffing become available.

Bay Area Affordable Housing Pipeline – To understand the county capacity to meet affordable housing goals, BAHFA worked in partnership with Enterprise Community Partners, and the Bay Area's affordable housing sector to develop and update a database of affordable housing in predevelopment. This database, the Bay Area Affordable Housing Pipeline, inventoried affordable housing developments across the region that had yet to start construction, including 433 affordable housing developments in predevelopment to produce 40,896 affordable homes. Enterprise found that these developments collectively needed \$9.7 billion in subsidy to move forward. This work supported BAHFA staff in crafting Regional Measure 4 ("RM 4") and supporting materials. The Pipeline Reports are available on the BAHFA website:

- [February 1, 2023 Pipeline Report](#)¹
- [May 6, 2024 Pipeline Report](#)²

¹ <https://mtc.ca.gov/digital-library/5023908-bay-area-affordable-housing-pipeline-february-2023>

² <https://mtc.ca.gov/digital-library/5032600-bay-area-affordable-housing-pipeline-2024>

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Tribal Consultation Toolkit – BAFHA staff were informed that recent changes to state law requiring tribal consultation as part of the expedited permitting process were difficult to understand for local governments, developers, and tribes. Accordingly, BAHFA engaged subject matter experts to produce a toolkit for these consultations that provides guidance and supporting information for use during tribal consultations under Senate Bill 35/Assembly Bill 168. [The Tribal Consultation Toolkit](#) is available on the BAHFA website.³

Bay Area Eviction Study – BAHFA commissioned this study in spring 2022 to investigate trends in regional evictions and access to legal services. This study includes data from county Superior Courts, sheriff's offices, local agencies (as available by jurisdiction), the California Judicial Council and legal service organizations. Tenant legal services organizations provided in-depth data through a survey, and other tenant-serving organizations provided information through interviews from across the region. The findings are organized into multiple regional and local reports as well as an interactive data tool to empower data-driven decision making. These can be found on the [Bay Area Eviction Study page on BAHFA's website](#).⁴

Proof of Concept Pilots Addressing the "3 P's":

The following Pilot Programs have demonstrated successful proof of concept for how BAHFA can deliver tangible benefits to communities in the near-term that plug gaps in the housing ecosystem. A common feature of this group of programs is that BAHFA deploys large-scale capital (in the millions) to affordable housing projects and service programs that directly serve lower income residents. Yet because of the scale of funding, it is challenging to sustain these programs in a resource-constrained environment. As part of Module 2 of BAHFA's Strategic Planning, staff are pursuing a variety of potential funding sources including a request for additional seed funding from the state and philanthropic support. Unfortunately, if no further funding is identified, these programs will need to wind down once existing pass-through funds are exhausted. Importantly, staff do not expect that any of the programs will be eliminated earlier than expected; rather, each program would be wound down at the close of its anticipated pilot period and would not be renewed or extended unless additional funds are secured.

Napa County SHARE Rental Assistance Pilot Program (Protection) – See Attachment A “Rent Subsidy Evaluation Summary” for more detail.

Rental Assistance Pilot - \$6.6 Million

- Provides rental subsidies of up to \$800 per month to seniors at risk of homelessness
- As of October 2025, the program served 94 individuals
- 48% of participants are aged 70 to 79, 27% are age 80 or older

³ <https://abag.ca.gov/technical-assistance/tribal-consultation-toolkit>

⁴ <https://mtc.ca.gov/about-mtc/authorities/bay-area-housing-finance-authority/bahfa-programs/bay-area-eviction-study>

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- All participants earn less than 30% AMI (e.g., less than \$30,850 if living alone)
- 53% of participants were spending more than 70% of their total income on rent and 11% of participants were spending more than 90%
- 86% of participants now spend less than 50% of their income on rent vs. 0% prior to the program

Housing Preservation Loan Pilot & Technical Assistance (Preservation) – See Attachment B “Preservation Evaluation Summary” for more detail.

