"The Future of Housing" Panel & Table Discussions

HEART OF HOME
25 Years of Connection, Community, & Change

Compiled using on-site written notes, transcript of audio recording (TurboScribe), and AI (HiNotes).

Panel Participants

- Alexander Russell, moderator (Homes & Hope)
- Mark DiCecco (DiCecco Architecture; Moorpark Planning Commission)
- Veronica Garcia (People's Self-Help Housing)
- Kevin Harbison (Ravello Holdings; B&D Consulting)
- Ryan Huggins (Huggins Homes; Conejo Simi Moorpark Association of Realtors)
- Kyle Milano (RPA Land Group)
- Nicole Norori (California Housing Partnership)
- Doug Spondello (City of Moorpark Community Development Director)

Introduction (Alex Russell)

Discussion goal: Where are we now? What is working? How do we move forward with intention?

Interactive format: Start with the panel, move into table discussions, followed by table report-outs, and panel reactions.

Housing is not one market. It is a continuum—from shelters and supportive housing, to deeply affordable and workforce housing, to market-rate rental and homeownership. Solutions are not the same across that continuum. For some households, public subsidy and tax credits are essential, and we need to figure out how to produce this housing with less subsidy per unit. This could mean changing how we finance, design, build and use land, considering things like 501(c)(3) bonds, B-bonds, private capital, long-term ground leases, modular construction, more standardized design, ADUs and JADUs at scale, adaptive reuse, missing-middle housing, and better use of public, church, school and other underutilized land.

One question to come back to in this discussion is: ***Instead of always asking how we find more money to fill the gap, how do we make the gap smaller in the first place? How can we finance differently? How can we build differently? How can we use land differently? And where can local government help make those approaches easier?***

What is a policy, program, market shift, development approach, financing tool, or local practice that is helping housing get built today?

• Shift Toward the Missing Middle

Housing conversations are moving away from the binary of market-rate vs. affordable housing, and toward addressing the broad middle ground where most people fall. Incremental shifts and improvements make a big difference to creating more affordable products, like in a race car analogy where every small cost reduction contributes in the aggregate to a faster, more efficient outcome. Incremental efficiencies like speeding-up application processing, differentiating between projects of various complexities, and evaluating each input cost all adds up to meaningful savings, making

moderately priced homes more attainable for our children and grandchildren so they can stay local rather than move out of state to build their futures.

- Infill Development

  The need for affordable housing has helped drive greater focus on infill development. Policies need not be one-size-fits-all. Many jurisdiction now apply affordable housing requirements more flexibly, working to identify project components that serve intended beneficiaries rather than enforcing rigid rules. Some of this progress includes flexible implementation where agencies accept different ways to meet project-level affordable housing requirements, and faster approvals where certain applications are expedited, giving infill projects consideration. Separately and together, these changes can improve the troubled economics of homebuilding, acquisition, and development. The core solution is faster, less costly housing construction.

- Streamlined Entitlement and State-Level Policy Changes

  State-level reforms over the past decade have dramatically streamlined entitlement and local approvals, reducing approval times for 100% affordable housing projects, shortening timelines - from 2-3+ years down to as little as six months under the right conditions. A shortened time frame lowers costs for renters and buyers, improves project feasibility, and expands affordability. The state is trying to create a one-stop-shop funding application through the new Housing Development Finance Committee; rather than pursuing multiple sources at different times of year to assemble needed subsidies, developers could apply once for all project funding—a major change that would also lower development costs.

- ADU Law as a Development Tool

  State support has helped developers address affordability creatively. For example, the 2020 removal of owner-occupancy requirements under ADU law enabled Ravelo Holdings to develop innovative rental communities - including a 172-unit project in Lancaster and a 100% affordable low-income tax credit project in Palmdale. These communities feature single-story homes with private yards, separate ADUs, and amenities, integrating affordable living into existing single-family neighborhoods. The model leverages ADUs to offer different bedroom options while keeping construction costs low and providing a quality next housing option for people not ready or able to buy.

