TEMPLETON
Affordable Housing
Study & Implementation Strategy

Creating Homes to Create Community

Prepared by: Trent L. Sanson
CRP 463 - Spring 2013 - Professor Kelly Main
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Section 1: Document Introduction
Project Description

A major issue in planning jurisdictions is the issue of the proper allocation of affordable housing projects. Affordable housing standards are set in place in order to help provide adequate housing at a fair rate to a diverse range of income brackets so that no person dependent upon the income they make is excluded from the opportunity to live within a certain city or town. The problem that arises here is there is a widely accepted stigma that an affordable housing project means poorly maintained and unaesthetic design that will bring down the property values of the surrounding neighborhoods. However, that is not the case and this affordable housing implementation strategy will work to lay out a plan to implement affordable housing projects in Templeton, CA effectively to create a thriving and healthy community for all residents.

Templeton has already been identified by San Luis Obispo County as an area that has ideal conditions and adequate land to accommodate for affordable housing projects, as pointed out in the Housing Element of the General Plan. This document will provide current housing data within Templeton, the current population, income brackets, projections on future population and housing need, and examples of successful and aesthetically pleasing affordable housing projects Criteria of compatibility will be provided for recommendations upon implementation including design standards, aesthetic guidelines, density specification, unit type, level of affordability, amenities and programs, operation and management standards, and the community outreach process. Upon completion this document will serve as a case study and recommendation for San Luis Obispo County and the residents of Templeton to best educate and prepare the town and county for future housing projects.
Vision and Goals

Vision:

In order to foster a strong sense of community and instill even more town pride this affordable housing implementation strategy will provide and create many things that will do just that. It will allow for younger professionals to live and work within the town which will expand the economy. It will allow for the current youth of Templeton to move back to the community they all grew up when they are entering the work force. It will bring residents and travelers to its downtown, bringing out Templeton’s fullest potential. By bringing in more attractive and diverse housing options Templeton can grow strategically and beneficially for the town and its current and future residents.

Goals:

• Create a larger sense of community and pride.
• Provide housing for a variety of income brackets for both ownership and rental programs.
• Revive the downtown by bringing more residents and youth to the town to create a sense of community and life.
• Put underutilized and vacant parcels closer to the heart of the town to build more efficiently and effectively to reduce sprawl.
• Work with and implement effective and beneficial affordable housing programs that provide educational services in addition to housing.
Relevance to Planning

Many if not most planning jurisdictions including cities and counties have in place an affordable housing need allocation or a regional housing needs assessment which examine and analyze the current housing data including price points for affordability, number of occupied/unoccupied units, and condition of housing. With these in place jurisdictions can determine their progress in keeping up with population growth and providing housing types to a wide range of income brackets so people are not excluded from residency. In order to effectively implement affordable housing projects implementation strategies are put in place to have a plan to execute the plan to create a healthy community for all residents. This document is following examples and guidelines from other implementation strategies already in place to create a plan that is tailored and applicable to Templeton the most.
Case Study Analysis

In order to have quality examples for guidance in the preparation of this Affordable Housing Implementation Strategy for Templeton several established plans were studied to have applicable case studies. Plans from the following cities were studied: Modesto, CA; Irvine, CA; Columbia, MO; Agoura Hills, CA; and Highland Park, IL. They were placed in a “criteria matrix” and were scored based on how closely they related to the criteria needed for this document.

In order to determine which criteria would be best for Templeton numerous examples were referred to before deciding upon which specific case studies to follow and use to implement into this plan for Templeton. To examine multiple examples for the case study analysis eight specific criteria were selected. The criteria set forth were as follows: Design standards, aesthetic guidelines, density specification, unit type, affordability, amenities and programs, operations and management, and community outreach, refer to table 1.1 below. In order to rank the criterion they were given either a 2, 1, or 0 for how closely the criterion were covered in each case study; a 2 for covers the criterion exactly, 1 for almost, and a 0 for it does not cover the criterion at all.

Design standards and aesthetic guidelines were selected as important criteria because that is what makes the communities and housing units appealing and draw people towards wanting to live in them, and can create vibrant communities for the residents and visitors. Density specification is an important criterion because it is what determines how many units will be in a new development and will determine how rapidly units will be constructed which will make the area grow and develop; through density specification there can also be density bonus allotments to entice developers to build out more affordable housing.

With more developers having an opportunity to develop affordability becomes an important criterion to look at and should be a part of the plan as it will lay out who can and will be able to afford and move into certain new developments; this is because with more units or more product for sale it is natural for prices to be lower and more competitive. Finally, in order to make sure the new developments remain as close to the condition as they were when construction was completed it is important to have the proper amenities/programs combined with operations/management and community outreach in order to make sure the community stays properly maintained and to ensure the proper residents move into the community to help maintain the current character of the town. Properly maintained being that all landscaping, debris, trash, and exterior facades are clean and well kept.

The cities that ranked the highest (in order of the highest to the lowest) were Modesto, Irvine, and Agoura Hills. Modesto was selected because it contained every bit of the set criteria and was a solid base. Irvine was selected because it has great guidelines for implementation. Finally, Agoura Hills was selected for its unity types and density bonus for more affordable housing program opportunities. Together these case studies provided the necessary foundation for the preparation of this document, and will be discussed in further detail in Section 3.
<table>
<thead>
<tr>
<th></th>
<th>Modesto, CA</th>
<th>Irvine, CA</th>
<th>Columbia, MO</th>
<th>Agoura Hills, CA</th>
<th>Highland Park, IL</th>
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</thead>
<tbody>
<tr>
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<td>2</td>
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<td>2</td>
<td>0</td>
</tr>
<tr>
<td>Aesthetic Guidelines</td>
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<td>0</td>
<td>1</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Density Specification</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Unit Type</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>1</td>
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<tr>
<td>Affordability</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Amenities/Programs</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Operation/Management</td>
<td>1</td>
<td>2</td>
<td>2</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>Community Outreach</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>14</strong></td>
<td><strong>12</strong></td>
<td><strong>11</strong></td>
<td><strong>10</strong></td>
<td><strong>8</strong></td>
</tr>
</tbody>
</table>

