

From: [MTC-ABAG Info](#)
To: [Clerks of MTC-ABAG](#)
Subject: Fw: Public Comment Submission: BAHFA Oversight Committee, Dec 10 agenda item 25-1520
Date: Tuesday, December 9, 2025 2:24:20 PM
Attachments: [PLHA comment letter on BAHFA funding programs assessment Nov 2025.pdf](#)

Regards,

MTC/ABAG Public Information

From: Bee Coleman [REDACTED]
Sent: Tuesday, December 9, 2025 2:22:32 PM
To: MTC-ABAG Info <info@bayareametro.gov>
Subject: Public Comment Submission: BAHFA Oversight Committee, Dec 10 agenda item 25-1520

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External Email

Amended to include the meeting date in the subject! Same attachment

w/love and gratitude,

Bee Coleman
Housing Authority of Contra Costa County
[Partnership for the Bay's Future](#) Fellow | [Coro Northern California](#)
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Cell phone: 925-407-5304

----- Forwarded message -----

From: Bee Coleman [REDACTED]
Date: Tue, Dec 9, 2025 at 2:08 PM
Subject: Public Comment Submission: BAHFA Oversight Committee agenda item 25-1520
To: <info@bayareametro.gov>

Hello,

I am submitting a letter from the People's Land and Housing Alliance for the December 10 BAHFA Oversight Committee at 11:30am, agenda item 25-1520. Please find the letter attached. Thank you!

w/love and gratitude,

Bee Coleman

Housing Authority of Contra Costa County

[Partnership for the Bay's Future](#) Fellow | [Coro Northern California](#)

they/them/theirs

[REDACTED]

Cell phone: [REDACTED]

BAHFA Oversight Committee and ABAG Housing Committee
Bay Area Metro Center
375 Beale Street
San Francisco, CA 94105

December 9, 2025

Re: BAHFA Preservation Pilot Funds Assessment

Dear Chair Ramos and members of the BAHFA Oversight Committee and ABAG Housing Committee,

As members of the People's Land and Housing Alliance, we write to acknowledge the transformative impact that BAHFA's preservation loan program has had, and to thank BAHFA staff for their excellent work designing and implementing the program in a way that maximizes impact for low-income residents of color throughout the Bay Area.

In response to the structural failures of markets and local governments relative to the housing crisis specifically, and to the inequalities in land distribution and use, more broadly, the People's Land and Housing Alliance (PLHA) is a coalition that formed to pursue preservation and decommodification of affordable housing to counter those failures. PLHA brings together community organizations, new and existing community land trusts, and groups that provide technical and legal support to advance permanently affordable, low-cost housing and community stewardship of land and housing in order to address the structural drivers of the affordable housing crisis in the Bay Area for low-income communities of color.

Through its preservation loan program, an implementation of the Preservation element of its 3Ps Framework, BAHFA has proven itself to be a leader in moving our region beyond the current broken housing system to center racial and social justice. Because BAHFA is such a new agency, these initial program guidelines and priorities set an important precedent for the role BAHFA will play in the years to come.

In particular, these aspects of the program design have been critically important and should be kept in any future funding or financing programs that BAHFA develops:

1. **Meaningful community engagement.** BAHFA staff solicited input from prospective applicants and community partners, and, most crucially, thoughtfully incorporated that feedback into the design of this program.
2. **Dedicated resources for community-based and community-owned organizations and developers.** Small, community-based organizations are often at a disadvantage in competing for scarce housing funds. To address this, BAHFA's fund created a set-aside for community-controlled projects. BAHFA staff also worked collaboratively with applicants to navigate the process, which was extremely helpful.

3. Strong commitment to anti-displacement and other tenant protections for existing residents.

Preservation projects require building trust with the existing residents, to understand their needs and to ensure they will be protected through the acquisition and rehabilitation process, which can be lengthy and disruptive. The loan terms include limits on rent increases, strong anti-displacement protections, and resident engagement and support for the project. These terms are exemplary best practices that should be incorporated in all of BAHFA's financing and funding programs. Doing so demonstrates BAHFA's commitment to the Protection element of its 3Ps framework.

The impact of these program design choices are clear in the ways these funds have been accessed by residents to stabilize their homes and to develop the capacity of the housing ecosystem. Below are two examples from the San Francisco Community Land Trust and the South Bay Community Land Trust:

San Francisco Community Land Trust

The acquisition of 320 14th Street in San Francisco illustrates the critical role that BAHFA's regional preservation funding has played in preventing displacement and securing permanently affordable homes for working-class residents. For nearly two years, San Francisco Community Land Trust (SFCLT) worked to assemble a viable financing package after the tenants organized to demand their building be transferred to community ownership. The 16-unit property houses a diverse community of low-income tenants, many of whom had lived there for more than a decade and were facing rising rents, deferred maintenance, and escalating uncertainty as their building went from one large corporate landlord to another. Throughout this period, SFCLT maintained close communication with residents, worked with frontline anti-displacement organizers, and pursued every possible funding avenue—local, philanthropic, and state. Yet due to the high cost of acquisition in San Francisco and the limitations of existing local preservation resources, the project remained out of reach.