- Collaborative Partnerships and Advocacy

  The power of collective advocacy drives meaningful policy changes; examples of advocacy translating into tangible results include:

  ADU reforms which grew from advocates recognizing that existing approaches were not working and pushing for state changes that enable more housing locally.

  Federal legislation lowering the former 50% test for projects accessing tax-exempt bonds. The same funding can now support more projects without adding money.

  The state's proposed one-stop funding process through the new Housing Development Finance Committee.

There is a growing collaborative culture in Ventura County among developers and jurisdictions, moving from siloed efforts to unified advocacy. Rather than individually requesting deferred impact fee loans, as Ventura and perhaps other jurisdictions offer, developers can jointly propose solutions that benefit many projects. Service on state housing boards brings local perspectives to Sacramento, ensuring Central Coast housing needs are represented.

- Local Government Efficiency

  Local governments can directly influence many of our housing challenges through efficient administration, streamlined and coordinated processes, economic development, and thoughtful community planning with robust civic engagement where residents consider broader housing needs. That approach keeps policy debates in the general plan process, redirecting housing debates from project-level opposition to policy-level dialogue. Concurrent (rather than sequential) permitting processes would significantly reduce delays in processing a project application.

- Realtor Advocacy and Local Collaboration

  Realtors contribute with a multi-tiered advocacy role - from local to state to national levels. Because time is money, clear requirements and a streamlined, one-visit approval process are valuable. Property tax portability legislation now lets seniors transfer their longtime tax base to a new home, enabling them to downsize without a financial penalty, freeing up larger homes for the next generation. Realtors have also collaborated with cities on short-term rental ordinances and downtown development projects, building community support.

What could we change about the housing product, design, construction process, or anything else to reduce costs before we ever start looking for additional subsidies? How do we build more efficiently without sacrificing quality?

- Insurance Crisis as a Hidden Design Driver

  Housing design is increasingly being constrained by insurability, a backwards approach. He cited a 30-acre project where 600 homes were reduced to 200 due to high fire hazard zone insurance limitations. Broader constraints also affect financing and housing types. Condominiums have essentially become unviable as a for-sale product due to insurance challenges, removing an important affordable housing type from the toolbox. If condos cannot be insured, architects cannot design them, and buyers cannot finance them. These barriers extend beyond initial project financing.

- Impact Fee Waivers and Local Cost Mitigation

  The City of Thousand Oaks' proposed impact fee waiver for affordable for-sale homes is a meaningful example of local leadership in cost reduction. Reducing development impact fees directly lowers the cost burden on buyers and developers alike.

- Missing Middle Housing Typologies

  There is a difficulty in financing and insuring "missing middle" housing, small-scale housing typologies - duplexes, triplexes, and quad units - that once provided an important and more affordable middle ground between large apartment complexes and single-family homes. These smaller, more flexible

developments can serve multigenerational living arrangements, employer-employee housing needs, and transitional households, but require different financing models to be viable, especially for smaller-sized builders. Right-sizing development to these needs could help address the housing crisis.

- Layered Financing for Affordable Homeownership

  Affordable ownership is now out of reach even for many middle-income households; expanding affordable homeownership programs is needed. The traditional USDA Mutual Self-Help Program is limited to rural communities, a footprint shrinking in Ventura County. Tools are needed that work in rural areas like Fillmore and Piru and urban areas like Oxnard, Ventura, and East County. Two PSHHC's homeownership projects use innovative models that go beyond rural USDA Mutual Self-Help programs: a 16-home farmworker development using New Market Tax Credit equity and layered state funding to reduce mortgages, and a Thousand Oaks townhome development using similar layered financing and collaborating with jurisdictions on measures such as impact-fee waivers. These strategies reduce buyer costs even when development costs remain unchanged. Affordable homeownership is possible if communities advocate for more accessible financing tools, such as restoring the CalHFA's below-market mortgage programs in urban areas.

Kevin Harbison was asked to talk about the model they are using to add housing incrementally across existing residential units, finding ways to add density, and bring ADU's to the mainstream larger scale.

