

Poway, Affordable Housing, and Our Quality of Life

A summary of a study by

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I. Introduction

Poway's Affordable Housing Program keeps families together and employees local with a variety of programs to rehabilitate existing homes and build new single and multi-family homes. Loans from the City of Poway have supported the development of safe, well-maintained, attractive, sustainable, and affordable housing communities throughout the city. As the data in this report demonstrates, Poway's affordable housing communities do not have any detrimental impacts on the city, and in many respects they actually add value.

According to the U.S. Department of Housing and Urban Development (HUD), housing becomes unaffordable when a household spends more than 30% of its annual income on housing expenses. In 2009, the average single-family home price in Poway was \$566,972, making home ownership a difficult goal to achieve for a large number of residents. The City recognizes the high cost of housing places a significant financial burden on many hardworking families and seniors, and is committed to helping residents remain in the community over the long term.

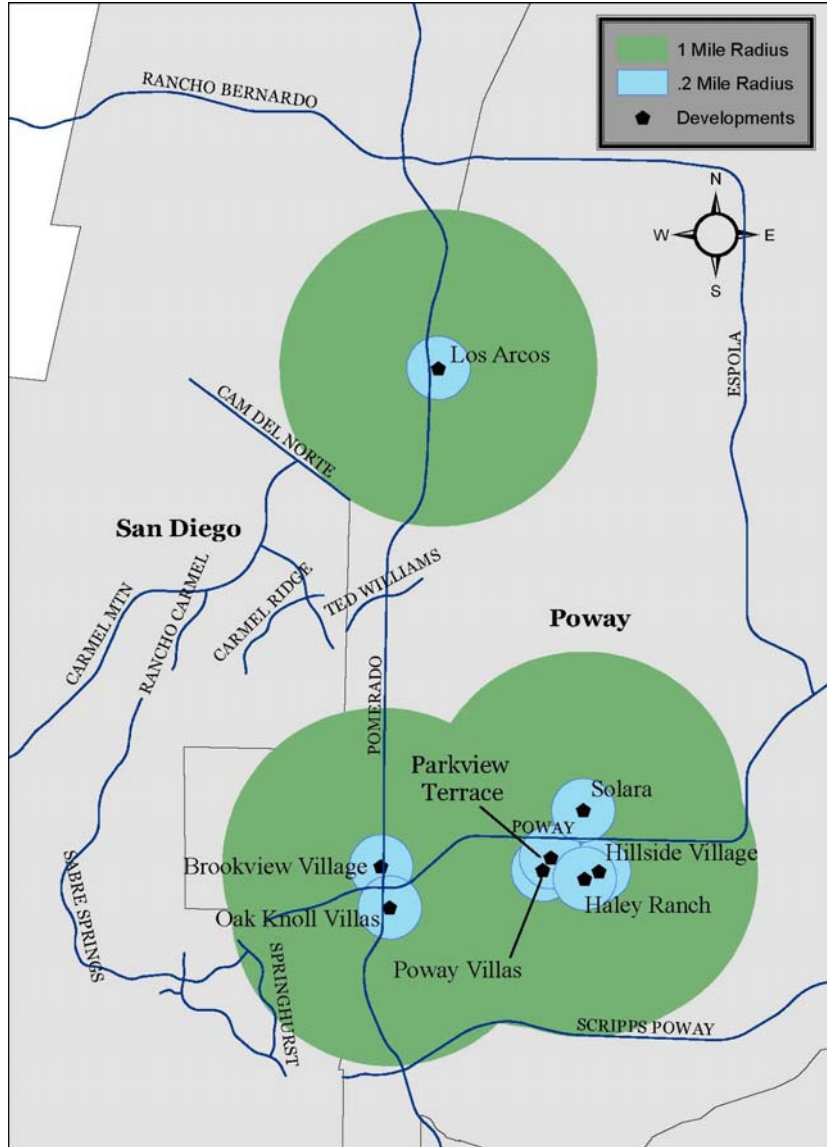
The City of Poway provides a range of affordable rental and home ownership opportunities. In 2002, a consortium of three award-winning nonprofit housing developers, Wakeland Housing and Development Corporation, Community HousingWorks, and San Diego Interfaith Housing Foundation, joined the City of Poway to form Poway Housing Solutions. The goal of Poway Housing Solutions is to raise awareness of the value that affordable housing provides to the Poway community. Together with the City, these organizations have also developed most of the 582 rental apartments in eight affordable housing communities, many of which have received local and national planning and design awards.

