

Chapter 2: Review and Revision

Summary

State law (Government Code §65588(a-b)) requires the Housing Element to critically review and evaluate the previous element in three respects:

1. Effectiveness of the element (§65588(a)(2)): A review of the actual results of the previous element's goals, objectives, policies, and programs.
2. Progress in implementation (§65588(a)(3)): An analysis of the significant differences between what was planned in the previous element and what was achieved.
3. Appropriateness of goals, objectives and policies (§65588(a)(1)): A description of how the goals, objectives, policies and programs of the updated element incorporate what has been learned from the results of the previous element.

Additionally, state law requires an adequate sites implementation/rezone program if needed. This particular matter is addressed in Chapter 4 (Adequate Sites).

The 2004 Housing Element contained a variety of ambitious housing goals, objectives, policies, and programs. These were generally effective and appropriate where they related to the provision of new lower and moderate income housing opportunities. These were less effective and appropriate where they related to provision of above-moderate and certain special needs housing.

The above-moderate income housing sector is strongly influenced by market forces largely beyond the control or influence of the City. These factors include:

- Housing competition from neighboring jurisdictions
- Availability of nearby ranch estate housing outside of the city limits
- Appraiser inexperience for this market sector in Lindsay
- Limitations of grant funding resources which target assistance to lower income (not higher income) housing projects

The provision of special needs housing was largely constrained by limited resources and the City's focus on traditional new housing development since 2001.

Findings

Each 2004 Housing Element goal, objective, policy, and program is listed below, with a summary of effectiveness, progress in implementation ("progress"), and appropriateness.

Goal 1: Provide a diversity of housing opportunities to enhance the City's living environment and to satisfy the shelter needs of Lindsay residents.

- **Effectiveness:** This goal was partly effective, through the production of housing for very low, low, and moderate income households in excess of quantified objectives. The goal was not achieved for the following housing categories:
 - Above-moderate income housing
 - Housing for large families
 - Housing for farmworkers
 - Housing rehabilitation
- **Progress:** From 2001 to 2008, the City issued building permits for 549 new housing units. This rate of housing production was more than double the identified housing need of 260 units for this time period. All but 40 of these units – or 93% of all housing units built – were for low income or very low income housing. Some units were occupied by farmworkers and large families, but no single project targeted these special housing needs groups. Housing rehabilitation assisted by the public sector was minimal – only 17 ownership units were rehabilitated and no rental units were rehabilitated since 2001.

Program: Biennial Evaluation

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| • Objective: | To maintain an inventory of available sites for use in discussions with potential developers. |
| • Effectiveness: | This program was effective in that it was completed per plan. |
| • Progress: | Initially completed in March of 2006. Revised again in 2008, concurrently with the Housing Element revision. |
| • Appropriateness: | This program was minimally appropriate, since the private sector generally relies on real estate professionals for available site information. As a public function, this inventory is helpful to the City to gauge the availability of developable sites inside the city limits and to assess the need for further annexation. |

Program: Second Unit/Accessory Units

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| • Objective: | The development of ten second units between 2001 and 2008. |
| • Effectiveness: | This program was effective in terms of the City's responsibilities and market response. |
| • Progress: | The Zoning Ordinance was updated and residents have responded favorably by creating 11 second units between 2001 and 2008. |
| • Appropriateness: | This program was appropriate. |

Policy 1.2: Ensure the supply of safe, decent, and sound housing for all residents.
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- **Effectiveness:** This policy was partly effective in terms of monitoring at-risk housing projects, updating the housing conditions survey, and pursuing residential code enforcement activities. The policy was not effective in terms of housing rehabilitation programs (see separate discussion, below).
- **Progress:** The City made progress towards ensuring the supply of safe, decent, and sound housing for all residents by implementing programs monitoring at-risk projects, completing a housing conditions survey, and pursuing housing-related code enforcement efforts. Little or no progress was not made for the following programs (discussed below): housing rehabilitation, community education of rehabilitation programs, and rental rehabilitation programs.
- **Appropriateness:** During the 1990's, the City aggressively and successfully pursued housing rehabilitation programs, but did not actively participate in new housing construction. Population increased during the decade by 23%, while the housing stock increased by only 7%, resulting in significant increases in overcrowding (a 16% increase from 1990 to 2000). In response to the overwhelming need for new housing, City grant funding priorities shifted to first time homebuyer and housing infrastructure assistance, in the hopes of spurring new housing starts to address the housing shortage and residential overcrowding. With this background, and given limited staff and financing resources, it is understandable that the City made its best progress in new housing development, and least progress in other housing program areas. Policy 1.2 was appropriate, but was not pursued as the matter of first priority.