Demand, especially for low-income tax-credit housing, far exceeds supply. An innovative solution is now feasible with the elimination of ADU owner-occupancy rules and SB9. In Lancaster a 172-unit rental community of two- and three-bedroom single-family homes, each with an ADUs, was built. The project introduced new housing to a market with little construction since the 1970s and 1980s, where multifamily costs were prohibitive, by applying ADU law to lower-density land with city support. A year later, the same model was used in Palmdale for a fully affordable low-income housing tax credit project at 50-60% of AMI, with rents about half the market-rate. As the design evolved, JADUs were added, offering options for 1, 2, or 3-bedroom, single-story homes with private yards and community amenities. SB 9 is used to add a second primary unit.

These affordable rental projects integrate into existing single-family neighborhoods better than multi-story apartments. Families gain stable homes with yards in established communities rather than less desirable, high-density settings.

As a builder this model helps reduce fees, enabling us to build quality homes at lower cost to meet demand. To control costs, creative designs are used, avoiding more expensive attached products, favoring single-story construction. By applying the law, one single-family lot can be turned into three lower-density homes that fit established communities.

An enormous component of housing cost is land, traditionally purchased by a developer whereby the entire land value becomes part of the project's capital stack. There are alternatives: publicly owned land, church, school, and institutional land, community land trusts, and private property where the

owner may prefer a long-term income stream rather than an outright sale. Are we underutilizing long-term ground leases as a housing tool? If we remove or substantially reduce the upfront cost of land, how much does that change what can actually be built?

- Church and Institutional Land via SB4

  Kevin Harbison described efforts to work with churches through SB4, which enables by-right affordable housing development on church-owned land with a streamlined approval process. This provides a revenue stream for congregations with shrinking membership while delivering community housing benefits. However, prevailing wage requirements must be carefully factored into project feasibility.

- Publicly Owned and Underutilized Land

  The housing industry can create solutions through partnerships, from converted shipping containers to housing on underused public land. State and local government is required to identify underutilized public land and issue RFPs turning vacant land into community-serving housing. Examples included state-owned surplus sites, Metro transit-adjacent parcels in Los Angeles, and a Camarillo RFP for a former lumber yard that resulted in a successful affordable housing development. Ground leases are another option, especially for church or school sites. Ventura recently sought housing proposals for closed schools, potentially using this structure. Collaboration can produce solutions, but it requires commitment, vision, time, and effort—qualities that reflect our industry's innovation.

- Employer-Provided Housing

  Revisiting the company-town model was proposed - adapted for modern large employers such as Amgen, Amazon, Baxter, and agricultural companies - where corporations build workforce housing as an employee benefit rather than a for-profit venture. Walmart's housing initiative in Fayetteville, Arkansas and mining companies in Kentucky are real-world examples of this model being revived.

- Soft Density in Existing Neighborhoods via SB9 and ADU Law

  There is an opportunity to introduce incremental "soft density" - through SB9 lot splits, ADUs, and JADUs - into existing single-family neighborhoods that have historically been off-limits for densification. While this approach currently depends on individual homeowners acting as developers, it can be an opportunity to make existing single-family neighborhoods more walkable, socioeconomically diverse, integrated while adding housing without requiring new lots or difficult surplus sites.

- Mentorship and Community Support for Non-Traditional Developers

  While churches and commercial property owners have land, they often lack experience navigating residential development, particularly rezoning and affordable housing with tax credit financing. A regional mentorship program would lower the barrier to entry for these non-traditional developers.

10-20 year vision: Where do you think the next generation of housing in Ventura County should come from—and what is the one change or opportunity you would most like to see pursued?

- Mortgage Interest Rate Portability - Allow homeowners to transfer their existing mortgage interest rate to a new home purchase. With current rates at 6-7%, homeowners locked into sub-1% or 2% rates face

doubling their monthly mortgage payments if they move - effectively immobilizing people, blocking them to move within the supply chain. This would require structural shifts in how community and national banks operate.

