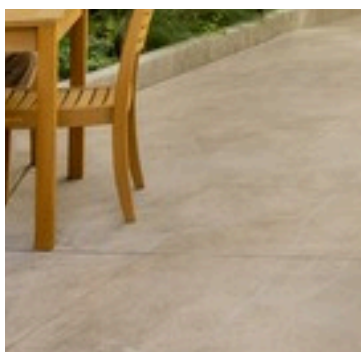
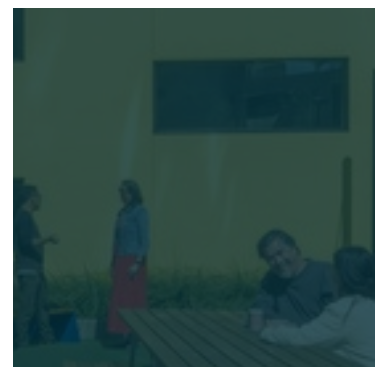
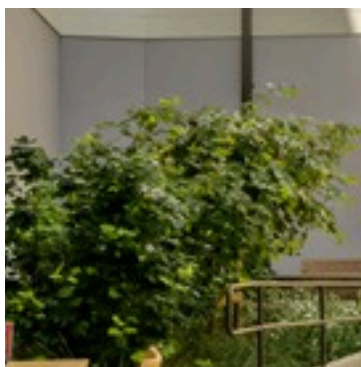
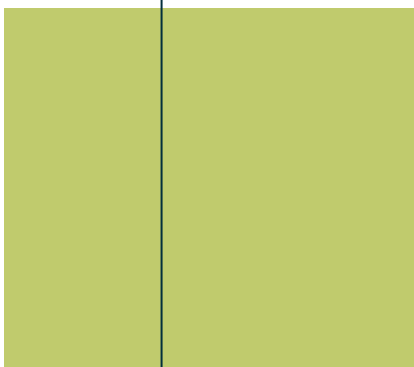
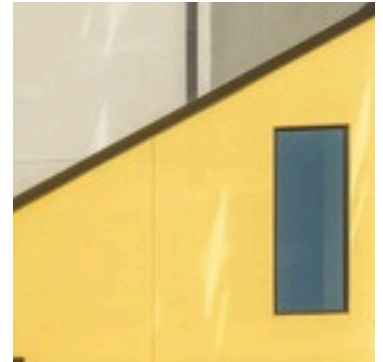
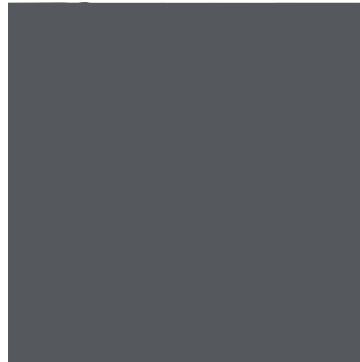


2025

Impact Report

**STRONGER PLACES,
STRONGER LIVES**

RCD creates and preserves affordable housing for people with the fewest options, to build community and enrich lives.



Explore More



A message from our Executive Director

I am proud to share that 2025 was the most productive year in RCD's history for adding to the affordable housing stock. We brought 446 apartments online and welcomed 900 residents to new homes, each of them experiencing the difference that stable housing makes. Among them: a Madrone Terrace resident whose accessible apartment gave her space to recover through cancer treatment; a Maudelle Miller Shirek Community resident who, after living in a van with his son, now has the stability to teach free engineering classes to underserved students; and a Rick Judd Commons resident whose Resident Services Coordinator helped her and her young daughters stay housed through a period of job insecurity.

While we celebrate reaching 100% occupancy at all five of our new communities across the Bay Area, we are also acutely aware of the work ahead. With over 15,000 people applying for just 275 of our new apartments in the first half of 2025, the demand for the homes we create and sustain remains urgent.

None of RCD's impact would be possible without your support, from the residents we assisted with food distribution when their benefits were threatened, to the thousands of Alameda County residents reached through our community health and empowerment programs and partnerships. Together, we are ensuring that more families, seniors, and individuals find the stability and hope that begins with an affordable home and a supportive community.

