

TOO HIGH A PRICE:

LWVVC Affordable Housing Study 2000-01

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About This Report

This report on affordable housing in Ventura County was researched and compiled by a committee of the Ventura County League of Women Voters during 2000-2001. Each committee member researched one or more cities in the County, mainly through reading and interviews (see the list of sources on page 9). The committee studied six cities thoroughly, but studied Moorpark

and Camarillo less deeply, and Fillmore and Port Hueneme minimally. Dora Crouch, the committee leader, prepared background information, researched housing laws, and wrote the conclusion and other connective material.

The Ventura County League of Women Voters is a non-partisan group experienced in conducting local studies. In March, committee members made presentations to the five League units in Ventura County, devoting an hour or more equally to general county-wide information and to local information. In the fall of 2001, the League will make presentations to the County Board of Supervisors, to city councils and their planning staffs, and to the general public. This published report will be available to all interested parties.

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Abstract

In this local study, the League of Women Voters, Ventura County, asks what is affordable housing? Who needs it? Who provides it and how? What policy issues are related to the provision of housing? After nearly a year of study, we provide some answers to these questions, recommendations for action that are based on pre-existing positions of the California and National Leagues, a synopsis of laws relating to

housing, a basic glossary, and a list of our sources. The data include comparative descriptions of housing in the cities of Ventura County, in the county as a whole, and in its unincorporated areas. Statistics are as of March 2001.

What is Affordable Housing?

Two definitions dominate the field: realtors use the term to describe housing for moderate income people in Ventura County- a family of four with an annual income between \$55,000 and \$78,000. HUD's definition is expressed in terms of 60% of the median income. In Ventura County, the median income stands at about \$71,000.

But the differences among cities in the county show an unequal distribution of wealth and, therefore, of housing. The concentration of ethnic and racial populations further complicates the situation in cities as different as Thousand Oaks and Fillmore.

Ventura County's population is 750,000. Of that population, 57% are white, 2% black, 6% Asian and 34% Latino. Ratios vary from 28% white and 70% Latino in Santa Paula to 76% white and 16% Latino in Thousand Oaks. Mostly white are Camarillo, Moorpark, Ojai, Simi Valley, Thousand Oaks, and Ventura. Only Port Hueneme is half white and Latino. Oxnard is 62% Latino, 21% white, and the rest "other." Fillmore is close to Santa Paula's percentages.

Correspondingly, the *average income per capita* varies from a low of \$13,632 in Santa Paula to \$32,932 in Thousand Oaks. In terms of *income per household* of a family of four, Santa Paula's is \$35,565 compared to Moorpark's \$83,282.

Only 31% of the county's residents can afford the median priced home. Existing houses now average \$278,000 while new houses are in the \$400,000s. In 2000, 6542 homes were sold in the county; in March 2001, 907 homes were on the market *Only one unit in approximately 40 (2.6%) of the county's 248,500 units is for sale at one time, and rental vacancies are running at 1%*. For many decades, a 5% vacancy rate was thought to be essential to preserve choice in the housing market and to avoid homelessness. In most California communities today, the vacancy rate hovers close to 1%.

Needs

Unincorporated Ventura County is projected to grow by 2032 households between 1998 and 2005. 4831 poor residents in unincorporated areas overpay more than 30% to as much as 80% of their income on housing. And these are living in the low rent districts

Groups with special needs for housing - the homeless, disabled, elderly, large families, and

farmworkers - are best considered in terms of the whole county. These groups suffer from over-crowding, overpaying, or living in substandard conditions, even when they have a roof over their heads. Fifteen percent of the rural population consists of large families (five persons or more) who need larger units.

Seven percent of Ventura County's population, is estimated to be homeless. One-third of the homeless are mentally ill. The disabled number about 30,000, with 1632 of them unable to work. In 1990, 63,005 residents were 65 and older with 8005 living in unincorporated areas, many of them below the poverty level. Figures may be higher 11 years later.

Disabled or elderly persons may live in small group homes in every residential zone, and in larger homes in all residential and commercial zones, with conditional use permits. The County Housing Element identifies 94 suitable parcels.

Farmworkers make up 5% of Ventura County households but 29% of very low income households. Of the 35,181 farmworkers in Ventura County, 7758 work full-time, 14,726 are seasonal workers, and 12,697 are full-time migrant workers. The increase of labor-intensive crops (e.g., strawberries have tripled in acreage in the last 20+ years) is responsible for a greater influx of farmworkers. Many farm workers find housing in mobile home parks and farm labor camps, often in overcrowded, substandard, and market-level rental housing, primarily in Oxnard, Santa Paula, Fillmore, Ventura and unincorporated areas.

**Projected Annual Production Shortfall by County
(Projected Avg. Annual Household Growth -
Projected Avg. Annual Production)**

County	Projected Avg. Annual Production Shortfall
Alpine, Amador, Calaveras, Colusa, Contra Costa, Del Norte, Glenn, Humboldt, Inyo, Kings, Lake, Lassen, Marin, Mariposa, Mendicino, Modoc, Mono, Napa, Nevada, Placer, Plumas, San Francisco, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, Yuba	-250 (surplus) to 500 shortfall
El Dorado, Madera, Merced, Shasta, Solano, Yolo	500 to 1000 shortfall
Alameda, Butte, Fresno, Imperial, Kern, Monterey, Orange, Sacramento, San Benito, San Joaquin, San Luis Obispo, San Marino, Santa	1000 to 5000 shortfall

Barbara, Santa Cruz, Sonoma, Stanislaus, Tulare, Ventura	
Riverside, San Bernardino, San Diego, Santa Clara,	5000 to 20,000 shortfall
Los Angeles	20,000 to 30,000 shortfall

Derived from California Department of Housing and Community Development chart.