- Revisit SOAR - Changing demographics in each area should inform future policy decisions. As an example, Ventura County's SOAR (Save Open Space & Agricultural Resources) ordinance - while well-intentioned - creates significant constraints on housing development. As demographics shift, panelists called for a thoughtful re-examination of SOAR and other policies.
- Densification Policy – Panelists advocated for a balanced densification strategy that avoids urban sprawl while enabling quality housing options in appropriate locations. Suggestions included using SB9 to subdivide lots into small cluster home products sitting on 3,000 or 3,500 square-foot lots with a single or duplex plus ADU. One lot traditional lot could yield up to six more affordable homes.
- Making Condominiums Insurable Again – We need policy and regulatory action to restore condominiums as a viable for-sale housing product. The current insurance environment and builder-remedy has effectively eliminated condos from the market, removing an important affordable and attainable homeownership option.
- A Dedicated Local Funding Source for Affordable Housing - Ventura County needs to establish a dedicated, permanent local funding source for affordable housing, providing greater control over what gets built and reducing our dependence on shifting state and federal priorities.
- Collaboration and Advocacy as One-Voice - We need a clear, unified plan for housing each community need, including solutions for high-resource areas where low-income residents are priced out and disadvantaged communities affected by historic disinvestment. Local jurisdictions, transit agencies, and businesses are urged to be collaborative partners with housing developers, seeking creative solutions and advocating at state and federal levels with one voice.
- Communication of Housing Benefits - One of the most important changes needed is cultural: helping communities understand the personal benefits of diverse, denser housing near their homes. Many residents who say they want housing for their children and grandchildren simultaneously oppose nearby projects. Better community storytelling and communication of housing's tangible benefits - such as proximity to family and reduced childcare costs - is essential to shifting public sentiment.
- Diverse Housing Types for Diverse Communities - Housing needs are changing, especially for younger generations, so we need diverse options for everyone—from aspiring homeowners to seniors and young adults. Embracing varied housing types will help families remain in the communities where they grew up and strengthen the community overall.
- Local Municipal Support - Jurisdictions should support proven affordable-housing developers with financing, collaboration, and land where available. These developers have strong local track records, responsibly manage properties, and create long-term community assets jointly owned with local jurisdictions.

SMALL GROUP DISCUSSIONS

Table groups (up to 10 people), seated roughly according to their housing sector focus, were asked to discuss one or more questions and report out key thoughts and ideas (question prompts listed at the end). Panelists concluded with their thoughts. Following is an overview of thoughts and suggestions.

Housing Typology: What Are We Building, and for Whom?

Affordability and Housing Choice

- Affordability is the central housing challenge, driven by land, infrastructure, insurance, and construction costs.
- Housing solutions must serve the full continuum—from shelter and transitional housing to family homeownership and dignified downsizing options for seniors.
- Greater acceptance of varied housing types can meet population needs, improve affordability, use space more efficiently, and expand choice. Clear policies and guidelines are needed for tiny homes on wheels, modular and manufactured homes, cluster housing, and other options.
- Limited housing availability also makes it difficult to recruit executives and high-level professionals. Even people with well-paying jobs struggle to buy homes locally.

Access to Affordable Housing

- Continue to build and develop a network of all types of Affordable (government subsidized) housing, including small transitional projects through the Interim Housing Program.
- Consider a universal affordable-housing application so applicants do not have to navigate different forms and requirements for each property or managing nonprofit.
- Make information about housing opportunities easy to find and use. The County's new website maps all affordable housing locations.

Middle-Income and Shared Housing Options

- Housing production and funding often serve lower- and upper-income households but leave much of the middle-income population underserved. The current funding system is not set up to support middle-income developments.
- Expand support for households that neither qualify for subsidized affordable housing nor can afford market-rate options, including people outside typically funded categories.
- Use zoning, incentives, and financing to encourage missing-middle housing.
- Encourage multigenerational housing through split lots, ADUs, triplexes, and similar approaches that offer both support and financial practicality.
- Explore cooperative "trusts" in which groups or communities purchase shared land for individually owned cluster homes, sharing costs while retaining independence.

Attainable Entry-Level Homeownership

- Expand scalable, entry-level ownership options to retain young professionals and help families move from subsidized rentals into homeownership, freeing rental units for others.