Yours in community,



Dan Sawislak
Executive Director



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**IMPACT
SNAPSHOT**

897

Residents moved into new homes

446

New permanently affordable homes

Supporting Our Residents



At RCD, creating affordable homes is only the beginning. In 2025, we continued to grow our capacity to serve our community by expanding services and programs that help residents build stable, thriving lives. Our Resident Services Department grew to 15 staff members, our largest team ever, and launched new programs in five cities across the Bay Area, including Madrone Terrace (pictured above).

We now serve nearly 5,000 residents through direct services and reach over 1,200 more through mobile programs. In 2025, RCD’s Resident Services Coordinators delivered 12,000 service hours and a total of \$197,829 in cost savings to residents through benefits navigation, service referrals, and rental assistance.

AMPLIFYING RESIDENT VOICES

With the addition of two new members in 2025, RCD now has three residents serving on our Board of Directors, deepening the role of lived experience in our organizational governance.

We also supported residents in exercising their civic power, hosting voter registration tables at twelve RCD properties and helping more than 40 residents register to vote.



BUILDING COMMUNITY, CELEBRATING CONNECTION

RCD’s Resident Services team hosted National Night Out events at nine properties, bringing 343 residents together with community partners.

66%

Residents accessed RCD Resident Services

52

Active Resident Services programs

12,000

Service hours delivered to residents



RCD’s Alecia Elliot (left) and Mei Sze Phung (right) at Sparking Connections 2025.



A resident of Madrone Terrace joins RCD and partners to celebrate the Grand Opening.



INVESTING IN RESIDENTS' FUTURES

In 2025, RCD awarded scholarships to seven RCD residents from Antioch, Concord, Oakland, and Richmond. These students are pursuing higher education in biological sciences, computer engineering, nursing, film, and cosmetology. Paul (pictured above with his family) is training to become a Barber at Cannbello Academy and Mele (pictured below with RCD Board Member, Kattye Giles) is studying nursing at Nightingale College.

PROGRAM SPOTLIGHT

"We just had a representative from Chase's Community Outreach team come and run a session on financial management. The session kicked off with folks making vision boards about their values. Participants were asking a lot of questions; they were really engaged and eager to come back. We're excited to do it again next month!"

- Fabian Ontiveros, RCD Resident Services Coordinator at Madrone Terrace in Emeryville



ESSENTIAL RESOURCES, ESSENTIAL RIGHTS

RCD affirmed our commitment to the safety of immigrant and undocumented residents by distributing resources in multiple languages across all properties that outline constitutional protections during interactions with immigration enforcement, such as the right to remain silent or seek an attorney. We also trained Resident Services Coordinators to serve as knowledgeable points of contact for residents navigating complex changes to public benefits.

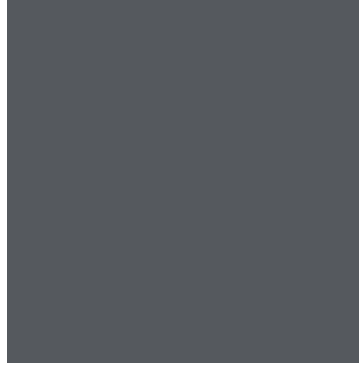
\$197,829

Cost savings to residents through benefits navigation, service referrals, and rental assistance

When emergency pandemic-era SNAP benefits ended in fall 2025, many RCD residents faced sudden food insecurity as their monthly benefits dropped by \$90 or more per person. In 2025, RCD responded by expanding our food distribution partnerships and increasing the frequency of on-site food programs, ensuring that families who had come to rely on those additional resources didn't fall through the cracks.



RCD's Mika Lane (left) and Olivia King (right) celebrate the Grand Opening of Madrone Terrace and the new Resident Services program there.



Real Estate Development

2025 was an extraordinary year for RCD. We celebrated the completion and opening of five major affordable housing developments, including Maudelle Miller Shirek Community (pictured above) near RCD’s office in Berkeley, welcoming over 1,000 residents into brand-new, permanently affordable homes across the Bay Area. These new RCD community members include families, seniors, and individuals transitioning out of homelessness.

From Berkeley to San Jose, we added 446 deeply affordable apartments to our portfolio while breaking ground on two additional communities that will bring 192 more homes online in the coming years.