Legally, the Southern California Association of Governments' (SCAG) numbers are intended to account for unmet or existing needs and for future growth from both natural increase and immigration. Since SCAG does not insist on figures and plans for unmet needs, the cities spend little energy and few words on this problem. Consequently, the research committee considers the municipal and SCAG figures for "needs" to be incomplete.

For example, Camarillo needed 2921 units for low income and poorer households in 1995; *but in spite of not having built that many and in spite of growth in population, the city is now said to need 419 units.* Ojai was assigned 220 units in 1995, built 62, and now claims to need 100. During the 1990s, unincorporated areas of the county built only 14 new moderate income units for seniors, none for lower income.

Planning for affordable housing is hampered by the fact that Ventura County cities, like most in California, do not have accurate lists of available sites for infill, as this information is neither mandated nor rewarded by the state. Ojai has done the most thorough job of identifying such sites, designating 67 acres for single family dwellings (SFD) and five acres for multi-family dwellings (MFD). In addition, 76 acres in Ojai of underutilized land includes 69 acres for mixed use and 7 acres for MFD (304 units).

The county 2000 land-use survey detailed that available land for housing within city limits ranges from 3154 acres in Moorpark, where limits and City Urban Restriction Boundary (CURB) may coincide, to 40 acres in Port Hueneme. Every city has some empty land within its borders; the county average is 1125 acres. Available land inside CURBs averages 824.8 acres.

Housing the Poorest in Ventura County

The Ventura County Housing Authority provides units for the extremely poor, who are mostly single-parent families and elderly persons. Countywide figures show 1314 households in Housing Authority buildings, 3243 with vouchers, for a total of 4557 households. Families must apply and receive a voucher in the community where they reside, but can spend it wherever they find affordable housing.

**1994-96 Job Growth Exceeds Housing
Growth in All of the State's Large Counties**

County	Ratio of New Jobs to New Housing Units
San Francisco	15.8-to-1
San Mateo	10.8-to-1
Los Angeles	9.4-to-1
Santa Clara	8.6-to-1
San Diego	5.4-to-1
Alameda	5.4-to-1
Orange	4.7-to-1
California	3.9-to-1
Sacramento	3.2-to-1
San Bernardino	2.9-to-1
Riverside	2.4-to-1
Ventura	2.3-to-1
Contra Costa	2.2-to-1
Fresno	1.2-to-1

Oxnard houses the largest numbers of the poor; 1600 households hold Section 8 vouchers and 780 households live in Housing Authority buildings. People wait three years for 3- or 4-bedroom units, somewhat less for 2-bedrooms. Housing Authorities in separate jurisdictions house 1863 more; the waiting period is two- to five years, with longer waits for bigger families. Santa Paula has one-fifth the population of Oxnard but is second to Oxnard in the numbers of households served, with 555 on vouchers, 152 in a Housing Authority building, and another 500 households on a 2.5- to 5-year waiting list.

Policy Issues

One of the reasons the League of Women Voters studied the issue of affordable housing was its close tie to our previous study of welfare reform in the county (1998-2000). Lack of affordable housing, we found, was one of the major barriers to being able to support one's family. Only 10% of families leaving welfare in Ventura County receive housing assistance. 30% of the homeless in our state are families with children, and in numerous counties up to 50% of homeless adults are working full-time. Even middle class incomes cannot pay for the median price residence (\$267,000 in January 2001 for a used house).

Several factors influence this problem. One is Proposition 13 (from the 1970s), which limited property taxation and changed local government financing. Further, the state

government now takes 86 cents of every property tax dollar. The decrease of tax revenues discourages local governments from approving housing developments, reasoning that cities are unable to afford extending services to new residents. Needing funds, cities switch to encouraging commercial building to get increased sales tax; this is called the "fiscalization of land use."

Another significant factor is that population and jobs have grown without proportional increase in housing. The 1990s added 3 million people to California and 400,000 new jobs, but not the housing for an increased population. (See chart on page 6.) Until the 1990s, half of housing was multi-family units (MFDs). But in the 1990s only 25% of new construction was MFDs. Federal tax law changes reduced the attractiveness of MFDs for investors. The result was a precipitous drop in rental housing. Also contributing to this shortage was the increase of litigation about MFD construction deficiencies, making builders reluctant to embark on apartment complexes.

Government assistance such as bond issues for low income housing has drastically decreased in the last 20 years. Building fees multiplied to compensate for lost taxes, while requirements and documents for housing became more complex. Consequently, fewer developers were willing to take on the task, especially that of building for low income households.

The "not in my backyard" (NIMBY) attitude creates another problem. The anxiety that affordable housing will lower neighborhood property values, although not based on fact, can be persuasive. Because many residents do not want housing growth near their homes, it is harder for developers and communities to plan and locate affordable housing. Furthermore, appeals during the permitting process add costs to construction.

Since WWII we have built suburbs; the negative side of that suburban dream is sprawl, lower density land use, and housing shortages. We drive longer distances to work, shop, worship, and find entertainment, affecting our air quality and time for family life. Automobile and freeway-based transportation is costly to both individuals and communities. But to make public transportation successful, density is required. Housing, especially multi-family housing, needs to be built near mass transit.

Omitted graphic: "California Residential Permits, 1954 - 1999"

The United States has been the only advanced industrialized nation in the world that does not provide sufficient dwellings for those living below the market economy in housing. "California's housing demand," wrote Dan Walters in the Sacramento Bee (quoted in the Ventura County Star, Feb. 22, 2001) "will continue to be a hot potato until the core conflicts are addressed and the ancillary issues such as water, transportation, meeting the housing need of the most needy, and local government financing become part of the equation."

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What can we - all of us in government, citizen action groups, education, social services, housing authorities, real estate, and the home building industry - do to relieve the shortage of affordable housing in Ventura County and plan more wisely for the future?

The Ventura County Housing Element (January 2001) suggests a *combination of density, various housing types (not just single family houses), and government subsidies*. Making contact with successful non-profit builders and finding out what more they have to offer is a good starting point. These non-profit corporations build both ownership houses (utilizing sweat equity) and rentals for a wide variety of low, very low, and extremely low income earners.

