

# Humboldt County General Plan Housing Element



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Humboldt County Board of Supervisors

Jimmy Smith	1st District
John Woolley	3rd District
Roger Rodoni	2nd District
Jill Geist	5th District
Bonnie Neely	4th District

Humboldt County Planning Commission

Richard Hansis	3rd District
Scott Kelly	5th District
Mary Gearheart	At Large
Tom Herman	2nd District
Sef Murguia	1st District
Jeffrey C. Smith	4th District
Bruce Emad	At Large

Humboldt County Community Development Services Department

Kirk Girard	Director
Kirk Gothier	Assistant Director
Tom Hofweber	Supervising Planner
Steve Werner	Supervising Planner
Michael Richardson	Senior Planner
Yvette Tucker	Senior Office Assistant
Paula Mushrush	Rural Development Coordinator
Mary Commins	Data Analyst

## EXECUTIVE SUMMARY

The Housing Element directs the implementation of programs to address the County's housing needs, which are summarized in this document. Together with the Technical Appendix, the works comprise the 2003 update of the County's Housing Element of the General Plan. This update is necessary to respond to changes in housing needs over the past five (5) years, information provided by the Census 2000, and to comply with State law regarding Housing Elements, which mandates that Humboldt County complete an update by December 31, 2003.

This update is consistent with the direction of the Critical Choices Report, the first phase of the County's comprehensive General Plan Update program, which is occurring simultaneously. In the Critical Choices Report, the County committed to finding ways to better integrate lower income and special population housing into the community. The Critical Choices Report also directs the County to inventory current housing trends and critically assess the effectiveness of the County's current housing policy.

This Housing Element and the Technical Background Study include information on Humboldt's current and projected population, housing stock and housing affordability. The study points out that the County has seen tremendous erosion in housing affordability recently. And while there are some dramatic local success stories with large numbers of affordable housing being built or otherwise assisted, the efforts to keep housing affordable by housing advocates, non-profit housing corporations, home builders, Realtors and local government, were overshadowed by even more dramatic increases in housing costs.

There is some debate locally about what is fueling to the County's recent housing cost spike, where our home prices are increasing in one year an amount that used to take ten years or more. Is it due to a shortage of developable land? New requirements that significantly increase building costs? Low interest rates for home loans? What factors can we identify that explain how unaffordable housing has become locally? These questions are explored in the Housing Element.

And although much attention is focused at the front-page headline nature of rising home prices locally, the Housing Element also describes other housing needs of residents, such as seniors, owner-builders, disabled persons and the homeless.

The findings that emerge from analyzing the housing information direct the policies and programs in this Element, which is a commitment to implement new measures to meet the County's housing needs as well as to maintain the most effective programs that are presently in operation. For example, an option is presented to modify the development criteria for multifamily structures to better integrate them into neighborhoods. There are also measures to further reduce permit requirements for second units, and to continue programs to provide adequate nomadic housing sites across the County.

The Element also captures many policies of previous Housing Elements that don't lead to specific programs and are currently being implemented. Many of these policies present the preferred principles of governance for the County to follow in reviewing and supporting housing construction, improvements and maintenance.

The State Department of Housing and Community Development (HCD) identified four topics in the 2003 Housing Element that require additional description and analysis: land inventory, governmental constraints, farmworker housing, and development in the Coastal Zone. Accordingly, text was added in 2004 to address the concerns of HCD.

While it is rather unlikely this Element will turn the tide of rising housing costs Countywide, its policies and programs have been crafted to meet the housing needs of many people in many ways.

## TABLE OF CONTENTS

<b>INTRODUCTION</b>	1
<b>1. RELATIONSHIP TO THE GENERAL PLAN UPDATE</b>	2
1.1 DIRECTION FROM THE CRITICAL CHOICES REPORT	2
1.1a Inventory of Current Conditions	2
1.1b Evaluation Of Existing Housing Policies And Programs	2
1.1c Community Integration Of Lower Income And Special Population Housing	4
1.2 CONSISTENCY BETWEEN THE HOUSING ELEMENT AND THE PLAN UPDATE	4
<b>2. POPULATION AND HOUSING: DATA AND ANALYSIS</b>	5
2.1 POPULATION CHARACTERISTICS	5
2.1a Population Projections	5
2.1b Population Distribution	5
2.1c Household Size	5
2.1d Homeless Persons	5
2.2 HOUSING CHARACTERISTICS	7
2.2a Housing Type	7
2.2b Housing Conditions	9
2.2c Housing Costs	9
2.2d Overpayment	10
2.2e Homeless Persons	10
2.2f Nomadic Households	11
2.3 RESIDENTIAL LAND USE INVENTORY	11
2.3a Ground-Truthing the Residential Land Inventory	14
2.4 HOUSING NEEDS	14
2.4a Projected Regional Housing Needs	14
2.4b Programs To Develop Housing For Lower Income Persons	15
2.5 HOUSING COSTS	16
2.5a Direct and Indirect Housing Costs	16
2.6 GOVERNMENTAL CONSTRAINTS	16
2.6a State and Federal Constraints	16
2.6b Local Constraints to Housing	17
2.6b(1) Zoning Regulation Constraints	17
2.6b(2) Subdivision Regulation Constraints	17
2.6b(3) County Building Regulatory Constraints	17
2.6b(4) Local Budget Constraints	18
2.6b(5) Tax Constraints.	18

2.6c Programs Which Respond To Local Constraints	18
2.7 SPECIAL ISSUES	18
2.7a Public Perception of the Building Permit Process	18
2.7b Owner-Builders.	19
2.7c Federal and State Programs	20
2.7d Alternative Housing Design and Ownership Patterns	21
2.7e Availability Of Financing	22
<b>3. GOALS, FINDINGS, POLICIES AND PROGRAMS</b>	
3.1: Housing Supply	23
2: Housing Needs of Special Populations	26
3: Regulatory Constraints	28
4: Conservation of Existing Housing	29
5: Reduce Housing Construction and Improvement Costs	29
6: Public Involvement and Education	29
<b>LIST OF TABLES</b>	
TABLE 1 Homeless Household Composition - Humboldt County, 1993	6
TABLE 2 Housing Occupancy Profile 1990 - 2000	7
TABLE 3 Housing Condition Survey, 1992	7
TABLE 4 & 5 Residential Land Use Inventory, 2000	11
TABLE 6 Projected Housing Needs, 2003 - 2007	16
<b>LIST OF FIGURES</b>	
FIGURE 1 Distribution of Building Permits - Humboldt County, 1993 - 2001	2
FIGURE 2 Population Distribution - Humboldt County, 2000	5
FIGURE 3 Median Home Sales Prices in Humboldt County, 1990 - 2000	8

## INTRODUCTION

This Housing Element identifies housing needs in the unincorporated areas of the County, and directs the implementation of policies and programs to address those needs. The update is necessary to respond to changes in housing needs over the past five years, information provided by the Census 2000, and to comply with State law regarding Housing Elements.

This Housing Element update is part of the larger General Plan Update, which is occurring simultaneously. Phase I of the General Plan Update culminated in adoption of recommendations in the Critical Choices Report. The recommendations that directly tie in with this Housing Element update are found in Building Communities Critical Choice 5, where the Board of Supervisors directed the Planning Division to inventory current conditions, review of Housing Element policies to assess overall effectiveness, and to focus special attention on the issue of community integration of lower income and special population housing.

To ensure consistency with the General Plan Update program, the 2003 Housing Element update uses the same residential land inventory and other base information, such as the number of acres where development is constrained by steep slopes. And the General Plan Update will feedback into the Housing Element as well; the further development of specific policies and any map changes to increase the supply of potential housing sites will refine implementation of the 2003 Housing Element.

This document, which summarizes information in the companion Technical Background Study, begins with a review of the overall effectiveness of the County's existing policies and programs. Generally, the County did fairly well meeting its housing goals and implementing the adopted housing policies. For example, the County significantly reduced governmental constraints by adopting all of the zoning ordinance changes that were proposed, including changes to the second unit ordinance to greatly simplify the permit process in selected areas. The County was also very successful in obtaining grant funding for affordable housing development. On the other hand, the County hasn't done all it could with regard to providing housing for homeless persons.

The second chapter of the 2003 Housing Element looks at Humboldt's current and projected population, housing stock, housing affordability, and constraints to housing development. This chapter provides information showing the County's population has been increasing, and is expected to continue to increase in the future. And while there appear to be more than enough sites available to meet the future housing needs well beyond the time frame of this Element, many of the sites are constrained by one or more natural hazards and resources, which will likely lead to higher development costs. And increased development cost are one of several underlying causes for the substantial erosion of the County's housing affordability.

The findings that emerge from the technical study direct the policies and programs in Chapter 3 of this Element, which is a commitment to implement new measures to meet the County's housing needs as well as to maintain the most effective programs that are presently in operation. The policies and programs in this chapter direct decision making and the allocation of County funds and resources with regard to housing. Proposed new policies and programs include ordinance changes to reduce constraints to housing development, measures to help make new multifamily housing integrate better with the surrounding neighborhood, and financial assistance to assist the development of a Multiple Assistance Center, which will help provide housing for the County's homeless population.