Every ribbon-cutting, every set of keys handed to a new resident, and every new construction start is another way we at RCD are fulfilling our mission: creating vibrant, connected communities where everyone has the opportunity to thrive.



446
New affordable apartments

5
New developments

1,000+
Residents welcomed home

70+
Apartments with supportive services for formerly homeless residents

5
Cities served

With five new developments coming online in 2025, RCD now owns and operates 67 affordable communities across the Bay Area.

WELCOMING RESIDENTS HOME ACROSS THE BAY AREA

MAUELLE MILLER SHIREK COMMUNITY



Maudelle Miller Shirek Community in Berkeley is named in honor of the eight-term City Councilmember and civil rights activist who championed the rights of older adults and low-income residents. Located directly across from the Ashby BART Station, this vibrant mixed-use development includes 87 homes for nearly 200 residents, including 12 residents who previously experienced homelessness. One new resident, **Luis, shared his gratitude** for his new apartment after he and his son experienced a long period of homelessness. The ground floor includes approximately 1,992 square feet of community-serving commercial space occupied by the **nonprofit Healthy Black Families**. At the Grand Opening last spring, RCD was joined by Ms. Shirek’s family and Ayanna Davis (*pictured below, center*), who led us in a ceremonial pouring of libations.



87
Apartments

199
Residents

RICK JUDD COMMONS



Rick Judd Commons in Concord is named in honor of Richard Allan Judd, a long-standing RCD Board member from 2004 until his passing in 2021, whose career as an activist and attorney was dedicated to affordable housing and tenant rights. Rick’s wife, Linda Agerter (*pictured below, cutting the ribbon*), helped us honor his life and legacy at the Grand Opening last summer. This five-story development made history as the first newly constructed affordable housing to open in Concord in over 20 years. 13 of the 62 total apartments are reserved for formerly homeless households through the No Place Like Home program, with dedicated on-site supportive services provided by Contra Costa Behavioral Health. One of our new residents, **Destinee, shared how vital RCD’s Resident Services were for her** when she was temporarily laid off in fall 2025.



62
Apartments

114
Residents

BELL STREET GARDENS

Bell Street Gardens in Fremont, RCD's largest development to date, transformed the 1970s-era Islander Motel into 126 deeply affordable homes through adaptive reuse. The motel was brought down to the studs and a third floor was added to deliver 79 renovated and 47 newly constructed apartments ranging from studios to 3-bedroom family units. The gardens that give this community its name (*pictured below, middle*) provide green space for residents to gather, children to play, and families to connect with nature. [Watch this CBS segment featuring a new resident, Michelle](#), sharing how joyful she felt when she learned she would have a new home at Bell Street Gardens!



126
Apartments

218
Residents

MADRONE TERRACE

Madrone Terrace in Ashland transformed a once-underutilized site into 79 deeply affordable homes, a full-service community center, and an on-site daycare. This milestone reflects nearly a decade of RCD's community development work in the Eden Area. RCD was joined by nearly 100 partners and supporters, including Alameda County Supervisor for District 4, Nate Miley (*pictured below giving remarks*), to celebrate the Grand Opening last fall. The ground floor houses the Ashland Roots Center (*pictured below, left*) and an affordable daycare operated by Hayward Area Recreation and Park District (HARD), who will complete the adjacent 3.2-acre Ashland Grove Park in fall 2026. With nearly \$5.8 million in AHSC grant funding, the project delivers new bikeways, safer sidewalks, crosswalks, and pedestrian lighting. Located just half a mile from Bay Fair BART, Madrone Terrace provides homes for 190 people, including 88 children. Twenty homes are reserved for people who were previously unhoused, supported by on-site services from LifeLong Medical Care. When [Cat moved into Madrone Terrace, the stability of her new home provided crucial support](#) as she navigated cancer treatment.



79
Apartments

190
Residents

NELLIE HANNON GATEWAY

At the prominent intersection of San Pablo Avenue and 37th Street in Emeryville, 90 households and **Emeryville Citizens' Assistance Program (ECAP)** have found permanent homes at Nellie Hannon Gateway. From their new ground floor commercial space (pictured below, right), ECAP, a nonprofit founded in 1985 by former Emeryville Councilmember Nellie Hannon (pictured below, center left, with Emeryville Mayor Kaur, center right), continues providing nutritious food and essential services to over 300 families daily. 45 households with special needs, including exiting homelessness, receive comprehensive on-site case management services through RCD's partnership with LifeLong Medical Care. Artist Joaquin Newman's spectacular 8,000-square-foot mural (pictured below, left) wraps the entire building; a vibrant landmark visible from I-580.



