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In the past 20 years, California's housing prices have steadily outpaced its residents' incomes. Housing production hasn't kept up with the influx of new families from around the world and household growth within the state. And the location and type of new housing does not meet the needs of many new California households. As a result, only one in five households can afford a typical home, overcrowding doubled in the 1980s, and more than two million California households pay more than they can afford for their housing.

Meanwhile, the federal government has dramatically cut back programs that used to help local governments accommodate new growth. Voter-imposed property-tax and spending freezes have further constrained local governments from responding effectively to new growth. Infrastructure funding now comes from new growth. And affordable housing development, while still funded in part by the federal government, also requires a larger local commitment than ever before.

Against this backdrop, it should surprise no one that many communities no longer accept population growth with open arms. When anyone proposes the development of affordable or multi-family housing, ambivalence about growth often shifts to hostility. And hostility feeds and strengthens certain myths, deep, emotional perceptions of how the world works. Myths—important sources of meaning in all societies—provide shared rationales for community members to behave in common ways; they have a strong moral component, with clear lines between right and wrong. Although myths are sometimes positive, they can also serve as shields for deeper and uglier motivations: racism, fear of outsiders, greed.

When people argue against new high-density and affordable housing, they often use myths to convince decision-makers that the new development and its residents don't belong there. Traffic will be too heavy and schools will grow overcrowded. The buildings will clash with existing neighborhoods. The people won't fit in. Maybe they'll even be criminals.

Opponents often truly believe these myths. But it's essential to counter these myths with facts. California desperately needs new affordable housing to reverse recent increases in overcrowding and overpayment. We also need new high-density housing to support economic recovery; to accommodate new workers and their families; and to economize on infrastructure costs, while preserving open space and cutting down on the distance between new homes and new jobs.

Fortunately, the facts of California's recent experiences with high-density and affordable housing often contradict the myths. We can now begin to rely on this recent experience to reassure concerned residents that the myths don't have to come true.

Myth 1: High-density housing is affordable housing; affordable housing is high-density housing.

Fact

This myth expresses an essential truth: more units per acre mean lower land costs per unit, especially if local governments allow builders meaningful density bonuses. And smaller units cost less to build than larger ones. **To encourage housing affordability, California cities do need to promote higher densities.**

But we also know from experience and observation that **not all high-density housing is affordable to low income families.** San Francisco's Nob Hill and Telegraph Hill, Los Angeles' Wilshire Corridor and high-rises in downtown San Diego are all examples of upper-income areas where housing densities are quite high. Similarly, most Californians know that low-density neighborhoods often accommodate people of modest means. The residents of these neighborhoods often moved there shortly after the homes were built several decades ago-and before the huge escalation in California's home values that began in the early 1970s. With assistance, many families with limited incomes will continue to buy homes in these neighborhoods. Many other low-income house-holds will continue to rent single-family homes, because they offer more space.

For the most part, of course, low-density neighborhoods offer more expensive housing than high-density areas. Detached homes cost much more to buy than apartments and condominiums. Among new units, the difference is even more striking; new high-density units are much more likely to be affordable than new single-family units.

Density is not always enough, however, to ensure affordability. Local governments must intervene with programs and additional concessions if they wish to ensure that new high-density units are also affordable. For a list of resources on affordable housing techniques, see "Resources: Making housing more affordable," at the end of this report.

Myth 2: High-density and affordable housing will cause too much traffic.