Program: Monitor At-Risk Projects
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- **Objective:** Retention of existing affordable housing stock through early identification and action regarding "at risk" units.
- **Effectiveness:** This program was effective in that it was completed per plan. However, this program was not necessary since it sought to protect what did not exist.
- **Progress:** As required for the Housing Element revision, this issue was studied. As of 2008, no known "at risk" units were identified.
- **Appropriateness:** This program was not appropriate, since it was not needed.

Program: Housing Rehabilitation
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- **Objective:** Provide adequate assistance to meet quantified objectives contained in Table 5.A.

- Effectiveness: Table 5.A identified quantified objectives to rehabilitate 1,709 housing units between 2001 and 2008. This would require rehabilitation of an average of 244 units per year at an estimated yearly cost of \$15.6 million. Although many housing units were rehabilitated through private action not requiring public assistance, the exact count of such activity is not known. Less than 1% of the program goal was accomplished through public rehabilitation assistance.
- Progress: Between 2001 through 2008 the City assisted in the rehabilitation of 17 homes, with an average assistance level of \$64,000 per dwelling unit. However, the City applied for rehabilitation grant funds during only two of these years – producing an average assistance level of 8.5 units and \$544,000 each year of the program.
- Appropriateness: This program was not appropriate in terms of scale, and did not differentiate between public sector rehabilitation assistance and private action.

Program: Community Education Regarding the Availability of Rehabilitation Programs
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- Objective: Through public education, the public's ability to use programs will be enhanced and other specific quantified objectives will be easier to achieve.
- Effectiveness: This program was not effective due to lack of resources.
- Progress: Pending, due to resource constraints.
- Appropriateness: This program was not appropriate since the City did not aggressively pursue rehabilitation funding.

Program: Housing Condition Survey

- Objective: To maintain current information on housing conditions within the City, to assist in targeting rehabilitation programs.
- Effectiveness: This program was effective in that it was completed per plan.
- Progress: This was completed in August 2008, in conjunction with Housing Element revision.
- Appropriateness: This program was minimally appropriate since the City did not actively pursue rehabilitation funding.

Program: Rental Rehabilitation Program
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- Objective: To provide financial assistance to owners of five rental properties to enable rehabilitation of substandard units.

- Effectiveness: This program was not effective due to City non-participation in grant-funded rehabilitation programs. Limited City resources have been focused on first time homebuyer initiatives instead.
- Progress: No rental rehabilitation projects have been completed since 2001. While program funds remain available, market interest has been in new construction rather than rehabilitation.
- Appropriateness: This program was appropriate and realistic in terms of its potential for achievement. However, it was not appropriate given City priorities directed to new housing development.

Program: Code Enforcement

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| <ul style="list-style-type: none"> • Objective: To eliminate code enforcement violations. • Effectiveness: The City has pursued housing-related code enforcement actions through the services of a half-time code enforcement officer. Over the past four years, these efforts have resulted in an average of 52 housing-related code enforcement actions. While the City has not eliminated code enforcement violations, many have been mitigated through code enforcement action. These efforts could be characterized as successful. Discounting housing issues related to foreclosure, the City is seeing a reduction in housing-related enforcement actions. • Progress: Due to increased development and resource constraints, the City has not been able to sustain full-time, proactive code enforcement efforts. However, complaint-based enforcement activity remains strong. • Appropriateness: This program was not appropriate in terms of its overly ambitious and unrealistic scope, “to <u>eliminate</u> code enforcement violations.” This objective would not be realistic in any jurisdiction. This program would have been more appropriate if it had provided an achievable quantified goal of targeted code enforcement activity and violation resolutions. |
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Policy 1.3: Provide incentives for energy conservation measures in new housing.
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| <ul style="list-style-type: none"> • Effectiveness: This program was not effective due to lack of resources. • Progress: No City incentives for energy conservation were provided between 2001 and 2008. • Appropriateness: This program was appropriate and realistic in terms of its potential for achievement. However, it was not appropriate given City priorities directed to new housing development. |
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Program: Energy Conservation	
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| • Objective: | To minimize the cost of space heating and cooling in new and existing dwelling units. |
| • Effectiveness: | This program was not effective due to lack of resources. |
| • Progress: | No direct action was taken by the City. However, normal enforcement of energy conservation codes (e.g. Title 24) tied to building permits did assist energy conservation efforts. |
| • Appropriateness: | This program was appropriate and realistic in terms of its potential for achievement. However, it was not appropriate given City priorities directed to new housing development. |