90
Apartments

144
Residents

CONSTRUCTION NEARS COMPLETION IN OAKLAND

77
Apartments

190+
Expected Residents



LONGFELLOW CORNER

Construction is almost complete at Longfellow Corner, located on the prominent corner of Martin Luther King Jr. Way and MacArthur Boulevard in Oakland, just three blocks from MacArthur BART Station. This new community will soon welcome 77 low-income individuals and families, including 34 households transitioning out of homelessness, and activate the neighborhood with 2,500 square feet of community-serving commercial space on the ground floor. Designed with residents and the planet in mind, Longfellow Corner is on track to earn a GreenPoint Gold rating recognizing its sustainable, energy-efficient design.



TWO NEW COMMUNITIES UNDERWAY IN WALNUT CREEK AND SAN JOSE



93
Apartments

200+
Expected Residents

CIVIC CROSSING

Last September, RCD and its partners (*pictured above, center and right*) broke ground on Civic Crossing in Walnut Creek. Together we are transforming a former gas station into 93 deeply affordable homes in downtown Walnut Creek, a 0.6-mile walk from BART and just a block away from the Iron Horse Regional Trail. With the City of Walnut Creek championing affordable housing in this high-opportunity neighborhood, the project advanced through streamlined, ministerial review under Senate Bill 35. Civic Crossing will provide homes for 30 people transitioning out of homelessness, and the ground floor will include 2,600 square feet of commercial space and a generous 8,500-square-foot courtyard designed for connection and community. The building will also unlock broader mobility and opportunity with a \$9.9 million grant from California's AHSC program. Widened sidewalks, new bike lanes, safer crosswalks, and modernized bus shelters with real-time signage will make it easier for residents and neighbors to move through the area safely.



99
Apartments

200+
Expected Residents

LUPINA

RCD and its partners (*pictured above, center and right*) celebrated the start of construction at Lupina. Located at 797 S. Almaden Avenue in the Guadalupe Washington Neighborhood of San Jose, this six-story, mixed-use development will deliver 99 deeply affordable rental homes for families, including 25 households transitioning out of homelessness. The ground floor will feature a new childcare center serving infants, toddlers, and preschool-age children, **operated by Kids First Academy at affordable rates**, and 3,300 square feet of open space along S. Almaden Avenue. The building is located near the Virginia VTA light rail station and Downtown San Jose, providing residents access to local and regional amenities.

SACRAMENTO, HERE WE COME

RCD recently acquired our first property in Sacramento County, which will bring 74 affordable apartments to Power Inn Road in an unincorporated area near Elk Grove. In our most recent strategic plan, RCD identified a goal to expand into a new geography, building on our successful growth in the South Bay. After evaluating several regions, Sacramento emerged as the ideal choice. Sacramento's market conditions will allow us to maximize our impact to create more affordable housing due to lower costs in the region.



LOOKING AHEAD

In 2025, RCD unlocked funding to begin construction on 290 new affordable apartments and major rehabilitations on 220 existing affordable apartments in 2026. This includes 1740 San Pablo in Berkeley, (pictured below, top), Thornton and Post in Fremont (pictured below, middle), and Clara Gardens in Santa Clara (pictured below, bottom), which together will provide new affordable homes to over 650 people.





Policy and Advocacy

In 2025, RCD leveraged our on-the-ground expertise to shape housing policy at every level of government. In coalition with our partners, we translated our individual and collective development and service experience into policy wins that will benefit communities across California for decades to come.



SECURING \$800 MILLION ANNUALLY FOR CLIMATE-SMART AFFORDABLE HOUSING THROUGH 2045

RCD's advocacy helped shape California's newly adopted Cap-and-Invest framework, which guarantees \$800m annually for the Affordable Housing and Sustainable Communities (AHSC) program through 2045, the most significant long-term funding commitment in the program's history. To make the case for continuing this landmark climate-and-housing program, RCD organized tours of our successful AHSC-funded developments, giving legislators an up-close look at the program's benefits: reduced emissions, expanded transit access, and thousands of affordable homes. Madrone Terrace (*pictured above, top*) and Nellie Hannon Gateway (*pictured above, middle*) are just two of eleven RCD communities that have benefitted from the AHSC program.

