FIVE YEARS AGO when we opened our doors we did so with a very clear goal in mind. We wanted to train and empower community members across the state to successfully improve their quality of life. For us that meant we would work with organizations who were talking with California’s poor and working class families and communities of color to help them research the root causes of social ills that their members wanted to address, develop policy that would work toward eradicating those problems, and ensure that those affected would have the skills needed to gain the attention of elected officials and other decision makers and move their agenda for community improvement forward.

Five years later we have seen that vision come to life. Throughout this report you will read about exciting leadership development programs, broad coalitions, impactful policy innovations, new messaging strategies that reframe the public debate on everything from budget battles to the housing crisis to the intersection of racial and economic injustices, and community mobilizations into the streets as well as to the ballot box.

We at ACCE Institute are so proud of the work that we have accomplished and the wins we have helped secure for California’s low income communities and communities of color, but we know our job is just getting started. We continue to work with community members and organizations daily to discover emerging social issues and tackle them from the ground up. Here’s to another action packed 5 years of social justice progress.

In Solidarity,

Christina Livingston
Executive Director, ACCE Institute

The mission of the ACCE Institute is to improve the lives of low income and working families in California by carrying out and supporting work that fosters community improvement and robust civic participation.
**ACCE Institute** has a network of 8,000 grassroots leaders and supporters in target neighborhoods across California. We organize from the ground up to give community members the tools and knowledge to mobilize their neighbors and develop, lead and win campaigns.

Neighborhood by neighborhood, ACCE Institute community activists fight for policies and programs to improve their communities and raise the voices of every day Californians.

Locally we work to develop leadership, increase civic engagement and empower working families. ACCE Institute leaders are making a real impact—replacing a toxic factory across from a school in South Los Angeles with community-centered development, engaging low propensity voters of color in San Diego, and working to reduce foreclosures and bank blight in the Bay Area.

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**STRENGTHENING COMMUNITIES ACROSS CALIFORNIA**

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**ACCE BY THE NUMBERS**

8,000+ Activists

6 Offices

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“Here is no group in California that we enjoy partnering with more than ACCE. When we partner together—as we have on the CA Homeowner Bill of Rights and various ReFund CA initiatives—it’s almost as if we’re one organization. We fit together like puzzle pieces to kick butt and get stuff done. No group organizes on the ground better than ACCE. No group has a more passionate and committed staff and community base. No group is more fun to work with. I love these people!”

—Eddie Kurtz, Executive Director, Courage Campaign
AT THE INTERSECTION OF RACIAL & ECONOMIC JUSTICE

ACCE Institute leaders take on injustices anywhere they show up even if that requires them to grapple with fierce opposition. They challenge Wall Street giants and the unequal distribution of wealth and power in our state.

Yet all too often, the siloed nature of social justice fights force us to think of ourselves as a worker, homeowner, parent, or person of color individually as opposed to as full complex beings. This piecemeal approach to winning change not only does not reflect the reality of people’s lives and communities, but it does a disservice to our efforts and fails to maximize what we can and should be winning for our communities.

We know that combining economic and racial justice not only propels our cause, but propels our community to see issues and fight for change holistically as a true extension of themselves and their every day lives.

Beginning in 2013, the ACCE Institute made an explicit decision to take time to dive into the intersection of racial and economic justice. In leadership retreats with ACCE Institute leaders and staff, and in neighborhood community meetings around the state, we spent time diagnosing the problems in our economy and our state from a racial and economic justice lens. We then worked to build out a framework that guides our issue campaign fights—rethinking the impact of our issues, building campaign demands with a racial and economic focus, and making sure our campaign decisions more adequately take on the major issues our members face. This effort has significantly enhanced our ability to contribute to movements addressing systemic racial injustice.

BUILDING A RACIAL AND ECONOMIC JUSTICE FRAMEWORK

ACCE Institute Racial and Economic Justice Team

110 staff & leaders trained

Political education guide

Tools for the field

Kit Vaq, a community member in Oakland:

“Now our leaders statewide have a shared analysis on how racial and economic justice work together. In Oakland, we saw this play out in our work around raising the minimum wage. The low wage workers organizing to raise their wages are almost all people of color. By making this connection, it helped us shape our campaign.”
RAISING THE VOICES OF EVERYDAY CALIFORNIANS

The ACCE A-Team is a transformative training program that develops leaders in the classroom and in the field into neighborhood organizers and campaigners motivated to expand the people's movement.

