

BAHFA Strategic Planning

Module 4 Update: Regional Housing Programs

ABAG Housing and BAHFA Oversight Committees

December 10, 2025



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**

Resource Constrained Program Planning

Initial Funding & Pilots

- BAHFA launched pilot programs across the 3Ps by leveraging \$20M start-up grant + ~\$60M in one-time funds.

Purpose of Pilots

- Demonstrate proof of concept and build internal capacity ahead of 2024 regional measure.

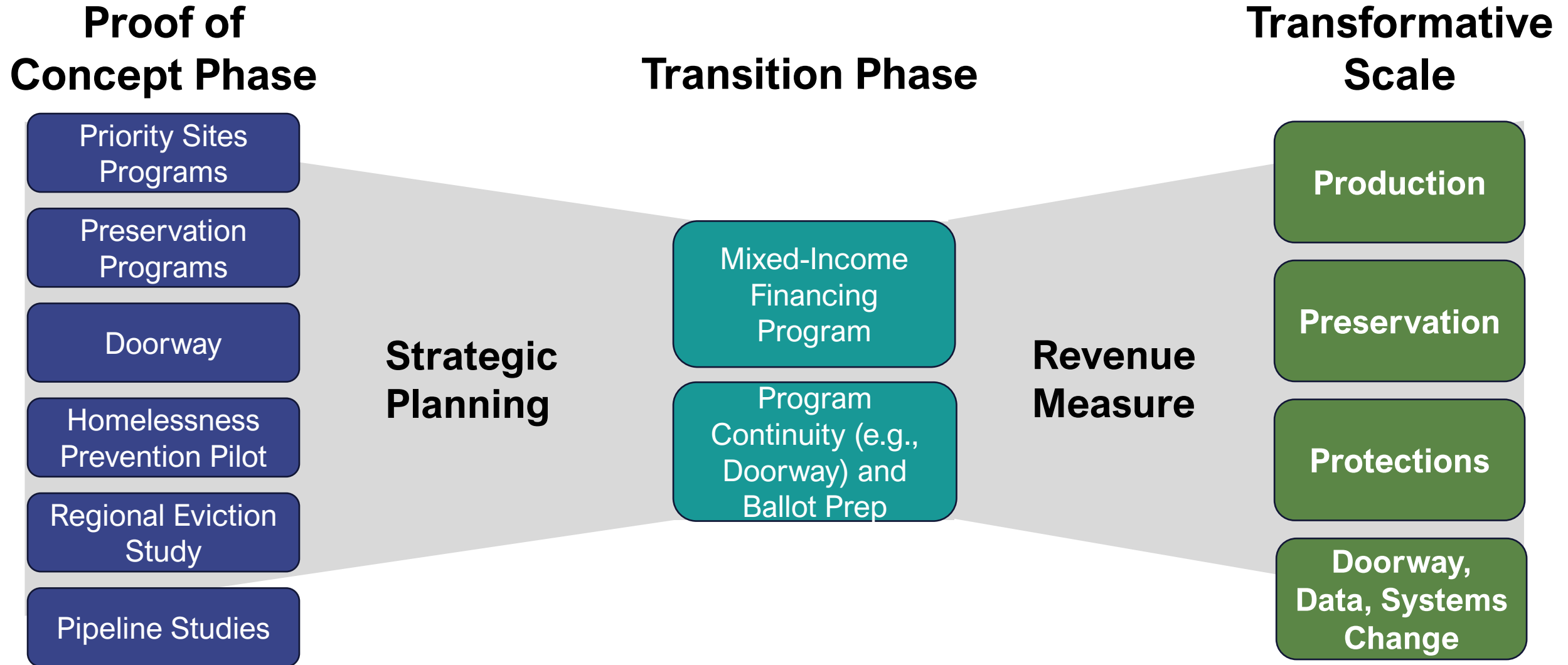
Current Challenge

- Resource constraints mean we cannot sustain all pilots without ongoing funding.

Module 4 Goal

- Prioritize future program focus, guide orderly wind-down of cost-prohibitive pilots, and document lessons for future reactivation.