28

Policy priorities engaged

57

Policy letters submitted

12

Public comments given

BREAKING DOWN BARRIERS TO HOUSING ACCESS

As a leader of the Non-Profit Housing Association’s Permanent Supportive Housing Work Group, RCD anchored an effort to develop high-consensus best practices in implementing Coordinated Entry, the system through which individuals experiencing homelessness are matched to housing and other resources. The Working Group’s recently released Coordinated Entry Best Practices brief will help advocates across the state improve housing access in their own communities. We look forward to announcing another major outcome of this work in early 2026.



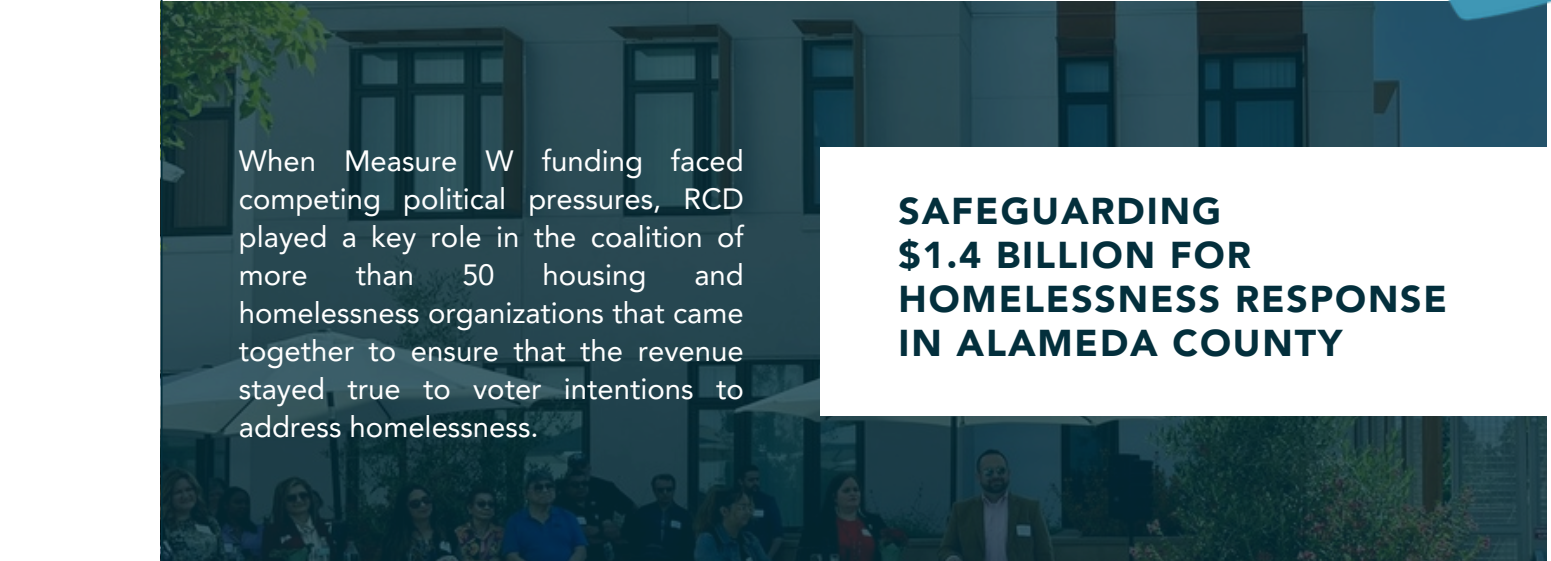
When Measure W funding faced competing political pressures, RCD played a key role in the coalition of more than 50 housing and homelessness organizations that came together to ensure that the revenue stayed true to voter intentions to address homelessness.

