

Smart Growth and Affordable Housing: Best Practices in the Central Valley

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Great Valley Center
201 Needham Street
Modesto, CA 95354
(209) 522-5103
www.greatvalley.org



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Acknowledgements

Production

California Coalition for Rural Housing
926 J Street, Suite 1400
Sacramento, CA 95814
Tel: (916) 443-4448
www.calruralhousing.org

Planning and Conservation League Foundation
926 J Street, Suite 612
Sacramento, CA 95814
Tel: (916) 313-4520
www.pcl.org

Dewey Bandy, Program Manager
Rob Wiener, Executive Director
Andy Potter, Outreach Specialist

Marc de la Vergne, Associate Director

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Central Valley Counties

- | | |
|--------------|-----------------|
| 1. Butte | 11. Sacramento |
| 2. Colusa | 12. San Joaquin |
| 3. El Dorado | 13. Shasta |
| 4. Fresno | 14. Stanislaus |
| 5. Glenn | 15. Sutter |
| 6. Kern | 16. Tehama |
| 7. Kings | 17. Tulare |
| 8. Madera | 18. Yolo |
| 9. Merced | 19. Yuba |
| 10. Placer | |

Smart Growth and Affordable Housing: Best Practices of the Central Valley

Section I: Smart Growth and Affordable Housing

Growth Challenges the Central Valley

Never has the need for effective growth management strategies been greater in the Central Valley. Spanning 19 counties and encompassing nearly 40,000 square miles, with some 5,600,000 residents, this sprawling area is the fastest growing region in the state. Population is projected to double in less than 40 years. External factors, including a lack of available affordable housing in built-up, expensive coastal areas, and continued expansion of the Los Angeles urban area, have made the Central Valley a major magnet for spillover growth. Alarming rates of agricultural land consumption, sprawling new commuter suburbs, and higher housing costs, which have accompanied this growth, threaten the economic well being and quality of life of long-time residents who live and work in these areas. This is especially true for lower income populations, farmworkers, immigrants and minorities who are being priced out of the housing market. Traffic congestion has continued to worsen and air pollution has become among the worst in the state and nation. Fiscally strapped cities continue to pursue revenue-generating land uses, such as retail and tract homes that perpetuate sprawl. As these impacts hit home with increasing force, public opinion surveys show that residents of the Central Valley believe that growth-related issues are now among the most important problems facing the Central Valley.

- ❖ The Central Valley is the most threatened region in the country for conversion of farmland to urban uses according to a recent American Farmland Trust study.
- ❖ Over 100 square miles of agricultural land were converted to urban and other nonagricultural uses from 1998 to 2000, according to California Department of Conservation data.
- ❖ Job growth outpaced housing growth in almost every county in the Central Valley between 1994 to 1998, according to data from the California Budget Project.
- ❖ Population grew faster than housing production in over half, or 11 out of 19, counties in Central Valley counties from 1994 to 1998 according to the California Budget Project.
- ❖ Over three-fourths (84%) of Central Valley cities surveyed in 1998 by the Public Policy Institute of California (PPIC) plan to annex at least one to five square miles of land in the next five years – the highest rate of any California region in the study.
- ❖ Almost 90% of all new housing units authorized by building permits in 2001 were single-family homes, according to the California Budget Project.
- ❖ Over one-quarter, or 7 out of the 25, of the worst ozone-polluted counties in the US are in the Central Valley, according to the American Lung Association 2000 ranking.
- ❖ Three-fourths of workers in the Central Valley commute to work alone in a car.

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Purpose of the Publication

The scale of growth in the Central Valley and the complexity of the problems resulting from this growth have left communities scrambling to find new and effective growth management strategies. There is growing recognition by local governments, civic leaders, environmental advocates, affordable housing developers and other stakeholders of the high social, economic and environmental costs of existing land use practices. New strategies must be found and implemented. The intent of this publication is to present a solution that is increasingly being employed in the Valley itself and communities throughout California and the nation – building affordable housing as a cornerstone of Smart Growth. This publication will present twelve case studies of affordable housing projects undertaken in different communities in the Central Valley to demonstrate how affordable housing is central to any Smart Growth strategy.

Smart Growth: the New Paradigm

The emergence of Smart Growth comes at a time when the failures of existing land use patterns have become all too apparent. Currently, fiscally strapped cities and counties throughout the Central Valley and California are being driven into growth patterns that promote sprawl, favor revenue enhancing land uses, and exacerbate social disparities between communities. Communities compete for revenue-generating land uses such as big box retail, auto dealerships, commercial activities, large luxury homes and low-density single-family housing. Land annexation becomes the life-blood of this process, devouring agricultural land at an alarming rate. Sadly, even when cities are successful in capturing new development, the revenues from the new activities often do not cover all of the costs related to new growth and its impacts. Often, communities rely on the revenues of new projects to pay for the costs of sewer systems and other infrastructure that they installed to serve the needs of previously constructed development projects.

A smaller number of communities have sought to fight urban sprawl through policies that severely limit new development. Using measures such as restricting the number of new building permits, exclusionary zoning, high-cost building codes, and arduous review and approval processes, some communities try to preserve the ‘small town’ character of their community. While the no-growth approach may, to a degree, protect a community from some of the negative impacts of growth, it often does so by transferring these social, economic and environmental costs onto other communities that are willing to accept them, or that do not have the capacity to deflect them.

Social and Environmental Costs of Sprawl

As localities compete for revenue enhancing development or try to control growth, social disparities between prosperous and poor communities are becoming more pronounced. Poor communities are at a disadvantage in this competition because of their more limited fiscal resources, blight and physical deterioration, higher crime rates, substandard housing and minority and low-income populations that do not have good access to resources and training in how to influence the public policy decision making process. High housing costs in more prosperous communities further lock out the lower income and minority groups. This de facto social segregation virtually ensures traffic congestion and increased air pollution, as workers from poor communities end up commuting long distances to jobs in cities where they cannot afford to live.

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Elements of Smart Growth

Smart Growth, by contrast, emphasizes an integrated and practical approach to growth that can be undertaken well within the limits of current resources, technologies and development practices. At its core, Smart Growth emphasizes compact, socially diverse and self-sustaining communities. Following a Smart Growth approach, communities prioritize development projects and land uses that promote and/or incorporate infill development, higher density, affordable housing, energy conservation, green space, pedestrian traffic, and public transit. The underlying premise of Smart Growth is that people must be able to live near their employment, schools, retail, services, and other amenities that are central to their lives. Unless housing is affordable, lower income and minority populations will be displaced and the problems of sprawl, job-housing imbalances, and traffic congestion will result. Although there is no universal or standard definition of Smart Growth, some of its key principles include:

- ❖ Dense and compact communities
- ❖ Balanced and self-sustaining communities
- ❖ More efficient land utilization through mixed use, high density housing, and land recycling
- ❖ Promotion of bicycle, pedestrian traffic, and public transit
- ❖ Location of housing close to jobs, shopping, schools, and services
- ❖ Conservation of energy, water and other natural resources
- ❖ Increased use of environmentally-friendly construction materials and technologies
- ❖ Social equity in the form of diverse communities with affordable housing
- ❖ Community participation in planning, development and land utilization
- ❖ Creation of regional planning and public finance mechanisms to address sprawl, transit, jobs-housing imbalances, inter-city fiscal competition and social inequities between communities

Efficient Resource Utilization and Social Equity

Smart Growth is about more efficient land and resource utilization within the context of an ethos of social equity and environmental stewardship. In this way, Smart Growth becomes more than just a slightly greener version of gentrification, or a denser form of existing tract housing approaches to land development. Instead, Smart Growth seeks to combine high-density development with energy conservation, reduce automobile dependence, and promote pedestrian traffic and public transit.

Mixed use housing more efficiently uses land by providing affordable dwelling units to low-income and socially marginalized segments of the community, offering them on-site services and allowing them to live closer to where they work, shop and go to school. Physically and socially blighted housing is recycled or rehabilitated in a manner that preserves affordability and allows it once again to become a resource for the community. High density, single-family, infill developments bring farmworkers and other social groups in from the physical and social margins of society into previously socially segregated neighborhoods. In doing so, Smart Growth brings people closer to jobs, shopping, schools, and fuller civic membership in their community.

Versatility

In theory and practice, Smart Growth is a versatile and eminently practical concept. As will be shown in the forthcoming case studies, Smart Growth is readily attainable within the framework of

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existing planning, financing, development, and construction processes that currently exist in the Central Valley and elsewhere in California. As will be seen, modest changes in house design, creative use of landscaping, strategic siting of buildings, use of self-help labor, or combining innovative design with an on-site service program can result in attractive, high quality housing that also achieves many of the ends of a Smart Growth development process.

Affordable Housing Shortages Underlie Sprawl and Congestion

The current situation in the Central Valley makes the time ripe for the application of Smart Growth principles and development. Housing shortages inside and outside the Central Valley are driving population growth, urban sprawl, congestion and air pollution the region is experiencing. Much of the explosive population growth is driven from migration into the Valley. High cost housing ‘refugees’ from the San Francisco Bay Area, wealthy communities along the central coast, and Southern California urban sprawl are pouring into the Valley in search of more affordable housing. As these new migrants enter the Valley, they drive up housing costs and put pressure on financially strapped cities to expand.

This expansion often translates into an emphasis by cities on revenue-generating land uses such as low-density tract homes, luxury houses, retail centers and commercial uses. Badly needed affordable housing and multifamily rental housing – already in short supply – become the losers in this game of fiscal survival. Low-income populations that are priced out of communities by this emphasis on high cost single-family housing are often forced into the poor cities and/or poor neighborhoods that cannot compete in the growth game. Traffic congestion, air pollution, loss of agricultural and open space, economically segregated communities, increased pressure on an already inadequate housing stock, and persistence of highly concentrated pockets of poverty are the inevitable results.

Table I: How Central Valley Cities Rank New Development on Vacant Land

Desirability of Land Use	Ranking	Likelihood of City Incentives	Ranking
Retail	1	Retail	1
Light Industrial	2	Light Industrial	2
Office	3	Office	4
Mixed-Use	4	Mixed-Use	3
Single-Family	5	Single-Family	5
Multifamily	6	Multifamily	7
Heavy Industrial	7	Heavy Industrial	6
Elisa Barbour and Paul G. Lewis “Development Priorities in California Cities: Results from a PPIC Survey” Occasional Paper, Public Policy Institute of California, 1998			

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Growing Public Concern Over Growth

The impact and challenges of growth are now the major concern of Central Valley residents. The Great Valley Center (GVC) and the Public Policy Institute of California (PPIC) have conducted large-scale public opinion surveys since 1999, showing a significant increase in public concern regarding growth issues. In the most recent (2002) survey, growth related issues had become the top concern of Central Valley residents who were surveyed. Among the growth issues identified as “big problems” in the survey were:

- ❖ Loss of farmland
- ❖ Traffic congestion
- ❖ Population growth and urban development
- ❖ Availability of affordable housing
- ❖ Air pollution

These citizens’ concerns are well founded – especially regarding housing affordability in the Central Valley. For a variety of reasons, the existing housing stock is poorly positioned to accommodate the extensive population growth the Valley can expect. Much of the existing housing stock in the Valley is in substandard condition. Housing that is affordable to low-income households is in short supply in every county. Even worse, the vast majority of all new housing being built is costly single-family homes, whose price is increasing steadily. Multifamily housing production in the Valley lags far behind the rest of the state. Consider the housing conditions facing the Central Valley:

- ❖ 20% or more of the housing stock is substandard in 13 out of 19 of the Central Valley’s Counties - *California Department of Housing and Community Development*
- ❖ Eight counties in the Valley authorized building permits for 15 units or less of multifamily housing in 2001 - *California Budget Project*
- ❖ Just 13% of all new housing units authorized by building permits in 2001 were for multifamily housing – almost three times lower than the rest of the state - *California Budget Project*

Affordable Housing is Smart Housing

Fortunately, Smart Growth has already been put into practice in the Central Valley in the form of affordable housing developments built primarily by nonprofit and public housing agencies. This is because affordable housing often tends to be Smart Housing that directly meets important community needs. Community-based and public affordable housing developers are guided by dedication to the communities in which they work and the needs of low-income and farmworker populations they serve. As a result, they tend to design and locate housing based on its benefits to the community and a low-income constituency rather than profit considerations. Nonprofit developers and public housing agencies build housing that is energy efficient; high density; mixed use; recycles deteriorated, underutilized property; and is located near transit, shopping and jobs because of the benefits these features provide to the community and people they serve. In order to accomplish this, social and economic barriers often must be broken down and affordable housing projects must be brought into higher income, socially homogenous communities. Through this process,

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affordable housing promotes and maintains social diversity by ensuring that low-income and minority populations will be part of communities that otherwise would be unaffordable to them.

The developments that will be featured in this publication also illustrate how Smart Affordable Housing results in more efficient utilization of resources. Energy conservation in the form of energy efficient appliances, insulation and creative design are part and parcel of Smart Housing. More efficient land utilization is achieved through mixed use in the form of on-site services, infill development and the rehabilitation of physically and socially blighted housing. In many cases, the impact of 'Smart Affordable Housing is magnified when it complements a larger local revitalization or Smart Growth initiative.

Partnership with Local Government and Community

As these case studies will demonstrate, affordable Smart Housing is typically built in partnership with local government and communities. Affordable Smart Housing is often a vital part of a local government redevelopment or revitalization initiative. In some cases, it is part of a grassroots community advocacy campaign to preserve affordable housing resources, to provide affordable housing to a segment of a community that has experienced difficulty finding it, or to fight social and physical blight. In these situations, the Smart Housing that results typically is the outcome of input, resources and planning involving the affordable housing developer and public and community stakeholders.

Local government is an invaluable and necessary partner in the process of developing Smart Housing. None of the housing developments featured in the following case studies would have been as successful – and in some cases the projects would never have been completed – without active and supportive assistance from local governments. Local governments have access to an array of resources and assistance which they can provide that can make or break a Smart Growth affordable housing project. Among the local government actions that were especially helpful to the case studies in this publication were:

- ❖ Land dedication
- ❖ Reduction of minimum lot sizes
- ❖ Relaxation of setbacks
- ❖ Funding for the project
- ❖ Variance to reduce parking requirements
- ❖ Approval of use permits
- ❖ Support for community advocacy

Smart Growth is Part of a Larger Planning Process

In presenting the case studies that follow, it should be noted that for Smart Growth to be fully effective, a full array of Smart Housing developments and complementary initiatives to fit the needs of specific neighborhoods, populations, communities and cities are needed. No single Smart Housing development can or should try to realize all Smart Growth objectives. The Smart Growth features that any one housing development can or cannot incorporate are shaped and constrained by available financial resources, the needs of the population to be served, pre-existing land use patterns, site configuration and size and community design considerations. It is for these reasons that Smart Growth places an emphasis on larger municipal and regional planning and implementation mechanisms.



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Selection of Case Studies

Twelve affordable housing developments that demonstrate effective and practical applications of Smart Growth principles in the Central Valley were chosen for this publication. All of the case studies embody important Smart Growth features and characteristics that are appropriate for the population served, the housing form, funding sources, site characteristics and community needs and character. Cases studies were selected to be representative of the various types and applications of affordable housing. The following types of housing are represented in the case studies:

- ❖ Permanent multifamily rental housing
- ❖ Rehabilitated multifamily rental housing
- ❖ Farmworker multifamily rental housing
- ❖ Elderly housing
- ❖ Special needs housing
- ❖ Self help housing

Selection and Evaluation Process:

The criteria to select and evaluate these case studies resulted from the work of a Smart Growth working group convened by the California Coalition for Rural Housing and the PCL Foundation. The working group was composed of primarily nonprofit affordable housing developers and members of the Planning and Conservation League with expertise in housing and land use. Standard Smart Growth criteria were reviewed and principles that could reasonably be incorporated into affordable housing developments were discussed and identified – see Appendix A. Next, a survey instrument was developed that queried developers about the number of their housing projects undertaken in the last five years that could meet Smart Growth criteria identified by the working group.

Based on the responses to the survey, nonprofit housing organizations and public housing agencies serving the Central Valley were contacted and asked to complete and return a Smart Growth project checklist for their projects they felt best met Smart Growth criteria. (See Appendix B for the checklist.) To further ensure that the case studies to be selected were representative of the different communities and regions of the Central Valley, additional selection criteria were employed to ensure that urban, suburban and rural communities were represented. Through this process, twelve housing developments were ultimately selected to be featured in this publication.