A-Team trainings focus on 3 critical organizing components:

- We provide training on the nuts and bolts of organizing—from how to recruit members to running a comprehensive campaign.

- We build the organizer brain—teaching models of social change, how to work in coalition, what is power and how to build it, and the important intersection of race and economics in our fights.

- We spend time on personal and community transformation—taking leaders through a process that allows them to build and own their vision of what it looks like to win and how to push each other and themselves in getting there.

When Denise Davis first met an organizer with ACCE Institute, she hadn't imagined herself being a leader in her neighborhood, but she wanted to see changes in her community so she went to a meeting and became more and more involved. She took part in A-Team Trainings in 2014 and said this about her experience:

“"A-Team made what we were already doing a whole lot easier. We broke down all the organizing skills, and learned how to knock on doors and talk to people. I'm always talking to my neighbors now. These are skills that help us get stuff done in our neighborhood. We just did an action to stop an illegal eviction, and we can do that because now we know how to talk to people we meet about ACCE, and we know how to get them involved."
FIGHTING BACK AGAINST WALL ST
TAKING OUR MAIN STREET

ACCE INSTITUTE IN ACTION

600 families kept their homes

$18.2 million in principal reduction—
$3 million in LA alone with 100 loan modifications

$7 million for local programs through blight legislation

30 policies moved in 6 localities & statewide

California has suffered approximately 1.3 million bank foreclosures since 2008, and many more are coming as tens of thousands of homeowners face higher interest rates and payments as their modifications and home equity lines of credit reset. In the low and moderate income communities where our leaders live, homeownership has been the way in which families have managed to build up some equity and savings and create stability and opportunity for the next generation.

This hard-earned wealth has been, and continues to be, ripped away by predatory practices—foreclosures and the buy-up of foreclosed homes by outside speculators looking to extract further profits.

ACCE Institute has been working to help save homes for working families, retain and restore community wealth, and build sustainable, diverse communities for the long term.

SAVING OUR HOMES & RESTORING COMMUNITY WEALTH
A multi-strategy approach to regaining control of our neighborhoods

DEFENDING HOMES

ACCE Institute works with homeowners who are defending their homes, offering support with a range of tactics. This on-the-ground work has led to more than 600 families keeping their homes and reducing collective mortgage principal by more than $18.2 million.

Our leaders have helped build the home defenders movement led by brave homeowners and their supporters who have boldly taken back their homes. The ACCE Institute has taken the public fight directly to the doorstep of the banks and forced accountability from HUD, Fannie Mae and Freddie Mac.
SAFEGUARDING TENANTS

In cities across the state ACCE Institute is working with tenants to preserve affordable rents, ensure responsible housing development, tackle slum housing conditions, and prevent evictions. In San Francisco, ACCE Institute has helped keep families in their homes by fighting the abusive use of evictions through the Ellis Act. Leaders have stood up to demand local cities hold slumlords accountable, and have fought to ensure developments include affordable housing units not just luxury units and first source hiring programs.

ELLIS ACT EVICTIONS IN SAN FRANCISCO

Daniel was born and raised in San Francisco, residing with his mother at the ten unit apartment building in the Mission where she has been a resident for thirty years. In 2013, the residents of the building were served with an Ellis Act eviction from their building’s new owner, offering them money to leave their home, but not nearly enough for housing in San Francisco’s Mission where rent averages $3,000 per month.

Eight of the ten units refused to leave, deciding to unite and organize to save their homes. “My first instinct was to take the money, but then I realized we couldn’t find another place to live. I realized that all of these things were happening across San Francisco, this buzz word – gentrification.” Together with ACCE and legal support from the Tenderloin Housing Clinic, tenants organized to put public pressure and legal pressure on the owner.

After months of pushing back, including seeking ways to buy back their apartment building on their own, the apartment owner gave in, selling to a responsible owner who immediately rescinded the evictions, fixed the problems in the building and agreed to open up the option for residents to buy back the building if he decided to sell in the next two years.