Fact

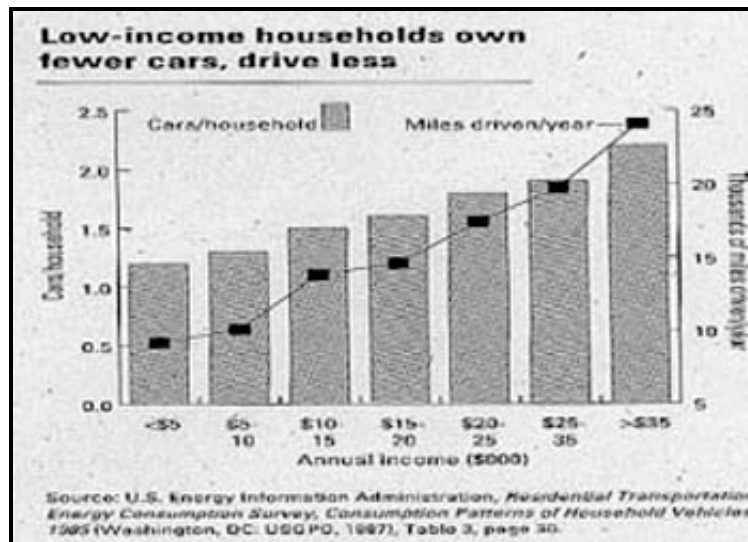
People who live in affordable housing own fewer cars and drive less. In California's six largest metropolitan areas, two-thirds of renters and over three-fourths of the households living below the poverty line own no vehicles or only one, car, compared to 54 percent of all households and 44 percent of homeowner households.¹ With lower car ownership rates come fewer trips, and fewer single-occupant auto commutes. In the San Francisco Bay Area, the Metropolitan Transportation Commission found in 1980 that low-income households make an average of 3.6 trips per day, compared to 6.8 trips per day for medium- and 9.9 per day for high-income households.

Recent traffic growth owes much to existing development. In the 1980s, car ownership increased and existing residents drove more, as incomes rose and women entered the workforce in record numbers. For example, in the San Francisco Bay Area,

Vehicle-miles traveled grew by 66 percent between 1975 and 1987, while population increased only 19 percent.²

In many high-density neighborhoods, and in most neighborhoods with a mix of housing types, traffic isn't a big problem. Fewer auto trips occur in higher-density areas. In a neighborhood of 15 homes to the acre, one third fewer auto trips occur, compared to a standard suburban tract.³ A 1990 study in Sacramento, by that area's Council of Governments, found that multi-family developments have lower car ownership rates--1.3 cars per household, as opposed to two per household in single-family tracts.

High-density housing can encourage retail development and ease walking & transit use. Mixing housing with commercial development is ever more crucial for traffic control, since non-work trips constitute the largest number of trips⁴. In 1990, over three-fourths of trips in Southern California were non-work trips. With high-density housing, stores serving neighborhood residents move in, allowing residents to walk to buy groceries or to the dry cleaner instead of driving there. Transit connections also become more common when neighborhood density increases, because transit is only cost-effective at densities above eight or 10 units per acre⁵.



Myth 3: High-density development strains public services and infrastructure.

Fact

Compact development offers greater efficiency in use of public services and infrastructure. Higher-density residential development requires less extensive infrastructure networks than does sprawl. California developers must usually pay for sufficient infrastructure capacity to serve their own projects. When communities cannot take advantage of scale economies in providing infrastructure, extension costs rise. High-density housing helps provide scale economies both in trunk lines and in treatment plants⁶. The lower costs per unit of housing can be passed on to new residents, and the smaller debt load can help ensure fiscal stability throughout the community.

Infill development can sometimes take advantage of unused capacity in public

services and infrastructure. Communities can save taxpayers and new residents money when they allow housing construction where infrastructure and service capacity is yet to be used or has already been paid for. Indirect evidence suggests that existing urban areas generally have more slack capacity than new communities⁷.

Higher-density infill residential development can translate to higher retail sales. By approving new high-density development in infill locations, communities can revitalize stagnant commercial districts and increase taxable sales- the primary source of revenue in most California jurisdictions.

Myth 4: People who live in high-density and affordable housing won't fit into my neighborhood.

Fact

People who need affordable housing already live and work in your community.

According to government definitions of affordable housing, families should devote no more than 30% of their income to rent or mortgage payments and utilities. "Affordable housing" often simply means housing whose residents don't pay too large a share of their income on rent or a mortgage.

Families earning less than four-fifths (80%) of the area's median income are officially "lower income" households; families earning less than half of the median are known as "very low income" households. For example, a starting elementary or high-school teacher in Mountain View (Santa Clara County), with a gross monthly income of around \$2,000, can afford to pay \$600 a month in rent-which qualifies as low-income if the teacher lives alone; if the salary must support a spouse and a child, the family would be a very low income household. A starting air-traffic controller in San Diego County, with income barely higher than \$20,000 a year, would also qualify for affordable housing. Librarians, sheriffs' deputies, nurses, fire fighters, and many other vital members of our communities: they all need affordable housing.