While it is rather unlikely this Plan will turn the tide of rising housing costs Countywide, its policies and programs are crafted to meet the housing needs of many residents in many ways.

## 1. RELATIONSHIP TO THE GENERAL PLAN UPDATE

### 1.1 DIRECTION FROM THE CRITICAL CHOICES REPORT

In the year 2000, the County committed to a five (5) year comprehensive General Plan Update program to guide development in the unincorporated portions of the County for the next 25 years. Phase I of the County's General Plan Update culminated in adoption of recommendations in the *Critical Choices Report*. The recommendations that directly tie in with this Housing Element update are found in Building Communities Critical Choice 5, where the Board of Supervisors directed the Planning Division to inventory current conditions, review of Housing Element policies to assess overall effectiveness, and to focus special attention on the issue of community integration of lower income and special population housing.

#### 1.1a Inventory of Current Conditions

The *Building Communities Report* (published in February, 2002) assessed the current conditions of the County's population and housing in a number of ways, including population trends, growth patterns, housing stock and construction, home prices and affordability and future housing demand. The report goes on to assess the County's employment picture, land use and development trends, and public services. Finally, the report identifies the County's development opportunities and constraints, including a parcel specific land inventory that identifies residential development potential throughout the County.

*Building Communities* was supplemented by two other research papers, the *Natural Resources and Hazards Report* and the *Moving Goods and People Report*, which were both published in September, 2002. Of particular interest in *Natural Resources and Hazards* is a chapter where mapped resource and hazard constraints are applied to the residential land inventory, and the residential development potential is discounted accordingly.

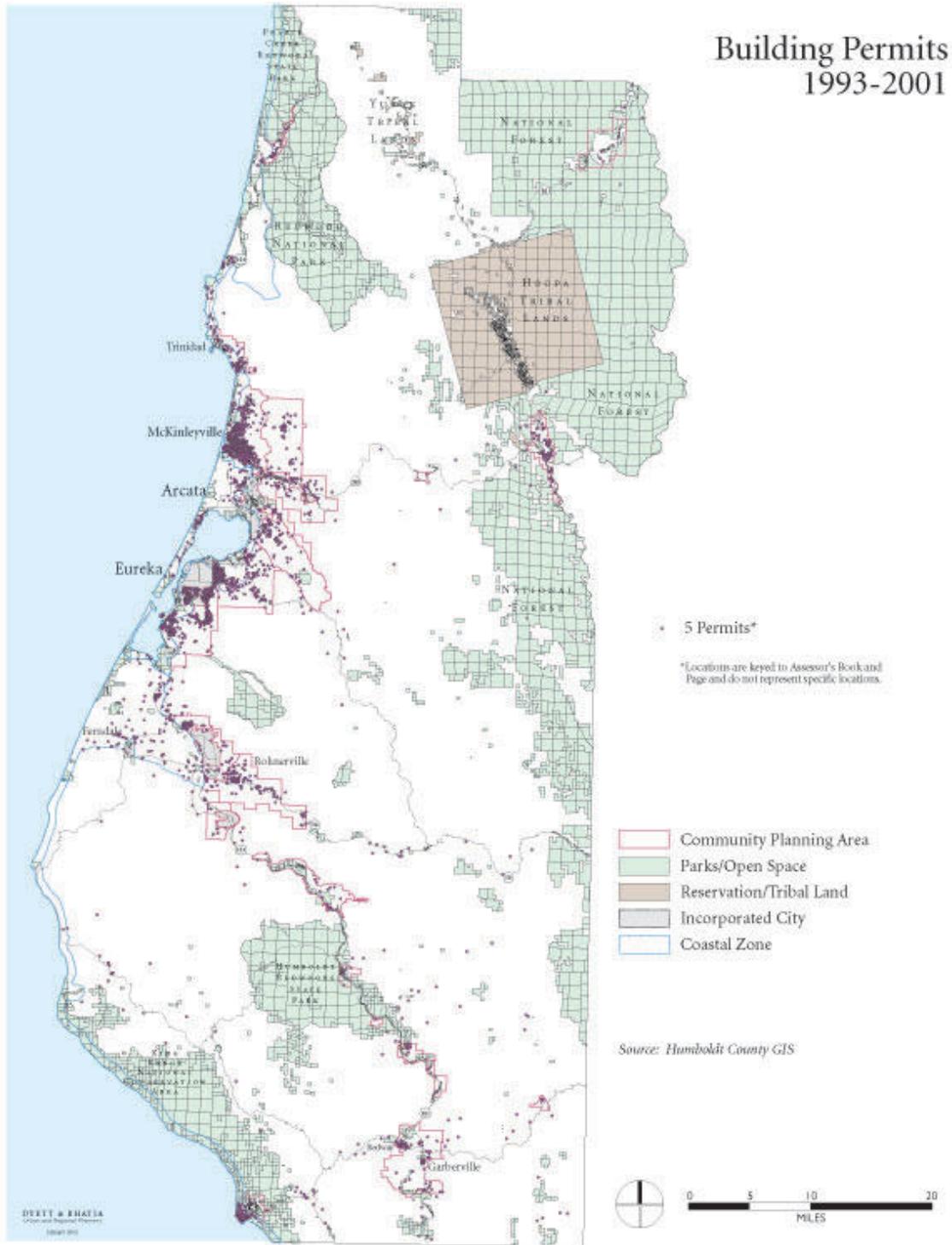
This Housing Element and the companion *2003 Housing Element Technical Background Study* takes the inventory of current conditions a step further. It incorporates all the Census 2000 information, which wasn't available until after the Building Communities Report was written. It also provides information on the County's homeless population that was not included in the other studies. Finally, it includes the results of a site-specific assessment of the development potential figures that form the basis for the residential land inventory.

#### 1.1b Evaluation Of Existing Housing Policies And Programs

Generally, the County did fairly well meeting its housing goals and implementing the policies of the previous Housing Element. Following are some of the more important highlights of the County's performance over the past five (5) years:

- There were a total of 1,408 building permits issued for new residences since 1998; 68 of the units were in larger apartments and 60 units were in fourplexes. Figure 1 shows the distribution of building permits across the county through most of the past decade. These figures are somewhat lower than anticipated by the previous Element;
- Seventy-nine secondary residences were issued building permits, more than half (41) of these involved no discretionary permit requirements.
- Building permits were issued for 117 Alternate Owner Builder (AOB) residences.
- There is a 48 unit assisted living facility being constructed in McKinleyville which will provide housing for disabled seniors.
- Twenty-four units were constructed by the non-profit Humboldt Bay Housing Development Corporation in McKinleyville that are affordable to very low income households.

Figure 1 Distribution of Building Permits - Humboldt County, 1993 - 2001



- Habitat for Humanity developed an affordable self-help residence in McKinleyville, and Mendocino County-Rural Community Housing Corporation developed 29 self help housing units in McKinleyville.
- There is presently a 20 unit senior housing project under construction in Garberville that is being developed by the Southern Humboldt Senior Resource Center. These units will likewise be affordable to very low income households. This project was assisted by more than \$2 million in State and Federal grants.
- A \$1,000,000 Community Development Block Grant was awarded, and a General Plan Amendment, Zone Reclassification and Conditional Use Permit granted by the County for the development of a 36 unit senior housing facility in Willow Creek; with 32 of the units targeted for very low income households. However the nonprofit developer cancelled those plans upon determining the project may be too much of an economic liability. (The Plan and Zone changes are still in place should the market become more favorable in the future.)
- Another \$1,000,000 Community Development Block Grant was awarded and plans are being considered for a 20 unit apartment building in Redway which will be made available to very low income households.
- Redwood Community Action Agency secured funding for 191 rehabilitation loans, a number of these were within unincorporated areas.
- The County significantly reduced governmental constraints by adopting all of the zoning ordinance changes that were proposed in the 1998 Housing Element, including changes to the second unit ordinance to simplify the permit process.

In addition to the above quantified objectives that were met, the County was also very successful in continuing the implementation of on-going policies. For example, Policy 3.19 states "The County shall encourage the development of presently under-utilized residential parcels served by public sewer and water for optimum development potential under the zoning ordinance." The County has consistently ruled that subdivision of properties critical for the County to meet its fair share of the regional housing need should be done at densities consistent with meeting those needs.

### **1.1c Community Integration Of Lower Income And Special Population Housing**

The need to ensure an affordable mix of housing and the need to integrate lower income housing into our communities were common themes expressed by the public during meetings that led to development of the *Critical Choices Report*. Accordingly, the Board of Supervisors and Planning Commission directed staff to focus new housing policy on the integration of lower income and special population housing into the community. While new policies and implementation programs to help make that integration happen are not a part of this document, there is some discussion in the Technical Background Study of what such new policies and programs might look like.

## **1.2 CONSISTENCY BETWEEN THE HOUSING ELEMENT AND THE PLAN UPDATE**

To ensure consistency with the General Plan Update program, the 2003 Housing Element update uses the same residential land inventory and development constraint information as the Plan Update. This Element takes that information a step further by incorporating the results of a site specific study that assesses the development potential figures in the *Building Communities* and *Natural Resources and Hazards* reports. And upon completion, the General Plan Update will feedback into the Housing Element as well; with the further development of specific policies and map changes to ensure an adequate supply of potential housing sites to meet the County's future housing needs.