- Determine how to feasibly build more missing-middle homes, including homes of 1,200–1,600 square feet priced at approximately $600,000 or less. Use economies of scale and buyer-selected upgrades to keep base prices low.
- Address barriers to for-sale condominiums and townhomes, which provide entry-level ownership opportunities. Insurance challenges—particularly for condominiums and properties in high-fire-hazard zones—are constraining housing design and the types of homes available.
- Review builder-remedy laws and litigation rules to support condominium and townhome construction as more affordable ownership options.
- Consider city incentives and review owner-occupancy duration requirements, deed restrictions, and resale affordability restrictions to preserve entry-level affordability.

Infill Development and Connected Communities

- Encourage small and mid-sized local builders to develop infill housing.
- Integrate housing with employment, transportation, education, commerce, and recreation centers.

ADU Policy and Neighborhood Planning

- Evaluate whether ADU policies are achieving their intended outcomes. How many ADUs are used as affordable rentals, market-rate rentals, or Airbnb accommodations?
- Consider credits and tax incentives to encourage affordable ADU rentals.
- Pre-approve floor plans to reduce approval costs. The County offers free ADU floor plans to the public.
- Account for the effects of ADUs and increased density in neighborhoods not originally planned for that growth, including parking, transportation, essential services, schools, parks, and hospitals. Improve demographic tracking to support future infrastructure and transit planning.

Land: Where Are We Building?

Land-Use Policy

- Land availability and cost are among the biggest barriers to more affordable housing.
- Revisit SOAR and other legacy land-use policies in light of shifting demographics and regional housing needs.

Incremental Density

- Expand housing supply through ADUs, JADUs, and SB9 lot splits in existing single-family neighborhoods—a scalable approach with fewer barriers. Make fuller use of parcels with duplexes, triplexes, and ADUs.
- Encourage property owners to add housing. Could a property-tax adjustment provide an incentive for greater density?

Underutilized Land and Development Partnerships

- Church, institutional, employer, and public sites offer significant untapped housing opportunities, especially when paired with ground leases and alternative financing. Public entities should review

how their land is used and issue or expand RFPs for affordable housing on underutilized sites, including closed schools and surplus properties.
- Build on SB4's role in bringing faith-based organizations into the housing conversation. Partner with local churches and institutions to identify feasible affordable-housing sites.
- Establish regional mentorship and support programs to help churches, farms, and commercial property owners navigate residential development and tax-credit financing.
- Offer incentives for businesses and organizations to donate land or buildings, or make them available through long-term leases.

Adaptive Reuse

- Pursue adaptive reuse of existing downtown buildings.
- Reconsider the criteria for historic designations, which can create barriers for developers seeking to repurpose buildings.

Fire-Risk and Insurance Constraints

- Address insurance challenges affecting housing development within or near fire-risk areas.

Finance: Funding Housing and Closing Feasibility Gaps

Funding for Affordable (subsidized) Housing Development

- Support passage of Proposition 1 through voting, advocacy, and campaign contributions.
- Develop a proposal for a dedicated, permanent affordable-housing funding source in Ventura County to reduce dependence on volatile state and federal funding.
- Address the costs and complexity of tax-credit financing, including changing investor and tax-credit requirements, fees, construction costs, and multiple layers of regulatory compliance.
- Simplify financing stacks, close funding gaps, and reduce reliance on sources with differing regulatory requirements. Strengthen funding applications and fully fund projects so they can proceed more quickly.
- As the state moves toward a one-stop funding process, developers and local governments must coordinate to ensure projects are fully approved and ready for construction when funding is awarded.

Long-Term Supportive Services and Rental Assistance

- Provide permanent supportive housing with comprehensive services to address and prevent homelessness and support residents' long-term success.
- Complement recent public investment in affordable housing construction with sustained funding for services after projects are built, including resources for unforeseen needs and expenses.
- Expand rental subsidies and vouchers for households that need assistance.