Section II: Case Studies -Projects

Elderly Housing

Town Meadows, Visalia

Farmworker Housing

**Patterson Farm Labor Center, Patterson
Mahal Plaza, Yuba City**

Multifamily: New Construction Rental Housing

**Ashwood Village, Modesto
Casitas del Sol, Livingston
Windmere II, Davis**

Multifamily: Rehabilitated Rental Housing

**Brickyard Creek Apartments, Red Bluff
Diamond Cove, Stockton**

Homeownership: Self-Help Housing

**New Horizons, Reedley
Putah Creek Villages, Winters**

Special Needs Housing

**Bishop Quinn Cottages, Sacramento
Campell Commons, Chico**



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Case Study Development Organizations

Asociación Campesina Lázaro Cárdenas (ACLC)

ACLC was formed in 1983 by a group of farmworkers living in a public housing complex in Stockton. The farmworkers formed ACLC to improve housing and living conditions for themselves and other low-income families. ACLC has since become one of the leading private, nonprofit housing development agencies in the San Joaquin Valley, providing decent, safe, affordable housing for very low- and low-income families. Since its founding in 1983, ACLC has developed over 800 units of housing for low-income families, including single-family homes for first-time homebuyers and multifamily developments for very-low and low-income renters. It has expanded its service area from Sacramento to as far south as Fresno.

California Human Development Corporation (CHDC)

CHDC exists to create paths and opportunities for people seeking greater self-sufficiency, independence and dignity through education, training, criminal justice alternatives, housing and other services. CHDC's vision of its future is that it will continue to be a human service organization with a "market" focus and a product that includes quality, highly successful, innovative services that are designed and developed based on customer needs. CHDC operates programs serving the rural poor in Northern California, with offices in San Joaquin, Solano, Sonoma, Napa, Lake, Butte, Contra Costa, Mendocino, Sacramento, Sutter, Yuba, and Yolo Counties.

Christian Church Homes (CCH)

Since 1961, CCH has been providing quality housing in communities throughout Northern California. CCH was created to meet the housing needs of low-income seniors who are facing fewer housing choices in a shrinking Northern California market. CCH is a private non-profit corporation, and works diligently to bring its mission statement to life. The Board of Directors and employees have been committed to this mission for four decades, and through this service make a difference in the lives of individuals on a daily basis. CCH currently manages nearly 3,300 units of affordable rental housing.

Community Housing Improvement Program (CHIP)

CHIP was incorporated in 1973 to improve housing conditions in Chico. Since that time, CHIP has provided housing and community development services throughout a multi-county area in the northern Sacramento Valley. Over the past 21 years, CHIP has completed construction on more than 1,100 single-family homes using the mutual self-help method in Butte, Glenn, Tehama, Shasta and Sutter Counties and will be building homes in Lassen County in 2003. In addition to single-family home construction, CHIP has developed and managed close to 400 units of rental and rehabilitated more than 500 single-family homes owned by low-income households. CHIP has also counseled thousands of households on home buying, household financial management and foreclosure prevention. Additionally, CHIP has consulted with local cities, counties and special districts on community development projects.



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Community Housing Opportunities Corporation (CHOC)

CHOC's mission is to increase the availability of affordable housing and to improve the quality of life for low- and moderate-income households. Since its inception in 1984 (as Davis Community Housing), CHOC has sponsored the development of more than 1,100 units of affordable rental housing and 74 single-family homes. Responding to needs beyond Davis, CHOC's area of service has expanded to include communities in Yolo, Sacramento, Solano, and eastern Contra Costa counties. CHOC finances developments and programs through a blend of private and public loans and grants.

Housing Authority of the County of Stanislaus

The Housing Authority of the County of Stanislaus is a public agency that has provided subsidized housing to low and moderate-income individuals and families for over 50 years. In addition to conventional public housing within Stanislaus County, the Authority administers several rental assistance programs such as the Section 8 program. The Authority receives federal and state assistance in order to operate these programs and, as such, is governed by any applicable housing regulations issued by the U.S. Department of Housing and Urban Development and the State of California Department of Housing and Community Development.

Mercy Housing California

Mercy Housing is a national not-for-profit organization dedicated to creating and strengthening healthy communities. By developing, operating, and financing quality, affordable, service enriched housing; Mercy Housing changes the lives of individuals and families and revitalizes distressed neighborhoods. Mercy Housing has developed nearly 14,000 units of affordable housing. Mercy Housing California (MHC) is the largest regional development corporation in the Mercy Housing System. MHC develops housing throughout California and has offices in San Francisco, Sacramento, Orange, and Santa Cruz. Formerly called Mercy Charities Housing California (MCHC), it was established in 1988 from a merger between MHC and the housing ministry of Catholic Charities San Francisco. In 2000, MHC continued its expansion by merging with Rural California Housing Corporation (RCHC) - the second largest developer of self-help homeownership housing in the country.

Sacramento Cottage Housing, Inc.

Sacramento Cottage Housing, Inc., a nonprofit organization, exists to realistically and humanely address the needs of homeless and very poor persons in the Sacramento area. Since it was founded in the early 1990's, Sacramento Cottage Housing has completed construction of 65 new units of transitional housing for the homeless in Sacramento's downtown, and is currently working to develop a second transitional housing community on redeveloped land at the former site of McClellan Air Force Base, also in Sacramento.

Self-Help Enterprises (SHE)

Formed in 1965 as an outgrowth of a Quaker service project, the mission of SHE is to improve the living conditions of low-income people and the communities they call home in the eight counties of California's San Joaquin Valley. This service area of over 15,000 square miles is home to most of



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the state's low-income farmworkers. The primary emphasis of the organization continues to be the creation of new housing opportunities and the preservation and improvement of existing housing stock. As an organization, SHE is dedicated to the belief that a decent home is the basic building block for families, neighborhoods and communities. Now in its 39th year, SHE has completed over 5,000 new self-help homes and built 15 multifamily housing communities. In partnership with dozens of San Joaquin Valley communities, SHE coordinates community housing, rehabilitation and homebuyer assistance programs directed to assisted lower income families to buy, maintain, and improve their homes. Together, SHE and its partner communities have rehabilitated over 5,000 homes and assisted over 650 first-time homebuyers.

Sunrise Partners (Bill Zoslocki Construction Company)

Sunrise Partners develop affordable rental housing properties for families and senior citizens. The Partners, holding licenses from the State of California as both Real Estate Brokers and a General Contractor, have demonstrated an ability to successfully originate and complete a variety of projects. Sunrise Partners has built 288 units of low-income housing, in addition to office, industrial, and mixed-use developments, while Bill Zoslocki Construction Company, a Partner, has built an additional 36 units of affordable housing outside of Sunrise Partners. Bill Zoslocki Construction Company is also licensed as a General Contractor and offers a full range of project management and construction services.

Visalia Senior Housing

In the early 1970s, Christ Lutheran Church, United Methodist Church, First Christian Church, and St. Paul's Episcopal Church created Visalia Senior Housing, with the goal of creating and promoting quality affordable housing for seniors. Visalia Senior Housing currently owns two affordable housing projects that include a total of 200 units. Construction of a third project is also underway.



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Location of Case Studies: City Profiles

Chico

Located 90 miles north of Sacramento, the City of Chico lies near the northern end of the Sacramento Valley. Chico is Butte County's largest city, with a population of 64,581 in 2001. Chico lies east of Interstate 5 on Highway 99. Chico and surrounding Butte County boast some of the best agricultural land in the world. Chico is home to one of California's most popular state colleges, California State University, Chico, which is located in downtown Chico adjacent to the city's central business district. Chico and the surrounding area also contain wide variety of businesses and recreational opportunities.

Davis

Davis is situated in Yolo County, 11 miles west of Sacramento, 385 miles north of Los Angeles, and 72 miles northeast of San Francisco. Davis' population totals more than 62,200 residents. Davis is home to the University of California, Davis, which plays a central role in this university-oriented city. Davis is a progressive community known for its small-town style, energy conservation, environmental programs, parks, tree and agricultural land preservation programs, bicycles, and the quality of its educational institutions. Davis residents boast the highest level of educational attainment in the state, with more than 80% of its adult population having completed a minimum of one year of college training and more than 60% having attained at least a four-year college degree.

Livingston

Livingston is located 285 miles North of Los Angeles and 120 miles Southeast of San Francisco on Highway 99 in the heart of the San Joaquin Valley. Livingston is a highly productive agricultural community. Production of sweet potatoes, nectarines, almonds, peaches, and grapes provide employment for many migrant and local agricultural workers. Foster Farms is the largest employer in Merced County and is one of the largest poultry processors in the United States. Its main production plant in Livingston employs over 50% of the local workforce. Other major employers in Livingston include winemakers Ernest & Julio Gallo, Joseph Gallo Farms, Cal-Nut and Livingston's schools. Livingston's population in 2000 was 10,600. This number is expected to double by 2020.

Modesto

With a population of approximately 180,000, Modesto is the largest city and the seat of Stanislaus County. Located on Highway 99, Modesto is located 80 miles south of Sacramento and 80 miles north of Fresno. West of the valley and over the coastal mountain range lies the San Francisco Bay Area, a 90-minute drive from Modesto. This fact, combined with the relative affordability of its housing, has contributed to Modesto's becoming an increasingly important location for Bay Area workers priced out of the Bay Area housing market. To the east lie the Sierra Nevada foothills. Modesto is located in the heart of one of the most productive agricultural areas in the U.S. - the San Joaquin Valley. Dairy products, almonds, apricots, melons, tomatoes, wine grapes, peaches, walnuts and poultry products are some of Modesto's top commodities.



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Patterson

Patterson is located on Highway 33 along the Interstate 5 corridor, 280 miles north of Los Angeles, 92 miles south of Sacramento, 89 miles southeast of San Francisco and 45 miles southeast of Livermore. The City of Patterson had a population of 13,027 in 2002 and this number is expected to grow by nearly 40 percent by 2015. Patterson is a small rural town surrounded by agricultural land. Agriculture is the mainstay of Patterson's economy, and its major crops include apricots, almonds and walnuts, as well as row crops of dry beans, tomatoes, broccoli, spinach, peas and melons. Patterson is known as the "Apricot Capital of the World."

Red Bluff

Red Bluff is located at the northern end of the Sacramento Valley along the Sacramento River and Interstate 5. The city takes its name from the color of the terrain on the West Bank of the Sacramento River. Once a major steamship stopping point, Red Bluff is now connected to Redding, Chico, Sacramento and points beyond by Interstate 5, and State Highway 99 and Highway 36. Today over 13,000 people reside within Red Bluff, while another 14,000 live in adjacent unincorporated areas. Wood products and agriculture continue to be important economically. The fertile soils at this end of the Sacramento Valley produce bountiful orchard and field crops including walnuts, almonds, prunes, corn and alfalfa. In Red Bluff's outlying upland

areas, cattle and sheep production dominates the landscape. Like its neighbor, Chico, many of the Red Bluff's pre-1900 homes have been restored either as homes or professional offices.

Reedley

Reedley is located in the central San Joaquin Valley portion of California, between the State's coastal mountain ranges and the Sierra Nevada Mountains. Reedley is situated approximately twenty-five miles southeast of Fresno and 25 miles from the City of Visalia. Reedley's population today is diverse and multi-cultural and its population totals 20,500 residents. Although it has diversified in recent years, Reedley's economy continues to be dependent on agriculture and agriculture-related industries and services. The area's fertile soil produces the finest fruit, nut, vegetable, grain and cotton varieties and, since 1946, Reedley has been known as the "Fruit Basket of the World" because it leads the nation in the shipping of fresh fruit. Thirty fruit and vegetable packing and cold storage facilities, including the world's largest fruit processing plant, along with nearby wineries, supply high-quality tree and vine fruit products and are located within the vicinity of the Reedley.

Sacramento

Sacramento is located at the confluence of the Sacramento and American rivers and at the intersections of Interstate 5, Interstate 80 and highways 99 and 50. The City of Sacramento is the cultural, educational, business and governmental center of a four-county metropolitan region. Sacramento has a population of just over 400,000 residents. As California's capitol city, Sacramento is center stage for governmental policy for the entire state. It has a vigorous business sector, a rapidly evolving public transportation system, affordable housing, and growing cultural,



Smart Growth and Affordable Housing: Best Practices of the Central Valley

educational, and medical facilities that serve the needs the region's 1.5 million people. Sacramento has also become one of California's main tourist centers. The region is served by several law schools; California State University, Sacramento; a campus of the University of California, Davis, medical school; and numerous community colleges. Socially and politically, Sacramento is a progressive city that boasts a level of ethnic and cultural diversity that is among the highest in the nation, a high level of concern for environmental and social issues, and a strong emphasis on maintaining the quality of its many neighborhoods.

Stockton

Stockton is located 83 miles east of the San Francisco Bay area and 40 miles south of Sacramento. The Stockton area is the gateway to the San Joaquin/Sacramento River Delta's 1,000 miles of waterways. Stockton is the county seat for San Joaquin County. Once a staging area for miners coming up river from San Francisco heading for the Mother Lode country, Stockton has become the focal point for the agribusiness sector of the San Joaquin Valley economy. The area's rich farmland supports agriculture as varied as tomatoes, asparagus, and, more recently, thousands of acres of wine grapes. In recent years, Stockton's economy has become more diversified with the addition of many new businesses and new commercial space. In 1999, Stockton was designated an All-America City by the National Civic League for work the community has done to create new jobs, reduce crime, improve the Delta's environment, and revitalize the downtown area. Stockton has a population of 254,000 residents.

Visalia

Visalia is located at the southern end of the San Joaquin Valley, approximately 185 miles north of Los Angeles and 220 miles south of San Francisco. Visalia currently has a land area of 28,000 square miles and a population of approximately 92,500. Traditionally, Visalia's economy has been based on agriculture and related industries, but in recent years, Visalia has widened its economic base to include manufacturers of school yearbooks, business forms, metal products, electronic components and food and fiber processing plants. Visalia is the Tulare County seat and the principal trading center for the county, which consistently ranks as one of the three most agriculturally productive counties in the United States. As in other Central Valley communities, Visalia's economic growth has been accompanied by a significant increase in population and has established Visalia as a regional trading center serving an estimated 500,000 persons living within Tulare County, southern Fresno County, Kings County and northern Kern County.

Winters

The city of Winters is located in the southwestern corner of Yolo County, immediately north of the Solano County line and just east of the Vaca Mountain range. Winters lies approximately 34 miles west of the state capital, Sacramento, and approximately 10 miles north of Vacaville. The principal highways near Winters are Interstate 505 and State Highway 128. State Highway 128 passes directly through Winters and is a major access route from Sacramento and Davis to Lake Berryessa and the Napa Valley. The town's population is just under 5,000 residents. Agriculture traditionally has been Winters' primary source of commercial activity. In recent years, Winters has experienced a transition of migrant farm workers to Mexican families and contract labor while the production of fresh fruits, particularly apricots, peaches, and cherries, gradually has been replaced by the nut industries. Fruit packing plants have been relocated to the more rural areas and current



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trends are reviving the 1920's practice of selling fruit directly to the public at the production site. Agricultural lands north and east of Winters are chiefly devoted to rotation crops of tomatoes, grains, alfalfa and rice. Winters has experienced an uneven growth in its housing stock in recent years, owing to a building moratorium put in place while the General Plan was finalized in 1992. Since adoption of the General Plan, there has been a growing surge of housing starts in the community.

Yuba City

Yuba City is located 45 miles north Sacramento, at the junction of Highway 99 and Highway 20, in the central part of the Sacramento Valley. Yuba City is the county seat for Sutter County, which is bounded on the east by the Feather River and on the west by the Sacramento River. Yuba City has become the center of shopping and business for Yuba and Sutter Counties as well as southern Butte County and Colusa County. Yuba City is the regional center of commerce for a population of 137,000 residents. The economy of the area is based on agriculture, food processing, lumber & wood products, and government, which include Beale Air Force Base. In recent years, the region has also experienced growth in light manufacturing.



Smart Growth and Affordable Housing: Best Practices of the Central Valley

Funding Programs Acronyms and Descriptions

AHP:	The Affordable Housing Program is sponsored by the Federal Home Loan Bank and provides grants.
Bank of America:	The Bank of America Community Development Bank is part of the bank's Community Reinvestment Act efforts and provides low interest loans for affordable housing projects.
CalHFA	The California Housing Finance Agency provides low interest loans and tax-exempt bond financing for multifamily projects and also financially assists low-income homebuilders through the Self-Help Builder Assistance Program.
CDBG	The Community Development Block Grant is a federally funded program that provides loan and grants through state and local jurisdictions.
FWHG	The Joe Serna, Jr. Farmworker Housing Grant Program is operated by the California Department of Housing and Community Development provides grants for farm labor housing.
HAC	The Housing Assistance Council is a nonprofit organization that provides loans for affordable housing projects.
HOME	The Home Investment Partnerships Program provides loan and grants through funds from the U.S. Dept. of Housing and Urban Development (HUD) that are allocated to state and local jurisdictions.
HUD 202	The Section 202 Supportive Housing for the Elderly provides funding for low-income elderly.
LIHF	The Low Income Housing Fund is a nonprofit organization that provides loans for affordable housing projects.
LISC	The Local Initiatives Support Corporation is a nonprofit organization that provides loans for affordable housing projects.
MHP	The Multifamily Housing Program is operated by the California Department of Housing and Community Development provides loans for farm labor housing.
RCAC	The Rural Community Assistance Corporation is a nonprofit organization that provides loans for affordable housing projects.
RDA	Refers to loans and grants provided to affordable housing developments through local Redevelopment Agencies.