II. About the Study

Housing Solutions commissioned this study to learn more about affordable housing and the role it plays in Poway's quality of life. In the fall of 2009, a University of California, San Diego research team collected and analyzed data on the neighborhoods and residents associated with the following eight affordable housing communities:

- Brookview Village Senior Apartments
- Park View Terrace
- Haley Ranch Estates
- Hillside Village
- Poway Villas
- SOLARA
- Oak Knoll Villas
- Los Arcos Senior Apartments

The map below indicates the location of the affordable housing communities included in this report.



Affordable Housing Communities Included in the Study

A comprehensive survey was distributed to the 582 households who reside in these eight affordable housing communities. The survey was well received, and a total of 375 families (64%) completed and returned the survey. In addition to the responses of the community residents, more than twenty other data sources were used in the compilation of this report. These data sources include the U.S. Census Bureau, the U.S. Department of Housing and Urban Development, the State of California Department of Housing and Community Development, the San Diego Association of Governments, the City of Poway, the San Diego County Sheriff’s Poway Station, and the Poway Unified School District. The property managers of the eight affordable housing communities within Poway were also consulted for this study.

The purpose of this report is to share the results of the study, particularly as they relate to commonly expressed concerns about Poway’s affordable housing neighborhoods. The

report also provides a thorough portrait of these communities and their beneficial attributes.

III. Commonly Expressed Concerns

The study data clearly demonstrates that Poway’s affordable housing communities do not have a detrimental impact on Poway residents’ quality of life, and in many respects, even add value. Several commonly expressed concerns are addressed and discussed below.

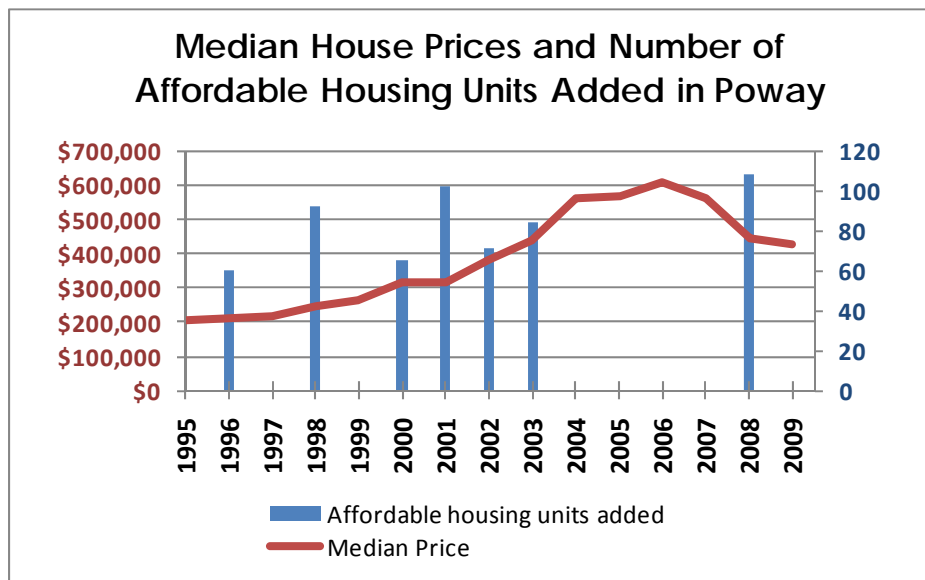
Property Values are Unaffected

Existing homeowners are often concerned about the impact of affordable housing on their property values. To address this concern, we analyzed the historic and current property values within a half-mile radius of Poway’s affordable housing communities.

We found that between 2006 and 2009, many of the neighborhoods within a half mile radius of Poway’s affordable housing communities retained their housing values better than the City of Poway as a whole. Of note, four of the seven areas surrounding the affordable housing neighborhoods experienced a slower decline in 2008 than the citywide trends. In addition, the areas surrounding two of the affordable housing developments experienced a slight increase in value in 2007.

The above findings are even more significant in light of the fact that Poway’s property values have been more stable than in other parts of the county. For example, in the first half of 2009, the decline in the median housing prices in Poway was only 4%, significantly less than the 16% decline throughout San Diego County.

The data clearly shows that Poway’s residential property values are not negatively impacted by affordable housing communities. This is illustrated by the chart below:



School Quality Remains High

The Poway Unified School District is known for maintaining high standards of educational excellence. A key measure of educational achievement in the state of California is the Academic Performance Index (API). The API is based on a scale of 200-1000 and is measured for each school according to student performance. The statewide target is for all schools to reach an API of 800 or higher by 2014. The Poway Unified School District has already exceeded the statewide target with an average API of 872 in 2008. Even more impressive is the fact that twenty of the thirty-three schools within the district currently have an API score of 900 or better.