Their good quality buildings, service-enriched, with dedicated management, alleviate blight and improve neighborhoods. The following non-profit builders are cited here because they build in Ventura County and have a record of success for low income housing:

- Peoples' Self-Help Housing Corporation, 29 E. Canon Perdido Street, Santa Barbara, CA 93101 - 906-962-5152 - Presently finishing several houses in Piru, many developments in Santa Barbara County.
- Mercy Charities Housing Corporation, 1028A Howard Street, San Francisco, CA 94103 - 415-487-6825 - Sponsored by Sisters of Mercy and other religious groups. Has built or renovated over 1400 units in 17 states. Two projects in Oxnard: Casa San Juan for 63

families and Casa Merced for seniors, both at 5th Ave. and Hobson.

- Cabrillo Economic Development Corp., 11011 Azahar St., Saticoy, CA 93004 - 805-659-3791- Completed Santa Paula Apartments for seniors and more recently Casa Garcia for large families, both in Santa Paula; also builds in Ojai, Oxnard, Rancho Sespe, and Saticoy.

- Habitat for Humanity of Ventura County, 167 Lambert Street, Oxnard, CA 93030 - 805-485-6065 - Owner and volunteer-built houses in every city in the county, now that a house in Santa Paula is in the planning and fund-raising phase. Owners pay for the house only (land is donated), at no interest. Houses carry a "silent second" mortgage due if the house is later sold at market rates.

Ventura County also sponsors a Homeless Services Program (Public Social Services Agency) which may be reached at 805-933-8484, ext. 3281. In a housing emergency, call 911 free from any pay phone. Other services are offered by the Rescue Mission in Oxnard (805-487-8252, for unaccompanied men), the Salvation Army in Ventura (805-648-5031, families and single women), RAIN (79 Daily Dr., Suite 187, Camarillo, CA 93010, families), and The Turning Point Shelter in Ventura (adult mentally disabled).

Federal and State Laws Regarding Housing

Federal and State laws about housing may be divided into three main categories: Forbidden, Permitted, and Required. Forbidden are discriminatory actions against affordable housing, its residents in general, its developers, and specifically against persons because of their race, sex, color, religion ethnicity, national origin, ancestry, lawful occupation, economic class, or age. In addition, governments are specifically forbidden to deny funding such as HOME or redevelopment money, to use Historic Preservation Laws to avoid construction or to hold private meetings of a majority of the governing body.

Permitted actions are those which treat all builders the same, which change laws and zoning to benefit assisted housing, and which increase the number and size of housing sites by rezoning and increased density. Local government may declare a shelter crisis, which relaxes standards, if a significant number of residents have health and safety problems because they cannot obtain shelter.

Required actions include assisting the disabled with housing, giving density bonuses and other incentives to builders of affordable housing, and providing published information about required documents and schedules for permits. Developer fees and design review must be administered evenhandedly. Local Housing Elements must deal with existing needs and projected needs of all economic segments. In particular, cities must designate land for farmworker housing.

Glossary of Terms

Affordable housing has two meanings. Legally (according to HUD) it means housing for households earning 60% of median county income or less. In real estate parlance, it means housing that people in the moderate income bracket can afford: in Ventura County in 2000, \$50,000-75,000 annual income per household of four.

CURB refers to City Urban Restriction Boundary.

Extremely low income refers to families of three earning \$15,000 or less per year.

HOME is a federal housing fund (not an acronym).

Infill refers to housing or other construction within a city's limits that occupies or will occupy individual lots or underused buildings. Infill contrasts with the practice of building large developments on empty land.

Low income refers to families of four earning between 20% and 40% of an area's median income. In Ventura County at this time, low income families earn between \$25,000 and \$49,999 per year. Very low income refers to a family of four earning \$15,000 to \$24,000 annually.

MFD signifies multi-family dwelling(s).

Mixed-use developments contain housing and either commercial or industrial, or may be a mixture of units of various sizes and prices.

Moderate income describes households in the middle 20% of incomes; in Ventura County the range is from \$48,000 to \$75,000.

A non-profit builder specializes in building low and very low income units, including finding land, bringing together financing, selecting an architect, supervising construction, selecting tenants, maintaining the property and developing community among tenants and neighbors.

SCAG is the Southern California Association of Governments which includes Imperial, Riverside, San Bernardino, Orange, Los Angeles, and Ventura counties and all their cities. SCAG assigns housing numbers to its member governments.

Section 8 (certificate) is a federal law and money-allocation system that helps cities and counties meet the housing needs of extremely low income persons by providing apartment buildings or certificates to be spent on market housing.

SFD stands for single-family dwelling(s).

Special needs groups for housing, as legally defined, include the homeless, disabled, elderly, large families, and farmworkers.

VCOG - Ventura County Organization of Governments - consists of representatives from all cities and the county government in Ventura County, plus one representative of the public at large.

Conclusions

Figures that describe Ventura County's housing shortage vary from year to year and from agency to agency, but the trend is clear and consistent: there are fewer units each year compared with the housing needs of 60% of the population. What housing is built serves mainly the most profitable upper price brackets. Persons who are not long-term renters or owners have increasing difficulty in finding housing. As economically and politically advantaged households have moved to new towns such as Thousand Oaks and Simi Valley, and from apartments to single-family houses, the housing needs of the rest of the population have become invisible to them.

The net shortage of units amounts to at least 25% over all, but as much as 75% deficit for the lowest income brackets. The current housing shortage is the unintended result of many decisions intended as benefits but interacting negatively. For instance, reduced construction of apartment buildings, from 50% to 25% of units each year, has increased the housing shortage. Government assistance such as bond issues for low income housing and tax breaks for apartment construction has decreased during the same period. Regulatory burdens (which deter builders) have increased, mostly at the local level, stimulated by the "fiscalization of land use" and by municipal attempts to capture revenues no longer available from property taxes.