## **2. POPULATION AND HOUSING: DATA AND ANALYSIS**

### **2.1 POPULATION CHARACTERISTICS**

#### **2.1a Population Estimates and Projections**

The Census 2000 estimates the County's population to be 126,518 persons in 2000. Based on population projections prepared by the California Department of Finance, Humboldt County should increase in population to over 135,600 by year 2010, an increase of nearly 9,100 persons.

#### **2.1b Population Distribution**

About 59% of Humboldt County's population live in the Humboldt Bay area, with approximately 19% of the County's population living to the north, and 22% living to the south of this area. Most of the County's towns and cities lie on or near the U.S. Highway 101 corridor. Of Humboldt County's 126,518 persons, 53% live in the unincorporated portion of the county: Figure 2 shows the population distribution for the County.

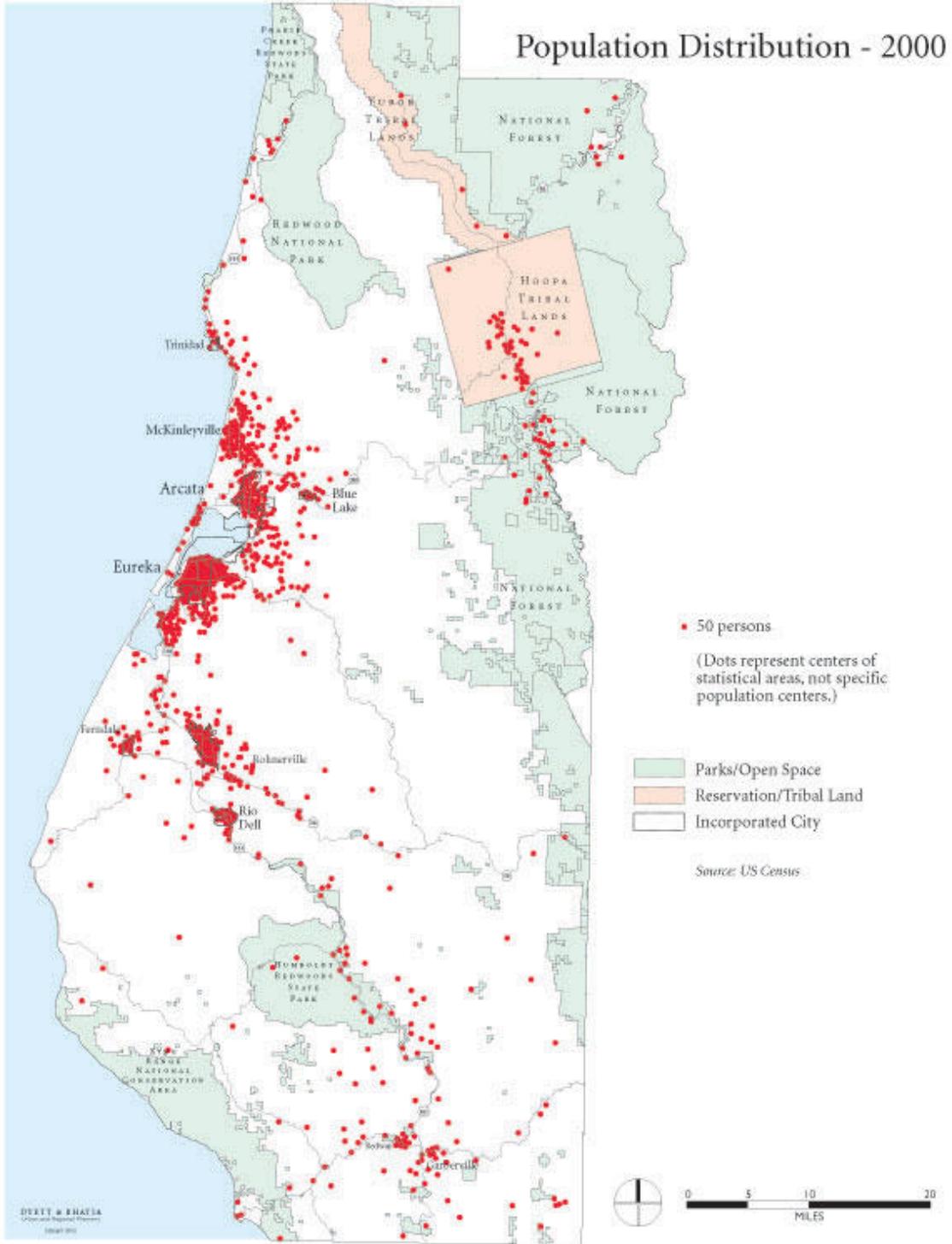
#### **2.1c Household Size**

In Humboldt County, household size has decreased from 3.00 persons per household in 1970 to 2.49 persons per household in 1990 and 2.39 in 2000.

#### **2.1d Homeless Persons**

A Homeless Needs Survey was conducted for the 1993 Homeless Report. A total of 150 surveys were completed representing 286 people (194 adults and 92 children). Table 1 shows the general composition of those surveyed.

Figure 2 Population Distribution - Humboldt County, 2000



**TABLE 1**  
**HOMELESS HOUSEHOLD COMPOSITION**  
 Unincorporated Areas, 1993

Single men	80	53%
Single women	18	12%
Women w/ children	10	7%
Men w/ children	2	1%
Couples w/ children	24	16%
Couples alone	17	11%
Disabled	38	25%
Nomads	24	16%
<b>TOTAL</b>	<b>150</b>	<b>100%</b>

As with this survey, often the estimated 350 lower income nomadic households in Humboldt County are lumped into the homeless category when actually they view themselves as "parkless" rather than homeless.

This survey has not been updated since 1993. However in 1997, the Redwood Community Action Agency (RCAA) developed the *Humboldt County Abbreviated Consolidated Plan*, which included information on the County's homeless population from the years 1993 - 1996. This plan found that at any point in time, there are between 800 and 1,100 homeless persons in the County; 24% of them are dependant children under 18 years of age. It also estimated the total homeless population in the County over the course of an entire year to be 6,000 persons.

## 2.2 HOUSING CHARACTERISTICS

### 2.2a Housing Type

Table 2 summarizes 2000 Census housing type and vacancy rate data. The Housing Element handbook considers a vacancy rate of 6% necessary to allow for adequate choice and provide for a competitive rental market. According to the information provided in Table 2, the unincorporated areas of Humboldt County should have adequate choice available in the rental market.

**TABLE 2**  
**HOUSING OCCUPANCY PROFILE**  
**UNINCORPORATED AREAS; 1990 - 2000**

	Total Housing Units		1990		2000		1990		2000	
			26,761		29,757		Owner Occupied		Renter Occupied	
	Total Units		Total Occupied**	Vacant*	Owner Occupied	Renter Occupied	1990	2000	1990	2000
	1990	2000	1990	2000	1990	2000	1990	2000	1990	2000
Single Family Units	19,067 (100%)	23,408 (100%)	17,797 (93%)	21,084 (90%)	1,270 (7%)	2,324 (10%)	12,388 (65%) (71%)	14,977	5,409 (28%)	6,107 (29%)
Multiple Family Units	1,314 (100%)	2,051 (100%)	1,244 (95%)	1,867 (91%)	70 (5%)	184 (9%)	61 (5%)	100 (5%)	1,183 (89%) (95%)	1,767
Mobilehomes	4,414 (100%)	3,932 (100%)	4,008 (91%)	3,327 (85%)	406 (9%)	605 (15%)	2,872 (65%)	2,406 (72%)	1,136 (26%) (28%)	921
Other (boats, RV's, vans, etc.)	1,966 (100%)	366 (100%)	1,948 (99%)	244 (67%)	18 (1%)	122 (33%)	1,811 (93%)	138 (57%)	137 (7%)	106 (43%)
<b>Total</b>	<b>26,761</b> (100%)	<b>29,757</b> (100%)	<b>24,997</b> (93%) (89%)	<b>26,522</b>	<b>1,764</b> (7%)	<b>3,235</b> (11%)	<b>17,132</b> (68%)	<b>17,621</b> (66%)	<b>7,865</b> (32%) (34%)	<b>8,901</b>

Source: U.S. Department of Commerce; Census of Population and Housing; 1990, Census 2000.

### 2.2b Housing Conditions

In 1991 and 2003, visual surveys of housing conditions were conducted by the Redwood Community Action Agency (RCAA) in the unincorporated parts of the county. The results are summarized in Table 3. As shown in the table, approximately 68% of the units in the County were in need of rehabilitation in 2003; 5.3 % of these units are considered dilapidated, and 11.3% of them are in need of substantial rehabilitation. The results from this newer survey indicate a much greater need for housing rehabilitation than reported in the previous survey completed in 1991. According to the data in these two reports, the percentage of housing units in need of rehabilitation increased from about 23% to 68% in the past 12 years. However, much of this increase is attributable to changes in the scoring technique used for assessing substandard housing and not to the actual deterioration of the housing stock.

