
A PLACE FOR EVERYONE

CALISTOGA'S HOUSING CHALLENGE



SPRING 2002
CALISTOGA AFFORDABLE HOUSING



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*The American
dream is to
own a home*

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INTRODUCTION

Housing prices have risen far faster than incomes in the past several years

What is Calistoga's challenge?

Housing in California has been notoriously high priced for many years, and Calistoga has been no exception. We would probably all agree that back in 1997 the problem was bad enough- but in the last few years it has become dramatically worse. In the four years from 1997 to early 2001 the average house price in Calistoga skyrocketed from \$285,00 to \$402,000, or 41%. Meanwhile, in the five-year period from 1995 to 2000, incomes only increased 18% from a median of \$47,100 to \$55,700.*

Housing prices have been increasing more than twice as fast as our ability to pay.

There are many factors creating this problem that we can't do anything about. But there are also many that we can deal with to ease the crunch on those who can't afford today's high housing costs.



Deturk self-help housing developed by Burbank Housing provided new homes for 32 families in a convenient downtown Santa Rosa location.

*Most statistics are from the 2002 Calistoga Housing Element Draft.

New policies are needed in the General Plan to support affordable housing

The General Plan- a key tool in meeting the housing challenge

Calistoga's new General Plan, currently being drafted, gives us many opportunities to set policies that will lead to lower housing costs and provide more affordable housing units for those who need them. A key part of that plan, the Housing Element, will provide for goals, policies and actions that will help with the housing crunch while maintaining Calistoga's small town character.

The Citizen's Advisory Committee (CAC) for the new General Plan has worked with the City's staff and consultant for almost three years to develop a thoughtful approach to how Calistoga may carefully grow in the future without endangering the sense of community we all enjoy.

Some of the key provisions in the initial draft of the Housing Element will be discussed later in this report. The General Plan (including the Housing Element) is slated for a series of public hearings at the Planning Commission and City Council later in 2002.

AFFORDABILITY- THE BIG ISSUE

Overpaying and Overcrowding

Affordability (or non-affordability!) is the key subject here. A family is considered to be overpaying if it spends more than 30 percent of family gross income on housing.

Overpayment is a serious problem in Calistoga. An estimated 35 percent of all families pay more than 30 percent of their income for housing, and that estimate is believed to be on the low side.

The situation gets worse when you consider that overpayment is a far bigger problem among lower income families and renters. An estimated 45 percent of renters and 21 percent of owners are overpaying. Among families near the low end of the economic ladder, upwards of 80 percent have to overpay to have a place to live.

Many Calistoga residents must use far too much of their income for housing costs



Housing must be subsidized to be affordable to families with below average incomes.

We all know that housing costs too much. Less known is the fact that many of our families are crowded into quarters that are too small. The usual rule is that a house or apartment with more than one person per room is overcrowded. In Calistoga overcrowding occurs primarily in rental units. Only 1 percent of owner occupied units are overcrowded, but 20 percent of our renters live in overcrowded conditions.

WHAT IS AFFORDABLE HOUSING?

“Affordable housing” has many definitions and different meanings to each of us. The typical guideline for housing cost is that it shouldn’t exceed 30% of family income- many families in California today spend more than 50% of their income for rent or mortgage payments.

THE COMMON DEFINITION

Under the City’s current Affordable Housing Ordinance, affordable housing refers to housing that can be afforded by families with low to moderate income. Although definitions vary with different programs, this is typically a measure of family income vs. the median income for various size families in Napa County. On this basis, the definitions are as follows:

Moderate income:	80% to 120% of median income
Low income:	60% to 80% of median income
Very low income:	50% to 60% of median income
Extremely low income:	30% to 50% of median income

The following is a brief summary of incomes, rents and purchase prices (at today’s 6.5% mortgage rates with a 10% down payment) that qualify as affordable for a family of 4 in Napa County:

Category	Income Limit	Rent	Purchase Price
Moderate	\$66,850	\$1,671	\$293,789
Median	\$55,700	\$1,393	\$244,787
Low	\$44,550	\$1,114	\$195,786
Very Low	\$27,850	\$ 696	\$122,394

The above limits are lower for individuals and smaller families, and higher for larger families.