BAHFA's REAP 2.0 preservation loan ultimately made the difference between losing these homes to the speculative market and securing them for the community. Once BAHFA announced the availability of regional preservation funds, SFCLT was able to structure a feasible acquisition plan that met both the seller's timeline and tenant needs. The building transferred to community ownership in late 2024, immediately stabilizing rents and allowing SFCLT to launch long-term rehabilitation planning. Reporting in *Mission Local* and the *San Francisco Chronicle* highlighted how residents experienced not just relief but tangible improvements in affordability and security.

This acquisition simply would not have been possible without BAHFA's program. The flexibility, scale, and mission-aligned terms of the regional funding enabled SFCLT to preserve 16 homes that would otherwise have been at high risk of conversion, displacement, or speculative turnover. It stands as a model for how regional preservation tools can protect long-standing communities and expand the impact of community land trusts across the Bay Area.

South Bay Community Land Trust

BAHFA's preservation loan program with REAP 2.0 funds was indispensable to South Bay Community Land Trust's (SBCLT) acquisition of an 18-unit property on Virginia Avenue in East San Jose. These apartments in the historic Mayfair neighborhood are home to 18 multigenerational families who have created a close-knit community over the past two decades. The residents are mainly Spanish-speaking and bilingual, Latino working class families that have lived there for over thirteen years. Household size averages four individuals, with incomes between 20-50% of the area median income (AMI). While most existing rents are affordable at the 40% AMI level, at least a third of the tenants are severely cost-burdened, spending over half their income on rent and utilities.

After securing tenant participation, SBCLT began a prolonged process of negotiations with the owner, and meeting with the City's Housing Department to apply for and obtain the funding to make the purchase possible. This involved first advocating for the City Council to actually allocate preservation funds, and even writing a letter to the California Housing and Community Development agency to pressure San Jose to honor the commitments in its draft Housing Element. Once funding was allocated, SBCLT then had to apply for it and enter extended negotiations to persuade the Housing Department to approve a \$5 million loan to make the deal possible. By this time, the due diligence had made it clear that the property required extensive rehabilitation, so SBCLT applied for \$4.6 million from BAHFA to fund the actual purchase, and proposed using the City funds to pay for the rehab, including temporary resident relocation expenses. San Jose City Council gave its final approval in December 2024, and the deal closed in January 2025.

BAHFA's accessibility, professionalism, and willingness to work with an emerging, community-based developer were exemplary. This acquisition – and prevention of the displacement of these 18 families - would not have been possible without it.

The regional housing crisis is rooted in the exclusion of low-income communities and communities of color from important short- and long-term decisions about land and housing policy. Historically, these decisions have been left to market forces, where housing exists as a financial instrument rather than a social good, and to elected officials who are too often unresponsive or unaccountable to the needs of these communities. As a result, housing prices and land values are skyrocketing and thousands of Bay Area residents face the threat of eviction and homelessness daily. Displacement and forced relocation are direct threats to the long-term health, stability, and prosperity of low income communities and communities of color throughout the region. Sustainable, long-term solutions demand that we transition to a housing system that prioritizes individual, family, and community stability and health, and which views land and housing as central means to these ends.

We understand that BAHFA will be going through a period of resource constraints until a regional revenue measure is approved by the voters. But when new funds become available, we ask that BAHFA

maintains its commitment to housing preservation programs that center tenants' dignity, permanent affordability, and community ownership. In light of the projected equity outcomes of the [Draft Plan Bay Area 2050+](#) that call out "all existing affordable units at risk of conversion to market-rate units are converted to permanently affordable homes," it is imperative that BAHFA continues to invest in the preservation of affordable housing.

As the Bay Area's regional housing agency, BAHFA has shown itself to be a leader in ensuring that housing is a human right for all in the Bay Area. We look forward to working with the staff and commissioners to help build this agency to truly transform our housing system into one that centers racial and social justice.

Respectfully,

Members of the People's Land and Housing Alliance:

Asian Pacific Environmental Network
Bay Area Community Land Trust
Mountain View Tenants Coalition
Richmond LAND
San Francisco Community Land Trust
South Bay Community Land Trust
Urban Habitat

