

1998 Housing Element Update

PART I
Housing Element
of the



Humboldt County General Plan
Volume II

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EXECUTIVE SUMMARY

Part I of the Housing Element summarizes Part II, which is a detailed assessment of the County's housing needs. This summary is intended to make the important information, policies and programs of the Housing Element more accessible to readers.

The Housing Element identifies housing needs in the unincorporated areas of the County, and directs the implementation of programs to address those needs. The update is necessary to respond to changes in housing needs over the past seven (7) years, information provided by the 1990 Census, and to comply with State law regarding Housing Elements.

The Element includes information on Humboldt's population. It states that the population of Humboldt County's unincorporated areas has increased from 58,308 persons in 1980 to 62,168 persons in 1990. This was an increase of seven percent, more than twice the population increase of the 1970 to 1980 time period. Growth in the McKinleyville area alone accounted for almost 75% of the population increase for all unincorporated areas between 1980 and 1990.

Although growth in the housing stock kept pace with increases in the population, Part II of the Housing Element documents that there has been a substantial erosion in the affordability of housing in the ten years between 1980 and 1990. The cost of constructing a new house has increased from an average price range of \$67,000 to \$95,000 up to \$145,000. Growth in household income has not matched increases in the cost of housing, and as a result, more people are overpaying (paying more than 25-30% of their income) for housing in 1990 than in 1980. Very low income renters continue to pay more of their income for housing than any other group; in 1990, 93% of the very low income households paid more than 25% of their income for housing costs, up from 88% in 1980.

A continuation of recent trends is projected in the Housing Element. The population of Humboldt County as a whole is projected to increase from 119,118 persons in 1990 to 121,746 persons in 1995, and to 125,635 persons in the year 2000. To meet the future housing needs in unincorporated areas, it is projected that close to 3,145 units will have to be constructed between January 1, 1991 and July 1, 1997, and a total of 6,290 units will have to be constructed by 2002.

In addition to housing and population trends, Part II of the Housing Element also responds to the future housing needs of the County, identifying a commitment to implement numerous new programs as well as to maintain existing programs which effectively meet those housing needs. For example, there are several programs to amend the zoning ordinance to increase the number of second units and remove other local governmental constraints which will encourage more affordable housing construction. Other programs include providing density bonuses, encouraging development of special occupancy parks, encouraging Planned Unit Developments, and conserving non-conforming housing. There are also programs to make housing more accessible to handicapped persons, and to establish permanent emergency shelter sites for the homeless.

Humboldt County also shares with other rural counties a very high percentage of owner builders (persons who build and/or repair their own homes). This Element recognizes their special needs, and continues the County's long-standing policy of working to meet those needs (along with the needs of the professional building community).

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1.0 INTRODUCTION

1.1 PURPOSE

This document summarizes Part II of the Housing Element, which is a detailed assessment of the County's housing needs and programs. This summary is intended to make the important information, policies and programs of the Housing Element more accessible to readers.

The Housing Element identifies housing needs in the unincorporated areas of the County, and directs the implementation of programs to address those needs. This update is necessary to respond to changes in housing needs over the past seven (7) years, information provided by the 1990 Census, and to comply with State law regarding Housing Elements.

2.0 POPULATION AND HOUSING: DATA AND ANALYSIS

2.1 POPULATION CHARACTERISTICS

2.1a Population Projections

Based on population projections prepared by the California Department of Finance, Humboldt County should increase in population to over 131,000 by year 2005.

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 119,118 persons, 52% live in the unincorporated portion of the county:

2.1c Household Size

In Humboldt County, household size has decreased from 3.00 persons per household in 1970 to 2.55 persons per household in 1980, and to 2.49 persons per household in 1990.

2.1d Household Projections

In 1990 there were 46,420 households in the County. That number is projected to increase steadily through the year 2000 to 52,900 households.

2.1e 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.

TABLE 1
HOMELESS HOUSEHOLDS
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%
TOTAL	150	100%

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.

2.2 HOUSING CHARACTERISTICS

2.2a Housing Type

Table 2 summarizes 1990 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; 1980 - 1990

	Total Housing Units		1980		1990		1980		1990	
			24,557		26,761		Owner Occupied		Renter Occupied	
	Total Units	Total Occupied**	Vacant*		Owner Occupied		Renter Occupied			
	1980	1990	1980	1990	1980	1990	1980	1990	1980	1990
Single Family Units	17,047 (100%)	19,067 (100%)	15,798 (93%)	17,797 (93%)	1,289 (7%)	1,270 (7%)	10,803 (63%)	12,388 (65%)	4,995 (29%)	5,409 (28%)
Multiple Family Units	2,762 (100%)	1,314 (100%)	2,425 (88%)	1,244 (95%)	337 (12%)	70 (5%)	747 (27%)	61 (5%)	1,678 (61%)	1,183 (89%)
Mobilehomes	3,959 (100%)	4,414 (100%)	3,558 (92%)	4,008 (91%)	401 (10%)	406 (9%)	2,822 (71%)	2,872 (65%)	736 (19%)	1,136 (26%)
Other	788 (100%)	1,966 (100%)	788 N/A	1,948 (99%)	N/A N/A	18 (1%)	788 N/A	1,811 (93%)	N/A N/A	137 (7%)
Total	24,557 (100%)	26,761 (100%)	22,659 (92%)	24,997 (93%)	1,987 (8%)	1,764 (7%)	15,160 (67%)	17,132 (68%)	7,409 (33%)	7,865 (32%)

Source: U.S. Department of Commerce; Census of Population and Housing; 1980 and 1990.

* This table does not include housing types such as tents, campers, Recreational Vehicles (RV's) or trailers, which is a form of permanent housing for an increasing number of Humboldt County residents.

** It is assumed that the term "Seasonal Units" refers to occupied units "for seasonal, recreational or occasional use" as defined in Table H5 of the 1990 Census. It is further assumed that the distribution of seasonal units among the various housing types (single family, mobilehome, etc.) follows the same distribution as all other vacant units.

2.2b Housing Conditions

In 1991 a visual survey of housing conditions was conducted by the Redwood Community Action Agency (RCAA) in 48 communities of the unincorporated parts of the county. The results are summarized in Table 3.

TABLE 3

HOUSING CONDITION SURVEY
UNINCORPORATED AREAS, 1991

TOTAL UNITS SURVEYED 18,732
% of Total Units 70%

Type of Repair Necessary	Total Number of Units
Minor	923
Moderate	2,596
Substantial	619
Replacement	139
Total	4,266

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

2.2c Housing Costs

According to the 1990 Census, the median house value in Humboldt County was \$88,000. (The unincorporated portions of the county are assumed to have housing values similar to the county as a whole.) This compares to an average sales price of \$110,000 - \$120,000 in 1992 according to information provided by the Board of Realtors. Homeowners were paying median monthly housing costs of \$644 (including mortgage, taxes, insurance and utilities). By comparison the median value of a house statewide was \$195,500 in 1990.

In 1990 the median monthly gross rent payment (including utilities) was \$344 in Humboldt County, and \$561 in California. (As with housing values, rents in the unincorporated portions of the County are assumed to be no different than rents in the county as a whole.)

During the past two decades the median rent in Humboldt County has climbed from \$77 to \$344 while the statewide average rose from \$113 to \$561. During this same time period the median value of housing in Humboldt County increased from \$16,400 in 1970 to \$88,000 in 1990 or at a average annual rate of \$3,500 per year.