For households, incomes have not kept pace with inflation. In the last 15 years, incomes of the bottom 60% of families have declined markedly, after adjusting for inflation. At the same time, housing costs have gone up three to 10 times.

Individuals and governments are beginning to realize the social costs of this housing shortage. As an example, lack of decent housing is known to hinder children in both school success and general health.

Omitted graphic: "Percentage Change in Real Wages for Male Workers,
by Income Percentile, 1967 - 1977"

The shortage of available affordable housing in Ventura County has resulted in too high a price to pay, both economically and in terms of the quality of life we seek. Human beings have made the decisions that resulted in the present situation. Surely we can make new decisions and

achieve more equitable solutions.

Recommendations

The Affordable Housing Study Committee of the League of Women Voters of Ventura County makes the following recommendations to members, the county's citizens, and county government officials:

League members, through its Board of Directors and the Affordable Housing Study Committee who prepared this report, can

- present the findings of the League's study to county Supervisors;
- units of the League, led by an Affordable Housing Study Committee member, arrange presentations to city governments and residents;
- take local action on housing based on State and National League positions on housing;
- urge the California League of Women Voters to lobby for housing element laws with sanctions directly related to housing issues, such as prohibiting all construction until the city is in compliance with Housing Element law;
- urge National League to lobby for change in laws that require that vouchers can be used only in city where family presently resides.
- work collaboratively with other civic groups to inventory vacant and underused urban land and buildings. This inventory, which should include street addresses, present uses, present zoning, and ownership, will become a data base for infill construction. Collaborative work is also needed to educate the public about the advantages of higher density and public transportation, and in persuading businesses that lack of well-located housing at many price ranges is hampering their success.

Citizens of Ventura County, together with the League of Women Voters, can

- advocate for bonds to fund housing at the state, county, and city levels;
- seek regional, collaborative solutions;
- advocate raising the minimum wage to help workers afford adequate housing;
- insist on long-term plans in each city that incorporate various housing types and costs to meet the needs of all citizens;
- work for general agreement about criteria for subsidized housing eligibility, and

about collective responsibility for providing it to extremely low, very low, and low income persons;

- advocate municipal facilitation of the construction of low income housing, both multiple- and single-family dwellings, by reducing fees and awarding density bonuses as required bylaw;
- advocate stiffer requirements that developers either incorporate a fair share of affordable housing into their plan or pay the city a sizeable fee per unit;
- insist on inclusionary zoning and fair housing ordinances in every city and in county unincorporated areas.

The Ventura County Board of Supervisors and other elected county and city officials can take a strong lead in implementing laws and procedures that will make affordable housing available to all our citizens. They can lead citizen groups, housing providers, agencies, and housing-related organizations in this work. The need for adequate affordable housing is acute.

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Appendix A: The Cities of Ventura County

CAMARILLO

Camarillo estimates its population as of January 2000 at 63,335. Average incomes were \$72,884 per household. 26% of the city's population fell into the extremely and very low income bracket; 19% were in the high income bracket, earning from \$82,000 to over \$100,000 annually

The city's stock of existing housing units was 21,856, but projected housing stock is crucial for the 40% of people at the lower income levels. Camarillo has built 10 units for low and very low income residents, 13 mixed use units are available, and some affordable senior housing units are planned. Only 200 units are subsidized with Section 8 vouchers - an insufficient number for the extremely poor population. In addition, there are 281 senior units. 540 acres within city limits and 95 acres in the city's sphere of influence are identified for residential development; but no CURB acres are similarly identified, according to the May 2000 county study.

The issues in Camarillo parallel those in neighboring cities: a decline in federal and state housing money, inadequate numbers of non-profit housing units, and some effects of slow growth goals.

FILLMORE

The population of Fillmore is 13,197, of which 17% are people with extremely low incomes, 35% with low incomes, 31% with moderate incomes, and less than 5% above moderate incomes. According to VCEDA, average per capita income is \$13,632 while household income is \$40,184. In addition to the 3786 housing units in the city, up to 1300 are either under construction or planned.

The total number of housing units sold in 1999 was three condominiums and 114 houses. Figures for 2000 were not available. Average prices for 1999 were \$104,333 for condos to \$187,233 for houses. Fillmore's small size is reflected in the low number of units on the market in early 2001: six condos and 24 houses, ranging in price from \$150,566 for condos to \$206,174 for houses.

Within the city, 371 acres have been identified for residential development. Another 1041 acres are in the city's sphere of influence.

MOORPARK

Moorpark's population in 1999 was 29,589 (VCEDA's numbers), with income per capita at \$27,905 and per household \$83,282, the highest in the county. Residents with extremely low and very low income constituted 8.75%, low income 12.74%, moderate income 21.22%, and high income 57.32%

The number of housing units in 1999 was 9,132. Of these, very and extremely low income residents occupied 62 units. For seniors, there were 37 low income units out of 370 total. Those 37 units are "not always rented" but "held available" for people with very low incomes. Housing construction for low income residents was 22 units in 247 MFD (by Cabrillo). Approved are 1573 more units, but some 2400 houses were "on hold."

The County Housing Authority has 30 senior units here. The average length of wait in 1999 for these units was two years. Peoples Self-Help Housing is building 62 units in Rural Farm classification. Their future owners provide sweat equity; the city provides a second mortgage of \$7000-13,000 not due until sold. Owners do not have to work in agriculture.

To maintain the quality of housing, the city has the usual programs that reach a few residents: a grant (former loan) program to repair roofs and some plumbing and wiring in owner-occupied houses (\$5-10,000 grants until 1997, now loans to \$20,000). Money for these loans comes from redevelopment set-asides and from the city's Housing Trust Fund. Repairs totaled three during 1996-99, less than one per year. Repayment is deferred until resold if the owners earn a very low income.

