

**Seeking a Solution to the Affordable Housing Crisis in Thousand Oaks, California**

**AP Research**

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## AFFORDABLE HOUSING SOLUTION FOR THOUSAND OAKS

### **Abstract**

Affordable housing is a major dilemma in many metropolitan areas all over the world, where housing prices are higher than what people can afford to pay based on their income. Housing prices can increase in places with higher governmental interference, which can include land-use regulation, growth controls, and exclusionary zoning policies. Increased costs for developers and decreased space for development can each decrease the possible supply of affordable housing. Success of affordable housing may be increased through education to the public and other public policies that increase the supply through subsidies or vouchers. to aid developers or renters. This study looks specifically into the housing situation in Thousand Oaks, California, and attempts to determine specific ways in which current affordable housing policy needs to change and why.

## **Seeking a Solution to the Affordable Housing Crisis in Thousand Oaks, California**

### **Introduction**

Affordable housing is one current major issue in Thousand Oaks, Ventura County, and throughout the state of California. Housing prices are disproportionately high in California, specifically in suburban areas such as Thousand Oaks, creating an inability for people earning low to medium-income to live there. This research was done to understand why average-income families cannot sustain themselves in these communities, and to propose alternative solutions for those who have had to move out of Thousand Oaks and commute further distances for work. Teaching a community about the positive effects of affordable or workforce housing, focusing on the process of implementation, could benefit all people who live and or desire to live in a suburban community like Thousand Oaks.

Affordable housing is a major issue impacting the real estate markets in the United States and specifically in California. The combined effects of the enlarging income gap along with increased housing prices in the state of California has created a shortage of housing available in correlation to the amount of people capable to pay. Consequently, this can result in increased poverty, homelessness, and traffic congestion due to a greater population of people driving into these areas of high affluence to work lower wage jobs. Preventative measures, such as setting aside additional property for these workers to live, could decrease commute times and people's expenses.

This project will present a concentrated perspective on the national problem of housing for people in poverty or who cannot afford to live in areas where housing prices are high.

## AFFORDABLE HOUSING SOLUTION FOR THOUSAND OAKS

Thousand Oaks is a community that suffers from high housing prices, resulting in increased difficulty for younger and lower to medium-income people to establish a life. This has created an aging population with a decline in the amount of children enrolling in schools, and a growing traffic problem from the commuting population, triggering a need for a solution.

### **Literature Review**

Ultimately, “housing is the single largest expenditure item in the budgets of most families and individuals” (Quigley and Raphael, 2004, p. 129). Housing provides a foundation for a person’s health, work, education, and social connection (Rosser, 2017). The universal definition of affordable housing is “housing for which an occupant pays no more than 30% of his or her income for gross housing expenses such as rent and utilities” (Kalugina, 2016, p. 77). California is one of the most prevalent states for having problems in respect to the integration of housing for lower-income people statewide or middle-income people in more affluent areas. For a local perspective, “Ventura’s metropolitan statistical area, which includes Oxnard and Thousand Oaks, is the sixth most expensive metro area for renting by square foot based on internal apartment listings data on Apartment Guide in May 2014” (Birck and Pattison, 2016, p. 19). The Golden State has been consistently in the top three most expensive states to live in based on multiple polls around the country from news companies such as CNBC and CBS.

Restrictions on supply, which include zoning, approvals and permitting, building codes, and planning requirements, can affect housing affordability. Government restrictions, such as local zoning ordinances and habitation standards, increase the quality of units but decrease the supply, which increases the price (Quigley and Raphael, 2004, p. 142). According to the Journal

## AFFORDABLE HOUSING SOLUTION FOR THOUSAND OAKS

of Policy Development and Research, “land use regulation increases the price of existing housing while reducing the price of developable land” (Quigley and Rosenthal, 2005, p. 85). In addition, growth control measures, such as open space restrictions, “in general are associated with fewer rental housing units being produced” (Levine, 1999, p. 2062). For zoning, “a reduction in parking ratios and a decrease in minimum unit size” can increase the density of housing, therefore increasing the supply of affordable housing. “A reduced number of approval steps” can decrease input costs, especially for smaller developers, and can increase the competition in order to decrease housing prices. Less building codes, which can be excessive at times, can reduce the construction costs for developers, allowing for more housing to be built. Lastly, community planning that deregulates and limits growth controls will allow for a greater supply of affordable rental housing (Shaffer, p. 42-43). Although there is no inalienable solution to this complex problem, the most significant policy in creating more affordable housing is regulatory relief, lessening the output of the costs for developers (Jewell, 2017, p. 38).

