

Episode 12: Building Inclusive Housing

Welcome to Dwellings, a podcast from the City of San José Housing Department, where we talk with experts about ending homelessness, building affordable housing, and exploring housing policies at the city and state level. I'm your host Alli Rico. On today's episode, I'm joined by Allie Cannington, Manager of Advocacy and Organizing at The Kelsey; and Jacky Morales-Ferrand, Director of the Housing Department, to talk about inclusive and disability-forward housing.

Jacky Morales-Ferrand: My name is Jacky Morales-Ferrand, and I am the director of Housing and I had no idea I would get into housing at all. I wanted to be a social worker and ended up getting a job in housing because I was trying to go to graduate school basically. And there was a full-time housing job where I was working half time. So I said, hey, I can do. And once I started doing, working on housing, I realized that housing created the foundation for people to really be able to live their lives. If they couldn't have housing, they didn't have housing, I knew that it would be really, really challenging for somebody to feel safe, and to feel like they could really live to their full potential. And so when I realized how critical housing was, I thought, maybe I could stay here. And when I first started doing housing, it was all about the building. And what I loved about it was it had a beginning and an end. I could feel and touch the building and it was done. I could move on to the next project. Now, my thinking has evolved since then, but that's what attracted me beginning, ending, solving a problem, feeling like I could hit achieve something. It was great.

Allie Cannington: Uh, well, thanks so much for having me. My name is Allie Cannington and I'm the Manager of Advocacy and Organizing at an organization called the Kelsey. For me, I've been a disabled activist for over a decade and, organizing alongside people with all different types of disabilities, whether that be mental health, physical, uh, chronic illness, uh, learning disabilities, intellectual/developmental disabilities, uh, at all different levels from local to nationally. And across the board, uh, housing was always folks, one to top two issues most, uh, impacting, uh, their lives in a way that, um, prevented them from living their best lives. Uh, and, uh, when, um, I learned about the Kelsey, it was the first time that I had learned that there was an organization that was explicitly working, uh, on affordable housing and disability rights and brought, um, the, the need that I was, that I was listening to for so many years with solutions. I couldn't not take on the opportunity to join the team. Uh, and it's been, uh, one of the most incredible experiences, uh, to both be a part of a team that is led by people with and without disabilities, uh, to be actually, uh, co-developing housing on the ground and having what we learn on the ground, uh, influence our policy change work, uh, and here I am, so grateful to be here.

Alli Rico: Can you tell us what the, what The Kelsey is? What its mission is, what the organization is doing?

Allie: Yeah. Uh, so The Kelsey is a small, mighty growing, uh, social impact organization that, uh, pioneers what we call disability-forward housing solutions, that we have a disability forward approach, which I can explain in a little bit. Um, and by using this approach and by implementing these disability-forward solutions, we open more doors to more homes that are affordable and opportunities for everyone. And so we do this in a dual-mission approach. So we develop affordable, accessible, uh, integrated inclusive housing communities, uh, that are designed to scale. And we also lead organizing and advocacy efforts to create market conditions so that this type of housing can become the norm. Uh, and we have 240 homes in our pipeline. Uh, we're so excited that our first, uh, community, uh, is in San José and is supported by y'all - the Kelsey Ayer Station - uh, which, uh, is in development.

Uh, it'll be a universally designed building, um, with 115 homes, uh, for people with and without disabilities. And, uh, we have a development in, uh, San Francisco and are doing a lot of really exciting work to, uh, to make the housing field more inclusive and equitable, uh, for people with all different types of disabilities, uh, to get involved, um, whether it be in, in the development space, the finance space, the advocacy space, uh, and how we can, um, ensure that this housing becomes more of the norm.

Alli: What is inclusive housing and disability-forward housing? Like if you could, the best way to describe this for somebody that maybe can't conceptualize what it, what it looks like, what it feels like.