*Yes = 2*  
*Almost = 1*  
*No = 0*

(Table 1.1)
Section 2:
Current State of Templeton
Current Housing Status

Templeton is a town that does not have very many developments that are higher density than single-family residential, and as a result there are not very many affordable housing projects in Templeton (Bokeo). Despite the County acknowledging Templeton as an area for potential affordable housing projects and with some effort towards developing more there has been resistance from the community. Per the County’s housing needs assessment in the Housing Element of the General Plan, the County has indentified no concerns in regards to water and sewer issues for future development; the County also recognized that there will be no traffic implications with future development as there has already been traffic improvements to the highway interchange areas (San Luis Obispo County Department of Planning and Building). There is an overriding concern that with affordable housing projects will bring poorly maintained communities that will detract from the overall quality of the town, as the residents of Templeton are very proud of where they live (Bokeo).

The following are the parcels the County has identified as potential sites for affordable housing development within Templeton (San Luis Obispo County Department of Planning and Building):

<table>
<thead>
<tr>
<th>APN Number</th>
<th>Acreage</th>
</tr>
</thead>
<tbody>
<tr>
<td>040-289-018</td>
<td>3.8</td>
</tr>
<tr>
<td>040-361-018</td>
<td>1</td>
</tr>
<tr>
<td>040-361-009</td>
<td>1.1</td>
</tr>
<tr>
<td>040-361-037</td>
<td>2.6</td>
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<tr>
<td>040-289-028</td>
<td>7.5</td>
</tr>
<tr>
<td>040-131-046</td>
<td>0.5</td>
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<tr>
<td>040-075-004</td>
<td>2</td>
</tr>
<tr>
<td>041-031-006</td>
<td>2</td>
</tr>
<tr>
<td>041-031-013</td>
<td>4.9</td>
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<tr>
<td>040-292-033</td>
<td>3</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>28.4</strong></td>
</tr>
</tbody>
</table>

(Table 2.1)

These parcels are either vacant or underutilized and are prime spots for new affordable housing development projects as they have the ample space and will not severely impact surrounding traffic and will help better utilize the land to its fullest potential in Templeton.

Based on the US Census data from 2011 there are 2,934 housing units in Templeton. There is a range of home values in Templeton, but there is a large concentration of higher values within the area. Of all owner occupied units, 1,940 units, the largest amount of homes fit into the $500,000-$749,999 grouping with 458 homes (US Census). From there 701 homes fall into the $300,000-$499,999 group, 624 in the $500,000-$999,999 group, and 125 are $1,000,000 and higher (US Census). So 1,450 of the 1,940 homes, which is 75%
of the housing units, are valued at $300,000 or higher. The median home value in Templeton is $429,800 (US Census). This is much higher when compared to neighboring cities of Paso Robles where the median home value is $390,100 and in Atascadero where the median home value is $427,900; 77% of the homes here are between $300,000 and $999,000 (US Census). Because of this there is hardly any vacancy for housing in Templeton; currently there are 2,934 housing units in Templeton with a 0% homeowner vacancy rate and a 7.7% rental vacancy rate. Ideally this is what a town wants as it shows where the residents live is a desirable place to raise a family and live.

Due to a limited supply of housing in Templeton, especially for affordable housing a large portion of the population overpays for their housing payments. Templeton overall may not appear to have a large part of its population overpaying for its housing costs, but that is because the majority of the town lives in moderate housing affordability brackets, meaning they make 120% of the County’s median income. The following tables will show how Templeton compares to surrounding unincorporated areas in regards to overpayment for housing; one will see that affordable housing is not just an issue in Templeton, but all throughout the County (San Luis Obispo County Department of Planning and Building).

<table>
<thead>
<tr>
<th>Community</th>
<th>Total Households</th>
<th>% of renters with cost burden &gt; 30%</th>
<th>% of owners with cost burden &gt; 30%</th>
<th>% of renters with cost burden &gt; 50%</th>
<th>% of owners with cost burden &gt; 50%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cambria</td>
<td>2,859</td>
<td>39.3</td>
<td>32</td>
<td>20.4</td>
<td>14.9</td>
</tr>
<tr>
<td>Cayucos</td>
<td>1,391</td>
<td>36.4</td>
<td>30.7</td>
<td>22.6</td>
<td>13.5</td>
</tr>
<tr>
<td>Nipomo</td>
<td>4,029</td>
<td>34.6</td>
<td>30.8</td>
<td>14.6</td>
<td>10.6</td>
</tr>
<tr>
<td>Oceano</td>
<td>2,446</td>
<td>36.4</td>
<td>33.3</td>
<td>20.2</td>
<td>9.3</td>
</tr>
<tr>
<td>San Miguel</td>
<td>487</td>
<td>42.1</td>
<td>33.9</td>
<td>38</td>
<td>17</td>
</tr>
<tr>
<td>Shandon</td>
<td>341</td>
<td>35.6</td>
<td>43.9</td>
<td>18.6</td>
<td>12.9</td>
</tr>
<tr>
<td><strong>Templeton</strong></td>
<td><strong>1,611</strong></td>
<td><strong>36.5</strong></td>
<td><strong>36.7</strong></td>
<td><strong>18.1</strong></td>
<td><strong>11.4</strong></td>
</tr>
</tbody>
</table>

(Table 2.2)
It is evident that there is much potential in Templeton for added housing development to allow for more people to become residents of the community. In the county’s Housing Element of the General Plan the county states the following:

“Templeton is one of the fastest growing communities in the county. It has an old residential neighborhood and a western theme commercial corridor. In the 1980’s and 1990’s the west side of Templeton was subdivided into hundreds of large single-family lots and one-acre residential parcels. Nearly all of these are being developed with large, expensive homes. Both Templeton and San Miguel have available residential multi-family zoned land. Templeton produced 135 multi-family units as well as 360 single family units from 2001-June 30, 2008. The majority of housing units are owner-occupied, single-family detached homes, reflecting the community’s family-oriented demographics. Templeton had 5,398 residents in 2008. There is the potential for more secondary

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### Table 2.3

<table>
<thead>
<tr>
<th>Community</th>
<th>Total Households</th>
<th>Total Households with Income &lt;= 80% Median</th>
<th>% with housing problems</th>
<th>% cost burden &gt; 30%</th>
<th>% cost burden &gt; 50%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cambria</td>
<td>2,859</td>
<td>1,059</td>
<td>59</td>
<td>56</td>
<td>38</td>
</tr>
<tr>
<td>Cayucos</td>
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<td>510</td>
<td>66</td>
<td>61</td>
<td>46</td>
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<tr>
<td>Nipomo</td>
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<td>1,471</td>
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<tr>
<td>Oceano</td>
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<td>1,307</td>
<td>70</td>
<td>57</td>
<td>26</td>
</tr>
<tr>
<td>San Miguel</td>
<td>487</td>
<td>273</td>
<td>66</td>
<td>55</td>
<td>32</td>
</tr>
<tr>
<td>Shandon</td>
<td>341</td>
<td>204</td>
<td>67</td>
<td>62</td>
<td>60</td>
</tr>
<tr>
<td><strong>Templeton</strong></td>
<td><strong>1,611</strong></td>
<td><strong>487</strong></td>
<td><strong>65</strong></td>
<td><strong>63</strong></td>
<td><strong>37</strong></td>
</tr>
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</table>

### Table 2.4

<table>
<thead>
<tr>
<th>Community</th>
<th>Total Households</th>
<th>Total Households with Income &lt;= 30% Median</th>
<th>% with housing problems</th>
<th>% cost burden &gt; 30%</th>
<th>% cost burden &gt; 50%</th>
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</thead>
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<td>75.7</td>
<td>75.7</td>
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</tr>
<tr>
<td>Cayucos</td>
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<td>90.8</td>
<td>84.3</td>
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<tr>
<td>Nipomo</td>
<td>4,029</td>
<td>294</td>
<td>81.3</td>
<td>81.3</td>
<td>59.5</td>
</tr>
<tr>
<td>Oceano</td>
<td>2,446</td>
<td>368</td>
<td>83.7</td>
<td>81</td>
<td>67.4</td>
</tr>
<tr>
<td>San Miguel</td>
<td>487</td>
<td>88</td>
<td>88.6</td>
<td>88.6</td>
<td>77.3</td>
</tr>
<tr>
<td>Shandon</td>
<td>341</td>
<td>60</td>
<td>66.7</td>
<td>60</td>
<td>53.3</td>
</tr>
<tr>
<td><strong>Templeton</strong></td>
<td><strong>1,611</strong></td>
<td><strong>112</strong></td>
<td><strong>83.9</strong></td>
<td><strong>83.9</strong></td>
<td><strong>66.1</strong></td>
</tr>
</tbody>
</table>
units in Templeton due to the high number of existing single-family homes on large lots. The County will continue to encourage development of secondary dwellings as well as mixed used development in Templeton” (San Luis Obispo County Department of Planning and Building).

With the proper guidance and plan in place more diverse housing options and affordable housing programs can be successfully implemented in Templeton in order to allow for the town to expand and prosper by allowing more residents into the town to share and build upon its pride and sense of community.
Current Affordable Housing Projects

One major component of an affordable housing strategy is to provide affordable housing opportunities to the senior citizens. Currently there is only one affordable housing project in Templeton for senior citizens known as Templeton Place. Templeton Place, which consists of 29 units for senior residents, is located at 1005 Petersen Ranch Road, refer to figure 2.1 (People's Self Help Housing). This is 20% of the total population consists of senior citizens, and that does not include the large population that will be senior citizens in the next 5-10 years. There are only two other affordable housing projects in Templeton and they are for low income families.

(Figure 2.1)

The first is Rolling Hills Apartments which consists of 53 units for low-income families; it is located at 999 Las Tablas Road, refer to figure 2.2. The site consists of 9 one-bedroom units, 32 two-bedroom units, and 11 three-bedroom units (People's Self Help Housing). There has been recent rehabilitation to the property as well as additional facilities to improve the living conditions for the tenants (People's Self Help Housing).

(Figure 2.2)
Then there is Serenity Hills which consists of 43 units for low income families; it is located at 112 Brewer Street, refer to figure 2.3 (San Luis Obispo County Department of Planning and Building).

All these affordable housing projects add up to 125 affordable housing units within Templeton, only 4% of the entire housing units available as the 2010 US Census identifies 2,934 housing units in Templeton. Currently there are no other affordable housing projects in the pipeline for future development.
**People's Self Help Housing** – (all info obtained from People's Self Help Housing)

The Mission of Peoples' Self-Help Housing is to provide affordable housing and programs leading to self-sufficiency for low-income families, seniors, and other special needs groups on California's Central Coast. People's Self Help Housing creates attractive, well designed, affordable rental communities, many providing community centers, learning centers, childcare facilities, health services, and recreational facilities. People's Self Help Housing demonstrates extensive experience in the assembly of funding packages from diverse sources for the construction of new affordable apartment complexes, community centers, recreation facilities, and to acquire existing rental housing for rehabilitation.

Peoples’ Self-Help Housing has also recognized that its work is more than just building quality affordable rental housing; it is also about providing its residents with the opportunity to access needed health and social services in order to stabilize and improve the quality of their lives. As a result People's Self Help Housing has created the Supportive Housing Program which is a clinical case management and social services program. The program assists residents with gaining access to community services as well as hands on assistance. The program's goal is to ensure that all residents, including those who are transitioning from homelessness to permanent housing, live stable, independent lives. All Peoples’ Self-Help Housing rental Housing residents are eligible for SHP services. Access to supportive housing services is free, confidential and voluntary.