One barrier to affordable housing growth is NIMBY or “not in my backyard” opposition. Due to racial stereotypes, many people think that integrated neighborhoods would drop property values and increase crime, however this is not a justified opinion. To counteract negative opposition, positive marketing campaigns can be conducted in order to show the real side of affordable housing recipients. However, even these attempts of positive media coverage can be unsuccessful when there is little trust in the local government (Tighe, 2010). High quality affordable housing has no negative externalities on property values, but could in fact boost these values in particular, neglected neighborhoods (Nguyen, 2005). Design and management of the affordable housing unit are the main factors that affect whether property values are affected.

## AFFORDABLE HOUSING SOLUTION FOR THOUSAND OAKS

Wealthier people can use what is known as “fiscal zoning” at times to keep out lower-income residents from a community, viewing this strategy as economically advantageous. Fiscal zoning is also known as exclusionary zoning, stemming from social and racial discrimination in order to segregate neighborhoods by class or ethnicity (Serkin and Wellington, 2016, p. 1671). Inclusionary zoning acts as a correction to exclusionary zoning policies and can be used “in the absence of federal and state housing subsidies” (Kautz, 2002, p. 1024). “Inclusionary zoning requires a developer of new residences to make a certain percentage of its homes available to low and/or moderate income households at an affordable price” (Kautz, 2002, p. 971-972). Inclusionary zoning can be either voluntary or mandatory, having tradeoffs for each. Mandatory inclusionary zoning policies can be seen as more effective in creating affordable housing, as they decrease the amount of public investment, decentralize poverty, and decrease crime and other social problems. The drawback of enforcing a mandatory policy is that there is major resistance from developers because they have to pay for the affordable housing units and are not given any kind of incentive to do so (Lerman, 2006).

Since affordable housing is only supported by local, state, and national governments and the process of building these units are not directly created by the government currently in the United States, the legal support only indirectly helps to create these housing units. Their support for its creation is shown through their policies of paying non-profit or for-profit affordable housing creators. In Thousand Oaks, the local non-profit that serves this role is called Many Mansions. Then, the affordable housing company develops the land they are instructed to build on in the community, based upon the city’s community development policies. Planning and financial mechanisms are needed for the creation of any kind of affordable housing. These

## AFFORDABLE HOUSING SOLUTION FOR THOUSAND OAKS

include tax cuts, subsidies, and other incentives which serve as financial assistance to the affordable housing company or private rental developer.

There are many benefits to the creation of affordable housing. First of all, the health of a community can be aided through the construction of affordable housing units. In addition, having people closer to work lowers commute time, helping ease traffic flow. Some affordable housing units can upgrade a neighborhood's architectural design.

### **New Direction**

Even though extensive research has been done on the various effects of affordable housing on the global, national, and state level, this project will present a local study on its effects to the city of Thousand Oaks. Thousand Oaks housing demand for the future will be assessed based on population data as well as the percentage of high school students who would like to live in Thousand Oaks in the future. From this housing demand data, an approximation on the amount of housing needed can be assessed, comparing the housing demanded in the near future and the supply that the city currently contains. Then, possible solutions to increase supply will be given based on location and implementation methods.

### **Question**

What is the current housing dilemma for Thousand Oaks and how is it currently being handled? What is the future of affordable housing in Thousand Oaks and what affects, positive and negative, will it have on the community? How should affordable housing policy change in the future?

## **Methods**

Juniors and seniors from Thousand Oaks High School were surveyed, with a sample size of 203 random students from all eleventh and twelfth grade classes. An important criteria was that the sample of students should be juniors or seniors so the responses would be more viable to estimate the students who care to live in Thousand Oaks after graduation or college. To specify they are juniors or seniors, the first survey question asked what grade they were in.

Approximately twenty classes during fourth period were surveyed through a variety of class levels (i.e. AP, CP, etc). Parent consent forms were passed out along with the link to the 28 question survey. The first meeting included a quick description of the survey to the students, including the parent consent forms to permit them to take the survey. It was optimal that the second meeting with the class happened three to five days later, allowing enough time to complete the parent consent forms and begin the survey. During this meeting, the parent consent forms were collected and the students were given five to ten minutes to take the survey. The survey was intended to collect data on the number of Thousand Oaks High School students who would prefer to remain or return to town after graduation or college, as well as their knowledge on the topic of affordable housing. Responses were collected within two to three weeks of the class meetings.