**TABLE 3**

HOUSING CONDITION SURVEY  
UNINCORPORATED AREAS, 1991 & 2003

	1991	2003
TOTAL UNITS SURVEYED	18,732	2,540
PERCENT OF TOTAL HOUSING UNITS	70%	8.5%

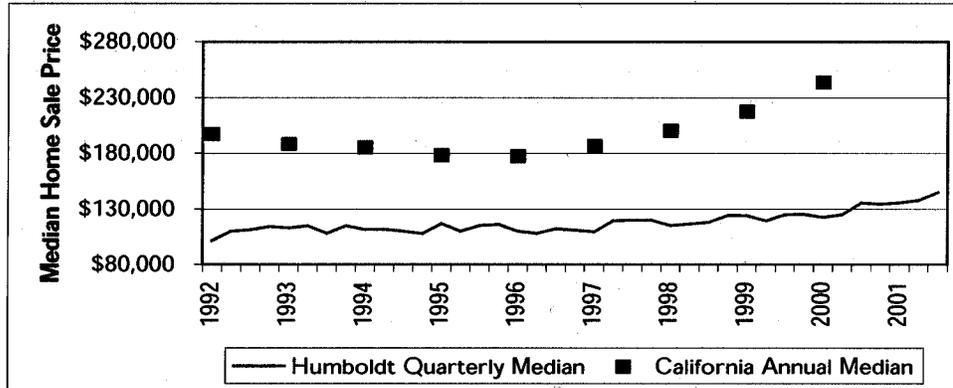
Type of Repair Necessary	1991 Total Number of Units	1991 Percent of Total	2003 Total Number of Units	2003 Percent of Total
Minor	923	4.9	579	22.8
Moderate	2,596	13.9	733	28.8
Substantial	619	3.3	287	11.3
Replacement	<u>139</u>	<u>0.7</u>	<u>134</u>	<u>5.3</u>
Total	4,266	22.8	1,733	68.2
No Repairs Needed	14,466	77.2	807	31.8

Source: Redwood Community Action Agency; Humboldt County Housing Conditions Survey; 1991, 2003.

### 2.2c Housing Costs

According to the Census 2000, the median house value in Humboldt County was \$133,500, which is up \$45,500 (52%) from the 1990 figure, a rather alarming increase of more than 5% each year. This compares to an average sales price of \$129,000 in 2000 according to information provided by the Association of Realtors. The following figure shows the trends in housing prices tracked by the Association of Realtors over the past decade.

Figure 3 Median Home Sales Prices in Humboldt County 1992 - 2001



Sources: Humboldt County Association of Realtors, 2001 (Humboldt data), California Statistical Abstract, 2001 (California data)

The median value of a house Statewide was nearly \$211,500 in 2000 according to the Census. This is somewhat lower than the Statewide average shown in the above figure; the 2001 California Statistical Abstract quote an average sales price of nearly \$240,000

The trends for rental housing are a bit less dramatic. In 2000 the median monthly gross rent payment (including utilities) in Humboldt County was \$461, up from \$344 in 1990, an increase of 3.4% each year. The Statewide figure rose from \$561 to \$677 during this same time period.

### 2.2d Overpayment

Twenty-five to thirty percent is the limit generally set by government agencies on the proportion of the monthly income a household should reasonably pay for housing. Higher proportions are considered overpayment. Census 2000 data provides the following information regarding overpayment in Humboldt County:

- Thirty-seven percent (39%) of all households spend 25% or more of their gross household income on housing.
- Thirty four percent (34%) of all owner occupied households spend 25% or more of their gross household income on housing, while forty-eight percent (48%) of all renter households spend 25% or more of their gross household income on housing.
- Eighty-five percent (85%) of lower income renters (those making between \$10,000 and \$19,000 annually) spend 25% or more of their income on housing, while fifty-six percent (56%) of low income home owners spend 25% or more of their income on housing.

It should be noted that although the Census does not distinguish between groups paying thirty five percent (35%) or more of their income on housing, there is likely a significant group of people paying more than fifty percent (50%) of their income on housing; The 1998 Housing Element noted that for those at the lowest end of the pay scale, the problem of overpayment is severe. Those on government assistance, and even those making minimum wage are having to pay more than 100% of their income for housing!

### 2.2e Homeless Persons

There are a number of existing programs assisting homeless persons, such as shelters run by RCAA and others; and government programs including SSI and AFDC. Three other forms of housing that could potentially better serve the needs of the homeless population are 1) Support centers, 2) multifamily housing, and 3) Single Room Occupancy Structures (SRO's).

### *Support Centers*

The "Support Center" is inspired by successful aspects of programs operating both locally and in other communities which, when combined with other programs, are potentially more workable in our rural community. It is a form of supportive housing; housing that also has services provided to assist people to cope with the problems they face in learning how to sustain their lives.

The City of Eureka has taken a lead in developing a support center locally. The Multiple Assistance Center (MAC) project they are pushing forward will provide housing, training and care of homeless persons and their families, and those at risk of homelessness, including children, aged, indigent, disabled and underprivileged persons beginning in 2004. Moreover, the MAC will provide a more efficient and effective distribution of existing homeless services by combining on-site specialized care and supportive services with on-site transitional housing and multiple-step programs designed to assist families and individuals in breaking their cycle of homelessness, ultimately directing them toward achieving self-sufficiency.

The City has contributed roughly \$2.4 million to this project, which will provide services for County homeless persons in the County as well. The City has also applied for and received funding for another \$1.8 million in State grants. The County has committed to providing \$600,000 in social services when the MAC becomes operational.

### *Multifamily Housing*

In *Building Communities*, the residential land inventory identifies 81.2 acres of vacant land that is planned and zoned for multifamily housing in unincorporated parts of the County. Development of higher density housing, which is sometimes affordable to very low income persons, may provide housing to some homeless persons; those with significant incomes who are stable enough to be on their own.

It is necessary to find the developer and financing to make these sites usable for the majority of very low-income households. Since they are in urban areas, these sites would be accessible to the support centers being developed in these areas and thus make supportive housing possible to those households. These multifamily sites would work very well for a Limited Equity Cooperative (see the section titled "Alternative Housing Design and Ownership Patterns" later in this chapter for a description of Limited Equity Cooperatives.)

### *Single Room Occupancy Structures (SRO's)*

Usually SRO's are developed by converting hotels; they are often allowed under the same permits as hotels. However, some SRO's are also being constructed and run (for a modest profit) even in some of the most expensive areas of California (e.g. the City of San Diego). Should this become a priority, and should the capacity and financing be available, it would be worthwhile calling motel owners to see if there is any interest in selling their property to allow the construction of an SRO.

A few other options available for emergency shelters are:

1. The Lottery: Taking Turns to Site Homeless Emergency Shelters
2. Dispersed Single Family Homeless Shelters.

### **2.2f Nomadic Households**

Nomadic households belong to a generally unnoticed demographic segment of our population that resides throughout the year in various campgrounds, parks, and other sites both public and private. The nomadic population distinguishes itself from other forms of housing styles by staying on the move. The nomadic population also has a spectrum of socio-economic income groups from high to moderate, to low and very low income groups.

Any local project that will be workable for the lower income nomadic population must address the fundamental issues of affordability, health and safety requirements, flexibility of length of stay, acceptability to the community at large, compatibility with the preferences of those who would use the facility, and compliance with local plans and zoning.

Based on information collected in the 1993 Homeless Needs Survey, it is known that 56 nomadic households might avail themselves of a special occupancy park specifically designed for lower income persons. and there are others who would use it on a more permanent basis who do not consider themselves nomadic. Thus, the previous Element identified the need for at least 80 special occupancy park spaces to accommodate the needs of these households in Humboldt County.

It is assumed that with the 8.2% increase in overall population in unincorporated areas between 1990 and 2000, there would be a corresponding increase in the nomadic population. Accordingly, a fair argument can be made there are presently 89 special occupancy spaces needed to accommodate the housing needs of nomadic persons.

The County inventoried properties that were being used as special occupancy parks, and identified a total of 37 sites in the unincorporated areas that could potentially accommodate the identified housing needs of the nomadic households. Further site specific study of these properties to assess the number of available sites is included as an implementation program of this Element.

### **2.3 RESIDENTIAL LAND USE INVENTORY**

*Building Communities* and the *Natural Resources and Hazards* reports discussed earlier in this Element (Section 1.1) inventoried the County's vacant lands, and found:

- After subtracting identified resource and hazard constraints, over 10,000 acres of residential land may be available for future development, to meet Year 2025 housing demand of 3,120 acres (as projected in Building Communities Report).
- About 439 acres of commercial/industrial land may be available for future development, to meet Year 2025 demand of 275 acres.
- Each Community Plan Area (CPA) and Coastal Zone Plan Area (CZPA) has potentially available rural residential land, but several areas have very limited available land designated for single family residential development.

In the 2002 Natural Resources and Hazards Report, the summary of constrained acreage is divided into residential categories to show potentially available residential acreage by planning area and by type of residential designation.

The land inventory in the Natural Resources and Hazards Report is supplemented by an inventory completed in 2004 shown in Table 4. The new data confirm the previous assessment that there is generally sufficient land planned and zoned to meet the County's housing demand for the time frame

of this Element<sup>1</sup>. The table includes estimates that more than 16,000 homes can be built if development were to occur at the mid point of the density range.