Similarly, Mobile Home Rehabilitation loans can have deferred repayment until resold if owners earn a very low income; others repay at three percent for 10 years (bank escrow and paperwork costs are included in the mortgage). For those earning moderate incomes, there is joint city-developer funding of second mortgages (to \$30,000) held by the city, with a five-year moratorium on the beginning of repayment and loans for 10 - 15 years. If sold to a person of more than moderate income, part of the profit is repaid to the city.

Sales in Moorpark totaled 164 in 1999, 154 in 2000. In 1999, average prices were \$168,399 for condos and \$304,939 for houses, while they rose in 2000 to \$182,303 and \$346,183 respectively. Median prices rose from \$161,900 for condos and \$285,000 for houses to \$173,000 and \$322,500 respectively. In January 2001, there were 23 condos and 94 houses on the market. Land identified for residential development totaled 3,154 acres within the city.

OJAI

Ojai's population rose from 7613 in 1990 to 8211 in 1999, when per capita income was \$22,315 and per household income was \$39,247. 51.8% of the people had household incomes of \$32,000 or less; and another 15% had \$47,800, while another 26.4% had up to \$78,350. Only 6.8% had above moderate incomes of up to \$150,000.

These persons lived in 3130 units, with 28.6% of units occupied by the half of the population who are extremely low income persons, 23.1 % of units by low income persons, 17.7% for moderate income, and 30.6% of the units for the 6.9% of the population with above moderate incomes.

For low and very low income families, Cabrillo is building 25 units. The Housing Authority of Ventura County provides Section 8 vouchers for 111 very low income households; these include 10 units for handicapped or disabled persons. Most of the city's housing is over 30 years old, but is in good condition.

Data on sales from Ojai, Meiners Oaks, and Miramonte, made available by Realtor Kay Wilson-Bolton, probably represent one-half of those units on the market. At least 301 houses and four condos sold in 1999, but only 188 houses and 2 condos in 2000. The range of prices ran from \$154,000 to \$1,850,000. Sixty-one units were on the market in January 2001. Land available for residential development in the city totals 67 acres for SFD and five acres for MFD (137 units). However, the Ventura County study on vacant land (May 2000) reported 135 acres within the city and 29 acres in its sphere of influence. Ojai has identified 76 acres of underutilized land including 69 acres for mixed use and seven acres MFD with potential for 304 units, which would be more than the SCAG assignment of 220 units.

OXNARD

The 160,305 people of Oxnard divide into the following economic groups: 26% earn very low and extremely low incomes, 17% earn low incomes, 25% earn moderate incomes, and 32% earn high incomes. Per capita income is \$16,032 (VCEDA figures) and income per household is \$46,000. That is, 79,000 (53%) earn less than \$50,000 per household per year.

Residents live in 44,314 (VCEDA figures) housing units, but only 1208 units offered by private builders are priced for low and very low income affordability. Another 194 are in construction and 132 planned. If three persons (the county average) live in each of these houses, this accounts for only 4599 people. Another 780 households or about 2500 people live in Housing Authority buildings. Yet the city calculates shortages of 413 units for large families who are low income or poorer, 247 units for small families, 65 units for seniors, 231 households with female heads, and 15 units for farmworkers. Most of the 72,000 lowest income people must be living doubled or tripled up in market-level housing.

The numbers SCAG assigned in 2000 were 747 units for very low and extremely low income persons, 489 for low income persons, 505 for moderate income earners, and 507 for high income earners, totaling 3298 units. Oxnard's own goals for lower income housing during the previous

Housing Element period were 1718 units (39% of the new units); instead they achieved 763 (25%) of the new units. As of August 2000, SCAG reduced their total from 1211 to 992 units of affordable housing.

Oxnard is building most actively for the 79,000 people or 53% of its population earning less than \$50,000 a year. Still, it has only 1208 units for low and very low income earners provided by private builders, with 194 in construction and 132 permitted. If each unit houses three persons (the county average), this accounts for only 4500 people. Another 780 households or about 2500 people live in Housing Authority buildings. The remaining 72,000 must be living doubled or tripled up.

In 1990, Oxnard had the largest number of people per household in the county. Large families constitute two-thirds of those living in over-crowded conditions. This shortage is reflected in the numbers of people served by the Housing Authority here. 1600 have vouchers and 789 households live in Housing Authority buildings. Some 2200 are on the waiting list. Large families who need three or four bedrooms wait three years on average for either a voucher or a Housing Authority unit, but there is a shorter wait for a two-bedroom apartment.

The quality of low income housing in Oxnard is mixed. In spite of high density and overcrowding, some low income housing is excellent, even award-winning. The local government facilitates modernization of MFD, having awarded grants to rehabilitate 300 existing units.

The clash of demographics and economics is acute here. Only units of moderate price and above can be considered affordable for purchase. Rentals can be affordable for low and lowest income persons if they are subsidized. Realtor data bear this out. In 1999 the numbers sold were 119 condos and 248 houses with average prices of \$130,000 for condos and \$290,000 for houses. In 2000, 122 condos and 316 houses were sold (prices were not available for this study). A decrease in numbers sold is expected in 2001 because of fewer units being built. Available land for residential development in Oxnard, according to Ventura County's May 2000 study, is 1997 acres within the city, 1593 acres in the city's sphere of influence, and 205 acres within the CURB line.

In spite of the city's relative success in building for all economic sectors, Oxnard shares public policy issues with other Ventura county cities. These issues include pressure from VCEDA, the Building Industry Association, Chambers of Commerce, farmworker advocates, and realtors to produce more units. Also, different concepts of "affordable" - such as the new term "work force housing" used by the City Council to mean units for households with \$120,000 income or less - complicate the matter. And as in other county cities, pressures to build fewer MFD because of traffic congestion, the loss of agriculture and open space, and the gap between housing construction and building of schools create barriers to realizing adequate affordable housing in Oxnard.