For the interview section, three to five people living in affordable housing rental units created by Many Mansions were recruited by email or phone and interviewed either at home or at the main offices of Many Mansions. The interview process took about three to four weeks for the creation of questions and to conduct the interviews. Total data analyzation and compilation took another week. Other research and data was collected from archives and other databases to



## AFFORDABLE HOUSING SOLUTION FOR THOUSAND OAKS

find population and housing data from the city, taking three to four weeks to complete. Data was analyzed from the U.S. Census Bureau, Thousand Oaks Housing Element, Southern California Association of Governments with Regional Housing Needs Assessment, and California Department of Housing and Community Development. This data included average income levels, poverty levels, education levels, age distributions, and average travel time to work and the connection of these population characteristics to the housing characteristics of Thousand Oaks. A solution regarding affordable housing creation and services was created, explaining how the city should overcome this housing problem in comparison to what is currently planned to be accomplished. In total, for all data collection, it was originally estimated that it would go on for around two months, however it required additional time.

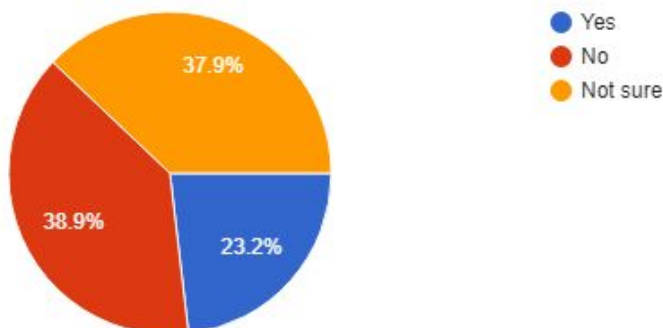
### **Results**

203 anonymous responses were collected from 88 seniors and 115 juniors, without any sophomore or freshman responses. The difference between juniors, 56.7%, and seniors, 43.3%, numbered only 27 and showed a fairly even distribution. The vast majority of students surveyed stated that they plan on going to a 4-year university or community college in the future, 93.6% in fact. The other 6.4% said no or not sure.

## AFFORDABLE HOUSING SOLUTION FOR THOUSAND OAKS

Do you want to live in Thousand Oaks some time after your highest level of education is over?

203 responses

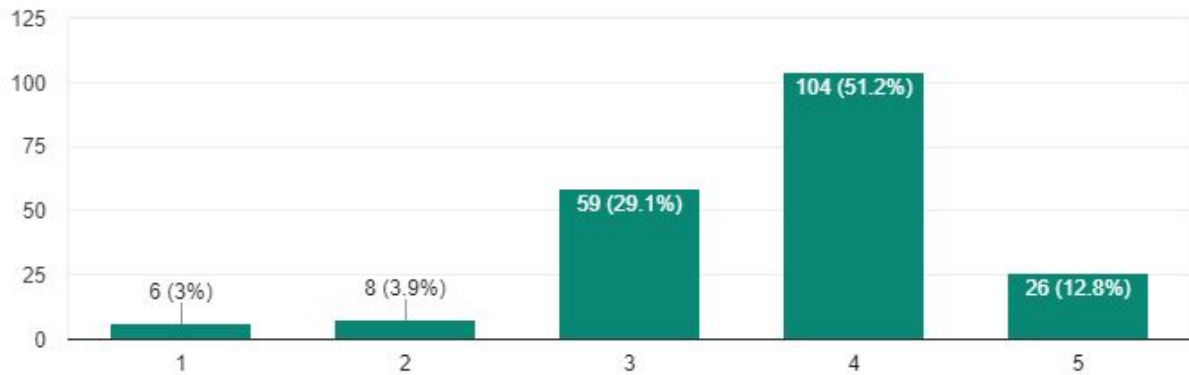


The percentage of students possibly needing future housing in Thousand Oaks includes a range of 23% to 61%. With this percentage applied to the total student population of around 2,250, somewhere between 550 and 1,350 of these students would like to live here in the future every four years. Based on my results, a range of approximately 1,100 to 2,700 students would need housing by 2025. The demand for housing in Thousand Oaks might even be higher due to the fact that the main reason why students did not want to live here was “high housing prices.” According to the survey, 153 students would not want to live in Thousand Oaks due to unaffordability of housing in the area. If this affordability problem were to be fixed, more respondents probably would have said that they would desire to live in Thousand Oaks, further increasing housing demand. According to the Thousand Oaks High School student survey, the three main reasons why students would want to live in Thousand Oaks for the future include “safety”, “quality of life”, and “family”.