Goal 2: Provide housing that is affordable to all economic segments of the community.	
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| • Effectiveness: | This goal was partly effective, through the production of rental and ownership housing for very low, low income, and moderate income households, in excess of quantified objectives. This goal was not achieved for above-moderate income households. |
| • Progress: | From 2001 to 2008, the City issued building permits for 549 new housing units. This rate of housing production was more than double the identified housing need of 260 units for this time period. However, all but 40 of these units – or 93% of all housing units built – were for low income or very low income households. Regional fair share housing needs were met for very low, low, and moderate income housing. Housing for above-moderate income households fell short of the 137-unit goal by 133 units – in other words, housing for only four above-moderate income households was constructed and 97% of this market segment need went unmet. |
| • Appropriateness: | This goal was appropriate, but not realistic for above-moderate income households. Housing grants are programmatically targeted for lower income households; therefore, public housing assistance for the higher income sector is limited. Market forces outside of public sector control or influence resulted in scant development rates. |

Policy 2.1: Actively pursue and support the use of available County, State, and Federal housing assistance programs.	
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| • Effectiveness: | This policy was highly effective in that the City vigorously applied for and received numerous and substantial housing assistance grant awards. |
| • Progress: | From 2001 through 2008, the City received 23 housing-related grant assistance awards, as follows: |

City of Lindsay Housing Grant Awards: 2001-2008

Grant Program	Funding	Awards	Primary Use
CDBG	\$5,250,000	7	FTHB, Housing Infrastructure
HOME	\$5,970,000	7	FTHB, O/O, Senior Housing
CalHOME	\$3,500,000	6	FTHB
CalHFA HELP	\$5,440,000	3	FTHB
Totals	\$20,160,000	23	

FTHB = first-time homebuyer; O/O=owner occupied housing rehabilitation

- **Appropriateness:** This policy was appropriate, given the City’s robust grant writing and grant management expertise and experience.

Program: Affordable Housing Program Inventory: Pursue Available Projects.

- **Objective:** The City Housing Coordinator will apply for the following grants for potential financial assistance:
 - one project to assist in the provision of housing accessible for disabled residents (either new housing or retrofit of existing low-income housing),
 - two grants to assist in the provision of housing for farmworkers,
 - one grant to assist the rehabilitation of existing low income housing, and
 - two grants to assist the provision of housing for large families and reduce overcrowding.
- **Effectiveness:** The effectiveness of this program has been mixed yet generally positive in result, assisting most housing categories.
- **Progress:** The City did not apply for accessible housing grant funding. The City applied for two grants which have primarily been used to assist farmworkers: 01-HOME (Ashland Apartments, primarily rented by farmworkers), and 01-CDBG (infrastructure in support of Self-Help housing, purchased primarily by Hmong micro-farming families). The City applied for one grant which has been used to assist the rehabilitation of existing low income housing: 02-HOME. Nearly all the above referenced grants have assisted in first-time homebuyers or infrastructure in assistance of housing development additionally benefiting large families.
- **Appropriateness:** This program was appropriate and realistic in terms of its potential for achievement. However, it was not appropriate given City priorities directed to new housing development.

Policy 2.2: Assist and cooperate with non-profit, private, and public entities to maximize opportunities to develop affordable housing.

- **Effectiveness:** This policy was effective in that the City accomplished both implementing programs, as discussed below.

- Progress: The City has made progress in meeting with and educating a variety of housing development interests, directly resulting in significant affordable housing development from 2001 to 2008.
- Appropriateness: This policy was appropriate in that it was achievable.

Program: Partnership Program

- Objective: To familiarize non-profit, private, and other public entities involved in the production of affordable housing with the City of Lindsay, thereby facilitating interest on the part of these entities in the development of affordable housing in Lindsay.
- Effectiveness: This program has been highly effective in that the City has met with a broad range of development interests during the evaluation period. Such efforts have contributed to the development of affordable housing exceeding Housing Element new construction objectives.
- Progress: The City has met frequently with community-based and low-income focused organizations, including AHORA, Concilio de Salud, RCI, Poder Popular, and Self-Help Enterprises.
- Appropriateness: This policy was appropriate in that it was achievable.