PORT HUENEME

Port Hueneme's population in 1999 was 22,621 people living in 8067 housing units. Per capita income was \$17,757 and household income was \$41,281 (VCEDA figures). The city was almost equally divided among very low and extremely low income (27%), low income (23%), and moderate income earners (27%). Only 7.35% of households earned above 120% of county median income.

Data from realtors inform us that the total number of housing units sold in 1999 was 186 condos and 91 houses; but in 2000, 197 condos and 73 houses were sold. Average prices increased from \$124,922 for condos and \$179,629 for houses in 1999 to \$147,182 and \$206,206 respectively in 2000. In January 2001, there were 23 condos and six houses on the market; their average prices were \$142,733 and \$244,150 respectively. According to the county's May 2000 study of vacant land, 40 acres within the city were available for residential construction, but none in the sphere of influence or within the CURB line.

SANTA PAULA

One of Ventura County's smaller cities (only Port Hueneme, Fillmore, and Ojai are smaller, in that order), Santa Paula has grown slightly from 24,016 in 1990 to about 29,000 in 2001. Its per capita income is \$15,799; per household income is \$39,693. The Ventura County General Plan of January 2001 states that Santa Paula has 4259 households (53% of its population) at low, very low, and extremely low income levels. Eighty-six percent including moderate income earners, are eligible for subsidized housing; only 14% have incomes over \$75,000 for a household of four persons. Countywide, 45% have above-moderate incomes.

SCAG assumes that Santa Paula will grow by 1180 households by 2005 and, therefore, will need 1393 additional units to accommodate this growth. This is far from coping with currently unmet needs. SCAG acknowledges that 3 900 households "have trouble with housing."

Overcrowding and overpaying compound the housing problem in Santa Paula. In 2000, more than half of Santa Paulans lived in overcrowded, substandard, or too-expensive units. This includes 27% of low income households, 81% of large renter families, and 63% of large family owners. Only Oxnard has an equal percentage of overcrowding. Santa Paula ties for the highest percentage of low-income households overpaying for shelter. *Only 14 units of affordable housing have been built in Santa Paula since 1998.*

In January 2001, 1200 housing units in Santa Paula were unsafe or substandard. As in most cities of the county, in Santa Paula city-funded repairs and rehabilitation of existing housing units for low and very low incomes are few. Because of overcrowding and lack of maintenance, as fast as some houses and apartments are renovated, others fall into disrepair. *In addition, the city has no emergency shelter and no assisted living facility for healthy seniors.*

Farmworkers who can find only substandard living quarters constitute a major special needs group in Santa Paula. In Agricultural Exclusive and Open Space zones, farm labor group quarters are allowed with a conditional use permit. Farm Worker Dwelling Units are allowed by

right in Agricultural Exclusive, Open Space, and Rural Agricultural zones. Mobile home parks - often the only housing available to farmworkers are allowed in all other zones with conditional use permits.

Affordability and site availability for housing add to Santa Paula's housing problem. Probably only 15% of Santa Paula's residents (those in the top 40% economically can afford to buy new houses. The average price for 16 condos and 56 houses sold in 2000 is between \$117,331 for condos and \$279,069 for houses. Although prices for condos in Santa Paula were lowest in the county in 1999 (\$89,879), fewer houses and condos were sold in the city during 2000 than in any other city in the county.

The current draft Housing Element has a good map of available sites (p. 4-3) but conflates acreage available for housing within the city with potential land in the sphere of influence, totaling 2,187.7 acres. The county's Vacant Land Infill Study (May 2000) repeats the 1995 figure of 293 empty acres within the city and says the sphere of influence may add 260 more. As of May 2000 there was no CURB because that study pre-dates the passage of the SOAR initiative in Santa Paula in November 2000. This vote excluded Adams Canyon from immediate urbanization, lowering the number of available acres outside the city limits.

Can Santa Paula overcome these detrimental factors? Winning consent for the construction of the housing infrastructure may be forthcoming through some of these tactics, which apply to all cities:

- Joint planning: government agencies, non-profits, builders, citizen's groups, etc.
- working towards agreement on the facts of the housing situation;
- educating the public, especially about the advantages of higher density and public transportation;
- persuading businesses (in Santa Paula this means agriculture) to work for construction of homes for employees (as in Silicon Valley)

SIMI VALLEY

In 1999, VCEDA reported Simi Valley's population as 108,926, with an average per capita income of \$25,666 and an average household income of \$70,041. 10.66% of Simi Valley's inhabitants were in the very low and extremely low income brackets; 18.52% were in low, 26.16% were in moderate, and 44.67% were in high income brackets.

Also in 1999, the city had 36,144 housing units; of these, 23 were affordable rental developments for low and very low income tenants. Large (more than two bedrooms) affordable units decreased from 239 to 171. Of the affordable housing for seniors, 50% were for extremely and very low income earners, and the others were for low income earners, totaling 351 units. In 1998, Simi Valley built 136 units for seniors in low and very low income brackets, and six houses. The city received \$105,000 towards 72 low and very low income units and 121 affordable for-sale units. However, the numbers of units available for very low income persons

went down from 1120 to 963; apartments for seniors in the low and very low income brackets decreased from 559 to 351. The total decrease (from 1289 to 840 rentals and 431 to 123 for sale) is probably because incomes have not kept pace with rising rents and sale prices, not that actual numbers of units decreased.

Based on SCAG assignments, projected needs in Simi Valley (1989-1994 and 2001-2005) rose only from 612 to 662 units for extremely and very low income earners, but declined from 693 to 359 for low income, 1069 to 717 for moderate income, and 2467 to 1163 for above average income earners. To meet this need, six affordable for-sale houses were built in 1998 and 31 units in 1998-1999; 72 units were set aside of 148 apartments for seniors. No units are currently under construction for low or very low income persons, but a total of 226 affordable units have been approved. The Housing Authority provides 41 vouchers for seniors and houses 34 seniors. In February 1999, 152 seniors applied for subsidies.

