

1998 Housing Element Update

PART II
Housing Element
of the



Humboldt County General Plan
Volume II

ADOPTED

FEBRUARY 9, 1998

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EXECUTIVE SUMMARY

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

As described in Resolution No. 92-118 (contained in Appendix L of this Element), the Humboldt County Board of Supervisors found there is a need to revise and update the Housing Element in two phases to insure the timely release of Community Development Block Grant funds from the State Department of Housing and Community Development (HCD). Phase I of the Housing Element update program was approved by the Board of Supervisors on December 14, 1992. It met the minimum requirements of the Housing and Community Development Department (HCD), and enabled the County to draw down approved grant funds. This document is Phase II of the update program. It provides a more comprehensive review of the County's housing needs and programs. It also extends the scope of review to the year 2002 to satisfy State requirements for the next Housing Element update, which is due in 1997.

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, there has been a substantial erosion in the affordability of housing in the ten years between 1980 and 1990. (Most persons consider housing to be affordable when housing costs do not exceed 25-30% of the total income of its occupants.) The housing stock in unincorporated areas increased by just under 3,000 units during this time period (78% of the population increase), while the average value of housing increased by \$31,000 to \$88,000 in 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~~) 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 for Humboldt's population and housing. 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, this Element also includes discussion of housing needs of special populations such as the homeless, handicapped persons, female headed households, and the elderly, and factors leading to increased housing costs, such as governmental constraints.

To respond to the future housing needs of the County, this Element identifies 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 ~~supply of multifamily~~ number of second units and remove other local governmental constraints which will encourage more affordable housing construction. Other programs include providing density bonuses, ~~establishing nomadic housing~~ encouraging development of special occupancy parks, encouraging Planned Unit Developments, and conserving non-conforming housing ~~reducing development standards, prohibiting single family development on multifamily zoned parcels, and reducing minimum parcel sizes.~~ 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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CHAPTER 1

INTRODUCTION

1100 INTRODUCTION TO THE HOUSING ELEMENT

In 1973 the State Legislature mandated that each County prepare a General Plan to assist in guiding future growth in California. This mandate included the preparation of a series of component "elements" to deal specifically with the issues of land use, circulation (transportation), housing, conservation, open space, seismic safety, noise, scenic highways, and (public) safety. The purpose of this component, the Housing Element, is to identify and prioritize the significant issues associated with housing in Humboldt County and to implement programs which address these issues.

It should be recognized that any element of the General Plan is of limited value unless it is tied in with a clear set of priorities as set forth in the Plan itself. In order to plan effectively for future growth in Humboldt County while at the same time preserving the unique rural-urban nature of the County, attention must be focused on general planning with regard to balancing growth and development with preservation of our environmental and economic resources. It is not sufficient to simply bemoan circumstances beyond our control; we must have a sense of where we are trying to go - of what kind of place we want our County to be. A realistic set of priorities that are truly reflective of the needs and desires of the citizens of the County must be established. To this end, the Housing Element sets as one of its highest objectives the involvement of the citizens of Humboldt County in all aspects of planning and at all levels, starting at the very outset of each planning process and continuing throughout that process.

It is further recognized by the authors of this document that its policies and programs take place in the context of a broader background of societal policy. Homes and other buildings cannot address the underlying causes of poverty and homelessness. Our community needs to make a commitment to enable everyone to be productive participants, and to provide opportunities for meaningful work. We should also remember that people are assets, not liabilities in a healthy community. There is clearly a need for a Social Element to the General Plan to address these issues in a broader, more appropriate context rather than as they relate to housing.

We urgently call upon the others involved to make their own necessary contributions toward confronting these problems: elected officials must minimize politics and rhetoric; bureaucrats must act creatively and decisively, and the public must exercise compassion and understanding. Only with the support of community is this document likely to have significant results.

This document relies upon an analysis of currently available demographic and housing stock data. Because of ongoing demographic changes and constantly fluctuating economic conditions which impact the housing market, as well as the fact that work on the General Plan is still an ongoing process, it will be necessary to periodically update the material contained herein. We will have to accumulate more hard data on the amount of land

available in the County for development, and we must make difficult decisions with regard to the kinds of development that are truly in the long-range interest of the general citizenry of our County.

As described in Resolution No. 92-118 (contained in Appendix L of this Element), the Humboldt County Board of Supervisors found there is a need to revise and update the Housing Element in two phases to insure the timely release of Community Development Block Grant funds from the State Department of Housing and Community Development (HCD). Phase I of the Housing Element Update program was adopted by the Board of Supervisors December 15, 1992.. That version was intended to at least meet the minimum standards of HCD, although it went much further than that. This document constitutes Phase II of the update program; it is a more comprehensive review of the County's housing needs and programs. It also extends the scope of review to the year 2002 to satisfy State requirements for the next Housing Element update, which is due in 1997.

1200 NEW CHANGES TO THIS ELEMENT

Besides the addition of this section, the text in Chapter 1 has been changed slightly to add some new introductory remarks, and to discuss the status of programs that were proposed in the 1992 Element.

Chapter 2 contains the updated background data and analysis of the County's population and housing needs and the identification of resources and constraints relevant to meeting these needs. Included here is information on population, households and housing characteristics for the unincorporated area of Humboldt County (drawn primarily from the 1990 census), a residential land use inventory, and information on housing costs. Also included are discussions of governmental constraints to affordable housing and special housing issues including, but not limited to, ~~tenant households~~, manufactured housing, owner-builders and energy conservation.

This information provides a focal point for the formulation of the housing policies and programs. Incumbent upon any planning process is a sifting and analysis of data, together with consideration of apparent community housing concerns yet to be statistically quantified.

Major revisions to the data and analysis chapter of the 1992 Housing Element are identified below:

<u>Section Number</u>	<u>Section Name</u>	<u>Description of Revisions</u>
Various		Tables revised to include 1980 data
2190	Special Populations: Population Characteristics	Moved from Chapter 3, New text

2270	Affordability Index	New text
2360	Special Populations: Housing Needs	Moved from Chapter 3, New text
2600	Projected Housing Needs	New discussion
2800	Governmental Constraints	New text
2845	Public Perception of the Permit Process	New text
2870	On-Site Sanitation Systems	New text
2901	Tenant Households	New text

Chapter 2 has some structural changes as well. It now contains what previously appeared in Chapter 3; it also contains most of the data and information supporting implementation programs in Chapter 5, whereas previously this text was placed among the programs themselves. The Housing Goals and Policies in Chapter 3 now include several new goals regarding homeless shelters and very low income housing. And the Objectives, Policies and Programs in Chapter 4 contain new programs to reduce governmental constraints, and to encourage homeless shelter and nomadic housing site development.

There are changes to the latter parts of the document as well. An index has been added to the text immediately following the text, and the Appendices have also changed somewhat. Appendices A, D and F have all been updated. Appendix G ordinance now contains a copy of the Building Division's Voluntary Health and Safety Inspection form (rather than the 1991 Homeless Task Force Report), and Appendix N contains a list of firms with expertise in alternative sewage disposal systems (instead of the 1988 Grand Jury Report on the Planning and Building Division). There are also two new appendices: Appendix O and Appendix P. Appendix O contains a set of sample building plans the Building Inspection Division provides to applicants, and Appendix P a set of sample building plans, and Appendix O is a resolution to help ensure the housing needs of lower income nomadic persons are met.

1300 EVALUATION OF THE PREVIOUS ELEMENT

The 1992 Element

The 1992 Housing Element identified six-eight programs that were scheduled to be completed before or soon after January 1, 1996. Following is a list of those programs, and a discussion on the status of these programs:

- 1) Implementation #2: Form a committee to study and make recommendations on ways to improve public education regarding housing issues (January 1, 1994).
Status: Committee has not been formed because there is not staff available to work on this low priority task.

- 2) Implementation #3: Form a committee to explore and make recommendations on the creation of a non-profit housing corporation, (July 1, 1994).
Status: Committee has not been formed because there is not staff available to work on this low priority task
- 3) Implementation #4: Submit a resolution in favor of State Constitutional Amendment 17 (SCA 17) to the Board of Supervisors (to change the provisions of Article 34 to encourage the construction of publicly funded housing),
Status: SCA 17 was defeated in a statewide election of June, 1993. The program has been modified to drop the reference to SCA 17.
- 4) Implementation #9: Form a committee to make recommendations to the Board of Supervisors on changes to the County's soils testing criteria to better link the testing period to actual soil conditions in different parts of the County (January 1, 1996).
Status: This program has not yet been implemented. The starting date has been pushed back ~~a year~~ to allow adequate lead time to form this committee. The date of the report generated by this committee has also been pushed back ~~a year~~.
- 5) Implementation #10: Present changes to the zoning ordinance to the Board of Supervisors to simplify and speed up the permit review process, (June 1, 1994).
Status: Although the Planning Department missed that deadline, the proposed zoning ordinance changes have been refined and expanded, and are being reviewed in conjunction with the review of this Phase II Housing Element.
- 6) Implementation #11: Present a memorandum to the Board of Supervisors for their signature to encourage the Assessor to communicate with the Board regarding any pending State legislation that would alter the tax structure to further discourage rehabilitation of housing units (June 30, 1994).
Status: The memorandum will be presented along with this Phase II Element.
- 7) Implementation #15: Present a letter to the Board of Supervisors for their signature to ask the Human Rights Commission to review the Tenant/Landlord Relations issue and make recommendations for policy language to be addressed in the next Housing Element update.
Status: The letter will be presented along with the Phase II Element.
- 8) Implementation 19: Appoint and retain a homeless coordinator to facilitate implementing programs for homeless persons.
Status: The homeless coordinator position has been continuously funded since the 1992 Element, and has been partly responsible for establishing 100 bed emergency shelters for the winters of 1993-1995.

There were numerous other programs identified in the 1992 Element as "ongoing" which have been administered since that document was adopted. Based on historical data, roughly 1,300 single family dwellings and 36 market rate multifamily dwellings have been

constructed between 1992 and 1995. Approximately 60 of these units were permitted under the Alternate Owner Builder building codes, and 30 of them were second units.

Since 1992, the County has been fortunate to have received funding through a variety of State and Federal programs. The County is assisting in the rehabilitation of 26 homes in the McKinleyville area with a \$400,000 Community Development Block Grant (CDBG) A total of \$300,000 was awarded to the County through the Housing Preservation Block Grant (HPG) program, which will be used to rehabilitate 24 units. Rehabilitation of another 38 units is being facilitated through a \$500,000 California Housing Repair Program (CHRP).

Based on trends of the previous 5 year period, close to 110 multifamily units have been constructed and another 100 single family mortgages have been funded through the Farmers Home Administration (FmHA) program, and 35 more units have been provided through the Federal Section 8 program. Further, close to 510 units have been weatherized since December, 1992 through PG&E's weatherization program.

Finally, the Phase I Element projected the completion date of the Phase II Element would be two years ago. The date we set was overly optimistic. The Citizen's Advisory Committee On the Housing Element (CACHE) didn't finish their deliberations until after the deadline we set for the Element's adoption had passed. The ordinance changes included in this document took longer to prepare than what was originally thought. Also, reduced staffing and a long list of other priorities for the Planning Department further delayed its preparation.

The 1985 Element

This section also reviews the 1985 Housing Element in terms of achieving the State housing goal. The State goal is to expand housing opportunities and accommodate the housing needs of Californians of all economic levels. The 1985 Humboldt County Housing Element addressed this goal directly on pages one through four of Chapter 5, "Implementation Programs and Objectives". Following is a comparison between the quantified objectives of the 1985 Element and what was actually achieved by the various programs. The reasons for any discrepancy between the original objective and actual performance are also given.

Evaluation of the 1985 Housing Element leads to the conclusion that, with the exception the Second Unit program, the County has been highly successful in meeting its quantified housing objectives. The 1985 Element projected 195 new units constructed with the assistance of the Farmer's Home Administration program; 259 new multifamily units were built, and 257 mortgage loans to low and very low income persons were made. The County exceeded the quantified objectives for weatherization and Alternate Owner Builder (AOB) constructed residences. It was projected that 2,125 homes would be weatherized, and 180 AOB homes would be constructed. During the 1985 - 1992 time period, 2,700 homes were weatherized, and 267 homes were constructed through the AOB program. Finally, the 1985 Element projected 240 second units would be developed, but only 152 of these units were actually permitted. In addition, there is an undocumented number of unpermitted second units that have been constructed. The low number of permitted units may be attributed to an unrealistically high expectation of the demand for such units, ~~and a cumbersome permit~~

~~process—the difficult~~ permit process (see the Government Constraints Section of this document for further reference), or other factors.

The County was ~~very~~ successful in meeting many of its objectives (which represent goals realistically achievable with current resources), the County was less successful in meeting its projected needs for construction, rehabilitation and conservation of housing units. The projected housing needs for unincorporated areas were 904 very low income units, 494 low income units, 563 moderate income units, and 396 above moderate income units. Table 1 provides the income limits associated with each income category. The County was only able to document the production of 543 very low income units (60% of the projected need), and 326 low income units (66% of the projected need). The County exceeded its projected housing needs for these other income categories by close to 2,000 units if it is assumed the other units constructed during the 1985 - 1992 period were affordable to moderate and above moderate income households. Table 2 summarizes the housing programs that contributed towards meeting the County's quantified housing objectives and regional need.

TABLE 1
INCOME CATEGORIES*

Income Category	Annual Household Income	Percent of Median Income
Very Low Income	\$0 - \$11,790	<50%
Other Low Income	\$11,791 - \$18,870	51 - 80%
Median Income	\$23,600	100%
Moderate Income	\$18,871 - \$28,300	81 - 120%
Above Moderate Income	\$28,301 +	>120%

* The limits for the various income categories for Humboldt County in 1990 are based on the median household income for Humboldt County provided in the 1990 Census. Household income in general is the total money income received in a calendar year by all household members 15-years-old and over. (Summary extract of census terms taken from US. Department of Commerce, Bureau of Census, Users Guide, Part B. Glossary, 1980 Census of Population and Housing, PHC 80-R1 B, Issued November 1982.)

TABLE 2

NUMBER OF UNITS CONSTRUCTED, REHABILITATED AND CONSERVED
UNDER HOUSING PROGRAMS
UNINCORPORATED AREAS, 1985 - 1992

(Single Family / Multifamily Units)

Income Category	Program	New Construction	Rehabilitation	Conservation	Total
Above Moderate	Building Permits	2,033 / 0			2,033 / 0
Moderate	Building Permits	1,000 / 0			1,000 / 0
	A.O.B. Permits	<u>267 / 0</u>			<u>267 / 0</u>
		1,267 / 0			1,267 / 0
Low	Building Permits	0 / 69			0 / 69
	Mortgage Credit	27 / 0			27 / 0
	Second Units	52 / 0			52 / 0
	FmHA	<u>178 / 0</u>			178 / 0
		257 / 69			
	CDBG		40 / 0		40 / 0
	HPG		72 / 0		72 / 0
	Self Help		36 / 0		36 / 0
	CHRP		40 / 0		40 / 0
	Weatherization		<u>1,350 / 0</u>		<u>1,350 / 0</u>
			1,538 / 0		1,795 / 69
Very Low	Building Permits	0 / 12			0 / 12
	Second Units	100 / 0			100 / 0
	FmHA	59 / 259			59 / 259
	Section 8	<u>0 / 113</u>			<u>0 / 113</u>
		159 / 384			159 / 384
	Weatherization		1,350 / 0		<u>1,350 / 0</u>
				0 / 337	1,509 / 721

The following data analysis and assumptions were made by the Planning Division to derive the figures in Table 2.

Building permits About 2/3 of the 3,033 single family units constructed at market rates were affordable to above moderate income households, and the remaining were affordable to moderate income households. Based on a survey discussed in the section titled "Projected Housing Needs" in Chapter 2, 85% of all market rate multifamily units (81 total units) were affordable to low income persons, and 15% were affordable to very low income persons.

Alternate Owner Builder (AOB) permits. For a discussion of the AOB program, please refer to "Special Issues: Owner Builders" in Chapter 2. All of the AOB units constructed under this program were assumed to be affordable to moderate income households.

Mortgage Credit Certificates. The Housing Authority issued 76 Mortgage Credit Certificates to first-time homebuyers in unincorporated areas between 1991 and 1992 (the program did not start in Humboldt County until October, 1991). Additional information on this program is contained ~~in Section 2905 of~~ later in this Element, "Federal and State Programs". Half of the Certificates were awarded to low income households, and the remainder were awarded to moderate income households.

Second Units. Planning Department records show that 152 second units were constructed between 1985 and 1992. It is widely recognized that many unpermitted second units were also constructed in the County during this time frame. Based on a telephone survey, one-third of them are affordable to low income households, and the remainder are affordable to very low income households. For further discussion, please refer to the section titled "Special Issues: Secondary Dwelling Units" in Chapter 2 of this Element.