People motivated by these concerns may just need to "meet" the residents of high-density and affordable housing. Residents often have been members of the community for a long time, and will continue to make contributions to their neighborhoods. For a list of resources that can introduce people to those who live in high-density and affordable housing, see "Resources: Meeting the residents of affordable housing," at the end of this report.

Case Study

RENAISSANCE

High-Density and Affordable Housing Help Balance Silicon Valley

In the 1980s, high-technology firms created thousands of jobs in Silicon Valley, but housing



construction did not keep pace. New workers had to commute long distances to reach their jobs. As a result, Silicon Valley suffers from some of the worst traffic in California - and from the state's highest housing prices. In the late 1980s, San José set out to clear traffic and ease the housing shortfall by changing its land-use policies,



The Renaissance project, on a 56-acre site in north San Jose, was originally designated for research and development. It had enough infrastructure - including a wide road and convenient access to planned light-rail - to handle a large number of new jobs. In 1991, Renaissance Associates, a partnership between General Atlantic Development and Forest City Development, proposed with the landowners that San Jose rezone the site for over 1,500 moderate- and high-density rental apartments and for-sale townhomes, neighborhood retail, and a day-care center. San José readily agreed.

The project developers started work early with neighbors living in an existing single-family development on the site's northern boundary to provide appropriate transitions into Renaissance, while making best use of the large existing road. In response to neighbors' concerns, the developers located the lowest-density townhome component adjacent to the existing residences, and provided ample setbacks between the new attached homes & the 1950s-vintage single-family homes.

The developers responded to concerns about traffic by cancelling initial plans for a through street that would connect the existing neighborhood with Renaissance Village.

This high-density development shows that oft-repeated myths about the effects of high-density housing on public services and transportation aren't always true. San Jose's ambitious plans for employment development in the area led the city to require the construction of more infrastructure than was eventually necessary both on the site itself and in neighboring areas of the city. Later, the city determined that it could alleviate traffic throughout its road network by shifting the location of new residences and workplaces.

The composition of the project itself, with over 250 affordable apartments, market-rate apartments, and attached ownership units, further assures balance between the housing and Silicon Valley's new jobs. And the site design, which features pedestrian-friendly walkways and easy connections to the Tasman Light Rail, will allow Renaissance Village residents to leave their cars in their garages altogether.

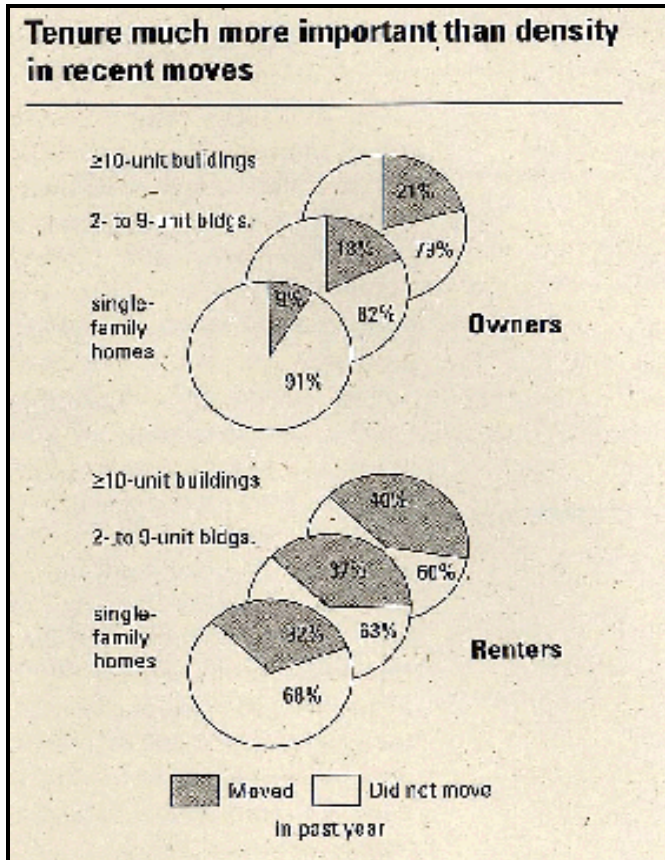
The development also shows that, with advance planning and sensitivity to neighbors' concerns, NIMBY sentiments can be prevented. The neighbors and the developers displayed an attitude of openness that ensured both a smooth approvals process and a better project.