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. 1990 Census data provides the following information regarding overpayment in Humboldt County:

- Thirty-seven percent (37%) of all households spend 25% or more of their gross household income on housing.
- Twenty five percent (25%) of all owner occupied households spend 25% or more of their gross household income on housing, while fifty-four percent (54%) of all renter households spend 25% or more of their gross household income on housing.
- Seventy percent (70%) of all low income households spend 25% or more of their gross household income on housing.

- Eighty-five percent (85%) of low income renters spend 25% or more of their income on housing, while only forty-six percent (46%) 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; CACHE members who work with low and very low income persons dealing with housing issues have 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.

Multifamily Housing

There are sites with public services available to accommodate a total of 2,476 multifamily units in the unincorporated areas of the county. More than half of these units could be developed by right to a density of 30 units per acre. Thirty-two of these sites are in the Garberville Planning Area and 1,238 are in the McKinleyville Planning area. 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, it appears that space for at least 80 households would accommodate the needs of these households in Humboldt County.

2.3 RESIDENTIAL LAND USE INVENTORY

To date, nine of the 16 community plans have been completed. Table 4 presents a summary of residential land use data taken from these nine community planning areas.

TABLE 4
RESIDENTIAL LAND USE INVENTORY
UNINCORPORATED AREAS, 1992

Planning Area / Zoning Category	Density Range	Number of Acres	Percent Served by Sewer/Water	Potential Units
Freshwater, Fortuna, Jacoby Creek				
Agricultural and				
Residential Single Family	<1 unit/acre	n/a	n/a	1,221
Residential Single Family	1-7 units/acre	n/a	n/a	345
Eureka				
Agricultural and				
Residential Single Family	<1 unit/acre	4,419	n/a	141
Residential Single Family	1-6 units/acre	754	90%	4,527
Residential Multifamily	7-16 units/acre	27	100%	432
McKinleyville				
Agricultural	<1 unit/acre	1,487	n/a	332
Residential Single Family	<1 unit/acre	481	80%	480
Residential Single Family	1-7 units/acre	1,351	80%	5,133
Residential Multifamily	7-30 units/acre	82	100%	1,238
Other Planning Areas				
Agricultural and				
Residential Single Family	<1 unit/acre	n/a	n/a	2,626
Residential Single Family	1-7 units/acre	n/a	n/a	662
Residential Multifamily	7-30 units/acre	n/a	100%	32
Total	n/a	8,601	n/a	17,169

Source: Humboldt County Planning Department, 1992.

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 projected housing needs for each income category for all of Humboldt County. Table 5 contains the housing needs projected by HCAOG. There is some debate

locally about the accuracy of the County's housing needs as projected by HCAOG. The number of units needed which are affordable to lower income persons is also questioned. The issues raised point to the need for a housing affordability assessment to be included in the next housing element update.

TABLE 5
PROJECTED HOUSING NEEDS
HUMBOLDT COUNTY, 1991 - 1997

Income Category	Housing Units	
	Unincorporated Areas	Total County
Very Low	874	1,555
Other Low	569	1,016
Moderate	730	1,196
Above Moderate	972	2,212
Total	3,145¹	5,979

Source: Humboldt County Association of Governments; Regional Housing Needs Plan for Humboldt County; November, 1992.

¹This includes an existing need of 180 units.

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. Farmers Home Administration Home Loans.
3. Farmers Home Administration Construction Loans.
4. Second Units.

Another potential source of very low income units in the coming years may be those developed with the assistance of new Federal and State programs, such as the HOME and the Family Housing Demonstration (FHDP) programs. For example, in August, 1992, the State sent a notification of funding for the FHDP program that identified approximately \$1.8 million was available for construction, rehabilitation or acquisition and rehabilitation of rental projects in rural areas.

2.5 HOUSING COSTS

2.5a Direct And Indirect Housing Costs

Housing costs have risen steadily over the past decade. Since 1980, direct housing costs (including land and construction costs) have climbed to over \$140,000 in 1992 from between \$64,000 and \$94,000 in 1980. Land and construction costs still account for 90% of the total bill for new housing construction.

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 Part II of the Housing Element 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.

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. However, there are a number of areas that should be changed to better address current housing needs, including the following requirements (in no particular order).

1. Density Bonuses.
2. Cottage Industry
3. Use Permit Requirements
4. Planned Unit Developments.
5. Caretaker Apartments In Commercial Areas.
7. Non Conforming Use Regulations in the Inland Areas
8. Special Occupancy Parks
9. Second Units
10. Coastal Permit Waivers

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

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. Another notable housing

constraint in the Subdivision Ordinance is that it discourages the retention of non-conforming housing units.

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
- Coordinate Between Local Agencies
- Automate the Permit Review Process
- Develop Handouts to Clarify the Permit Process

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 Building Appeals Process

The Uniform Building Code (Sec. 204, 1973) provides for a building appeals process "...in order to determine the suitability of alternative materials and methods of construction and to provide for reasonable interpretation of the provisions of the Code." The Building Official acts as an ex-officio member and as the Secretary of the Appeals Board. Currently the Humboldt County Building Appeals Board is inactive in settling differences between builders and inspectors on interpretations of U.B.C. standards for a number of reasons:

- Very few permittees are aware that an Appeals Board exists to hear their complaints.
- Access to the Building Appeals Board is through the very department whose decision is being appealed.
- The Appeals Board does not meet on a regularly scheduled basis, and
- The time lag between filing and hearing of the appeal often increases construction costs by delay.

However, since May, 1979, the Building Department has had a stamped insert in a booklet it distributes to builders (Building Permits Made Easy) referring to the possibility of appeal.

2.7c 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--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.

2.7d 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 for both Section 8 Certificates and Section 8 Vouchers. Both these programs provide 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 (or Payment Standard, in the case of Vouchers). The Fair Market rent and Payment Standard are updated periodically. As of September, 1992, the County Housing Authority administered 430 total units: 355 Section 8 Certificates and 75 Vouchers. As of September, 1992, Eureka's Housing Authority administers a total of 899 units: 199 Public Housing Units, 51 Section 8 New Construction units, 503 Section 8 Certificates and 146 Vouchers. The combined waiting lists of both Housing Authorities as of September, 1992 have 1,167 individuals and families on it, and it is estimated that the average waiting period for housing assistance is up to two 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. To date, \$1,193,923.80 or 76 MCC's have been issued with \$540,451.20 left in the program. Considerations for extending this program are currently being deliberated.

2.7e Public Education

All too often it is found that high school graduates have been sheltered throughout their education experience and at home from the financial and practical realities of maintaining a household. At present, there is a gradual trend in the upper grades to provide a modicum of housing-related information to students.

2.7f Residential Energy Conservation

Two California laws - The Solar Rights Act of 1978 (AB 3250, Levine), and the Solar Shade Control Act (AB 2321, Imbrecht) - offer local agencies various methods of protecting and promoting solar access. Even before passage of these State laws, local communities throughout California on their

own initiative had devised means for promoting solar neighborhood planning by using a combination of incentives and regulations.