Farmers Home Administration (FmHA). Based on information from the Farmers Home Administration, 259 new multifamily units were constructed, and mortgages were funded for 237 single family residences between 1985 and 1992. All of the multifamily units and 25% of the single family units assisted through this program were affordable to very low income households.

Community Development Block Grant (CDBG), Housing Preservation Grant (HPG), California Housing Repair Program (CHRP) and Self Help Housing Programs. Based on information from the Redwood Community Action Agency, all units rehabilitated through these programs were single family, and were affordable to low income households.

Section 8 Rental Assistance and Voucher Programs. According to information provided by the Housing Authority, there were 113 additional Section 8 units funded between 1985 and 1992 (additional information on this program is contained in Section 2905 of this Element, "Federal and State Programs"). All units provided through this program were multifamily, and were affordable to very low income households.

Weatherization. According to officials at Pacific Gas and Electric Company, 2,700 units have been weatherized in Humboldt County since 1985. Further information on this program is contained in Section 2908 of this Element, "Residential Energy Conservation". Half of the units rehabilitated through the weatherization program were affordable to low income households, and the remainder were affordable to very low income households.

The 1985 Housing Element also listed a number of general policies relating to such areas as the housing inventory, Community Development Block Grants, and public education. Where specific programs existed, the County was generally successful in implementing the policies listed. For example, the County has been successful in competing for Block Grants. The County also made several revisions to the zoning ordinance to encourage the development of

more affordable housing, and a task force has been established to identify the housing needs and propose programs to address the housing needs of the homeless.

However, many of the policies and programs listed in the 1984 Element did not have significant results because they were not tied to specific programs. For instance, very little has been done in the County to expand the curriculum of high schools to include more information on housing issues, (such as budgeting housing costs) because there was no program to provide specific information to the school boards on a specific date. Likewise there was no specific program to amend the zoning ordinance to provide for mixed residential uses in light commercial and/or light industrial areas.

The revised Housing Element attempts to strengthen its policies by tying them to specific programs. For instance, to make more housing accessible to physically handicapped persons, there is a program to consider amending the zoning ordinance to permit wheelchair ramps to be extended into the front, side or rear yard setbacks to within three feet of the property line.

CHAPTER 2

POPULATION AND HOUSING: DATA AND ANALYSIS

2100 POPULATION CHARACTERISTICS

2110 Population Trends

Humboldt County's population growth rate fluctuated greatly between 1920 and 1990 (Table 3). Moderate growth during the 1920's was followed by slow growth during the Great Depression Era of the 1930's. The County's timber dependent economy grew in response to a statewide housing boom in the post-war period. As a result, between 1940 and 1960, the County's population more than doubled.

Between 1960 and 1970 the County's total population experienced a drop of more than 5%. This was mostly due to the combined effects of a weaker housing market, log shortages, park expansion, and loss of jobs due to mechanization. The total population of Humboldt County rose to 108,525 in 1980 from 99,692 in 1970, representing an increase of 8.8%. The total population continued to grow during the 1980's, increasing from 108,525 to 119,118 persons between 1980 and 1990. This represents a growth of close to 10%. All portions of the County experienced growth during this time, with the exceptions of Ferndale and Trinidad.

TABLE 3

HISTORICAL POPULATION HUMBOLDT COUNTY, 1920 - 1990

Year	Number of Persons	Percentage Increase
1920	37,413	n/a
1930	43,233	15%
1940	45,812	6%
1950	69,241	51%
1960	104,892	51%
1970	99,692	-4%
1980	108,525	9%
1990	119,118	10%

Sources: 1920-1970, U.S. Department of Commerce, Decennial Census; California Department of Finance, Population and Housing Data (Report E-8090City)

2120 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 (Table 4).

TABLE 4

POPULATION PROJECTIONS
HUMBOLDT COUNTY, 1990 - 2005

Year	Number of Persons	Percent Increase
1990	119,118	n/a
1995	121,746	2%
2000	125,635	3%
2005	131,600	5%

Source: California Department of Finance, Population Projections (Report 91 P-1)

2130 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: (Tables 5 and 6, Figures 1 and 2).

TABLE 5

POPULATION OF COUNTY AND INCORPORATED CITIES
1970 - 1990

	1970 Persons	% of Total	1980 Persons	% of Total	Change in Population '70 to '80	1990 Persons	% of Total	Change in Population '80 to '90
Arcata	8,895	9%	12,338	11%	39%	15,197	13%	23%
Blue Lake	1,112	1%	1,201	1%	8%	1,235	1%	3%
Eureka	24,337	24%	24,153	22%	-1%	27,025	23%	11%
Ferndale	1,352	1%	1,367	1%	1%	1,311	1%	-4%
Fortuna	4,203	4%	7,591	7%	81%	8,788	7%	16%
Rio Dell	2,817	3%	2,687	2%	5%	3,012	3%	13%
Trinidad	300	>1%	379	>1%	26%	362	>1%	-4%
Subtotal	43,106	43%	49,716	46%	15%	56,950	48%	15%
Unincorp.	56,586	57%	58,308	54%	3%	62,168	52%	7%
Total County	99,692	100%	108,525	100%	8%	119,118	100%	10%

Source: California Department of Finance, Report E - 8090CITY, 1992

TABLE 6

**CENSUS DIVISION POPULATION
HUMBOLDT COUNTY, 1970 - 1990**

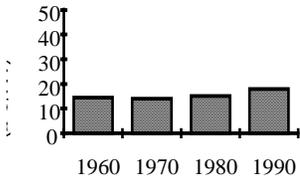
County Census Division	1970 Population	1980 Population	1990 Population
Arcata Division	16,041	18,888	20,687
Arcata City	8,985	12,338	15,197
Unincorporated	7,056	6,550	5,490
Eureka Division	41,497	42,876	45,834
Eureka City	24,337	24,153	27,025
Cutten	2,228	2,375	1,516
Myrtle town	3,922	3,959	4,413
Pinehills	--	2,686	2,947
Other Unincorporated	11,010	9,703	9,933
Ferndale Division	3,156	3,296	3,299
Ferndale City	1,352	1,367	1,311
Unincorporated	1,804	1,929	1,988
Fortuna Division	11,698	12,809	14,316
Fortuna City	4,203	7,591	8,788
Hydesville	--	933	1,131
Other Unincorporated	7,495	4,285	4,397
Garberville Division	9,531	10,962	12,168
Rio Dell City	2,817	2,687	3,012
Redway	--	1,094	1,212
Scotia	--	884	2,076
Other Unincorporated	6,714	6,297	5,868
North Coast Division	13,912	15,141	17,929
Blue Lake City	1,112	1,201	1,235
Trinidad City	300	379	362
Fieldbrook	--	698	--
McKinleyville	--	7,765	10,749
Orick	--	442	--
Westhaven-Moonstone	--	808	1,109
Other Unincorporated	12,500	3,848	4,474
Trinity-Klamath Division	3,857	4,553	4,885
Willow Creek	--	--	1,565
Other Unincorporated	--	--	3,320
Total	99,692	108,525	119,118

Source: Department of Commerce, Census of Population and Housing, 1970, 1980, 1990

FIGURE 1

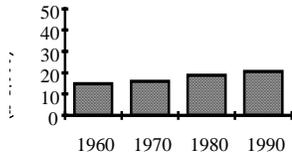
POPULATION OF HUMBOLDT COUNTY BY CENSUS DIVISION

North Coastal

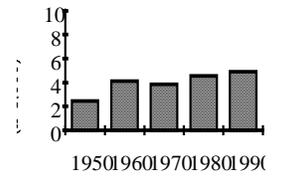


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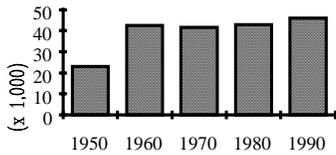
Arcata



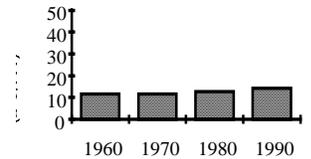
Trinity-Klamath



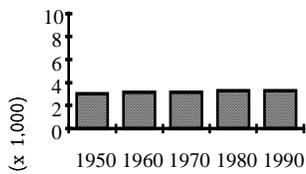
Eureka



Fortuna



Ferndale



Garberville

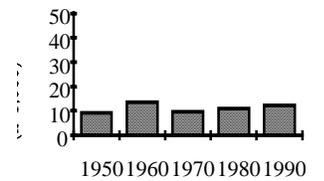


FIGURE 2

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

2140 Age and Sex Characteristics

Table 7 shows Humboldt County's young people of 0-17 years comprised 24% of the total population in 1990. The age group of 18-34 years represented 29% and the 35-64 group represented 35% of the total population. The elderly (65+) composed 12% of the total population. The age group showing the greatest increase between 1980 and 1990 was the 35-44 year group; the 18-24 and 25-29 year age groups showed the greatest decrease in population over the last ten years.

TABLE 7

AGE DISTRIBUTION
HUMBOLDT COUNTY 1980, 1990

Age Group	1980 Total	1990 Total	% Change ('80 to '90)	1990		
				% Total	Male	Female
0-4	7,635	8,538	12%	7%	4,331	4,207
5-17	19,708	20,659	12%	17%	11,326	9,333
18-24	17,264	14,634	-23%	12%	6,820	7,814
25-29	11,572	9,337	-19%	8%	4,788	4,549
30-34	9,858	10,156	3%	9%	4,944	5,212
35-44	11,806	20,261	72%	17%	10,216	10,045
45-54	9,607	11,473	19%	10%	5,867	5,606
55-59	5,303	4,566	-14%	4%	2,195	2,371
60-64	4,669	4,863	4%	4%	2,331	2,532
65-84	10,175	13,327	31%	11%	5,929	7,398
85+	928	1,304	41%	1%	398	906
Total	108,525	119,118	N/A	100%	59,145	59,973

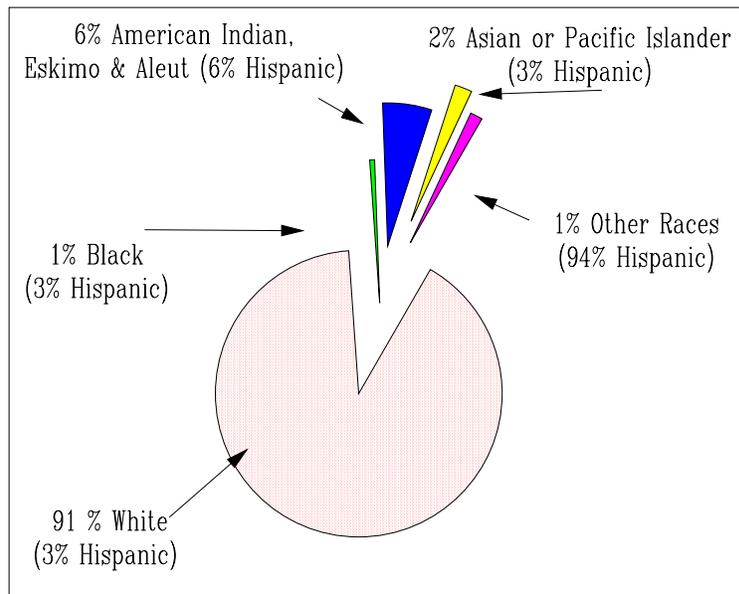
Source: Department of Commerce, Census of Population and Housing, 1980, 1990

2150 Racial Composition

Humboldt County's population is predominantly white, which makes up approximately 91% of the total count. (This compares to a State percentage of about 69%). The percentage of American Indians, Eskimos, and Aleuts in the County is substantially greater than the State average, while the percentage of blacks is considerably less. The percentage of Asian and Pacific Islanders in the county compared to the State is about five times less. Only 1% of the County's total population is classified as belonging to "other races" compared to the State total of 13%. As shown in Figure 3, most of those in the "other races" group are of Hispanic origin (94%).

FIGURE 3

RACIAL COMPOSITION HUMBOLDT COUNTY, 1990



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

There was not a substantial change in the racial composition of Humboldt County between 1980 and 1990. The percentage of whites dropped by one percent (1%) along with the "other races" classification, while the percentage of blacks, Asians/Pacific Islanders and American Indians increased by less than one percent (1%) each.

In 1990 there were 4,475 Native Americans living in unincorporated areas of the County. Native Americans with special housing needs living on Reservations or Rancherias fall under Federal jurisdiction. According to the 1980 Census, 1,808 Native Americans in Humboldt County resided on the Hoopa Valley Reservation (five square miles plus extension) and the Trinidad Rancheria. The census did not report on the other Rancherias. A "Report on Labor Force" prepared annually by the Bureau of Indian Affairs estimates that 2,636 Native Americans in Humboldt County lived on Reservations and Rancherias in 1982.

2160 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 (Table 8).

TABLE 8

NUMBER OF PERSONS PER HOUSEHOLD
HUMBOLDT COUNTY, 1970 - 1990

Persons per Household

	1970	1980	1990
Humboldt County	3.00	2.55	2.49
California	2.95	2.68	2.79

Source Department of Finance Report 91 P-2 Published May, 1991

2170 Household Projections

In 1990 there were 46,420 households in the County. That number is projected to increase steadily through the year 2000 (Table 9).

TABLE 9

**HOUSEHOLD PROJECTIONS
HUMBOLDT COUNTY, 1991-2000**

Year	Number of Households
1991	47,600
1992	48,500
1993	49,300
1994	50,000
1995	50,600
1996	51,100
1997	51,600
1998	52,100
1999	52,500
2000	52,900

Source Department of Finance Report 91 P-2 Published May, 1991

2180 Employment

Total overall employment has generally increased between 1975 and 1990, although there was a period of declining employment between 1979 and 1986. The total employment has increased from 36,400 jobs in 1975 to close to 46,000 jobs in 1990.

In 1975, manufacturing (food processing, lumber and wood products, and other manufacturing) was the number one employment category in Humboldt County and employed over 28% of the total work force. In 1990, the category fell to number four behind government, service industries, and retail trade, and employed only about 14.6% of the total work force (Table 10a).

Traditionally, Humboldt County has an unemployment rate higher than the national and State averages (Figure 4). Unemployment in the County tends to be highest from November through April, and lowest from May through October (Table 10b).

The California Department of Economic and Business Development ranked Humboldt County seventh out of California's 58 counties in terms of overall economic distress, as of March 2, 1983. The economic distress ratings are based on several factors, which include: unemployment rate, employment growth rate, food stamp rate, employment stability ratio, and share of lagging industries. Lagging industries are defined as industries having, "a higher risk of layoffs or plant closures than those industries with higher employment forecasts". Also their growth is expected "to be much slower than the national average or actually [declining] in coming years." Of Humboldt County's total employment 13.22% is in lagging industries, with the lumber industry (defined as a lagging industry) employing over 12 percent of the total work force. Because of these conditions, Humboldt County is considered to be one of the State's "most vulnerable counties" in terms of higher risk of layoffs or plant closures. (Source: Early Warning: California's Lagging Industries and

Threatened Counties, Office of Economic Policy, Planning and Research, California Department of Economic Business Development, November 30, 1982, and: Update to Early Warning, March 2, 1983).

TABLE 10a

**WAGE AND SALARY EMPLOYMENT
HUMBOLDT COUNTY 1972 - 1989
(Annual Average Employees)**

	1975	1980	1985	1990
Agricultural	600	800	800	900
Construction & Mining	1,400	1,200	1,300	2,000
Manufacturing	8,425	7,000	6,000	6,500
Transportation & Public Utilities	2,300	2,300	2,300	2,500
Wholesale Trade	1,200	1,500	1,500	1,600
Retail Trade	5,800	7,000	8,000	9,500
Finance, Insurance & Real Estate	1,100	1,400	1,400	1,500
Services	6,000	8,600	9,000	10,200
Government	9,800	10,600	9,800	11,000
TOTAL	36,400	40,200	40,100	45,800

Source: California Employment Development Department, Labor Force, Employment, and Unemployment 1974-1981 and Wage and Salary Employment by Industry 1972- 1981.