Financing Missing-Middle Housing

- Support smaller and missing-middle housing by addressing financing limitations. Existing lending products often do not fit these developments or the needs of middle-income households, making projects difficult to build.
- Improve funding predictability. Uncertain sources and more selective investors complicate underwriting, restrict access to capital, and reduce how far available funds can go.
- Provide financing tailored to the development and purchase of naturally more affordable housing types.
- Use county and city tools to lower costs: reduce or defer development impact fees, offer loans, and review HOA requirements, in-lieu fees, and other fees or requirements still to be identified. The goal should be to reduce the project feasibility gap, not simply fill it with more subsidies.
- Improve access to capital priced to make missing-middle and middle-income development budgets viable. These projects face high transaction costs relative to their value at every stage. AI may help reduce consultant fees.

Affordable Homeownership and Housing Mobility

- Advocate for mortgage interest rate portability: allowing homeowners to transfer an existing rate to their next purchase or to a family member taking ownership of the same home. This could help older homeowners downsize, enable transfers of homes and mortgages to younger family members, and improve housing mobility across all demographics.
- Expand access to low-interest loans for first-time buyers and low- to middle-income households.
- Consider changes to capital gains taxation to encourage long-time homeowners with more space than they need to move to appropriately sized homes, freeing housing for others.
- Explore New Market Tax Credit equity for affordable for-sale projects and collectively advocate to CalHFA to reinstate below-market mortgage products in urban areas.
- Engage the banking sector in detailed discussions about implementing these financing and homeownership tools.

Local Partnerships and Approval Process

- Continue to leverage state reforms, including ADU law, SB4, SB9, streamlined entitlement, and one-stop funding, to improve conditions for more affordable housing development.
- Strengthen collaboration between local agencies and developers to create smaller, lower-cost, missing-middle homes without income restrictions. Policies and programs that support these homes are essential to serving the broad middle-income population.
    - Use zoning, development standards, and approval processes to encourage missing-middle infill housing.
    - Jurisdictions should support proven affordable-housing developers with financing, collaboration, and land where available.
    - Use practical local tools to reduce housing costs. Consider impact-fee waivers for affordable for-sale housing and concurrent, rather than sequential, permitting to shorten approval timelines.

  - Allow more flexibility in zoning and requirements and facilitate the use of state laws such as SB4, SB9. Developers may hesitate to assert their rights for fear of alienating city staff and decisionmakers.
- Improve collaboration between developers and local jurisdictions to make approvals smoother, faster, and less costly
  - Break down departmental silos, share information earlier, and reduce review times.
  - Recognize that "time is money": costs rise the longer a project takes to secure approval and financing, complete construction, and reach occupancy.
  - Treat approval delays as a central barrier to feasibility. Delays can jeopardize LIHTC and other time-sensitive funding and undermine project pro formas, particularly for small developments unable to absorb rising interest, labor, insurance, and material costs.
  - Appoint an ombudsman to guide projects through departments. Allow 6–8 weeks for initial review, followed by an in-person meeting to resolve issues and avoid repeated review rounds or new concerns raised by other departments later in the process.
  - Revise administrative and public-hearing procedures to address lengthy timelines, council reversals of planning decisions, insufficient public information, and uncertainty about fees and requirements.
- Evaluate how policies, design changes, and requirements affect project feasibility, community priorities, and the final price paid by residents.
  - Consider the costs and benefits of features such as balconies, underground parking, and front porches to project feasibility and price.
  - Include an economist at city hearings to explain the financial effects of proposed projects and design changes. Planning commissions and councils often request significant changes without considering their effects on costs and feasibility.
  - Review unintended consequences of government policies: CEQA needs major reform; impact fees shift costs to new developments; and SOAR raises land costs and reduces supply.
- Infrastructure Planning and Shared Financing
  - Limited availability of utilities, sewer, water, and other infrastructure—and the cost of connecting to them—can require major upgrades that undermine feasibility and affordability, especially in the unincorporated county.
  - Plan and finance infrastructure over a longer period so that developers do not bear the full cost and pass it on to buyers and renters through higher prices.
  - Seek city, county, or state support for new-neighborhood infrastructure, including streets, retail, and transit, through a five- or six-year planning horizon.

Community Conversations

Regional Representation and Policy Advocacy

- Continue engaging with state boards, including the Housing Development Finance Committee, to ensure Central Coast and Ventura County housing needs have a voice in Sacramento and are reflected in state policy.

- Engage mayors and city officials in discussions about local housing policy improvements.