Allie: Uh, so I'll just start by saying what disability-forward housing is. It's a concept that we're proud to continue to play with it at the Kelsey and that is, to center on the perspectives of people with disabilities, um, and also to center it on the leadership of people with disabilities, uh, diverse folks with disabilities. And it is the recognition that designing spaces, policies, and programs for disability access and inclusion advances opportunities for everyone. And so disability-forward also recognizes disability, not just as an individualized condition, but as a, as an identity, um, as a framework of understanding how oppression and opportunities for freedom and liberation exist, um, in our societies and that disability is, is valuable. Um, and when it is visible, um, and put forward, it creates spaces where all people, um, are, can be seen, welcomed and supported. Uh, and so that's what we aim to do in advance at the Kelsey.

Jacky: That's a really great and exciting approach to looking at housing. And what I would ask the listener to think about is that, if you can imagine somebody being in a wheelchair. If we didn't have, when we didn't have something that had a universal design, what it meant was that buildings were built and people couldn't literally get into a room because the building code had a door size that was smaller than your standard wheelchair or an electric wheelchair. It also meant that somebody who was in a wheelchair, couldn't go into a restroom and actually circulate, move around easily. It meant that for doorknobs, it used to be doorknobs were round handles that you had to grasp with a hand, and a universal design says, nope, you can have a flared handle where then, you don't have to have fingers necessarily that can grasp on. And so it's really beginning to think about design elements on how we create space so that regardless of who you are, you can access a space. If you can imagine living in this world, and so get, I think a wheelchair cause of my dad ended up being in a wheelchair because of a stroke. I could imagine walking down a street and not having a curb cut and getting stuck because I couldn't cross on the street and I couldn't functionally get him through a room. And the benefit, I think, when we think about creating these opportunities for people with disabilities, it also helps people who are not disabled. If I break my leg and I need, or my arm's in a cast and I have to be able to function differently, or I have elderly parents who have to function differently. And so really the creative design modifications that we're now seeing, and we've been seeing for a while, benefit so much broader group of people. And I think that's what also makes it wonderful because it creates more inclusive housing for just a really broad group of people.

Allie: Yeah, Jacky, you, yeah. You mentioned what we often call [the Curb-Cut Effect](#), which is very in alignment with dis - with our concept of disability-forward at the Kelsey that, like, curb cuts, um, were first made possible by disabled people using, um, axes, uh, and hacking at the cement because the cities both in Colorado and, and in California were refusing to make those curb cuts for the wheelchairs. And now, you know, everyone benefits from those curb cuts. I just also want to touch a little bit on what at the Kelsey, um, how we define inclusion, um, in terms of, uh, inclusive housing. And that is specifically housing that is not segregated, separated or specialized. Um, and that means for us that we are building homes for both future residents that are people with and without

disabilities. And this, uh, vision of inclusion, and practice of inclusion is really, um, a response to a history and still a reality of disabled people being forcibly segregated. Uh, whether that be, uh, you know, in institutions, nursing homes, uh, certain types of group homes, uh, where people with disabilities are, are limited in their ability to live, live their lives and experience immense amounts of discrimination.

And for us also inclusion means that the, the units, uh, and housing experiences are designed and, um, and operated in a way that the all residents have access to the same, um, quality of experience, uh, and, uh, the same opportunity in the homes throughout a given building. Uh, so we're, we're excited to, to practice that, um, in, in our developments. Um, and also that, you know, inclusion is also to think about how we can, not just center disability and the diversity of disability, but all of the intersecting identities that folks have, particularly, um, folks who are people of color, who are migrant folks, who are LGBTQ. And of course, in, in for disability, there's disproportionate numbers of, um, disability that exists in other marginalized communities. And so our vision for inclusive housing has to be intersectional.