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<sup>1</sup> There are some important differences between the land inventory here and the one that appeared in the Natural Resources and Hazards Report. First, the development potential in this land inventory is based on zoning rather than Assessor's Use Code, so more accurate assumptions about development potential can be made. And rather than describing development potential as "constrained" and "not constrained" as in the Natural Resources and Hazards Report, this inventory identifies assumed development potential, which is usually the midpoint of the density range allowed by the zoning and general plan. Finally, the newer inventory includes underdeveloped properties, which were not accounted for in the previous inventory.

TABLE 4  
RESIDENTIAL LAND INVENTORY  
Unincorporated Areas, 2004

Area	Vacant/Underdeveloped Total Available	Vacant/Underdeveloped w/ Mapped Constraints	Vacant/Underdeveloped w/ Mapped and Unmapped Constraints	Vacant/Underdeveloped w/ Mapped, Unmapped & Infrastructure Constraints
Arcata CP	247	146	116	116
Avenues CP	428	259	207	103
Carlotta-Hydesville CP	227	179	143	143
Eel River CZA	121	99	79	0
Eureka CP	7,854	6,147	4,178	855
Fortuna Area CP	185	153	122	61
Freshwater	266	195	156	156
Garberville CP	1,355	827	661	0
Humboldt Bay CZA	2,221	1,394	1,115	1115
Jacoby Creek CP	132	125	100	100
McKinleyville CP	2,304	1,553	948	948
McKinleyville CZA	381	261	208	208
North Coast CZA	146	104	83	83
Orick CP	81	58	46	46
Outside CPA	288	181	144	144
Shelter Cove CPA	3,350	2,166	1,732	1732
Shelter Cove CZA	2,243	2,261	1,808	1808
Trinidad CZA	216	160	128	128
Willow Creek CP	427	303	242	242
<b>Total Unincorporated</b>	<b>22,472</b>	<b>16,571</b>	<b>12,216</b>	<b>7,988</b>

The table also shows the effects on development potential taking into consideration unmapped constraints (discussed in the following section *Ground-Truthing the Residential Land Inventory*), and existing public water and sewer infrastructure constraints. Development potential is roughly cut in half when unmapped and infrastructure constraints are taken into consideration.

### **2.3a Ground-Truthing the Residential Land Inventory**

Beginning in April, 2003, Planning staff, along with members of the Northern California Association of Home Builders and Humboldt Association of Realtors, studied a random sample of 100 parcels included in the residential land inventory for site visits and a quality control check of the mapping that went into calculating development potential and constraints. The study, titled, *Housing Needs, Availability and Affordability in the Eureka and McKinleyville Community Planning Areas of the Unincorporated Areas of Humboldt County*, found that while the mapping accurately reflected acreages and constraints, a number of the parcels that are labeled vacant are in fact already developed with homes, and other lots have issues with access and soil percolation rates (for on-site sewage disposal systems). In other cases, the constraints are financial; some owners are unwilling to immediately develop the property, and prefer to hold onto the vacant lots as long term investments.

With the targeted new housing need of 3,220 units by the year 2025 calculated in the Building Communities Report, the number of acres needed to provide that amount of housing was estimated to be 2,495 acres, which was bumped up by 25% to 3,120 acres to "account for inefficiencies in the real estate market and vacant land that might not be configured to meet specific needs." The data from the Housing Availability Study suggest the number of acres needed should be increased by another 22.1% in the Eureka Community Plan area, and 38.7% in the McKinleyville Community Plan area to account for inaccuracies in the vacant land inventory and owner constraints, such as the owner's unwillingness to immediately develop a parcel because the property is a long term investment.

## **2.4 HOUSING NEEDS**

### **2.4a Projected Regional Housing Needs**

State legislation enacted in 1980 requires the Humboldt County Association of Governments (HCAOG) to determine existing and "fair share" projected housing needs for each income category for all of Humboldt County. Table 5 contains the housing needs projected by HCAOG.

**TABLE 5**  
**PROJECTED HOUSING NEEDS**  
**HUMBOLDT COUNTY, 2001 - 2008**

Income Category	Housing Units	
	Unincorporated Areas	Total County
Very Low	581	1,033
Other Low	378	676
Moderate	484	795
Above Moderate	645	1,471
<b>Total</b>	<b>2,088</b>	<b>3,975</b>

Source: Humboldt County Association of Governments; Regional Housing Needs Plan for Humboldt County; November, 2002.

### 2.4b Programs To Develop Housing For Lower Income Persons

While the County could meet the State's goals for meeting our overall projected housing needs, it is unlikely the County will be able to meet its share of the regional housing need for low and very low income households. There are several programs that are designed to help meet the housing needs of low income households as discussed below, but it is anticipated these programs will not result in the construction of all the projected lower income units.

1. Multifamily Housing Sites.
2. HOME construction loans.
3. Second Units.

Another potential source of very low income units in the coming years may be Redevelopment funds. Earlier this year, the County established a Redevelopment Agency, and in the affected areas, a 20% affordable housing set-aside is required. This can be used to assist persons up to 125% of median income.

## **2.5 HOUSING COSTS**

### **2.5a Direct And Indirect Housing Costs**

Housing costs have risen steadily over the past decade. Since 1990, housing construction costs have climbed from \$60/square foot in 1992 to \$85 - \$100/square foot in 2002. Land costs have also increased from \$40,000 for a typical 6,000 square foot lot in 1992 to \$65,000 - \$75,000 in 2002<sup>2</sup>. In 1992, land and construction costs accounted for 90% of the total bill for new housing construction; there is no evidence this is any different today.

## **2.6 GOVERNMENTAL CONSTRAINTS**

Governmental constraints can and do flow from many local, regional, State and Federal actions. State and Federal legislation and implementation programs are often inconsistent and disruptive, and significantly increase housing costs.

### **2.6a State and Federal Constraints**

Appendix M.1 of the Housing Element Technical Background Study includes a listing and description of over 12,000 pages of State land use, environmental, and special fee regulations that local agencies must implement. While 20 of these pages require and encourage the provision of affordable housing (Government Code Sections 65913 - 65918, and 65580 - 65590.1), most increase the cost of housing by requiring the following for new housing projects:

- Discretionary review
- Coastal development permits in the coastal zone
- Conformance with State building regulations
- Development impact fees and special assessments.
- Miscellaneous development restrictions and requirements

Housing costs are also increased as a result of:

- National flood insurance
- Reduction of State and Federal funding for housing
- Litigation.

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<sup>2</sup> Personal communication with Bob Higgons, representative of the Northern California Association of Home Builders, May 20, 2003.

## **2.6b Local Governmental Constraints to Housing**

The following local regulations can also increase housing costs by limiting the number of available building sites and increasing development costs.

### **2.6b(1) Zoning Regulation Constraints**

Local zoning regulations were established for reasons that continue to apply today. They regulate many aspects of home construction and design. For instance, the zoning regulations specify that each home with two or more bedrooms is required to have four (4) parking spaces unless the property is served by a 40 foot wide road. There are also requirements that restrict minimum parcel sizes to 5,000 square feet.

While the regulations are generally necessary to protect public health, safety and welfare, they also make it more expensive to develop housing. Due to the critical need to provide more affordable housing, proposed Implementation programs described later in this Element seek to reduce the regulatory burden on lower-cost housing by modifying a number of zoning constraints, such as parking standards and minimum parcel sizes.

### **2.6b(2) Subdivision Regulation Constraints**

In processing subdivision applications, several constraints to developing new housing surface. The most common include:

- Mitigation of State Fish & Game Concerns.
- State Fire Safe Standards
- Alquist Priolo Report Requirements
- Regional Water Quality Wastewater Requirements
- School Impact Fees
- Local Coastal Plan Policies and Standards
- Flood Insurance Restrictions
- Resource Protection Requirements (Timberland Production Zones and Agricultural Preserves)
- Archaeological Reconnaissance and Mitigation
- Environmental Review
- Road improvement standards

A new constraint that was not a part of development locally in the previous Element relates to drainage. In an effort to reduce flooding and soil erosion in creeks, the County now requires all new subdivisions to provide drainage detention facilities so that less stormwater flows off the property. Because the subdivision process provides the vacant parcels that support new housing construction, all of the above constraints have a significant impact upon housing costs. Proposed implementation programs discussed later in this Element include measures to reduce regulatory constraints for subdivisions.

### **2.6b(3) County Building Regulatory Constraints**

The development of housing may be constrained if new, more stringent standards are adopted which increase the cost of construction, design, materials or labor.

Humboldt County has adopted the State Uniform Building Code, and as directed by the Board of Supervisors., the County has also adopted less restrictive Alternative Owner Builder Regulations for all of the rural areas in the County. The Alternative Owner Builder Regulations promote affordable housing by allowing owners to find less expensive alternatives to conventional residential construction.