Program: Support of Non-Profit Housing Sponsors

- Objective: To support these entities in their efforts, thereby increasing the production of affordable housing to meet other objectives of the Housing Element.
- Effectiveness: This program has been highly effective in that the City has met with a broad range of development interests during the evaluation period. Such efforts have contributed to the development of affordable housing exceeding Housing Element new construction objectives.
- Progress: New construction has surpassed the regional fair share of very low and low income housing unit needs.
- Appropriateness: This policy was appropriate in that it was achievable.

Policy 2.3: Review and modify all standards and application processes to ensure that the City standards do not act to constrain the production of affordable housing units.

- Effectiveness: This policy was largely ineffective due to resource constraints (discussed below).
- Progress: No progress was made on this policy from 2001 to 2008.

- **Appropriateness:** This policy was not appropriate since the City's development standards are not excessive compared to other jurisdictions, and the City has limited in-house planning resources (one city planner), devoted primarily to current project review (not process improvement and ordinance revision).

Program: Streamlined Application Process
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| <ul style="list-style-type: none"> • Objective: To minimize the costs of residential development within Lindsay attributable to the time it takes to review development applications and plans. • Effectiveness: This program was not effective due to lack of resources. • Progress: This program is pending, due to resource constraints. • Appropriateness: This policy was not appropriate since the City's application process is not excessive compared to other jurisdictions, and since the City has limited in-house planning resources (one city planner), devoted primarily to current project review (and not application process improvement). |
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Program: Density Bonus Ordinance

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| <ul style="list-style-type: none"> • Objective: Ensure that City density bonus provisions comply with State requirements. • Effectiveness: This program was not effective due to lack of resources. • Progress: Pending, due to resource constraints. • Appropriateness: This policy was not appropriate, since the City has limited in-house planning resources (one city planner), devoted primarily to current project review. |
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Program: Use of Density Bonuses

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| <ul style="list-style-type: none"> • Objective: To facilitate achievement of Housing Element objectives, for the provision of new housing for all economic segments of the community. • Effectiveness: This program was effective in that it was completed per plan. Effectiveness of such programs depends on private sector initiative to take advantage of density bonus opportunities. • Progress: One project, Liberty Family Apartments, was permitted in 2006 using density bonus provisions. This project provided 42 very low income and low income rental units. An additional project was approved in 2006 (Lindsay Senior Apartments), for 73 senior citizen apartment units. This project utilizes density bonus provisions, and has not yet been constructed. • Appropriateness: This program was appropriate in that it was achievable. |
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Program: Priority Building Inspections For Affordable Housing Projects

- Objective: To minimize the cost of providing affordable housing by reducing the time spent waiting for inspections to be completed.
- Effectiveness: This program was not effective due to lack of resources.
- Progress: This program is pending, due to resource constraints.
- Appropriateness: This program was not appropriate, given the City's lack of building inspection resources (one full-time combined plan checker/inspector).

Policy 2.4: Facilitate the development of new housing for all economic segments of the community, including lower income, moderate, and above moderate income households.
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- Effectiveness: The City actively pursued housing development opportunities for all economic segments of the community between 2001 and 2008. However, the market response has been unexpectedly robust for very low and low income housing, and tepid for above-moderate income housing.
- Progress: The City facilitated the planning and/or development of approximately one dozen new subdivisions between 2001 and 2008. Those subdivisions targeting lower income households were mostly developed and those targeting higher income households were not developed, due to market forces.
- Appropriateness: This policy was appropriate, but not realistic for above-moderate income households. Market forces outside of public sector control or influence resulted in scant development rates.

Program: Community Buying Power Information
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- Objective: To promote community understanding of "affordable housing," and "low" and "moderate" income, thereby reducing potential community resistance to affordable housing development.
- Effectiveness: This program was not effective due to lack of resources.
- Progress: In 2004 the City completed a FTHB program brochure. Other program elements are pending, due to resource constraints.
- Appropriateness: This program was appropriate and realistic in terms of its potential for achievement. However, market forces constrained higher income housing development.

Program: Marketing Materials

- Objective: To promote the development of needed above moderate-income housing to meet quantified objectives for new housing to meet the needs of that income group.

- Effectiveness: This program was not effective due to lack of resources.
- Progress: This program is pending, due to resource constraints.
- Appropriateness: This program was appropriate in terms of its potential for achievement. However, it was not appropriate given City staff resource constraints and limited in-house marketing expertise.