Jacky: Yeah. And I would say the old school, or maybe even the current school of how housing gets developed is that a certain purse, the law says a certain percentage of the housing has to be fully accessible and then you have to make another percentage of it, where you could, it has a universal design, so you could convert it if somebody needed it. But the reality is, the significant amount of the housing that is not convertible. It is not made to allow for an adjustment or any modifications. Or would be very expensive. And so that creates limitations for people with disabilities to have access to certain housing. If this one building is a great building and more people want to live in it, it's going to limit the number of people who that have access to that particular building. So this vision of, can't we just build housing that has a universal design so that it can be modified if needed to allow for anyone to have access to every unit, instead of again, placing limitations on it, which make it even harder, frankly, for people to find housing, because we've narrowed the pool. It's even, it's hard enough for somebody to find an affordable unit and we've made it even more incrementally harder for people that disabilities, because we've just lowered the number that are available.

Allie: Allie, you kind of went into it a little bit, but you've both had experience working in building affordable housing, building inclusive housing. What, I guess, Jackie, we'll start with you, 'cause Allie went into it a little bit already. Where did you first start, like, working on housing specifically for people with disabilities. And how did, how did that then like, shape your, uh, your, your ideas about how we build housing today?

Jacky: Sure. So my, I lived in Denver. I was the director of housing for Jennifer and as Allie already said that Denver is one of the centers of, uh, there's been a lot of activism around the issue and. somebody approached me and said, "you're building a lot of affordable housing, but I want, and you're building it as you're required to build it, but that doesn't make it livable. Would you be willing to come out and tour sites with me so that I can show you while these, the, these developments meet the code, they're not in fact meeting the need. They're not designed to meet the actual needs of people." And so I started, started attending these tours and it was clear, she was absolutely right. We were meeting the letter of the law, but we were not meeting the needs of people in the community. And so that's when we really started organizing around, how could we create, in Denver, a more responsive approach, um, to having our buildings and our developers actually understand what we were trying to build and how could we do more universal design versus limiting the units. Um, and I have to say at first it was just a lot of reaction against it. It's going to be too expensive. Nobody will rent it, because of some of the changes in the modifications that had to be made. Um, and so it definitely took time and working with developers to try to get them onboard.

And, you know, when I wasn't able to do in Denver was to create legislation, right? I mean, that's one way a city could, uh, be more progressive in this field, is to say, you know, we want universal design for all of our buildings, and we did not get there during the time that I was there. And how that informs my work now is just being really excited about the Kelsey and really taking me back to those, to that work and thinking about, what can we do here in San José? Just, frankly, knowing about the Kelsey, re-energized my interest and desire to do more. And so one of the things we're doing is hiring a staff person to help us think about, first, looking to see how many of our units that have accessible units are actually being used by people with disabilities. And how do we create a referral system for people with disabilities? So when units become available, they have the priority. Um, and then of course, getting to the bigger question is, how do we make more units fit into the category of universal design, so that every affordable apartment, is it an opportunity for everyone?

Allie: I'm so excited to hear about that, Jacky, and, and really, really eager to, to do what we can with the Kelsey does support the city, um, in advancing, uh, this position and the different initiatives that may be possible. Uh, and I just, I want to speak to two things really quickly. One is just to give ourselves a really a stark statistic around the reality of, um, our current housing stock, which is the fact that between 5% and 6% of our nation's housing stock is accessible to people with mobility or sensory disabilities. That means that 95% of our housing is not accessible to more than 15 million Americans. Um, and I'm sure that number is an undercount and you know, there's a real opportunity with universal design as well as like going beyond the minimum requirements of accessibility um, in that, not only do we want to center the people who have a diverse set of access needs right now, but also we want ourselves and our loved ones to be able to live in age and in their own homes. And, and I just think that there's so many, there's so many compelling arguments, um, to why, uh, both advancing universal design, and also, I do think it is inevitable that, that we need to make sure that there are units that do cater to specific needs of people with disabilities that, I think eventually I envision like every building is every, you know, every bathroom has, uh, you know, the shower that, um, is going to be accessible to anyone, including chair users. Um, I'm not sure, I think that's the guiding light, for example. Um, but, uh, how do we both like increase incentives to go beyond minimum requirements and then also increase the requirements of accessibility, um, and that carrot, carrot and sticks approach that, uh, I've learned quickly, um, in the housing development field is, is critical to, um, progressing, uh, in our mission of develop, creating more affordable, accessible, and inclusive homes.