Preservation Loan Program - \$17.8 Million

- 56 units across 4 properties restricted at an average of 80% AMI (Including 38 units of community-owned housing)
- +14 units projected with remaining available funds

Preservation Technical Assistance - \$325,000

- \$35,000-\$50,000 grants to seven community-based organizations
- 102 units projected (including 54 units of community-owned housing)
- Average proposed restriction of 66% AMI

Design of BAHFA’s preservation pilot programs was supported in part by a 2022 Partnership for the Bay’s Future Policy Grant that provided BAHFA with a 2-year housing policy fellow in partnership with three community organizations: Urban Habitat, Bay Area Community Land Trust, and The Unity Council. Building upon the foundation established by the grant, in 2025 Urban Habitat gathered feedback on BAHFA’s protection and preservation-related pilot programs from over 30 stakeholders from affordable housing developers, tenant advocates, and local government staff. See **Attachment C** “BAHFA Program Assessment Report by Urban Habitat” for more detail. The report found that participating stakeholders generally lauded BAHFA’s efforts, while also indicating several topics where enhancements to the programs could be made if and when additional resources become available. Regarding the preservation programs, the report emphasized BAHFA’s ability to serve as a leader in the field and the culture of collaboration engendered by BAHFA staff:

“Stakeholder feedback overall was enthusiastic and encouraging of BAHFA’s Preservation pilot programs ... Participants stated that these programs were well-designed to meet important needs in the field. Even if they were not ultimately able to access a program, people from organizations that sought to utilize one of these programs said that BAHFA staff were easy to work with: responsive; flexible based on specific organizational and project needs; and particularly helpful to smaller and newer organizations.”

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Priority Sites Loan Pilot (Production) – See Attachment D “Priority Sites Evaluation Summary” for more detail.*Priority Sites Loan Program - \$28 Million*

- 10 projects
- Approximately 13,000 new units⁵, including 1,365 new affordable homes directly funded by BAHFA⁶
- BAHFA-supported new affordable homes have average affordability of 50% AMI
- All projects located in Plan Bay Area 2050 Growth Geographies
- 32% of BAHFA-supported affordable units located in Equity Priority Communities
- 27% of BAHFA-supported affordable units located in High Opportunity Areas
- 199 Permanent Supportive Housing units
- 195 Units for Seniors

After existing capital has been disbursed, there will still be ongoing monitoring and asset management activities for BAHFA’s extant loan portfolio. These will be folded into the asset management structure under development for the new Module 3 lending program and will be carried forward in an ongoing manner.

Ongoing Programs to Scale with Additional Funding

The Doorway Housing Portal and Welfare Tax Exemption Preservation programs have progressed from the pilot stage to become ongoing programs at BAHFA. Doorway is emerging as the go-to digital platform to search and apply for affordable housing throughout most of the region. Any disruption in Doorway service would affect hundreds of thousands of users including housing seekers, local jurisdictions and developers; sustaining Doorway is critical to maintaining trust with this large volume of beneficiaries. The Welfare Tax Exemption Preservation Program is exceptionally low cost and will be folded into the new Module 3 Mixed-Income Financing Program, which is the signature new BAHFA initiative that has already attracted \$11 million in additional funding. Importantly, both Doorway and the new Mixed-Income Financing Program can operate as business ventures that generate revenue to support program-level and organizational sustainability. The ability to generate self-sustaining revenue further distinguishes these as priority programs during BAHFA’s resource-constrained transition phase.

Doorway Housing Portal – See Attachment E “Doorway Evaluation Summary” for more detail. Doorway’s mission is to make it easier, more equitable, and transparent for Bay Area residents to find affordable housing by advancing related policies and products, including the

⁵ Includes all market-rate, affordable, and manager units in master developments according to project applications. BAHFA funding directly supports a portion of the total affordable units, while indirectly supporting the overall master developments.

⁶ Includes only affordable units funded/restricted by BAHFA according to executed loan agreements. Master developments include affordable units restricted by other public agencies.

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Doorway technology platform, and, in close partnership with jurisdictions and property owners/managers, to make regional affordable housing placement more efficient overall. Doorway has made significant strides and has already scaled regionally to achieve economies of scale and improve the process for those seeking affordable housing. Notably, Doorway has absorbed and replaced similar locally developed portals in Alameda and San Mateo counties, saving local governments time and resources that were previously spent to maintain their own separate technology platforms.