## AFFORDABLE HOUSING SOLUTION FOR THOUSAND OAKS

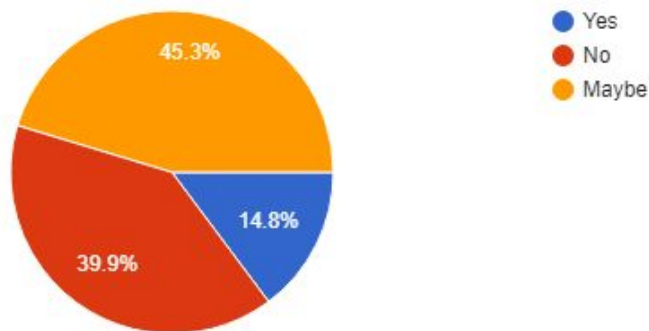
How difficult do you think it is to be able to afford to live in Thousand Oaks?  
(1 being the least difficult and 5 being the most difficult)

203 responses



Do you feel like there is an adequate amount of affordable housing in Thousand Oaks?

203 responses



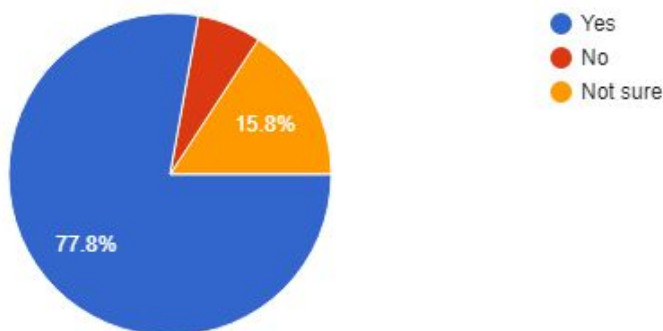
Although many students were aware of the housing affordability problem, many fell into traps about false affordable housing stereotypes. The majority of respondents answered two questions out of the six about affordable housing stereotypes incorrectly. 117 students believed that affordable housing lowers property values, which means that only 86 were correct in

## AFFORDABLE HOUSING SOLUTION FOR THOUSAND OAKS

identifying the false stereotype. 63 students assumed that the creation of affordable housing units does reduce the amount of traffic, whereas 140 respondents were uninformed about this important benefit of affordable housing creation to the community. Even though they were a minority opinion, 37 students believed that affordable housing residents do not contribute to the community, 45 speculated that affordable housing only benefits the poor, and 38 thought that the housing is never aesthetically pleasing. In a more positive note, one important statistic to take away from the student survey is the amount of respondents who believed that the creation of affordable housing is important, 158 in addition to 32 students who were not sure.

### Do you think it is important to create affordable housing?

203 responses



At the beginning of the interview with the affordable housing residents, they asked to remain anonymous. The four residents were asked nine multiple-part questions in the presence of a manager from the residency. In the interview, all of the residents felt that they did not have stability before receiving their affordable housing unit from Many Mansions. Before this, they were either homeless, living in a mobile home, or in an apartment with “probable code violations.” One resident described the apartment they lived in as “pretty ghetto,” containing