I want to add one thing that we've been talking a lot about physical access and like that is really important. And, um, at the Kelsey, we really emphasize a cross-disability approach to not just design, but to, uh, you know, how we prepare for our future application, our, our lottery, our operations. Uh, and when I say cross-disability, it means thinking about a diverse set of needs that people with all different types of disabilities may have. So whether that is folks with, um, cognitive or intellectual/developmental disabilities, who will benefit more from certain types of lighting. Um, that may also apply to folks who are deaf or hard of hearing. We also talk about how to design buildings, um, with wayfinding tools, so that people with all different types of disabilities, including someone who may be blind or low vision, will be able to navigate the space. Um, and also, you know, access - universal design beyond just the physical building also looks like making sure that our leases and, uh, all of our documentations are not just in English and in the diverse set of languages that are spoken in the neighborhoods we're building in. But also that we use that we have plain language, uh, uh, lease agreements.

And so I want to plug that we just launched the [Housing Design Standards for Accessibility and Inclusion](#) and this, uh, is a set of design elements for multifamily housing across all areas of development, from design approach to physical spaces, material, selection, amenities, outdoor

spaces, to onsite staffing, and it really applies across disability approach. And to go to your original question, Alli, like I really work at the Kelsey to ensure that, and they were already doing this, but to ensure that disabled people are co-leading and co-creating all of the efforts that we do. And this, that applies to these housing design standards, which I encourage your listeners to check out, um, at <https://thekelsey.org/design/>, uh, and really excited to, um, to have these standards helped to advance what we're talking about today.

Jacky: One of the things that I think is really important is when we've been talking about equity and inclusion, it really means, going to people who've been doing the work. And I'm so excited to hear the approach that the Kelsey's using. Uh, because again, the biggest lesson I learned through all of this is that, you can think you're doing all the right things, but in reality, it just doesn't work when it's actually implemented. And by listening to people who have used the housing and can talk about what they need, that's how we can solve these problems.

Alli: We're in a huge housing crisis in this state, and honestly, in this country in general. How did we also end up in a housing crisis that is specific to the housing that we build for people with both physical and cognitive disabilities?

Allie: First, you know, we are where we are today because of an overt history of housing policy that really perpetuates both, uh, racism and ableism. Ableism being the oppression against people with disabilities. Those histories are distinct, but they also overlap in how we see that, uh, disproportionately, people of color with disabilities are even more acutely impacted by the housing crisis. And, you know, we talked earlier about why the Kelsey explicitly talks about inclusion, uh, in housing that is not segregated, separate or specialized. And that is a particular, um, result of the fact that this country for, uh, generations funded institutionalized housing for people with disabilities who needed support, supportive services. When I say people with disabilities, it could mean many different types of disabilities, including mental health disabilities, that the government funded institutions. And understandably so, um, these institutions were places where there was, um, a lot of, um, abuse, violence. There was a, uh, people, resident, people with disabilities did not have autonomy, did not have choice or, um, in terms of how they lived their lives. And so because of incredible advocates, um, there was, uh, a, in a lot of ways these institutions closed down.

Uh, we could have a whole episode on the nuances of what happened after, um, but I'll say in brief that after the, um, the closure of a lot of those institutions, there are still institutions that exist today. Um, that take form in a lot of different ways, but there was no, the federal government never then said, okay, what is community-based accessible, affordable, integrated housing gonna be now that we've closed these institutions? There was no commensurate investment in, um, the housing that all of those folks deserve and need. And there was, um, an investment in supportive services, there's still a huge need to increase supportive services. And at the Kelsey, we, our advocacy efforts specifically, you know, uh, follow both those paths of, how do we ensure that people have the services that they need in their own homes, as well as the housing. So here we are today, where like, you know, as I said before, we have hardly any, uh, accessible housing stock. We have a situation where less than 12% of people with intellectual and developmental disabilities rent or own their own home. We have 14 million people with disabilities in their families who worry about housing every day. Um, and we have in the Bay Area, um, over 55,000 individuals just with developmental disabilities who are impacted by the crisis.