Smart Growth and Affordable Housing: Best Practices of the Central Valley

RHS 502	The US Department of Agriculture's Rural Housing Services Agency Program that provides very-low interest mortgages for self-help homes.
RHS 523	The US Department of Agriculture's Rural Housing Services Agency Program that provides grants to nonprofit organizations to operate mutual self help housing programs.
RHS 514	The US Department of Agriculture's Rural Housing Services Agency Program that provides mortgage loans for multifamily farm labor rental housing.
Tax Credits	The federal and state Low-Income Housing Investment Tax Credit Program offers tax benefits to profit-motivated investors who provide for equity funding for affordable housing projects.

Income Affordability Definitions

Very Low-Income:	Households making at most 50% of Area Median Income
Low-Income:	Households making at most 80% of Area Median Income
Moderate-Income:	Households making between 80% to 120% of Area Median Income



Town Meadows Elderly Rental Housing

Location: Visalia, Tulare County

Developers: Christian Church Homes and Visalia Senior Housing, Inc.

Housing Type: Elderly rental housing

Number of Units: 99 one bedroom, 1 two bedroom

Funding: HUD 202

Affordability levels: Low- and very-low income elderly households

Other Restrictions: Elderly residents must be capable of independent living

Project Description: Smart Growth housing developments like Town Meadows have been the



corner stones of Visalia's efforts to create and maintain a vibrant and thriving downtown core. Built on an infill site in downtown Visalia, Town Meadows puts 99 low-income senior households within walking distance of shopping, public services, a public library, health care providers and government services. The project itself is a nine story, concrete high-rise with interior corridors. Management offices, services and facilities are on the ground floor with the apartments located on the remaining floors.

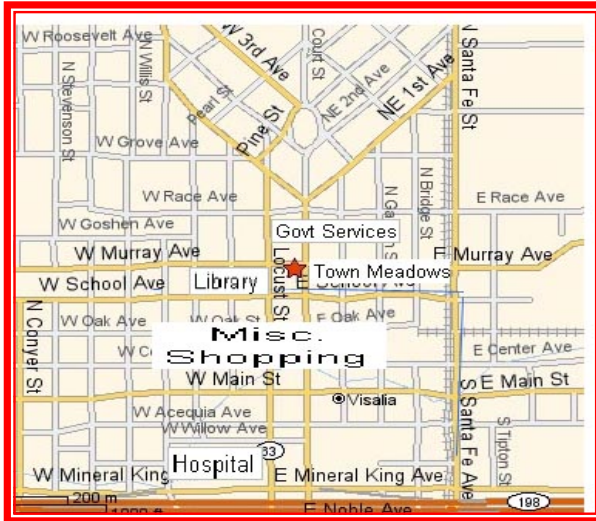
Smart Growth Features:

- Walking distance to shopping and services
- Special transit stop on site
- High density facilitates on-site services and mixed-use
- Resident services promote transit use and ride sharing
- Infill development
- Supports city downtown redevelopment
- Two-thirds reduction of parking area allows high density 'footprint'
- Parking impact minimized by interior parking and perimeter fencing
- High-rise design promotes energy conservation
- Wide balconies reduce air conditioning usage

Town Meadows Elderly Rental Housing

High Rise Elderly Housing is Smart Growth and Smart Downtown Revitalization

Town Meadows illustrates the reciprocal benefits of Smart Growth. Not only are low-income



seniors a short walk from the resources of downtown, but they also constitute a large and permanent part of the customer base so necessary for the success of any downtown redevelopment scheme. The success of Town Meadows has encouraged Christian Homes to undertake a similar, 56-unit elderly housing development that is now under construction at a nearby site in downtown Visalia.

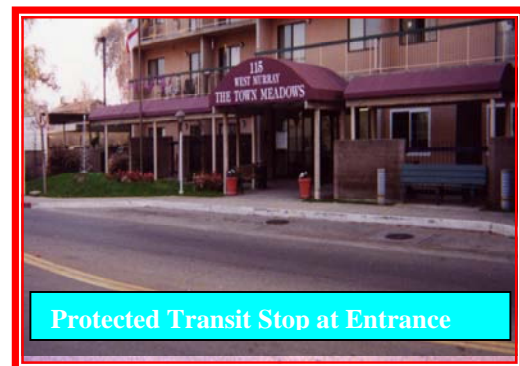
A Parking Variance and Public Transit Mean More Low-Income Seniors

The City of Visalia helped facilitate the high density of Town Meadows by providing a

zoning variance to exempt the project from the normal standard of one parking space per unit. Through this variance, parking was reduced to just 33 parking spaces. This 66% reduction in normal parking requirements freed up the space needed for the building footprint. Without this variance, Town Meadows would have been forced to reduce the number of housing units and/or put in very costly underground parking. With shopping and services nearby and public transit readily available, the 'lost' parking has not been missed. The 33 spaces Town Meadows provides are sufficient to accommodate staff and seniors who own cars.

Transit and Pedestrian-oriented Housing

Town Meadows' central location in downtown Visalia means that residents are free of automobile dependence. Instead, walking and public transit are the preferred means of getting around for most of the residents. Residents are within easy walking distance of the library, bus stops, the Social Security Administration office and various stores and eating establishments. Town Meadows also promotes public transportation by providing every resident with two free all-day bus passes and two discounted dial-a-ride round trips each week. Transit use is further encouraged by the design of the building, which includes a special, protected bus and van stop at the main entrance of the building. Residents can literally walk out the door for easy and safe access to bus and van transportation.



High Density Makes On-Site Service Possible

High density and mixed-use development are central principles of Smart Growth. At Town Meadows, these principles are put into action and the benefits are impressive. Town Meadows takes advantage of its large senior resident population to deliver on-site services that would either



Town Meadows Elderly Rental Housing

be more expensive or simply infeasible for a smaller housing complex to provide. Currently, Town Meadows employs a full-time Resident Services Coordinator who provides social services assessments, referrals, technical assistance and information to residents and their families. The Resident Services Coordinator also arranges for regular onsite health services, classes and recreational activities.

Another important service is the onsite meal program. An onsite kitchen and dining facility are maintained to prepare and serve each resident with a nutritious dinner from Monday through Friday. None of these services would be feasible if the site were not high density. At a smaller housing development, the services would either not be provided or would have to be provided at a reduced level.

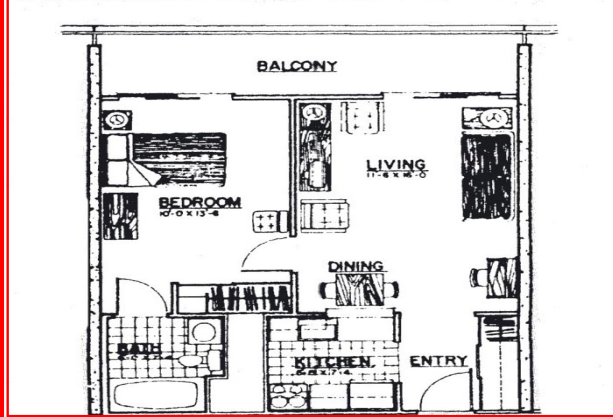
High Rise Design Means Energy Conservation...

"Because of the large number of seniors here we are able to have our own kitchen and an onsite meals program and a full-time service coordinator on-site. High density means you can achieve real cost savings and efficiencies when you want to do mixed-use."

Linda O'Hara, Site Administrator

Although Town Meadows was built before energy conservation measures were required of subsidized housing projects, it nevertheless incorporates important energy saving features in its design.

TYPICAL UNIT FLOOR PLAN



Large balconies, that span the width of the units, shade the units below and allow residents to keep windows and the sliding glass door open for ventilation rather than having to use air conditioning. Since all the units are located above the ground floor, residents can use natural ventilation without compromising security.

Town Meadows' high-rise design provides energy conservation in other ways, as well. Insulation along the exterior wall of each apartment unit is provided through the one and one-half feet of concrete used on the construction of the exterior walls of the

building. Heated and air conditioned interior corridors provide another layer of insulation for apartments along the remaining walls. Additionally, by stacking units on top of each other, the high-rise design results in a layering effect where the floors and ceilings of each unit provide insulation to the units directly above and below.

...and Service to the Community

As Visalia's tallest building, Town Meadows uses its height advantage to benefit the community and bring in extra income to support resident services. Radio receivers for both the police department and the local school district are hosted free of charge as a way of giving back to the community. To raise additional money for resident services, space is rented out on the roof to business users who value it as an excellent location to place satellite relays.



Patterson Farm Labor Center Farmworker: Migrant Housing

Location: Patterson, Stanislaus County
Developers: Housing Authority of the County of Stanislaus (HACS)
Type: Migrant, farm labor, low rent
Units: 146 units: 22 two bedroom, 104 three bedroom, 20 four bedroom
Funding: RHS 514 Loan
Affordability: Very-low income households
Restrictions: 116 units are reserved for farmworker households. (40 units migrant, 76 farm labor, 30 units nonfarmworker) Occupants of the migrant and farm labor units must be farmworkers or their family members. Farmworkers who become disabled or retire may remain.

Project Description: The Patterson Farm Labor Center is located at the edge of Patterson, a small town in western Stanislaus County. It was acquired by the Housing Authority of the County of Stanislaus (HACS) in the 1940s. The U.S. Department of Agriculture (USDA) had constructed the units as an experiment, and no longer had any desire to own them. Repair needs developed over the years, and the most recent round of rehabilitation began on the farm labor units in 1999, thanks to a USDA loan. The Farm Labor Center is home for as many as 146 households during the height of the agricultural season. The farm labor and low rent housing are two- and three-bedroom duplexes. The migrant center consists of several rows of two-bedroom units. The sheer size of the project makes it almost a community unto itself, and numerous social services are incorporated on-site.



Smart Growth Features:

- Development contiguous with the urban fringe places housing within reach of services, downtown, and agricultural employment
- Promotes reuse through rehabilitation of existing housing
- Encourages transit use through location near two bus lines
- Accommodates mixed uses through incorporation of services on-site
- Preserves visual access to adjoining open space
- Maintains a pedestrian scale and orientation at street level
- Incorporates green public space
- Protects the environment through energy-saving design features



Patterson Farm Labor Center Farmworker: Migrant Housing

On-site Services Build Community, Reduce Need for Automobile Travel

Developers of Smart Growth communities often strive to offer a mix of uses that benefit residents and the surrounding community, alike. Among the resident services offered at the Farm Labor



Center are Migrant Head Start, childcare, infant care, food give-away, and after-school programs (i.e., computer classes, tutoring) provided through a partnership with the Police Athletic League. The main goal of these programs is to provide farmworkers and their children with the necessary resources to lift themselves out of poverty or to achieve other forms of success.

However, these programs also serve another purpose. Some services are open to the

community, and provide a space in which children of farmworkers can build relationships with other children of Patterson, whose families may not be engaged in agricultural labor. The creation of a diverse community is one of the central tenets of Smart Growth, which seeks to avoid growth that constructs barriers between people. Not only do on-site services help build a sense of community, they allow residents to eliminate numerous daily trips outside of the Center. This helps reduce traffic impacts to the surrounding neighborhood while reducing the Patterson Farm Labor Center's contribution to the San Joaquin Valley's air pollution problem.



Proximity to Downtown, Farmland, and Rural Transit Service Reduces Traffic Congestion

The siting of farmworker housing is a difficult issue for Smart Growth advocates. Although placing housing in urban or town centers may reduce the need for long commutes to shopping, services, or some employment opportunities, it increases long auto commutes for farmworkers. Neither is it considered desirable to isolate farmworkers from services in order to locate them near their place of employment. The Patterson Farm Labor Center resolves this problem nicely. Living on the edge of a small town, residents have access to the services available in Patterson without being far from agricultural land. A number of residents also work at Patterson Frozen Foods, located one-half mile from the complex.



When residents do need to travel, two county bus lines pass close to the subdivision. One, a fixed-route line serving Westley, Grayson, and Modesto, passes within a third of a mile. The other is a runabout, which serves Norman and Turlock, and deviates from its route to pick up and drop off



Patterson Farm Labor Center Farmworker: Migrant Housing

passengers who make arrangements ahead of time. These transportation options further enable farmworker residents, many of whom cannot afford an automobile, to conduct all of life's activities without getting in a car.

Design of Housing, Location Near Park Promote Diverse Communities

The low rent and farm labor housing at the Patterson Farm Labor Center are organized into clusters of duplexes surrounding a central open area. Free of fences, these grassy areas serve as large, communal backyards – children play together as clothes dry in the sun. An adjacent park to the south can be accessed via the back of the subdivision. This park is used both by residents of the Farm Labor Center and by residents of the single-family housing in the neighborhood.



Housing for Farmworkers is Essential to Maintain Sustainable Agricultural Communities

Providing farmworker housing traditionally has been a difficult goal to achieve, due to very low wages, the seasonal nature of farm work, and a number of other factors. Some growers provide

housing for their employees on-site, but many farmworkers live elsewhere in overcrowded or substandard housing. An alarming number of farmworkers in the San Joaquin Valley are homeless.



For these reasons, providing affordable farmworker housing is an immediate need, but where should it be built? One of the

main tenets of Smart Growth is preserving agricultural land threatened by urban sprawl. Western Stanislaus County is experiencing such sprawl from the expansion of the San Francisco Bay Area with expensive new homes springing up in rural Patterson. High-quality affordable farmworker housing can help preserve farmland by assisting growers who depend on farmworker labor to stay in business resist pressures to sell prime agricultural land to real estate developers. Rural communities must provide decent housing for all residents in order to maintain a sustainable rural character, and this is exactly what the Farm Labor Center does for Patterson.

“A lot of new, expensive housing is being built around Patterson. But Patterson has always been an agricultural town, and if we want to keep farming, we have to take care of housing for farmworkers”

Laura Norwood, Housing Programs Analyst, Housing Authority of the County of Stanislaus

Mahal Plaza

Farmworker: Permanent Rental Housing

Location:	Yuba City, Sutter County
Developer:	California Human Development Corporation (CHDC)
Housing Type:	Permanent Farmworker Rental Housing
Number of Units:	98 units: 20 two 20 four 58 three3 and 4 bedroom town homes
Funding:	RHS Section 514, HAC and RCAC loans; HCD Farmworker Grant
Affordability levels:	Very low-income to moderate income households
Restrictions:	Occupancy restricted to households engaged in agricultural labor.



Project Description: When Mahal Plaza was built in 1990, Yuba City was home to only one housing development to shelter the community's non-migrant Mexican, East Indian and Pakistani farm workers. To meet the need for more farmworker housing, CHDC decided to build an attractive apartment project on a vacant lot between an existing mobile home park and what was then the edge of the town of Yuba City. CHDC felt that the site would give tenants good access to the agricultural portion of

Sutter County while placing the development close to shopping, schools and social services. Mahal Plaza was intended to be a two-phase development that eventually would have 98 units. Phase 1 consisted of 52 units plus parking spaces and a separate area designated for auto repairs, a community center, a laundry, open space, and a playground. In 1996, a day care center was added when CHDC constructed Phase 2, along with 46 additional residential units. Mahal Plaza is noteworthy for the innovative way that residential and other structures are oriented around gardens and other green spaces, for its energy saving features, and for the developer's decision to leave portions of the site undeveloped to accommodate future community-serving uses. Parking is arranged along the edges of Mahal Plaza.

Smart Growth Features:

- Built directly adjacent to Yuba City's edge on previously-disturbed land
- Includes a childcare facility that serves Mahal Plaza residents and children from elsewhere in Yuba City
- Plans underway to construct an on-site police substation, a management office, and space for a computer lab for residents and the community.
- Located within walking distance of schools, shopping, health services and a church
- Contributes to a greater mix of housing types in its neighborhood
- Located less than one mile from public transit
- Parking was designed to minimize the visual impact on the neighborhood
- Contains a variety of active and passive features to conserve energy and water.

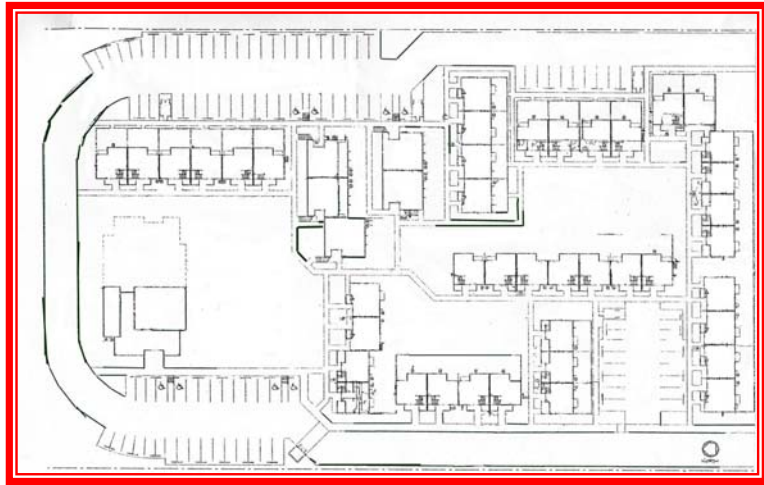
Mahal Plaza

Farmworker: Permanent Rental Housing

Mahal Plaza Promotes Smart Growth Through Imaginative Site Layout

Creating outdoor public spaces that provide residents with opportunities to sit, mingle with each other or watch over young children is a Smart Growth goal that Mahal Plaza achieves in many ways. The Housing Division of the Washington State Department of Community Development in its "Design Alternatives for Agricultural Worker Housing" cites Mahal Plaza for "its imaginative site layout" in restricting parking to the perimeter of the development and for using the remaining open space to create an "unbroken internal space with large courtyards" and public benches.