Potential BAHFA Trajectory



Program Evaluations

GOALS:

- **Measure program outcomes/impact via quantitative metrics and qualitative analysis**
 - Guided by BAHFA's Equity Framework
 - Detailed Program Evaluations in Attachments
 - Preservation and Protection focus groups convened by Urban Habitat
- **Document Lessons Learned**
 - Iterate and improve
 - Prepare to scale with funding

3 PROGRAM TYPES:

- Deliverables-Based Products
- Proof-of-Concept Pilots
- Ongoing Programs

Deliverables-Based Projects

Affordable Housing Pipeline Report





Bay Area Affordable Housing Pipeline, May 2024

Ready to Build an Affordable Future

To understand the region's capacity to meet its affordable housing goals, the Bay Area Housing Finance Authority (BAHFA) worked in partnership with Enterprise Community Partners (Enterprise), and the Bay Area's affordable housing sector, to update the database of affordable housing in predevelopment. This database, the Bay Area Affordable Housing Pipeline (Pipeline), inventories affordable housing developments across the region that have yet to start construction.

There are currently 433 affordable housing developments in the Pipeline across the 9-county Bay Area. These developments are in the predevelopment stage, meaning they still require funding to begin construction. Once built, these 433 developments will provide nearly 41,000 new affordable homes to low-income families and individuals. The Pipeline is a testament to the ongoing effort of affordable housing developers and localities to meet the region's need of over 180,000 affordable homes.

Already, significant resources and time have been invested in these affordable homes – to secure entitlements, allocate local housing resources, engage the local community, and design the building. But additional resources are needed to move these projects to completion. The proposed \$20 billion regional bond measure, with a final vote to be made by the BAHFA board, would raise significant revenue for affordable housing that would help address the funding needs identified in the Pipeline. Addressing present funding constraints is a significant step towards meeting our regional housing goals and ensuring that the Bay Area can be a home for all.

433

AFFORDABLE HOUSING DEVELOPMENTS IN PREDEVELOPMENT

40,896

AFFORDABLE HOMES IN PREDEVELOPMENT


\$9.7B

SUBSIDY NEEDED TO MOVE THIS AFFORDABLE HOUSING PIPELINE FORWARD



1

Tribal Consultation Toolkit



Tribal Consultation Toolkit


FOR SENATE BILL 35/ASSEMBLY BILL 168

This toolkit provides local governments and project proponents guidance and supporting information for use during tribal consultation under Senate Bill 35/Assembly Bill 168.

Bay Area Eviction Study

Evictions in the Nine-County Bay Area

July 2025



Proof of Concept Pilots Addressing the "3 Ps"

PROTECTION

Napa County SHARE Rental Assistance Pilot Program
Subsidizing rents for seniors at risk of homelessness



PRESERVATION

Housing Preservation Loan Pilot & Technical Assistance
Supporting affordable housing developers and community land trusts with the acquisition and rehabilitation of existing residential properties

PRODUCTION

Priority Sites Loan Pilot
Accelerating regionally significant affordable or mixed-income housing projects that leverage public land or aging malls/office parks



Napa County SHARE Rental Assistance Pilot



\$6.6 Million (including \$1.6M in County funds)

- Rent subsidies up to \$800 per month to seniors at risk of homelessness
- Serving 94 individuals (as of October 2025)
- Participants' Age & Income:
 - 48% of participants are aged 70-79; 27% are age 80 or older
 - All earn less than 30% AMI (e.g., less than \$30,850 if living alone)
- Prior to enrollment:
 - 53% of participants spent over 70% of their income on rent
 - 11% of participants spent over 90% of their income on rent
- **Impact:** 86% of participants now spend less than 50% of their income on rent (vs. 0% prior to enrollment)

Housing Preservation Loans & Technical Assistance Pilots

- **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 funds
- **Preservation Technical Assistance - \$325,000**
 - \$35,000-\$50,000 to seven organizations
 - 102 units projected (including 54 units of community-owned housing)
 - Average proposed affordability of 66% AMI

