

## Making Housing Affordable: A Solution For The Communities Of The Capay Valley

Like other attractive rural communities in California, Capay, Esparto, Guinda, Madison and Rumsey are facing the challenges of growth and change. At the core of these challenges are the very features that make these communities such desirable places to live, work or operate a business in. For the Capay Valley, it is its own natural beauty, outdoor recreation opportunities, small-town rural character, proximity to freeways, nearby Yolo County job centers and relatively inexpensive land and housing that is attracting the growth and changes that threatens the character of local communities. Unless change is planned for and managed appropriately, the future for larger communities such as Esparto and Madison is a transformation into sprawling commuter suburbs dominated by expensive subdivisions of tract homes. For the smaller towns of Capay, Guinda and Rumsey the impacts will be on local agriculture. Demand for upscale country homes and ranchettes will drive the conversion of long-time family farms into luxurious country estates. As wealthy homeowners replace farmers, pressure will be exerted on these communities to also grow and expand.

As the housing market spirals upward, local families, retirees, farmworkers, school teachers and local businesses will be pushed out. Traffic will increase dramatically in the form of reverse commutes, as workers who used to live and work locally now must commute into the Valley from outside communities. Farmers will sell off their lands for luxury homes as farmworkers are driven out of the Capay Valley by high-cost housing. Escalating land costs, demands for new services and opportunities for shopping centers and national chain stores will eventually replace local businesses.

Already the warnings signs of these trends are present:

- Single family home prices are increasing dramatically
- New construction is primarily high-cost tract homes
- Lack of rental housing in all communities in Capay Valley
- Very little housing for elderly and retirees
- Local employees have difficulty finding housing they can afford
- Employers report workforce recruitment and retention problems
- Three-fourths of local businesses and farms report a serious shortage of affordable and workforce housing

While growth cannot be totally stopped, communities can manage growth in a way that preserves their character and maintains the local residents. The key to doing this, however, is ensuring that quality housing is available for local employees, families with children and local retirees at a price that they can afford. To do this will require that state and local government provide some of the financing. Nonprofit organizations that specialize in helping working families and local employees may have to build the housing. Also, the housing is reserved for those whose earnings or income aren't high enough income to affordable the housing now on the market.

Although affordable housing is an tool for responding to growth and change, it also means communities need to take a fresh look at what is often known as "affordable