Understanding Community Needs and Building Trust

- Strengthen community engagement and partnerships to gather meaningful input. Ask whose perspectives are missing, which households are underserved, what housing is needed, and how the community views new housing.
- Prepare a clear understanding of local housing needs so that new homes meet those needs and are well received by the community.
- Begin community conversations before large or controversial projects are proposed to address concerns early and reduce roadblocks during public input.
- Continue public outreach even for projects with streamlined, ministerial approvals that do not require public hearings. Keep residents informed and build support.
- Encourage a shift in mindset: housing is a home, not solely an investment product.

Public Education and Accurate Information

- Provide complete, unbiased information and links to authoritative city and county sources. Make accurate information accessible to developers, prospective residents, and the broader public to address concerns before they become late-stage opposition.
- Distinguish misinformation (unintentional inaccuracies) from disinformation (deliberately false information). Address myths and misconceptions to build informed community support.
- Help residents understand housing costs, restrictions, requirements, demographic shifts, and terminology, including the difference between subsidized "Affordable housing" and housing that is generally affordable.
- Address the stigma surrounding Affordable housing by explaining whom it serves and what it means for neighborhoods and surrounding communities.
- Clarify that low-income housing does not mean lower-quality construction. Nonprofit owners invest time and effort in durable, long-lasting buildings because they will own and manage these properties for at least 55 years.
- Dedicate staff time and funding to public education that counters inaccurate information and negative perceptions of housing.

Storytelling, Outreach, and Housing Access

- Use media, storytelling, and real-life examples to explain housing's personal and economic benefits, expand acceptance of diverse housing types, and reduce project-level opposition.
- Work together to publicize upcoming affordable-housing opportunities and the development pipeline. Help prospective residents prepare to access housing and reduce the stigma associated with applying.
- Host public fairs that offer education, discussion, and respectful debate. Bring outreach to places where people already gather.
- Strengthen partnerships among cities, residents, and organizations to build consensus and reach meaningful compromises.
- Use social media and newer communication formats to educate the public and bring young people into civic engagement. Focus on positive, practical actions.

"The Future of Housing" Panel & Table Discussions

HEART OF HOME
25 Years of Connection, Community, & Change

QUESTION PROMPTS FOR TABLE DISCUSSIONS

- *Does Ventura County's current housing mix meet the needs of the population? What type of housing is Ventura County most lacking today? Who is getting left out? And what is preventing us from building it?*
- *What are the biggest barriers to Affordable housing (AH)? Is the way we provide and sustain subsidized Affordable housing effective and efficient? What is driving these costs? What is needed to improve the process?*
- *Where should the next generation of housing go? Discuss options, opportunities, and complexities to build on 1) small or irregular parcels, 2) excess public, school, park/rec and other institutional land, 3) underutilized privately owned church, 4) conversion or repurposing underutilized commercial properties and parking lots … What is stopping these sites from being developed and better utilized?*
- *Discuss options for rental or purchase given current prices, inventory, and needs? What bearing does size, monthly payment price, location, and amenities have on housing needs? What would it take to make homeownership or home-rental affordable again?*
- *What is needed to improve success for small and medium-sized builders to add to the local housing supply through infill and incremental development?*
- *Eliminating a one-size-fits-all approach, what tools, policies, or financial products are needed to encourage different types and scales of housing, improve product flexibility, and support small or mid-sized builders?*
- *Where should cities/County be willing to accept more risk or flexibility in order to approve and deliver housing faster? … at a lower price point? … more in line with community needs? When should we fast-track review to build more housing — and when should we apply more scrutiny?*
- *Which development requirements provide real community value, and which have become barriers that cost more than the benefit they provide? Similarly, if you could eliminate or modify one local requirement that adds significant time or cost to housing development, what would it be—and what would you replace it with?*
- *How, Where, and What could be coordinated earlier or better to improve our local housing? … prevent delays and reduce costs? … provide the housing (or services) needed?*
- *How would you alter the approval and public feedback process to improve understanding and arrive at mutually acceptable solutions?*
- *What is one housing solution we talk about frequently but rarely implement—and what would it take to actually do it?*