Protecting solar access fully requires controlling the shading caused by vegetation, especially trees. Regulating vegetation will often be necessary, even in areas where buildings may not cause problems. Controlling shading by vegetation is more complex than for buildings and other man-made obstructions. Unlike buildings, which are relatively static, trees and shrubs change with time. The shadow cast by a building remains constant from the time it is built until the time it is torn down. Trees, however, grow and the shadows that they cast get longer and broader.

The Solar Rights Act of 1978 is enabling legislation which provides local governments with the authority to guarantee access to sunlight for owners of solar heating and cooling systems. According to the terms of the Act, local agencies may:

- Prevent local planning and building ordinances from prohibiting or unreasonably restricting the use of solar energy systems
- Require tentative subdivision maps (excepting condominium conversions) to provide, to the extent feasible, for future natural heating or cooling opportunities
- Require dedication of easements for solar access. Specific local planning and building ordinances likely to interfere with solar access must be reviewed on a case by case basis.

The "Design for Solar Access" provisions of the Humboldt County Subdivision Code (Sections 322.5-1 to 322.5-9) require that the design and layout of a planned unit development or a subdivision which proposes to create five (5) or more parcels shall provide for adequate solar access to the maximum extent feasible. Adequate solar access means that sunlight reaches 80% of the south side of the primary building, measured from the highest roof ridge to the ground, between the hours of 10:00 a.m. and 2:00 p.m. on December 21.

2.7g Article 34 Referendum

The State Constitution requires, through Article 34, a majority public vote of approval to develop, construct or acquire publicly subsidized low income rental housing. The costs to local governments for placing such a measure on the ballot can be significant. In this regard recent additions to the Health and Safety Code (Sections 37001.3 and 37001.5) 1979, clarified how Article 34 of the constitution is to operate and to narrow its application. The Department of Housing and Community Development can assist local governments in developing ballot measures where a referendum is clearly appropriate.

Since no Article 34 Referendum has been passed in unincorporated Humboldt County, no housing development constructed or acquired by the Housing Authority can take place. The absence of this Referendum severely limits the types of programs the County Housing Authority can participate in.

2.7h Housing Discrimination

State laws forbid arbitrary discrimination in housing. The California Department of Fair Employment and housing enforces and supports federal and State laws prohibiting discrimination on the bases of race, color, religion, sex and national origin and ancestry. It investigates complaints and seeks remedies.

In essence, case law extensions of the civil code require that discrimination in regard to housing must be based upon relevant criteria (i.e., ability to pay, appropriate use and care of the property, and knowledge, by way of references or otherwise, about the individual(s) and not upon the individual's membership in a class.)

In April 1978 the Board of Supervisors reestablished, by Ordinance No. 1023, the Humboldt County Commission on Human Rights Commission. "The Commission is established to aid in the eradication of discrimination in Humboldt County, with particular reference to housing, employment, education and public accommodation". Among its responsibilities the Commission: 1) fosters mutual respect, 2) conducts studies, 3) inquires into incidents of social tension and conflict and 4) conducts educational programs.

2.7i 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.

2.7j Availability Of Financing

In 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.

3.0 GOALS AND POLICIES

3.1 SUMMARY OF HOUSING NEEDS

The purpose of this section is to consolidate the broad range of specific housing needs into a brief, comprehensive statement. All policies are intended to represent a firm commitment and are thus mandatory obligations within financial constraints.

Humboldt County needs to take the following actions:

- A. To perpetually assess the demographic composition of its citizenry to determine specific, ongoing housing needs, including evaluation of future Census data to determine specific housing needs in the County.
- B. An ongoing, current housing stock inventory in order to anticipate availability for an expanding population, and to set priorities for meeting the more critical housing shortages.
- C. Incentives to rehabilitate, weatherize and maintain existing housing stock.
- D. To identify regulatory and tax constraints that effectively discourage rehabilitation and maintenance, and act to mitigate them.
- E. To complete and maintain a housing site inventory for the entire County.
- F. To do all within its power to facilitate the production of affordable housing, particularly for low and very low income residents.
- G. To devise mutually acceptable means to meld the efforts of citizens and government to address the problems common to us all.
- H. To carefully complete an up-to-date, internally consistent, responsive General Plan and Zoning Ordinance that address the current needs and problems of the County citizenry, and which set forth a compatible vision for the future.
- I. To incorporate quantitative and qualitative analyses of future Census data into this document at the earliest possible date, in order to assess the types, quantities and locations of housing that are needed for various sizes of families in various income groups.
- J. To complete and maintain a comprehensive land use map.
- K. To complete and maintain a land use inventory for all residentially zoned areas.
- L. To provide for the development of affordable, managed low-income special occupancy parks throughout the County.
- M. To encourage second units where there are adequate public services and where compatible with adjacent land uses, and allow them in resource lands where compatible with resource protection policies
- N. To provide for more affordable new housing ownership opportunities for low and very low income households, including smaller scale housing units.
- O. To 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.

3.2 GOALS AND POLICIES

In accordance with the housing element requirement, this section reflects the goals and policies of the County of Humboldt concerning the maintenance, improvement, and development of housing. These policies provide the central direction to the formulation of the specific measures that implement the housing policies of the County.

OVERALL GOAL: TO PROVIDE ADEQUATE HOUSING AND A SATISFYING LIVING ENVIRONMENT FOR ALL SEGMENTS OF THE COMMUNITY.

GOAL: 1. TO PROMOTE CITIZEN PARTICIPATION IN THE DECISION- MAKING PROCESS REGARDING HOUSING IN HUMBOLDT COUNTY.

Policies

- 1.1 The Planning Department shall provide for the education of the public to motivate them to participate in the planning process.
- 1.2 The education of the public shall be provided prior to public hearings on the plan proposals in adequate time to insure informed participation.
- 1.3 The education of the public shall be provided through, but not limited to :
 - Citizens Handbook
 - Print and electronic media
 - Public meetings
- 1.4. The County shall encourage the development and revision of Community Plans consistent with overall county policies in the Framework Plan (Volume I of the General Plan), which include the identification of adequate sites for homeless shelters.
- 1.5. The County shall insure that the variety of views within an area are taken into consideration, to the extent expressed.
- 1.6. The Planning Commission shall maintain clear, consistent and fair procedures for operation and relationships with the public, the Board of Supervisors, ad-hoc committees, and local, State and Federal agencies.
- 1.7. Planning Commission procedures shall be prepared in a format and language that is clear and readily available to the public.
- 1.8. The County shall encourage the formation of citizen organizations to provide input on specific matters in a format consistent with the adopted policies and procedures.
- 1.9 The Planning Department shall provide notification of meetings adequate to insure public participation consistent with the goals of this program.

- 1.10 The meetings of the Planning Commission, whenever practical, shall be held in the geographic areas under consideration, or where the meetings of the Commission concern countywide issues as addressed in the Framework Plan, such meetings shall be held in the regional centers most representative of the issues to be addressed.
- 1.11 Public hearings shall be organized to provide public opportunities to evaluate alternative proposals and participate in the choice of the preferred alternative.
- 1.12 The costs of review shall be minimized, consistent with the requirements of this section by the following:
 - review on an exception or "consent calendar" approach;
 - focusing testimony and comments on specific issues being addressed.
- 1.13 The Commission should prepare and adopt rules of procedure to govern the conduct of hearings, solicitation and limitations on oral comments, and other business of the Commission.
- 1.14 The Planning Commission should be authorized to create subcommittees from their membership, and to create joint committees for the conduct of planning matters.
- 1.15 The Planning Commission shall encourage public participation in the land use decision-making process.