Priority Sites Loan Pilot

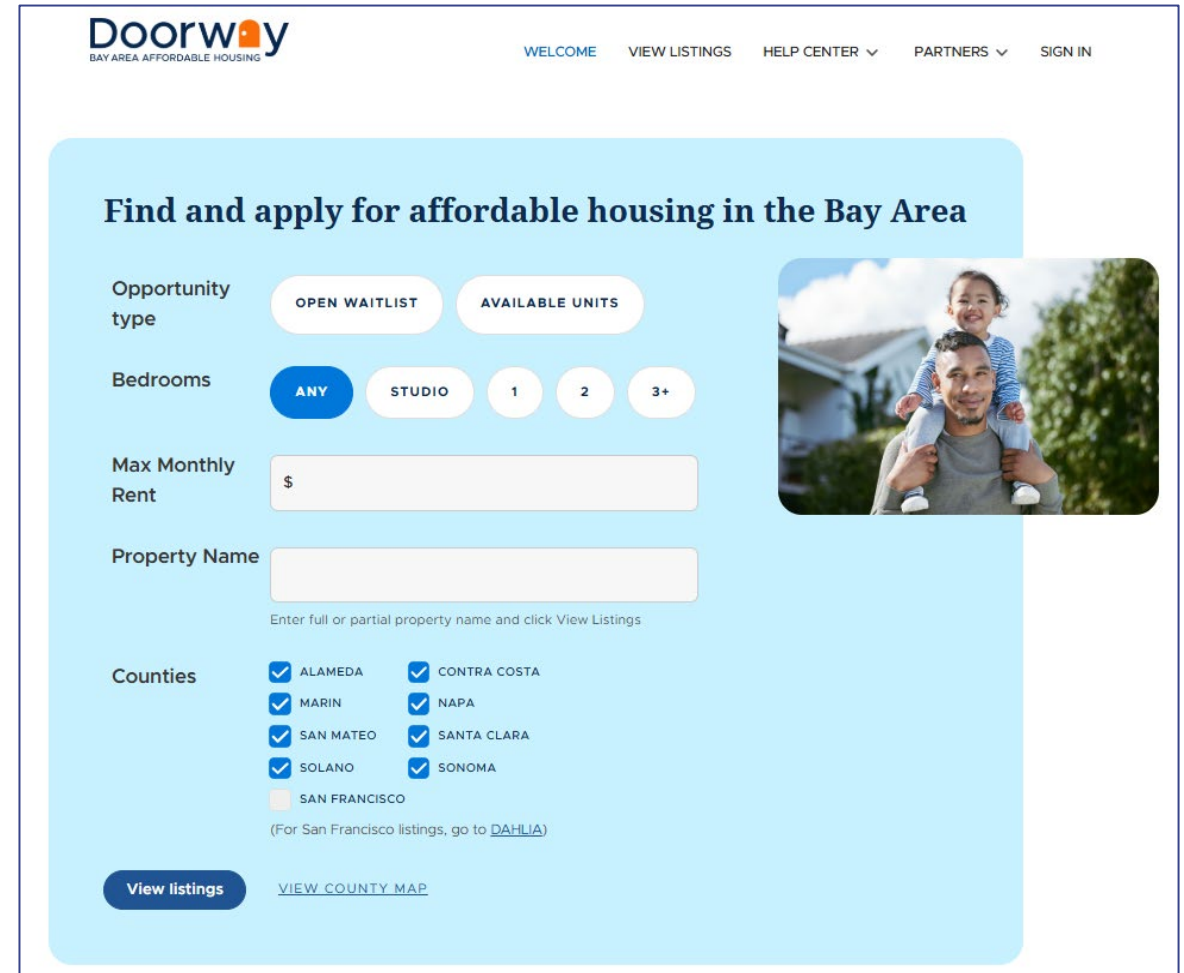
\$28 Million – 10 Projects Funded

- Approx. 13,000 new units, including 1,365 BAHFA-funded affordable homes
- **Affordability:** Average 50% of AMI
- **Location:**
 - ✓ 100% in Plan Bay Area 2050 Growth Geographies
 - ✓ 32% of affordable units in Equity Priority Communities
 - ✓ 27% of affordable units in High Opportunity Areas
- **Special Needs:**
 - ✓ 199 permanent supportive housing units
 - ✓ 195 units for seniors
- Flexibility and responsiveness helps to "unstick" complicated projects