The children who live in Poway's affordable housing communities attend either Valley Elementary School or Midland Elementary School. Between 2005 and 2008, both of these schools experienced higher rates of improvement in their API scores as compared to district-wide trends. While the overall improvement in API scores for the Poway Unified School District was 3%, the scores for Valley Elementary School and Midland Elementary School improved by 5% and 4%, respectively.



Many affordable housing communities provide Learning Centers, where neighborhood children may participate in a variety of educational programs, including after-school tutoring.

Concerns are often raised about how affordable housing communities will impact local schools, but studies have shown that these communities do not lower the quality of schools. In fact, affordable housing provides a stable living situation for children and decreases frequent moves. Stability and longevity are two of the primary factors that contribute to students' success at school.

Crime Rates Mirror City Trends

There are a number of misconceptions about the relationship between crime and affordable housing. Yet numerous studies have shown that the presence of affordable housing developments does not contribute to an increase in crime. In fact, the National Crime Prevention Council encourages the construction of affordable housing as a tool for decreasing crime, as it improves overall neighborhood unity and economic stability for residents.

In 2008, Poway had the fourth lowest crime rate out of twenty-four jurisdictions in the County of San Diego. According to the San Diego County Sheriff's Poway office, the city's crime rate has steadily declined and is now at its lowest rate in 14 years. This same trend is seen in the areas immediately surrounding Poway's affordable housing communities. Proactive police efforts, including encouraging community participation in crime prevention, play a part in the reduction of crime in Poway. This supports the premise that well-informed people make better decisions.

An example of proactive crime prevention is the Poway Sheriff Station's Crime Free Multi-Family Housing Program (CFMH), which provides communities with tools, techniques and law enforcement support that have been proven successful in reducing crime. The CFMH Program also encourages property managers to report any suspected criminal activity. Although this proactive approach has led to more calls for service from law enforcement, it has also decreased the incidence of actual criminal activity. Of note, all six of the affordable housing family communities (Brookview and Los Arcos are senior communities) have worked with the Sheriff's Station to achieve full CFMH certification. Additionally, they are considered by the Poway Sheriff to be the most involved of the nineteen apartment communities participating in the CFMH program.

With low rates of violent crime and one of the lowest overall rates of crime in the County of San Diego, Poway is among one of the safest places to live in the region. The neighborhoods which include affordable housing communities reflect these same patterns.

Water Consumption is Low

In July 2009, a water shortage was declared within the City of Poway. As a result of the shortage and ongoing concerns about water use and availability, Poway is actively developing policies and programs to promote water conservation.

Poway's affordable housing communities were designed to incorporate numerous water conservation features, including low-flow toilets and drought tolerant landscaping. Consequently, although these communities represent 3.4% of Poway's residences, they cumulatively account for less than 1% of all water usage in the city. The affordable housing communities are a model for other residential developments in Poway with respect to water conservation and are setting the stage for a sustainable future.

Neighborhood Aesthetics are Preserved

Affordable housing communities within the state of California are held to the same strict building and safety requirements as all other residential properties. The City of Poway



strives to provide affordable housing for its residents in need and to adhere to the highest design and construction standards possible. The qualities of existing neighborhoods are also considered to ensure the new homes match the character of the surrounding community. As a result, Poway has become a national leader at the cutting edge of innovative building and in the design of affordable housing.

Winner of the California Redevelopment Agency's Award of Honor in 1999, Park View Terrace is ideally located near the Poway Public Library, Valley Elementary School, Poway Community Park, and a major bus terminal.

Poway's affordable housing communities have received a combined twenty-five local and national awards for their design, planning, and finance. Its most recently completed affordable housing development, SOLARA, has been praised for its sustainable construction and design. This development was awarded the Urban Land Institute's prestigious "Award of Excellence" and was one of only ten projects in North America to receive this honor.

Property Profile: SOLARA

Completed in March 2007, the SOLARA community consists of 56 affordable apartment units and a 2100 square foot community center. This property was developed by Community HousingWorks, a nationally recognized leader in the groundbreaking use of solar power and the integration of green elements into its developments.

SOLARA is the first fully solar-powered apartment community in the state of California. As such, the running of this development produces 95% less carbon dioxide than a conventionally powered community of a similar size and location. SOLARA is unique in the United States in that it already meets the 2030 challenge of carbon neutrality.