As a digital platform, the Doorway housing portal collects a substantial amount of housing demand data. Some key metrics from Doorway's first two and half years of operation include:

- Usage
 - Approximately 371,000 active users of the Doorway Housing Portal
 - Over 5 million site visits since launch, with monthly volume trending higher
- Listings
 - Helped to place over 3,200 households into affordable homes since launch, across 594 different properties (some properties include multiple units)
 - Averaging 124 affordable homes listed per month, during the last six months
 - Helped to fill over 200 waitlists at affordable properties since launch (waitlists could include multiple units)
 - Averaging 15 waitlists at affordable properties per month, during the last six months
 - Most listings in the portal now have applications processed through Doorway (rather than by the property manager), and volume continues to climb
 - Affordability level of listings varies, with most in the 50-90% of AMI range
- Applicants
 - The most common applicant race/ethnicity is Black
 - The most common applicant household type is single-person households
 - The majority of primary applicants are 26-45 years of age
 - Most applicants are from Alameda County, in part a function of the extensive reach of the former Alameda County Housing Portal. San Mateo County has the second most number of applicants.

Doorway has received extensive support from Google in the form of a 20-person, 6-month pro bono fellowship to launch the portal in 2023 (with a market value of roughly \$2,000,000), along with an additional \$2.5 million operating grant and \$500,000 in advertising grants. A study is underway to determine an appropriate fee structure for institutional users of this program (property owners and potentially jurisdictions, not individual applicants) to offset costs of administration on a going forward basis.

Welfare Tax Exemption Preservation Program – See Attachment B “Preservation Evaluation Summary” and **Attachment C** “BAHFA Program Assessment Report by Urban Habitat” for more detail.

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This program offers public sector support for private developers to qualify for property tax relief in exchange for lower rents to tenants. Projects are reviewed closely with local staff to ensure that the public benefit is sufficient to justify any potential loss of property tax revenue. The program has emerged as a statewide model for how to incorporate public benefits and tenant protections into a finance program. Key features include a requirement that all projects demonstrate a 10% discount to market (based on neighborhood level market study), must guarantee no displacement of existing residents regardless of income, and must continue to adhere to any underlying local rent restrictions, or in the absence of such local restrictions, must limit rent increases to no more than 4% annually. The program was featured in a UC Berkeley Turner Center report that highlighted BAHFA's "guardrails to ensure the Welfare Exemption is utilized to achieve public benefit goals."

This \$35,000 program has produced significant scale of impact at an extremely low cost:

- 787 units restricted at no more than 80% of AMI
- \$5K grant for each of 7 projects
- 47% of protected units located in Equity Priority Communities
- 43% of funding supported BIPOC-led developers

As noted above, the Welfare Tax Exemption Preservation Program will be revised and incorporated into the "kit of parts" in the new Mixed-Income Financing Program being developed as part of Module 3 of BAHFA's Strategic Plan. A study is underway to determine an appropriate fee structure for users of this program to offset the costs of administration.

Next Steps

BAHFA is part of integrated regional housing portfolio with other activities outside of the programs evaluated in this report, including the award-winning Regional Housing Technical Assistance Program and recently awarded Housing Policy Implementation Grants. There will be ongoing exploration of how to best leverage BAHFA's expertise and authorities within the mix of other MTC-ABAG programs that drive implementation of Plan Bay Area 2050.

For BAHFA's Strategic Planning process, staff continue to make progress on Module 2 (funding available/anticipated and organizational budget), which will feed directly into further development of Module 4 (what programs should we prioritize and accomplish with anticipated funds). Additionally, staff are currently modeling cost structures and budget scenarios for BAHFA's ongoing programs (Doorway and the new Mixed-Income Financing Program, including the existing Welfare Tax Exemption Preservation Program). Updates on all Modules will come back to the BAHFA Advisory Committee as well as the BAHFA Oversight and ABAG Housing Committees as the Strategic Planning process moves towards its conclusion in early 2026.

Issues:

None

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Recommended Action:

Information

Attachments:

- A. Rent Subsidy Evaluation Summary
- B. Preservation Evaluation Summary
- C. BAHFA Program Assessment Report by Urban Habitat
- D. Priority Sites Evaluation Summary
- E. Doorway Evaluation Summary
- F. List of Awarded Projects
- G. Presentation

Reviewed:



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