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Concord: Renovated apartment building provides needed affordable housing

Posted On: March 4th, 2015

Contra Costa Times February 18, 2015 - Written by Lisa P. White

CONCORD -- Apart from brief stints with friends or family, Johnnie George spent about three years living out of her car after she lost her job.

In August, George moved into a renovated one-bedroom apartment in a 16-unit building at the corner of Robin and Meadow lanes, owned and managed by Satellite Affordable Housing

Associates, a nonprofit affordable housing developer.

The low-income families and individuals with special needs who live there earn between 30 percent and 50 percent of the area median income, which was \$89,200 for a family of four in 2013, according to the Department of Housing and Urban Development. One-bedroom apartments rent for \$487; two-bedroom units are \$1,000 a month.

"It changed my life a lot for the simple reason that now I'm stable. Now, I have a place to call my own," George, 62, said Wednesday during a ribbon-cutting ceremony at the complex.

Despite taking a medical leave from her job with the West Contra Costa Unified School District in October, George can still pay her rent.

"With affordable housing I'm able to keep my home and keep a roof over my head, which is totally a blessing," she said.

The Robin Lane building was vacant and rundown when Berkeley-based Satellite Affordable Housing Associates bought the bank-owned property for about \$1 million in January 2012, according to Aubra Levine, Satellite's associate director of housing development. The firm owns 60 properties across the Bay Area, including in Walnut Creek, Oakland, Fremont, Berkeley and Livermore, but this is its first foray into Concord.

"We went on a search for the right property," said Susan Friedland, Satellite's executive director. "We saw this building, we saw that the community could really use an investment. It was close to amenities, but a real eyesore."

The developer spent another \$1 million on renovations, which included a new roof, windows, water heaters, kitchen appliances, flooring and bathroom fixtures. The developer also improved the building's energy efficiency, and painted and rebuilt the balconies. Residents will have access to a range of support services and activities including health screenings and financial literacy education.

Funding for the project came from Contra Costa County, Contra Costa Mental Health Services Act, California Housing Finance Agency and loans.

There are 1,218 existing affordable units in Concord, according to Joan Ryan, Concord's senior planner. Of those, 707 units are at risk of converting to market rate because the affordability covenants attached to the property are set to expire by 2023.

The average monthly rent for a one-bedroom apartment in Concord was \$1,283 in the fourth quarter of 2014, up 11 percent from the year before, according to RealFacts, a Novato multifamily housing research firm. The Association of Bay Area Governments has estimated that the city needs to add 1,242 housing units affordable to very low- and low-income families between 2014 and 2022.

Rents have skyrocketed across the Bay Area as the economy has improved, leaving low-wage earners struggling to find housing they can afford. For example, Satellite Affordable Housing Associates received 3,000 applications for the 91-unit complex it's building in downtown Oakland.

While demand for affordable housing has grown, funding has dwindled at the federal, state and local level, Friedland said. But the developer was able to cobble together money from

Walnut Creek, the county, the state and tax credits for another project.

In April, tenants are expected to begin moving into a new 48-unit apartment complex Satellite Affordable Housing Associates built last year at the corner of Third Avenue and Baldwin Lane, off North Main Street. The \$26 million Arboleda Apartments will serve low-income families, individuals with developmental disabilities, and people living with HIV/AIDS or other special needs, Levine said. The 82,000-square-foot complex includes an underground parking garage, community room, services room, play area and computer room.

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