Goal: 2. TO STRENGTHEN COORDINATION BETWEEN PUBLIC AGENCIES AND PRIVATE ENTITIES.

Policies

- 2.1 The County shall encourage private developers, builders and financial institutions to work with public agencies and non-profit agencies in formulating strategies to solve local housing problems.
- 2.2 The County shall develop and maintain a housing stock inventory.
- 2.3 The County shall foster greater responsiveness to public needs.
- 2.4 The County shall provide centralized public access to all relevant documents and information regarding housing activities.
- 2.5 The County shall promote standardization of housing and zoning terminology throughout government and the housing industry.
- 2.6 The County shall give the Planning and Building Department responsibility for formulating, implementing, and evaluating strategies to solve local housing problems.
- 2.7 The County shall encourage the California Department of Transportation to conduct a recreational/nomadic housing travel study of Humboldt County and the North Coast area.

Goal: 3. TO PROVIDE FOR ADEQUATE SITES FOR ALL TYPES OF RESIDENTIAL DEVELOPMENT THROUGHOUT THE COUNTY.

Policies

- 3.1 The County shall develop and maintain a housing site inventory.
- 3.2 The County shall encourage and be receptive to new and experimental techniques to facilitate optimum utilization of available sites.
- 3.3 The County shall initiate appropriate plan and zone amendments which allow increased residential densities in areas where community health and safety will not be compromised.
- 3.4 The County shall facilitate compatible mixed residential and commercial uses.
- 3.5 The County shall designate sites for varying types of residential development in the Community Plans.
- 3.6 The County shall identify sites for permanent affordable housing, and for alternate facilities such as homeless shelters and transitional housing.
- 3.7 The County shall develop a homeless shelter site inventory and make provisions for the expeditious development of homeless shelters to enable a timely response.
- 3.8 Adequate housing sites for the low-income nomadic population of the County should be identified 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.
- 3.9 The Planning Department should identify sufficient sites to accommodate the anticipated nomadic housing needs throughout the County in areas outside of the established community planning areas.
- 3.10 The County shall ensure that comprehensive Community Plan updates include consideration of sites for managed lower income special occupancy parks.

Goal: 4. TO CONSERVE EXISTING HOUSING THROUGH MAINTENANCE AND REHABILITATION.

- 4.1 Where consistent with State law, the Building Department shall encourage citizens to make partial repair of their dwellings without being required to rehabilitate beyond their economic means.
- 4.2 The County shall support tax programs which encourage citizens to maintain and repair their homes.
- 4.3 The County shall support the combination of private and public money to provide opportunities for financing not otherwise available to low and moderate income persons.
- 4.4 The County shall apply sensible and flexible housing standards to allow low-cost rehabilitation and repairs consistent with health and safety requirements.

- 4.5 The County shall develop housing replacement requirements for people displaced by rehabilitation, condemnation or condominium conversions.
- 4.6 The County shall endorse programs whereby students gain practical home construction, repair and weatherization techniques by repairing existing housing stock in the community.
- 4.7 The County shall encourage and support programs that preserve and/or restore the unique character of older residences and neighborhoods.
- 4.8 The County shall encourage relocation, rather than destruction, of sound older housing threatened by development.
- 4.9 Public funds for the rehabilitation of low-income rental housing shall ensure that these rehabilitated units remain part of the low-income housing stock.
- 4.10 The County may allow legal, non-conforming single family and multifamily structures to be retained in new residential subdivisions even where the retention of these structures means that the general plan density for the parcel is exceeded. However, the creation of any parcels without an existing dwelling must be consistent with planned densities. The County shall require the repair of building, plumbing, mechanical and electrical hazardous conditions that exist in such non-conforming structures to meet acceptable health and safety codes.

Goal: 5. TO UTILIZE TECHNIQUES AND PROGRAMS WHICH WILL REDUCE COSTS OF NEW RESIDENTIAL CONSTRUCTION.

Policies

- 5.1 The County shall support the use of innovative construction and design methods that make more efficient use of land and building materials.
 - 5.2 The County shall encourage the use of financial leveraging of public and private funding to construct owner-occupied and rental housing.
 - 5.3 The County shall review and streamline the permit application process on an ongoing basis, in all departments involved, in order to shorten the time required to process all permits, and to provide adequate information to prospective builders and developers.
 - 5.4 The County shall encourage the use of low-cost, energy efficient, low-consumptive housing designs, materials and construction methods that reduce costs.
 - 5.5 The County shall form or contract with non-profit housing corporations to maintain and develop housing affordable to low and very low income persons.
 - 5.6 The County shall encourage and support development by non-profit housing sponsors.
 - 5.7 The County shall assist developers in using State and Federally-funded housing programs.
 - 5.8 The County shall provide maximum opportunities for owner/builders to economize by doing what they can for themselves.
 - 5.9 The County Planning and Building Department shall encourage and support the concept of allowing the owners/occupants of residential structures to finish non-structural, non-mechanical work at their own pace.
- ~~5.9-5.10~~ The County shall encourage the development of secondary units: where there are adequate public services and where compatible with adjacent land uses, and allow them in resource lands where compatible with resource protection policies.

Goal: 6. TO ENCOURAGE RESOURCE-CONSERVING SITE UTILIZATION AND DWELLING UNIT CONSTRUCTION TECHNIQUES.

Policies

- 6.1 The County shall discourage encroachment of residential subdivisions upon agricultural and other natural resource lands. Subdivisions of resource lands shall be allowed only where the resulting uses will not adversely affect the resource use of the site.
- 6.2 The County shall encourage the preservation of natural features of terrain and vegetation in new subdivisions in residential zones by clustering development, providing common open areas, smaller, more appropriate roads, and other compatible land use innovations in the development of new residential areas.
- 6.3 The County shall encourage the rehabilitation, rather than condemnation, of deteriorated housing.
- 6.4 The County shall encourage the use of alternative energy sources such as solar and wind power, with consideration for solar and wind rights in residential developments.
- 6.5 The County shall consider house solar orientation and energy effective landscaping during the review process.
- 6.6 The County shall support active experimentation with water- conserving waste disposal systems, energy systems, dwelling designs, and uses of recycled materials for building.
- 6.7 The County encourages future development based on energy efficient travel patterns and the location of existing services.
- 6.8 The County, recognizing the need of tenants for energy-efficient housing, shall encourage the weatherization of rental units.
- 6.9 The County shall rezone lands designated for residential development under the General Plan to optimum development potential as soon as public sewer and water services become available. Until funding for expansion of public sewer and water facilities in the underdeveloped areas designated for urban development and urban expansion are obtained, the County will maintain zoning densities that reflect State and local health policies for individual wells and/or sewage disposal systems.
- 6.10 The County shall provide for development of single mobilehomes and mobilehome parks in residential zones throughout the community in accordance with the requirements of Government Code Sections 65852.3 and 65852.7 and consistent with General Plan/Community Plan residential land use densities.
- 6.11 The County shall seek federal and State funding for improvements to and expansion of sewer and water lines and facilities for community planning areas and coastal communities.
- 6.12 The County shall encourage the development of secondary units.