TABLE 10b

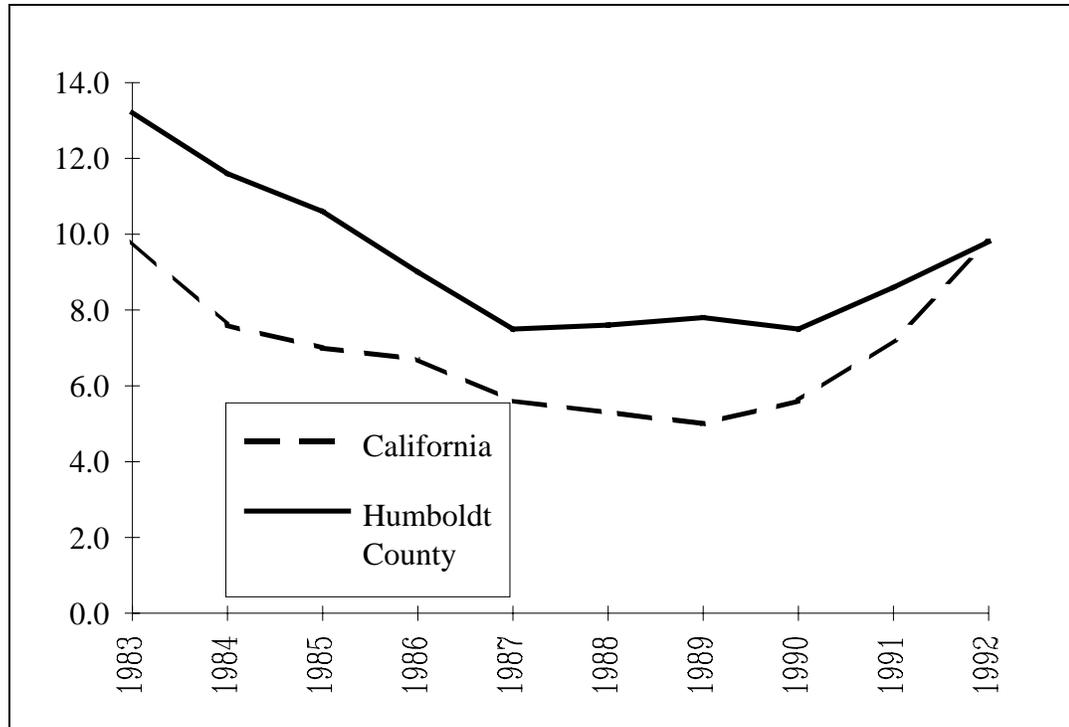
**SEASONAL UNEMPLOYMENT RATES
HUMBOLDT COUNTY, 1974 - 1983**

Year	Yearly High	Yearly Low
1974	18.8 (Dec)	8.9 (May & June)
1975	22.4 (Jan)	12.6 (August)
1976	21.1 (Jan)	9.1 (May)
1977	17.1 (Jan)	11.8 (Oct)
1978	16.4 (Feb)	10.9 (Oct)
1979	15.9 (Jan)	9.1 (Oct)
1980	14.5 (April)	10.3 (Sept)
1981	19.1 (Dec)	10.5 (May)
1982	18.4 (April & Dec)	14.7 (June)
1983	18.2 (Jan)	11.0 (July)
Ten Year Average	(18.2)	(10.9)

Source: California Employment Development Department, Labor Force, Employment, and Unemployment 1974-1983 and Wage and Salary Employment, By Industry 1972- 1983.

FIGURE 4

Unemployment Rates 1983 - 1992



Source: California Employment Development Department; Annual Planning Information: Humboldt County, June, 1991. and Robert Britt; "The Economy of the North Coast: Hope, Signs of Stress"; North Coast Journal; January, 1993; p. 12.

The California Employment Development Department (EDD) does not foresee any major economic growth or decline in Humboldt County over the next five years. Total employment is expected to rise by close to 2,000 jobs by the year 1996, according to the Annual Planning Information publication for 1991 by EDD. The County's economy generally reflects the national economy; when the national economy picks up, then so will the County's. The County's Forest Products Industry is expected to continue its long-term trend of declining employment. The jobs lost in this sector will be offset by gains in the Services, Retail Trade, and Government sectors of the economy.

The fishing industry has declined because of reduced catches and government regulations. If these factors turn around, gains are possible. Also, retail and tourist trades are expected to increase as the national economy improves and the planned Eureka Waterfront project gets underway. The EDD does foresee a slight increase in the number of government employees in the county.

The food processing industry is expected to lose some employees as mechanization increases. A possible closure of the Eureka to Willits stretch of the Northwestern Pacific Railroad will affect trade, but the effects of such a closure are still uncertain. (Source: Annual Planning Information Reports, Humboldt County 1984, 1985, and 1991 prepared by the Employment Data and Research Division, California Employment Development Department.)

2190 Special Populations

There are several groups living in Humboldt County which have been identified by the State as having special housing needs. These groups include: large households, the elderly, farm workers, the handicapped, female heads of households, and the homeless. Locally, nomadic persons were identified as a population with special characteristics and housing needs. Below is a description of these special populations. It is background material for a discussion of the housing needs of these special populations presented in the section titled "Housing Characteristics: Special Populations" later in this chapter.

2191 Large Households

A large household is one that has more than five persons. The 1990 Census counted 1,570 large families that owned their houses, and 928 that rented their houses in the unincorporated County. Compared to the State figures, more of the County's large households owned homes. Statewide, only 53% of the large families owned homes, while in the County, 62% owned homes. In 1980 there were 916 lower income large households living in the unincorporated county. Given the population of the unincorporated parts of the County increased by seven percent between 1980 and 1990, the number of lower income large families can be assumed to have increased by 64 households during this time period.

2192 Elderly Persons

In 1980, there were 11,103 persons aged 65 and over living in Humboldt County. This was 10.2% of the total population. By 1990, 12% of the total population was estimated by the Census to be 65 years or older (14,631 persons). In unincorporated areas, most of the elderly persons owned their homes. The Census counted 3,658 elderly households who owned their homes (85% of the total number of elderly households), while only 609 rented their homes. In comparison, 72% of the elderly households in the State owned their homes in 1990. Approximately five percent of the elderly population in Humboldt County lived in either nursing homes or residential care homes in 1980; by 1990, close to six percent lived in these facilities.

~~The elderly segment of the population often suffers housing inequities~~ A segment of the elderly population encounters housing inaffordability due to lowered income levels and the physical constraints of age. In general, the incidence of elderly households in need of housing assistance tend to increase since incomes of the elderly remain stable, while market rate housing costs rise.

2193 Farm Workers

The 1990 Census indicates that ~~there were~~ 980 households were self employed in farm-related occupations, or about 2% of the total number of households. A high percentage of those employed on farms lived in unincorporated areas.

2194 The Disabled

The 1990 Census identified 10% of the labor force in all of Humboldt County as having a work disability. If it is assumed that households in unincorporated areas follow these same trends, 2,676 households in the unincorporated areas were occupied by persons with disabilities in 1990.

A number of these persons may have special housing requirements because of their handicaps. The County currently has 24 licensed homes (averaging 6 beds apiece) for the handicapped. A high percentage of physically handicapped persons have muscular or skeletal problems and as a consequence may encounter difficulties with architectural barriers in residential units. Special housing provisions for the physically handicapped might include: special alarms or equipment controls for the blind and the deaf, special bathroom equipment for amputees and orthopedically disabled persons, and low cabinets and other furnishings for persons confined to wheelchairs. All commercial buildings and apartments are now required by State law to be accessible to physically handicapped persons. For those single and multifamily dwelling units which are exempt from State accessibility regulations, alterations and additions to existing housing can provide accessibility at moderate costs. The County should initiate steps encouraging more accessible housing by implementing such programs as allowing wheelchair ramps to be located within property setbacks without requiring a variance from zoning regulations.

~~Another form of physical handicap which is becoming increasingly prevalent in Humboldt is sensitivity to chemicals used in construction materials and other airborne pollutants. An increasing number of individuals with this disability are expected to come to Humboldt because of the good air quality found here. The County should undertake research to 1) identify appropriate sites to build units suitable for this group of people, 2) review the relationship between building materials required in such units and building materials required by State Health and Safety Standards, and, 3) if necessary, initiate programs to ensure the production of units suitable for people with this form of handicap.~~

2195 Woman Headed Households

Women heads of households made up 6,626 or 24% of the total households living in unincorporated areas of Humboldt County in 1990. Single heads of households often represent a special need due to financial responsibility based on a single source of income. Child care is often a necessary addition to the family budget. Statistically, single heads of households, more often female, earn incomes below the area median and are less able to find affordable housing. In 1985 for example, 30% of this group had incomes below the poverty level, compared to a total family level of nine percent below poverty.

2196 Homeless Persons

The 1985 Element committed the County to forming a Homeless Task Force to identify, quantify and analyze the demographic nature of the County homeless problem, and to use this information in future revisions of the Housing Element.

In 1987, the Board of Supervisors appointed a task force to fulfill this mandate, and subsequently funded a Homeless Coordinator position to assist the task force in accomplishing its mandate. In 1991, the Task Force published a report on Humboldt County Homelessness, which was approved by the Board of Supervisors. In 1993, the Homeless Coordinator, working in conjunction with the Redwood Community Action Agency, published the "Homeless and Very Low Income Housing Project Report" which contributed further perspective regarding the County's homeless problem. This report was certified by the State Department of Housing and Community Development in 1993.

Both of these reports are deemed to be important sources of information regarding the homeless problem in the County. They are on file and available for your review at ~~with~~ the Planning Division of the Humboldt County Planning and Building Department at 3015 H Street in Eureka. Information from these reports have formed the basis upon which parts of this Element have been updated.

Estimates of the Humboldt County Task Force on Homelessness and Housing are that there are 1,200 - 1,500 people who are homeless on any one day and from 6,000 - 8,000 in the course of a year, throughout Humboldt County.

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). The surveys were conducted at six locations: two Eureka sites: the Winter Emergency Shelter and Old Town, in camps: the South Jetty in the Eel River Valley area, the River Bar in Garberville in Southern Humboldt, and at Clam Beach outside of McKinleyville in Northern Humboldt, and also at the Arcata Food Endeavor. The following table shows the general composition of those surveyed.

TABLE 11

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%

Note: The numbers in parentheses are for households; couples are one household unit. The last two sub-populations (Disabled and Nomads) overlap with the family status categories and with each other.

* As with this survey, often the estimated 350 lower income nomadic households in Humboldt County are lumped into the homeless category when actually they view themselves as "parkless" rather than homeless. This Element treats this group as distinct from the homeless population (see the Section titled, "Nomadic Households", in Chapter 2, ~~page 22~~).

** There were 92 children in the families that were surveyed.

Homeless Single Men

Outside of Alcohol/Drug recovery programs, there are no transitional housing programs for single men or women. The Eureka Rescue Mission provides shelter for up to 30 days; single men sleep in a dormitory with 36 beds, while single women sleep with families in smaller rooms. Most of the survey's single men outside of Eureka are scattered in individual camps in the rural parts of the county. They are not visible on the streets because they move from house to house, camp in their vehicles, or camp in the woods. Some live way off in the mountains and only come into town for supplies - of this latter population, many are Vietnam era veterans.

Homeless Single Women

In addition to the 17 single women surveyed, there are 27 mentally ill homeless women and 84 single homeless women who sought services from Redwood Community Action Shelter Program in Eureka.. Four of the women surveyed were over 65 years old. This is 17% of the single homeless female population and compares dramatically to only 7% of the single homeless male population and 3% of the homeless families with children. The highest concentration of single women surveyed are living in Southern Humboldt and at the South Jetty.

Homeless Couples Without Children

There are relatively few people who define themselves as couples in the homeless survey group; 11% of the total were couples. This is consistent with the number of persons seeking assistance from Redwood Community Action Agency's Shelter Program. The vast majority of couples surveyed (73%) lived at the South Jetty; most of the rest were staying in Eureka.

Homeless Families

The documentation of the numbers of homeless families comes from the Department of Social Service AFDC Homeless Assistance figures, statistics from Redwood Community Action Agency Shelter Program in Eureka, the Arcata House Transitional Shelter in Arcata, and the Homeless Needs Survey.

In 1992 there were 2,183 AFDC families who sought Homeless Assistance from the Department of Social Services. RCAA reports 422 homeless families seeking housing assistance. Arcata House saw 157 families seeking shelter. The Homeless Needs Survey interviewed 36 families, 24% of all the households surveyed. These figures include some duplication.

Out of this number, Redwood Community Action Agency Shelter Program in Eureka sheltered 38 families in 1992; Most of them transitioned to permanent housing in the area. Others left with no follow-up information as to their whereabouts. Arcata House in Arcata sheltered 12 families from May 1992-May 1993. They also report 135 families on a waiting list during this period. The Eureka Rescue Mission provides 40 emergency shelter beds for families per night and they are almost always full. Couples must show a marriage license to stay there. No further information could be obtained about the families served.

Most families without self-contained vehicles stay temporarily with friends or relatives if they can. Others stay in motels until their money runs out, then in their cars, if necessary, until the next AFDC check comes in.

Of the two-parent families surveyed, the vast majority of families live at the South Jetty (60%), while 28% were staying in Eureka. All of these families on the Jetty lived in campers or school buses.

Homeless Female Headed Families

Most homeless female headed families are fleeing domestic abuses. They are primarily concerned with family safety, healing, and stability. Large emergency shelters and camps do not feel safe for them, so they need a different form of shelter.

The other factors contributing to female headed households are: dissolution of relationships from death, divorce or abandonment and pregnancy resulting from rape or casual sex. Drug and/or alcohol abuse often play a part in these situations.

The non-profit agency, Humboldt Women for Shelter, reports that they provided 1,835 housing vouchers in 1992 to spouses fleeing domestic violence from all parts of Humboldt County. Many (40%) move outside their own community to be safe. The high cost of moving often leaves these families in need of transitional housing assistance.

All of the Transitional Shelters in Humboldt County report a high percentage of female parent families in their programs. Statistics are not complete for other programs but RCAA reports 216 or 50% of families are female parent families. Of these female headed families, 42% were fleeing domestic violence.

All of the female headed families who were surveyed lived on the South Jetty except for one in Southern Humboldt.

Other Homeless

In addition to the family groupings, there are other homeless people who have specific needs. One large group are the disabled, particularly the mentally disabled; another is what we are calling nomads. (For a discussion of nomadic household population characteristics, see the following section titled "Nomadic Households".) Of the respondents to the Homeless Needs Survey, 25% stated that they were disabled and thus were unable to work. In response to a different question, 21% stated that an injury/disability was what triggered their becoming homeless, and another 12% cited a psychotic episode as triggering their becoming homeless. Thirteen percent of the respondents cited alcohol/drug problems as standing in the way of their having a home.

The Mental Health Homeless Coordinator reports that very often drunkenness masks the deeper psychological problems and the detoxification and recovery programs are unable to change the patterns of substance abuse because of the origin of the problems. There are also many mentally ill with secondary diagnoses of Axis II Personality Disorders who display antisocial behavior.

According to the "Profile of the Mentally Ill in Humboldt County" prepared in 1992 by County Mental Health staff, the mentally ill homeless in Humboldt County are primarily single males without significant employment history and often raised in dysfunctional families. Many of the men have significant histories of incarceration in jails/prisons and unsuccessful attempts in residential drug/alcohol treatment facilities.

Single females are a growing sub-group of the mentally ill homeless. Many of these women have a history of sexual abuse and continue to be victimized on the street. Many have had their children permanently removed from their care by the Juvenile Court. These women often connect with homeless men for support and protection.

Redwood Community Action Agency Shelter Program reports requests for services from 231 disabled people. They do not distinguish between mentally and physically disabled. The County Mental Health Homeless Coordinator, reports 129 mentally ill homeless served in 1992. She also estimates that there are an additional 250-300 mentally ill homeless who are not receiving mental health services. In 1992, 22 mentally ill homeless died.

We see a high influx of mentally ill from out of the county. Some drift from town to town, staying here only temporarily while others are seeking a safe and less expensive place to live

and want to make Humboldt County their home. The fact that they do not have a base of support in the community makes it more difficult to help them stabilize.

Based on the 1993 Homeless Needs Survey, most of the disabled homeless people live in camps in Eureka.

2197 Nomadic Households

Nomadic households belong to a generally unnoticed demographic segment of our population that resides throughout the county throughout the year in various organized RV and trailer campgrounds, State and local parks, and various other sites both public and private. The nomadic population distinguishes itself from other forms of housing styles by being mobile; they stay for awhile and then move on.

There are 550 designated RV sites in mobile home parks scattered throughout the unincorporated areas. It is not known how many of these are typically occupied, nor is it known how many other sites exist and how often they are occupied. And even if these numbers were known, only a percentage of that number would fall into the nomadic household population; the others would include vacationers from within and outside the County. Obviously, it would be helpful to have more information regarding the extent of the nomadic household population in the County.

As with the other demographic categories, the nomadic population also has a spectrum of socio-economic income groups from high to moderate, to low and very low income groups. Examples of the higher income nomads include retirees on good pensions, driving state-of-the-art "Land Yachts" or "Fifth Wheelers", and spending from a few weeks to sometimes a year or more in established parks and campgrounds around the County with full amenities. The higher income nomadic population contributes to the local economy by shopping in the local market places for food, fuel, and other needs. They tend to be financially self sufficient and pursue independent lifestyles and are often active members of our communities.

On the other side of the spectrum, there are the lower income nomadic households that may live in a camper shell on an old pickup truck or in a converted school bus, who park wherever they can without having to pay much (or any) fees. During the summer months these numbers go up to as high as 500 (according to social service personnel who visit their encampments).