To maintain the quality of housing, the city has in place programs for renovation, first-time home buyers earning up to \$75,000 for a family three, and earthquake repair. In all, there are 35 completed projects.

According to area realtors, a total of 472 condos and 1629 houses were sold in 1999. In 2000, comparable figures were 573 condos and 1479 houses. Average prices went from \$156,302 and \$254,506 to \$169,517 and \$284,274 respectively. At the beginning of 2001, 92 condos and 380 houses were on the market, with average list prices of \$194,032 and \$357,224 respectively. Within the city, 2325 vacant acres remain; another 885 acres are in the sphere of influence and 135 acres are within the CURB.

THOUSAND OAKS

In 1999, VCEDA figures showed total population in Thousand Oaks at 117,573 with an income per capita of \$32,932 and per household income of \$75,266. Wage earners fell into the following brackets: extremely and very low income, 7%; low income, 18%; moderate income, 25%; high income, 50%.

Existing housing units in 1999 totaled 41,811. Of these, 1282 and not 10,000 were allocated to low, very low, and extremely low income persons who constitute 25% of the population. 1428 to moderate income earners; and 38,088 to above moderate income earners, but 90% of the units were occupied by the 50% of people with above moderate incomes..

In 1999, SCAG estimated a projected need for 5591 housing units. Of these 791 were to be for those in the extremely and very low income, 882 for low income, 1086 for moderate income, and 2832 for high income brackets.

Extremely low income earners may be housed by the Housing Authority, which provided vouchers for 282 households in 1997 and 163 apartments in their buildings. However, 1211 households or about 3000 people were on the waiting list. The Housing Authority waiting list

was closed until December 2000.

During the 1990s, non-profit builders constructed 177 units for very low, 91 for low, and 86 for moderate income earners. Eleven more are planned.

The shortage of units is reflected in prices. The total number of units sold were 393 condos and 1006 houses in 1999, but fewer - 383 and 957 respectively - in 2000. Prices increased from \$162,046 and 331,278 to \$179,428 and \$348,000 respectively. In early 2001, 47 condos and 203 houses were on the market.

One consequence of the lack of housing for persons at low income levels or below is that people live in overcrowded conditions. To the city's knowledge, the numbers living with 15 persons in a three-bedroom house remained at about 3.4% during the 1990s. In addition, as of 1985, 298 units were rated by code enforcement as substandard and another 872 classed as needing deferred maintenance. In 2000, 10% of Thousand Oaks' housing units were 30 years old, the age at which maintenance becomes imperative.

Land identified for residential development within the city totals 2225 acres, but there are also 14,000 acres not destined for urban development.

Public policy issues in Thousand Oaks have been identified as NIMBY; the election of slow growth candidates on the city council; height restrictions (two-story maximum); special use permits; restrictions on square footage ratio; prohibition of granny flats (although these are permitted by state law); and Measure A, which controls rate, distribution, quality, and economic level of proposed development on a yearly basis.

VENTURA CITY

In 1999, Ventura counted 102,319 population (VCEDA figures). Income per capita was \$26,005 and per household income was \$53,002. The numbers of persons in low, very low, and extremely low brackets changed slightly from 1990, but numbers in the highest income category doubled.

VCEDA categorized 46% of Ventura's inhabitants as low income or below, while the city put the figure at 37%.

Earlier SCAG plans for housing were based on the expectation that the number of housing units in this county would increase by over 4000 between 1999 and 2005, but now SCAG has called for less than 2000 new units. This number might be enough to meet immigration needs, but will not suffice for immigration plus natural increase. *Almost two thirds of the new units (1190 of 1950) are assigned to moderate and high income earners, even though the greatest unmet need is for low, very low, and extremely low income households.* Already in 1993, there was an unmet need for housing for 58% of persons in these brackets, and few units for these lower brackets have been built since then. As for improving or maintaining housing stock, the city

records only one project: the rehabilitation of some rental units. Overcrowding has gone up from 6% to 9.4% of 1290 households.

In Ventura, the Housing Authority (which is not a city department) serves 716 households in HUD housing, with zero vacancy, and maintains a waiting list of over 1000. The Housing Authority plans to build 32 units in partnership with Many Mansions and has bought another seven units to guarantee affordability. Both are for moderate income earners. Affordability was down in 1993 and went down further in 2000. Now about 31 % of households can afford to buy the median-priced house.

In 1993, 17 sites were identified as suitable for affordable housing. Together with infill, this land could allow for 6000 units of moderate, low, and very low income housing. In 2001, there are 66 acres of available residential land in the city and 3925 acres more in the city's sphere of influence.

Environmental concerns and NIMBY seem to be the two most significant policy issues in Ventura.

VENTURA COUNTY

VCEDA and County figures differ as to total population VCEDA set 1999-2000 figures at 742,008, but the County says total population for 2000 was 744,548. Correspondingly, VCEDA's figure for per capita income was \$24,320 and the County's \$25,320. Household incomes averaged \$58,557 and the median income for a family of four at the end of 2000 was \$68,500. Changes in income brackets during the 1990s are revealing:

Extremely/very low:	1990, 18%;	2000, 19%
Low:	1990, 17%;	2000, 13.1%
Moderate:	1990, 30%;	2000, 22.7%
High:	1990, 20%;	2000, 45.2%

HUD's figures show that in 2000, median-priced new houses in Ventura County cost \$468,500 compared with used houses at \$250,000.

In 1990, the county had a total of 248,478 housing units with 30,163 in unincorporated areas. In 2000, there were 246,075 units with 32,420 in unincorporated areas, according to the California Department of Finance. These figures suggest that different ways of counting were used and seem to ignore the many units constructed during the 1990s. In that decade, unincorporated areas of

the county built only 14 new units for seniors in the moderate income bracket.