Myth 5:

Residents of affordable housing move too often to be stable community members.

Fact

Housing type is much less important in determining mobility than tenure. Renters move more often than owners do, whether they live in single- or multi-family housing. Once tenure is accounted for, the difference between the housing types is almost meaningless, especially for renters. (See Chart)



When rents are guaranteed to remain stable, tenants move less often. According to San Francisco's BRIDGE Housing annual turnover in their affordable projects is less than 10 percent annually. And in 1989, only 26 percent of California households renting government assisted housing had moved in the previous year, compared to 38 percent of unsubsidized renters. These statistics make it clear that, far from creating transient communities, local governments that approve permanently affordable housing may be helping their communities become more stable

The majority of both renters and homeowners in California metropolitan areas move less than once a year. Homeowners move less often than renters, but even renters move seldom enough to form long-term ties to neighbors.

Source: U.S. Dept of HUD, American Housing Surveys for San Francisco-Oakland (1989), San Jose (1988), Los Angeles-Long Beach (1989), San Diego (1987), Riverside-San Bernardino (1990), and Anaheim-Santa Ana (1990).

Myth 6: Affordable housing reduces property values.

Fact

No study in California has ever shown that affordable housing developments reduce property values. Many have been done. For instance, a new study of six projects built by San Francisco's BRIDGE Housing Corp, in the 1980s shows that only one of the projects has had any influence on the values of nearby properties-and in that case, BRIDGE's project was actually associated with higher, not lower, property values.⁸

This result reaffirms decades of extensive research. In 1988, the California Department of Housing and Community Development reviewed research projects on the subject carried out between 1960 and 1986. In 13 of 14 studies, subsidized and manufactured housing

had no negative effect on property values. In some cases, assisted housing was even associated with higher property values. None of the four California studies included in the survey showed a negative relationship between property values and affordable housing.⁹

Case Study

SAN PAULO

Good Design Beats NIMBYism in Irvine

The City of Irvine, one of California's largest planned communities, added tens of thousands of new jobs in the 1980s as the information economy boomed. But the city's housing supply-especially housing for families with modest incomes-could not keep up with its job creation. In late 1990, the City and The Irvine Company, which owns all the undeveloped land in the city, identified a 15-acre multi-family site as appropriate for new affordable housing.



To ensure that such a large and prominent new development would fit into "Westpark Village," the Irvine neighborhood that surrounds it, The Irvine Company contacted the Costa Mesa-based architecture firm of McLarand Vasquez & Partners (MV&P). MV&P, which had also designed the dense and highly popular Corte Bella townhomes across the street from the project site, designed San Paulo's 382 units in 27 separate buildings, with flats and townhomes of various sizes. San Paulo's overall density reaches about 25 units per acre, with room left over for two swimming pools, generous landscaping, a tot lot, and numerous features to smooth the transition from San Paulo's surroundings into its highest-density areas.

To show the city's residents that affordable housing and its residents belong in Irvine, The Irvine Company also met early with Westpark Village residents. The neighbors were won over by the open process and the high-quality design. The Irvine Company and the City emphasized that San Paulo's residents would be members of the Irvine community. Teachers, firefighters, and other essential contributors to the city's life previously forced out of the city by its high housing prices would find an affordable place to live if San Paulo were approved.

Also key to the project's success was the participation of its non-profit partner, San Francisco's BRIDGE Housing. BRIDGE provided vital advice on affordable housing to the other members of the development team, assisted in the City of Irvine's approval process, and coordinated the project's financing, which came from city & county sources and state-authorized bonds and tax credits, with credit enhancement by Sumitomo Bank, Ltd. Forty percent of the units will be affordable to families earning less than half of Orange County's median income of \$56,500; another 50 units are also designated as affordable to low- & moderate-income families.

In Irvine, the developer, architect, non-profit partner, and city staff needed to overcome one key obstacle: unfamiliarity. Residents' preconceptions fit the myths-and not the reality-of today's mixed-income, non-profit sponsored affordable housing. By being sensitive to both the design of surrounding developments and neighboring residents' desires to feel included in decisions, the development team has created a successful model for emulation throughout southern California.