Some of these lower income nomadic households are employed temporarily or sporadically. For those without work, as their resources diminish their vehicles often develop mechanical problems, and they are no longer able to move on.

Many of these lower income nomads are disabled or retired workers who sold their homes and purchased a mobile living unit, anticipating that they would not be financially able to keep a house. They travel to where the climate and culture is beneficial to them and seek a place they can afford to stay.

Many of them are people who have difficulty maintaining a consistent life in any setting because of chronic mental problems or other social disease. Living in societal contexts is periodically problematic and it is simply easier and less stressful to live in their vehicle and move away when things fall apart.

Another segment of this low income nomadic population are the young or disenchanting in search of self who frequently have family somewhere to fall back on. They travel in groups and stay as long as they can find work, sell their wares, or enjoy the local culture.

Although many wish these lower income nomads would just go away, it appears that they are here to stay. And because this significant segment of our population will likely continue to exercise their right to choose the nomadic lifestyle as a housing opportunity realistically affordable to them, it becomes necessary for the Housing Element to document, anticipate and encourage the adequate provision for their housing needs throughout the County.

2200 HOUSING CHARACTERISTICS

2210 Housing Type

Table 12 shows that between 1970 and 1990 Humboldt County's housing stock of year-round housing units increased from 35,222 to 51,134 or by 15,912 housing units. Despite the energy crunch, several city annexations, and occasional development moratoriums for several unincorporated areas, the percentage of the housing stock within the unincorporated area remained relatively stable over the ten year period (55% in 1970 and 52.3% in 1990). The most notable changes during the decade occurred within the type of housing constructed. Although conventional single family dwellings increased by over 8,000 units countywide from 1970 to 1990, as a percent of the County housing stock they dropped from 78.8% to 70.0%. During the past decade mobilehomes and multiple family dwellings combined amounted to 7,691 housing units or one-half of the ten year increase.

TABLE 12
COMPOSITION OF THE HOUSING STOCK
1970 - 1990

	1970		1980		1990	
	Humboldt County	Unincorporated Areas	Humboldt County	Unincorporated Areas	Humboldt County	Unincorporated Areas
Single Family Units	27,584 (78.0%)	15,961 (82.4%)	30,628 (68.7%)	17,047 (71.7%)	35,805 (70.0%)	20,285 (75.8%)
Multiple Family Units	5,341 (15.0%)	1,291 (6.7%)	9,034 (20.3%)	2,762 (11.6%)	9,054 (17.7%)	1,659 (6.2%)
Mobilehomes	2,297 (7%)	2,115 (10.9%)	4,930 (11.0%)	3,959 (16.7%)	6,275 (12.3%)	4,817 (18.0%)
Total	35,222 (100%)	19,367 (100%)	44,592 (100%)	23,768 (100%)	51,134 (100%)	26,761* (100%)

Source: U.S. Department of Commerce; Census of Housing; First County Data; 1970
U.S. Department of Commerce; Census of Population and Housing; Summary Tape File 3 (STF 3); 1980.

California Department of Finance; California Annual Housing and Population Data; Report E-8090CITY; 1990

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

2220 Vacancy Rate

The vacancy rate is defined as the percentage of year-round housing units that are vacant and has both housing quantity and quality implications. Historically, a high vacancy rate indicates greater choice within the housing market, which also indicates that housing quality is generally higher.

The Housing Element handbook considers a vacancy rate of 6% necessary to allow for adequate choice and provide for a competitive rental market. This assumes, of course, that all those units identified as vacant are available for rent. Although most geographic areas of the County exceeded this vacancy rate, the populous Humboldt Bay area did not, pointing out a shortage of housing in a major market area. It should be noted that two colleges are situated in the Bay area and have substantial impact on both housing availability and summer vacancy rates in that area. According to the information provided in Table 14, the unincorporated areas of Humboldt should have adequate choice available in the rental market. However, this Table does not include information on the number of vacant units that are available for rent. Realtors note that it is very difficult for persons to find rental units in unincorporated areas at the writing of this Element, which indicates Table 14 contains a misleading vacancy rate statistic.

In 1990 there were 1,794 vacant non-seasonal housing units in Humboldt County representing a Countywide overall vacancy rate of 6%. Of these vacant units 366 were for sale, 972 were for rent and 456 were classified as "other vacant" (not available for rent or sale).

Within the cities the overall vacancy rate averaged 5.1%, while in the unincorporated area the vacancy rate stood at 7%. The highest vacancy rates reached 9% for mobilehomes in the unincorporated area (Tables 13 and 14).

TABLE 13

HOUSING OCCUPANCY PROFILE
HUMBOLDT COUNTY, 1980 - 1990
(Incorporated and Unincorporated Areas)

	<u>1980</u>	<u>1990</u>
Total Housing Units	45,381	51,134
Total Year Round Units	44,592	49,288
Seasonal Units*	789	1,846

	Total Units*		Total Occupied**		Vacant		Owner Occupied		Renter Occupied	
	1980	1990	1980	1990	1980	1990	1980	1990	1980	1990
Single Family Units	30,628 (100%)	34,512 (100%)	28,843 (94%)	32,719 (95%)	1,785 (6%)	1,794 (5%)	20,439 (67%)	22,852 (66%)	8,404 (27%)	9,867 (29%)
Multiple Family Units	9,034 (100%)	8,156 (100%)	8,212 (91%)	7,815 (96%)	822 (9%)	341 (4%)	1,140 (13%)	271 (3%)	7,072 (78%)	7,544 (92%)
Mobilehomes	4,930 (100%)	6,053 (100%)	4,510 (92%)	5,372 (89%)	420 (9%)	681 (11%)	3,569 (72%)	3,994 (66%)	941 (19%)	1,378 (23%)
Other	<u>789</u> (<u>100%</u>)	<u>2,412</u> (100%)	<u>789</u> N/A	<u>2,360</u> (<u>98%</u>)	N/A N/A	52 (<u>2%</u>)	<u>789</u> N/A	<u>2,030</u> (<u>86%</u>)	N/A N/A	330 (<u>14%</u>)
Total	<u>45,381</u> (100%)	<u>51,134</u> (100%)	<u>42,354</u> (93%)	<u>48,266</u> (94%)	3,027 (7%)	2,868 (6%)	<u>25,937</u> (<u>61%</u>)	<u>29,147</u> (<u>60%</u>)	16,417 (39%)	19,119 (40%)

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.

** Note: It is assumed that the term "Seasonal Units" refers to ~~vacant~~ 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.

TABLE 14

HOUSING OCCUPANCY PROFILE
UNINCORPORATED AREAS; 1980 - 1990

	<u>1980</u>	<u>1990</u>
Total Housing Units	24,557	26,761
Total Year Round Units	23,769	25,047
Seasonal Units*	788	1,714

	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	<u>788</u> (100%)	<u>1,966</u> (100%)	<u>788</u> N/A	<u>1,948</u> (99%)	N/A N/A	18 (1%)	<u>788</u> N/A	<u>1,811</u> (93%)	N/A N/A	137 (7%)
Total	<u>24,557</u> (100%)	<u>26,761</u> (100%)	<u>22,659</u> (92%)	<u>24,997</u> (93%)	1,987 (8%)	1,764 (7%)	<u>15,160</u> (67%)	<u>17,132</u> (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 ~~vacant~~ 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.

2230 Tenure

Within all of Humboldt County 55% of the occupied housing units were owner occupied in 1990. Of the 19,119 renter households countywide, 8,015 or 42% were located in the unincorporated areas. Close to 5,400 single family units account for 67% of the rental housing in the unincorporated area (Tables 13 and 14).

2240 Housing Conditions

Housing age can provide a general indication of housing quality. As housing ages, the quality of the housing stock tends to decrease. Table 15 shows the time period of original construction of all year-round housing units within Humboldt County as of April, 1990, and compares those figures to the unincorporated portions of the county. Twenty percent (20%) of the County housing stock was built prior to 1940. As of the 1990 census, 49% of the housing stock in Humboldt County was 31 years of age or older compared to 40% for the unincorporated areas.

TABLE 15
AGE OF YEAR-ROUND HOUSING UNITS
HUMBOLDT COUNTY, 1990

Construction Date	Total County	Unincorporated Areas
1989-1990	1,655 (3%)	1,023 (4%)
1985-1989	3,614 (7%)	2,206 (8%)
1980-1984	3,915 (8%)	2,511 (8%)
1970-1979	9,312 (18%)	6,022 (8%)
1960-1969	7,809 (15%)	4,537 (17%)
1950-1959	9,257 (18%)	4,474 (17%)
1940-1949	5,386 (11%)	2,309 (9%)
<1939	10,186 (20%)	3,791 (14%)
Total	51,134 (100%)	26,873 (100%)

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

In 1991 a visual survey of housing conditions was conducted by the Redwood Community Action Agency in 48 communities of the unincorporated parts of the county. The information collected by this survey is contained in a report titled, "Humboldt County Housing Conditions Survey", which is contained in Appendix B of this Element. The survey included visual inspections of approximately 70% of the total housing units in the County. The results are summarized in Table 16. As shown in Table 16, approximately 4,260 units in the County are in need of rehabilitation; 139 of these units are considered dilapidated, and 619 of them are in need of substantial rehabilitation.

TABLE 16

**HOUSING CONDITION SURVEY
UNINCORPORATED AREAS, 1991**

TOTAL UNITS SURVEYED	18,732
PERCENT OF TOTAL HOUSING 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.

2250 Housing Costs

According to the 1990 Census, the median house value in Humboldt County was \$88,000. 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). The unincorporated portions of the county are assumed to have housing values similar to the county as a whole. 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. (Rents in the unincorporated portions of the County are assumed to be no different than rents in the county as a whole.)

Table 17 presents additional information on comparative housing costs. During the past two decades the median monthly contract 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.

TABLE 17
COST OF HOUSING
HUMBOLDT COUNTY AND CALIFORNIA, 1970 - 1990

	1970	1980	1990
Humboldt County			
Rent	\$77	\$201	\$344
Value of Housing	\$16,400	\$57,000	\$88,000
California			
Rent	\$113	\$253	\$561
Value of Housing	\$23,100	\$84,700	\$195,500

Sources: U.S. Department of Commerce; Census of Population and Housing; 1970;
U.S. Department of Commerce; Summary Tape Files 1 and 3; 1980;
California Department of Housing and Community Development; The California Housing Plan, Vol. II, 1982.
U.S. Department of Commerce; Census of Population and Housing; 1990.

- Notes: 1. Median is defined as the middle or the value that divides the total frequency of housing values into two equal parts so that half of all houses are more and half are less than the middle value house.
2. Rent values in the tables are for contract rent.

2260 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. (In order to easily compare 1980 figures with those of the 1990 Census, this discussion is based on a twenty five percent limit.) Figure 5 and Tables 18 and 19 show the relationship between various household income categories and the percent of income spent on housing within the unincorporated county. Table 1 in Chapter 1 provides the income limits associated with each income category.

Figure 5, Table 18 and Table 19 indicate that:

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.

Fifty-four percent (54%) of all renter households spend 25% or more of their gross household income on housing.

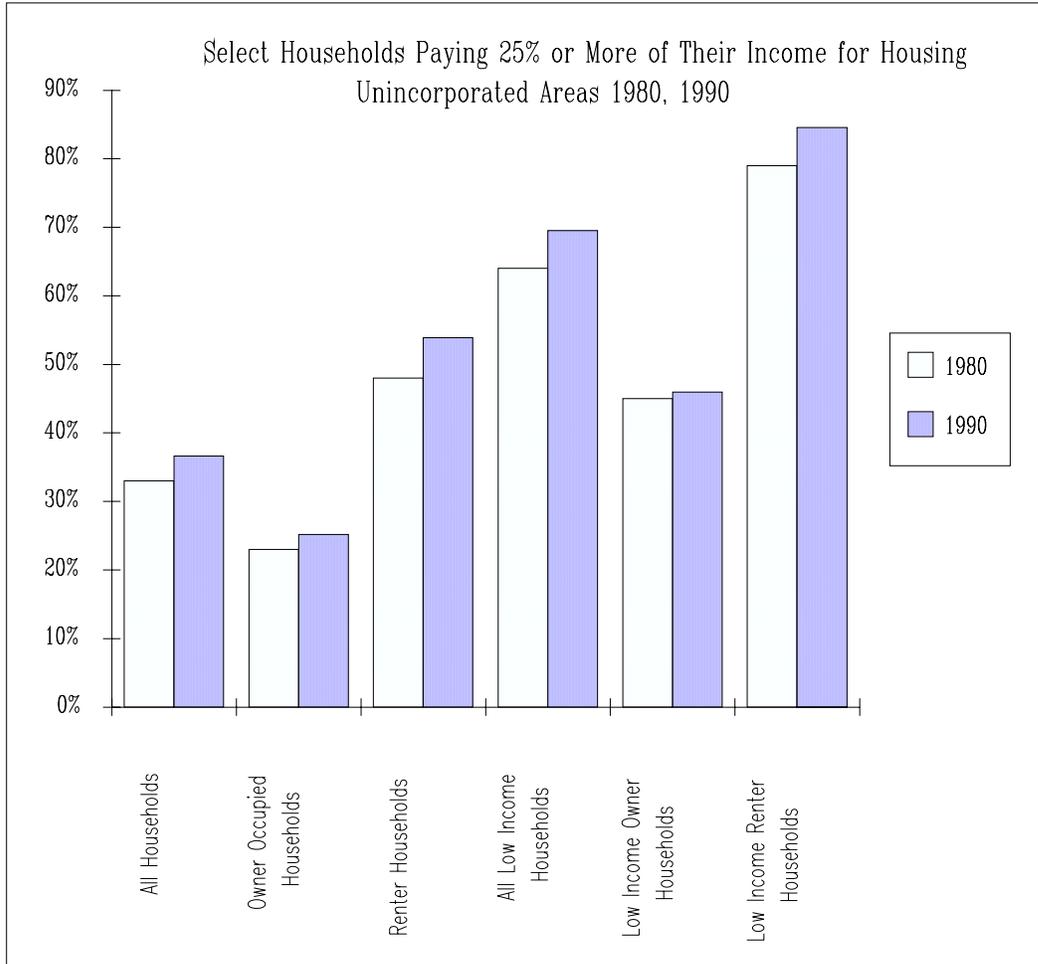
Seventy percent (70%) of all low income households spend 25% or more of their gross household income on housing.

Eighty-five percent (85%) of low income household renters spend 25% or more of their income on housing.

Forty-six percent (46%) of low income households 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 some are paying seventy five percent (75%) of their income on housing.

FIGURE 5



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

TABLE 18

**INCOME PAID FOR HOUSING
RENTER HOUSEHOLDS
UNINCORPORATED AREAS, 1980, 1990**

% Income For Housing	Number of Households by Income Category							
	Very Low		Other Low		Moderate		Above Moderate	
	1980	1990	1980	1990	1980	1990	1980	1990
0-19%	59 (3%)	123 (7%)	255 (21%)	146 (11%)	567 (45%)	469 (39%)	1,432 (84%)	1,462 (71%)
20-24%	82 (4%)	87 (5%)	159 (13%)	219 (16%)	286 (23%)	265 (22%)	181 (11%)	306 (15%)
25-34%	258 (14%)	258 (15%)	343 (29%)	446 (32%)	317 (25%)	287 (24%)	77 (5%)	219 (11%)
35+%	1,495 (79%)	1,255 (73%)	438 (37%)	572 (41%)	101 (8%)	168 (14%)	6 (0.4%)	74 (4%)
Total	1,894 (100%)	1,723 (100%)	1,195 (100%)	1,383 (100%)	1,271 (100%)	1,189 (100%)	1,696 (100%)	2,062 (100%)

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

Notes: 1) Rent includes the monthly rent agreed to or contracted for regardless of any furnishings, utilities or services that may be included, plus the estimated average cost of utilities (water, electricity, gas) and fuels (oil, coal, kerosene, wood, etc.) to the extent that these are paid for in addition to the rent.

2) Rent is calculated for "specified renter-occupied" housing units, which EXCLUDE one-family houses on 10 acres or more.

3) No cash rent units and units reporting no income or a net loss are assigned to a "not computed" category. There were 631 households in this category that are not included or computed in the data presented in Table 12.