Source: Calistoga 2002 Housing Element Draft



**The housing
crunch has an
impact on all of us**

The high cost to all of us of inadequate housing

Overpayment problems are not the only result we get from a short housing supply. Without enough reasonably priced housing, our local businesses find it hard to attract and keep employees. Many people who have jobs here live in Lake or Sonoma counties where housing is cheaper- and they add to the commute traffic that has become surprisingly heavy for our rural area. Many of our teachers and public employees find they can't afford to live in the area they serve.

As high housing prices squeeze out those at the lower end (and many in the middle) of the economic ladder we run the risk of becoming a community of only the "haves" who can afford to live here. Maintaining our economic diversity is an important goal of the general plan, and more affordable housing is critical to achieving that goal.

There is no doubt this problem belongs high on our list of issues to actually do something about besides talking. And, there are steps we can take.

What "affordable housing" means to each of us

What you think of as affordable housing depends on who you are and your income level.

- To Frank, a construction worker with a stay-at-home spouse and a family income of \$50,000 it's a house he can buy with a low down payment and mortgage payments that won't exceed \$1,250 per month.
- To Jose, a single worker near the minimum wage who earns \$13,000, it's an apartment he can rent for \$300 per month.
- To Joan, a single mother of two who works as a secretary for \$33,000, it's an apartment or condominium with monthly cost less than \$825 per month.
- To Daniel, a retiree who with his wife has annual income of \$28,000 from social security and part-time work, it's a place to live that won't cost more than \$700 monthly.
- To Fran and Carl, a DINK (Double Income No Kids) couple who both have professional jobs and a combined income of \$100,000, it's a \$500,000 house at today's mortgage rates.



It should be apparent to all of us that only Fran and Carl are the lucky ones who can afford to live in Calistoga without spending an unreasonable amount of their income. There simply aren't places to buy or rent at the prices most people can afford. The rest have to find another solution: double up, live with their family, sacrifice lifestyle to pay higher rent, commute from another county, or move away entirely.



The Vinecrest senior apartments in Windsor are open to seniors who pay a maximum of 30% of their income to live there

HOW CAN WE GET MORE AFFORDABLE HOUSING?

***Mixed-use projects
are a good way to
provide more
housing that is
affordable and
conveniently
located***

There are two key paths to achieving more affordable housing in Calistoga. They are both solutions that we can actually achieve. The first is adopting policies and taking other steps that lead to building at lower cost. Secondly, we can obtain sources of financing that will subsidize costs, lowering what our residents have to pay themselves. In the best of worlds these two approaches can be combined to achieve the lowest occupancy cost possible.

The following lists show some examples of these two approaches. These are not lists of all the ways to innovate, but they are provided here to show that there are many steps we can take (some we have already taken, but may need to be enhanced). Combining several of these approaches can have a big impact on the problem.

Building at lower cost

- Provide density bonuses to affordable projects to lower their land cost per unit
- Allow apartments or condominiums to be built above commercial projects, resulting in “free land”
- Don’t require more parking than needed for each project’s design and use
- Encourage “granny units” that create rentals at low cost
- Fast track the affordable housing permit process (time is money!)
- Allow small lots in appropriate areas to lower land cost
- Allow small “cottage” units in residential areas
- Where possible, reuse and rehabilitate existing structures for housing
- Avoid unnecessary code requirements that add to housing cost
- Use careful design and planning to lower costs
- Allow live/work units in commercial and industrial areas
- Use building programs with “sweat equity” like Habitat for Humanity



The Esmund Place “self-help” project by Burbank Housing is a good example of achieving affordability through sweat equity and favorable subsidized financing.

