



**New housing, Oakland**  
Photo: Karl Nielsen

## Chapter 5: Conclusion

**Since 2018, BAHFA has moved from an ambitious idea posed by housing stakeholders to an established regional organization actively advancing the 3Ps.** Now, after several years of hard work and determination to create a better system, BAHFA is poised to take its next step – seeking unprecedented affordable housing resources for the nine-county Bay Area. With voter approval of a regional GO bond, BAHFA will help produce more housing, protect vulnerable residents, heal systemic inequities, and respond to climate change.

BAHFA will be precedent setting. As California’s first regional housing finance authority, it will bring together new tools and resources that have never before been available for collaborative deployment across multiple jurisdictions. By using its unique combination of powers and revenue to coordinate policy, create innovative financing programs, and provide technical assistance within an Equity Framework, BAHFA can remake how the Bay Area meets its interconnected challenges and help to secure its continued vibrancy.

This Plan has been shaped by the communities, individuals, and organizations that have shared their vision for what BAHFA can become and the more equitable and affordable Bay Area it can make possible. These voices will continue to be essential to BAHFA, ensuring that the foundation set in this Plan can continually be strengthened to meet the needs of the region for generations to come.