### **2.6b(4) Local Budget Constraints**

All of the government constraints that are discussed in this Element will increase in severity if adequate local funding is not available to support new housing development. Local agencies are the sole providers of all the public services and improvements which support new housing:

Government constraints will also become more severe if County staffing is further reduced. A reduction in staffing will result in:

Delays In The Discretionary Review Process

Delays In Processing Building Permits

Inadequate Planning For New Housing Sites

Inadequate Planning For The Public Services Which Support Needed Housing

Increased Fees And Special Assessments

Delays In Mandated Advance Planning Work (Example: This Housing Element)

### **2.6b(5) Tax Constraints**

Currently reassessment laws tend to discourage major rehabilitation and upgrading of existing dwellings and conversion of single to multi-family units.

### **2.6c Programs Which Respond To Local Constraints**

Since the last update of Humboldt County's Housing Element, the County has taken the following measures to reduce or eliminate some local housing constraints.

- Update Community Plans
- Update Zoning Regulations
- Reduce zoning and subdivision constraints for new housing

There are a number of programs in summarized later in this document which attempt to further reduce local constraints to housing .

## **2.7 SPECIAL ISSUES**

### **2.7a Public Perception of the Building Permit Process**

During the Spring of 1993, CACHE performed two public surveys to monitor the perception of the County's building permit process.

The survey indicated that 44% of respondents had evaded the permitting process due to excessive regulations, cost, and delays. When asked if the permit processing problem was eliminated would they have applied for a permit, 85% responded that they would have. The survey showed that 90% of respondents believe that the permit process needs to be simplified. The survey further revealed that 83% felt that home repairs, remodeling, and minor construction should not require permits. With regard to farm and other accessory outbuildings, 67% of the respondents believed such structures not involving the public should be exempt from the permit process. All of the above findings are summarized in the tabulation that 82% believe that the present laws and regulations governing home building are too restrictive or excessive.

### **2.7b Owner-Builders**

Owner-built housing can be less expensive to construct than contractor built housing because labor costs are significantly reduced with owner-built housing. The extraordinarily high rate of owner-building in Humboldt County--in the 1980s it was 57% compared to a national average of 20%--demonstrates one growing response to high housing costs. Owner-builders fall into seven distinct categories:

- A. Owner-occupant maintenance, repair and upgrading of existing dwellings.
- B. Owner-occupant alteration, conversion and additions to existing dwellings.
- C. Owner-landlord maintenance, repair and upgrading of existing rental dwellings.
- D. Owner-occupant new standard housing starts.
- E. Alternate owner-built housing. The term "alternate" is used because this type of housing is not conventional, for it incorporates low-consumptive, labor-intensive, energy and resource conserving lifestyles into design configurations.
- F. Owner-built accessory buildings.
- G. The owner-contractor builder who owns while he builds with the intent to sell.

The Board of Supervisors has consistently gone on record since 1975 in support of the owner-builder option of self-provided affordable housing.

In May 1979, the Board endorsed the State Housing and Community Development Department regulations before the Housing and Community Development Commission which eased restrictions for rural residential owner-builders. This led to the adoption of a set of three owner builder ordinances in 1984. These ordinances established the State's Limited Density Owner Built Rural Dwelling regulations as the primary set of codes which apply to owner-built residential construction in rural areas of the County. The ordinances also established an alternative set of codes that applies to some owner-builder rehabilitation work in urban areas. The ordinances permit much more flexibility in acceptable design and materials than what is normally allowed under the Uniform Building Code.

### **2.7c Federal and State Programs**

The Community Development Block Grants (CDBG) program is the primary funding source for assisting very low income housing, including emergency shelters. The State CDBG program still targets the very low, and low income groups. However, grant applications are considered in the aggregate. Where the federal Housing and Urban Development Department (HUD) categorized and ranked housing only, facilities only, or economic development only projects, the State program considers these all together. The criteria of high benefit to low-moderate income persons is easy to attain on a household basis. It is not easy to attain on a community-wide basis. Thus, it is possible to improve specific housing; yet quite difficult to improve the environs where the housing is located. Streets, drainage, pedestrian walks etc. are all essential to a desirable community.

The HUD required Housing Assistance Plan (HAP) is not a requirement of the State program. The Housing Element of the General Plan replaces this requirement. This does require, however, the completion of a Regional Housing Needs Plan by the Humboldt County Association of Governments.

Another issue is important to note. The State CDBG Program is strongly oriented to leveraging--to make CDBG funds go further toward completing program objectives. This requires coordinated grant applications, with financial institutions and other granting agencies, or local share contributions. Accordingly, the County should coordinate with cities to develop an integrated program to secure CDBG funding for homeless shelters and transitional housing facilities.

Presently, the Humboldt County Housing Authority administers the Housing Assistance Payments program Section 8 Certificates (the Section 8 Vouchers is has now been folded in the Certificates program). This program provides a rental subsidy on behalf of the recipient tenant to a participating

landlord in the amount of the difference of 30% of the tenant's adjusted gross income (the tenant's portion), and Fair Market Rent. The Fair Market rent and Payment Standard are updated periodically. As of September, 2003, the County Housing Authority administers 1221 Section 8 units, 580 of these are within unincorporated areas. The waiting list of the Housing Authority as of September, 2003 is so long the average waiting period for housing assistance is 1-1/2 to three years.

In October, 1991, the Housing Authorities made available the Mortgage Credit Certificate (MCC) program under the tax reform act of 1984. This program is designed for first time homebuyers (anyone who hasn't owned a home in the past three years), whereupon a Federal Income Tax Credit is granted for 20 percent of the annual mortgage interest paid. Nearly \$1.7 million in MCC's were issued in the early 1990's. In 2002, the Economic Division of the County Community Development Services Department applied for funding for another similar first-time homebuyer program.

There is presently a 20 unit senior housing project under construction in Garberville that is being developed by the Southern Humboldt Senior Resource Center. These units will likewise be affordable to very low income households. This project was assisted by more than \$2 million in State and Federal grants.

A \$1,000,000 Community Development Block Grant was awarded, and a General Plan Amendment, Zone Reclassification and Conditional Use Permit granted by the County for the development of a 36 unit senior housing facility in Willow Creek; with 32 of the units targeted for very low income households. However the nonprofit developer cancelled those plans upon determining the project may be too much of an economic liability. (The Plan and Zone changes are still in place should the market become more favorable in the future.)

Another \$1,000,000 Community Development Block Grant was awarded and plans are being considered for a 20 unit apartment building in Redway which will be made available to very low income households.

A little used but excellent program for which HOME funds can also be used is the HOME Tenant Based Rental Assistance (TBRA). This program can be used to subsidize rents for youth aging out of the foster care system and to assist homeless people in moving out of transitional housing into permanent housing. The program would generally permit transitional housing programs to serve more people. A new policy is included in Chapter 3 to pursue funding for this program (Policy 1.2d).

### **2.7d Alternative Housing Design and Ownership Patterns**

#### **A. The Planned Unit Development (PUD)**

Planned Developments differ from conventional subdivisions in several ways. First, their streets tend to be more narrow and meandering to fit in better with the resident users they serve. They often integrate bike paths and walkways with developed areas to encourage bicycle and pedestrian travel rather than using cars.

The developed areas with Planned Developments also contrast with typical subdivisions. Residences tend to be clustered together more, which can create larger, more usable common areas. Residential densities are often higher in planned developments, but the clustered housing and large open areas tend to mitigate the negative side effects of the higher densities.

A third distinction between Planned Developments and their conventional counterparts is their mixture of land uses. In larger Planned Developments, you are likely to find a neighborhood store, community center, or library among the residential structures. Different residential uses will also tend to be mixed together, so there is a combination of low, medium, and high density development.

Finally, there is a different review procedure for Planned Developments and typical subdivisions. Planned Developments tend to be more closely scrutinized by the public, reviewing agencies, and the

decision makers, especially towards the front end of the project where substantial changes to the original plans can be made most easily.

#### B. Condominiums

The new condominium development (duplex, triplex, 4-plex up to high-rise multiple units) is where the home owner has fee simple title to airspace and a percentage of undivided interest in the land the units sit upon and common areas and improvements included in the development. The condominium approach, while similar to the P.U.D., differs in the way title is held to the land.

#### C. Limited Equity Housing Cooperative

Limited equity housing cooperatives provide an alternative to both home ownership and rentorship. A cooperative housing corporation holds the title to the mortgage of the housing units. The corporation is governed by a set of by-laws and has an elected board of directors comprised of persons living in the co-op housing. People buy a membership share in the corporation which gives them the right to occupy a unit in the cooperative corporation. Upon leaving the co-op, the share is resold to the corporation for the original investment plus a limited equity which is usually a fixed percentage of the original share cost and any cost of approved improvements.

Limited Equity Cooperatives could be a good model for development in both Southern Humboldt and the McKinleyville area. It would both serve the need for subsidized housing units and create a structure of shared responsibility and a sense of community that would be empowering to the occupants. However, it takes a lot of dedicated energy to make it work.

#### D. Stock Cooperatives

Full equity cooperative housing, or "stock cooperative" housing allows for normal appreciation experienced through supply and demand as with other housing. Otherwise, stock cooperatives have basically the same ownership pattern as the limited equity cooperative.