SAFEGUARDING \$1.4 BILLION FOR HOMELESSNESS RESPONSE IN ALAMEDA COUNTY

IN OUR BACKYARD: DRIVING LOCAL POLICY TO PRESERVE AFFORDABLE HOMES

RCD partnered with Berkeley Councilmember Igor Tregub to introduce a resolution studying a transfer tax exemption for rehabilitating affordable developments. The referral item was unanimously approved by Berkeley City Council, and the policy is now being studied by City staff. A transfer tax exemption would unlock critical reinvestment dollars to enable RCD and other mission-driven nonprofits to renovate aging buildings, improve resident amenities, and extend affordability for decades to come.

Last summer, Berkeley Mayor Ishii (pictured left) joined RCD to celebrate the Grand Opening of Maudelle Miller Shirek Community, one of thirteen RCD communities in the City of Berkeley.

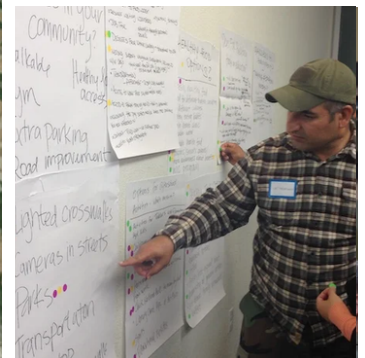
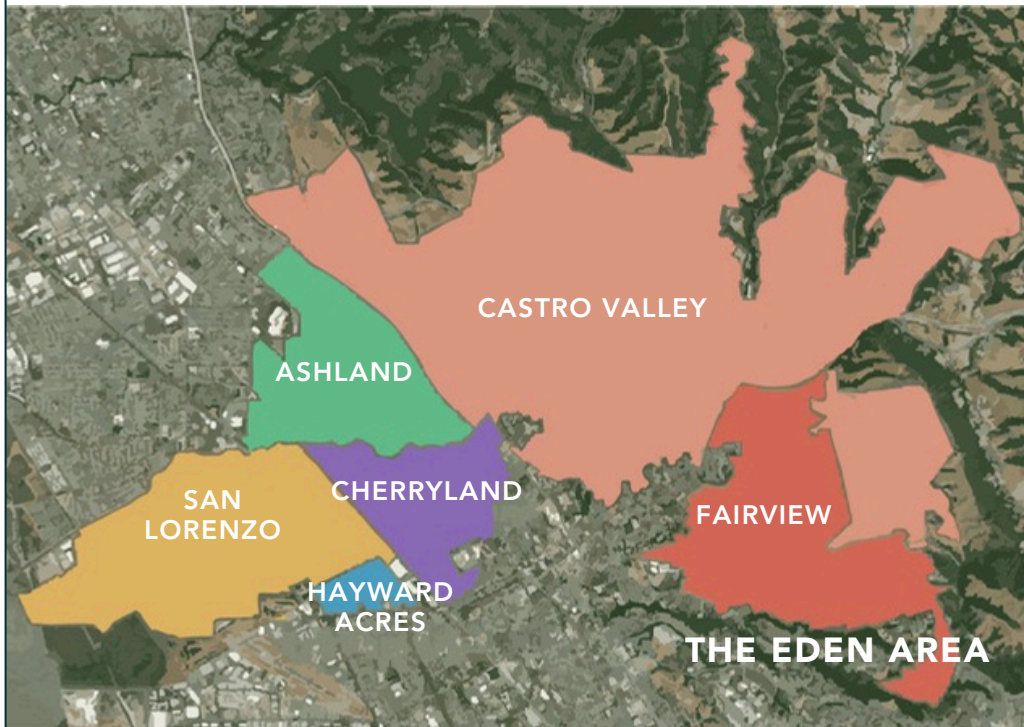


Investing in Communities



RCD's Community Development department strives to build safe, healthy neighborhoods by developing resident leadership, supporting community-driven solutions, and collaborating with stakeholders to expand services and policies that meet local needs. In 2025, we continued to co-lead two local groups, the Eden Area Communities Collaborative and the Eden Power Collective.

CONTINUING OUR WORK IN URBAN UNINCORPORATED ALAMEDA COUNTY



For nearly a decade, much of RCD's Community Development work has centered on the Eden Area, which encompasses the unincorporated communities of Ashland, Cherryland, San Lorenzo, and Hayward Acres in Alameda County. Here, RCD staff lead collaborative initiatives that center resident voices, strengthen resident leadership, and expand services and investment in the community.