PRESERVING OUR NEIGHBORHOODS

AVERTING GENTRIFICATION

FIGHTING SLUM HOUSING

AFFORDABLE HOUSING

STOPPING EVICTION

PROTECTING RENTS
VICTORY: HOME OCCUPATION

“(The bank) kept saying ‘we can’t do anything. Your case is closed.’ Our stand was, ‘No, we’re not leaving. This is our home. We worked hard for it and we’re just not going to leave.’”—Rose Gudiel

Rose Gudiel shared her Southern California family home with her parents and brother, but fell behind on payments in 2009 when tragedy struck. Her brother Michael, who was helping contribute to the mortgage, passed away unexpectedly. At the same time, Rose was furloughed at her job with the California Economic Development Dept. because of the state revenue crisis.

Her loan servicer, OneWest Bank, refused her late payment of two weeks, forced her into a loan modification process, subsequently rejected her, and Fannie Mae proceeded to foreclose. Rose and her parents refused to leave their family home of 7 years. After weeks of escalating actions, the Occupy LA movement joined ACCE and Rose, 200-strong, in a march to the Bel Air mansion of OneWest CEO Steve Mnuchin and a day later at the Pasadena office of Fannie Mae. The story received coverage in LA Times & the San Gabriel Valley Tribune. A day later Rose received a letter from the bank offering a loan modification.

EXPOSING WALL STREET’S ABUSIVE & FRAUDULENT BEHAVIOR

Multi-State Mortgage Settlement. ACCE Institute was critical in working with California Attorney General Kamala Harris in holding out for a more robust settlement against the banks. We launched Californians for a Fair Settlement—a state coalition to keep the pressure on AG Harris. Our work paved the way for a stronger settlement, exposed the banks’ abusive and often fraudulent behavior, and raised up the voices of impacted families.

Rise of the Corporate Landlord. Post foreclosure, ACCE Institute has worked to expose and combat the buy-up of California neighborhoods by large institutional speculators—often private equity funds—who are gaining control of large portions of local communities. We are holding these speculators accountable to fair rents and to paying their fair share in the local economy while also working to open the doors to local first time homebuyers being shut out of the market by cash buyers.

Changing the Narrative & Exposing Wall Street. ACCE Institute has produced almost a dozen reports with key labor, policy and community allies, documenting the real impacts Wall Street’s imposed housing crisis has had on families and the local and state economies.
GOING ON THE OFFENSE & CHANGING THE GAME

ACCE Institute has been working to proactively defend our neighborhoods and restore community wealth by developing and advancing policy and groundbreaking legislation to safeguard the rights of homeowners, to hold Wall Street accountable, and to change the current rules so that they work in favor of communities, not Wall Street.

“REVERSE EMINENT DOMAIN”, GROUNDBREAKING LEGISLATION. Eminent domain has all too often been used to push poor and working families out of their homes. We’ve helped pioneer an innovative use of this law to do the opposite—keep people in their homes. In 2013, ACCE Institute in Richmond, CA captured the attention of the nation, launching a campaign with Mayor Gayle McLaughlin to stand up to Wall St and use eminent domain to acquire troubled mortgages that banks and investors have been unwilling to fix. If this program succeeds, it could help over 600 Richmond homeowners get modified, sustainable mortgages with principal reduction. Other cities across the country are following Richmond’s lead and pushing for this program, including Newark, NJ, San Francisco and New York City.

CA HOMEOWNER’S BILL OF RIGHTS. Following the multi-state Attorney General Mortgage Settlement with the banks, ACCE Institute helped develop the policies that became the Homeowner’s Bill of Rights in California, ensuring that it had the strongest language in the country to prevent foreclosures, saving tens of thousands of homeowners from foreclosure.