You know, what I'll say is that as we, as we come here today, how do we both support people to stay in their own homes who do have housing, and at the Kelsey have a focus on how do we ensure that we create the housing that's still is needed, so that people with disabilities and people without

disabilities can live together in community. And that people with disabilities who have higher support needs, um, have homes where they can live and thrive with the supportive services that they need. And this cannot be done without, you know, looking at both the, how do we undo this history of both racist and ableist housing policy, and how are we proactive about the policies we're creating today at all levels?

Jacky: And the only thing I would add to that. Again, as you'd already said, you know, we shut down all these facilities in the eighties because you know, when Reagan closed down facilities and we didn't create a replacement housing. But that whole notion of what does it mean to build housing for people who are able bodied, so that it's exclusive. When I think of, you know, I worked on a development in the private sector side, it was a new urbanist development, and it was trying to densify. So it was building very compact housing and it was going up. And it was new urbanist, so it had all these cute little porches, which meant stairs. So to introduce the idea of, well, how would somebody. How would somebody get up those stairs? Well, ramps. Well, we don't want ramps because that looks unattractive. Well, how do you design a building to make it easier or home to make it easier for people to get in so that you, in fact, don't need your ugly ramp, if that's what you think it's unattractive. So people won't buy it. So there's a big fear in the market side that the changes that need to be made will be too drastic or don't fit the design aesthetic. And therefore, I'm not willing to do it because I'm trying to target a certain market. And frankly, that's not my market anyway. Right?

And it doesn't recognize what we've already said is that it is most likely, as we all age and we are living so much longer, our bodies are holding out so much longer. And people are getting more and more disabilities as they age. And so it is so narrow-minded to think that people don't want to stay. I know, I have an aging mother it's like, she's like, don't move me. I'm here with her now, 90 years old. And the last thing she wants to do is to be moved! And had we thought of, well let's be at the forefront of thinking about what she's going to need through her entire lifespan, we wouldn't be here. And that's the other piece that we need to be thinking about the market, especially the baby boomer market that is getting old, that there is a demand for first-floor masters with bathrooms on the master floors. So I think we're beginning to see more change, but a lot of it had to do with, no one will buy it.

Allie: Yeah. And at the Kelsey, we, we continue to prove that accessible housing can also be more attractive housing and you see that in our design. And that's also why, what we focus in on the Kelsey is being, is how can developments that are designing right now, how can we, how can disability-forward solutions be embedded from the start? Because that's where you realize quickly that, it doesn't cost a whole lot more. It actually can be beneficial, not just to the future residents, um, but also to the market, because if it's done in a way that that is very much possible, it can be very attractive. And I think it speaks to this broader cultural shift that needs to happen around going, like there's such a compliance, fear-based idea of, perceptions around disability and access, and we're not going to create the communities that we all wish to live in if that's how, if that's the mindset we're going into it with.

One thing I want to touch on too, is we want to make sure that we're building housing also that is affordable, and center those who have the deepest need for affordability. Um, when you asked earlier, like how does this crisis, housing crisis disproportionately impact people with disabilities? And there's a disproportionate number of people with disabilities who sole source of income, uh, is [SSI, so Supplemental Security Income](#). And there is no housing market in this country where anyone who, whose sole source of income is SSI, can they afford rent market rent. In San José specifically? Uh, you would need to spend 268% of one's SSI check, which is not possible, for a one-bedroom.

And, uh, 233%, uh, for an efficiency unit. And so the Kelsey, both in our development, as well as the policy changes that are needed, have to be inclusive to folks who need extremely low-income, uh, units. And, uh, we're able to do that, but it's, so it's been so challenging and we still have large gaps, um, in funding, uh, because we have yet to have the, both the market conditions, as well as the policy conditions that enable housing that can realistically be affordable to people, uh, with disabilities, including folks whose sole source of income is SSI.