Currently in Templeton People's Self Help Housing already runs Rolling Hills Apartments and Templeton Place. This is a great asset as the organization has already established itself in Templeton with successful projects, and can continue to be an advocate and resource to get more diversified housing options in Templeton for those who are in need of assistance.
California Rural Legal Assistance – (all info obtained from California Rural Legal Assistance)

California Rural Legal Assistance was founded in 1966 as a nonprofit legal services program. Its mission is to strive for economic justice and human rights on behalf of California’s rural poor.

Each year the organization provides more than 40,000 low-income rural Californians with free legal assistance and a variety of community education and outreach programs. Half of our resources are committed to multi-client cases that grapple with the root causes of poverty. The impact of CRLA’s litigation has touched the lives of literally millions of low-income individuals, improving conditions for farm workers, new immigrants, single parents, school children, the elderly, people with disabilities, and entire communities. It has also been necessary to bring our advocacy to a national audience in order to maintain our ability to address the more political and controversial issues we find in rural communities.

This organization would be a great resource for creating the proper affordable housing needed in Templeton because the town is a rural area and is surrounded by agricultural industries with the racial demographic employees that would benefit from what this organization provides. The California Rural Legal Assistance would be a great asset in ensuring that the proper and most worthy tenants will receive the proper housing they need to thrive, in order to create a sense of pride in ones community.
San Luis Obispo County Housing Trust Fund – (all info obtained from the SLO County Housing Trust Fund)

The SLO County Housing Trust Fund is a private nonprofit corporation that was created to increase the supply of affordable housing in San Luis Obispo County for extremely low, low, and moderate income households; even including households with special needs. Rather than build or operate housing directly, the SLO County Housing Trust Fund provides financing and technical assistance to help private developers, nonprofit corporations and government agencies produce and preserve homes that working families, seniors on fixed incomes, and people with disabilities can afford to rent or buy. The vision for the SLO County Housing Trust Fund is to work for a day when all San Luis Obispo County residents and employees have decent housing that they can afford.

This organization would be a great asset to ensure the development of affordable housing is actually built out when a developer comes in with a new development project. When a developer decides to pay an in-lieu fee for any inclusionary housing rather than actually building it out the SLO County Housing Trust Fund can come in and provide the extra funds necessary to finally build out the affordable housing the in-lieu fees are intended to go towards. The organization can also be of assistance in providing a quality developer to make sure the project is done right.
Housing Authority of the City of San Luis Obispo (HASLO) – (all info obtained from HASLO)

The Housing Authority of the City of San Luis Obispo has a mission to assist SLO County’s lower income citizens by securing and maintaining long-term housing. HASLO utilizes various forms of funding to provide this housing including the US Department of Housing and Urban Development, county development block grants, tax-credit loans, grants, and more.

HASLO and its affiliate, San Luis Obispo Non-Profit Housing Corporation, have built over three hundred units of housing for low to moderate-income families, as well as new housing for disabled and elderly families and individuals. HASLO has also collaborated with government, private and non-profit organizations, and individuals to help in building literally hundreds of other housing units throughout the County.

This organization can be of great assistance to providing affordable housing in Templeton because like the SLO County Housing Trust Fund, it can help provide the necessary capital to get affordable housing projects up off of the ground.
Community Action Partners of San Luis Obispo County (CAPSLO) – (all info obtained from CAPSLO)

Community Action Partners of SLO County serves over 40,000 people across the County as well as across the rest of the central coast and southern California. CAPSLO provides a variety of programs while collaborating with other local advocacy agencies to provide services that secure and retain employment, maintain adequate housing, provide medical services, obtain energy subsidies, and provide struggling youth with the proper education they deserve. CAPSLO may not directly provide affordable housing by actually developing it, but it can be very beneficial to affordable housing projects in Templeton because the organization can really find the right and most deserving individuals to be placed into affordable housing projects. CAPSLO can also work to find the right non profits or developers to come into Templeton to build quality projects that will keep with the town's character.
Examples of Effective Affordable Housing Projects

One of the main concerns from community members is that when affordable housing projects are developed within an area the surrounding property values will decrease due to preconceived notions that the developments will be unattractive and poorly managed. However there are many affordable housing projects that do not resemble what one might think when it comes to affordability. The affordable housing projects within Templeton that have already been mentioned are great examples, but the following are examples of attractive projects outside of Templeton to show that people are building attractive affordable housing everywhere.

- Edgewood in Atlanta, GA: this community is an attractive and lively community that contains a mixture of 100 stacked flats and town homes. This community is even built to be “green” and many structures are LEED certified. Refer to figures 2.4 and 2.5 (Bailey)
Crystal Lake Estates in Grand Rapids Michigan: this development is a mixed use affordability project that was built to provide 21 affordable housing units, 10 active senior units, and 8 market rate homes. This development is one that proves people of all sorts of different income brackets can live together in a healthy, well kept community. Refer to figures 2.6 and 2.7 (Fulfilling a Need for Affordable Housing).

Westown in Eugene, OR: this community contains 102 high quality units as well as 9 live/work units. This project offers accommodations to those who are at 60% or below the median income. Refer to figures 2.8 and 2.9 (WestTown).
Population and Housing Projections

One thing that is always inevitable is population growth globally and locally. Templeton currently does not have a very high population and does not have a lot of new housing supply or affordable housing options; even though it is a very desirable place to live and a place that many people wish to call home. Because Templeton does not have diverse housing options for different income brackets and is resistant to extensive development the issue arises where if housing is not created Templeton will not be able to house all of its residents and keep its town character by keeping out the youth of Templeton that may wish to move back to the town they grew up in, but it is too expensive to live in and there are not enough options.