During the day, when farmworkers are away from Mahal Plaza, their elderly parents can often be seen occupying these benches, socializing or observing their grandchildren at play in Mahal Plaza's tot lot or daily activities at the development. Each unit at Mahal Plaza features a small private patio and lawn, which provides important private outdoor space, as well. By 2004, the developer plans to construct a



multi-purpose community building that will serve as home for an on-site sheriff's substation, a new building management office, and a computer lab that will provide skills training during the day to school-age residents of Mahal Plaza and during the evening to residents wishing to transition out of farm work.



Active and Passive Energy Conservation

Energy conservation is a common Smart Growth goal that is achieved at Mahal Plaza through a variety of active and passive energy-conserving features. The buildings are oriented to reduce heat-gain in summer, and include overhanging eaves and vertical louvers to shade windows from intense summer sun. To prevent infiltration of cold in the winter months, the buildings were fitted with an insulated foundation, a feature more commonly

found in regions with colder climates. Following construction, the developer has actively pursued an energy conservation upgrade program that has increased energy efficiency through installation of weather stripping, "low-e" and double-pane windows, ceiling fans, and energy-efficient appliances. Water conservation, too, has been an important goal. Mahal Plaza features dense plant cover to reduce evaporation of irrigation water and numerous shade trees that have been planted intensively throughout the site to provide a natural means of shading the buildings.

Mahal Plaza Farmworker: Permanent Rental Housing

Mahal Plaza Child Care Center: Meeting the Needs of Residents and the Community

The Mahal Plaza Child Care Center opened in November 1997 with an enrollment capacity of 60 children. Present capacity is 93 children, aged two to five, with a waiting list of 100 children. 85% of the children on the waiting list live outside Mahal Plaza, underscoring the important role Mahal



Plaza plays in the Yuba City Community. Funded by the California Department of Education's Child Development Division, the services are free to parents who qualify under CDD regulations. The program goal is to provide low-income farm workers with quality care, supportive staff, and a home-like atmosphere to help the children experience social, emotional and cognitive development. Priority is given to children whose parents are either employed or actively seeking employment. Programs include morning preschool, afternoon activities, and two meals each day. On a space-available basis, the Center is also open to fee-paying children of higher income families.

A Successful Struggle to Overcome NIMBY opposition

Before it could be built, Mahal Plaza's developers had to work for 5 years to overcome intense community opposition to the project. Residents who opposed the project complained that Mahal Plaza would bring school overcrowding, decrease property values, increase crime, increase traffic, overload the sheriff and fire department, burden local public health facilities, and cause a shortage of parks and recreation space.

Mahal Plaza's developers believe they prevailed in the Mahal Plaza battle because they were prepared for community opposition and followed diligently every required step in the process of getting the project approved by local authorities. Today, Mahal Plaza's managers report they and Mahal Plaza's residents enjoy good relations with their neighbors and that the development contributes positively to the neighborhood. None of these predictions has materialized. In fact, a middle to upper-income residential development project was recently constructed along Mahal Plaza's northern edge, demonstrating the extent to which Mahal Plaza and its farmworker tenants has become an accepted part of the Yuba City community.



Mahal Plaza: "Simply A Step for People Seeking a Better Life"

Almost all of adult male residents of Mahal Plaza work. Mahal Plaza actively encourages its residents to make the transition from farmwork to higher-paying jobs, and eventually to move out of Mahal Plaza. Since 1990, approximately 40 of Mahal Plaza's residents have taken advantage of various first-time homebuyer programs to buy homes of their own with income from such jobs as truck-driving, electronic assembly, welding and construction.

Ashwood Village

Multifamily: New Construction Rental Housing

Location: Modesto, Stanislaus County
Developer: Sunrise Partners (Bill Zoslocki Construction Company)
Type: Multifamily rental housing
Units: 120 units: 60 two bedroom, 44 three bedroom, 16 four bedroom
Funding: Tax Credits; HOME, RDA and CalHFA loans
Affordability: Very-low income households
Restrictions: None



Project Description: Modesto has experienced phenomenal growth during the last several years, due to migration from the Bay Area, as well as other factors common in much of the Central Valley. As the city has grown, the urban boundary has expanded and rents have skyrocketed. A report released in 2002 by the National Low Income Housing Coalition ranks the increase in Modesto rents as the sixth fastest of any urban area in the nation. In

1998, Ashwood Village was constructed in an older neighborhood of North Modesto. The neighborhood is a mixed-use, mixed-income area that includes convalescent homes, market-rate rental housing, single-family homes, restaurants, a health clinic, schools, retail services, and a shopping mall. Ashwood Village consists of 120 affordable apartments, half of which are reserved for large families (3-bedroom and 4-bedroom units). The waiting list has already grown to include 700 families, a further indication of Modesto's rapid growth. The design of Ashwood Village is very similar to that of the surrounding apartments; in fact, it is barely distinguishable from the market-rate apartments to the west.

Smart Growth Features:

- Infill development, occupying a previously vacant lot surrounded by existing structures
- Mixed neighborhood - near schools, retail shopping, employment, and market-rate housing
- Adjacent to public transportation, bike path
- Compact development, built at maximum density feasible
- Planned onsite services for residents and community
- Partnership with Modesto City Police makes housing part of crime-free community
- Incorporates functional green space as recreation area
- Protects environment by employing energy-efficient design
- Parking is sited to minimize visual impact on neighborhood

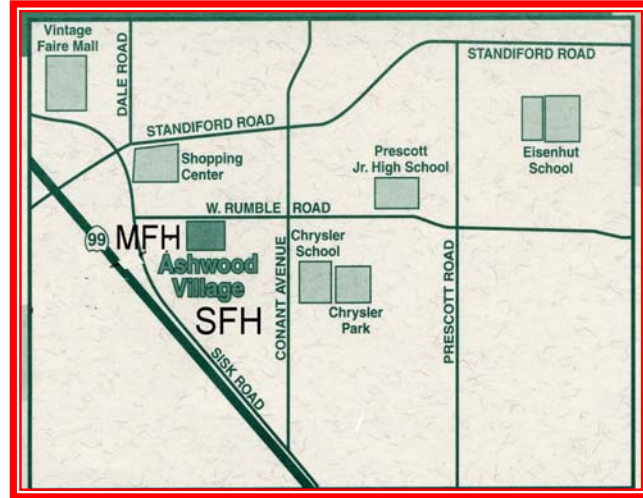


Ashwood Village Multifamily: New Construction Rental Housing

Infill Development Reduces Commutes, Traffic Congestion

Close proximity to necessary services, shopping, recreation and other frequent destinations is a common Smart Growth goal. Ashwood Village was a vacant lot, surrounded by development on all sides, until construction began in 1998.

To the east, large single-family homes and an elementary school are within easy walking distance. To the west, market-rate apartments quickly give way to a shopping and restaurant area that also houses a childcare facility. South of Ashwood Village is an older neighborhood of single-family homes, recently targeted by the City of Modesto's single-family rehabilitation program. Across the street to the north are market-rate apartments for seniors and a convalescent home, where several Ashwood Village residents work. A health clinic and a shopping mall can both be found less than a mile away, easily within walking distance. In addition to services found in the neighborhood, on-site services help residents lift themselves out of poverty without getting in a car. A computer center will soon be opened in the community room, which will enable residents to narrow the digital divide. Management hopes to expand resident services in the near future.



Location Leads to Jobs

Job-seekers living at Ashwood Village also take advantage of the training sessions offered twice annually by the convalescent home across the street. Several residents are currently employed by the home, and many others are attending its two-month class for aspiring care workers. A bus stop located across the street from the apartments provides access to other parts of Modesto and Stanislaus County, as does a bike path that passes less than a quarter-mile from the complex.



Infill: Efficiency Saves Agricultural Land

Infill development like Ashwood Village makes use of prime urban land that might typically be ignored as more profitable development consumes agricultural land on the urban fringe. Also, siting Ashwood Village in a mixed-use, mixed-income neighborhood significantly reduces the impact of new housing on traffic congestion and related air pollution.

Ashwood Village Multifamily: New Construction Rental Housing

Smart Growth Means Safe Streets

Security is an often-overlooked underpinning of Smart Growth. In order for residents of a community to use public transit, sidewalks, bike, use public space or build a strong sense of community, there must be a sense of security. This public nature of Smart Growth requires a level of security that simply doesn't exist in many communities. It is frequently a concern for safety that leads families to choose sprawling suburbs over "smarter" housing locations.

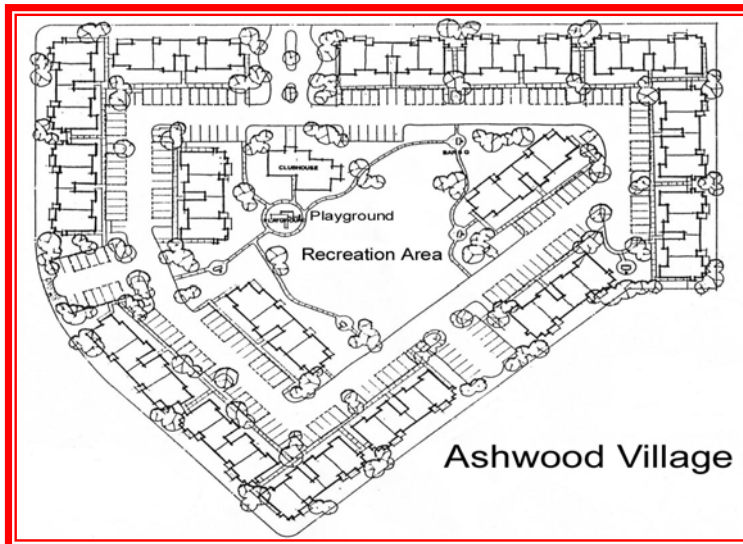
"Before the Crime-Free program I had officers in here three or four times a week. Now, in two years, the only police calls from this address have been when incidents occur off-site and residents . . . report them"

Maria Lopez, On-site Manager

At Ashwood Village, management has successfully confronted the problem of crime, creating a community-friendly environment for residents. Not only does the housing include security gates and surveillance cameras, a private security company visits the complex at least once a day. Ashwood Village's partnership with the City of Modesto Police Department is also noteworthy, since it strengthens the housing's ties to the larger community while also producing tangible results. The partnership, through the City's "Crime-Free Certification" program, involves annual police certification of lighting, deadbolts, and other security measures on-site. Also, police report any calls received from Ashwood Village to the manager on a weekly basis. Since the beginning of the partnership in 2000, on-site incidents have been almost completely eliminated. Such security measures allow residents to feel safe at home and throughout the complex.

Mixed Use and Green/Public Space Combination Creates a Community

Ashwood Village shows how ample public/green space and on-site services builds community. Public space is everywhere at Ashwood Village, and the on-site manager reports that residents take



full advantage of amenities such as a large grassy area, a playground, basketball court, benches and barbecues. With its large units, the development is perfect for families; at last count, 320 children resided on-site. The community room hosts formal activities such as computer classes and church group meetings and is also a place for residents who just want to socialize. At least once a month, a formal social gathering, such as a Christmas dinner, is organized.



Casitas del Sol

Multifamily: New Construction Rental Housing

Location: Livingston, Merced County

Developer: Self Help Enterprises (SHE)

Housing Type: Permanent multifamily rental housing

Number of Units: 36 units: 14 two bedroom, 18 three bedroom, 4 four bedroom

Funding: HOME, Tax Credits, Bank of America Community Development Bank loan

Affordability levels: Low- and very-low income households

Other Restrictions: None

Project Description: When the small, rural city of Livingston needed a gateway project to anchor a major entry point into its downtown, it chose Casitas del Sol. The city took the gamble that Self



Help Enterprises (SHE) could produce a project that would both be an asset to the community and symbolize the revitalization of its downtown core. SHE more than met that challenge. Casitas del Sol is a 36-unit development strategically situated on the gateway entrance to downtown Livingston and the border of the new Joseph Gallo Development area that will soon include retail shopping, a school and new homes.

Smart Growth Features:

- Gateway project at a major entry point into the city
- Promotes mix of housing types and social diversity in neighborhood
- Complements neighborhood revitalization initiative
- Single-story design blends with adjacent, single-family neighborhood
- Parking impact minimized by interior parking and perimeter fencing
- Walking distance to work, schools, and retail shopping
- One fourth of the residents can walk to work
- Transit oriented development – walking distance to public transportation
- Ample recreational space, including benches, barbecues and a tot lot
- Mixed use - onsite services including computer lab, school programs and a childcare facility
- Energy efficiency through appliances, HVAC systems, and insulation



Casitas del Sol Multifamily New Construction Rental Housing

A 'Gateway' Design Looks to the Future and Blends with Past.

Casitas del Sol demonstrates the adaptability and versatility of Smart Growth principles when they are actually put into practice. One of the challenges facing SHE in developing Casitas del Sol was to design a project that would blend in with the single-family character of the adjacent neighborhood and also, as a gateway project, visually symbolize the revitalization efforts of the Livingston. SHE met these challenges with a creative set of inter-related design elements that take advantage of the rectangular site with developed lots along two sides and a soon-to-be developed third side.



SHE built the project around ample recreation and landscaped areas. Buildings are located along the perimeter of the site, using single story buildings for the two- and three-bedroom units, and two story buildings for the four-bedroom units. To minimize visual impact and blend in with the architectural character of the neighborhood, single story buildings are located on the front and sides of the site and two story buildings are sited in the rear of the parcel.

To further harmonize with the neighborhood, SHE has essentially created an attractively landscaped 'green belt' with appealing wrought iron fencing for security on the frontage side of the parcel. Entranceways to the apartment units face inward to promote a sense of community within the development and discourage off street parking. This also enables management staff to easily view activities occurring on the property. An interior-parking scheme is used, but ample recreational space, attractive walkways and landscaping prevent it from dominating the development. The crowning touch is the attractive, stucco Spanish-style of the building exteriors.



Promoting Diversity: Rental Housing for Large Families

Casitas del Sol was built to address the shortage of rental units for large families, and its design reflects that mission. Over half the units are the large three- and four- bedroom units that are so hard to come by on the regular rental market. (All units are equipped for energy conservation – dual pane windows, energy efficient appliances and E-2 insulation.) Childcare and youth programs are operated on site. Occupancy is restricted to low- and very-low income households. Although there exist no occupational restrictions, many of the families are engaged in agricultural labor.



Casitas del Sol

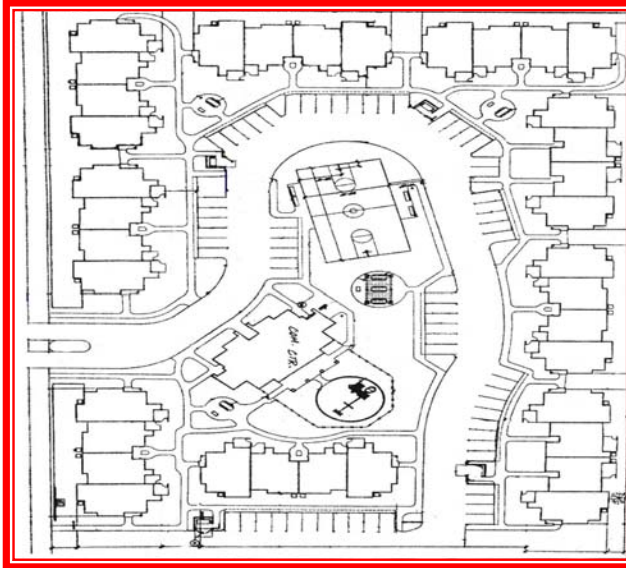
Multifamily New Construction Rental Housing

Community within a Community: Mixed Use Combines with Open Space

Casitas del Sol shows how on-site services and abundant interior open space combine with other design elements to create a community within a community. The community center building is literally the heart of the development. Child care, a computer room, after-school youth programs, health programs, adult education classes, childcare and management staff can be found in the community building. The centrality of the community center is further reinforced by siting the basketball court and tot lot adjacent to the building.