TABLE 19

INCOME PAID FOR HOUSING
OWNER OCCUPIED HOUSEHOLDS
UNINCORPORATED COUNTY 1980, 1990

Percent of Income Paid for Housing	Number of Households by Income Category							
	Very Low		Other Low		Moderate		Above Moderate	
	1980	1990	1980	1990	1980	1990	1980	1990
0-19%	475 (37%)	363 (35%)	585 (56%)	510 (49%)	850 (60%)	792 (53%)	4,038 (77%)	4,361 (69%)
20-24%	141 (11%)	151 (14%)	85 (8%)	108 (10%)	151 (11%)	178 (12%)	591 (11%)	915 (15%)
25-34%	210 (16%)	129 (12%)	132 (13%)	133 (13%)	236 (17%)	303 (20%)	471 (9%)	738 (12%)
35+%	457 (36%)	408 (39%)	239 (23%)	295 (28%)	180 (13%)	216 (14%)	133 (3%)	264 (4%)
Total	1,283 (100%)	1,051 (100%)	1,041 (100%)	1,046 (100%)	1,417 (100%)	1,489 (100%)	5,233 (100%)	6,277 (100%)

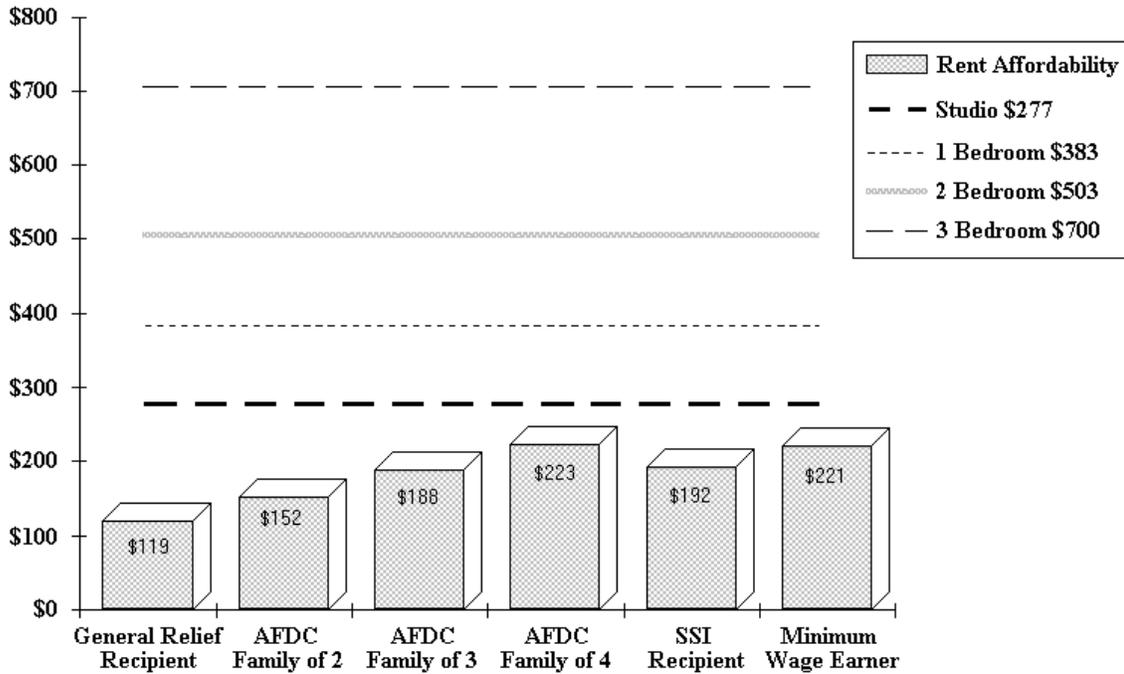
Source: U.S. Department of Commerce; Census of Population and Housing; 1990.

Note: Owner Costs are the sum payments for real estate taxes, fire and hazard insurance, utilities, fuels and mortgage. Payments for maintenance and repair are NOT included. The data is tabulated for specified owner-occupied units, i.e., one-family houses on less than 10 acres without a commercial establishment or medical office on the property. The data EXCLUDES owner-occupied condominiums, mobile homes, and trailers.

For those at the lowest end of the pay scale, the problem of overpayment is severe. As shown in Figure 6, those on government assistance, and even those making minimum wage are having to pay more than 100% of their income for housing! Figure 7 shows a related set of information, the difference between the number of homes (including studios, and apartments) available to those at the lowest end of the pay scale, and the number of homes that are needed to satisfy the demand. As expected, Figure 7 shows there is a great disparity between the number of units available and the number of units needed.

FIGURE 6

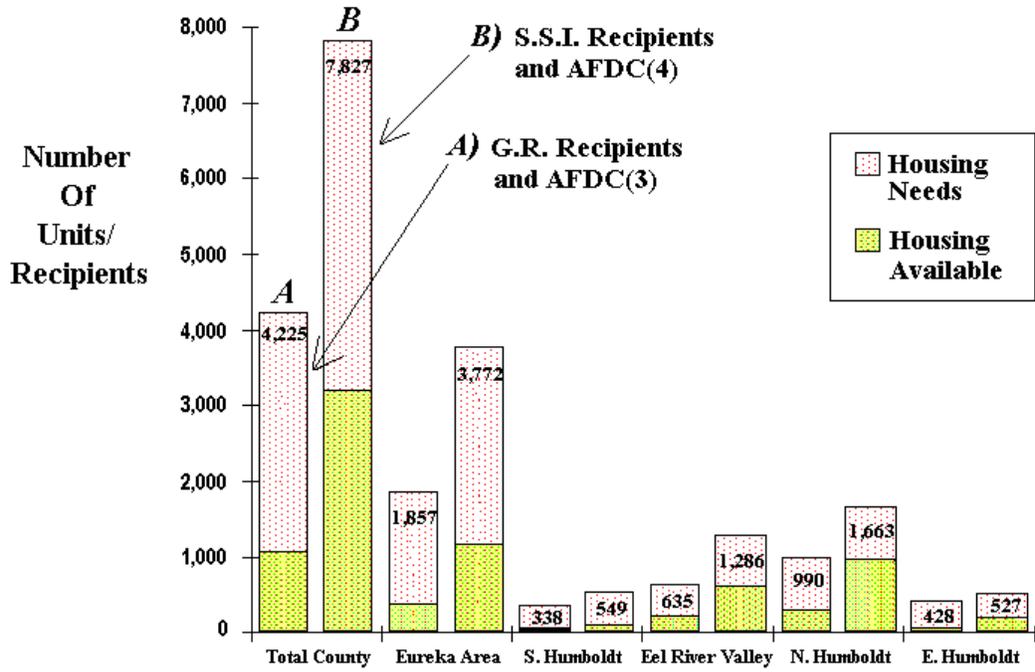
**COMPARISON BETWEEN
INCOME FROM VARIOUS SOURCES AND
AFFORDABLE RENT* LEVELS
(Humboldt County, 1993)**



* "Affordable Rent" is defined here as rent which does not exceed 30% of total household income.
 ** For an explanation of these government assistance programs, please refer to the glossary in Appendix E of this document.

Source: Bonnie MacGregor, Homeless Coordinator, 1993.

FIGURE 7
COMPARISON BETWEEN
NUMBER OF GOVERNMENT ASSISTANCE RECIPIENTS AND
THE NUMBER OF AFFORDABLE HOUSING UNITS*
 (Humboldt County, 1993)



* "Affordable Housing Units" are defined here as those units which rent for less than 30% of a household's total income.

** For an explanation of these government assistance programs, please refer to the glossary in Appendix E of this document.

Source: Bonnie MacGregor, Homeless Coordinator, 1993.

2270 Affordability Index

In addition to overpayment, the relative affordability of a locality's housing supply is often measured using the "affordability index", which compares average wages with the median price of homes. According to an article in the local periodical *North Coast Journal* (January, 1993 p. 13), Humboldt County's affordability index is about eighty percent, meaning that a person with an average income can afford about eighty percent of the payment on a median priced home (compared to an index value of 10 to 20 percent for numerous urban areas of the State. The attractive affordability index for Humboldt can be attributed to relatively low housing prices and interest rates. The affordability index for Humboldt is consistent with the figures for overpayment discussed in the previous section where it is shown that a relatively small number of owner-occupied households paid more than twenty five percent of their income on housing.

2280 Overcrowded Units

Overcrowding is defined as more than one person per room and is one of several ways of measuring the quality of housing. According to the 1990 Census (STF 1) five percent of those living in owner occupied units had more than one person per room in unincorporated areas. Those renting units were slightly more crowded; nine percent of those renting had more than one person per room. This compares to six percent and 20% respectively for the State's population as a whole. In the unincorporated areas, there were almost the same number of overcrowded owners as renters; 701 overcrowded households owned while 704 rented their houses.

2290 Housing For Special Populations

Following is a discussion of the housing needs for special populations. It is preceded by background information presented in the section titled "Special Populations" earlier in this chapter.

2291 Large Households

The primary housing need for lower income large families is units which are both large and affordable. Humboldt has an ample stock of large, single-family housing units, but they are normally more expensive to buy or rent. To meet the increased housing need of this particular special population, the County should encourage the construction of apartment units with three or more bedrooms at the maximum density allowed under the zoning ordinance and General Plan.

2292 Elderly Persons

Given the increasing number of seniors in Humboldt, there is a need for the County to expand its commitment to meeting housing needs of the elderly. The County has amended development standards to allow reduced parking space requirements for senior housing projects. The County should research other programs to reduce the cost of new senior housing construction, and implement such programs. Continued provision of rental assistance, rehabilitation loans, and home equity conversion programs will help ensure the conservation of existing affordable senior housing. Integrating affordable housing with health and social service facilities is also desirable.

2293 Farm workers

In other parts of the State, there are difficulties housing farm workers because of the migrant nature of farm work. By and large, farm worker housing is not a problem in Humboldt since most of the farm work is year-round.

2294 Disabled Persons

People with developmental and/or emotional disabilities often require social services in conjunction with housing. The less disabled may function well in typical housing situations, using services on an out-patient basis. The more severely disabled may require specialized housing.

The most common type of specialized housing in Humboldt serving mentally handicapped people are group homes in which several disabled individuals receive support from service providers who also live in the house. According to the staff of the Humboldt Access Project, the demand for handicapped accessible units in Humboldt County is well beyond what can presently be met.

2295 Woman Headed Households

Following are issues often associated with female headed housing:

Problems With Rental Housing

1. In general, rents are high compared to the incomes of households headed by women. Women must direct a large percentage of their income to rent.
- ~~2. Landlords have discriminated against women with children in various ways; high security deposits and density limits are the most common.~~
- ~~3. Some landlords may require higher security deposits and more stringent credit checks of women than of other households.~~

Problems with Owned Housing

1. Secure tenure is threatened by divorce. Often a divorcing couple will sell their house as part of a settlement; ~~women~~ the sellers then face an expensive housing market.
2. Lower incomes for women result in high percentages of their income being spent for mortgages, taxes, insurance, and maintenance. These burdens are more severe for retired, elderly women with fixed incomes.

To respond to the housing needs of female headed households, there is a need for ~~landlord/tenant mediation services;~~ an increased supply of low cost units, temporary shelters and transitional housing, ~~and "just cause" eviction laws.~~ ~~There may also be support for an anti discrimination ordinance to prohibit apartment owners and managers from discriminating against female-headed households through rental procedures.~~

2296 Homeless Persons

Most of the local homeless shelters and other services were described in the section titled "Population Characteristics: Special Populations: Homeless Persons" earlier in this Chapter. One other potential form of housing that could potentially better serve the needs of the homeless population is the "Support Center", inspired by successful aspects of programs operating both locally and in other communities which, when combined, 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. For example, supportive housing may include beds and a common area where counseling services are offered. There may also be an economic component, where the residents are employed in cottage industry on the site.

Support Center: *Strengths*

The strengths of this form of housing is that it creates a hub of locally accessible services, whether they be outstationed service personnel or staff who provide information and referral and ongoing case management support. This core staff is available to people wherever they live without having to develop specialized housing.

If members of the community are actively involved in the planning of both services and housing as a coordinated system, they can provide an integrated matrix of housing that does

not ghettoize the poor and they can also be effective in allaying the fears of those who usually oppose low income housing development.

There are rural housing facilities that are available (from motels to ranches to resorts) that could be used both as housing and as a base for training people in the technical and social skills they need. Most of the people participating would be considered in transition; however, some accommodations might be made for those who want/need to stay longer.

There are technologies, processes and small business enterprises that thrive in a rural environment such as that which Humboldt County has to offer. For example, alternative energy products, mail order catalogs, environmentally oriented businesses, wood product business incubators, and forest/river restoration programs are all possible here on the North Coast. All of these endeavors require skills often not offered in urbanized areas. Participants may not be able to stay in the County because of the limited jobs, but with their new skills, they will be more employable in other areas.

Potential to provide the training in support of the housing also appears to exist. Local professionals and artisans may be both resource people and potential partners who share marketing and certain facilities, and a wider range of skills not normally sought in traditional training/employment programs. Local young people and housed individuals going through employment transitions can also participate, thus reducing the stigmatization of the homeless and maximizing the use and financial viability of the programs.

Support Center: *Weaknesses*

The weakness of this form of housing for homeless persons is that it is dependent on financial support from sources other than those served. There needs to be effective and ongoing support, both financial and human resources, to insure its success.

The other potential weakness of this form of housing is that those who develop housing and those who develop the services are different entities. Only if both providers coordinate their efforts will this model be successful.

Support Center: *Examples*

This form of housing can also be adapted to provide supportive housing for some of the mentally ill homeless - the ones who are successful in a treatment program and can maintain themselves in housing most of the time. The Eureka non-profit agency, Transitional Residential Treatment Facilities (TRTF), has been successful with supportive housing; they have 10 satellite houses for 38 mental health clients in rented houses in neighborhoods throughout Eureka.

The Non-Medical Detox Program, with nine beds, treated 581 clients in 1992, all of the clients were very low-income people and 39% were homeless. The Detox program (Alcohol/Drug Care Services) has successfully established a form of supportive housing by providing support groups for former clients living in drug free rental housing units procured by the program through arrangements with local landlords.

The success of ~~this~~ support centers will be dependent on their development throughout the county. Southern Humboldt and the McKinleyville area have been identified by the Task Force on Homelessness and Housing as the communities most in need of such housing. Following is a discussion of what resources and housing are available and what is needed in those areas for this housing to succeed.

Both of these communities are in the process of developing support centers: Southern Humboldt Community Support Center/Mitchell-Redner Centers, outside of Redway; and McKinleyville Area Human Services Center in McKinleyville. Both centers are designed to provide the kinds of service assistance families and individuals need to stabilize their lives in housing: access to primary health care, food supplements, family counseling, housing advocacy, transportation and energy assistance, help filling out forms, and job referrals.

The McKinleyville Area Human Services Center is in the formative stages. There is a good cross section of the community involved in its development. The information and suggestions put forward in the Homeless And Very Low Income Housing Project Report will be utilized by the board in developing their program.

In Southern Humboldt, single people and families are competing for units renting for less than \$200 because all of the units are one bedroom units. A Single Room Occupancy (SRO) complex in Garberville or Redway would provide for that kind of housing, as would a converted motel, or a land share with cabins or yerts. There are also no subsidized housing units in Southern Humboldt. Southern Humboldt should be a target area for developing subsidized housing as subsidized units seem the most efficient way to help this group of individuals and families sustain their lives.

These housing complexes, with assistance from the support center, would help Southern Humboldt stabilize the most vulnerable members of their community who have the means to maintain themselves in housing.

Since there are already successful subsidized housing units in this area, and because there are adequate sites for developing multi-family dwellings, the housing project report recommends expanding the number of subsidized housing units through inclusionary clauses or separate developments like Limited Equity Cooperatives discussed later in this ~~staff report~~ Element.

All of these considerations point to the support center concept as a way, appropriate to this area, to help people work out problems that might interfere with the tenuous hold they have on their homes. To better accommodate its homeless population, the County should aggressively encourage supportive housing projects in addition to the shelters and services already provided.

The County has already taken a large step encouraging the support center facility in a report that was published in July, 1995. The report titled, "*Rural Residential Training Programs for Homeless Individuals and Families: A Blueprint*", assesses the specific needs for establishing support centers, identifies two possible sites centers, and itemized the expenses and benefits of setting them up. The conclusion of the report, which looked at the Centerville Coast Guard facility south of Ferndale, and the Dean Creek Resort in the Garberville area is that the start up and annual operation and maintenance costs are high, but the benefits of reducing the need for other existing support programs and reducing the future need for such programs will likely outweigh the costs of the center in the long run.

Transportation Services for Homeless Persons

Twenty-three percent of the homeless interviewed in the Homeless Needs Survey explained that lack of transportation was one factor that contributed to their inability to get or stay in housing.. In the rural areas, access to affordable housing can be thwarted by the housing unit being too far from town.

According to the Humboldt County Association of Governments, a basic intercity transportation corridor exists on U.S. 101 between Scotia and Trinidad with services provided five days a week. In recent years an extension was made of two round trips daily between Trinidad and Orick.

A new Southern Humboldt extension began service in the end of August, 1993. The total cost of a round-trip ticket to Eureka is \$3.60, which is a considerable savings from the former Greyhound price of \$23.00.

Emergency Shelter Sites: *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 may be 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 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 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 Occupant Room Structures (SRO's)

Usually SRO's are developed by converting hotels and are 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). There are more possibilities of converting motels in the rural unincorporated areas. There are currently no motels in these areas on the market. However, with the recent decline in allowable salmon fishing limits, many motels and trailer parks are having a hard time making ends meet. 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.