Subsidizing costs

- Require donations of land, on-site employee housing, or substantial housing cost subsidies by developers of large projects
- Require higher “In lieu” fees paid by all new commercial projects
- Require residential developments to provide more affordable units

Local funds can be leveraged with State and Federal moneys to subsidize new housing

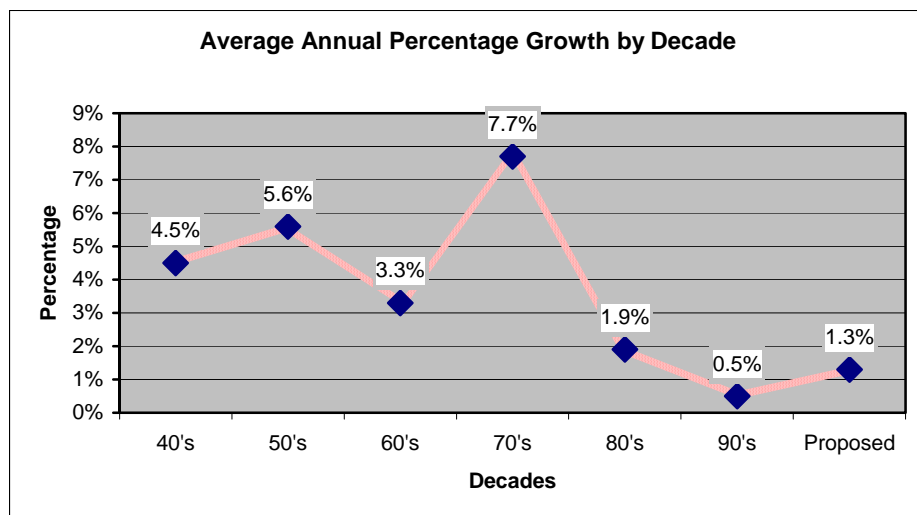


- Reduce/waive City building fees for affordable projects
- Directly subsidize projects from the City's Affordable Housing Fund
- Donate unused City land for development of subsidized housing
- Use state and federal government programs to subsidize housing (There are many programs available, such as "tax credit" financing)
- Create a redevelopment district to achieve tax benefits
- Seek out more grants and contributions from private foundations supporting affordable housing
- Seek gifts of land, cash or other assets from individuals
- Citizen volunteers can work on projects that lead to more housing

HOW MUCH GROWTH IS NEEDED AND DOES IT MAKE SENSE?

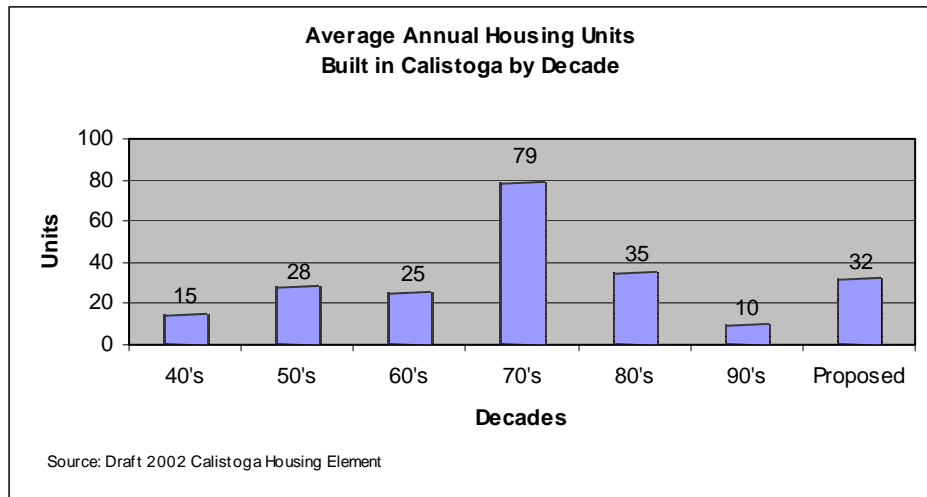
Calistoga's growth in the past

Calistoga's growth rate has varied dramatically in past decades. The highest growth came in the seventies when 786 units were built, including three large mobile home parks. The lowest growth rate occurred in the nineties when infrastructure problems stopped new building for almost half the decade, resulting in only 98 units built in ten years. Half of those units were in one project, the La Pradera Apartments, a subsidized family community.