Goal: 7. TO PROMOTE SIMPLIFICATION, FLEXIBILITY, AND DIVERSITY OF HOUSING AND ZONING REGULATIONS TO ALLOW THE CONSTRUCTION OR MAINTENANCE OF VARYING TYPES OF HOUSING DEVELOPMENTS BY THE PUBLIC AND PRIVATE INTERESTS WHICH WILL PROVIDE FOR THE HOUSING NEEDS OF ALL SOCIO-ECONOMIC SECTORS IN THE COMMUNITY.

Policies

- 7.1 The County shall provide the library with a number of simplified and functional house plans approved by the County, that allow the construction of low and moderate cost housing.
- 7.2 The County shall encourage experimentation with new concepts in housing construction, designs, styles and ownership patterns.
- 7.3 The County shall mitigate regulatory problems and amend the housing codes to reflect acceptable alternative methods.
- 7.4 The County shall support alternative owner-built/ owner-occupied housing which does not infringe upon public health and safety.
- 7.5 The County shall promote helpful attitudes by regulatory agencies in order to encourage voluntary compliance with the regulatory process.
- 7.6 The County shall promote flexibility in parking requirements for housing developments, especially for seniors and in areas with public transportation.
- 7.7 The County shall provide the opportunity to consider the temporary placement and use of a second dwelling unit in excess of densities permitted in this General Plan in cases where specified findings can be made that there is legitimate hardship.
- 7.8 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.
- 7.9 The County shall provide for development of secondary residential units in accordance with the requirements of Government Code Section 65852.2 as set forth in Humboldt County Ordinance 1633 adopted March 13, 1984.
- 7.10 The County shall provide for density bonuses for developments containing at least 25% of the units for low or moderate income households or at least 10% of the units for lower-income households as provided in Government Code Section 65915.
- 7.11 The County shall explore the feasibility of utilizing public or private campgrounds for use as temporary or transitional shelters during off-seasons.
- 7.12 The County shall develop and maintain an inventory of suitable sites for use for managed low income special occupancy parks in every planning area of the County.

- 7.13 Permanent sites shall be designated as emergency shelter sites which are geographically distributed throughout the County. Support services for those in need of shelter shall also be decentralized to avoid burdening the County seat of Eureka with disproportionate numbers of homeless persons.
- 7.14 Information on renter's rights, self-help housing, rehabilitation of inadequate housing, and low interest loans shall be distributed by the County to all non-profits and other agencies acting as homeless prevention advocates.
- 7.15 The County shall coordinate between the various agencies and non-profit groups directly involved with serving the needs of the homeless population activities aimed at alleviating hardships endured by homeless persons.
- 7.16 The County shall revise the Zoning Ordinance to reduce permit requirements to the maximum extent feasible. Some examples include. allowing some uses with a Special Permit rather than a Use Permit, and expanding the number of uses allowed by right where appropriate.
- 7.17 The County shall encourage the development of community and conservation land trusts that demonstrate valuable community interest.

Goal: 8. TO ASSIST HOUSING CONSUMERS AND SPECIAL POPULATION GROUPS.

Policies

- 8.1 The County shall support the elimination of housing discrimination.
- 8.2 The County shall actively assist the Humboldt County Housing Authority to develop and implement programs to assist minorities, families with children, very low, low and moderate income, elderly, handicapped, and homeless persons to secure housing.
- 8.3 The County shall promote housing and support services for elderly and handicapped persons which encourage an independent lifestyle.
- 8.4 The County shall investigate the need for an ordinance prohibiting age discrimination in housing.
- 8.5 The County shall actively participate in the development of the local capacity to package federal and State loans and grants.
- 8.6 In an effort to provide for lower income populations, the County shall amend the Zoning Ordinance to provide adequate sites for the development of special occupancy parks consistent with State law.
- 8.7 The County shall amend the Zoning Ordinance to allow for the full utilization of suitable sites of less than five (5) acres in size to provide for lower-income special occupancy parks consistent with State law.

- 8.8 The County shall develop and maintain a contingency plan to provide adequate emergency shelter to house refugees of catastrophic earthquakes, fire, flood, inclement weather or other crises.

Goal: 9. TO PROVIDE FOR AFFORDABLE HOUSING.

Policies

- 9.1 The County shall actively pursue all possible funds to maintain and create low-cost housing.
- 9.2 The County shall actively assist in the construction of Federal and State assisted housing in diverse areas of the County.
- 9.3 The County shall encourage new housing developments for very low, low and moderate income, senior citizen and handicapped households.
- 9.4. The County shall support the preservation of existing, and encourage the construction of new low-cost rental units.
- 9.5 The County shall encourage self-help housing programs.
- 9.6 The County shall encourage new multiple-unit housing developments to build a certain percentage of their units for sale or rent at below-market rates for very low, low and moderate income families by providing a density, or other incentive bonus.
- 9.7 The County shall challenge, consistent with health and safety, State and Federal mandates which inhibit local ability to provide for affordable housing (e.g., increased building regulation standards).
- 9.8 The County recognizes and supports the rights of tenants to secure habitable housing.
- 9.9 The County shall encourage the inclusion of residential units for low and moderate income families in new developments within the coastal zone, where feasible, pursuant to Government Code Section 66590.
- 9.10 The County shall encourage the replacement of housing occupied by low and/or moderate income families when converted or demolished within the coastal zone, where feasible, pursuant to Government Code Section 66950.
- 9.11 The County shall actively lobby the State and Federal government to reinstate funding for self-help programs.
- 9.12 The County shall support all efforts to construct housing affordable to very low income persons.
- 9.13 The County shall ensure that comprehensive Community Plan updates include consideration of sites for managed lower income special occupancy parks.
- 9.14 The County encourage second units where there are adequate public services and where compatible with adjacent land uses, and allow them in resource lands where compatible with resource protection policies.

4.0 IMPLEMENTATION PROGRAM AND OBJECTIVES

This section contains the Humboldt County Housing Element Implementation Programs for the period July 1995 to July 2002. The implementation measures, summarized in Table 6 stem from County housing policies and reflect the continued County commitment toward ensuring the availability of affordable housing for all segments of the community. The implementation program furthers the identification and resolution of housing needs by actively pursuing a comprehensive set of locally appropriate housing programs. All proposed programs are intended to represent a firm commitment and are thus mandatory obligations within financial constraints.

TABLE 6

SUMMARY OF HOUSING PROGRAMS
UNINCORPORATED AREAS, 1995 - 2002

Program Name	Related Policies	Program Description
1. Planning for Housing	All	Provides guidelines for updating community plans.
2. Public Education	1.4, 1.5, 1.6	Specifies housing issues to be included in high school curriculum; committee to make recommendations to the Board of Supervisors by 7/1/99.
3. Non-profit Housing Corporation	2.1, 5.5, 5.6, 7.14, 7.15	Committee to make recommendations to the BOS on whether or not another non-profit housing corporation could help meet housing needs.
4. Article 34 Referendum	n/a	Encourages putting an Article 34 Referendum on the ballot.
5. Permit Process	5.3, 5.10, 7.7, 7.16, 9.15	Proposes adoption of various measures to speed up the permit review process.
6. Owner-Builder Regulations	5.8, 5.9, 7.4	Encourages retention of existing owner-builder regulations.
7. Building Appeals Process	n/a	Provides guidelines for the building permit appeals process.
8. Housing Condition Advisory Service	n/a	Provides guidelines for the Housing Condition Advisory Service.
9. On-Site Sanitation	7.2, 7.3, 7.5	Proposes study of the alternating leachfield system, encourages alternative on-site sewage disposal systems, committee to study wet weather testing criteria.
10. Zoning Ordinance Revisions	5.3, 5.10, 7.7, 7.16, 9.15	Proposes numerous changes to the zoning ordinance to encourage affordable housing.
11. Tax Constraints on Rehabilitation	4.2	Encourage legislation to remove tax burden for repairing or improving homes.
12. Condominium Conversion Ordinance	4.5	Proposes an ordinance to restrict the conversion of multifamily rental housing to ownership housing when there is a need for such an ordinance.