Community Center

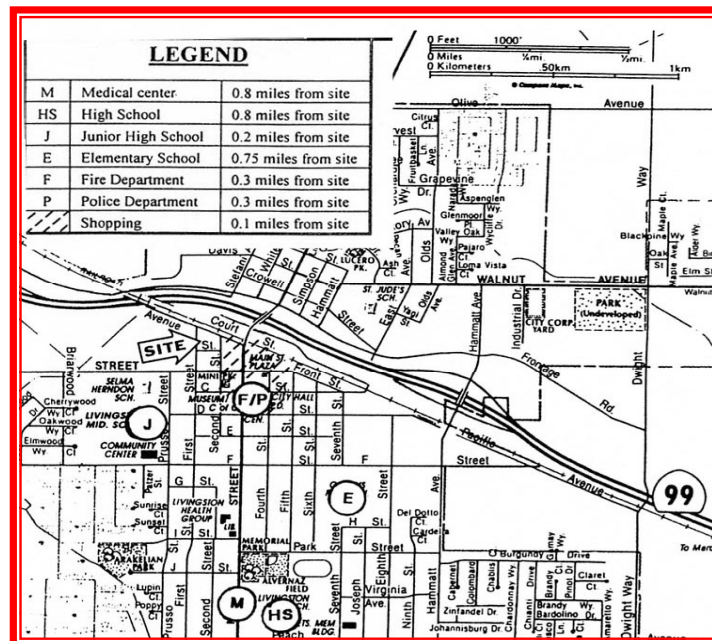


The internal orientation of the residential buildings creates a circulation pattern that promotes interaction between residents and leads to a stronger sense of community. Location of the community center at the entrance of the development enhances security by allowing management staff to monitor incoming and outgoing pedestrian and vehicle traffic. This central location also enables management staff to take advantage of the internal orientation of the buildings and the visual permeability of the internal common areas to more easily monitor the entire complex.

Walk to Work, School and Shopping

Casitas del Sol's location provides easy pedestrian access to a shopping center, other retail stores, medical services and schools.

Many of the employed residents take advantage of its proximity to many to many local employers and many walk to work each day. For tenants needing public transit, bus stops are located a short walk away. Pedestrian access to jobs and services will only improve in the future as development occurs in the Joseph Gallo Development area.



Windmere II Multifamily New Construction Rental Housing

Location: Davis, Yolo County
Developer: Community Housing Opportunities Corporation (CHOC)
Type: Multifamily rental housing
Units: 58 units: 58 two bedroom
Funding: CalHFA bond, Tax Credits, HOME, CDBG, RDA
Affordability: Very low-income households
Restrictions: No other restrictions

Project Description: The large Mace Ranch development, located at the eastern edge of Davis, is a planned development that exemplifies a variety of Smart Growth principles. Upon completion,



Mace Ranch will include housing for all income groups, commercial development, public services, parks, and greenbelts. The city's inclusionary zoning ordinance requires that low-income housing be included in all new developments, but it permits land dedication in lieu of construction of affordable units. Windmere II was the second phase of affordable housing construction on land dedicated by the developer of Mace Ranch. CHOC, the

Community Housing Opportunities Corporation, will soon begin work on affordable rental housing for seniors across the street, further diversifying the Mace Ranch community. CHOC set out to create housing that would blend into the existing community, and the design truly works to assimilate this high-density housing into a neighborhood full of single-family homes. As a planned community, Mace Ranch adds convenience for residents; in the immediate vicinity of Windmere I and II, one finds bike paths, single-family subdivisions, functional open space, schools, a learning center, and a police station.

Smart Growth Features:

- Creates social diversity in a high-income neighborhood
- Promotes mix of housing types in community
- Walking distance to employment centers, schools, parks, and retail shopping
- Transit oriented development – adjacent to public transportation
- Bicycle friendly development – located near bike paths/greenbelts, bike racks on-site
- Mixed use - onsite services for residents and community
- Design includes energy-saving measures
- Housing incorporates functional open space
- Sited to maintain buffer with nearby wildlife areas



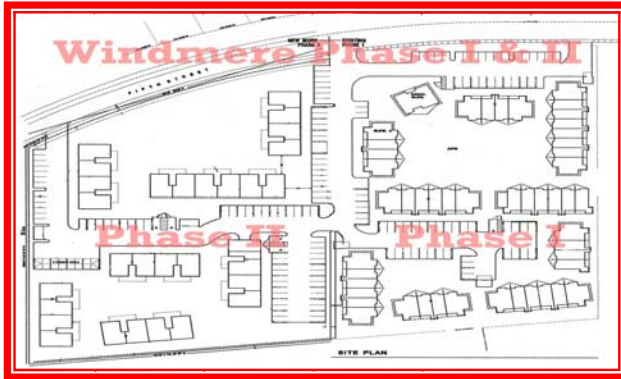
Windmere II Multifamily New Construction Rental Housing

Transit Friendly Development Provides Choices for Residents

Windmere II provides a number of alternative transportation choices for residents. The housing is located adjacent to two bike paths and directly on a local bus line serving the city of Davis. A bus stop serving other parts of Yolo County is planned across the street from the property; currently, Woodland, West Sacramento, and Sacramento can be reached via a route that stops a quarter-mile away. The abundance of bike racks on-site further encourages the use of alternative transportation. CHOC installed sufficient bike racks at the property to store more than two bikes per unit.



Windmere II's proximity to many important local destinations also makes non-automobile transportation practical. Windmere II lies within a mile of retail areas, industrial areas, schools, parks, and a police station. In addition, the central business district is less than two miles away.



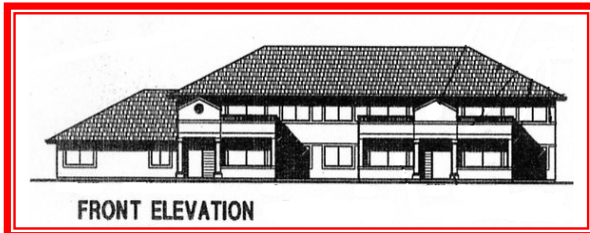
Innovative Energy Conservation

Energy conservation is another core Smart Growth goal. Going beyond mainstream energy-saving features, such as energy-efficient appliances and shade trees, Windmere II incorporates a number of more innovative elements designed to keep energy costs low for its residents. CHOC's architect recommended the use of "shade awnings" to keep temperature in the units constant. These simple awnings help keep temperature constant inside the apartments without using energy. CHOC also decided to use a "hydroponic" water heating system, which significantly reduces the cost of heating water. This unconventional system allows water to circulate constantly so that all water in the system is warm, reducing the amount by which it must be heated when used.

Energy conservation is another core Smart Growth goal. Going beyond mainstream energy-saving features, such as energy-efficient appliances and shade trees, Windmere II incorporates a number of

Including Low-Income Residents in Affluent Area Promotes Diversity

The city of Davis is a notoriously difficult area in which to find affordable housing. In 2000, the U.S. Census found that nearly 40% of Davis renters pay over half their income in rent, and since that time, vacancy rates have dipped below 1%. As a result, most low-wage workers in retail or service sector jobs are forced to commute to Davis from other communities such as Winters, Woodland, and Sacramento, clogging local roads and polluting the air in the region. In response to the affordable housing shortage, the City of Davis has enacted an inclusionary zoning ordinance that requires developers to build housing affordable to low-income families *or* to dedicate land for that purpose.



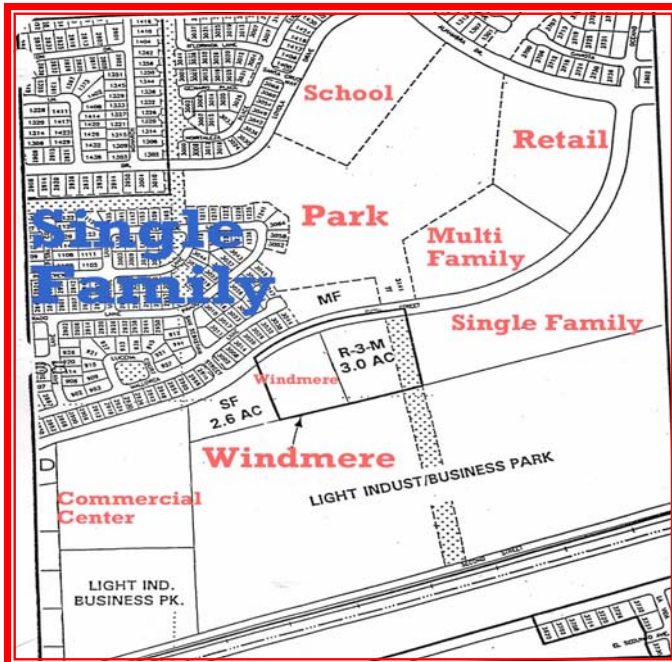
Windmere II

Multifamily New Construction Rental Housing

The site of Windmere II was made available by such a land dedication. The land was part of the Mace Ranch development, a planned community consisting primarily of large single-family homes. Providing low-income housing in a high-cost area has diversified the neighborhood and allowed low-wage workers to live near their places of employment. Many residents of Windmere II work in service and retail jobs in Davis, and could never afford to live near their jobs, were it not for subsidized housing.

“With Windmere, we tried to do all the things that CHOC represents, building attractive, affordable housing in a nice neighborhood. Land dedication means that housing actually gets built. If it weren’t for land dedication, it would be very hard for low-income people to live in Davis.”

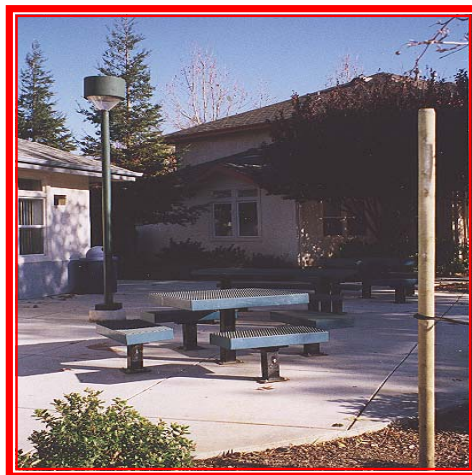
Paul Ainger, Program Director



“Good neighbor” development minimizes impact on surrounding

A number of decisions were made to reduce the impact of new housing on the natural environment near Windmere II. To the south, another bike path borders a natural runoff area. Within Windmere I, functional open space was created through the creative design of a storm drain. A conscious preference for ground cover over traditional grass reduces irrigation needs to a level appropriate for the region’s climate. Special security lighting that orients light downward prevents urban light pollution, in accordance with the City’s Dark Sky Ordinance. Because of such planning,

Windmere II is a good neighbor to the environment, wildlife and the community.



Brickyard Creek Multifamily Rehabilitated Rental Housing

Location: Red Bluff, Tehama County
Developer: Community Housing Improvement Program (CHIP)
Type: Permanent multifamily rental housing
Units: 92 units: 6 studio, 42 one bedroom, 34 two bedroom, 10 three bedroom
Funding: HOME, MHP, HUD Grant, LIHF and R CAC loans.
Affordability: Low- and very-low income households
Restrictions: None

Project Description: The story of the Brickyard Creek Apartments shows how a community can employ Smart Growth principles to reverse neighborhood blight and environmental contamination.



Brickyard Creek was originally known as the Ellison Apartments and was notorious for being perhaps the most blighted apartment complex in the small rural city of Red Bluff. Its location in a redevelopment area, close to downtown, and across the street from a public school presented serious problems for local government. Originally built under a HUD subsidized housing program in the early 1970s, by 1999 the Ellison had become a squalid center of drug dealing and was polluting the adjacent Brickyard

Creek – a tributary of the Sacramento River. Thanks, however, to a partnership between the community, residents, HUD and the Community Housing and Improvement Program (CHIP), this property is now a model of rehabilitation and the practical application of Smart Growth principles. Extensive rehabilitation will protect the creek, conserve energy, provide resident services, end drug activity, promote transit usage and ensure long-term affordability.

Smart Growth Features:

- Located in a redevelopment area
- Promotes mix of housing types and social diversity in neighborhood
- Complements neighborhood revitalization initiatives by the city
- Parking impact minimized by interior parking and perimeter fencing
- Internal orientation of housing creates a sense of community among residents
- Walking distance to elementary school and retail shopping
- Pedestrian friendly through enhanced security and effective site management
- Transit oriented development – walking distance to public transportation
- Ample interior green space, including benches and a playground
- Mixed use - onsite services including computer lab and youth school programs (contingent on future funding).
- Conservation through energy efficient appliances, HVAC systems, insulation and retrofitting with individual meters for each unit.
- Environmental mitigation through improvements to sewer and flood control



Brickyard Creek Multifamily Rehabilitated Rental Housing

Smart Growth Requires Smart Community Action

The transformation of the blighted Ellison Apartments into a community resource demonstrates the connection between community involvement and Smart Growth. In 2000, years of neglect and deterioration culminated when the property defaulted on its subsidized mortgage. It was slated for a U.S. Department of Housing and Urban Development (HUD) foreclosure auction where it would have probably been sold for a small sum to another absentee slumlord. The property would have continued as blighted source of social, physical and environmental deterioration.

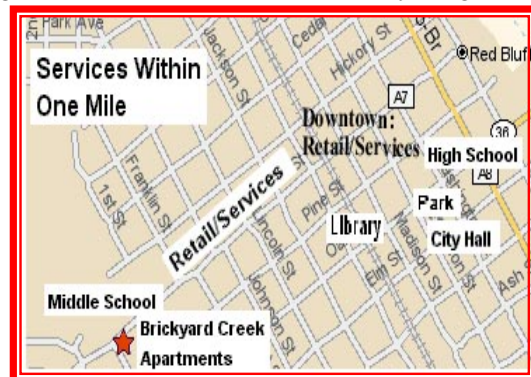
Ellison's transformation into Brickyard Creek began when a community-based coalition formed to save the housing. The residents formed an association and, with assistance from the California Coalition for Rural Housing, enlisted support from the community, city and county government, state housing agencies, their Congressional representative and the two U.S. Senators. At the heart of the strategy to save the property was the recognition that continued physical blight, drug activity, environmental damage and loss of affordable housing would adversely impact the revitalization efforts of the City and harm the nearby schools and homes. As a result of combined community and political pressure, HUD agreed to transfer the property to CHIP and provide a \$1.0 million rehabilitation grant and other public and private funding was secured. Renovation of Brickyard Creek is close to completion, with 92 units expected to be finished in April 2003.

Adaptive Reuse is a Cornerstone of Smart Growth

Underlying the campaign to stabilize and then transform Brickyard Creek was the principle of adaptive reuse, an important Smart Growth principle. Adaptive reuse means that under-utilized resources should be reconstituted or recycled. As long as the old Ellison was overrun by drugs, was contaminating Brickyard Creek, and was full of housing units that were mostly uninhabitable, the property was lost as a resource to the community. With the rebirth of the Ellison into Brickyard Creek, blight is being transformed into a regenerated resource for the community

Effective Site Management Takes Back the Streets for Pedestrians and Transit Use

Brickyard creek is located about one-half mile from downtown Red Bluff and is within walking distance



of schools, shopping, services and bus stops. However, the full benefits of pedestrian access and public transit are lost if it is unsafe to use sidewalks or wait at a bus stop. At the old Ellison Apartments, many residents were afraid to venture out of their apartments or let their children walk to school.

All this will change under CHIP management. Careful screening and orientation of new residents to house rules will be combined with responsive and effective management to nip emerging problems in the bud. Residents themselves will be part of the solution through an established resident association that will work with CHIP to identify and resolve onsite security and social problems. An established working relationship with the Red



Brickyard Creek Multifamily Rehabilitated Rental Housing

Bluff police department means a prompt and effective response to any misconduct occurring on the property. Resident services will provide resources and positive alternatives for children, teenagers and adults. Outdoor lighting will be upgraded and speed bumps installed to promote safety and discourage outsiders from 'cruising' the parking lot.

Energy Conservation Key to Project's Success

The old Ellison Apartments were built in the cheap energy days of the 1970's. It was master-metered and provided no incentive for residents to conserve energy. Old and energy inefficient appliances, hot water heaters, HVAC systems along with uninsulated walls and single pane windows generated annual utility bills over \$100,000. These high energy costs starved the project of operating funds needed for repairs and they accelerated decay.

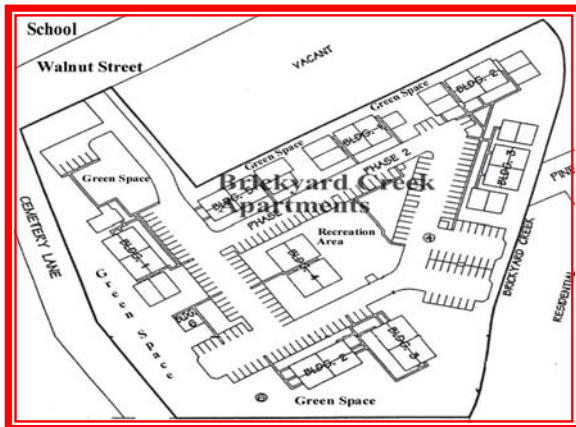


Under CHIP's management, all of Brickyard Creek's units will be retrofitted with individual meters to encourage conservation efforts. Insulation and double paned windows will be installed and new energy efficient appliances will replace the old ones. Energy efficient air conditioning, heating and hot water boilers will replace the old inefficient ones. Financial savings from these conservation measures will translate into responsive on-site management and quality housing.