In order to see how rapidly the population of Templeton can and will grow the following are population and housing projections to see what will need to be built to accommodate for the inevitable population growth of the town. As previously mentioned there are currently 2,934 housing units in Templeton with a 0% homeowner vacancy rate and a 7.7% rental vacancy rate, so if progress for development is not done there will be no additional housing units to allow Templeton to grow and prosper (US Census). Residing within those 2,934 households are 7,674 people which works out to just over 2.5 people per dwelling unit. The following are population and housing projections that show where Templeton is projected to be in the future and what it needs to do to accommodate the added population.

The population of Templeton has been projected into the year 2030 by San Luis Obispo County. SLO County based their forecasts using US Census data and their own methods of data collection and analysis to compare and contrast data points. Refer to table 2.5 to see the projections (San Luis Obispo County Department of Planning and Building):

<table>
<thead>
<tr>
<th>Year</th>
<th>Low Projection</th>
<th>Medium Projection</th>
<th>High Projection</th>
</tr>
</thead>
<tbody>
<tr>
<td>2005</td>
<td>7,230</td>
<td>7,230</td>
<td>7,230</td>
</tr>
<tr>
<td>2010</td>
<td>7,480</td>
<td>7,480</td>
<td>7,580</td>
</tr>
<tr>
<td>2015</td>
<td>7,980</td>
<td>8,300</td>
<td>8,530</td>
</tr>
<tr>
<td>2020</td>
<td>8,580</td>
<td>9,200</td>
<td>9,550</td>
</tr>
<tr>
<td>2025</td>
<td>9,480</td>
<td>10,100</td>
<td>10,600</td>
</tr>
<tr>
<td>2030</td>
<td>10,380</td>
<td>11,000</td>
<td>12,000</td>
</tr>
</tbody>
</table>

(Table 2.5)

The previous projection should draw some concern because the current housing element set forth by the County has severely underestimated their population projections.
Templeton's current population from the most recent US Census data says that the current population is already higher than what the County originally projected the town's population would be. This explains why there are no vacancies in home ownership in Templeton and such a low vacancy rate for rental units. Table 2.6 below lays out a projection in order to see how many more units Templeton needs to develop in order to effectively house its increasing population. All data was retrieved from the US Census to perform the projections.

<table>
<thead>
<tr>
<th>Housing Needs Projection</th>
</tr>
</thead>
<tbody>
<tr>
<td>7,674             Total Population, 2010</td>
</tr>
<tr>
<td>94                Group Quarters Population, 2010</td>
</tr>
<tr>
<td>1.22%             % Group Quarters Population, 2020</td>
</tr>
<tr>
<td>10,661            Population Projection, 2020</td>
</tr>
<tr>
<td>1.22%             % Group Quarter Population, 2020</td>
</tr>
<tr>
<td>130               Group Quarters Population, 2020</td>
</tr>
<tr>
<td>10,530            Household Population, 2020</td>
</tr>
<tr>
<td>2.68              Average Household Size, 2010</td>
</tr>
<tr>
<td>2.68              Average Household Size, 2020</td>
</tr>
<tr>
<td>3,929             # of Households, 2020</td>
</tr>
<tr>
<td>4,136             Housing Units Needed in 2020, with 5% vacancy rate</td>
</tr>
<tr>
<td>3,006             Housing Units, 2020</td>
</tr>
<tr>
<td>0.002             Loss Rate of Housing Units</td>
</tr>
<tr>
<td>2                 Housing Units Lost, 2010-2020</td>
</tr>
<tr>
<td>3,004             Existing Units Still Available in 2020</td>
</tr>
<tr>
<td>1,132             Total New Units Needed</td>
</tr>
<tr>
<td><strong>113</strong>           <strong>Average New Units Needed Per Year</strong></td>
</tr>
</tbody>
</table>

(Table 2.6)
Section 3:
Templeton’s Affordable Housing Implementation Strategy
Individual Assessment of Case Studies

The following are the three main case studies that were selected following the completion of the criteria matrix explained earlier in this document. Modesto, Irvine, and Agoura Hills all in conjunction together provide a solid foundation for the Affordable Housing Implementation Strategy for Templeton. By following the guidelines and tools these three cities use this plan will be effective in Templeton to improve upon the availability for affordable housing.

• Modesto, CA: Modesto proved to be a great case study and example for Templeton because they are both from agricultural regions and have a rich town history and pride. The plan set forth by Modesto also covers every piece of criteria originally set forth and provided direction and examples in the preparation of this document.

• Irvine, CA: Being a larger city Irvine has a lot more people to cater to than Templeton, so their plan proved to be a great case study because it provides great strategies into implementing affordable housing programs and through community outreach to make sure the right people are getting into the proper housing they need.

• Agoura Hills, CA: One major issue with affordable housing projects is that the actual build out of affordable housing never really gets built; instead developers pay the jurisdiction they are building in an “in-lieu” fee that is supposed to help build affordable housing down the road. Agoura Hills realized this is an issue and its plan provides great direction for design standards and density bonuses to make sure the housing gets built and built well.
Implementation Strategy

Currently the residents of Templeton are skeptical towards new development projects, including higher density housing projects that will allow more diverse income brackets to move to and reside in Templeton. Not just in Templeton, but all over the United States there is an overriding concern that affordable housing always means subsidy programs to get lower income people into adequate housing arrangements which in hand means no pride in ownership of where someone lives so the residence and thus the surrounding neighborhood will decrease in value. This plan will include some subsidy opportunities, but the overriding goal of this plan is to be able to provide more affordable housing by diversifying unit types and downscaling the size of the units a bit to make them more affordable for ownership.