Myth 7: High-density and affordable housing undermine community character.

Fact

New affordable and high-density housing can always be designed to fit into existing communities. Density, as measured in units per acre, can be a deceiving measurement, but new housing at between 20 and 50 units per acre can be designed to fit in most California communities. The best way to convince people of this is to show them how well new housing can fit into their neighborhoods. (See "Resources: Increasing housing densities," at the end of this publication, for a list of slide shows and videos.) Communities can also achieve higher densities by filling in the existing urban fabric with second units, duplexes and conversion of out-moded or abandoned commercial buildings. Local governments must often encourage infill by reducing regulations and restrictions.

New affordable housing differs little or not at all from any other development. When BRIDGE Housing opened its affordable Pickleweed housing development in upscale Mill Valley, potential buyers for neighboring condominiums mistook Pickleweed for the market-rate project. And when Habitat for Humanity built its self-help project in Rancho Santa Margarita, local developers and subcontractors contributed materials identical to those used in nearby market-rate homes. Thanks to sensitive work by experienced architects, the new townhomes fit in perfectly (see case study). These developments are proof that "affordable housing" doesn't mean high-rise slums.

When most people hear "high-density housing," they imagine "high-rise housing." But in most California cities, the market won't even support high-rise housing. More often than not, "high-density" development now means two- or three-story woodframe garden apartments that frequently are similar in scale to large-home luxury housing.

Myth 8: High-density and affordable housing increase crime.

Fact

Density does not cause crime. For many years social scientists have asked whether high-density housing causes crime. Not one study has shown any relationship between population or housing density and violent crime rates; once residents' incomes are taken into account, the effect of density on non-violent crime decreases to nonsignificance.

Scattering affordable housing helps check crime. In areas comprised mostly of low-income housing - particularly those areas lacking jobs, responsive police, and community services - crime can be higher. Local governments can help blunt the effect of such

concentrations of low-income housing in any one place by accommodating their share of the state's need for new affordable housing, by encouraging the development of affordable apartments and duplexes in scattered locations, and by approving mixed-income residential developments.

Management and design are key. Local governments can also help protect the entire community - including new affordable housing residents themselves-by attending to details at the project level. Most important is effective professional management on site, with strong tenant-screening and good security systems. Design, too can play an important role in protecting residents and neighbors of high-density or affordable housing, especially by ensuring visibility. New developments should also contain a mix of unit types to accommodate different kinds of households. When residents have different occupations and family types, there will probably also be someone home in the development almost all the time.

Case Study

CARIÑO VISTA

Partnership Builds Community in Orange County

After The Fieldstone Company received its development approvals in the Orange County new town of Rancho Santa Margarita, it decided that the area also needed new affordable housing for low-income homebuyers. Working poor families, earning between \$12,000 and \$20,000 a year, lacked the resources to buy a home in one of the country's least affordable housing markets.



Fieldstone decided to work toward this goal with the Orange County chapter of Habitat for Humanity. Habitat, for several years one of the nation's largest non-profit homebuilders, usually develops a few homes at a time in built-up neighborhoods. Relying on at least 600 hours of "sweat equity" by prospective homeowners, donated time by community volunteers, and donated materials from local builders and businesses, the company has been responsible for the construction of over 20,000 homes since 1976 with no government subsidies. "Cariño Vista" would differ from this pattern. Its 48 stacked-flat condominiums would constitute the largest single-phase project in Habitat's history. Its location on a two-acre site in a mostly vacant portion of a newly planned community would also break from Habitat's mostly infill orientation.

Luckily for Fieldstone and Habitat, the landowner-the Rancho Santa Margarita Company still had development capacity that it didn't plan to use, and allowed Fieldstone to use some of that capacity to build Cariño Vista. Additionally, Fieldstone drew strong support from Orange County, which expedited permit processing and waived costly fees.