Besides incorporating numerous green design features into the SOLARA development, Community HousingWorks also created a sustainable community for the residents. Some of the innovative features which are a part of SOLARA include :

- Shopping carts for all residents, to encourage walking to shopping and services.
- Resident green education programs, including a mandatory green orientation for all new residents prior to their move-in.
- Training sessions for job and computer skills, leadership, and financial fitness, as well as scholarship opportunities.

All of the above features make SOLARA a long-term sustainable village, and an example of why affordable housing is smart growth.

IV. Sustainability

The affordable housing communities within Poway are taking the lead in preparing the city for a more sustainable future. Sustainability is increasingly becoming the new standard for construction and development. Concern for resource conservation and the environment has led to innovations in how communities are built and maintained.

The City of Poway's sustainability markers are based on energy and water efficiency, use of sustainable materials, location, and resident life. Poway's affordable housing communities have established development and construction standards for sustainability that are now nationally emulated, and include the following:

- Four of Poway's affordable housing communities (SOLARA, Hillside Village, Brookview Village, and Parkview Terrace) exceed Title 24 energy efficiency standards by 15-25%. This reduction was accomplished by incorporating energy saving materials and technologies such as Energy Star appliances, tank-less gas

fired boilers, low VOC paints, low-flow toilets, and carpeting made from recycled materials.

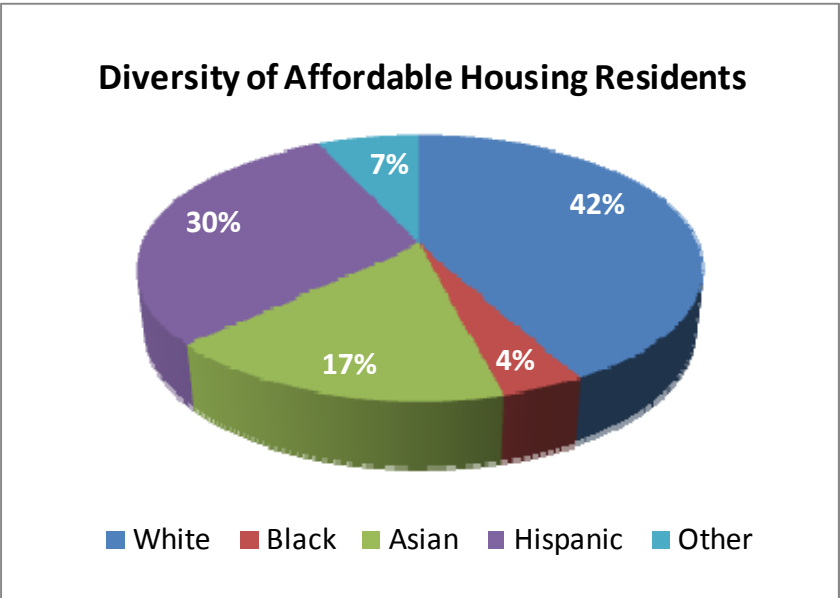
- All eight of the affordable housing communities included in this study have incorporated water-saving features such as low-flow toilets and drought tolerant landscaping.
- In 2008, Poway’s SOLARA affordable housing development became the first apartment complex in the country to be fully solar powered.
- All eight of these communities are located close to public transportation and seven are within a “Smart Growth” corridor, which is next to shopping, schools, and essential services. Many of the residents live in close proximity to their work locations, which further decreases auto dependency and serves to promote a healthy environment.

Another contributing factor for sustainable communities is education, including programs designed to inform the public on how they can help to conserve environmental resources. Poway’s affordable housing complexes provide training on topics such as recycling and water conservation.

V. About the Residents

In the fall of 2009, eight affordable housing communities completed a survey designed to learn more about the residents themselves. The response was high with a 64% participation rate.

The communities surveyed contain a total of 582 homes and apartments. They are home to 1,404 people, including 906 adults and 498 children under the age of 18. These residents reflect the racial and ethnic backgrounds of San Diego County at large, as represented by the chart below.



Affordable housing is designed to be used by individuals and families who are unable to pay the market rate for a home or apartment. The median household income for residents of Poway’s affordable housing communities is \$23,973. This is much lower than the median income for renters in Poway of \$58,810, and significantly lower than the citywide median income of \$100,263.

The average household size for residents of the eight surveyed affordable communities is 2.6 people per household. This is lower than the City of Poway’s average household size of 3.2 people. However, many of the residents of Poway’s affordable housing communities are senior citizens and may live alone or with just one other person.