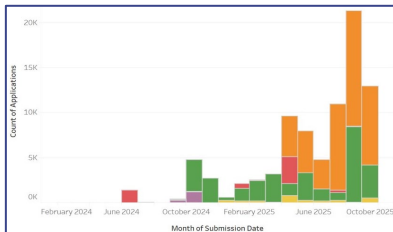
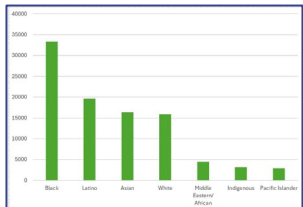
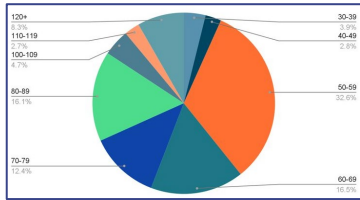
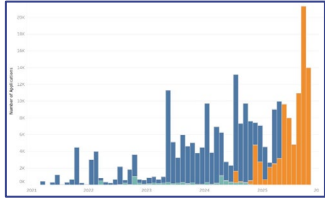
Ongoing Programs to Scale With Funding

- **Doorway Housing Portal** – a regional online affordable housing search and application portal that simplifies the process of finding affordable homes in the Bay Area.
- **Welfare Tax Exemption Preservation Program** - creates long-term affordability and prevents displacement in existing housing in exchange for property tax relief.



The screenshot displays the Doorway Housing Portal interface. At the top, the logo "Doorway BAY AREA AFFORDABLE HOUSING" is on the left, and navigation links "WELCOME", "VIEW LISTINGS", "HELP CENTER", "PARTNERS", and "SIGN IN" are on the right. The main heading reads "Find and apply for affordable housing in the Bay Area". Below this, there are several filter sections: "Opportunity type" with buttons for "OPEN WAITLIST" and "AVAILABLE UNITS"; "Bedrooms" with buttons for "ANY", "STUDIO", "1", "2", and "3+"; "Max Monthly Rent" with a text input field starting with a dollar sign; and "Property Name" with a text input field and a prompt to "Enter full or partial property name and click View Listings". A "Counties" section lists eight counties with checkboxes: Alameda, Contra Costa, Marin, Napa, San Mateo, Santa Clara, Solano, and Sonoma (all checked), and San Francisco (unchecked). A note below states "(For San Francisco listings, go to [DAHLIA](#))". At the bottom, there is a "View listings" button and a "VIEW COUNTY MAP" link. On the right side of the filter area, there is a photograph of a man carrying a young child on his shoulders.

Doorway



Usage

- Approximately 371,000 active users
- Over 5 million site visits since launch, with monthly volume trending higher

Listings

- Helped place over 3,200 households into affordable homes since launch
 - Averaging 124 affordable homes listed per month over last 6 months
- Helped fill over 200 waitlists at affordable properties since launch
 - Averaging 15 waitlists per month over last 6 months
- Affordability levels vary, with most in the 50-90% of AMI range

Applicants

- Most common applicant race/ethnicity is Black
- Majority of primary applicants are 26-45 years of age
- Most applicants from Alameda County, followed by San Mateo County

Welfare Tax Exemption Preservation Program

Public sector support to property owners to qualify for property tax relief in exchange for lower rents to tenants (will be part of Module 3 "Kit of Parts")

- **Low-cost & high impact**
 - ✓ \$35K total (\$5K grant for each of 7 projects)
- **Metrics**
 - ✓ 787 units restricted at 80% AMI or less
 - ✓ 47% located in Equity Priority Communities
 - ✓ 43% to BIPOC-led developers

UC Berkeley Turner Center Report: highlights BAHFA's "guardrails to ensure the Welfare Exemption is utilized to achieve public benefit goals"

BAHFA Advisory Committee Feedback

The BAHFA Advisory Committee received this Module 4 update on November 20, 2025. Feedback included:

- Impressive leverage of \$20 million start-up grant with small staff
- Continue improving racial equity in Rental Assistance Pilot and plan carefully for end of subsidy
- Seek user input from affordable housing seekers using Doorway
- Raise awareness of successes of Pilot Programs with the legislature, media and public

Next Steps

- **Module 4 (Regional Housing Programs)**
 - Incorporate feedback on proposed set of pilots to wind down given current resource constraints
 - Clarify resource needs for proposed programs and activities to sustain during BAHFA's next phase
 - Leverage evaluations to attract new funding partners to sustain and enhance ongoing programs
- **BAHFA Strategic Planning**
 - Staff anticipate completing Strategic Planning in early 2026