And just to like add a little bit, I just need to say that people with disability, who needs supportive services in order to live in their own homes, often have to stay on Social Security in order to qualify for those services. And so our system really creates a poverty trap for people with disabilities and many folks, but particularly people with disabilities. Uh, and so, um, we want to create community living for all people, uh, and how our current system allows that is that people often have to remain on SSI. And so how do we, you know, have a guiding light of this, this poverty trap being dismantled while at the same time, creating housing now that people can afford who need to be on SSI, um, in order to receive services in their own homes. And that's some of what we aim to do, uh, at the Kelsey.

Jacky: Can you just give us a sense of what an SSI payment is for one person in Santa Clara County?

Allie: For your listeners, if you're curious, there's a really helpful project that is run by the [Technical Assistance Collaborative called Priced Out](#), and it maps out the housing crisis for people with disabilities, particularly those who are living solely on SSI. And you can look at, so in 2021, in California, you can look at the housing market. So I'm looking at San José Sunnyvale, Santa Clara. The assigned monthly payment is \$954.71.

Alli: That's your entire SSI payment just on rent.

Jacky: Yeah. I mean, there's, there's not a one-bedroom, market rate that's going to rent for... In the affordable housing industry, we would say somebody pay, making an affordable payment if they're paying something like 30% of their income. So in that \$900 range, we can say they would need to find something at \$300 to make it affordable. As you said, there's nothing in the market that is available for \$300 a month. And you know, it's hard for me as a director of housing to also know that the majority of our affordable housing apartments are on the highest ends of the affordability. We don't have nearly enough of the affordable housing that extremely low-income people need. Now over the last few years, we have shifted that policy, but what it means, and I think why it's challenging for cities, because the numbers and the demand is so great, people get wrapped up, uh, wrapped around how many units are you producing? But what is the level of affordability that we're achieving? I think is an important question to ask as well. Because at some point, if all we did was affordable units at the highest end, because they were also required the least amount of subsidy, we're never going to help or make a dent in addressing the issues that we've been talking about today. And that's why, even within affordable housing, we really need to focus on the diversity of incomes and why in San José we've put a more focused approach on extremely low-income. You know, 45% of our funding is going towards extremely low-income apartments, because we are so far behind in producing these apartments that are so greatly needed.

Alli: And just to like, follow on that. Why is this type of housing, whether it's specifically for a disabled community or just like affordable housing in general, why is this housing so expensive to them?

Jacky: All housing right now in the Bay Area is expensive to build. It's an issue of our land costs are expensive here, because we're high demand areas. Our labor costs are expensive. There's a, there's a shortage of labor now, there's a shortage of, uh, materials. It costs less to construct when you build at a certain height. But if you really try to increase the density, you move from lower cost wood to more expensive steel, and it takes time and time is money. And then affordable housing is even more expensive because you're not just borrowing from one bank. You have to use multiple sources of financing, that requires attorneys and financial consultants. And so it just adds to the full cost of the housing as well. And so they're just these multiple factors that continue to make it expensive. And we really need, you know, as an industry in affordable housing, how to create more lower cost housing, but that is still quality housing. So, of course we're looking at modular housing, which is essentially built off site and then comes in and gets assembled on a site. And there are certainly shared housing models where multiple people are living in one apartment. Uh, we've seen that actually on the market rate side, the affordable isn't designed, our financing structure doesn't recognize that type of housing. So we'd have to make modifications there.