Program: Meet With Potential Developers

- Objective: To create interest on the part of potential developers of downtown infill sites and of above moderate-income housing as a means of facilitating the achievement of quantified objectives for the development of housing for these income groups.
- Effectiveness: This program was partly effective in that the City frequently met with developers to discuss potential projects for downtown housing and above moderate-income housing.
 - *Downtown Housing:* The City has actively and aggressively participated in the initial planning of several downtown housing projects which would convert or add residential space to two-story retail buildings. The City's experience with such projects has shown that they require public subsidy, due to significant site constraints (i.e. small site area), building codes (unreinforced masonry, fire sprinklering, and ADA requirements), and development standards (i.e. parking). As a result of these constraints, downtown projects are typically small-scale, high-investment, and low profit. Needed public subsidies require grant funding due to City resource constraints. The City has applied for such grant funding, but it has not been awarded.
 - *Above-Moderate Income Housing:* The City has attempted to encourage above-moderate income housing production through aggressive support of annexation and infrastructure development (including direct infrastructure development loans). These efforts resulted in approval of nearly a dozen subdivisions, many of which would be appropriate for above-moderate income housing development.
 - Market response for such projects has been lukewarm, due in large part to the recession, availability of nearby ranch estate housing outside of the City limits, and appraiser inexperience with this market segment in Lindsay (due to virtually no new above-moderate income housing development in the city limits).

- Progress: The City actively meets with prospective above-moderate housing developers at least annually. Market interest is strongest in the moderate income and below moderate income housing segments.
- Appropriateness: This program was generally appropriate and realistic in terms of its potential for achievement. However, market forces constrained higher income housing development.

Program: Housing For Existing Very Low Income and Low Income Residents

- Objective: To provide housing assistance to 150 existing very low- or low-income Lindsay residents.
- Effectiveness: This program was effective – the City achieved 94% of its quantified program target.
- Progress: From 2001 to 2008 the City assisted 141 very low and low income households.
- Appropriateness: This program was appropriate in that it was achievable.

Goal 3: Provide equal housing opportunities for all residents of Lindsay.

- Effectiveness: This goal was effective in terms of addressing housing discrimination (see below), but not in terms of providing housing opportunities for certain special needs groups (large families and farmworkers) and above-moderate income households.
- Progress: (See below, under Policy 3.1 and 3.2, and associated programs).
- Appropriateness: This goal was appropriate in that it was generally achievable, but not necessarily realistic given limited City resources.

Policy 3.1: Encourage and support the enforcement of laws and regulations prohibiting discrimination in lending practices and in the sale or rental of housing.

- Effectiveness: This policy is effective (see discussion below).
- Progress: All City housing programs comply with Fair Housing Act provisions. Further, most City program staff are bilingual in English and Spanish. All are aware of fair housing and housing discrimination issues.
- Appropriateness: This policy is appropriate in that it is achievable.

Program: Cooperative Association

- Objective: To provide City assistance for the elimination of housing discrimination within the community.

- **Effectiveness:** This program appears to be effective. During initial public meetings for the 2009 Housing Element, the City asked persons in attendance (representing a variety of stakeholder groups) if they were aware of housing discrimination in Lindsay. No person in attendance was aware of such discrimination.
- **Progress:** The City produced an equal housing brochure in 2005. The City posts fair housing information, in both English and Spanish, in City facilities. Nearly all Community Development staff are bilingual, and access to Spanish translation is available at any time for city services, including various housing programs.
- **Appropriateness:** This program is appropriate in terms of apparent results.

Policy 3.2: Assure the provision of housing opportunities for those residents of the City who have special housing needs, including farmworkers, the elderly, disabled, large families, and the homeless.

- **Effectiveness:** This policy was not effective in terms of providing housing opportunities for certain special needs groups (large families and farmworkers). The policy was effective in terms of addressing housing needs of the homeless, given a non-existent homeless population.
- **Progress:** This policy is pending, due to resource constraints.
- **Appropriateness:** This policy was appropriate in that it was generally achievable, but not necessarily realistic given limited City resources.

Program: Housing Opportunities for Special Needs Groups

- **Objective:** To maximize opportunities to address the housing needs of special needs groups within the City of Lindsay.
- **Effectiveness:** This program was not effective due to lack of resources. Housing opportunities for some special needs groups were not fully addressed by City housing programs.
- **Progress:** This program is pending, due to resource constraints.
- **Appropriateness:** This policy was appropriate in that it was generally achievable, but not necessarily realistic given limited City resources.

Program: Coordination with Agencies Serving the Homeless

- **Objective:** To develop housing self-sufficiency for those who are currently homeless, by working with appropriate agencies to implement housing and employment programs.
- **Effectiveness:** This program was not effective in that it was not needed.