Inventory of Sites

In addition to the existing and potential shelters identified in the above discussion, emergency shelters and transitional housing facilities providing housing for less than six persons are allowed by right (without discretionary permits) in all residential zoning districts. There are literally thousands of acres of appropriately zoned parcels to accommodate small emergency shelters and transitional housing facilities. Many of these parcels are served with public services. (In McKinleyville for example, 80% of the homes were served with public water and sewer in 1990.)

The main obstacle to siting small shelters in a dispersed fashion around the County is that it is often prohibitively expensive.. However, Redwood Community Action Agency, Alcohol/Drug Care Services, and Transition Residential Treatment Facilities have been successful in finding willing renters and in utilizing house managers from the client population to eliminate the need for on-site staffing, so this model remains worth pursuing.

——— Not In My Back Yard (NIMBY Opposition to Siting)

It is impossible to discuss siting larger emergency shelters without acknowledging the fact that there will be resistance from those who perceive themselves as being affected by such a placement. Problems, with increased theft, drug abuse, vandalism, litter, and other indigent behavior nearly always need to be addressed by decision makers in siting emergency shelters. In some cases, these concerns are well justified; criminal activity in some neighborhoods with shelters has increased. In other cases, however, ~~NIMBY~~ opposition is rooted in personal prejudice, and/or a desire for the neighborhood not to change.

Every attempt to site a facility in this county has met with open community opposition, often resulting in having to abandon a site. Efforts have been made to involve the community in choosing sites for emergency shelters and guarantees have been given to assure neighbors of quick responses to concerns, but still the opposition remains, some substantiated, some not. This document assumes the best way to resolve ~~NIMBY~~ land use disputes is to involve the community early in the planning process.

It is important to note that there has been at least one local project where care providers were successful in resolving ~~NIMBY~~ land use disputes. Objections by affected property owners to

a detoxification center diminished considerably after it was proven the program could be run successfully.

Other Emergency Shelter Site Options

Although there has been a considerable effort in developing this Element to try to address the housing needs of the County's homeless population, more attention needs to be given to this issue than CACHE or the others involved could afford. It is expected that those responsible for the next update of the document will continue to find innovative ways to meet the housing needs of homeless persons. Following are two possible areas for further consideration:

1. The Lottery: Taking Turns to Site Homeless Emergency Shelters

The fact of the growing homeless population requires some coming to grips with the ~~intransigent NIMBY phenomenon~~ pervasive local opposition to homeless shelters. All communities seem to prefer to be shielded from the complex human facts of homelessness. It is unfair to compel one community, year after year, to burden their neighborhood to provide emergency shelter to the chronic homeless problem. Fairness would be better assured if a lottery was prepared to include all supervisorial districts and municipalities to be subjected to an annual official drawing to determine the host community(s) for the coming winter homeless emergency shelter site (perhaps with public fund-raising fanfare). Once a community has taken a turn providing the winter shelter site, it should be exempt from future drawings until all the other communities have taken their respective turn.

Every major community and/or region by supervisorial district would take a turn to identify a site for the winter homeless shelter. Finding a suitable vacant structure that is also suitably located has been the historic impediment to locating emergency shelters. And rather than expend resources on rents or leases, consideration should be given to all local governments contributing to a fund for the purchase of a building that is easily transported and erected for easy rotational deployment. This structure should include appurtenant facilities for basic toilet and bathing amenities.

Each community in its turn would simply identify a site that is suitable for the placement of a transportable emergency shelter. The mobile shelter would not only provide refuge for the homeless during harsh weather conditions, but could also serve as a year-round contingency back up emergency shelter for victims of earthquakes, fires, floods or other disasters.

2. Dispersed Single Family Homeless Shelters.

Perhaps the most common (albeit illegal) form of homeless shelter in the County is provided by recreational vehicles parked on numerous landowner's properties, which are rented to friends or acquaintances for a fee. Besides being in violation of the zoning ordinance, these RV's are usually in violation of numerous building codes and other health and safety laws. However, given the predisposition of many County residents for this form of emergency shelter, it may be an important area to study.

Perhaps a compromise can be reached that would allow permitting RV's to be used as emergency shelters on a temporary basis in appropriate areas. The advantages to finding this compromise would be great; some of the advantages include 1) a significant portion of the homeless population could be sheltered; 2) the shelters would be dispersed throughout the County, which would be a more equitable way of providing emergency shelters; 3) costs to the public of providing the shelters would be minimized; and 3) individual homeowners may be able to make some money from the shelters.

2297 Nomadic Households

There does not appear to be a significant problem accommodating the housing needs of the County's higher income nomadic households. There are literally thousands of sites available with adequate amenities to serve this population. And if it is found there is an inadequate supply of such sites, new sites could apparently be created as there are many properties suitable for this purpose.

However, there is obviously an insufficient number of sites available to accommodate the County's lower-income nomadic households. Over the past few years, illegal encampments of these persons have sprung up on the South Jetty, on the banks of the Eel River, Clam Beach, and most recently, on Baker Beach. Most people recognize the health and safety problems that result from them, and seek to remove the encampments.

Outside of some temporary emergency campgrounds for homeless people, such as those set up in Marin County, CA. or in the City of Eugene, Oregon, there are very few examples of permitted campgrounds of this nature. There are two examples, however that gave some hope and guidance.

Camp Blodgett, run by the Community Sharing Program out of Cottage Grove, Oregon, is a campground for 25-30 homeless people, on three acres in the Umpqua National Forest, 25 miles east of Cottage Grove. Initiated under the auspices of the Cottage Grove Ranger Station of the National Forest Service, this project was designed to provide a safe camping space to those in need who had been trying to live in forbidden sites scattered in the forest.

The permitted encampment lasted for a number of years, and people living there became mutually supportive. The camp provided shelter for very low income persons and set a precedent for utilizing other national forest land. However, all of Humboldt County's national forest land is in the mountainous eastern county 50 miles away from the nearest social service agency who could administer such a program, so it is infeasible to set up a similar encampment in this County.

The second example of a permitted nomadic encampment is Point Cabrillo Camp Grounds, on the coast in Mendocino County. This commercial campground was not originally designed to house nomadic persons. However, it evolved from a "yuppie" campground during the summer, to a place where nomadic people would stay, in the fall, until they could find more suitable living arrangements. The manager then began to advertise its availability to this new clientele and it became primarily a place for nomads.

What is notable about Point Cabrillo is the way a real community developed there, under the unobtrusive direction of the manager. Unlike the impromptu camps in Humboldt County, Point Cabrillo evolved to the point where campers organized potlucks, solved disputes, and helped each other with what they needed to get their own more permanent place to live.

~~Local Housing Parks~~ Special Occupancy Parks

Any local project that will be workable for this population must address the fundamental problems with the existing criteria: 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 zoning regulations.

It is recognized that special occupancy parks can meet the housing needs of lower income nomadic households as well as other lower income households. State law uses the term "Special Occupancy Park" to refer to a variety of different facilities that could meet the transitional housing needs of lower income persons. Recreational Vehicle Parks and tent camps are included in this group of land uses. The primary difference between existing camps-parks and a nomadic housing park-special occupancy park designed specifically for lower income persons would be its management structure. That management structure would need to be provided in a flexible manner that did not alienate the occupants for whom it is designed.

There are a growing number of examples of self-managed housing complexes in communities around the country. Most of these examples operate as Transitional Shelters or permanent housing complexes. However, if a ~~nomadic housing park~~-special occupancy park were organized so that basic rules were adhered to as a condition of residence, and so people had a part in the maintenance and social policies and procedures (e.g. a resident council for mediating disputes), then people might appreciate the security and not feel a loss of autonomy.

Length of Stay

If there were more flexibility in the permitted length of stay; (e.g. up to one year) so families could keep children in one school, then there would be an opportunity for the facility to serve as a form of transitional housing and provide enough time for a sense of community to develop. The sense of community may enhance the potential for more self-management.

However, in order to offer this flexibility in length of stay, the ~~owner of the park would have to be allowed an exemption to the time limitations placed on Special Occupancy Parks, or a new definition would need to be created that would~~ zoning ordinance should be changed to include such time allowance.

Ordinance Changes

~~To encourage the development of nomadic housing parks, the County needs to modify the zoning ordinance in two ways: 1) allowing the conversion of existing trailer to nomadic housing parks, and 2) allowing the development of new parks. Facilitating the conversion of parts of existing trailer parks to nomadic housing park areas could be accomplished by creating a new form of allowed land use (a nomadic housing park), which could be modeled after the existing Trailer Park land use. The new regulations should allow the conversion of all or portions of existing trailer parks to nomadic housing parks upon approval of a Special Permit.~~

The development of special occupancy parks, which will serve the needs of lower income persons will be encouraged by modifying the zoning ordinance consistent with State law with regard to length of stay and minimum lot size. This will allow existing and new special occupancy parks to meet the housing needs of lower income people.

In addition, all zones that allow RV parks as a principally permitted or specially permitted use should also allow other special occupancy parks as a principally permitted or conditionally permitted use respectively, and the Hearing Officer should be allowed to place reasonable operating restrictions on the park to satisfy neighborhood concerns.

A summary of these revisions with an explanation of opportunities will made available at the Planning Department to facilitate the development of special occupancy parks.

~~The standards for nomadic housing parks should differ from Trailer Parks in a few areas: projects smaller than five acres should be allowed; people should be allowed to stay for up to a year; vehicles should not be required; low voltage electrical systems should be allowed; a grace time of up to three working days should be allowed for bringing vehicles up to minimum standards, and the Hearing Officer should be allowed to place reasonable operating restrictions on the park to satisfy neighborhood concerns. The proposed zoning ordinance changes to accomplish the above objectives is presented in Appendix Q.~~

~~In addition to the above changes, the zoning ordinance should also be modified to allow for the development of new nomadic housing. All zones that allow trailer parks as a principally permitted or specially permitted use should also allow nomadic housing as a principally permitted or conditionally permitted use respectively. Further, a new zone should be created, a Nomadic Housing Park zone, which identifies that use as a principally permitted use, where other uses are permitted only with a Use Permit, and then, only where it can be shown that the conditionally permitted use will not significantly detract from the use of the property for nomadic housing purposes. The proposed zoning ordinance changes which accomplishes these objectives is presented in Appendix Q1.~~

Changes To Community Plans

Recognizing the probability that ~~NIMBY~~ neighborhood opposition may defeat any zoning change for a specific property to allow the development of a new ~~low income nomadic housing park~~ special occupancy park, the County should require local communities address the housing needs of low income ~~nomadic~~ households. One alternative that should be considered is to require adequate sites be designated as part of the on-going community plan update program. Under this alternative, the Community Advisory Committee established to provide recommendations to the Board of Supervisors on proposed changes to each local community plan should be required to identify the recommended sites where ~~Nomadic housing parks~~ special occupancy parks are allowed as a principally permitted uses. And the Board of Supervisors should establish a policy that comprehensive revisions to a community plan must include an inventory of the necessary General Plan and zoning ordinance changes to facilitate the development of nomadic housing parks sites for special occupancy parks. ~~Implementation Measure #21 in Chapter 5 contains~~ measures in this Element contain the resolution ~~the language~~ necessary for these changes in County policy.

Use of Public Lands

In addition to sites for ~~nomadic housing parks~~ special occupancy parks developed through the measures discussed above, it may also be possible for the County to facilitate creation of ~~nomadic housing parks~~ special occupancy parks through the use of public lands. There are upwards of 5,000 parcels of land in Humboldt County that belong to different agencies of State government. There are also hundreds of small scattered parcels of Federal Bureau of Land Management land; and, in the mountainous eastern county, there are thousands of acres of National Forest. These government entities do not need to adhere to State laws or local zoning ordinances. Through an agreement with the County, lands could be made available for ~~housing park~~ special occupancy park use.

~~CACHE identified two parcels of public lands that might serve this purpose:~~

~~1. Dean Creek: CalTrans Land in Southern Humboldt~~

~~This piece of CalTrans land is located outside of Redway, in Southern Humboldt, north of Dean Creek Trailer Park, on the South Fork of the Eel River. It is between Hwy. 101 and the river at the north entrance to the freeway from Redway and would be easily accessible for the population of nomadic homeless.~~

~~CalTrans currently uses a small portion of the land for storing some equipment after originally grading it to be used as a Rest Stop, but abandoning it for that use. The County would need to make some kind of arrangement to either lease, purchase or exchange the land.~~

~~This site might be usable for either a temporary nomadic housing park or as a temporary site for the Therapeutic Community while they develop a Community Land Trust for a permanent home.~~

~~2. Samoa Boat Launch: County of Humboldt Land at North Jetty. This County Park is located across the Samoa Bridge from Eureka and 5 miles south on Navy Base Road. There is already trailer camping permitted but the fees and tenancy period prohibit its use to the~~

~~nomadic population. The County could change the use and contract for or provide the management staff needed to make it a safe place for nomadic persons. There are already restroom facilities which could be expanded for showers and clothes washing facilities.~~

Development Costs For ~~Nomadic Housing Parks~~ Special Occupancy Parks
Affordability will be largely determined by both the development costs and management requirements of the park and by which finance mechanism is utilized in the development. Development costs are also impacted by the fact that the ~~current State law~~ local zoning ordinance requires a 5 acre minimum limit for a Trailer Park.

Local Humboldt County Trailer Park owners and developers concur that it costs from \$3,000 to \$5,000 per space to develop a park. That price does not count the cost of the land. They concur that these, plus staff and maintenance costs, translate into the need to charge residents from \$300 - \$350 per month with a full park.

These projections are based on a park size of 5 acres and on a staff necessary for maintenance. It also assumes that the residents will utilize electricity sources for self-contained vehicles. With a smaller piece of land, maintenance done by residents, and less use of electricity due to a different type of vehicle (mostly not self-contained), costs to the residents could be reduced by as much as \$100 a month and be in the affordable range for all who qualify for public assistance.

~~Changing the State requirement for park size and~~ Obtaining financing for land and infrastructure costs then become the factors to be reckoned with to make ~~low income nomadic housing parks~~ special occupancy parks affordable.

Since the majority of people living in their own vehicles in camps have some form of public assistance, and, because it is far more stable in the long run if a project can be self-supportive, these parks should be developed and run as a business.

Conversion Of Existing Trailer Parks ~~To Nomadic Housing Parks~~
In discussion with local Trailer Park owners, they believe that not only is it feasible to run ~~such~~ a park specifically designed for lower income occupants and at least break even, they also believe there are current park owners who would be willing to invest in such an enterprise if there were low interest loans or permit waivers to make it worth their while.

They would particularly be interested in doing this if there were a way to ameliorate the social problems that usually accompany this population. One possible staffing model that was discussed with them would include a part time business manager, perhaps someone with a profitable park near by, who would handle the finance and licensing concerns; a full time social coordinator with training in social service who would work with the guests/residents; and one maintenance person who could handle major park upkeep. Some of the residents could then serve as resident night managers with a break in monthly fees.

How Many Sites Do We Need?

Based on information collected in the 1993 Homeless Needs Survey, it is known that 56 nomadic households might avail themselves of a managed park specifically designed for lower income persons. ~~Given that~~ There are also some who might avail themselves of such a facility as a place to pitch a tent, or for camping in a camper, 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 ~~the lower income nomadic~~ these households in Humboldt County.

2300 RESIDENTIAL LAND USE INVENTORY

The revision program for 16 community plans began in 1984. The project involves the collection and mapping of detailed land use information at a map scale of 1" = 600'. Data compiled related to lands planned for residential use. The data includes but is not limited to the number of existing developed and vacant parcels, parcel sizes, availability of community water and sewer, current and proposed land use designations, and current and proposed zoning classifications.

To date, nine of the 16 Community Plans have been completed. Four community plans were completed by 1985 covering the communities of Freshwater, the Fortuna area, Jacoby Creek and McKinleyville. These communities represented a small fraction of the urban lands available for residential development within the unincorporated areas of the County. By 1987, four additional community plans were prepared for the communities of Orick, Hydesville-Carlotta, Willow Creek and Garberville, and in 1995 the Eureka Community Plan was approved, which updates the 1968 Plan. In addition, ~~two more community plans should be completed by 1996 for the communities of the Eureka Area and McKinleyville~~. there is an effort underway to draft a new McKinleyville Community Plan, which will update the Plan that was approved in 1985. ~~The McKinleyville Community Plan is an update of the Plan completed in 1985. The Eureka Area Community Plan will update the 1968 Eureka General Plan.~~

It is estimated that these ten communities, which contain just over 80% of the urban population within the 16 community planning areas, will readily provide an ample supply of residential lands to accommodate projected population growth. (See page 2-39 of the Framework General Plan for a complete list of Community Planning Areas).