TABLE 6 (Continued)

SUMMARY OF HOUSING PROGRAMS
UNINCORPORATED AREAS, 1995 - 2002

Program Name	Related Policies	Program Description
13. Solar Rights Ordinance	6.3, 6.4	Encourages development of an ordinance to protect structures from being shaded.
14. Discrimination	8.1, 8.4	Retains existing non-discrimination measures.
15. Tenant/Landlord Relations	9.9	Proposes seeking direction on this issue from the Human Rights Commission.
16. Alternative Housing Design and Ownership Patterns	7.3, 7.4	Encourages planned unit developments and other alternative housing design and ownership.
17. Encourage Housing Finance Programs	n/a	Proposes exploring alternative housing financing methods, such as tax increment districts.
18. Community Development Block Grants	n/a	Provides guidelines for obtaining grant funding through the CDBG program.
19. Homelessness	3.6, 3.7, 7.13, 7.14, 7.15, 8.2	Proposes various programs to meet the housing needs of the homeless.
20. Affordable Housing Programs	3.6, 5.5, 9.7, 9.13	Encourages continued support of affordable housing programs.

IMPLEMENTATION 1: PLANNING FOR HOUSING IN HUMBOLDT COUNTY.

In order to establish and prepare for these specific needs the County shall take the following actions:

1. Establish and maintain a housing site inventory for all unincorporated community planning areas that identifies specific areas planned and zoned for residential use, particularly multifamily residential use.
2. Establish and maintain a housing stock inventory.
3. Collect necessary information and establish and maintain a housing needs inventory which anticipates the needs for 5 years ahead for both rehabilitation and new construction.
4. Provide sufficient sites through zoning to meet the County's identified housing needs in the revised Land Use Element of the General Plan.
5. During the community planning phase of the General Plan Revision Program, seek maximum opportunities to apply the Residential, Multiple Family designation (RM 7 to 30 dwelling units/acre) within urban core areas with ample public services (sewer, water, roads, and fire protection).
6. After the adoption of the last community plan, the Planning Department, in coordination with the cities, shall prepare a summary report on the amount of residential lands planned and zoned for multiple family dwellings within each of the communities and cities within the county.
7. Community Plans, in the course of formulation or revision should henceforth designate adequate sites to accommodate the proportionate nomadic housing site needs for each community.

8. The Planning Department shall present to the Board of Supervisors proposed amendments to this Element to include the housing needs for the years 1997 - 2002 projected by HCAOG when they become available.
9. Concurrent with the adoption of the Housing Element, the Planning Department shall present to the Board of Supervisors amendments to the Framework Plan (Volume I of the General Plan) to make the policies in the Framework Plan consistent with those in the Housing Element.

IMPLEMENTATION 2: ENCOURAGE BROADER PUBLIC EDUCATION ON HOUSING.

1. The Board of Supervisors hereby encourages the local Boards of Education to broaden curriculum objectives to include more emphasis on housing information such as home finance, repair, and tenant/landlord rights.
2. The Board of Supervisors should ensure that ample opportunities are afforded the Humboldt County Office of Education and local school districts to either co-sponsor or endorse the concept of broader public education on housing and to actively participate in the study phase of the program
3. The Board of Supervisors should then appoint a Housing Education Advisory Committee to investigate the means by which broader public education on housing may be achieved in Humboldt County. It is the County's objective to establish the Committee by January 1, 1999.

IMPLEMENTATION 3: NON-PROFIT HOUSING CORPORATION.

1. An ad-hoc technical advisory committee composed of public and private sector persons generally qualified or knowledgeable in the subject of finance, law, housing programs, corporate structure, etc. (including two members of RCAA) should be created to advise the Board of Supervisors what programs RCAA is presently not involved in, but are demonstrated needs that may best be addressed with a non-profit housing corporation. The objective of this Element is to establish such a committee by July 1, 1999, and to direct the committee to make their recommendations to the Board of Supervisors by January 1, 2000.
2. The County shall coordinate efforts to compete for Community Development Block Grant (CDBG) funds and other State and Federal funds to help meet the County's housing needs.
3. The County shall coordinate applications for (and administration of) housing-related State and Federal funding with RCAA, the Housing Authority and other housing providers to ensure consistency with the County's General Plan.

IMPLEMENTATION 4: ARTICLE 34 REFERENDUM

1. The County shall put an Article 34 Referendum on the ballot upon request of a government agency, or a citizens group willing to campaign for such a measure.

IMPLEMENTATION 5: SIMPLIFY AND SPEED UP THE PERMIT PROCESS

1. Contract with a consultant well-versed in systems analysis to complete a thorough analysis of the building permit and subdivision process.
2. Provide the staffing necessary to process building permits and subdivision applications in a timely fashion.
3. Adopt fees for service which support the cost of the permit and land use review processes.

4. County departments shall thoroughly review building and development codes and ordinances with an eye to eliminating requirements not necessary to the protection of public health, safety and welfare.
5. If there is no decisive action on a completed application within 30 days for construction of a project consisting of 4 or less units, the applicant's permit is automatically approved (a completed application is defined as in compliance with all affected County Agency requirements--i.e., septic tank clearance, lot split clearance, soils reports, encroachment permits, etc.)
6. Once a final building, sanitation or subdivision permit is issued, it cannot be retroactively denied, unless the permit was issued on the basis of false information of a substantial nature or significant information is obtained subsequent to the issuance of the permit.
7. The County should institute a comprehensive one-step pre inspection for all concerned departments involved in processing permits.
8. The County shall prepare a comprehensive development handbook which explains the permit and subdivision process.
9. During the subdivision or building permit process, an applicant may choose any one of the agencies that he or she feels creates the greatest obstacle to approval and receive a do-pass or a rejection from that agency before proceeding (this includes public hearings).
10. When requested by applicants, permitting agencies shall make appointments for on-site inspections. If agency representatives cannot keep appointments, they should make reasonable efforts to inform the person who made the appointment.
11. All ministerial permit denials shall include in writing specific statutes applicable. If possible, discretionary permit denials should include, in writing, specific statutes, regulations and policies applicable.
12. During building inspections, all noncompliance items must be listed and all subsequent inspections shall be limited to new work and verification of corrections of prior noted deficiencies.
13. A comprehensive land data system should be developed with on-line data terminals in each County department. Consideration should be given to developing a system whereby this information can be provided to each person purchasing property.
14. Refer any review of changes to the subdivision application process to the ad hoc committee for revision of the subdivision ordinance for their comments and suggestions.
15. The County shall annually review the permit process to identify measures to minimize time delays, to maximize administrative efficiency, and foster greater cooperation and understanding between the permitting agencies and the public.
16. The County shall annually implement measures according to the findings made above.