- Progress: The City is unaware of any permanent homeless population in Lindsay. The City maintains affiliation with the Lindsay-Strathmore Coordinating Council, which addresses the needs of homeless people in the area.
- Appropriateness: This program was not appropriate in that it was not needed.

Program: Remove Constraints on the Production of Housing for Disabled Residents

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| <ul style="list-style-type: none"> • Objective: To develop housing self-sufficiency for those who are disabled, by working with appropriate agencies to remove the constraints on development of appropriate housing for disabled persons. • Effectiveness: The program was not effective due to lack of resources. • Progress: The City shifted ADA compliance responsibilities to the Community Development Manager, the same person who coordinates city housing activities, in order to foster better communication and ADA compliance. Additionally, while not expressly developing ADA-specific housing projects, the City actively ensures ADA housing requirements are met in multi-family housing construction. • Appropriateness: This program was appropriate in that it was potentially achievable. It would have been more realistic if this program had been directly coupled with housing rehabilitation activities. |
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Program: Coordination with Agencies Serving Farmworkers

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| <ul style="list-style-type: none"> • Objective: The City Housing Coordinator will apply for the following grants for potential financial assistance: 1) one project to assist in the provision of housing accessible for disabled residents, 2) two grants to assist in the provision of housing for farmworkers, 3) one grant to assist the rehabilitation of existing low-income housing, and 4) two grants to assist the provision of housing for large families and reduce overcrowding. • Effectiveness: (See discussion above, under Policy 2.1) • Progress: (See discussion above, under Policy 2.1) • Appropriateness: (See discussion above, under Policy 2.1) |
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Program: Remove Constraints on the Production of Housing for Multifamily Residential
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| <ul style="list-style-type: none"> • Objective: The City will work with and conduct meetings with local residents to facilitate and encourage the development of housing for farmworkers and emergency and transitional housing facilities by removing the constraint of the Conditional Use process. • Effectiveness: This program was effective in that it was completed per plan. |
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- Progress: This program was completed in 2006.
- Appropriateness: This program was appropriate in that it was achievable.

Goal 4: Provide downtown housing opportunities for residents of Lindsay.

- Effectiveness: This goal has been partially effective. The downtown area consists of roughly 20 mostly-developed city blocks. The City aggressively championed the planning for a variety of downtown housing opportunities. The goal has been ineffective in terms of regulatory changes to encourage downtown housing development (as discussed below).
- Progress: One project, Sweet Brier Plaza Housing, was constructed in 2002. This project provided 18 single-family townhouse style units on a brownfield site at the west edge of downtown.
- Appropriateness: This goal was appropriate in that it was generic (not quantified) and was therefore flexible and ultimately achievable.

Policy 4.1: Encourage and support the development and purchase of single family and multi-family housing units within the downtown area.

- Objective: To create a mixed-use zoned area within the downtown that provides services and housing.
- Effectiveness: This program was not effective due to lack of resources.
- Progress: This project is pending, due to resource constraints. The City is in the early stages of a comprehensive General Plan revision which anticipates greater residential density and mixed use opportunities in the downtown core area.
- Appropriateness: This policy was not appropriate, given resource constraints.

Goal 5: Create new and innovative home ownership opportunities for Lindsay residents.

- Effectiveness: This goal was partly effective in that total new housing construction exceeded regional fair share needs, particularly for very low and low income housing. This development, in concert with first-time homebuyer assistance, created extensive new home ownership opportunities. It is not certain if these opportunities were “innovative” in terms of City participation. The notable exception was development of the 18-unit Sweet Brier Housing, which provided a high-quality and viable home ownership opportunity downtown. Additionally, it should be noted that the private market supplied a range of innovative credit programs encouraging home ownership. These included interest only loans and reduced loan qualification standards.

- Progress: Progress was made towards this goal in terms of total new housing construction in general, and specifically with the Sweet Brier Housing project (see above discussion)
- Appropriateness: This goal was appropriate in that it was achievable. However, market constraints and difficulties in several downtown housing project concepts rendered innovative projects undeveloped.

Policy 5.1: Encourage and support home ownership through the use of Federal and State monies to first time home buyers.

- Effectiveness: This policy has been highly effective, resulting in assistance to 141 households between 2001 and 2008.
- Progress: A total of 141 households were assisted through the first time homebuyers program between 2001 and 2008.
- Appropriateness: This policy was effective in that it was achievable.