Affordable Housing Protects the Environment

Due to a defective sewer system, raw sewage used to regularly back up and flow into the adjacent Brickyard Creek. In a perverse reciprocity, the creek would overflow into the property during the winter, flooding out some of the buildings and picking up household chemicals, parking lot oil residue and debris. Inside the units, rampant mold caused residents to become ill due to flooding, leaking roofs and window frames, inadequate ventilation in bathrooms, and defective plumbing.

Flood mitigation is part of the rehabilitation and will protect both the creek from flood-related runoff pollution and the residents from flooding. Overflows of raw sewage into the creek will be ended through the renovation of the underground sewer connections and storm drains on the property. Mold problems will be addressed through structural repairs and installation of new materials and equipment.



Interior Parking and Green Space

Mitigation of environmental and social problems means that the residents can now enjoy the ample recreational and green space. Trees dot much of the site perimeter and grassy setbacks buffer the project from adjacent land uses and Brickyard Creek. Buildings are sited along the perimeter and oriented toward the interior. Parking is also located in the interior and has little visual impact on the larger neighborhood.



Diamond Cove Multifamily Rehabilitated Rental Housing

Location:	Stockton, San Joaquin County
Developer:	ACLC, Inc.
Housing Type:	Permanent Rental – Acquisition/Rehab
Number of Units:	60 units: 18 four bedroom, 42 two bedroom
Funding Sources:	Tax Credits, AHP, CCRC Loan
Affordability levels:	Very low-income households
Restrictions:	Many units restricted to special needs tenants, including the elderly, the handicapped, or migrant farm workers.

Project Description: In 1997, when redevelopment of the Diamond Cove apartment complex began, the project was physically dilapidated, nearly half-vacant, dominated by asphalt parking lots, and overwhelmed by gangs. Residents of the adjacent neighborhood of single-family homes, the City of Stockton's police department, elected officials, and the City's code enforcement inspectors all were anxious to see a clean-up program begin at Diamond Cove that would contribute to the City of Stockton's larger revitalization strategy for the neighborhood and its "Safe Neighborhoods" initiative, which included more aggressive code enforcement, community policing, increased law enforcement presence, and programs designed to



encourage private investment in the neighborhood, including home maintenance counseling and below-market home improvement loans for low- and moderate-income families. ACLC stepped in to help meet this challenge with an aggressive strategy that included a top-to-bottom physical rehabilitation of Diamond Cove's apartments and grounds, evictions to remove problem tenants, and implementation of a comprehensive social services program for its mostly Hmong, Cambodian and Laotian residents. ACLC completed its work in 2001. ACLC's goal was to convert Diamond Cove into an attractive and stable new residential community that would help transform the surrounding neighborhood and add a major new asset to northern Stockton.

Smart Growth Features:

- Renovates an existing multi-family rental development in an city-targeted revitalization neighborhood
- Located within one mile of shopping, health services, schools and employment centers
- Located close to public transit
- Includes features to reduce the impact of vehicles on residents
- Offers extensive on-site and off-site social services to its residents
- Features a design that incorporates a variety of energy conservation features
- Renovation resulted in fewer, but larger, units with a net increase in bedrooms
- Parking reduced and replaced with landscaping and a community building



Diamond Cove Multifamily Rehabilitated Rental Housing

An Existing Apartment Complex is Transformed

Diamond Cove is a 60-unit, 2-story apartment complex with attractive architectural features, vibrantly painted exteriors, a community center with resident services, a street design that maximizes pedestrian safety and a carefully-designed landscaping treatment that is more often found in luxury residential developments.



The project is located on slightly less than 3 acres of land, and involved the total renovation of nearly 44,000 square feet of existing space and the addition of approximately 2,000 square feet of new space. The developer, ACLC, combined upstairs and downstairs units in what had been 78 units to create 60 townhouses

and four bedroom units that better address the needs of Diamond Cove's Southeast Asian residents, who often live together in extended families.

Following renovation, the number of bedrooms had increased by 30 percent, from 120 to 156, and the vacancy rate decreased from 50% to zero. By reducing the number of units, the need for parking space was reduced. This made it possible for ACLC to remove a large parking lot and replace a large expanse of unrelieved asphalt with lawns, flowerbeds and a community building. More community space is on the way. Recently, ACLC secured for Diamond Cove's families the right to plant community gardens along utility rights-of-way that are adjacent to the development. Currently, these vacant strips do little more than serve as magnets for litter. In the near future, ACLC will also pair Diamond Cove with a new infill development one block away that will include affordable town homes and a new school that will help meet a school shortage in the neighborhood.



Design Improvements Help Improve Safety and Unify Diamond Cove



Many Smart Growth housing developments incorporate features into their projects that promote public safety. Diamond Cove's design team incorporated several security features into the development to make it easier for residents to see all parts of the site and protect themselves from undesirables from outside Diamond Cove. To do this, they installed a number of additional apartment windows in well-placed locations as well as an attractive gated iron security fence that extends around each of the two

halves of the development.

Diamond Cove Multifamily Rehabilitated Rental Housing

During the renovation, ACLC also installed several traffic calming features and took steps to make the development more pedestrian friendly. Speed bumps were added and planted peninsulas were extended into drive lanes to narrow the width of the street and reduce traffic speeds through the project. The street between the two halves of the project also was repaved with distinctive paving stones that help create a stronger sense that the two halves of the project are connected while also creating what is, in effect, a pedestrian crosswalk.

Mixed Use is Key Element in a Neighborhood Turnaround Strategy

As a result of ACLC's work to clean up Diamond Cove, crime in the neighborhood has dropped and Diamond Cove now has a waiting list for new residents that is a year long. Diamond Cove has injected new life into the neighborhood, including stimulating recent efforts by adjacent homeowners to make physical improvements to their properties. Part of the Diamond Cove success story grew out of ACLC's decision to extend its work beyond the physical renovation of Diamond Cove.



Before renovating Diamond Cove, ACLC evicted problem tenants and then implemented a series of social services programs for the remaining tenants. Many of these programs are offered in Diamond Cove's new community building, which is located near the center of the site. There, ACLC offers a state-of-the-art computer lab, job training programs, welfare case management, childcare, drug and alcohol programs, after-school tutoring programs and nutrition programs for seniors. A Resident Council, composed of Diamond Cove residents and ACLC staff was formed to govern the development, plan community activities, and coordinate on-site social services with an effort called the Community Partnership, which is an umbrella of public and private sector social service agencies that have banded together to assist North Stockton.



Renovation Opens the Door to Better Natural Resources Conservation

During its renovation, Diamond Cove underwent a thorough upgrade to boost its capacity to conserve energy and water. ACLC replaced all incandescent lighting with compact fluorescent bulbs, and it replaced all appliances with new ones that are Energy Star-rated. All entry doors were fitted with substantial porticos to shade the entrances to each apartment and all apartments were fitted with heavy-duty security-type screen doors that take advantage of the strong Delta breeze to permit better cross-ventilation and reduce the need for air conditioning. ACLC also invested an unusually high percentage of its budget on planting many shade trees and shrubs to help shade buildings from the sun and help retain water.

New Horizons Self-Help Homeownership

Location: Reedley, Fresno County
Developer: Self Help Enterprises (SHE)
Type: Single-family Self-Help Housing
Units: 35 homes: 20 three bedroom, two bath, 15 four bedroom, two bath
Funding: HOME, Bank of America Community Development Bank loan, Tax Credits, RHS 523 Grant, RHS 502 Loans
Affordability: Low- and very-low income households
Restrictions: Each household must work 35 hours to 40 hours a week for approximately 10 months to construct housing as a group

Project Description: New Horizons shows what can happen when a creative community developer meets up with a local Smart Growth land use plan. The New Horizons subdivision was



Typical SHE Self-Help House

the result of such a union. Self-Help Enterprises (SHE) applied the City of Reedley's Specific Plan's Smart Growth criteria on an irregular-shaped infill lot and the result was a beautiful, high quality subdivision of 35 homes and a park to boot. This 6.62-acre L-shaped parcel was acquired by SHE as part of its mutual self-help construction program that is operated primarily through funding from Rural

Development (RD), an agency of the USDA. Under this program, agencies such as SHE organize and supervise groups of 8 to 12 low-income families who build their homes as a group over a nine-month period. Families perform approximately 65% of the construction work to reduce the costs of the home. Homes are financed through a very low interest RHS 502 Loan.

Smart Growth Features:

- Infill Development
- Small street widths
- 75% increase in density using Smart Growth techniques and principles
- Redesign of standard house plans to maximize density and accommodate irregularly-shaped parcel
- Front yard setbacks reduced to increase density of subdivision
- Promotes mix of housing types and social diversity in neighborhood
- Park strip between streets and sidewalks with two trees per house
- Wide sidewalks located behind park strip
- Land dedicated from subdivision for pocket park
- Walking distance to work, schools, retail shopping and services
- Transit oriented development – walking distance to public transportation
- Energy efficiency through appliances, HVAC systems, and insulation
- Garages recessed behind front of house to minimize parking impact
- Designed in accordance with City of Reedley award winning Smart Growth Specific Plan



New Horizons Homeownership: Self Help Housing

Affordable Housing Implements City's Smart Growth Plan

New Horizons is a textbook example of how creative design is facilitated by Smart Growth principles. In 2001, the City of Reedley formally adopted Smart Growth principles, in the form of a Specific Plan. Under the Specific Plan, residential development in undeveloped areas along the City's periphery must incorporate important Smart Growth criteria such as proximity to employment, shopping, services and transit. Other design requirements promote wide sidewalks, front porches, traffic calming, narrower tree-lined streets, energy conservation and pocket parks. The larger goals are to encourage jobs-housing balance, increase pedestrian and transit use and preserve farmland.



These principles accomplished just that with New Horizons. The basic challenge presented by the flag-shaped parcel were dimensions that would have allowed a maximum of 20 standard sized single-family homes under a normal development process. Under such a scenario, the pocket park would not have been included in the development and other Smart Growth elements of the project would have been lost.

SHE, however, was able to develop 35 standard-sized single-family homes and a pocket park through the Specific Plan's Smart Growth design features. First, the project was reconfigured as a planned unit development (PUD) requiring a conditional use permit. This, in turn, allowed the application of the Specific Plan's design standards. Although, technically, New Horizons was located near downtown and outside the Specific Plan area, the City essentially borrowed the Smart Growth standards from the Specific Plan and used the PUD and use permit process to incorporate them into the project.

Smaller Lots Means Less Asphalt and More Green

The City's flexibility on design issues enabled SHE to make critical adaptations in the project. Street widths were reduced, sidewalks were widened and park strips were incorporated into the site plan with two trees per strip. Lot depths were reduced to accommodate the dimensions of the parcel. House plans were adjusted by increasing the house width and decreasing its depth. An important design element was a front yard setback reduction from 20 feet to 15 feet, which helped to prevent the reduction of lot sizes from decreasing house sizes. The increased density then made it possible to dedicate one lot as a Pocket Park without significantly reducing the number of affordable homes to be built.

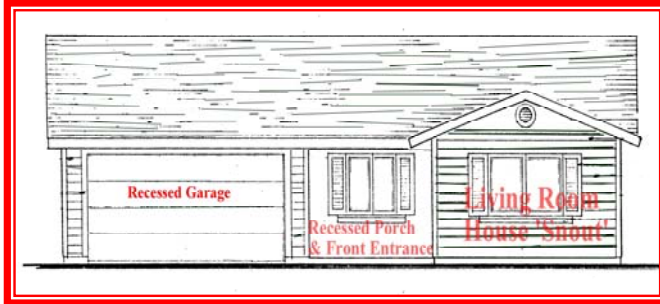
Smart Growth Equals Conservation plus Quality Housing

New Horizons shows that Smart Growth housing does not have to come at the expense of quality. All the homes are between 1,200 and 1,360 square feet and are attractively designed. Features include central heating and air conditioning, front porches, landscaping and covered patios. SHE



New Horizons Homeownership: Self Help Housing

provides several color schemes the families may choose from. House elevations and color schemes are always different from the adjacent house. Garages were recessed behind the front of the house to avoid a protruding “nose” and minimize the visual impact of parking on the neighborhood. The wide sidewalks, narrow tree-lined streets and pocket park combine with the



house styles to present a pedestrian friendly, neighborhood ambiance.

Energy efficiency is achieved through insulation, carpeting, dual pane windows, shade trees, and energy efficient lighting and appliances.

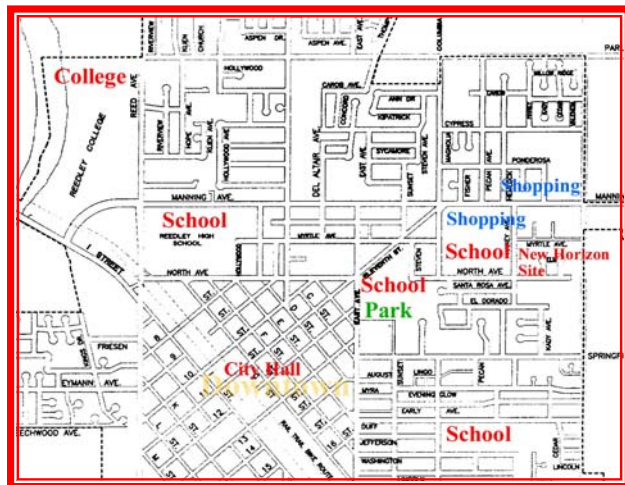
Water conservation is accomplished through low flow toilets and low-flow shower fixtures.

Pedestrian and Transit Friendly

New Horizon’s design and location both promote pedestrian traffic, bicycle use and public transit. Homeowners can easily walk to transit stops, shopping, services and schools. These nearby retail and service activities also serve as employment centers that offer a range of employment options that are attractive to low-income homeowners at New Horizons. Other major employers are close enough to New Horizons to reduce the length of car trips to work and encourage car pooling or even biking to work.

Self-Help Builds a Diverse Community

Self-help construction realizes two of Smart Growth’s most important goals: community and social diversity. Even with subsidies to write down costs, a single-family home can still be unaffordable for



many lower income households. However, with the contribution of self-help labor, the developer can write down 10% to 15% of the house cost. As a result of self-help construction, very low-income households can become part of a single-family neighborhood.

Mutual self-help construction literally builds community alongside the actual construction of the neighborhood. At New Horizons and other mutual self-help developments, families form close-knit groups as they go through the arduous nine-month process to build the homes they will live in. Families become neighbors before they even move into the community.

Putah Creek Village Homeownership: Self Help Housing

Location: Winters, Yolo County
Developer: Mercy Housing California
Type: Single-family housing, self-help construction
Units: 76 units
Funding: RHS 523 Grant, RHS 502 loans, HAC, Rural LISC, Bank of America and CalHFA SHBAP loans
Affordability: Very low-income households
Restrictions: Each household must work 35 hours to 40 hours a week for approximately 10 months to construct housing as a group

Project Description: Originally, the entire Putah Creek Hamlet subdivision was the vision of one



developer. After building Phase I of the development, he later decided to sell the Phase II lots to Mercy Housing (then Rural Communities Housing Corporation). Phase II then became Putah Creek Village where 76 homes would eventually be constructed by the families who would then own them. Since the City of Winters had already approved plans for Phase II when Mercy Housing acquired the lots, Mercy strove to conform with the existing plan to the greatest extent possible, and instructed its architect to design homes that would look like the homes that had been constructed as

part of Phase I. The result was a design that included a number of community-enhancing features, such as detached garages behind the majority of the units and a park at the center of the entire subdivision. As a self-help construction project, low and very low-income families helped to construct their own homes, earning “sweat equity” in lieu of a down payment. They now own the homes.

Smart Growth Features:

- Housing is located within a mile of downtown, near employment and services
- Design features give the subdivision a community feel
- Rear garages along alley minimizes visual impact of parking
- Housing encourages neighborhood diversity by promoting low-income home ownership in a market-rate development
- Housing within walking distance of bus stop
- The subdivision protects the environment by incorporating energy-saving elements
- Housing minimizes impact on an adjacent creek by providing a buffer zone
- Brings farmworkers in from fringe of the city and into the community as homeowners



Putah Creek Village Homeownership: Self Help Housing

A Community by Design: Unique Features Promote a Community Feel

Smart Growth advocates often emphasize the importance of designing housing developments so they encourage unplanned interactions among residents and help promote a sense of community. Putah Creek Village makes use of many community-friendly design elements in its construction. The inclusion of porches is a feature that residents have clearly embraced. On the porches, one



sees bicycles, lawn chairs, toys, and other indications that residents are making full use of this amenity. A park forms the hub of the entire subdivision, linking the 76 self-help construction units to the already-constructed market-rate housing through shared recreational space.