Under the limits proposed in the new General Plan draft Calistoga would restrict growth to slightly less than the long-term historical rate





With 2,255 housing units in the city (1760 of those built since 1950), our long-term construction rate over the last 50 years has been 35 new units per year.

Proposed limits to growth

The Citizen's Advisory Committee for the General Plan has proposed a growth rate be established under the City's Resource Management System to limit future growth to 1.35 percent annually. This would allow about 30 new units annually now, increasing to about 35 as the city grows. This proposal will be included in public hearings later this year, and whether it will be accepted and the details of putting it in effect are unknowns today.

Deciding on a growth limit is not easy, with the biggest issue to weigh being the need for new housing vs. the desire to maintain our small town character with some open spaces. There are lots of other issues to consider, such as exempting subsidized units from growth limits to help achieve more affordable housing.

ABAG requirements establish a minimum growth rate

As explained in the following exhibit, The Association for Bay Area Governments establishes housing growth targets for all the cities and counties in the Bay Area. The effect of not meeting the ABAG goal is likely to have increasing impact on cities or counties that don't take steps to increase housing availability. Even failing to plan for meeting the goal in the Housing Element can disqualify Calistoga for some state funding programs. If the CAC's growth

**Calistoga needs
173 new housing
units in the next
five years, two
thirds of which
must be affordable**



recommendation is accepted, Calistoga should have no problem providing new housing at the overall required rate once infrastructure improvements are completed.

HOW MUCH HOUSING DO WE NEED?

The Association of Bay Area Governments (ABAG) periodically issues an estimate of housing needs that is probably as good as any we have, although it has its detractors. Their estimate, known as the Regional Housing Needs Determination (RHND), is developed by analysis of existing housing, income, and job data to project future need. Their projection includes an estimate of the need in various income categories.

The current allocation ABAG developed for Calistoga is for the period from January 1999 to July 2006 (7 ½ years) and calls for 173 new housing units in Calistoga with the following breakdown:

Income level	Units needed	Annual need
Very low	44	6
Low	31	4
Moderate	41	5
Above moderate	57	8
Total	173	23

This projection indicates that two thirds of the housing units built in Calistoga need to be priced as affordable units if housing goals are to be met.

Source: Calistoga 2002 Housing Element Draft

The biggest concern is the affordability mix required by ABAG based on their analysis of Calistoga's needs. Two thirds of the units need to be priced at affordable levels- something market economics won't produce. A major push by the City to develop affordable units is needed.

Housing survey results

In 2001, CAH surveyed local residents and business owners in order to get their perspectives on Calistoga's housing crunch. Over 200 local residents (or employees of local businesses) completed the survey questionnaire, and a remarkable 30% of 200 business owners responded to a survey mailed to them. The response rate reflects the high level of concern about our housing issues to local employers.

Family housing is probably the greatest need in Calistoga, followed by housing for seniors. Farm worker housing is the greatest regional need



**It's important to
maintain
Calistoga's small
town character in
future
developments**

We will not review the survey results here, except to say that they confirmed the need for virtually all types of housing that is affordable, including rental and for sale housing for families, seniors, farmworkers, and individuals who live alone. It was also clear from the comments of those surveyed that there are many misconceptions about affordable housing.

Maintaining community character

As the General Plan CAC looked into the future, one of the overriding concerns (as mentioned above) was how to keep the small town character of Calistoga, while at the same time addressing our housing need. Size is important to our community character, and we can take some comfort in the fact that Calistoga will always be a relatively small town. Even when fully developed a few decades from now, the population of Calistoga is not likely to exceed about seven thousand (it's now estimated at a little over five thousand). The City has no plans to expand its borders, and with the county agricultural preserve in place we are well protected from growth nearby.



Sharpsteen house is a prime example of Victorian architecture in downtown Calistoga.

Staying fairly small is not likely to be a problem, but maintaining the diversity of our residents is of concern. Calistogan's have a broad range of incomes and occupations, from farmworkers to business owners, from young shop clerks to retirees. Most people who give it some thought believe it's important to keep this rich mixture among those who live here. Unless we take positive steps, pure market forces will continue to raise prices and squeeze out our lower income residents.