FIGHTING BANK BLIGHT. Tired of the banks using their neighborhoods as a dumping ground, ACCE Institute stood up to demand that they clean up or pay up! With key partners including OCO, SEIU 1021 and the CommunityReinvestment Coalition, we pushed the City of Oakland to pass the Vacant Property Registry Ordinance in June 2010 and held the City’s feet to the fire on enforcement, generating more than $2 million in additional resources to the city, some of which has been allocated toward the city’s Foreclosure Prevention Fund. ACCE Institute has also worked with cities across the state to develop similar legislation, with policies now in place in Los Angeles and in Richmond also generating revenue and cleaning up neighborhoods.
SAVING OUR CITIES: “REVERSE EMINENT DOMAIN” IN RICHMOND

As of 2013, 46% of Richmond homeowners were underwater and the foreclosure crisis had cost the city $242 million in 2012 alone.

In 2013, through the work of ACCE Institute leaders together with Mayor Gayle McLaughlin, the City of Richmond, CA voted to move forward with a policy that would give it the power to stand up to Wall Street and use eminent domain to acquire underwater mortgages and help keep families in their homes—the first city to do so.

Richmond ACCE Institute was critical to developing this policy and educating stakeholders, and organizing hundreds of impacted homeowners.

“It is the community that is driving this program and the homeowners that have so much to lose. Today is an opportunity for us to move to the next step and show our strength not to bow to Wall St.”

CHANGING THE NARRATIVE & EXPOSING WALL STREET

ACCE Institute has produced almost a dozen reports with key labor, policy and community allies, documenting the real impacts Wall Street’s imposed housing crisis has had on families and the local and state economies.

ACCE Institute has helped bring back over $30 million to local communities and has played a key role in statewide coalitions that have secured billions to refund vital California services—from higher education, to health care, to neighborhood city services.

Californians continue to suffer from the Great Recession and massive disinvestment that is preventing economic growth, reducing economic opportunity, forcing our most vulnerable populations to endure needless pain, and permanently damaging future prospects for our children.

ACCE Institute has been successful in helping Shift the Narrative About Who Is to Blame for this crisis. As the driver of Refund California, a coalition of more than thirty organizations, we have advanced corporate accountability campaigns that raise needed revenue, preserve and expand affordable housing and raise the floor on wages and benefits.

**REFUNDING OUR STATE**

We have been one of several groups leading the coalition to reinvest in services to our communities and mobilize Californians.

**MILLIONAIRES TAX:** a tax increase on California’s wealthiest

- Campaign moved Governor for a Stronger Prop 30 for Californians
- $7-9 million per year in revenue for schools & services
- Large-scale voter Education and Mobilization
- 10,000 Student-led March in Sacramento

**FIGHTING FOR $5 BILLION MORE IN THE CALIFORNIA BUDGET**

- State budget fight to reinvest in education and health and human services
- Led charge for state Oil Extraction Tax legislation (not yet passed)
- Contributed to an increase in the 2015 allocations for health & human services
- Shifted the narrative about the role of corporate spending, particularly of Big Oil, in the capitol
LOCAL BANK ACCOUNTABILITY

LOCAL BANK ORDINANCES. We moved and helped pass a series of banking ordinances in 2012 requiring banks to disclose key information—rates of foreclosure, lending to small businesses and participation in predatory lending schemes—giving cities and activists tools to hold banks accountable if they want taxpayer money. Los Angeles, Oakland, San Diego, San Francisco

Ending Predatory Interest Rate Swaps. Up and down the state we have worked with key partners, including SEIU public employees, to end predatory loan swaps that are allowing the banks to siphon off taxpayer money. We have helped draft local legislation and seen millions in public funds recouped including $43 million saved through San Francisco Asian Art Museum restructured swap

- LA City Council passes legislation calling for renegotiation of swap costing the city $65 million in fees for the next 41 years
- Oakland City Council passes ordinance to terminate swap costing $4 million annually in fees
- We protected money to serve low income transit riders in the Regional Transportation Plan by addressing the Bay Area’s Metropolitan Transit Commission and its transit agency partners’ $73 million in interest rate swaps. We released a report with transit partners about the more than $235 million transit agencies are overpaying each year in interest rate swaps across the country.

PROPERTY TAX ACCOUNTABILITY. ACCE Institute brought back $35 million in new revenue to Los Angeles and San Francisco Counties by holding banks and commercial building owners accountable to pay their fair share. We forced proper assessment of bank-owned properties and got commercial real estate giant Brookfield Office to pay the proper tax assessment level, winning $10 million per year more for education and critical services in LA County.