The reason this is so important is because Templeton is a town that prides itself on its distinct character and close friendships with other residents in the community, which means the children growing up in Templeton must be proud and love the town they grew up in. If this is the case for most of the youth in the town they will want to move back to where they grew up when they graduate from college and are working their way back to where they grew up. However, if any of these young adults wish to move back to Templeton they cannot unless they wish to move back in with their parents, as there is little to no vacant units and those that are available are not very affordable for the income they are making.

So rather than protecting the small town character of Templeton through the pride of its residents by trying to prevent development, try to allow for controlled growth so those who are from Templeton as a child can move back and truly keep the character of Templeton alive, but while allowing it to grow and prosper. The following is the affordable housing implementation strategy for Templeton based on the eight criteria determined earlier in this document: design and aesthetic guidelines, density specification and unit type, affordability, amenities/programs, operations and management, and community outreach. These elements of the plan will work together to ensure the character of Templeton is preserved while allowing the town to continue to grow and allow for more residents to move into the town.
**Site Design Standards** (San Luis Obispo County Department of Planning and Building)

- **Lot width** - The minimum lot width for each parcel shall be 35 feet measured at the front setback.
- **Front setback** - The minimum front setback shall be 18 feet, except for cluster divisions.
- **Side setbacks** - The minimum combined side setbacks shall be 10 feet, and structures shall be separated by at least 10 feet except for structures sharing common walls.
- **Rear setback** - The minimum rear setback shall be 10 feet.
- **Off-street parking** - The minimum average number of off-street parking spaces per dwelling shall be two spaces. At least one of the two spaces shall be within a garage, unless at least 50 square feet of enclosed utility storage space is provided.
- **Site coverage** - The coverage of each residential parcel by structures shall not exceed 40 percent of the total area of the parcel, except for cluster divisions, in which case the structural coverage shall not exceed 70 percent of the total area of each parcel.
- **Private open area** - Each residential parcel shall include within its own boundaries a minimum of 10 percent, but no less than 400 square feet, of the total area of the parcel as usable private open area. Usable private open area is defined as an area within a residential parcel enclosed by walls or fences, not encumbered by structures, driveways, parking spaces or slopes greater than 15 percent, not less than 10 feet in width, and visible and accessible from the kitchen, dining room or living room of the dwelling.
- **Common open area** - Common open area is not required for projects receiving a density bonus under this Section, except for cluster divisions. Open area requirements of this Title for cluster divisions may be reduced by up to 50 percent where feasible given the physical characteristics of the site.

**Universal Design Principles** – (Modesto)

Universal design, when applied to residential development, is the design of environments to be effectively and efficiently usable by people with a wide range of abilities, to the greatest extent possible, without the need for adaptation or specialized design. The seven guiding principles behind universal design are:

- **Equitable Use**: The design is useful to people with diverse abilities.
- **Flexibility in Use**: The design accommodates a wide range of individual preferences and abilities.
- **Simple and Intuitive Use**: The design is easy to understand, regardless of the user's experience, knowledge, language skills, or current concentration level.
- **Perceptible Information**: The design communicates necessary information effectively to the user, regardless of ambient conditions or the user's sensory abilities.
- **Tolerance for Error**: The design minimizes hazards and the adverse consequences of accidental or unintended actions.
- **Low Physical Effort**: The design can be used efficiently and comfortably and with a minimum of fatigue.
Size and Space for Approach and Use: Appropriate size and space is provided for approach, reach, manipulation, and use regardless of user’s body size, posture, or mobility.

**Green Building and Sustainability – (Irvine)**

- Select a contractor willing to explore sustainable alternatives and investigate special energy conservation programs.
- Build higher density developments and implement development,
- Provide on-site waste management
- Use fluorescent fixtures and energy efficient electrical equipment to reduce consumption
- Implement solar to provide alternative to electricity and water heating
- Plant drought tolerant plants throughout landscaping to reduce water consumption as well as installing flow control mechanisms

Affordable housing units must reflect the same level of design and construction quality as market-rate units to ensure that the units will not be stigmatized as “low cost” housing and to endure over the period of time covered by the affordability restrictions. This should be among the primary reasons for determining that financial assistance for a project is both needed and justified. A few strategies that can be followed for this are:

- Design and architecture to follow design standards set forth by San Luis Obispo County.
- Architect to provide “mirror” floor plans with color and façade variations to provide more variety and visual variation in the community.
- Parking to be strategically placed to spread out vehicles to make communities feel less congested
Density Specification & Unit Type

Currently San Luis Obispo County provides exemptions from the Growth Management Ordinance and also has a density bonus program to encourage the development of affordable housing rather than having developers pay an in-lieu fee (San Luis Obispo County Department of Planning and Building). In order to qualify for a density bonus on a project the applicant and the proposed residential project must have the following (San Luis Obispo County Department of Planning and Building):

• Project size - Housing developments eligible for density bonus under this Section must include five or more dwelling units, not including the bonus units.

• Type of eligible projects - Housing units developed for sale or rental; but not including transient housing, such as time-share and hotel/motel projects.

• Eligible buyers and renters - The project shall be administered so that affordable units may be purchased or rented only by families of very low-income, lower-income, or senior citizens, if they also qualify as low or moderate income.

• Project location - The site must be within an urban or village area and in either the Residential Single-Family or Residential Multi-Family land use categories.

• Amount of affordable housing - In order to be eligible for a density bonus the project must satisfy the provisions by providing affordable housing in an amount equal to or exceeding those listed below. The density bonus units are not included when computing the 10, 20, or 50 percent of the base density.
  
  o 10 percent of the base density determined in compliance with Subsection A. for families of very low-income; or
  o 20 percent of the base density determined in compliance with Subsection A. for families of lower-income; or
  o 50 percent of the base density determined in compliance with Subsection A. for senior citizens of low or moderate-income.

• Continued availability of affordable housing - Affordable housing units provided in compliance with this Section shall be subject to the long-term housing affordability provisions.
  
  o The additional increase in allowable density (above 25 percent).
  o A reduction in the open area required for cluster divisions
  o Any financial assistance that the County provides directly or administers on behalf of state or federal funding programs.
  o A concession or incentive that is suitable to the project site and the project.