## AFFORDABLE HOUSING SOLUTION FOR THOUSAND OAKS

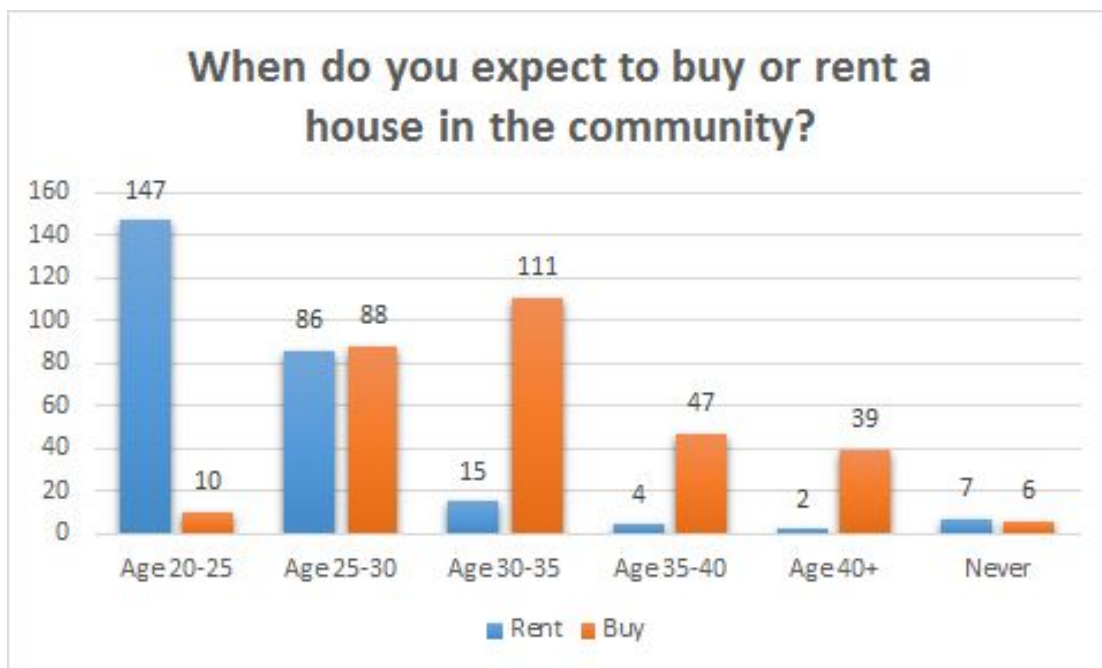
“roaches and drugs everywhere.” None of the residents believed that any health conditions they may have had were caused by their living situation, but they unanimously agreed that their “mental well being was damaged” by their situation. A “long waiting list” delayed their acceptance into a housing unit, which took approximately a year. One of the residents said that the waiting process “was well worth it,” as it felt like “winning the lottery” after you got accepted. All of them are now closer to work, helping reduce their commute time. Instead of driving from neighboring communities, they are now able to take the city’s public transportation, walk, or drive a short time to work. This helps them be on time to work as well as lessen their transportation expenses. Additionally, their ecological footprint is decreased by driving less and taking public transportation. The positive environmental and traffic effects not only aid affordable housing residents, but the community as a whole.

Generally speaking, the residents were “very content” with their current housing situation. According to the residents, Many Mansions provides “stability” and allows them “to leave everything behind and live a normal life.” Also, one resident stated that “you don’t have to worry about going out at night” in Thousand Oaks and that Many Mansions provides a “safe and tightly-knit community.” When asked how they would describe the residents of Many Mansions, they characterized it as a “true community” that “feels like home.” Each resident recalled making “new friends,” saying that it was easy because they had “great neighbors.” One resident stated that “everybody looks out for one another,” which is drastically different than her previous living experience. When asked about the services provided to them by Many Mansions, they stated that some of the “workshops at Many Mansions” for their families were very helpful, and the “resources are such an important part to the recovery process.” For them, job assistance through

## AFFORDABLE HOUSING SOLUTION FOR THOUSAND OAKS

“resume workshops, computer workshops, and other job resources” truly aided in their success to escape total poverty. One program they all appreciated was the “homework tutoring club” in the main hall of the apartment complex, which aided in their children’s academic success to help them in the long run. The programs directed towards children living in Many Mansions are projected to make an impact on the poverty level, therefore reducing the need for affordable housing in the future.

When asked where they would like to live in the future, all replied that they want to become a first-time homeowner or a homeowner once again, pursuing the American Dream. This is similar to the opinion expressed by Thousand Oaks High School students, 80.3% of which would like to live in a house some time in the future. Also, according to the student survey, the amount of students who would rent or buy, displaying an increase in buying over renting as their age increases.



## AFFORDABLE HOUSING SOLUTION FOR THOUSAND OAKS

Lastly, the residents were asked how they would convince people opposed to the creation of affordable housing of its benefits to the community. They said that the “stereotypes” about people in affordable housing needs to change. For instance, one resident spoke about a time when she felt judged by people she knew before her heart condition, after she told them that she now lived at Many Mansions. “People just don’t understand that we’re just regular people” and that they do make a major contribution to the city’s overall community. “They always ask if you were taking drugs or drinking,” and always assume that it must have been totally your fault. “People have a tunnel vision about what people in affordable housing are like,” and they “have to change what their image of homelessness is,” according to one of the residents.

