

WORKFORCE HOUSING DISCUSSION SYNOPSIS

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About

Coastal Housing Partnership is a 33 year old nonprofit that has member-employers that get home-buying and rental housing discounts from over 300 network partners. Members are employers with offices in Ventura or Santa Barbara Counties. Annual dues are low and in tiers so the program fits all size employers. Used as an additional benefit they can offer their employees. Membership benefits include:

- Assistance in the home buying process with education, lending process, and selecting their home-buying team. Has already helped 11,000+ people become homeowners.
- Reduces closing costs by about 50% including lender, inspection, moving, escrow, title, etc. fees.
- Available not just to 1st time home buyers; home must be in the tri-counties.
- Savings in refinancing existing loans.
- Reduced rent programs (\$600-900 savings)

House Farm Workers! is a nonprofit advocate for safe affordable homes for farm workers. They look at opportunities, regulations, needs, etc. to advocate for farmworkers. Currently providing input in new housing element cycle. New “farmworker household assistance program” in partnership with VCCF and County - rental assistance, flexible money no-strings attached grants to individuals; goal of \$250,000 with all donations matched by County. Over 4,000 applications received in 1st round. Can be used in addition to other assistance programs.

Port of Hueneme is the 4th largest employer with about 2,500 direct and 15,000+ indirect (because of port activity) workforce. A huge opportunity to grow and expand port activities if a stable, reliable and local workforce is available. Housing costs are the primary obstacle.

Current

- Cost of housing is making it difficult for employers to attract and retain qualified employees.
- The County currently has “disorderly” high density with overcrowding, several families living together, living in cars, long-term motel, etc. Creates uncertainty in workforce and growth plans.
- VC has a higher average household size than neighboring areas.
- Lack of housing impacts traffic as people are commuting in from areas that have more housing availability (St Clarita, SF Valley)
- What do we mean by workforce? Define by AMI levels? Industries? Employees?
- Employers need to consider housing when expanding. Potential huge untapped resource.
- Building new affordable housing (30-80% AMI) involves state tax credits and a lengthy process
- Long or cumbersome development approval process (3-4 mo. vs. 2+ years) increases costs and speculation risk which negatively affects the project.
- Majority of affordable housing in CA is built by for-profit developers and lack long-term affordability covenants

Future

- Work with cities to 1) identify under-utilized land...vacant, use conversions, increased density, near large employers, near public transit, etc. 2) prepare guidelines for better utilization of land and planned orderly density, 3) use small city groups to identify local needs, opportunities, what needs to be done, 4) help educate city planning staff to understand how the process impacts project costs, 5) provide input in housing element update (regarding farmworkers, typical wording is minimal, vague and doesn't adequately reflect the importance of agriculture) adding useful info and recommendations.
- Need streamlined approval process for highly needed/sought after housing near transit, walkable corridor.
- Develop overlays so to minimize the risk for proposing development.
- Develop a method for employers to invest in new affordable housing and guarantee spots for their employees. Current mechanism for employers to invest in affordable housing through the Housing Trust Fund. Funds are loaned to developers in their building process to help create AH.
- Encourage large employees to build their own housing (e.g. Navy, Amgen, CSUCI). Substantial risk and commitment that would need to be studied. Partner with housing builder/manager organizations. Focus on the opportunity cost if employer puts their dollars into housing.
- Promote "rent to a wealth building" programs to encourage homeownership. People's SHHC has such a program in SLO, where employers buy the townhomes, recommend employees to live in unit with down-payment assistance, encourage them to save would-be rent so they can purchase their own home in few years, then reallocate the townhome to another employee.
- What is working well that we need to do more of: keep expanding education, identifying properties, and services for employees looking to rent and buy.