• Site and neighborhood characteristics - The project site and vicinity shall be determined by the Review Authority to be capable of accommodating the allowable density bonus without significant adverse effects on the environmental characteristics of the site or the character and public service facilities of the neighborhood and community.

• Maximum allowable density - If the affordable housing units are to be provided on the site proposed to receive a density bonus, the maximum allowable density is determined by multiplying
the base density determined under Subsection A. by a factor of 1.35. A factor of 1.30 shall be used if the affordable housing units are to be provided on a site separate from that proposed to receive a density bonus.

• Minimum parcel size - The minimum parcel size required in the Residential Single-Family land use category, or the maximum floor area permitted in the Residential Multi-Family land use category, may be decreased by the same percentage density may be increased under this Section; except that where an applicant has requested only a 25 percent increase in density, and no other incentives or concessions have been granted, the minimum parcel size may be decreased or maximum floor area may be increased by only 25 percent.

Through these density bonuses new housing developments in Templeton will follow the counties land use designations and zoning codes, all of which can be easily found on the County’s website. There are four specific land use specifications in Templeton including Residential Multi-Family, Residential Rural, Residential Suburban, and Residential Single-Family (San Luis Obispo County Department of Building and Planning).

• Residential Multi-Family – between 15 and 38 units per acre
• Residential Rural – 2 units per legal parcel; lot size 20,000 square feet to 4 acres
• Residential Suburban – 1 unit per acre of gross site area; lot size 10,000 square feet to 2.5 acres
• Residential Single-Family – 1 unit per legal lot; lot size 2,000-6,000 square feet

Through these various land use categories there can be specific unit types to address the affordable housing need in Templeton effectively. However the main land use types this of development will occur in is the multi-family, single-family, and suburban categories in order to prevent urban sprawl and to utilize the underutilized parcels addressed earlier in this document.

When analyzing the unit types for affordable housing types the implementation strategy will look at four main unit types including single-family detached, single-family attached, and multi-family, and secondary units. By classifying these units with these four main types square footages, design/building standards, and density specifications can be easily distinguished.

• Secondary – these units are to be small detached units found on larger properties within the rural and suburban land use designations. Secondary units will allow for property owners to create a small rental property to cheaply rent out to a worthy tenant applicant in order to house more people in Templeton while providing supplemental income for the property owner. Through density bonuses larger lots can potentially receive multiple secondary units, if land is subdivided into multiple parcels.

• Single-Family Detached – to be built within the single-family and suburban land use designations in Templeton. Even though these will be single-family homes they will be built on individual, smaller lots to maximize the land in each development to be able to provide adequate housing for the growing town of Templeton. This type of development will foster close communities and strong
pride in ownership for young and new residents.

• Single-Family Attached – these homes are intended to be built within the single-family and multifamily land use categories. This unit type is diverse because they can be built as townhomes to allow more units per acre in order to provide more units while reducing costs. These types of developments can be maximized with density bonuses in order to get more units into a development to not only provide affordable housing for ownership but provide the necessary affordable housing for lower income peoples and families.

• Multi-Family – these developments are intended to be built solely within the multifamily land use designation. These developments will be targeted towards affordable housing programs and non-profit home builders to come build the projects to provide inclusionary housing and programs to those who are in need of assistance. This type of housing will also be used for senior living facilities.
Affordability

Affordable housing units provided as a result of one or more of the following County actions shall be subject to the standards of an approval of a density bonus, approval of an exemption from growth management provisions, and a provision of direct financial assistance in the form of a grant to the development of affordable housing (San Luis Obispo County Department of Planning and Building).

Households eligible to become renters or owner-occupants of affordable housing under provisions of the County Code must have incomes not exceeding one of the following income ceilings and they must agree to occupy said affordable housing as their principal residence. The County will consider actual income and imputed income from assets when determining eligibility (San Luis Obispo County Department of Planning and Building):

- Extremely Low Income – no more than 30% of the County’s median income
- Very Low Income – no more than 50% of the County’s median income
- Lower Income – no more than 80% of the County’s median income
- Moderate Income – no more than 120% of the County’s median income
- Workforce: no more than 160% of the County’s median income

By looking at these income brackets the County and Templeton can determine which income brackets will be served by the types of new housing developments with diverse unit types as well as affordable housing programs. With the clear and simple unit types the income groups can easily be placed into certain types and from there the town and county can determine how many units per unit type there will be allocated.

- Secondary – this can house a variety of income groups from extremely low income to workforce. Reason being is because secondary units are by nature smaller and more affordable to rent and are easier to maintain with the owner living onsite as well. It can house a low income family to a new college graduate who is just entering the workforce.
- Single-Family Detached - this can house only the moderate and workforce housing groups on an ownership basis. These units will be smaller households in order to maximize development potential so younger families and newly married couples will be able to venture to Templeton to seek home and grow their family in the community. With some subsidy programs people in the moderate income group can afford to reside in these homes.
- Single family attached – these units will be able to house moderate income to workforce housing income groups for ownership housing tenure. This is because these units are on much smaller lots than normal, but provide an opportunity for close community relationships and interactions. Also through density bonuses and inclusionary housing many worthy applicants can rent these homes through subsidy programs and bring a new appreciation to the community for having a great place to live.
- Multifamily – these units will be development projects from normal apartments up for rent for the young professional, to provide transitional housing and care for low income families or battered
women and children, to even senior living facilities and retirement homes to house the elderly of Templeton that have resided in the town for so long.
**Amenities & Programs**

**Homebuyer Assistance Program**

Homebuyer assistance programs come in various forms but principally fall under two categories or approaches identified as either direct or indirect assistance programs. Direct assistance programs usually provide financial assistance to a homebuyer to purchase existing homes or condominiums via second trust deed home loans made from the City to income-qualified homebuyers through the home purchase escrow process. Indirect homebuyer assistance programs will generally first reflect a loan to a project builder to assist in constructing new homes or condominiums by helping to defer some portion of the construction and financing cost, as discussed above. The builder’s loan is then retired and replaced as the units are sold. This requires the builder to manage the sale of the units to income-qualified homebuyers with the same income qualification criteria and affordability restrictions applicable under direct homebuyer assistance programs.