#### E. Community Land Trusts

A community land trust is typically a non-profit cooperative created to acquire and hold land for the benefit of a community and provide secure affordable access to land and sometimes housing for community residents. Community land trusts acquire land through a purchase or donation with the intention to retain title in perpetuity, thus removing speculation from the potential value of land. As a result, the property value increases are typically less than those of surrounding properties. Where housing is allowed on community land trust property, leases are typically granted or sold to tenants who own the structures they develop on the property, but not the property itself. Land trusts can be combined with Limited Equity Housing, Housing Cooperatives and Planned Unit Developments to further reduce housing costs.

The feasibility of this form of housing ownership locally is enhanced by the facts that 1) rural Humboldt County has been an area where many experiments in lifestyle have flourished and 2) there are environmental land trusts already in existence, so the community land trust option could be more easily embraced.

A land trust combined with a limited equity cooperative or subsidized housing project might work in McKinleyville, but there is not as strong a community experience of such an effort to make this a priority option.

### **2.7e Availability Of Financing**

In 1992 interviews with local lending institutions, it was found that mortgage loans and rehabilitation loans are generally available in all areas of the County, and if there are mortgage deficient areas, it is not due to discriminatory practices by mortgage lenders, but rather the financial capabilities of individuals.

### 3. GOALS, FINDINGS, POLICIES AND PROGRAMS

The policies and programs in this chapter direct decision making and the allocation of funds and resources with regard to housing. Sections are organized topically beginning with findings from the Technical Background Study, followed by a brief discussion of background information, then the goals, policies and implementation measures related to the findings. New policies are shown as underlined text.

The policies and programs presented here are only a part of the picture; there are many policies and programs that address local housing needs which have already been implemented and will continue to be implemented by the County. A "Statement of Resolve" is the container for these continued policies and programs. It is found in Chapter 3 of the companion Technical Background Study.

The previous Element also contained good proposals that could help address some concerns regarding housing, but they did not rise to a level of commitment that triggered an allocation of resources or funding. These policies and programs are also in the Technical Background Study in the form of an "Idea Bank", where they will remain available for future iterations of Housing Element Updates.

**OVERALL HOUSING GOAL: PROMOTE AN ADEQUATE SUPPLY OF DECENT, SAFE AND AFFORDABLE HOUSING TO MEET THE NEEDS OF ALL RESIDENTS OF HUMBOLDT COUNTY WITHOUT REGARD TO RACE, COLOR, AGE, SEX, RELIGION, NATURAL ORIGIN, FAMILY STATUS OR DISABILITY.**

#### **1: Housing Supply**

***Finding 1.1:*** The County can help keep increases in local housing prices to a minimum.

***Discussion:*** There were 126,518 persons living in Humboldt County in 2000. That figure is projected to increase to over 135,600 by year 2010, an increase in 9,100 persons. If a new home is needed for every 2.4 persons, the projected growth in population equates to an average of 380 new units needed per year.

Assisted by implementation of the existing Housing Element goals, policies and programs, a substantial number of new homes have been constructed recently. Yet housing prices continue to increase. The median sales price went from \$129,000 in 2000 to \$181,000 in November, 2002. Through continued efforts to promote new housing construction, the County could help satisfy the demand for future homeowners and renters, thereby minimizing increases in housing prices.

***Goal 1.1:*** TO PROVIDE FOR THE PROJECTED FUTURE HOUSING NEEDS OF THE COMMUNITY.

#### ***Policies***

1.1a The County shall maintain an adequate supply of residentially zoned land to develop an affordable mix of housing in urban areas and accommodate projected housing needs.

1.1b. Promote the development of various types of housing opportunities, by ensuring an adequate supply of residentially zoned sites at low, moderate and high densities for new housing construction.

1.1c. Support development proposals that seek to locate new market rate multi-family uses at strategic locations within transportation corridors and at transit stops, or at other strategically located reuse and underdeveloped sites.

1.1d. Support residential project proposals that are appropriately designed, and meet required density ranges in order to promote the construction of affordable housing.

1.1e. Promote the buildout of vacant residential properties in urban areas through infill, reuse and redevelopment activities:

1.1f. Initiate appropriate plan and zone amendments which allow increased residential densities in areas where community health and safety will not be compromised.

1.1g. The General Plan Update shall include actionable plans for infrastructure financing and construction.

### ***Programs***

1.1a. Create a redevelopment agency and establish redevelopment districts, and plans in those areas which set aside redeveloped land for residential development. Responsible Agency: Community Development Services. Timeframe: July, 2005

1.1b The Planning Division shall make available at the public information counter of Community Development Services a GIS computer that will enable developers to identify real-time mapped constraints to housing development. Responsible Agency: Community Development Services. Timeframe: July, 2005

1.1c. The Planning Division shall make available at the public information counter of Community Development Services a handout describing recent changes in State law that exempt affordable housing projects from “prevailing wage” requirements. Responsible Agency: Community Development Services. Timeframe: July, 2005

1.1d. The Planning Division shall quantify in a replicable format the development potential for each alternative land use pattern evaluated in the Environmental Impact Report for the General Plan Update. Timeframe: July 1, 2005.

1.1e The Planning Division shall develop materials for the Department’s website that clearly show the existing vacant and underdeveloped land inventory, including thematic maps, graphs, and tables documenting development potential and constraints on a parcel-specific level. Timeframe: July 1, 2005.

1.1f The Planning Division shall establish a procedure for updating the land inventory on annual basis to incorporate the best available information. Timeframe: July 1, 2005.

1.1g The Planning Division shall develop development timing procedures as part of the General Plan Update process that link updates of the Housing Element to infrastructure improvements and other development timing initiatives to ensure an adequate supply of housing to meet the County’s future housing needs. Timeframe: October 1, 2005.

1.1h The Planning Division shall perform an internal consistency review as part of the annual general plan implementation report, required by State law. Timeframe: Beginning January 1, 2005.

***Finding 1.2:*** The County plays an important role in developing housing affordable to lower-income households.

***Discussion:*** Lower income households are particularly affected by housing price increases. The 1990 Census showed seventy percent (70%) of all low income households spent 25% or more of their gross household income on housing. This figure has risen to 85% in 2000.

Housing directly assisted by subsidies or equivalent incentives can help curtail this trend. For example it is typical for governmental assisted housing developments to require residents to pay no more than thirty five percent (35%) of their income on housing.

**Goal 1.2: TO PLAY A LEAD ROLE IN MEETING THE FUTURE HOUSING NEEDS OF LOWER INCOME HOUSEHOLDS.**

***Policies***

1.2a. The land inventory shall be monitored annually to maintain a development potential of at least 1,000 multifamily units with public services available.

1.2b. The County shall encourage affordable housing projects and housing for special populations which integrate well with the surrounding neighborhood.

1.2c. The County shall pursue funding for first-time home buyer programs.

1.2d. The County shall pursue funding for HOME Tenant Based Rental Assistance (TBRA).

1.2e. The County shall support the flexible application of development ordinances to encourage residential projects that produce housing affordable to lower income households.

***Programs***

1.2a. Use tax increment financing from redevelopment for affordable housing production and conservation countywide. Responsible Agency: Community Development Services. Timeframe: Beginning July, 2008.

1.2b. Inventory sites owned by the County that are presently not used or underutilized and research the potential for selling them to a non-profit housing developer or for-profit developer for the construction of new housing affordable to very low income persons. Responsible Agency: Community Development Services. Timeframe: July, 2008.

1.2c. Amend the density bonus ordinance pursuant to recent changes in State law to facilitate the construction of units affordable to lower income households. Responsible Agency: Community Development Services. Timeframe: December, 2004.

1.2d The County shall assist in the development of housing for very low -income households by reducing Planning Division fees by at least 50%, minimizing site improvement standards where consistent with public health, safety and welfare, and fast-tracking approval for up to six (6) housing projects per year that make at least 20% of the new units affordable to very low income households for 30 years or more. Timeframe: Beginning December 1, 2004.

1.2e The County shall encourage the development of very low income housing by encouraging other public agencies to match the incentives offered by the Planning Division in Policy 1.2d. Timeframe: Beginning December 1, 2004.

1.2f The County shall assess the feasibility of building multifamily housing at the maximum development potential allowed by the general plan on a random sample of ten vacant lots. Timeframe: July 1, 2005.

1.2g Should the analysis in Program 1.2e demonstrate the required development standards preclude the ability to achieve the maximum density allowed by the general plan, new standards shall be included

in the draft General Plan Update that enable development of multifamily housing at the maximum development potential allowed by the General Plan. Timeframe: October , 2005.

1.2h. The draft General Plan Update shall include policies and programs to encourage and facilitate multifamily housing development affordable to lower income households. Timeframe: October, 2005.

1.2i. The County shall encourage development of housing for lower- and moderate-income households in the coastal zone by amending the zoning ordinance to provide ordinance requirements in the Coastal Zone, consistent with State law. Timeframe: July, 2005.

1.2j The County will annually contact local developers and assist with development of housing affordable to lower income households including identification of sites, information on funding availability, support with funding applications, ensuring zoning facilitates development, conducting pre-application meetings and streamlining development applications. Funding Responsibility: CDBG, HOME, USDA, LIHTC, CHFA, Other HCD Funds, etc. Objective: Development and rehabilitation of 44 housing units affordable to lower income individuals and families. Schedule: Varies with funding cycles. The County will develop and maintain a schedule by June 2005 and apply or support applications and provide development services as needed.