Poway’s affordable housing residents work in diverse occupations in a variety of fields, as shown by the table below.

Service Sector:	
✓	Service Workers
✓	Fast Food Worker
✓	Retail and Sales Clerks
✓	Childcare Providers
✓	Landscapers
✓	Maintenance Workers
Health Industry:	
✓	Medical Assistants
✓	Nurses
✓	Dental Hygienists
Construction:	
✓	Skilled Laborers
✓	Mechanics
Education Sector:	
✓	Teachers Aides
✓	Students

Meet the Dadafshar Family



Like many immigrants, Hamid Dadafshar and his wife, Afsaneh Shamlou, came to the United States with the goal of providing a better way of life for themselves and their children. Although they didn’t speak much English when they arrived, they quickly learned new skills, moved into the affordable housing apartment community of Parkview Terrace in Poway, and soon met many new friends and grew to love living in their new neighborhood.

Owning their own home was a long-held dream for Mr. Dadafshar and his family, but they thought they would have to relocate to realize this dream. But thanks to the Supporting Home Ownership in Poway (SHOP) program, the Dadafshars qualified for an affordable homeownership opportunity at the newly developed Meadows community.

Mr. Dadafshar and his family moved into their new home in the fall of 2009. He has many wonderful things to say about their life in the United States and the City of Poway, including the following:

“We love this country. It’s a wonderful place. It took us eight or nine months to go through the system, but we ended up living in a good neighborhood. Now everyone in my family is happy. Today our kids are speaking English and Spanish, and the youngest will finish high school soon and be off to college.”

VI. Connections to the City of Poway

The resident survey also revealed that the overwhelming majority of affordable housing residents have close ties to Poway.

- Approximately three-quarters (74%) of the residents were born or raised in Poway, have family who currently or previously lived in Poway, or have a household member who works in Poway.
- Over half of the residents (53.3%) lived elsewhere within Poway prior to relocating to one of the affordable housing communities.
- More than a third (37%) of the residents who participated in the survey currently work within the City of Poway. This is much higher than the overall Poway rate of 24% for residents who both work and live in the city.

VII. Affordable Housing Communities Promote Stability for Residents

As part of the survey, residents were asked to describe the ways in which living in affordable housing has improved their quality of life. The responses were overwhelmingly positive and highlight the value of providing quality housing to Poway residents. Among the many benefits mentioned, residents identified the importance of living close to family members, the proximity to public transportation, the value of securing affordable housing, the value of living in a safe community, and their increased independence. Some of their experiences are captured in the following quotes:

"It has allowed me to remain in the best city on earth. All three of my children were born here and I was raised in this great town!"

"After my husband died, I was faced with the reality of providing for my family on my own. Moving to Hillside Village made this difficult task possible."

"As a full-time student and full-time worker, it is very difficult to balance work and school and afford a nice place to live. SOLARA has helped me to be able to stay in college and live comfortably. I was almost homeless, I had nowhere to go and no money to afford any place in Poway or surrounding areas."

"My family and I are native San Diegans (grandchildren are sixth generation.) Without Brookview, I couldn't afford to live in Poway and stay close to family and life-long friends."

Resident Profile - Georgia



Georgia can live independently near her son and grandchildren because of Brookview Village. She loves living close to others her age and enjoys the activities and the natural creek setting offered at Brookview.

Georgia is involved with the community at Poway's Weingart Senior Center and volunteers as an usher at the Performing Arts Center.

"Affordable housing has allowed me to provide more for my children in terms of clothing and with groceries! I can finally afford to get my little ones some much-needed shoes and I have a little more money to buy staples at the grocery store."

"I was transferred/relocated here via a special program for domestic violence victims. I am so grateful that a program like this was available. I believe that I am alive today (and safe) because of the cooperative agreement with the agencies involved. I plan on rebuilding my life here and becoming a productive Poway citizen."

"Brookview is the answer to my prayers. I am able to live independently. There are so many activities offered here that we are never lonely."

VIII. Conclusion

Affordable housing plays an important role in preserving the high quality of life for which Poway is known. The affordable housing communities allow hard-working families and seniors to remain in Poway and stay close to their extended families and places of work. These neighborhoods are not only affordable; they are also safe, well-designed and maintained, and sustainable. As the data in this report clearly shows, Poway's affordable housing communities have a positive impact on the city in many ways.

An executive summary of the study results and more information on affordable housing can be found online at www.HousingSolutionsPoway.org.

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