Allie: I think, um, what I would just add, uh, as someone who is newer to the world of affordable housing development, the bottom line is like, at the Kelsey, uh, we need the funding, right? And the, to re to be - these sources are increasingly so competitive and the way that the criteria, some of the criteria of, who is competitive for funding, there has yet to be really a commitment to, uh, disability and access in the criteria, uh, whether at the state and federal level, where being disability-forward makes us more competitive. And so that is also a part of some of the policy and advocacy work we're doing is how can, with the current conditions at bay, how can we both increase the pool? Um, so that there's more funding for all affordable housing, particularly, um, deeply affordable housing. And then also, how can we create incentives so that developers across the board realize, oh, if I'm going to be more competitive, if I go beyond minimum accessibility requirements, then I'm going to do that. And like, that's going to be, of course from a, from a, uh, an advocate's perspective of me, like, yeah, that's going to create more housing that's going to be more accessible to more folks with and without disabilities. But for them it will be like, oh, well, it'll be more competitive, I'll, I'll be more competitive for the funding. And at the Kelsey, we're always thinking about, you know, ways to embed disability-forward solutions into the systems that, um, are, are so increasingly competitive.

Alli: What is available in terms of funding at local, state and federal level to build, affordable, accessible housing in places like Santa Clara County and San José?

Jacky: So, you know, um, the county still has [Measure A](#) and, uh, much of Measure A is dedicated towards ELI housing. And certainly when they've been doing permanent supportive housing, they, um, are trying to make as much accessible as possible. But again, not quite positive, it's a hundred percent. On the city side, we have [Measure E](#) uh, again, the City Council passed a measure that said 45% of our funding has to go to, uh, extremely low-income housing. In San José we have a [Commercial Linkage Fee](#), we have an [inclusionary housing policy](#), uh, that can provide some additional funding. And certainly the state continues to release funding for housing. We've been very fortunate over the last couple of years that there has been more dollars that are getting created, are being released for housing. And certainly the Biden administration is looking at, uh, how they can increase housing resources.

But again, we're playing this huge catch-up game. It is just not nearly enough, and we don't have the requirements that we need to ensure that the housing that we produce, even if it's ELI will be made available to people with disabilities, and again, understanding the breadth and depth of those disabilities, we're still under, you know, the guidelines that really, they have limited amounts of accessible housing, uh, with not a lot of desire. At this point, but we're hoping to change it. And I

mean, I think that's the new vision is we can do something about it. And so I'm excited of the work of the Kelsey and being able to take advantage and use that work, which is why you produced it, uh, to see how we can move in the direction to support the Kelsey's efforts. You know, why is it so hard to finance, I mean, why don't you talk about the Kelsey's experience in getting financing? You guys didn't get funded this last round, right?

Allie: Yeah. And that was, that was because of the flawed, uh, bond cap situation at the federal level with the Low-Income Housing Tax Credit program. Um, and we're, we're hoping that, um, you know, it, wasn't just the Kelsey. It was so many units across the state who were ready to be built and they were stalled. And that means that another year or two goes by where those future residents don't have their future homes. Um, and so, you know, the state, uh, is doing its best to, to compensate for, uh, the, the flaws at the federal level right now. Um, but for the Kelsey Ayer Station and the Kelsey Civic Center, it's been, uh, as you said, a layering of all these different funding sources, local state, federal, uh, and that has a set of advantages and challenges. And then of course, we had to, um, we've had amazing opportunities, thankfully for gap financing, which has been, it's been the only way that we've been able to advance this particular model of affordable, accessible, and inclusive housing for people with and without disabilities. Um, and that has a range of income levels included, um, that includes people with disabilities who sole source of income is SSI. Um, and so we're, um, doing all we can to continue to, to get this housing up as soon as possible, uh, and doing that advocacy needed so that it's not as challenging right now and in the future.

Thanks so much to Allie and Jacky for joining me on today's episode. To learn more about the Kelsey, please visit their website at www.thekelsey.org.

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You can follow the Housing Department on social media. We're on [Twitter](#) and [Facebook](#) at S J city housing. If you have questions or comments about today's episode, please send them to housingcomms@sanJoseca.gov. Our artwork is by Chelsea Palacio. Dwellings is produced by me, Alli Rico, and Jeff Scott of the Housing Department.