Cariño Vista's architecture, by Clark Forest Butts of Berkus Group Architects (Irvine), fit carefully into Rancho Santa Margarita. Clark drew on the design of the large single-family homes overlooking the project to determine the site-plan and exterior design of the

townhomes, and added design features- hip-roof construction, one-story units on the edges, and recessed stairways-to reduce massiveness. Fortuitously, the donated materials included stucco and roof-tiles that were exactly the same as those used in construction of the neighboring single-family homes. As a result, the similarity between the affordable townhomes and luxury dwellings did not end at the outlines of the homes; it extended all the way to the color.

To facilitate integration of the new residents with the rest of the neighborhood, The Fieldstone Company and Habitat for Humanity sponsored picnics and other social events. Former President Jimmy Carter, a longtime Habitat supporter, was on hand for the groundbreaking, increasing both visibility and acceptance for the project. And Fieldstone chose the project's name to help it fit into Rancho Santa Margarita, where many neighborhoods are "Vistas." All these elements encouraged existing residents to begin thinking of Cariño Vista's residents as members of the community even before they moved in.

Conclusion

In the 1990s, California's persistent affordable housing shortage has become so commonplace that it seems natural. Planners and elected officials must stop believing another pervasive myth: that they can do nothing to create affordable housing. This document shows that many California communities have stopped believing that they lack the creativity, resources, and will to house all those who need shelter. And as a result, they have established that, in fact, California communities can become more open, more accepting, and better places for oldtimers, new immigrants, or their own children.

Resources

Some communities will need to see more specific examples of good high-density and affordable housing before being convinced that they can live with it. In other cases, residents may need to meet people who live in affordable housing. And almost universally, local governments and planners need advice and information about how best to ensure the construction of new affordable and high-density housing in their communities. Luckily, more and more resources-books, pamphlets, handbooks, slide shows, and videos-are becoming available. This list includes only a few resources; those interested are encouraged to contact the California Department of Housing and Community Development (916/445-4728) for ordering information on most of these publications and for additional suggestions.

Making housing more affordable

Blueprint for Bay Area Housing. A 1989 publication of the Local Housing Element Assistance Project (LHEAP), this handbook contains a directory of housing programs, including regulatory and land-use techniques; special housing innovations; and affordable housing tools. Also includes examples of many programs with names of contacts. Available from HCD for the cost of reproduction and mailing; for more information, call HCD at 916/445-4728.

Affordable Housing Slide Show. This 1989 slide show, also from LHEAP, focuses on the San Francisco Bay Area, on techniques for achieving housing affordability; available on loan from HCD for the cost of mailing plus a deposit. For more information, call HCD at 916/445-4728.

Affordable Housing Handbook A 1991 publication of the California Coalition for Rural Housing, this handbook offers an exhaustive list of programs and policies that local governments can use to ensure the construction, rehabilitation, and preservation of affordable housing. \$5.00. To order, call CCRH at 916/443-4448.

Creating a Local Advisory Commission on Regulatory Barriers to Affordable Housing. This 1992 publication by the US Department of Housing and Urban Development guides local governments that want to establish committees to identify and reform ordinances and policies that reduce the supply of housing and increase its costs. \$4. To order, call HUD User at 800/245-2691.

Affordable Housing: Proactive & Reactive Planning Strategies. This recent publication discusses both "affirmative" measures—such as inclusionary zoning, linkage, affordable housing finance, affordable housing preservation, and infill—and "reactive" measures, including zoning and subdivision reform, growth management, impact fees, environmental legislation, and administrative reform. \$29 includes shipping and handling. To order, call the Planners' Bookstore at 312/955-9100.

Affordable Housing: Restoring the Dream. 15 - minute video (11989) by the Urban Land Institute promotes cost savings in single-family housing through flexible development standards and expedited processing. \$34.95 for non-ULI members. Order number A-17. To order, call 800/321-5011.

The Effects of Subsidized and Affordable Housing on Property Values: A Survey of Research. Out of 15 published papers on subsidized housing, group homes for the handicapped, and manufactured housing, 14 concluded that this housing had no significant negative effects on the values of neighboring properties. Some reported positive property value effects. Free. To order, call HCD at 916/445-4728.

Second Units. This paper, updated to reflect 1990 amendments to state law increasing the permissible size of second units, describes the advantages of and statutory requirements for the development of second units. Free. To order, call HCD at 916/445-4728.