## **2: Housing Needs of Special Populations**

***Finding 2.1:*** The County has an obligation to meet the housing needs of special populations, including seniors, disabled persons and the homeless.

***Discussion:*** State law requires Housing Elements to identify the housing needs of selected special population groups, and implement programs to address those needs. The following groups are selected by the State as special populations:

- Seniors
- Disabled persons
- Homeless
- Woman-headed households
- Farmworkers
- Large Families

In addition, Humboldt County has included native americans and a subset of the homeless (nomadic) persons in this group of special populations.

**Goal: 2.1 TO PROVIDE FOR ADEQUATE SITES FOR ALL TYPES OF HOUSING THROUGHOUT THE COUNTY.**

### ***Policies***

2.1a. The County shall acknowledge and make adequate provision for the County's nomadic households in vehicular dwellings as they are a significant and complex socio-economic component of the county population that eludes census data.

2.1b. The County shall identify sites for permanent homeless shelters and transitional housing.

2.1c. The County shall continue to participate in the community-wide effort to operate the Multiple Assistance Center (MAC) in Eureka, as the MAC has promise in developing into an important transitional component in the delivery of existing and anticipated levels of County homeless services.

2.1d The County shall exempt the construction of ramps for disabled persons from zoning setback provisions where it is the only feasible design and provides a "reasonable accommodation" consistent with the Americans With Disabilities Act.

2.1e The County shall encourage removal of architectural barriers to housing access for persons with disabilities by providing fast-tracking reasonable accommodation requests for relief from development standards consistent with the Americans With Disabilities Act, and using rehabilitation funds and program income from closed-out CDBG grants to assist qualifying residents in. removal of architectural barriers.

***Programs***

2.1a. The County shall develop a homeless shelter site inventory and identify the permit requirements for each potential site. Responsible Agency: Community Development Services. Timeframe: December, 2005.

2.1b. Identify adequate housing sites for the low-income nomadic population throughout the County in proportion to the specific local needs as part of the ongoing development of the Land Use Element of the General Plan. Responsible Agency: Community Development Services. Timeframe: Ongoing.

2.1c. The County shall provide \$600,000 in program service support to the Multiple Assistance Center (\$200,000 per year over initial three year period), and shall consider similar commitments to the MAC after the initial three year period expires, based on program and cost efficiency outcomes. Responsible Agency: Dept. of Health and Human Services. Timeframe: On-going.

2.1d. Within budget constraints, the County shall facilitate implementation of the following measures to meet the housing needs of the County's homeless population:

1. Facilitate the cooperation between public and private agencies serving the homeless.
2. To insure that information/referral and other services are created for the homeless, facilitate the cooperation of public and private entities and the acquisition of funding for the development, siting and staffing of 24 hour shelter, support and self help centers in Eureka, Garberville, and Arcata/McKinleyville. These centers would provide volunteer and peer support; scheduled professional services: e.g. information and referral, mental and public health services, social services, career development and job services, and access to showers, locker space, child care, mail receipt, tools, etc.
3. Continue to have a representative and alternate from Southern Humboldt on the Task Force to lead in exploring the particular needs of the rural homeless and in reporting back to the Board of Supervisors with recommendations.
4. Extend the mandate of the Humboldt County Homeless Task Force in order to provide information and contribute their divers access to resources to the implementation of both the short-term and long-term recommendations.
5. Locate and staff with full eligibility workers satellite Social Service centers with posted hours and days of operations in Southern Humboldt and the North East portion of the County. In this way, the requirement of centralized services will be reduced, thus reducing the influx of the homeless to Eureka, while preserving the needs of rural areas of Humboldt County.
6. Apply for and administer planning and technical assistance grants to study the most effective way to provide transitional housing and support systems for homeless persons. Possible options are vouchered campgrounds, women's supported housing developments, non-profit and tenant owned mobilehome parks, non-profit motel with support services, therapeutic care communities, residential/work programs, sweat equity development projects, and limited equity cooperatives. This study should assess the option to have transitional housing and homeless support systems that are small, and scattered into communities where people feel at home,

combined with case management or other social service supervision. The study should also identify zoning and General Plan amendments necessary to allow these transitional housing and service programs to be developed. Finally, the study should identify sites appropriate for housing homeless persons

7. Based on the above study, secure funding for the permitting, development, siting and staffing of secure transitional housing facilities appropriate to different populations of the homeless for overnight stays and where services of longer duration may be provided.

8. Support existing programs for the homeless, and ensure that shelter services are provided in northern and southern Humboldt for winters.

9. Develop the capacity to provide, locate, manage, and fund campgrounds/safe zones for homeless persons to stay in.

Responsible Agency: Community Development Services, County Administrative Office, Department of Social Services. Timeframe: July, 2006.

2.1e The County shall establish the following process in the zoning ordinance to provides "reasonable accommodation" consistent with the Americans With Disabilities Act:

a. The party requesting the modification or exception from any zoning or land use standard or regulation shall provide the Director of Community Development Services a written request for "reasonable accommodation" pursuant to the federal Fair Housing Act (FHA) and/or State Fair Employment and Housing Act (FEHA). The request shall describe the nature of the disability, the impact of the existing regulation or standard that has necessitated the request, and other methods or actions considered by the party to provide necessary relief and why the measure or measures were not found to be feasible.

b. Upon finding the request complete, and following consultation with any knowledgeable party or parties as determined appropriate, the Director shall process the request according to the procedures for Special Permits. If this determination of modification of exception is related to a discretionary land use project, the matter may be taken to the hearing officer ahead of the project as a whole, so as to expedite review and render a decision on which other permit findings may be dependant.

c. In addition to the findings for approving Special Permits, approval of a request for reasonable accommodation shall include the findings, a) the request is the only feasible design and b) the request provides a "reasonable accommodation" consistent with the Americans With Disabilities Act.

2.1f The County shall amend the general plan and zoning ordinance to add transitional housing and emergency shelters to the list of allowed uses in the zoning ordinance.

2.1g The Planning Division shall disseminate information about fair housing rights and procedures for filing fair housing complaints to County government offices, public libraries, post offices, colleges and universities, shopping centers and Laundromats. The Planning Division shall also maintain the information at all County government office locations. Timeframe: Mail and post posters by January 1, 2005 and maintain posters annually beginning January 1, 2006.

**3: Regulatory Constraints**

**Finding 3.1:** Governmental constraints flow from many local, regional, State and Federal actions. State and Federal legislation and implementation programs are often inconsistent and disruptive, and significantly increase housing costs.

**Discussion:** County programs can sometimes have that effect as well, but evaluation of the constraints occurs once every five years with the update of the Housing Element, and the constraints can often be mitigated as a result.

**Goal 3.1: TO ASSIST IN THE CONSTRUCTION OF MARKET RATE HOUSING BY REDUCING GOVERNMENT CONSTRAINTS WHENEVER POSSIBLE**

***Policies***

3.1a. The County shall reduce uncertainty, risk, and delay in the planning, environmental, and permitting process through a commitment to targeted timelines.

3.1b: The County shall target 30 days from the submission of a complete application as a maximum review time for multifamily projects which require administrative approval by the Planning Department.

3.1c. Minimize increases to application processing fees which adversely impact housing affordability.

***Programs***

3.1a. The County shall apply for grant funding to hire designers to develop a set of five pre-approved low-cost housing plans kept on file so the Building Division may offer them to property owners seeking to streamline the permit approval process. Responsible Agency: Community Development Services. Timeframe: July, 2004.

3.1b. Establish and fund a position in the Planning Division specifically designed to assist persons with developing materials necessary for complete applications. Responsible Agency: Community Development Services. Timeframe: December 31, 2004.

**4: Conservation of Existing Housing**

**Finding 4.1:** The County can assist homeowners with rehabilitation, repair and replacement of the existing housing stock.

**Discussion:** The 1998 Housing Element identified 4,266 units that were in need of repair or replacement.

**Goal 4.1: TO CONSERVE EXISTING HOUSING THROUGH MAINTENANCE AND REHABILITATION**

***Policies***

4.1a. Utilize federal, state and local funding programs offering low interest loans, or grants, for the rehabilitation of rental properties.

4.1b. Provide low interest rate and deferred loans for the rehabilitation of substandard homes owned and occupied by lower income households.

**5: Reduce Housing Construction and Improvement Costs**

**Finding 5.1:** Over the past decade, housing prices have risen an average 5% each year. The County can help minimize increases in housing costs by assisting homeowners and developers constructing new housing, and rehabilitating, repairing and replacing the existing housing stock.

**Goal 5.1: TO UTILIZE TECHNIQUES AND PROGRAMS WHICH WILL REDUCE COSTS OF NEW RESIDENTIAL CONSTRUCTION.**

**Goal 5.2: TO ENCOURAGE RESOURCE-CONSERVING SITE UTILIZATION AND DWELLING UNIT CONSTRUCTION TECHNIQUES.**

**Programs**

5.2a. Identify watersheds that have limited water availability in the General Plan Update and require cumulative impact analysis for proposed water withdrawals and encourage residential water conservation in these watersheds. Responsible Agency: Community Development Services. Timeframe: July, 2005.