Today's affordable housing is attractive and of high quality

Design and land use policies will be important

A key way we can preserve Calistoga's small town charm is by following good design and land use practices. We don't want to carefully control our growth and work to maintain diversity, then spoil those efforts by allowing projects that are out of scale, are poorly designed, or inappropriate for their location. At the same time, Calistoga has a certain "funky" quality many want to preserve. This will take a careful balance so we don't end up with "too much charm" or losing the attraction we now have.

As this approach is applied to affordable housing projects, it suggests that projects be relatively small in scale (not much bigger than La Pradera Apartments for example), be scattered in various locations in the city, and should be of excellent design and quality construction.



Affordable housing projects should not be too big and should be spread throughout the city

Affordable housing can be of good design and can prove to be a good neighbor. La Pradera Apartments for families in Calistoga is a good example. The project was a joint venture between Napa Valley Community Housing and Bridge Housing. The City of Calistoga provided local funding through a \$250,000 loan.

Keeping what we have

Calistoga has created a modest amount of affordable housing in the past, and has made efforts to keep it available for those with limited incomes. It's an unfortunate fact that some units originally classed as affordable are being lost to market economics over time.

Saratoga Manor, for example, was a condominium conversion project created in the early 90's that set aside 22 units as affordable housing for those with incomes less than 120% of the median. The restrictions on resale of these units expired after 3 years, and as the units are resold they are being priced at the current market.

Two subdivisions were also built in the early 90's that set aside some of their houses for families with moderate incomes under the City's inclusionary housing program. A total of 27 houses were sold at below market prices, and the City was given a "silent second" mortgage for the difference in price, along with an option to buy when later resold in order to preserve the housing as affordable.

Market forces are causing Calistoga to lose some housing that was built to be affordable



This house was recently purchased by the city and sold with a subsidy to preserve its affordability. The investment by the city was over \$100,000.

The high increase in values since the houses were originally purchased has made it very costly for the City to preserve the houses for those with moderate incomes. One house was resold last year that required more than \$100,000 in new subsidy from the City, and the City has decided not to preserve as affordable another house currently on the market since it would cost even more.

The cost to the city of new affordable housing is usually lower than preserving existing units due to the subsidies available

La Pradera, the only project in Calistoga built with subsidized financing, is fortunately not in any immediate danger of losing its status as affordable housing. This is fortunate, as it is the only project designed to be affordable to those with more limited incomes (typically 50-80% of median), whereas the other affordable units were sold to families nearer the 120% income level.

Calistoga will have to carefully weigh where it can get the most benefit from the funds it allocates to housing, whether it is preserving existing units or building new ones. With the leverage available from other subsidized financing, new projects will require far less subsidy per unit than preserving some of the existing houses. The City also needs to modify the terms of any new inclusionary units built to provide for equity sharing, which would lessen the impact on future resale.

The need for a balance between jobs and housing

Keeping our small town character also requires that we pay close attention to new commercial development in Calistoga, both as to its pace and what it is. Some may think this has little to do with housing until they realize the important link between jobs and housing needs. New jobs in Calistoga will create more housing demand, making our current problem worse.

A balance is needed between jobs from new developments and housing for new workers

Calistoga already has more jobs than employees, so we are importing workers, who must commute. If the new resorts now on the drawing boards are built, we will have a much greater housing need, especially for affordable housing since we'll have many new employees in the lower income range. Large new employers can help create a balance by providing more housing themselves.

Available land

Although no detailed inventory of building sites in Calistoga is available, the Housing Element confirms that there is ample land for new housing of various types. An estimated 225 acres are designated for future residential development, which would provide roughly 650-700 additional units when the city is fully "built-out."



Ample sites for new housing exist now in Calistoga- but affordable sites are another matter

The challenge will be to find sufficient sites for more affordable housing. Much of the land designated for new residences has low-density zoning that makes it too expensive for affordable housing. This makes policies that encourage in-fill housing, mixed-use housing and higher densities particularly important.

A BLUEPRINT FOR CALISTOGA'S FUTURE

The General Plan will set policy for the next several years

The General Plan is often referred to as the “constitution” for governing our city, especially for planning its future. The Housing Element of the General Plan will set the stage for how we approach solutions to our housing problems for at least the next five years, after which an updated plan is required by law.