**Housing Maintenance Program**

The County can and should work towards providing services to those who are below the moderate income level bracket to improve and repair their homes in order to keep the living conditions adequate and to properly maintain the value to keep property values from fluctuating. San Luis Obispo County can apply for grants in categories such as emergency home repairs, disabled access assistance, minor home repairs, property enhancements, and housing maintenance (Modesto). All of these funds, if accrued, would be able to be tapped into on an application basis by those who feel they meet the financial stakes and requirements to be set forth to receive this aid.

**On Site Facilities and Amenities**

- Home trash and waste pick up to be provided by property managers/landlord.
- If laundry facilities cannot fit in individual units property management/landlords to provide onsite laundry facilities for tenants.
- Vocational and career training opportunities to be provided and, even required of some tenants in subsidy situations, can be reached and utilized through the community outreach services discussed earlier in this document.
- According to the SLO County Housing Element all developable parcels are able to connect to water and sewer so the new developments will be able to tie into them and maintain service through the Community Service District, so water and sewer should be amenities included for new developments.
**Operations and Management**

**Sale of Homes**

The builder is required to manage the sale of the units to income-qualified homebuyers with the same income qualification criteria and affordability restrictions applicable under direct homebuyer assistance programs.

Communities comprised of a majority of homes with owners residing in the homes will be required to put Home Owners Associations into place in order to manage the community and ensure that the physical appearance of the community is upheld to the standards of everyone residing within the community. Elections will be held on a biannual basis in order to see who leads and organizes the association in order to upkeep the community; each association will collect membership fees from residents to provide the necessary services to the community such as landscaping, trash, and general maintenance.

**Rental and Subsidy Communities**

Developments and communities solely built for rental units will be required to have onsite property management and leasing services. This is to ensure that any and all damages or general maintenance that needs to get done gets done in a timely manner to keep the condition of the facilities worthy of living. Also, by having the leasing office the interviews and site visits can all be done in the same place to make sure an prospective tenant will treat the community like his or her own and with respect, in addition to being timely on all necessary payments.

In the case that a rental community is subsidy driven it will be required of the property management and developer to put in place the proper vocational training resources and educational opportunities to those who may need job training to get the necessary help to get back on their feet and off of subsidy housing programs. These programs can be reached and utilized through the various programs described earlier in this document.

In all rental units there can no more than one family unit in order to make sure there is not over occupying going on which can deplete the community of its resources and wear out amenities faster than planned.
Community Outreach

The County should utilize existing organizations and agencies that already conduct extensive community outreach to make sure that affordable housing projects are acceptable in the neighborhoods in which they will be located. It should be clear to potential residents of the projects and potential neighbors the criteria being used to determine qualified residents. They are to be placed and implemented within all subsidy rental housing programs to provide the necessary help and opportunities to those who need them. All of these programs and opportunities are discussed in length earlier in this document in Section 2, but below is the list of the available and best programs that will suit affordable housing needs:

- People's Self Help Housing
- California Rural Legal Assistance
- San Luis Obispo County Housing Trust Fund
- Housing Authority of the City of San Luis Obispo (HASLO)
- Community Action Partners of San Luis Obispo County (CAPSLO)
Glossary

Aesthetic Guidelines – guidelines set in place to direct the appearance and overall vibrancy of a community; if a city or town has a specific character then these guidelines will guide new developments to keep with that character
Affordability – the level of which a home is financially accessible to different peoples in an array of income brackets
Affordable Housing Project - housing is housing deemed affordable to those with a median household income or lower
Affordable Housing Standards – standards of affordable housing projects and accessibility set forth by governing jurisdictions such as cities and counties
Community Outreach – what an affordable housing project or nonprofit advocacy organization will do to find those who need and are worthy of extra help such as subsidized housing
Criteria Matrix – an excel spreadsheet tool used to organize and rate criteria points as to how closely a case study contains that specific piece of criterion.
Density Bonus – Receiving area development density, above that which is normally permitted
Density Specification – a specific allotment or designation of how many units can be built within a particular land use designation
Design Standards – specifications set forth by a governing body to guide the construction process within new development projects
Family Unit – primary family group such as parents and children
Household – a family unit living together in one housing unit
Housing Needs Projection – a projection calculated and used to determine the future population of an area in order to determine how many new housing units will be needed to be built to accommodate the additional population
Housing Tenure – whether a household is owner or renter occupied
Identified Underutilized Parcels – parcels that governing bodies identify as not being used or developed to its fullest potential in order to guide future development projects; usually parcels located more centrally to a city or town in order to reduce urban sprawl
Implementation Strategy – a plan set forth to guide and direct a certain task that needs to be done; such as an affordable housing project
Mixed Use Development – a development type that contains more than one building type within one zone or land use designation; such as retail and residential
Multi-Family Unit – where more than two units share a wall at a place of residence; such as apartments or even triplexes
Planning Jurisdiction – the boundaries and rights a planning and building department has within a city or county to direct and guide development projects
Population Projections – projections calculated to determine how many people will be residing in a certain area based on currents trends and data
Secondary Unit – an additional housing unit placed on a piece of property in order to maximize land potential
Single-Family Unit – housing unit that has its own lot and shares no walls with other residential units
Subdivision/Subdivided – when one parcel or piece of land is divided up into individual pieces of property that can be developed into housing
Unit Type – type of unit that determines how dense a development can become
Reference List


Housing Implementation Strategies. Chapter III. City of Columbia, MO. 1-34.