As part of the community planning process, much of the land use information contained within the Plans has been summarized into one or more tables. The tables illustrate the potential of residential lands to accommodate projected population within each community. Table 19 presents a summary of residential land use data taken from the ten community planning areas surveyed. A summary and analysis of the land use information contained in five of the community plans follows:

The Freshwater, Fortuna Area and Jacoby Creek Community Plans

About a fourth of the total acres within the Freshwater, Fortuna Area and Jacoby Creek community planning areas surveyed are specifically designated for residential use.

About 7,000 acres are planned for varied residential and agricultural/residential land use densities in the three communities surveyed.

About 4,000 acres are planned at a density of 20-5 acres per dwelling unit.

Another 2,500 acres are designated at a density of 5-2.5 acres per dwelling unit.

Just over 600 acres are planned at a density of 1-7 dwelling units per acre.

There are no areas planned for Residential Multiple Family (RM) at densities of 7-30 dwelling units per acre without public sewer and water.

The 1985 population of the three communities was estimated at 5,200 persons. Under the current proposed land use designations, these three communities may provide another 1,500 homesites which could house another 4,000 persons. As a comparison, this is greater than the projected population increase of 2,500 persons within the entire county between 1990 and 1995. (See Table 4 for population projections for Humboldt County by five year increments prepared by the California Department of Finance).

The Eureka Area Community Plan

The Planning Area contains approximately 14.5 square miles of land, one of the largest planning areas in the County. The current population of the Planning Area is approximately 10,800 people.

There are 510 vacant parcels comprising over 5,200 acres with a development potential of over 5,100 housing units.

Of these 5,100 units, 4,527 units are planned for residential single family uses at a density of six units per acre, and 432 units are planned for multiple-family uses at 16 units per acre. The remaining housing units are planned for rural parcels with parcel sizes between one acre and 40 acres. The Plan projects there will be more than enough public water and sewer capacity to meet the demand of all potential development in the Eureka area. The Humboldt Community Services District currently has available a peak water supply of 4.8 million gallons per day (MGD), which is 0.6 MGD more than the projected water demand at buildout. The Plan also states that over 2,700 new units can be served with public sewer facilities at the existing sewage treatment plant.

The McKinleyville Community Planning Area

In 1984, McKinleyville became the first Community Plan prepared for an area with both community water and sewer services available. The Plan was completed in 1985. Because of an unusually high development rate since the Plan was adopted, the County decided to update the Plan beginning in 1991.

Over half of the total area within the McKinleyville Community Planning Area is designated for residential use. About 5,000 acres are planned and zoned for residential and residential-agriculture land use densities.

About 3,000 acres are planned at a density of 10-1 acres per dwelling unit. About 2,100 acres are planned for single family use of 1-7 dwelling units per acre. The number of vacant parcels zoned for agricultural and single family residential uses is not available at this time. The figures presented in the following Table 20 are estimates of the potential development on vacant parcels based on the ratio of the 1990 McKinleyville population (as provided in the Census), and the potential population (as provided in the 1985 McKinleyville Plan).

About 166 acres are planned and zoned for multiple family use at densities of 7-30 dwelling units per acre. Of the 166 acres zoned for multiple family use, there are 16 undeveloped parcels totaling 82.5 acres with public water and sewer available. If developed to an average of 15 units per acre, this land would provide 1,238 multiple family dwelling units.

Public water and sewer facilities are ~~expected to be~~ available to meet the projected demand during the time frame of this Element and beyond. Currently, water usage by those units hooked up to the McKinleyville Community Services District (MCSD) is 2.3 MGD. Current allocations to the District allow that usage to increase by 3.5 MGD, enough to provide water to an additional 7,500 housing units. ~~Although they are presently very limited in their ability to serve new hookups, The District is expecting to increase their~~ has recently expanded their sewage treatment capacity to serve another 7,000 persons. ~~within the next two years.~~

TABLE 20

**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.

Notes: 1) The figures for public water and sewer service were based on the 1990 Census of Population and Housing; it was assumed that the same percentage of total units which are served by public services will continue into the future.

Table 20 indicates that the residential and agriculture-residential land use designations within each of the community plans surveyed provide an additional 17,000 potential homesites in the unincorporated portions of the county.

In addition, it is estimated that about 25 secondary dwelling units will be constructed annually over the next five years. These units are not accounted for in the previous discussion.

2400 HOUSING NEEDS

2410 Projected Regional Housing Needs

State legislation enacted in 1980 requires the Humboldt County Association of Governments (HCAOG) to determine the existing and projected housing needs for each income category for all of Humboldt County. HCAOG determined regional housing needs primarily based on projections of the number of households in the County by the California Department of Finance. Local governments are not required to meet their share of the housing needs; meeting the identified need may exceed the community's ability to finance or design programs to meet the projected housing need. However, State law does require local governments to provide adequate sites for the construction of housing to meet the needs. Table 21 contains the housing needs projected by HCAOG (for a discussion of the various income categories, please refer to Table 1 in ~~Section 1300~~ of this Element). Appendix H of this Element contains copy of the approved Regional Housing Needs Plan.

TABLE 21

**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.

HCAOG has determined that by July 1, 1997, a total of 3,145 units will have to be constructed within the unincorporated portions of the County; 1,443 of these will have to be affordable to households earning below moderate income (less than 80% of the median income).

This Element extends the scope of review to the year 2002 to satisfy State requirements for the next Housing Element update, which is due in 1997. However, HCAOG has not produced figures showing the County's housing needs beyond the year 1997. Thus, it is assumed the County's additional housing needs for the years 1997 to 2002 will be the same number as for the years 1992 to 1997. An implementation measure has been added to

Chapter 4 (Implementation Programs and Objectives) to amend this Element with the projected housing needs for the years 1997 - 2002 when they become available.

There is some debate locally about the accuracy of the County's housing needs as projected by HCAOG. Using different data sources, it is possible to derive projections of housing needs below those provided. For example, if you project housing needs based on actual housing construction over the past 20 years, you may conclude that only about 2,500 new homes need to be constructed over the next five years.

The number of units needed which are affordable to lower income persons is also questioned. In fact, there is some evidence that leads to the conclusion that there is no shortage of affordable housing locally, in direct conflict with HCAOG's projections. For example, how can you conclude there is a shortage of affordable housing when it takes nearly a third of a year on average to sell homes in the \$20,000 - \$80,000 range? (This is based on a October 1997 Multiple Listing Service Report). The questions raised point to the need for a housing affordability assessment to be included in the next housing element update.

2420 Programs To Develop Housing For Higher Income Persons

It is possible for the County to meet its share of the regional housing need for units which are affordable to moderate and above moderate income. County Planning staff estimates that close to 17,000 units could be constructed in the County. The projected housing needs to the year 2002 comprise less than eighteen percent of the potential homesites in the County. Over the past seven years, 3,000 units have been constructed in unincorporated areas, most of which were affordable to moderate and above moderate income households.

2430 Programs To Develop Housing For Lower Income Persons

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

- 1. Multifamily Housing Sites.** While there are sites with public services available to accommodate a total of 2,476 multifamily units, which can be developed by right to a density of 30 units per acre, the best the County can hope for is that most will be affordable to those at the top end of the low income group, those earning \$575 or more a month¹ Three of the new multifamily units built by for-profit developers (15% of those surveyed) were rented at \$375/month, which are affordable to some very low income households. (According to the State income limits, a monthly payment of \$411 would be affordable to some very low income households).
- 2. Farmers Home Administration Home Loans.** Farmer's Home Administration (FmHA) loans will likely be available in the future to meet the housing needs of some

¹ In a telephone survey of nine for-profit multifamily housing developers that have built new units over the past five years, 85% rent between \$575 and \$375 a month.

of the other low income households. Through this program, loans are made with only a five percent down payment, and fixed interest rates which are below market rates. Between 1985 and 1992, 237 mortgages were funded through this program, enabling low and very low income households to qualify for housing at prices normally affordable to only moderate and above moderate income households. (According to officials with the FmHA, approximately 75% of these loans were made to persons with low incomes, with the remainder going to very low income households.)

3. Farmers Home Administration Construction Loans. FmHA programs will also help develop multifamily housing which is affordable to some very low income persons. A 1992 telephone survey of nine for-profit developers by the Planning Division included one subsidized multifamily unit that was constructed in the past five years (a 50 unit project allowed by right). The project was developed with the assistance of the FmHA at a density of 16 units per acre. According to the developer, all of the units are affordable to very low income households. During the 1985 to 1992 time period, 259 multifamily units were constructed in unincorporated areas with assistance of this FmHA program.

It appears that one of the main factors inhibiting the construction of multifamily units that are more affordable to very low income persons is the relatively low density at which the units are being constructed. For example, the 50 unit FmHA project was only constructed at a density of 16 units per acre, whereas the zoning and General Plan allows a density of almost twice that amount. It seems the density for that project and other multifamily developments could be increased by constructing multi-level units (buildings are allowed to be up to 45 feet tall in most multifamily zones), by providing split-level parking, and by using other innovative design techniques. Building at higher densities would seem to require less government subsidy to make them affordable to very low income households. Higher density developments would also likely result in more affordable units constructed by for-profit developers as well.

4. Second Units. Second units are also providing housing affordable to very low income households. In a 1992 survey of second unit developers conducted by the Planning Division, four of the six of those who responded indicated they rent their second units (which were all constructed within the past five years) for \$200 - \$400 per month. There were 152 second units constructed in the past seven years in the County.

5. New Programs. 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. (Appendix D of this Element contains a more detailed description of Federal and State housing assistance programs.)

Given all the programs mentioned above, it is obvious the County is aggressively trying to keep housing as affordable as possible. The new programs identified in Chapter 4 of this Element underscore the County's efforts. But the problem is so pervasive, it would be a miracle if the County successfully accommodated all of its projected low and very low income housing needs. As shown earlier in Figure 6 of this chapter, those living on government assistance, and even those making minimum wage, can't afford to rent a typical studio apartment. And Figure 7 shows the dramatic shortage of units affordable to persons living on government assistance. These figures demonstrate the only sure way the County can meet its projected housing needs is with either a dramatic increase in government assistance and wage levels, or a corresponding decrease in real estate values. It's unlikely that either of these conditions will come about during the time frame of this Element.

2500 HOUSING MARKET COSTS

Current national, state and local market trends will largely determine the type, quality and quantity of housing that will exist in Humboldt County. Major costs and constraints contributing to the sale price or rental cost of housing in Humboldt County include direct and indirect market costs. Figures for the direct and indirect costs are indicated in Table 22.

2510 Direct Market Costs

- A. **Land.** The cost of land has risen at a fast rate, particularly since the early 1970's. Cost of land can vary markedly by location, zoning, jurisdiction and community amenities. The typical urban lot with public water and sewer facilities costs approximately \$40,000. (For rural land costs see D. below).
- B. **Site Improvements.** These include such items as land clearing, pad set-up, site utilities and direct access to the house from a public or private road. Costs depend on the type of development, parcel size and topography. To prepare a relatively flat parcel close to public services for construction will cost close to \$5,500. The addition of a septic tank and well will cost an additional \$6,000 to \$10,000.
- C. **Construction.** Construction costs for conventionally constructed dwellings are \$60 per square foot. This means that the construction costs for a typical three bedroom, two bath, 1,500 square foot house which ranged from \$45,000 to \$60,000 in 1980, now costs \$90,000 (strictly construction costs). This does not include the cost of all necessary permits, which typically run about 3% of construction costs.
- D. **Rural Land Costs.** According to real estate firms, a 40 acre parcel located more than an hour from Eureka costs about \$35,000. Parcels closer to the urban areas are much more expensive; you can expect to pay close to \$15,000 per acre in rural areas within a half hour's drive from Eureka.

TABLE 22

**DIRECT AND INDIRECT NEW HOUSING COSTS
FOR TYPICAL 3 BEDROOM, 1,500 SQUARE FOOT HOME
IN HUMBOLDT COUNTY, 1980 - 1992**

	1980	1992
Direct Costs		
Land (6,000 square foot lot*)	\$15,000 - \$25,000	\$40,000
Site Improvements	\$1,500 - \$3,500	\$4,500
Construction -	\$45,000 - \$60,000	\$90,000
Sales and Marketing (6%)	\$3,690 - \$4,500	\$8,367
Indirect Costs		
Origination Fees (1.5 pt..)	\$1,890 - \$2,676	\$1,929
Credit Check	\$15 - \$15	\$50
Appraisal Fee	\$75 - \$75	\$275
Document Preparation	\$65 - \$93	\$150
Roof Report	N/A	\$150
Termite Report	\$50 - \$50	\$150
Total Purchase Price	\$67,285 - \$95,969	\$145,571

*Not including water and sanitation systems.

Source: CACHE telephone interviews and surveys with lending institutions, insurance carriers, real estate agents and private appraisers conducted during July - September, 1980; Planning Department telephone interviews and surveys with lending institutions, developers, and Realtors conducted during September, 1992.

2520 Indirect Market Costs

- A. **Financing.** Interest rates are a major factor of increased housing costs. Assuming a 7.5% fixed interest rate on a house selling for \$142,000 with a 10% down payment, leaving a balance of \$127,800, amortized over a 30 year period, the mortgage payments amount to \$1,102 per month. In order to qualify for the \$1,102 per month payment, loan applicants must have an income over \$45,000 per year. According to the 1990 census, the median family income in Humboldt County was \$30,357 in 1990.

Considering today's interest rates, a family with the median family income of \$30,357 could qualify for a \$90,000 loan with a 10% down payment, which would equal a \$100,000 purchase price. According to the Board of Realtors, the average purchase price for a house in Humboldt County was \$120,200 in 1994.

Interest rates for permanent financing have been an erratic component of total housing costs in recent years. Interest rates have fluctuated over the last 15 years within a range from 8 percent to over 18 percent. The interest rate on the conventional, 30-year, fixed rate mortgage presently runs about 7.5 percent with loan origination fees of around 1 1/2 percent plus \$250.

Because so many families were unable to qualify for home loans at the higher interest rates, financial institutions have invented a wide variety of new financing techniques such as: mortgages with balloon payments, graduated payments, shared equity and adjustable interest rates. Presently, you can obtain an adjustable interest mortgage at 4.625 percent with a six percent cap on rate adjustments and a loan fee of 1.5 percent plus \$250.

In Humboldt County, half of the home purchases involving institutional lenders are fixed rate loans and half are adjustables.

- B. **Sales and Marketing.** Most housing and vacant land are sold through real estate agents. Current commissions vary, but are generally between 4% and 10% (the latter for vacant land). An average commission is generally 6%, which amounts to \$8,700 on a \$145,000 home.
- C. **Gross Profit.** The gross profit on a new house can also vary widely, but is generally around 10% of the selling price. This means that on a Humboldt County house selling for \$145,000, approximately \$14,500 would be gross profits to the contractor.
- D. **Property Tax.** Property taxes generally equal 1% to 1-1/4% of the total appraised value, less the Homeowner's exemption. An appraised value is generally somewhat lower than the actual selling price. This indicates that a house valued at \$145,000 would pay approximately \$1,700 per year in property taxes, which includes the \$87.50 reduction for the Homeowner's exemption.
- E. **Insurance.** Property insurance such as fire, hazards (winds, floods, lightning, hail, explosion, etc.) and homeowner liability insurance premiums vary based on the value of the home and the quality of fire protection. Statewide, based on the typical mix of property insurance coverage, the average monthly insurance premium is calculated as $0.003/12 \times \text{House Price}$. Insurance costs locally can range from 2% to 3% of total monthly homeowner costs.

TABLE 23

SAMPLE MONTHLY COSTS OF OWNERSHIP ON A TYPICAL
3 BEDROOM, 2 BATH, 1,500 SQUARE FOOT HOME, 1985, 1992

<u>Basic Payment Components</u>	<u>1985</u>	<u>1992</u>
Selling Price	\$65,000 - \$93,000	\$142,000
10% Down Payment	\$6,500 - \$9,300	-14,200
Balance To Be Financed	\$58,000 - \$83,700	\$127,800
<hr/>		
Mortgage Payment		
at 7.5% interest, 30 year amortization*	\$603 - \$861	895
Property Taxes, Insurance	\$61 - \$90	164
Gas and Electric	\$75 - \$75	100
Water and Sewer	\$20 - \$20	30
<hr/>		
Total Monthly Payment	\$776 - \$1,073	\$1,189

Source Planning Department telephone interviews with lending institutions, Realtors conducted during September, 1992.

Note: Table 23 is based upon a 10% down payment; increasing the down payment naturally decreases the monthly payments. Conversely, upward adjustment in the interest rate results in increased monthly payments. In addition, it should be noted, that maintenance and other incidental home ownership costs are not included in this table.

2600 GOVERNMENTAL CONSTRAINTS

Governmental constraints can and do flow from many local, regional, State and Federal actions. While local governments are required to have a comprehensive general plan and consistent implementation programs, State and Federal governments aren't. As a result, State and Federal legislation and implementation programs are often inconsistent and disruptive, and significantly increase housing costs.