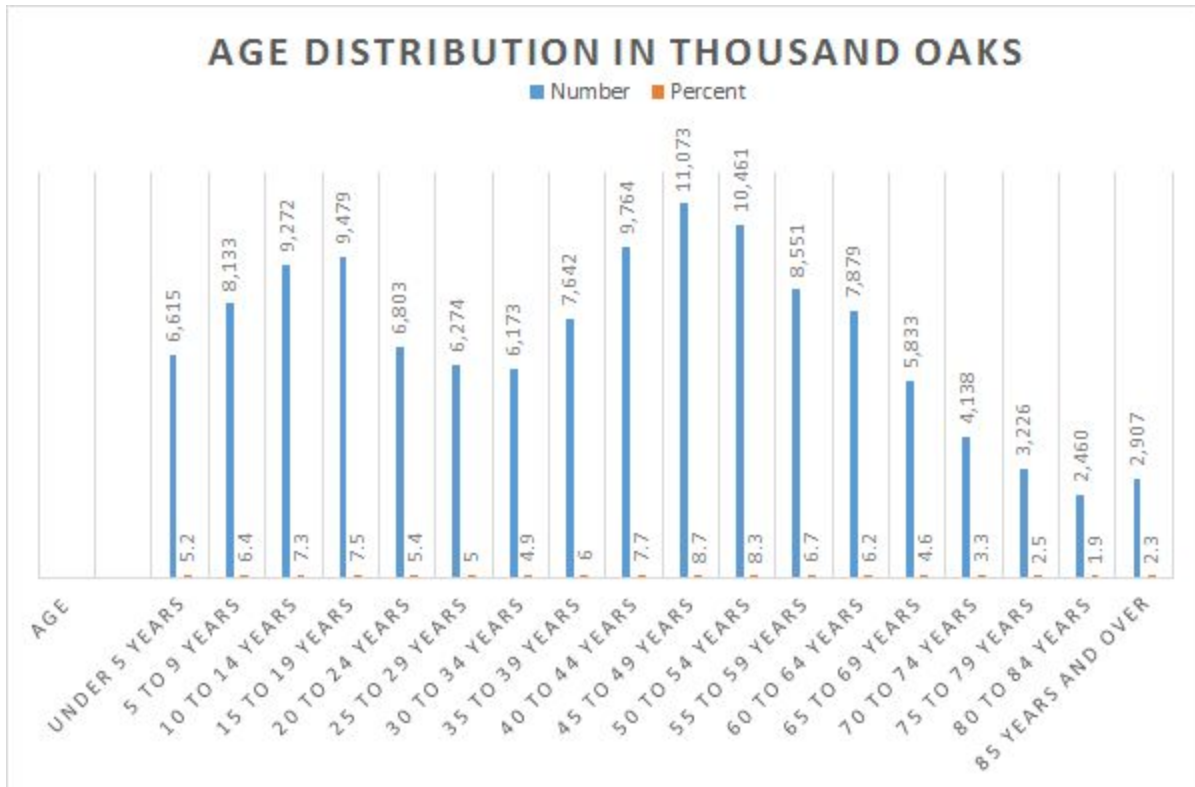
| <b>TABLE II-1</b>   |             |             |             |                             |                             |
|---|-------------|-------------|-------------|-----------------------------|-----------------------------|
| <b>POPULATION TRENDS 1990-2010 - THOUSAND OAKS VS. VENTURA COUNTY</b> |             |             |             |                             |                             |
|   | <b>1990</b> | <b>2000</b> | <b>2010</b> | <b>Growth<br/>1990-2000</b> | <b>Growth<br/>2000-2010</b> |
| Thousand Oaks   | 104,352     | 117,005     | 126,683     | 12.1%                       | 8.3%                        |
| Ventura County  | 669,016     | 753,197     | 823,318     | 12.6%                       | 9.3%                        |

Sources: 1990,2000 and 2010 Census)

Beyond the results of the two surveys, there are a number of important statistics from the Census of 2010 that factor into the discussion with the surveys and the ability of the City of Thousand Oaks to provide affordable housing to the residents of the community. According to the U.S. Census Bureau, the population of the city of Thousand Oaks, California was 128,888 along with 47,497 housing units. The rate is around 2.7 people per household if you would distribute the amount of housing to each person or family equally, presenting a need to build more affordable housing. The city’s population per the 2010 census also shows that the

## AFFORDABLE HOUSING SOLUTION FOR THOUSAND OAKS

population is aging over time, as the older groups are living longer and staying in the community.



The graph above describes data from the U.S. Census Bureau regarding age distribution in Thousand Oaks. The largest category listed in the tables of the general plan reflects the age group of 45 to 64 years, which has a population of 37,964. This group will bring a large increase to the group above 65 years old as they transition into the older groups over time. This aging of the population also leaves a gap in the lower age groups within the population.