Pictured top right: Ana Rasquiza, RCD's Director of Community Development, facilitates Our Budget! Our Say!, a community conversation in Ashland, where residents brainstormed priorities for equitable and transparent investment across unincorporated areas.



Pictured above, right: RCD's Community Development team alongside organizers who have been instrumental in our work in the Ashland area.

2,500

Residents reached during 54 workshops and tabling events

100%

Served in their native language

85%

Recipients of programming were women



EDEN POWER COLLECTIVE: SCALING COMMUNITY-LED SOLUTIONS

In 2025, the Eden Power Collective (EPC) established itself as the first organization of its kind in urban unincorporated Alameda County. Co-led by RCD and Eden United Church of Christ, the EPC trains local Promotoras, or community health workers, who know the community best. In 2025, they hired their first Promotoras staff: 3 full-time and 2 part-time Promotoras. EPC's growth demonstrates what is possible when professional expertise and grassroots leadership unite to drive local solutions.

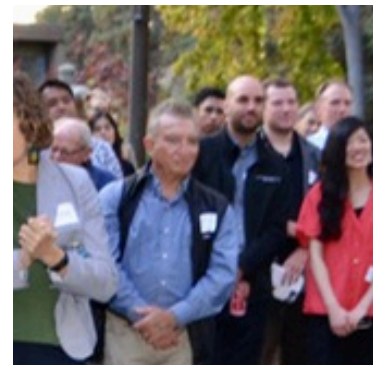
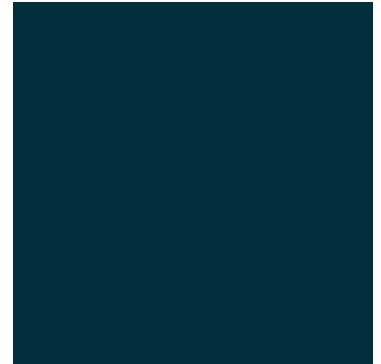
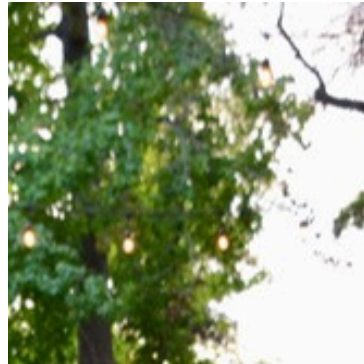
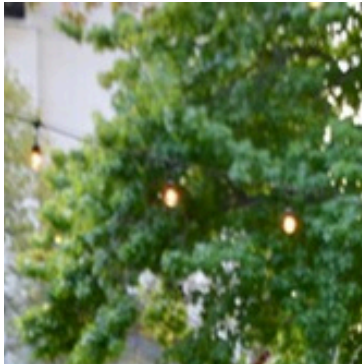
In 2025, EPC reached over 2,500 residents through 54 workshops and community events (pictured above, left), with 100% of programming delivered in participants' native languages. [The results](#) speak to the power of culturally responsive, trust-based programming.

EDEN AREA COMMUNITIES COLLABORATIVE: BUILDING MOMENTUM



The Eden Area Communities Collaborative (EACC) gained significant traction in 2025, its first full year of operation. Building on nearly a decade of RCD's co-leadership of the Ashland Cherryland Healthy Communities Collaborative, the EACC restructured this work into a collective impact model that aligns residents, elected offices, nonprofits, and county agencies around shared goals.

Funded primarily by the California Accountable Communities for Health Initiative, the EACC's impact in 2025 focused on three priority areas: promoting access to healthy food, engaging community members in decision making, and promoting safe and sanitary housing and neighborhoods.



Thank you



[Give today!](#)



rcdhousing.org

RCD's success wouldn't be possible without the incredible network of partners, supporters, and advocates who believe in the power of affordable housing to transform lives and strengthen communities. From construction workers to community organizers, from local officials to resident leaders, from long-time supporters to new advocates, each of you plays a vital role in creating a constellation of community across the Bay Area.

Thank you to everyone who makes this work possible. Together, we're creating lasting change: one home, one resident, one neighborhood at a time.