Citizen input has been sought throughout the drafting process, with seventeen local residents appointed to the CAC and a series of town hall meetings held to give the public an opportunity to express their thoughts. Participation during the public hearing phase later in 2002 will be especially important for those who want a say in the future of Calistoga.

A summary of recommendations expected in the Housing Element draft

The most recent draft of the Housing Element is more than 80 pages, and the final draft for review in public hearings is likely to be longer. This is a very short summary only of some of the key goals, policies and actions expected to be in the version that will be considered by the Planning Commission and City Council.

Goal 1: Provide an adequate number of sites for the development of housing to meet Calistoga's fair share of regional housing needs.

This goal is written to fulfill the city's legal obligation to meet ABAG requirements, but it also sets the stage for some of the policies and actions we can take to ensure land is available for affordable housing. Under this goal, for example, are recommendations to allow mixed-use projects, to provide incentives for them, and to allow medium-to-high density residential units in commercially zoned areas. It is also suggested that subsidized housing have priority or exemption treatment under new regulations for growth management.



Goal 2: Encourage a variety of types of housing.

Policies and actions under this goal reflect the concern about diversity and suggest using higher density and more flexible design approaches to lower costs. It is also recommended that housing or an acceptable substitute be provided by large new developments. Incentives for “granny units” are suggested, cottage projects and live/work units are recommended, and a range of lot sizes and house designs is suggested for new subdivisions.



Many houses in Calistoga have been converted to bed-and-breakfast accommodations, reducing the supply of housing for families. City policy requires resident managers, which preserves some housing use.

Goal 3: Provide housing to meet the needs of very-low-income, low-income and moderate-income households.

This goal gets at the heart of the problem with several recommendations aimed at encouraging the private sector to provide affordable housing, such as density bonuses, tighter requirements for what qualifies as affordable under current regulations, and minimum density requirements. A review of housing impact fees paid by new developments is suggested (Calistoga’s are at the low end of the scale). Various ways to increase local funding sources are recommended, and steps to minimize the loss of existing housing are outlined, such as restricting the loss of houses from conversion to bed-and-breakfast units.

Permanent farm worker housing has attractive subsidy financing available, helps solve a regional problem, and helps those most in need



The Harvest Grove Apartment project in Healdsburg was financed under a program designed to assist farmworkers by the U.S. Department of Agriculture.

Goal 4: Remove governmental constraints to the maintenance, improvement and development of housing.

Policies and actions that would streamline the permit process, provide for more flexible parking requirements, and review (and hopefully reduce, since they are among the highest in the state) building permit fees are contained under this goal. Other recommendations would provide more flexibility in the rehabilitation of existing housing and provide more flexible parking requirements for mixed-use projects.

Goal 5: Enhance and promote quality housing design in both new and existing development.

Policies and actions here are aimed at preserving and upgrading our older neighborhoods, encouraging energy efficiency, and most importantly, ensuring that new developments complement Calistoga's community character and are well designed.

Calistoga's building permit fees are among the highest in California

LOCAL FUNDING NEEDED

HOW MUCH MONEY IS NEEDED TO SUBSIDIZE CALISTOGA'S AFFORDABLE HOUSING?

GIVENS:

- Housing for people earning less than 80% of median income (\$44,550 for a family of 4) will not be developed without some amount of subsidy up front.
- The lower the income available, the greater the subsidy needed.
- Subsidy money can be obtained from federal, state and private sources, but it must be leveraged with local funds.
- This projection is for the planning period of the new Calistoga Housing Element, 1999 to 2006.

HOW MANY SUBSIDIZED UNITS ARE NEEDED?

Remaining unmet need as of 2-02 per ABAG:

Very low-income (50% of median or less)	44 units
Low-income (50% to 80% of median)	<u>31 units</u>
Total	75 units

Note: Even if growth does not occur as rapidly as ABAG projections, the units are needed to cover past unmet need.

HOW MUCH DOES IT COST TO PRODUCE THE HOUSING UNITS?