A minimum of 623 units are needed to satisfy affordable housing needs in the unincorporated areas, and another 350 will be lacking by 2006, if all goes as planned. These figures do not include farmworkers, more and more of whom are year-round residents.

Appendix B: LWV Positions on Housing

League of Women Voters of the United States

Meeting Basic Human Needs

(Only the parts directly related to the current study of affordable housing are presented here. Read the background of the League's Position, action taken at the national level in the past and other specifics of the Meeting Basic Human Needs position in the "Impact on Issues 2000-2002")

Statement of Position on Meeting Basic Human Needs

as Revised by the National Board January 1989, based on positions reached from 1971 through 1988, as it applies to housing:

The federal government should set minimum standards and guidelines for social welfare programs and should bear primary responsibility for financing programs designed to help meet the basic needs of individuals and families. State and local governments, as well as the private sector, should have a secondary role in financing food, housing and health care programs

Further Guidelines and Criteria:

Criteria for Housing Supply

(Only those that apply to state and local governments are presented here; read more fully in "Impact on Issues.')

The following considerations can be applied to programs and policies to provide a decent home and a suitable living environment for every American family:

- State and local governments should assist by establishing effective agencies to aid, promote, coordinate and supplement the housing programs of the federal government and the private sector.
- Government at all levels must make available sufficient funds for housing-assistance programs.
- When families or individuals cannot afford decent housing, government should provide

- assistance in the form of income and/or subsidized housing.
- Government programs providing subsidies to the building, financing and insuring industries for housing for lower income families should be evaluated in terms of units produced rather than in terms of benefits accruing to these industries.
 - Government at all levels should develop policies that will assure sufficient land at reasonable cost on which to develop housing and that will assure fulfillment of other goals such as access to employment, preservation of open space, environmental cleanliness and beauty, and other aspects of a suitable living environment.
 - Regional and metropolitan planning should be promoted to prevent haphazard urban growth, and housing for low and moderate-income families should be provided as a part of all planned neighborhoods or communities.
 - Lower-income families should not be segregated in large developments or neighborhoods. As their economic status improves, lower-income families should be enabled to continue to live in the same units as private tenants or as homeowners, if they are so inclined.
 - Housing should be designed to meet human needs and should be built with amenities that will encourage economic integration within apartment buildings as well as within neighborhoods.
 - Publicly assisted housing should be included in viable, balanced communities, with provision for quality public services and facilities, including schools, transportation recreation, etc., that will encourage integration and stability.
 - Zoning practices and procedures that will counteract racial and economic isolation should be promoted.
 - State and local governments should adopt and enforce:
 - a. uniform building codes with standards based on performance;
 - b. housing codes to protect the health and safety of all citizens.
 - State and local tax structures should be examined and revised to:
 - a. benefit communities that build housing for lower-income families;
 - b. encourage private owners to improve the homes;
 - c. reduce speculative land costs.
 - Government, industry and labor should encourage innovative building techniques to reduce the cost of housing production.
 - Rights of tenants to negotiate for proper maintenance, management of facilities and services should be protected.
 - Housing programs should be administered by individuals trained for the jobs and sympathetic with the needs of their clientele.
 - Citizen groups should participate in the development of publicly assisted housing programs by:

- a. evaluating performance;
- b. activating nonprofit sponsorships;
- c. supporting legislation;
- d. developing public awareness of housing discrimination and need.

League of Women Voters of California
***"LWVC Action Policies and Positions 1999-2001 "* -**
Housing, Adopted 1970; Updated 1973,1993

POSITION IN BRIEF: Support of equal opportunity in housing. Support of measures to increase the supply of safe, decent and adequate housing for all Californians. Support for action at all levels of government for provision of affordable housing for all Californians.

Positions

1. Programs and policies to provide equal opportunity for access to housing without discrimination based on race, color, gender, religion, national origin, age, sexual orientation or disability.
2. An overall state plan to development with integration of housing, land use and transportation and with attention to factors such as natural resources and basic human needs.
3. State financial assistance in the form of grants, loans, tax incentives and other means to encourage housing construction and rehabilitation.
 - a. Broad state guidelines for use of these funds with more local decision making.
 - b. Use of fiscal incentives to encourage state housing law.
 - c. Enforcement of use of redevelopment set-aside funds for low and moderate-income housing.
4. Standardization and modernization of local building and zoning codes to conform with a state code which:
 - a. is enforced by trained inspectors;
 - b. encourages new and innovative building materials and methods which can be used to cut construction costs;
 - c. encourages the use of density bonuses; mixed, cluster and inclusionary zoning;

second units; infill development; air rights and increased density along transportation corridors.

5. Protection of the rights of both tenants and landlords.
6. Removal of barriers which inhibit the construction of low and moderate income housing including eventual elimination from the Constitution of the provisions for voter approval before a low-rent housing project may be developed, constructed, or acquired by a public body
7. Education of state and local communities concerning need for affordable housing and methods by which this can be attained.

League of Women Voters of Ventura County
"Where the action Is!" - Social Policy - Housing

POSITION IN BRIEF: Housing

SUPPORT MEASURES TO INCREASE THE SUPPLY OF LOW AND MODERATE INCOME HOUSING WITHOUT UNDUE JEOPARDY TO THE ENVIRONMENTAL BALANCE, HEALTH AND SAFETY OF THE COMMUNITY (1971-72, '80-82, '85-86)

Specifics of position

Support:

1. Promotion of flexible zoning which encourages innovative methods of achieving affordable housing.
2. Updating of building codes.
3. "Scattering" of low-cost housing both in the siting of new buildings and in the leasing of existing units.
4. Ensuring that replacement housing is available before demolition of low cost housing. Estimates should include all reasonable and usual costs which will be borne by public agencies and individuals as a result of such demolition and change of habitation. (This is a transfer to HOUSING from HOMELESSNESS consensus.)
5. Vigilance in enforcement of state and local laws in requiring replacement housing.