Community space is also created by the unconventional location of the garages. By abandoning traditional attached garages in favor of detached garages that are accessible via alleys behind the homes, the developers were also able to eliminate these protruding

elements from the street-oriented façades. This design decision is a classic Smart Growth tactic because it gives greater importance to people than it does to cars and garage doors. The impact of this decision is apparent not only from the street; from the residents' perspective one is visually closer to one's neighbors. The visual benefits complement the community-enhancing nature of the self-help construction process, in which future neighbors work together to build one another's homes. The result is that Putah Creek Village "feels" like a community.



Good Planning Minimizes Impact on Adjacent Creek

Putah Creek winds behind the subdivision to the south. The creek currently is accessible by foot via an undeveloped lot. As required by the City of Winters, all development must leave a buffer zone of at least 100 feet from the top of the creek's bank, so the developer of the first portion of the subdivision was required to dedicate this land to the City. The area is part of the Putah Creek Nature Park, which is currently being restored. In 2002, the City planted native Valley Oak trees between the top of the bank and the subdivision as part of this restoration.

Location near employment discourages long auto commutes

Minimizing the distances workers must travel to work is a key Smart Growth Goal. Putah Creek Village is perfectly located to minimize the commutes of homeowners. The subdivision lies within a mile of downtown, and less than a mile from a bus line providing transportation to other parts of the county. By locating the development contiguous with existing development at Winters' eastern edge, Mercy Housing avoided "leapfrog" expansion of the urban area while also accommodating the needs of homeowners working in agriculture. Nearly all homeowners at Putah Creek work in



Putah Creek Village Homeownership: Self Help Housing

Winters; only about 5% work in other areas, such as Davis or Sacramento. Approximately 70% of the homeowners are employed in agriculture or related activities, so the housing's proximity to farmland and the Mariani Nut Company is very convenient for residents.

Controversial Development Wins Praise of Apprehensive City Council

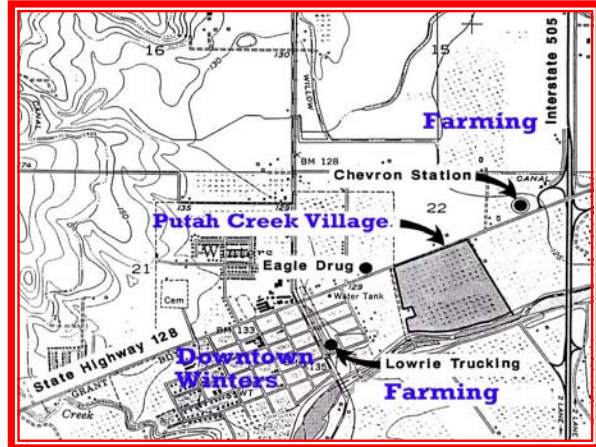
Although plans for Putah Creek Village were already approved when Mercy Housing acquired the lots, strong community opposition surfaced when it became known that low-income families would build and occupy the homes. Several members of the

City Council added their voices to community concerns over property values, impact on public services, and general deterioration of the area. However, the Council could take no action that would prevent the housing from being developed, since Mercy proposed to build in accordance with the subdivision plan to which the Council had already agreed.



Winters residents and the City Council has failed to materialize. In fact, the City Council has been impressed with the quality of construction, the sense of community at the subdivision, and the ease with which this low-income housing blends into the rest of the city. Due to the success of this development, the City has expressed a desire to work with Mercy Housing again in the future to build a second affordable housing development.

Several years later, with the project completed, negative effects anticipated by



"I look at self-help as a philosophy. There is nothing like ten months of working side-by-side to build community amongst neighbors. The City Council was afraid of the impact this development would have on the town's rural character – now they want us to work there again!"

**Joel Jaspin, Self-Help
Program Manager, Mercy
Housing**



Bishop Francis A. Quinn Cottages Special Needs Housing – Transitional

Location:	Sacramento, Sacramento County
Developer:	Sacramento Cottage Housing, in partnership with Mercy Housing, California
Housing Type:	Transitional Housing for the Homeless
Number of Units:	60 units: 60 one bedroom single-family detached cottages ranging in size from 327 to 391 square feet.
Funding:	Tax Credits, RDA
Affordability Levels:	Very-low income individuals
Restrictions:	Occupancy is restricted to homeless individuals

Project Description: Bishop Quinn Cottages, named for the well-known advocate for the homeless, Bishop Francis Quinn, is a 60-unit cottage community located in the heart of downtown Sacramento. The community is located in a former industrial zone at North A and 15 Streets, on what was once a vacant weed-choked lot, directly adjacent to Sacramento's Central Business District. The area gradually is being redeveloped and is very close to an organization that provides meals, showers and other services to Sacramento's homeless. The concept of "Cottage Housing" was born in the early 1990s out of the recognition of the difficult conditions that



homeless individuals face as they attempt to move from homelessness to stable permanent housing. Cottage Housing is a concept that links innovative housing design with supportive social services, each intended to provide every resident with the best possible opportunity to overcome homelessness, stay away from the temptations of the street, gain functional living skills, and reach their full potential. When residents leave Quinn Cottages after 24 months, they are eligible for transition services to help them move into and adjust to living in permanent housing.

Smart Growth Features:

- High density infill development in an industrial/commercial area close to downtown
- Promotes very compact development
- Promotes public accessibility and transportation choices
- Parking is located at the rear of the project to present a more attractive face to the neighborhood
- Cottages are clustered into mini-neighborhoods to promote greater interaction among tenants
- Provides a broad range of social services
- Incorporates a variety of energy-saving features

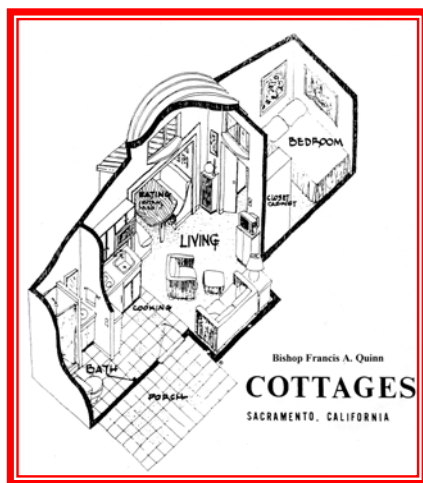


Bishop Francis A. Quinn Cottages Special Needs Housing – Transitional

Cottages are an Innovative Brand of Housing

Built in 1997, Quinn Cottages' 60 pastel-painted cottages provide an innovative brand of housing unlike anything else in the country. Every detail of the community has a guiding purpose – breaking the isolation of homelessness carried from life on the streets, building individual responsibility and stability, and creating the same sense of responsibility that can be found in

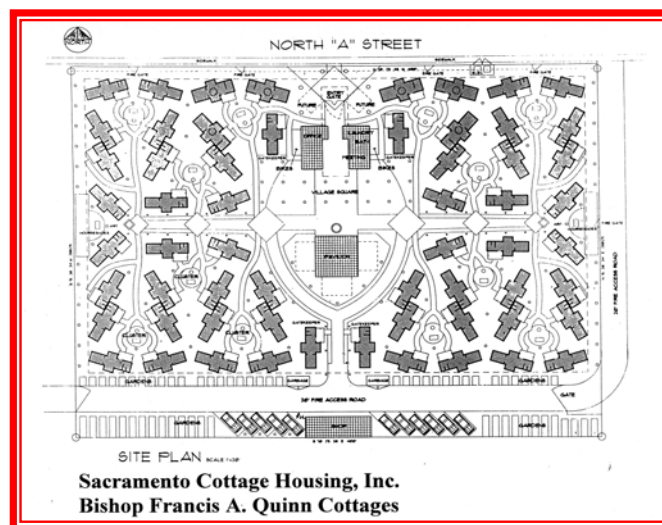
homeowner neighborhoods. Created by visionary Sacramento designer Brent Smith, each cottage contains a kitchenette, bathroom, bedroom, living area and front porch – enough space for one or two residents. Though the cottages are small (less than 400 square feet) they have very high ceilings, clerestory windows, and covered porches that make the units seem quite spacious.



Quinn Cottages: A Neighborhood of Neighborhoods

The Cottages are clustered in groups of four cottages into four small "neighborhoods" of 14 to 16 cottages. This yields housing at 30 units per acre, compared to the City's minimum standard of 14-16 units. Each cluster of four units surrounds a small park that contains a barbeque, a

picnic table, trees, and shrubs, lawns, and walkways. In the center of the Quinn Cottages complex is a large pavilion for community meetings, classes and social events, and two smaller buildings with a laundry facility, a smaller meeting room, and an office. This pavilion is available for use by organizations for a reasonable fee. On-site parking for the project's residents is restricted to the rear of the community, as a buffer between homes and an adjacent railroad line. A community garden also occupies this buffer zone. The entire project is surrounded by an attractive security fence, which enables managers to maintain the safety of the residents and keep tabs on who is entering and leaving the community, particularly undesirables who do not reside in the Quinn Cottages. The community is as quiet as any suburban neighborhood.



Promoting Transportation Choices and Mobility

Quinn Cottages promotes one of the most important Smart Growth goals -- increasing public accessibility and transportation choices -- by being located within one block of light rail and bus lines. Quinn Cottages is located adjacent to 15th Street, which is one of Sacramento's principal



Bishop Francis A. Quinn Cottages Special Needs Housing – Transitional

transportation corridors into downtown, where residents then can make easy connections to all the major bus, train and light rail lines. Quinn Cottages also boosts its residents' ability to get around by providing bike storage, and by being located just one block from a major Sacramento bike path. Internally, all walkways in the development are well signed and all units, including its six handicap accessible units, are connected with paths to common areas.

Social Services and the Transition to Homeownership

The entire Cottage village is designed to foster community building, provide an environment that promotes personal growth and change, and provide residents with secure attractive housing that is



close to a range of nearby jobs, health services, and educational opportunities. Mandatory social services are provided on site in Quinn Cottages' community hall, which is situated in the center of the development. These include counseling in substance abuse, mental health, basic life skills, money management, debt repayment, and job seeking. There is a four-strikes policy in place; residents who violate the rules four times are asked to leave. Quinn Cottages also offers other services on a rotating basis, reflecting the needs and desires of residents. An elected resident's council

meets weekly and organizes events for the community, including weekly meals, a mother's group, and celebrations.

Community service is mandatory and Quinn Cottages supplies volunteers to help work on community projects. After two successful years at Quinn Cottages, tenants are provided with guidance and coaching in making the transition to permanent housing in the community.



Campbell Commons

Special Needs Housing – Single Room Occupancy

Location:	Chico, Butte County
Developer:	Community Housing Improvement Program, Inc. (C.H.I.P.)
Housing Type:	Single Room Occupancy (SRO) multi unit building; new construction
Number of Units:	56 units: 55 studios, 1 two-bedroom
Funding:	Tax Credits, RDA, Bank of America, HOME
Affordability levels:	Very low-income households
Restrictions:	At-risk, homeless, very low-income single men and women

Project Description: In the early 1990's, following the closure of all of its downtown single-room-occupancy hotels, the city of Chico was left with a major gap in its supply of housing for



very low-income single individuals. The Community Housing Improvement Program (CHIP) moved to fill this need by proposing and then building Campbell Commons in 1995. Embodying the most important Smart Growth features, Campbell Commons blends apartment housing with design elements that focus on tenants with special needs, helping the residents make their transition to independent living. Campbell Commons is also an infill development, located just blocks from Chico's City Hall, its Central Business District, and public transit. Campbell

Commons is oriented to complement the residential and commercial developments that surround it. Campbell Commons is pedestrian-oriented, and provides residents with a combination of private apartments, public spaces, on-site social services, and 24-hour on-site building management. Together, all these features combine to make Campbell Commons a development that not only meets the needs of its own residents, but also contributes in a very positive way to the surrounding community.

Smart Growth Features:

- Numerous energy-saving features
- Walking distance from public transit, retail, health services and employers.
- Promotes neighborhood diversity by adding a new supply of SRO housing
- Mixed use with an on-site social services component
- Built at the maximum density feasible
- Parking below required 2 spaces per unit reflects the needs of its residents who are largely pedestrians and bicyclists.
- Maintains its pedestrian scale through a three-level design that orients its major facades toward the street
- Surrounded by intensively planted landscaping and includes garden plots for residents
- Infill Development



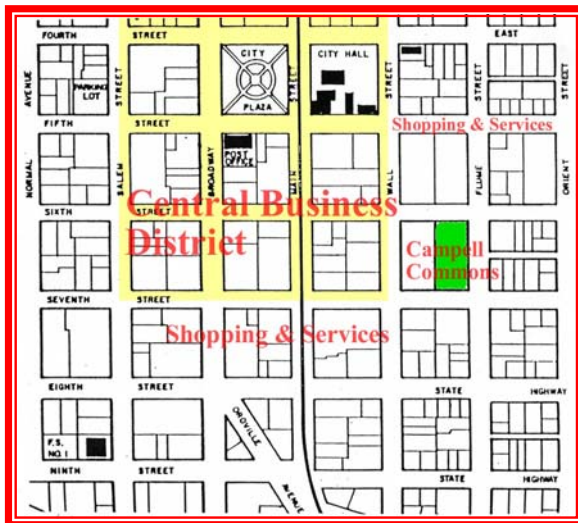
Campbell Commons Special Needs Housing – Single Room Occupancy

Community Participates in Design

Neighbors were involved in the design of the Campbell Commons, which won a city-held design competition for the site because of its aesthetic building design. Campbell Commons is notable for the way it relates physically to the surrounding neighborhood. The three-story floors and parking are oriented toward its commercial neighbors and one and two-story floors are oriented toward its residential neighbors. Lower floors feature pitched roofs to create a residential appearance. To further integrate Campbell Commons into the surrounding neighborhood, which is notable for its many trees and gardens, the site was densely planted with trees and other landscaping during the construction process. Today, the trees have grown large enough so that they envelope Campbell Commons, giving it the appearance of a being a well-established part of the neighborhood.



Location Makes Walking, Biking and Public Transit Realistic Options for Residents



Proximity to public transit, shopping and services is a goal that Smart Growth advocates often strive to meet when siting development projects. Campbell Commons' central location puts it within walking distance of many major local amenities including the Post Office (3 blocks), City Hall (2 blocks), Central Business District (4 blocks) and Chico's Bidwell Park (7 blocks). Two public transit systems serve the project site directly, and a shuttle service is available on an on-call basis.

Campbell Commons easily accommodates the needs of residents who choose not to drive, or who cannot afford an automobile. Because most of the tenants do not own cars and commonly ride bicycles, CHIP was able to convince city officials to reduce parking requirements and allow it to replace parking spaces with a more useful feature -- a secure bicycle parking area. Campbell Commons, by providing such good



Campbell Commons

Special Needs Housing – Single Room Occupancy

transportation options and mobility, provides one further benefit: it minimizes its contribution to traffic congestion in the neighborhood and dependence on the automobile.

Public Spaces Foster a Sense of Community

Smart Growth proponents often argue for inclusion of public spaces in development projects. Campbell Commons provides several public spaces residents can gather in, either in large or small groups. These public spaces include a large vaulted room near the building's entrance for meetings and classes and an adjacent recreation room for tenants wishing to play games, have conversations, or watch television. A smaller lounge room with a full kitchen and a dining table is available and is often used by residents wishing to meet with and cook meals with visiting family members without disturbing other residents. Campbell Commons also provides residents with exterior gathering places, including a central courtyard that is landscaped, tree-shaded and furnished with picnic tables and benches. Residents wishing to garden have access to individual garden plots.



Energy Efficiency is Designed Into Campbell Commons

CHIP directly embraced the Smart Growth principle of energy conservation with its award-winning design for Campbell Commons. The energy-efficient, three-story building incorporates a number of active and passive energy-conserving features. The building is oriented to maximize solar gain in winter and reduce it in summer, with awnings on south-facing windows, extensive trees for temperature control, energy conserving windows, fluorescent lighting, and energy-efficient stoves. Residents can use an energy-efficient individual heat pump system to heat and cool their apartments.

Campbell Commons Helps Tenants Make A Transition to Independence

Each unit in Campbell Commons is a self-sufficient studio apartment with a bathroom and efficiency kitchen, allowing independent living for all residents. All areas of the development are handicapped accessible, and six units are fully adapted for people with physical disabilities. Staff from the county mental health department visit weekly, while home health care and independent living services are provided by other agencies. Off-site services include financial counseling and job placement counseling. By providing such a comprehensive array of social services to its tenants, CHIP's goal is to maximize the resident's skills, confidence and economic security they will need to transition into apartments of their own elsewhere in the community. Campbell Commons residents are invited to serve on the board of directors of CHIP, together with tenants of other CHIP buildings. In these ways, not only is CHIP meeting the immediate need for single occupant transitional housing that Chico faces; it also is playing a major social service role in the community by helping individuals to resolve substance abuse, employment, and other personal issues so they can more fully become a contributing part of the social and economic fabric of the Chico community.