IMPLEMENTATION 6: OWNER BUILDER REGULATIONS

- 1 Regulatory changes that cumulatively enhance the ability of Humboldt County's citizens to build and repair their own homes for their own use in a manner suited to their needs and desires shall continue to be encouraged. (Board of Supervisors Resolution #79-122 adopted September 11, 1979).
2. Building permit requirements for owner-built housing should be minimized consistent with the reasonable protection of health and safety..
3. The County shall maintain ordinances which allow the Building Inspection Division to approve building permits for residences and accessory structures in rural areas that are constructed to meet standards less restrictive than the Uniform Building Code (UBC).
4. The County shall issue building permits for residences and accessory structures pursuant to the above ordinance.
5. If revisions to any of the Alternative Owner-Builder Ordinances are warranted, a formal Regulations Committee shall be officially constituted pursuant to the Board of Supervisors Policy on Committees and Commissions to perform ordinance review and revision tasks as outlined in an approved work program.

IMPLEMENTATION 7: REFORM BUILDING APPEALS PROCESS.

1. The appeals process shall be clearly noticed upon the building permit. (not a separate handout)
2. The Appeals Board shall be convened after normal working hours to ensure that the appellant and the voluntary members of the Appeals Board are not losing work days due to the appeal.
3. The Appeals Board shall meet on neutral ground, such as the County Courthouse.
4. The Appeals Board shall be able to exercise its finding authority to limit potential abatements of structures to clear cases of danger to health and safety.
5. Appeals Board shall meet within ten working days of filing. In the event the Appeals Board does not meet within the allotted time frame, it will be deemed that the appeal is granted by default.
6. At least two members of the Appeals Board shall be owner-builders.

IMPLEMENTATION 8: HOUSING CONDITION ADVISORY SERVICE.

1. The Building Inspection Division and the Health Department shall provide inspections of homes to determine whether the structure complies with minimum health and safety requirements.
2. The Building Division shall publicize the availability of a voluntary building condition inspection to be conducted for a fee commensurate with the service rendered.
3. The Health Department shall also publicize the availability of a comparable service.
4. Information on the availability of the inspection service should focus on communities containing a significant number of dwellings in need of repair.
5. The inspections service shall be strictly non-punitive, and shall be publicized as such.

IMPLEMENTATION 9: ON-SITE SANITATION

1. The County Health Department will initiate a study of the efficiency of alternating leachfield system designs when grant funding or other means of conducting a study are available. The Health Department shall actively pursue the necessary funding for this study.
2. Before January 1, 1999, the Health Department shall modify the Experimental Sewage Disposal Program (ESDP) to make it consistent with the Basin Plan and new plumbing code to facilitate participation by interested applicants.
3. The County shall use Appendix G of the 1994 Uniform Plumbing Code (“Greywater Systems for Single Family Dwellings”), or a more recently adopted version, as the guidelines for approving alternative greywater sewage disposal systems.

WET WEATHER TESTING CRITERIA

4. A committee should be formed which includes representatives from the Health Department, California Department of Forestry and Fire Protection (CDF), the Regional Water Quality Control Board, engineers and contractors to make recommendations to the Board of Supervisors on how to best change the soils testing criteria. This Committee should be formed before January 1, 2001, and shall provide ample opportunity for public input.
5. If the committee decides that changes are necessary, before January 1, 2002, the Health Department shall seek approval from the Regional Water Quality Control Board to modify its criteria for accepting wet weather soils tests to better link the testing period to actual soil conditions in different parts of the County. It is recommended by CACHE that unless a more accurate measurement can be found, the testing criteria should be based on rainfall data collected at CDF stations dispersed throughout the County.

IMPLEMENTATION 10: ZONING AND SUBDIVISION ORDINANCE REVISIONS.

1. **Density Bonuses.** Concurrent with the review of this Element, Planning Department staff shall present and make recommendations to the Planning Commission and the Board of Supervisors on a draft zoning amendment to grant a 25% density bonus over the otherwise maximum allowable density for housing developments of 5 or more units which provide: 1) 20% of total units for lower income households, or 2) 10% of the total units for very- low income households, or 3) 50% of the total units for seniors. Where feasible, Housing Element policies and/or the zoning ordinance shall be amended to provide the incentives deemed necessary to encourage the provision of affordable units under the density bonus program.
2. **Encourage Housing Development Which Meets the County's Housing Needs.** Concurrent with the review of this Housing Element, Planning Department staff shall present and make recommendations to the Planning Commission and the Board of Supervisors on draft zoning and subdivision ordinance amendments to do the following.
 - a. Allow Cottage Industry as a principally permitted or Specially permitted use when certain criteria are met
 - b. Allow Second Units on a hardship basis with a Special Permit rather than a Use Permit
 - c. Encourage the development of Planned Unit Developments.
 - d. Allow caretaker apartments in commercial areas as a principally permitted use when subordinate to and supportive of the existing commercial use.

- e. Conserve existing multifamily housing by allowing non-conforming multifamily structures to be rebuilt with a Special Permit, and to not count them or existing single family structures towards density in the review of subdivisions.
 - f. Facilitate the development of adequate sites to meet the needs of the very low to moderate income nomadic population by:

Requesting the Humboldt Transportation Authority to direct/request CalTrans to conduct a recreational/nomadic housing travel study of Humboldt County and the NorthCoast region to assist in assessing the current and future needs for sites,

Revising the definition of trailer park to accommodate nomadic housing structures, and

Develop special occupancy park standards to minimize capital costs of new park development while protecting neighboring land uses from potential adverse impacts from the parks.
 - g. Allow second units with Special Permits in some areas zoned Agricultural General where General Plan densities are exceeded.
 - h. Modify the Coastal Zoning Ordinance to exclude test water wells from coastal permit requirements when specific criteria are met.
3. Special consideration should be given to the following:
 - a. Requirements for orientation for solar heating, etc.;
 - b. Requirements for wind generation of electricity;
 - c. Aesthetic characteristics of the surrounding neighborhood;
 - d. Preservation of significant vegetation, i.e., large trees, native rhododendron or azaleas.
 4. The County should consult with former members of the Citizens Advisory Committee on the Housing Element (CACHE), other organizations and agencies concerned with housing in Humboldt County during the preparation of the revised zoning ordinance.
 5. During the preparation of the revised zoning ordinance the County shall provide for mobilehome parks as a permitted land use on all land planned and zoned for residential land use as designated by the applicable general plan by means of the use permit process as appropriate and consistent with general plan densities.
 6. The County should develop replacement housing provisions for the coastal zone in accordance with the requirements of Government Code Section 65590. Until these provisions are formally adopted, the County will require low and moderate income and replacement housing on a case-by-case basis only when feasible on the same site.

IMPLEMENTATION 11 TAX CONSTRAINTS ON REHABILITATION AND/OR CONVERSIONS.

1. The County should study the provisions of A.B. 1488 regarding reassessment rules on rehabilitation or additions to existing dwellings which may tend to discourage or inhibit upgrading of the County's existing housing stock.
2. The County should study and pursue legislation that might remove any tax disincentive to maintenance or rehabilitation of the County's housing stock.