AFFORDABLE HOUSING SOLUTION FOR THOUSAND OAKS

| <b>TABLE II-7A</b>   |                                |                                  |
|--|--------------------------------|----------------------------------|
| <b>MEDIAN HOUSEHOLD INCOME - CITIES AND VENTURA COUNTY</b> |                                |                                  |
| <b>Jurisdiction</b>  | <b>Median Household Income</b> | <b>% of County Median Income</b> |
| Camarillo  | \$81,518                       | 108                              |
| Fillmore   | \$58,076                       | 77                               |
| Moorpark   | \$101,962                      | 135                              |
| Ojai   | \$61,990                       | 82                               |
| Oxnard   | \$59,015                       | 78                               |
| Port Hueneme   | \$51,555                       | 68                               |
| Santa Paula  | \$51,233                       | 68                               |
| Simi Valley  | \$88,675                       | 118                              |
| <b>Thousand Oaks</b>                                       | <b>\$98,715</b>                | <b>131</b>                       |
| Ventura, City  | \$65,782                       | 87                               |
| <b>Ventura County</b>                                      | <b>\$75,348</b>                | <b>100</b>                       |
| <b>California</b>  | <b>\$60,883</b>                | <b>81</b>                        |

Source: DP-3 Selected Economic Characteristics; 2010 American Community Survey 5Year Estimate (2010 Inflation-Adjusted Dollars)

Household income is also a primary factor that affects housing needs in this community. The U.S. Census Bureau states that the median household income in Thousand Oaks is \$101,045. The general plan tables also reflect the median household income for the city of Thousand Oaks as \$98,715 as compared to that of Ventura County at \$75,348 and in California at \$60,883 (2010). When comparing the income figures within the city, it can be stated that a higher income figure is needed to afford a home in Thousand Oaks as compared to other cities within the county, and that more of the residents earn a high income. A majority of the persons employed in the city have income figures above \$50,000 at 33,000 persons, whereas below \$50,000 is at 12,000 persons. This income group distinction between earners above \$50,000 and below \$50,000 is leaning towards the larger portion of the population in the higher income bracket with the possibility of purchasing the higher priced housing available in the city. The smaller group

## AFFORDABLE HOUSING SOLUTION FOR THOUSAND OAKS

will have a harder time qualifying for a majority of the higher priced available housing in the city because of their low income levels. The lower income levels also tend to spend more of their available income on housing versus the remaining living expenses they may have.

### **Discussion**

Once the facts from the two surveys and the city census figures were examined, it is obvious that the city has a higher-priced housing market which only allows a certain portion of the established population to remain and deflects the lower to medium income population from entering the housing market. This includes the younger population that would prefer to return to the city or move into the city from other areas. Few opportunities for additional housing units are seen in the General Plan. According to the Executive Summary of the Thousand Oaks General Plan Update for 2014-2021, it includes some new revisions to the major components in the housing element. These small changes hardly provide relief in available housing. In the previous issue years of 2014-2016 for example, a total of 932 homes were permitted for construction, rehabilitated, or conserved as affordable housing. Some sixty permits were issued to build an affordable housing project, including a thirty-unit apartment complex for extremely low-income residents. Under the category of affordable housing, ninety existing houses were also conserved.

The city's growth rate has steadily lessened in the last twenty years. According to census figures since 2000, the current growth rate is around one percent per year. The growth rate has slowed dramatically due to the build-out of residential development, land use limitations, and general plan limits. This can be seen in affordable housing statistics as well, as a certain portion of the affordable housing funds are being used to conserve and renovate existing housing, instead

## AFFORDABLE HOUSING SOLUTION FOR THOUSAND OAKS

of building new developments. Since the current growth rate is not a significant factor in population growth, then the focus must be on redevelopment of the current housing structure to allow for new residents to find affordable housing choices.

Based on the number of responses contained in the high school survey, many of the students would prefer to return to the community if the price of housing was affordable. Young college graduates and people of the age group of twenty-five to thirty-five add to the balance of an aging suburban community such as Thousand Oaks. Companies are also seeking younger educated employees that will add talent to the employee population and can live in the community. These younger employees will help replace older retiring employees.

Finding a place to live for the lower income residents, such as those from Many Mansions, is needed. Lower income residents of the city are also in need of affordable housing, as the city needs certain levels of lower wage earners to fill jobs in manufacturing positions and other service jobs. The city needs to fill these positions and should be sustaining this without adding to the commute times of the workers by allowing them to live and work in the same city. Helping this portion of the population provides stabilization to the entire community and brings diversity to the community.