Section III - Lessons from the Case Studies

Quality Housing that Meets Social Equity and Environmental Goals

These housing developments in this guide offer several important lessons for communities in the Central Valley that are trying to come to grips with current and future growth. First, these case studies show in concrete terms that affordability, social equity, and environmental conservation goals such as promoting alternatives to the automobile and energy conservation can be combined with the goal of providing attractive and high quality housing. In these case studies, social equity and environmental goals were met in a number of different ways:

- ❖ *Anti-sprawl development* through high density, mixed use or infill development – all case studies
- ❖ *Community involvement and participation* through meaningful engagement in the planning, development, self-help contributions, and operation of the housing – four case studies
- ❖ *Energy conservation* through insulation, efficient appliances, double paned windows and design features relying on natural cooling and heating – all case studies
- ❖ *Environmental protection* by mitigating or removing a source of pollution or environmental hazard – one case study
- ❖ *Land and building recycling* through the social and physical rehabilitation of a blighted and underutilized housing – two case studies
- ❖ *Mixed Use* by linking project design with onsite services for resident population – five case studies – ten case studies.
- ❖ *Reduction of automobile use* through proximity to retail, employment, schools, services, downtown and public transit – all case studies
- ❖ *Social Diversity* by ensuring that low-income, minority, and disadvantaged social groups are included in higher income communities and are direct beneficiaries of any revitalization or redevelopment initiatives – all case studies

Smart Housing is Practical

Another important lesson from the case studies is that communities can create Smart Housing within current planning, funding and land development processes. None of housing developments presented in this guide required radical or highly experimental construction technology, designs, or planning processes. Further, the differing housing types, needs of the populations served and kinds of communities the housing was built in all point to the versatility of Smart Growth and its affordable housing applications. As the case studies show, Smart Affordable Housing is a concept that can be applied to many different types of housing needs and growth-management issues.



Smart Growth and Affordable Housing: Best Practices of the Central Valley

Smart Growth Does Not Compromise Quality

A key lesson from these case studies is that Smart Growth does not require major compromises concerning the attractiveness and quality of the housing. In fact, in many cases no compromise at all was required. Developments such as Quinn Cottages, Casitas del Sol, Putah Creek Village or New Horizons are visually attractive and include many desirable features and amenities. Often, very minor relaxation of zoning or design review standards, or a creative design team, can produce a higher density, affordable housing product that is often hard to distinguish from more conventional housing that surrounds it.

Local Government Makes a Difference

As discussed earlier, assistance from local governments made an important difference for most of the housing developments in this guide. Many of the featured housing developments greatly benefited from relaxation of zoning and design standards, land dedications, adjustments in the boundaries of assessment areas, project funding and fee waivers.

Long term Commitment to Community Key

By now, it should be clear that Smart Growth is much more than simply high density or green building technology. The values of social equity, environmental stewardship or community involvement must continue to be embodied in the operation and care of the property. One of the least recognized features of Smart Growth is the long-term commitment that the nonprofit and public developers bring to the housing developments in the featured case studies. The self-help groups toil together for long hours in the hot Central Valley sun, forging bonds and a shared experience that makes for good neighbors and a solid community. For multifamily and special needs housing, the responsive and caring management, on-site resident services and security features represent a commitment by the developer to the community and the residents. The result is an asset to the community that helps make it a place where it is safe to walk the streets, use the local parks or wait at the bus stop. All too often, housing is developed and managed with the eye and heart on the bottom line, giving multifamily housing an undeserved reputation for being a source of crime and social problems. It is the commitment, vision, and persistence that the developers featured in these case studies bring to their work that ultimately blossoms into the very real social equity, environmental and growth management benefits this housing provides.

Smart Growth in the Central Valley – Looking to the Future

In the future, the trend toward including Smart Growth strategies in local land use planning and in actual land use decisions at the state, regional and local levels will continue. Smart Growth criteria are increasingly being employed by state government to guide state programs and funding. Already, mainstay housing funding programs such as Low Income Housing Tax Credits and the Multifamily Housing Program are incorporating Smart Growth criteria among the considerations that affect how funds are allocated among competing development proposals. Legislation passed in 2002 (AB 857 – Wiggins) established Smart Growth criteria and priorities to guide planning and spending for state infrastructure. Under this legislation, criteria for state infrastructure decisions for roads, utilities, schools and other infrastructure must promote efficient development patterns instead of sprawl and address development-related inequities in urban areas.



Smart Growth and Affordable Housing: Best Practices of the Central Valley

Further, regional solutions to ‘fiscal zoning’ and inter-city competition for revenue generating land use are gaining more attention in the state legislature. In 2002, the state legislature considered, but did not pass, a bill (AB 680 – Steinberg) that would have created sales tax revenue sharing within the greater Sacramento region. At the time of publication, a bill has been introduced to reduce dependence of local governments on sales tax revenues through an increased local share of property tax revenue (AB 1221 - Steinberg). Another proposal, (AB 1426 - Steinberg) seeks to integrate communities through a regional “production standard” in the Sacramento area, which would require localities to produce their fair share of the region’s affordable housing need.

Within the Central Valley at the local level, more and more cities appear to be considering Smart Growth initiatives. More cities are adopting Smart Growth policies. Among some of the recent Smart Growth initiatives in the Central Valley are:

- ❖ City of Bakersfield: located a new school in downtown instead of the outskirts of the city allowing the children of city center workers and families in adjacent neighborhood to attend school close to where they lived and their parents worked
- ❖ City of Chico: Doe Mill, a 48 acre high density planned unit development featuring a range of housing types, narrow streets, wide sidewalks, limited off-street parking, neighborhood greens and a mixed use neighborhood center
- ❖ City of Kerman: Smart Development Combining District overlay code provides for narrower street widths, discourages parking, increases mixed use in commercial areas and encourages infill development
- ❖ City of Lenmore: Central Commercial District code allows more mixed use development in commercial areas
- ❖ City of Newman: Retail Commercial District code allows more residential mixed-use development in commercial areas and provides for reductions in parking
- ❖ City of Reedley: Specific Plan - residential development in undeveloped areas along the City’s periphery must be close to shopping and services and incorporate design features such as wide sidewalks, traffic calming, narrower tree-lined streets, energy conservation and pocket parks
- ❖ City of Sacramento: R Street Corridor specific plan provides for 3,000 new housing units to be located along a mass transit light rail line
- ❖ City of Sacramento: North Natomas plan in major new growth area calls for high density housing, commercial and mixed-use development to be located along a corridor to be served by a light rail line



Conclusion: First Smart Growth Steps for Communities

Build Plenty of Smart Affordable Housing

These case studies point to some important first steps for communities that wish to adopt new Smart Growth policies or fine-tune existing ones. First, the case studies highlight the essential role Smart Affordable Housing plays in ensuring that Smart Growth policies are effective in reducing automobile dependence and related pollution, ensuring diverse and balanced communities, reducing crime, mitigating jobs-housing imbalances and conserving energy. No significant progress will be made in any of these critical areas unless lower-income and minority populations can afford to live near where they work, shop, and go to school. Since these kinds of households are most vulnerable to rising housing costs and least able to afford single-family housing, it is imperative that communities that are serious about managing growth ensure that the appropriate mix of affordable housing is available.

Form Smart Growth Coalitions

Smart Growth emphasizes the importance of stakeholder buy-in and participation in the planning and implementation of growth management. This is essential to ensure that housing developments and other land use outcomes closely reflect actual social needs and community goals. Coalitions are also necessary to overcome the many barriers to developing Smart Affordable Housing and achieving other Smart Growth goals. Changing existing development patterns, reducing dependence on automobiles, diminishing popular misconceptions about affordable housing and creating public interest in alternatives to single-family housing requires political will and deep commitment from all segments of the community.

Adopt Smart Land Use Policies

As these case studies show, affordable, Smart Housing does not compromise housing quality or attractiveness. In all cases, the affordable housing showcased in this publication was at least equal to, and in many cases, exceeded, the quality and attractiveness of surrounding land uses. Consequently, the lesson is that communities can adopt land use regulations that allow for higher densities, flexible design, relaxed building standards, and mixed-use knowing that experienced developers of affordable housing will step forward and build developments of which all can be proud.

Plan for a Full Array of Smart Housing

The different housing forms represented in the case studies point not only to the breadth of Smart Growth housing applications, but also illustrate the different kinds of housing and Smart Growth applications that are typically needed in Central Valley communities. As discussed earlier, the Smart Growth goals and features that can be embedded in any one housing development depend on financial resources, land configuration, the resident population served, and broader community needs. For Smart Housing to be fully effective, communities must make sure that all the kinds of housing needed - elderly, farmworker, special needs, rental and single-family - are built in sufficient number to achieve Smart Growth goals and complement other Smart Growth initiatives.

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Appendix A: Smart Growth Principles

California Coalition for Rural Housing Smart Growth Principles

1. Locate Development Close to Existing or Future Development and Infrastructure

- Site higher density multifamily, senior, and affordable housing in or adjacent to already developed sites or sites planned for development with exceptions for farm labor housing on or near farms.

2. Promote a Mix and Balance of Uses that Meet Community Needs

- Facilitate a mix of housing types, such as large family-sized rental units, single-family, multifamily, elderly, special needs, farm labor, SRO, and transitional and emergency housing to promote and/or maintain diverse neighborhoods.
- Accommodate a mix of uses in multifamily developments, such as social services for the elderly, child and health care, retail uses, and live-work space.

3. Promote Compact Development

- Maximize the density of development located within one mile of neighborhood services and public transit service.
- For new multifamily housing, build at densities exceeding the minimum allowed density under the applicable zoning consistent with community standards, the needs of the targeted population, the need for common areas for non-residential uses, and environmental or other site constraints.
- For new single-family housing, avoid inefficient, large-lot development through use of lot sizes within 125% of the minimum-sized, single-family lot allowed under the applicable zoning.

4. Promote Accessibility and Transportation Choices

- Design development to be friendly to pedestrians, the handicapped, public-transit users, and bicyclists by providing security lighting, ramp ways, landscaping, bike racks or storage, speed bumps, benches, pathways to bus stops, and other appropriate amenities and features.
- Locate development within one mile of public transit except in jurisdictions or established communities where no public transit is available or where such service does not operate at a minimum of one-hour headways or less.
- Organize streets in a coordinated and inter-connected fashion.
- Incorporate traffic-calming devices.
- Integrate roads and streets into existing networks.



Appendix A: Smart Growth Principles

5. Preserve the Community Context

- Maintain a pedestrian scale and orientation at street level.
- Relate buildings to existing and planned adjacent uses.
- Design and/or site parking to de-emphasize the visual impact upon the neighborhood.
- Preserve visual access to adjoining open space.
- Provide or maintain public access to formal and informal public spaces, including parks, playgrounds, public greens, water bodies, forests and mountains consistent with property management and security requirements.
- Where practical, orient building facades and entrances to the street and not to parking areas.

1. Incorporate Public Spaces and Services into Neighborhoods and Communities

- In areas where multiple developments are anticipated, localities should dedicate central lots and common areas to accommodate public, personal service, and neighborhood commercial uses.
- Where practical, provide public services on site consistent with property management and security requirements.

7. Protect the Environment

- Incorporate design features into projects that promote energy conservation, including individual gas and electric meters, adequate insulation, low-e and double-pane glass, energy-efficient lighting, shade trees, passive and active solar, energy-efficient appliances, etc.
- Incorporate green infrastructure, including natural features, existing vegetation, drainage patterns, and other functional open space in site design.
- Use best management practices in the application of fertilizers and pesticides.
- Maintain adequate buffers between the development and watersheds, streams, and other bodies of water and locate development and associated infrastructure to avoid the fragmentation of wildlife habitat and wildlife travel corridors.
- Limit new residential development outside of urban, suburban, or rural centers to those uses that complement, or otherwise do not conflict with, resource-based uses of the land, including agriculture, forestry, quarrying and mining, and developed outdoor recreational uses.

8. Promote Reuse and Redevelopment

- Redevelop sites that have already been disturbed, including brownfields.
- Promote adaptive reuse of non-residential and underutilized residential structures and other facilities for housing and related services.

Appendix A: Smart Growth Principles

9. Advocate for Inclusive Growth Strategies in Rural Communities

- Growth in rural areas should not displace low income residents, or people of color from their homes, livelihoods, or communities.
- Growth should meet the economic, environmental, and social needs of low income rural communities
- Growth strategies should promote racial, economic, and ethnic integration in rural communities.
- Growth strategies in rural communities should be linked to regional transportation, land use, housing affordability, and job development issues.

Appendix B: Smart Growth Project Checklist

Smart Growth Case Study Project Information Sheet

Please provide the information requested below

Name of Development: _____

City: _____

County: _____

Type of Housing

- ☐ Farmworker – Migrant
- ☐ Farmworker - Permanent rental
- ☐ Permanent Rental - Acquisition/Rehab
- ☐ Permanent Rental - New Construction
- ☐ Homeownership - Contractor built
- ☐ Homeownership - Self-Help
- ☐ SRO
- ☐ Elderly
- ☐ Special Needs
- ☐ Homeless – emergency
- ☐ Homeless - transitional
- ☐ Mobile home
- ☐ Manufactured

1. Locate Development Close to Existing or Future Development and Infrastructure

- ☐ The housing is infill development
- ☐ The housing is close to retail/commercial services
- ☐ The housing is close to employment centers
- ☐ The housing is in or close to downtown



Appendix B: Smart Growth Project Checklist

2. Promote a Mix and Balance of Uses that Meet Community Needs

- ☐ The housing is of a type and/or design such as large family-sized rental units, single-family, multifamily, elderly, special needs, farm labor, SRO, and transitional and emergency housing that promotes and/or maintains diversity in the neighborhood.
- ☐ For multifamily developments, the housing accommodates a mix of uses, such as social services for the elderly, child and health care, retail uses, and live-work space.

3. Promote Compact Development

- ☐ If the development is located within one mile of neighborhood services and public transit service the housing was built at the maximum density feasible.
- ☐ For new construction multifamily housing, the development was built at densities exceeding the minimum allowed density under the applicable zoning consistent with community standards, the needs of the targeted population, the need for common areas for non-residential uses, and environmental or other site constraints.
- ☐ For new single-family housing, are the lot sizes within 125% of the minimum-sized, single-family lot allowed under the applicable zoning.

4. Promote Accessibility and Transportation Choices

- ☐ The housing is designed to be friendly to pedestrians, the handicapped, public-transit users, and bicyclists by providing appropriate amenities and features such as (but not limited to) security lighting, ramp ways, landscaping, bike racks or storage, speed bumps, benches, pathways to bus stops, and other appropriate amenities and features.
- ☐ The housing is located within one mile of public transit except in jurisdictions or established communities where no public transit is available or where such service does not operate at a minimum of one-hour headways or less.
- ☐ For single-family subdivisions, the streets are laid out in a coordinated and interconnected fashion.
- ☐ For single-family subdivisions, the housing incorporates traffic-calming devices
- ☐ For single-family subdivisions, roads and streets are integrated into existing networks



Appendix B: Smart Growth Project Checklist

5. Preserve the Community Context

- ☐ The housing maintains a pedestrian scale and orientation at street level.
- ☐ The housing relates buildings to existing and planned adjacent uses.
- ☐ Parking for the housing is designed and/or sited to de-emphasize the visual impact upon the neighborhood.
- ☐ The housing preserves visual access to adjoining open space.
- ☐ The housing provides or maintains public access to formal and informal public spaces, including parks, playgrounds, public greens, water bodies, forests and mountains consistent with property management and security requirements.
- ☐ The housing orients building facades and entrances to the street and not to parking areas.

6. Incorporate Public Spaces and Services into Neighborhoods and Communities

- ☐ The housing provides public services onsite
- ☐ The housing involved the dedication of land for public space – e.g. a small parks, bike path,

7. Protect the Environment

- ☐ The housing incorporates design features into projects that promote energy conservation, including, individual gas and electric meters, adequate insulation, low-e and double-pane glass, energy-efficient lighting, shade trees, passive and active solar, energy-efficient appliances, etc.
- ☐ The housing incorporates green infrastructure, including natural features, existing vegetation, drainage patterns, and other functional open space in site design.
- ☐ The housing uses best management practices in the application of fertilizers and pesticides.
- ☐ The housing maintains adequate buffers between the development and watersheds, streams, and other bodies of water and locate development and associated infrastructure to avoid the fragmentation of wildlife habitat and wildlife travel corridors.
- ☐ The location of the housing is located outside of an urban, suburban, or rural center and the housing complements, or otherwise do not conflict with, resource-based uses of the land, including agriculture, forestry, quarrying and mining, and developed outdoor recreational uses.



Appendix B: Smart Growth Project Checklist

8. Promote Reuse and Redevelopment

- ☐ The housing is on a site that has already been disturbed such as a brownfield
- ☐ The development uses non-residential and underutilized residential structures and other facilities for housing and related services.
- ☐ The housing rehabilitates an existing multifamily rental complex.
- ☐ The housing is located in a redevelopment area, enterprise zone or within the boundaries of a designated revitalization program