Large family units (such as La Pradera apartments)	\$170,000 per unit
Smaller units (such as a senior complex)	<u>104,000 per unit</u>
Average Cost	\$137,000 per unit

WHAT PERCENTAGE OF LOCAL MONEY IS NEEDED TO LEVERAGE OTHER SUBSIDY FUNDS?

- **Past experience has shown it takes an average of 20% of the project cost in local money.**
- Some projects will require more, some will require less, depending on the type of project and the funding programs available at the time the project is developed.

HOW MUCH LOCAL MONEY IS NEEDED TO CREATE LEVERAGE?

Average Cost	\$ 137,000
Number of units (Low and Very low-income)	<u>X 75</u>
Total Cost	\$10,275,000
Local Percentage	<u>X 20%</u>
TOTAL NEED	\$ 2,055,000
ANNUAL NEED (five years remaining)	\$ 411,000

Prepared based on a model developed by Napa Valley Community Housing for the 2001 Napa Housing Element.



Calistoga will need over \$400,000 annually to meet its affordable housing funding goals

There are many steps the city can take to ease the housing crunch

Where will we get the money for local funding of affordable housing?

It is estimated Calistoga will need more than \$400,000 annually to meet its affordable housing goals over the next several years. This is an average of only 20% of the actual cost of such housing, with the balance coming from a variety of financing sources, including state and federal programs, foundation grants, and other private sources. This is far more than Calistoga has allocated to housing in the past, and is a serious challenge. Fortunately, it does not all have to come from the city coffers, and does not all have to be in cash. Here are some of the approaches that can be used to meet this goal (several of which are proposed in the Housing Element draft):

- Waiving building permit fees for qualified affordable housing projects (typically those that qualify for state or federal subsidy).
- Donating unused city land (including streets that the city determines will never be developed).
- Requiring that employee housing (or donations of land or cash) be provided by large new commercial developments.
- Increasing “in lieu” housing impact fees paid by smaller new commercial developments.
- Requiring that new housing developments make their “inclusionary housing” component available to a full range of lower income levels.
- Allocating a portion of transient occupancy taxes from new developments to the Affordable Housing Fund.
- Awarding density bonuses to projects that provide a significant component of affordable housing.
- Allocating existing Community Development Block Grant repayments to the Affordable Housing fund.
- Providing other incentives to private developers who allocate land to affordable housing.
- Creating a Redevelopment District to obtain local tax benefits.



CONCLUSION

Calistoga, like many communities in California, has a serious housing affordability problem. There are solutions that will go a long way toward easing the affordability crunch, and now is the time to plan their implementation. With the completion of the City's sewer plant expansion planned for late 2003, the stage is set for adding more affordable units.

The General Plan, and its Housing Element, is the key to having a sound plan for the future of housing in Calistoga. With the right goals, policies and actions called for, we will simply need to execute them. With cooperation between the City staff, our elected and appointed officials, and concerned citizens, Calistoga can be at the forefront of cities working to provide more affordable housing.

Calistoga cannot solve the world's (or California's or the Bay Area's) housing problems. We can, however, do our share to help make "A Place For Everyone."



Lavelle Village, built by Burbank Housing in Santa Rosa, is a good example of subsidized family apartments

A PLACE FOR EVERYONE

ABOUT CALISTOGA AFFORDABLE HOUSING

CAH is a community-based non-profit corporation formed in early 2001 to promote the development of more affordable housing in Calistoga. Our Board of twelve local residents represents a diverse cross-section of the community and has expertise in many areas related to housing.

The company has several goals related to educating our citizens about the housing challenge and assisting our City staff and elected representatives in developing solid plans for the future. Those goals are aimed at our ultimate objective, which is to create more affordable housing units in Calistoga over the next several years.

The company is currently pursuing housing projects (both for sale and rental) that would serve both families and senior citizens, with a target for starting construction in late 2003 when Calistoga's infrastructure improvements are completed.

CAH is qualified as a tax-exempt organization. Contributions of cash, land or other assets are deductible as allowed by law and would be welcomed.

Board of Directors:

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