FIX LA CAMPAIGN

ACCE Institute is rethinking how we organize in a city to fight and win for our communities. Our community—labor partnership in Los Angeles, the FIX LA Campaign, is coalescing our collective power to win for workers, reinvest in our neighborhoods, restore vital services, and keep in check the power of banks and corporate interests in our cities and with taxpayer dollars.

Together with SEIU 721, ACCE Institute is driving a winning coalition of over 20 labor, community and faith-based organizations to Reclaim Revenue, Restore Services, Create Good Jobs, and Ensure Public Safety.

Our Victories: LA Swap Motion calling for the renegotiation of a bad interest rate deal that will cost the city more than $65 million. Blight Registry holding banks accountable for maintaining vacant foreclosed homes, potentially recovering millions per year in bank-related abatement costs.

Our Streets Not Wall St.
EXPANDING HEALTH CARE ACCESS FOR ALL
LOS ANGELES
SAN DIEGO
CONTRA COSTA
SAN FRANCISCO
SACRAMENTO

15,000 canvassed
5,000 surveyed
800 enrolled

IMPROVING ACCESS TO HEALTH CARE

All families should have access to quality healthcare, but the sad reality is that California, prior to Obamacare had the seventh highest uninsured rate in the country. ACCE Institute worked to educate and help enroll Californians, contributing to a 50% decline in uninsured in the State. ACCE Institute continues to work for Health Care for All to:

- Protect our communities from deep budget cuts to health care programs at state and local levels
- Educate decision-makers about the urgent need for healthcare for undocumented immigrants through the Health Care 4 All coalition
- Help our communities access services making sure they know what is available and how to get coverage

GIVING OUR CHILDREN THE OPPORTUNITY TO SUCCEED

ACCE Institute community leaders are organizing in their local schools and community colleges to bring parents, students, and teachers together to improve education and give every student the opportunity to succeed.

LOS ANGELES SCHOOLS. Parents and students organizing with ACCE Institute are working with teachers to develop the school plan for the new Maya Angelou Community High School, and established a restorative justice discipline policy aimed at supporting at-risk students and reducing suspensions

CALIFORNIA COMMUNITY COLLEGE ORGANIZING. In a new innovative organizing effort, ACCE Institute is partnering with community college students, teachers, and union members to train and support students in organizing for immediate improvements on campus and statewide efforts to adequately fund higher education.

MOBILIZING THE VOTE IN CALIFORNIA

ACCE Institute has worked up and down the state door knocking and phone banking voters and connecting the issues that matter most to them with the importance of voting. Electoral organizing is just one part of our year-round organizing to secure real wins for our neighborhoods. We don’t just parachute in before an election, we organize and win on issues every day making us a trusted messenger.

ACCE Institute’s reach during elections includes 66,000 voters in our geographies from San Diego to Sacramento. We have engaged voters in statewide and local issue campaigns winning new revenues and beating back attacks. We focus on increasing participation among communities of color, talking to and turning out unlikely voters in our communities.

VOTER UNIVERSE

San Diego/Chula Vista: 12,500
Los Angeles: 20,000
Oakland: 12,500
San Francisco: 8,000
Richmond: 8,000
Sacramento: 5,000
ACCE Institute leaders are working to address the many challenges facing their neighborhoods that have seen a history of disinvestment and marginalization. We are working to ensure that our communities are strong—fighting for good jobs and demanding responsible development, safe communities and investment in our neighborhood infrastructure.

Lifting Up Workers: Minimum Wage, Paid Sick Days and Worker Justice

In 2014, ACCE Institute was part of winning coalitions in Oakland, San Francisco and San Diego raising the minimum wage across California and securing paid sick days—for thousands of workers.

$15 in San Francisco—$12.25 and Paid Sick Days in Oakland—$11.50 and Paid Sick Days in San Diego

ACCE Institute is a key driver in the fight to lift up LA workers and raise the minimum wage to $15 with Paid Sick Days in 2015. We will also be working hard to defend our victory in San Diego as the new law faces a referendum challenge in 2016.

wins for our communities

$9m+ in job training in SF & Oakland

2,000 new jobs in Oakland and 4,000 potential jobs in Richmond

420 new affordable units in SF

$300,000 per year in local grants in Richmond
COMMUNITY BENEFITS AGREEMENTS

In San Francisco, Oakland and Richmond, ACCE Institute and its partners have won community benefits agreements with developers, hundreds of units of affordable housing and tens of thousands of good jobs.