Meeting the residents of affordable housing

California Homeless and Housing Coalition: A 42-minute video, *Neighbors in Need*, documents the experiences of three organizations in establishing facilities for the homeless. The 1991 video features interviews with residents and clients, as well as with once-skeptical neighbors who now advocate for other similar facilities, in Hayward, San Mateo County, and Los Angeles. \$15. To order, call 916/447-0390.

Realize the Dream. The City of Fremont Housing Department produced a five-minute video, now available through the California Department of Housing and Community Development, introducing decision-makers and citizens to the residents of three of the city's bondfinanced mixed-income apartment projects. Features interviews with residents of both subsidized and unsubsidized units. For information on how to obtain, call HCD at

916/445-4728.

We Call It Home: A Tour of Affordable Housing. 16-minutes. Recent video produced by Marin County's Ecumenical Association for Housing (EAH) introduces several of EAH's projects and the people who live there, in Marin and Contra Costa counties. \$15 to purchase, postage costs to borrow. Call Betty Pagett at 415/258-1800.

Increasing housing densities in new and existing development

Compact and Balanced Development: Designs for California Living. This 15-minute video by the American Institute of Architects California Council provides tangible examples of infill and higher-density developments that enjoy community support, and highlights the role of local governments in their approval and construction. AIA members: \$25; non-members: \$40. To order, call 916/448-9082. In late 1993, the AIACC will release a follow-up urban design video demonstrating how to respond to community concerns, increase density, encourage mixed-use transit-oriented development, and obtain innovative financing.

Room Enough. This publication, by San Francisco's Greenbelt Alliance, discusses five strategies—using vacant land more effectively, building more housing along major streets, bringing homes and people downtown, adding second units on existing homesites, and recycling lands no longer needed for industry—that communities can use to accommodate more housing while meeting concerns about community character and open space. \$9. To order, call Greenbelt Alliance at 415/543-4291.

Higher Density Housing: Planning, Design, Marketing. This 1986 paperback by the National Association of Home Builders shows how to make higher-density housing work in virtually any community. Packed with sample site plans, it can help to maximize land use in residential areas. It offers techniques to solve the many difficult problems associated with higher-density residential development. 154 pp., \$31.50. Available from APA Planners' Bookstore, 312/955-9100.

NOTES

¹ U.S. Department of Housing and Urban Development, American Housing Surveys for Anaheim-Santa Ana (1990), Los Angeles-Long Beach (1989), Riverside-San Bernardino-Ontario (1990), San Diego (1987), San Jose (1988), and San Francisco-Oakland (1989). Washington, DC: HUD, 1989-1993, Table 2-7

² Metropolitan Transportation Commission, 1989, cited in Bay Area Economic Forum, "Market-Based Solutions to the Transportation Crisis: Incentives to Clear the Air and Ease Congestion" (San Francisco: BAEF, 1990), 9.

³ Institute of Transportation Engineers, *Trip Generation* (Washington, D.C.: ITE, 1987)

⁴ U.S. Department of Transportation, 1990 National Personal Travel Survey for the Los Angeles-Anaheim-Riverside CMSA, cited in Southern California Association of Governments, "Preliminary Draft: 1993 Regional Mobility Element of the SCAG Regional Comprehensive Plan" (Los Angeles: SCAG, 1993), 14-3

⁵ Boris Pushkarev and Jeffrey M. Zupan, *Public Transportation and Land Use Policy* (Bloomington: Indiana University Press, 1977).

⁶ See Alan A. Altshuler and José A. Gómez-Ibáñez, *Regulation for Revenue: The Political Economy of Land Use Exactions* (Washington, DC and Cambridge, MA: Brookings Institution and Lincoln Institute of Land Policy, 1993), 73

⁷ For example, fees in newly developing eastern Contra Costa County are more than four times those in Oakland, where infrastructure is already available. See *Building Industry of Northern California, Development Fee Survey 1991* (San Ramon: BIANC, 1991).

⁸ Paul Cummings and John Landis, "Relationships between Affordable Housing Developments and Neighboring Property Values" (Berkeley: University of California Institute of Urban & Regional Development, 1993).

⁹ California Department of Housing and Community Development, "The Effects of Subsidized and Affordable Housing on Property Values: A Survey of Research" (Sacramento: DHCD, 1988), 2.

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