### **Conclusion**

The current high price of housing within the city of Thousand Oaks has allowed only a small amount of medium to high income earners the ability to purchase housing. Along with a low available housing inventory and limited new building, the city of Thousand Oaks should sustain higher housing market costs for the foreseeable future. This makes it difficult to buy in at

## AFFORDABLE HOUSING SOLUTION FOR THOUSAND OAKS

an entry level affordable for medium or low income level buyers. The general plan also has very few options open for new building within the city as seen in the results, affording few options for low-income housing purchases. With a limited number of affordable housing options available, and more of the population thinking of returning or moving here, where will people be able to buy in at a reasonable beginning level?

Affordable housing will have to be found in new ways that fit into the general plan. Most of the open space within the city is protected. Some older neighborhoods have since seen new renovation and increased values, having been through at least one economic growth spurt in the 2000s. Replacement of these homes to make way for more affordable housing probably would not be an option, as the neighborhoods are well-established and renewed. Another option is converting open green space, but this would be extremely difficult to change within the plan or with the voters because these areas are essential environmentally and socially as public spaces. With no land left for new development, choices for affordable housing are systematically limited.

New building is not an option in a city with limited space such as Thousand Oaks. We cannot expand the General Plan or add to our boundaries, so the answer must be found within our center core. One option is to plan redevelopment of older neighborhoods with higher density and mixed-use offerings in residential and commercial areas. Another option is using the new law enacted in January 2018, SB 229. This bill allows for the addition of ADUs (Accessory Dwelling Units) or “Granny Flats” to be built in residence lots in addition to the primary residence. The addition is a possible option for certain seniors to be with families, but as an option for affordable housing, it will need some reviewing based on the development costs

## AFFORDABLE HOUSING SOLUTION FOR THOUSAND OAKS

associated so far. The numbers of affordable housing options by adding the ADUs are too small to handle the needs.

A better option may be to commit to a plan that redevelops the downtown center from mixed-strip commercial use, offices, and older housing to a higher density mixed-use of affordable apartments, condos, open space, commercial, and entertainment sections. This would allow the option of job creation in the district, higher density low-cost living options added with green open space and retail/entertainment use all close by in the same neighborhood. It also means allowing more office space and living space options in high-rise developments without disturbing the current downtown views or atmosphere. This allows for a higher population to obtain residency and continue the business use, utilizing expanded walking and public transportation options instead of added traffic congestion because the mix of use allows for closer transportation options. The solution also allows for a higher population density within the same amount of space.

There are already some high-rise buildings in the area, mainly along Thousand Oaks Boulevard, as well as the Civic Arts building complex, and even locally larger buildings on Hillcrest near the Oaks Mall and the Los Robles Hospital complex. By bringing in higher density living developments, this might encourage the younger working class residents to remain in the city. This allows them the option of less automobile transportation with more places to walk to for dining and entertainment options in the neighborhood. In the redeveloped solution for downtown, the transportation hub is already located in an ideal location on U.S. Highway 101 and Rancho Road to get to work as a commuter. The repurposing or remodeling of some of the local strip malls that are losing business due to internet retailing or online shopping can be

## AFFORDABLE HOUSING SOLUTION FOR THOUSAND OAKS

redirected for the owners. One of the options for the owners would be to incorporate the businesses into the new development of the larger buildings, possibly increasing pedestrian traffic. It can become commercial, entertainment, and housing all in the same building. The area is low in topography compared to the surrounding areas, so this increased height of the building would lend perfectly to the boulevard without distractions. The building of new multi-story buildings and complexes would blend in with new architecture and landscaping. An example is the size of the Civic Arts complex, yet it blends into the side of the hill below the freeway so it is not overwhelming. This new redevelopment plan for affordable housing use also allows for less concrete and more green space in the downtown area. The plan should also appeal to the younger educated population expected to move here, as well as the lower to medium income group that can afford these modern units. Building up and not out leaves more open space for everyone to enjoy, and can lend itself to more options within the neighborhood such as outdoor eating, gathering places, entertainment, and shopping in an updated atmosphere.

The opportunities are within reach to redevelop and change the downtown feel, as well as secure more affordable housing options that encompass low and middle-income people. The demand can be clearly seen through multiple sets of data, so it is up to the city to aid in the supply for this need. When one lives in the Conejo Valley, surrounded by mountains and green space, one of the only options besides status quo is to build up. In this way, the community will not close the gates on a portion of the population that would like to have an opportunity to remain in a city where there are limited options of building outwards.

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