The UC Berkeley Richmond Bay Campus will be the biggest new development Richmond has seen since the shipyard was built during World War II. ACCE Institute is organizing Richmond community members to make their voices heard—calling for living wage jobs, local hiring, and an anti-displacement fund to help our community.

In 2008, a landmark community benefits agreement was signed between community groups and the private developer Lennar, which continues to be the only privately signed agreement in San Francisco for one of the largest urban development projects in the country. The agreement guarantees that 32% of the housing units will be affordable, over $8.5 million for targeted job training, local hiring, and $27 million for affordable housing initiatives to benefit District 10 residents. The development, which is breaking ground in 2015, is expected to generate over 5,000 new jobs.

San Francisco Hunter’s Point ■ Berkeley Global Campus at Richmond Bay ■ Oakland Army Base

RIDERS FOR TRANSIT JUSTICE

ACCE Institute leaders are organizing to ensure transit accessibility and affordability. Through the Riders for Transit Justice Chapter community members are fighting for civil rights in transit. We are pursuing legal challenges to discriminatory funding, organizing transit riders, and educating decision-makers through listening tours. We are also creating good local jobs through an AC Transit Jobs Policy won by the Revive Oakland Coalition on AC Transit construction work. Our efforts have led to a family friendly stroller policy on AC Transit buses and a decrease in bus fares last year.

OAKLAND ARMY BASE REDEVELOPMENT

ACCE Institute leader Shirley Burnell is a long time West Oakland resident and former employee of the Oakland Army Base before it was shut down in 1999. She was part of the Revive Oakland! Campaign, a coalition of ACCE Institute and other key labor and community partners to ensure the tens of millions of taxpayer dollars spent to rebuild the former base went towards good jobs and a revitalized West Oakland.

“West Oakland had been a thriving community when other West Oaklanders had jobs here, but today, it’s entirely different. People don’t have jobs, they can’t support their families. We don’t have a grocery store, a bank, a drug store. With redevelopment, we can look forward to all those things, and to reviving the community’s spirit.”

—Shirley Burnell

PROJECT LABOR AGREEMENT ■ LOCAL HIRE ■ LIVING WAGE ■ COMMUNITY OVERSIGHT COMMISSION ■ REPORTING REQUIREMENTS FOR ENFORCEMENT ■ BAN THE BOX ■ JOB TRAINING & JOB RESOURCE CENTER
ACCE INSTITUTE FINANCIALS

BUDGET ALLOCATION Average 2010-2013

REVENUE
Oct 1, 2010 - Dec 31, 2011: $2,170,316
Jan 1, 2012- Dec 31, 2012: $2,483,398
Jan 1, 2013 - Dec 31, 2013: $2,257,474
Jan 1, 2014 - Dec 31, 2014: $2,069,460

MAJOR FOUNDATION AND UNION SUPPORTERS
Abelard Foundation
Akomadi Foundation
American Federation of Teachers
Arca Foundation
Ben & Jerry’s Foundation
California Community Foundation
The California Endowment
California Federation of Teachers
Community Health Academy
Communities for Public Education Reform
(“Public Interest Projects”)
Cummings Foundation
East Bay Organizing Committee
Firedol Foundation
Friedman Family Foundation
Ford Foundation
Haas Institute
Hawthorne PNC Family Wealth
Health Access Foundation
Law Foundation of Silicon Valley
Liberty Hill Foundation
Needmor Foundation
New World Foundation
NoVo Foundation
Oakland Sustainable Neighborhood Initiative
Panta Rhea Foundation
Piper Foundation
Proteus Fund
Public Policy and Education Fund of NY, Inc.
Rockefeller Family Foundation
San Francisco Foundation
San Francisco Bay Area Labor Foundation
SEIU 721
SEIU 1021
Silicon Valley Community Foundation
Solidago Foundation
Solidaire Foundation
Tides Foundation
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