3. Any pending legislation related to property tax relief for residential rehabilitation efforts shall be analyzed by the County Assessor and reported to the Board of Supervisors. By June 30, 1999 the Planning Division shall draft a letter for signature by the Chairperson of the Board of Supervisors requesting the Assessor include in their analysis of pending legislation 1) reiteration of relevant County housing policy, and 2) an analysis of the potential impact of such legislation on rehabilitation efforts within the County.
4. It is recognized that such changes require legislation at the State level that would affect all 58 counties. Humboldt County cannot accommodate the foregoing independently.

IMPLEMENTATION 12: CONDOMINIUM CONVERSIONS ORDINANCE.

The County should, by ordinance when necessary, limit the amount and rate of rental conversions to condominium ownership. Such an ordinance should ensure that a minimum number of rental units proportional to the need be maintained.

IMPLEMENTATION 13: SOLAR RIGHTS ORDINANCE.

1. The County should establish a solar rights ordinance to protect structures built to use solar energy from being shaded.
2. The County should refer this matter to the Energy Advisory Committee for review and recommendation.

IMPLEMENTATION 14: DISCRIMINATION.

The County shall continue to distribute and post information on the enforcement program of the State Fair Employment and Housing Commission.

IMPLEMENTATION 15: TENANT/LANDLORD RELATIONS.

By July 1, 1999, the Planning Division shall draft a letter for signature by the Chairperson of the Board of Supervisors asking the Human Rights Commission to review this issue and make recommendations to the Board of Supervisors.

IMPLEMENTATION 16: ALTERNATIVE HOUSING DESIGN AND OWNERSHIP PATTERNS.

The County should encourage the Planned Unit Development, Condominium, Limited Equity Cooperative, and Stock Cooperative housing as four methods to achieving more affordable housing.

IMPLEMENTATION 17: ENCOURAGE HOUSING FINANCE PROGRAMS.

The County should explore various financing methods, such as creating tax increment districts, establishing land trusts and leveraging private money with public money for housing construction and rehabilitation.

IMPLEMENTATION 18: COMMUNITY DEVELOPMENT BLOCK GRANTS (CDBG)

1. The County shall annually compete for CDBG funds as a means of developing local communities.
2. The County should also work with the California Department of Housing and Community Development to reduce the discrimination toward rural counties and cities inherent in the current CDBG programs.
3. The County should coordinate with cities to develop an integrated program to secure CDBG funding for homeless shelters and transitional housing.

4. The process for soliciting potential CDBG projects for the general allocation proposal process should begin in the spring with decisions on the following years projects to be made by September 1 of each year.
5. The County shall consider contracting with RCAA and other appropriate agencies to perform the task identified above.

IMPLEMENTATION 19: HOMELESSNESS

1. ~~Within budget constraints, the County shall continue to retain a County Homeless Coordinator in the County Administrative Office. The Homeless Coordinator would be initially responsible for facilitating the~~ facilitate implementation of the following short-term recommendations and eventually, long-term recommendations as they affect the County's homeless populations:

Short-Term

- a. Facilitate the cooperation between public and private agencies serving the homeless.
- b. 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.
- c. Develop a community educational program and a consensual process to assist in enlisting the cooperation of the general public and especially neighbors of the centers, in creating programs that will assist the homeless.
- d. Develop an eviction prevention and intervention program which would identify and assist low income people in danger of losing their homes. Work with community agencies serving this population and with the Real Estate Board and providing institutions to make a viable program possible. Other responsible agencies include Mental Health, the Human Rights Commission, and RCAA.
- e. 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.
- f. Extend the mandate of the Humboldt County Homeless Task Force in order to provide information and contribute their diverse access to resources to the implementation of both the short-term and long-term recommendations.
- g. 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. There will be numerous local and State agencies involved with this measure.
- h. Locate transitional facilities for specific sub-groups of the homeless that are small, and scattered into communities where people feel at home, combined with case management or other social service supervision would help alleviate the need for mass emergency or transitional shelter space. Numerous other agencies will likewise take part implementing this measure.

- i. Apply for and administer planning and technical assistance grants to study the most effective way to provide the transitional housing and support system. 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.
- j. Identify zoning and General Plan amendments necessary to allow these transitional housing and service programs to be developed, and direct Planning Department staff to implement such changes.
- k. Identify sites appropriate for housing homeless persons
- m. Support existing programs for the homeless, and ensure that shelter services are provided in northern and southern Humboldt for winters.
- n. Develop the capacity to provide, locate, manage, and fund campgrounds/safe zones in Humboldt County.
- o. Help educate the community regarding who the homeless are and how we can best assist them through the use of the media, a County Newsletter and by targeting various communities for special outreach.

Long-Term

- p. Facilitate the securing of funding for the 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.
- q. Promote job training for the homeless, including remedial education, where needed. Coordinate with the Greater Avenues for Independence (GAIN) Program. Work with community programs versed in ways of enhancing one's sense of self, and other rehabilitation programs to minimize the need for sanctioning of GR, AFDC, and Food Stamp recipients and maximize chances of breaking the cycle of poverty. Other responsible agencies include Mental Health, the Department of Social Services, the Employment Development Department and RCAA.
- r. Develop a family recovery program that addresses the nexus of issues of domestic violence, alcohol and there drug abuse, sexual molestation and homelessness so as to help them develop life-sustaining skills. Include a healthy parenting program that would subsequently bring the family back together so as to maximize the possibility of keeping families intact.
- s. Support and coordinate the development of affordable housing for low income citizens, including multifamily, single family, and single room occupancy (SRO) units. Promote legislation on the local, State and Federal levels to aid in the funding of these developments. There will be various other responsible agencies involved with this measure.
- t. Promote legislation aimed at securing State funding for the General Relief Program and at equalizing payment levels of General Relief throughout the State.
- u. Support and encourage the development of transitional housing
- v. Encourage the establishment of a family recovery program.

- w. Encourage the creation of an eviction prevention program and a revolving loan fund.
- x. Encourage the development of job training/employment development programs.

IMPLEMENTATION 20: AFFORDABLE HOUSING PROGRAMS

- 1) The next comprehensive Housing Element Update should include a housing affordability survey to supplement the affordability data provided by the Census.
- 2) The County shall continue to implement the following programs to meet the housing needs of Humboldt County residents.

Building permits The objective of the County is to facilitate the construction of 3,030 additional single family units and 84 multifamily units by 2002.

Alternative Owner Builder (AOB) program. The objective of the County is to facilitate the construction of 260 units under this program in the next seven years.

Mortgage Credit Certificates. The objective of the County is to secure funding of an additional 54 Certificates in the next seven years.

Second Units. The objective of the County is to facilitate the construction of 190 additional second units between 1995 and 2002.

Farmers Home Administration (FmHA). Assuming the historic level of activity continues, there will be 259 multifamily units constructed, and 236 mortgages for single family residences funded through this program between 1995 and 2002.

Community Development Block Grant (CDBG), Housing Preservation Grant (HPG), California Housing Repair Program (CHRP) and Self Help Housing Programs. The County's objective is to assist the rehabilitation of an additional 55 units through the CDBG program, and 95 units through the HPG program (funding for the CHRP and Self Help Housing programs may not be available in the future).

Section 8 Rental Assistance and Voucher Programs. If funding continues at previous levels, there will be an additional 110 units funded through the Section 8 programs in the next seven years (between 1995 and 2002).

Weatherization. The best estimate is that PG&E will weatherize 1,600 units between 1995 and 2002. As before, half of these units will be affordable to low income households, and the remainder will be affordable to very low income households.

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