Local government regulations can also significantly increase housing costs by limiting the number of available building sites and increasing development costs. Local plans, zoning regulations, subdivision regulations, building regulations and related ordinances can seriously limit the number of sites that can be developed, make it difficult or expensive to develop the available sites, and require minimum building standards which significantly increase local housing costs.

One of the greatest difficulties that an individual citizen encounters in attempting to deal with governmental regulations has to do with the fact that sufficient flexibility is almost never built into these regulations. Rules are laid down which take no account of the substantial differences between the realities of different counties (e.g. rural or highly urbanized) or of individuals. One size is supposed to fit all. The result is that an individual sometimes comes before a government agency with a justifiable complaint that a given regulation is harmful to them, and upon asking for flexible standards, are told, "sorry, but there's nothing we can do about it, it's the law."

For example, administration of State Building Code standards leads to the absurd requirement that electrical outlets be spaced a certain distance from each other, under penalty of possible abatement, even when the residence is not proposed to be served by electricity in the first place. This problem is endemic throughout our system of government; it is not confined to housing regulations, and it accounts for a tremendous amount of disenchantment among the citizenry, who feel that their government fails to take account of their needs ~~but is perfectly willing to punish them and administers systems which lead to punishment~~ when no crime has been committed.

Humboldt County is a leader in addressing this problem. The Alternate Owner Builder program is an example where Humboldt has crafted legislation which takes account of differing individual circumstances while protecting public health and safety. The County's recently adopted Fire Safety regulations are also a significant step in the direction toward increased governmental flexibility. Built into the regulations are provisions to exempt individuals from certain requirements upon showing good cause. These exemptions allow local authorities to better respond to individual circumstances, while still achieving the regulations. Clearly this kind of directly responsible government has many benefits; it should be expanded not only to other housing regulations, but to other regulatory activities as well.

Finally, development fees and special assessments can dramatically increase housing costs. Since the passage of Proposition 13, there has been an alarming trend towards direct charges for public services. If this trend continues, and the State continues to mandate minimum health, safety and environmental standards, housing costs will escalate dramatically.

The residents of Humboldt County have done an excellent job of planning for adequate new housing sites. They have also encouraged affordable housing by adopting a variety of creative local plans and alternative regulations in response to excessive State mandates. This Chapter describes these local programs in detail.

2610 State and Federal Constraints

Appendix M.1 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.

2611 Discretionary Review Of New Housing Projects

Because the State has required discretionary review of all community plan amendments and implementing ordinances for over 20 years, a public hearing and environmental review has essentially been required for all new housing development. Discretionary review of new housing projects virtually insures significantly increased housing costs related to the:

- Preparation of extensive environmental documents

Adoption and monitoring of mitigation plans

Hiring of consultants

Holding costs incurred by the developer.

Appendix M.2 illustrates the processing steps and minimum time frames for completing the discretionary review of new housing projects in Humboldt County. Appendix M.2 also includes a survey of processing times in comparable counties, and the written procedures that planning staff have prepared to insure compliance with the discretionary review mandates.

Humboldt County completes the discretionary review of most minor housing projects like minor subdivisions and special permits for secondary units in the average time of 3 - 6 months from the date a complete application is received. Larger, more controversial projects can take much longer to process, especially if an Environmental Impact Report is required.

2612 Coastal Act Requirements

The California Coastal Act (Public Resources Code Section 30000 et seq.) established development standards and public hearing requirements for all new housing development within the State Coastal Zone.

The Coastal Act increased housing costs for the same reasons that discretionary review mandates increased costs. To further aggravate housing costs, a two tiered permit review procedure was required for years. Developers were first required to secure approval of their housing project from local agencies, and were then required to secure approval of the same project from the Coastal Commission.

In 1985 Humboldt County's Local Program was certified by the Coastal Commission, and the discretionary review process was simplified for most coastal development permits. Appendix M.3 includes Humboldt County's Coastal Zone permit application review procedures.

Discretionary permits in the Coastal Zone don't take any longer to process than discretionary permits outside the Coastal Zone. However, with the exception of those areas which are illustrated in Appendix M.3, virtually all new housing, including the construction of a single house on a vacant parcel, require discretionary review in the Coastal Zone.

The Coastal Act further constrains housing with regulatory restrictions related to protecting:

Coastal access and views

Major vegetation

Wetlands, streams and riparian corridors

Natural landforms protection

Coastal and resource dependent development

Dunes and beaches

Transitional agricultural lands

Finally, the amendment of local coastal plans and zones to allow housing projects in areas not planned and zoned for housing still requires review and approval by the Coastal Commission.

2613 Building Regulations

As indicated in Appendix M.1, there are over 2,000 pages of State building regulations, and 5,000 pages of California Energy Commission regulations that the County of Humboldt must administer and implement. ~~Section 2940 of this document~~ The Section titled, "The Smallest Home Built To Code" later in this Chapter describes the minimum requirements for building a home in compliance with the State Uniform Building Codes.

Appendix M.2- includes a detailed description of the local building permit review process. The County Building Division acts as the "one stop" agency for identifying all local permit review requirements. The Building Division also coordinates the securing of all required approvals from Planning, Health, Public Works and local Fire Protection Agencies. Any impact fees and special assessments are also collected by the Division in processing building permits.

Despite a high work load and large service area, Humboldt County processes building permits to approval in 2 - 3 weeks from the date complete building plans are submitted. The survey of comparable counties in Appendix M.2 indicates that this is an average processing time.

2614 Fees And Assessments

The implementation of over 12,000 pages of State mandated regulations, without corresponding State funding, results in fees and special assessments. While impact fees and special assessments in Humboldt County are nominal compared to the urban areas in the State, they represent the single most significant threat to housing affordability. Since the passage of Proposition 13, there has been an alarming trend towards increased fees for public services.

The following table compares typical fees for residential development in ~~Humboldt County~~ McKinleyville between the years 1980 and ~~1992~~ 1997 (~~based on a survey by the Planning Division in 1992 and 1993~~), which is where most of the housing construction took place in the unincorporated areas. The table shows that total fees for construction of a single family

residence have risen from \$1,343 in 1980 (two years after the passage of Proposition 13) to \$5,465 in 1992 \$4,446 in 1997, an increase of more than ~~\$4,000~~ \$3,000.

TABLE 24

**TYPICAL FEES FOR NEW CONSTRUCTION
MCKINLEYVILLE, 1980 - 1997**

Type of Fee	Building and Value (in Dollars)									
	Bedroom Addition (\$5,560)		Detached Garage (\$6,600)		House/ Garage of 1,350 sq.ft. (\$70,000)		Duplex of 3,200 sq.ft. (\$93,360)		MultiFamily 32,000 sq.ft. (\$933,600)	
	1980	1997	1980	1997	1980	1997	1980	1997	1980	1997
Bldg. Permit	57	163	63	217	343	1,054	412	1,321	2,515	8,393
School Impact	0	0	0	0	0	2,145	0	2,400	0	24,000
Street Encroach	0	0	0	0	0	250	0	74	0	250
Service Dist.	0	0	0	0	1,000	2,000	1,325	3,400	6,550	24,000
Plan User	0	17	0	20	0	60	0	60	0	600
Other Impact	0	0	0	0	0	210	0	512	0	5,120
Total	57	180	63	237	1,343	5,719	1,737	7,767	9,065	62,363

*Based on a survey conducted by the Planning Department in 1997..

As the following Table illustrates, Humboldt County simply doesn't have the revenues available to implement all of the mandated programs without fees and special assessments.

TABLE 25

**HUMBOLDT COUNTY REVENUES AND EXPENDITURES
FISCAL YEAR 1991 - 1992**

Source of Revenues	Amount (X \$1,000,000)	Percent of the Total	Expenditures	Amount (X \$1,000,000)	Percent of Total
State & Federal	77	66	Public Assistance	53	46
Property Tax	17	14	Public Protection	25	22
Other Taxes	6	6	Public Health	12.5	11
Service Charges	9	8	General Govt.	12	9
Fines & Penalties	1.5	1	Public Ways	9	6
Other Revenues	3	3	Library	2	2
Fund Forward	2	2	Public Transit	0.4	1
			Recreation	0.3	1
			Reserves	1.3	2
Total	115.5	100	Total	115.5	100

Sixty six percent of the County's revenues come from the State and Federal governments. Ninety percent of County expenditures are devoted to public assistance, public protection, public health, roads, and the general government costs associated with administering these mandated services.

In Humboldt County we are very concerned about the trend towards special assessments and impact fees, and are doing our best to keep our fees to a minimum. Appendix M.4 includes ~~our current~~ the 1992 Planning and Building fee schedule, and a survey that was conducted on 9/18/91 to determine fees in comparable counties. Humboldt County's fees ~~appear to be~~ were comparable to adjacent counties as of 1992.

2615 Miscellaneous State Fees, Development Standards and Permit Requirements

Appendix M.1 also includes a detailed description of State agency regulatory requirements. In addition to securing County approval of new housing projects, developers are often required to secure permits and approvals from several State and Federal agencies. Developers may also be required to conform with specific State development standards.

The miscellaneous State fees, development standards, and permit requirements which have the most significant impacts upon the costs of building materials and housing development in Humboldt County include:

Fish & Game environmental review fees

Department of Forestry fire safe standards

Alquist Priolo geologic report requirements

Water Resources Control Board waste discharge requirements

Fish & Game 1603 agreements

Mines & Geology surface mining requirements

Department Of Forestry timber harvesting requirements

California Energy Commission Title 24 Requirements

2616 National Flood Insurance

Regulations within flood prone areas will curtail substantial new housing starts. Under the Federal Insurance Program, which the County opted to enter in 1974, all structures designed for human habitation must be elevated at or above the 100 year flood plain limits where such information is known. The 1964 flood provided all the high water elevations throughout the County, and the Department of Housing and Urban Development maps reflect that information.

The insurance program is tied to any Federally chartered bank or lending institution. The County's non-compliance or non-involvement in the program would have serious economic side effects. Any person seeking to construct a dwelling or other structure for human habitation in these zones with the aid of a loan from a bank or savings and loan association would have a problem. It would appear that flood prone areas offer little in the way of providing suitable low cost building sites.

In addition, the lowland areas adjacent to Humboldt County's rivers and streams are predominantly planned for resource uses (i.e., timber and agriculture).

Replacement of existing structures (mobile homes and standard construction) that are damaged by fire, flood or any other natural causes to an extent of 50% or more of the value of the structure, may be replaced if elevated. If the damaged structure is in a "floodway" as depicted on the Federal Insurance maps, reconstruction will be allowed under the same criteria. Structures damaged at less than 50% of value may have the damaged portion reconstructed with no special flood requirements.

2617 Federal And State Funding

Another serious constraint to providing affordable housing is the declining amount of Federal funds for housing. Most of the housing affordable to very low income households is subsidized by Federal programs. Popular programs which have long been mainstays of the Federal housing effort have either been eliminated or cut back. In an era in which a variety of factors have increased the cost of housing, cutbacks in Federal programs have severely limited the ability of local government to assist lower income people in finding decent housing opportunities. Due to continued Federal budget deficits, it is unlikely that there will be significant increases in Federally funded housing programs in coming years. Rather, cutbacks in existing programs seem more likely.

The State Department of Housing and Community Development (HCD) may also adversely impact affordable housing in Humboldt County by refusing to release funds on awarded Community Development Block Grants. ~~HCD staff are incorrectly interpreting section 7056 (b)(1) of Article 2 of the Administrative Code as requiring the withholding of these funds until the County's Housing Element is updated.~~

By withholding the awarded grant grants, HCD is ~~threatening~~ may threaten the construction or rehabilitation of the affordable housing being subsidized, and they may threaten the:

~~Rehabilitation of 40 substandard housing units~~

~~Extension of needed public water in the Riverside area~~

County's ability to compete for future housing-related grant funding.

It should be noted, however, that the County ~~contributed toward this constraint by not~~ can mitigate this constraint by updating our Housing Element in a ~~more~~ timely manner. ~~revising the document should have begun at least one year before the 5-year deadline rather than six or eight months before the deadline. Chapter 4 and 5 of this Element contain text to help ensure the County updates the Element in a more timely manner in anticipation of the 1997 deadline.~~

2618 Litigation

While litigation has not posed a serious historic threat to affordable housing in Humboldt County, recent developments prove litigation can seriously delay or prohibit needed housing projects. The County has responded to this potential threat by actively mediating between all concerned parties. Hopefully, our mediation efforts will help minimize the delays associated with litigation.

~~As a result of litigation associated with the historic operation of surface sand and gravel mines in the county, basic construction materials may not be available to support the construction of needed housing. While the County Board of Supervisors has certified that the environmental documents are adequate for these historic operations, and the County has~~

~~entered into an agreement with the State Departments of Fish and Game and Mines and Geology to allow limited surface mining on these historic sites, the litigation could adversely impact these important operations.~~

All of the above ~~mandates~~ factors increase the time and costs associated with developing new housing. They also increase housing costs by limiting the amount of land that can be developed for new housing. The ~~costs~~ cost of new housing will continue to escalate as long as new housing projects are subjected to discretionary review, special fees and assessments, potential litigation, and minimum State health, safety and environmental standards, and increasingly restrictive building code requirements.

2620 State Programs Which Respond To The Above Mandates

The State California Environmental Quality Act (CEQA) requires timely processing of complete applications for development permits by setting an overall deadline of one (1) year for local and State permit approvals. While most projects are processed in less time, failure by a public agency to meet the processing deadline results in automatic approval of an application (AB884 McCarthy, Chapter 846 of 1981 and AB 2320, McCarthy, Chapter 1152 of 1980)

The State additionally requires coordinated processing to reduce the time and expense experienced by developers who must process applications through various state and local government offices. Local governments must designate a single entity or person to coordinate the review of residential development proposals, and to provide information to applicants concerning the status of permits and requirements (AB941, McCarthy, Chapter 846 of 1981)

State policy seeks to minimize fees and exactions levied on developers in order to avoid increased housing costs (AB 2853, Roos, Chapter 1143 of 1980). State law limits fees to the actual costs of services for local sewer and water connections, zoning variances, use permits, building inspections, and similar activities. Exceptions must be approved by two-thirds of a community's voters.

2630 Local Programs Which Respond To The Above Mandates

To help reduce the impacts of some of the above mandates upon the costs of new housing, Humboldt County has implemented the following local programs:

- Discretionary Review
- Coastal Planning and Zoning Authority
- Minimize Building Regulations
- Minimize Impacts of Fees and Assessments, National Flood Insurance, Reduction of State and Federal Funding and Litigation

2631 Discretionary Review Of New Housing Projects

As Section 2500 of this Housing Element documents, Humboldt County has adopted a Framework Plan and Community Plans which set aside adequate area for needed housing. In addition, the County has taken the following measures.

Adoption Of Local Ordinances To Allow:

Alternative road improvement and setback requirements which are less costly than what would have been required by the State Fire Safe Regulations.

Merger only of property in Agricultural Preserves.

Waiver of zoning requirements where the adjusted lot lines are as conforming as existing lines.

Implementation Of The Following Departmental Procedures and Programs:

An application assistance program which encourages pre - application meetings with the planner who will be processing their project and agencies involved in the review of the project.

"Designer" application packets which specify application requirements based on the type of project, location of the project, and the applicable plan policies and zoning regulations.

Informational handouts which describe review procedures and specific report requirements.

Detailed, written documentation of all departmental procedures (over 500 pages).

Development of a one page tentative map checklist which specifies the environmental information which needs to be shown on project plan maps.

Consolidation of environmental review and staff review procedures, with concurrent public notice and review periods.

Identification of appropriate mitigation, and preparation of mitigated negative declarations.

Reliance on mediation to avoid litigation.

Preparation of detailed written procedures to minimize the local staff time which is devoted to collecting State Fish & Game environmental review fees.

Use of Notices of Application to scope for potential neighborhood concerns.

Automation Of The Following Departmental Functions And Systems:

Processing all building permits.

Development of an Assessor Parcel based land information system with parcel specific zoning, general plan, and assessor land use data for on-line public use.

Automation of the discretionary staff report process.

Specialization of staff.

2632 Coastal Commission Approval

Humboldt County has responded to the Coastal Act by securing State Coastal Commission approval of:

The County's local coastal plans and zoning regulations (allowing the county to assume review authority of coastal development permits).

Categorical exclusions for the construction of a single house on a vacant parcel in specified areas

Zoning regulations which provide for administrative approval of principal permitted uses.

General use type classifications of permitted uses in the Coastal Zone to encourage more flexibility in allowing permitted uses.

2633 Minimize Building Regulations

While State building and on-site sewage disposal regulations significantly increase housing costs, Humboldt County has adopted alternative owner builder regulations which significantly reduce housing costs. A copy of these regulations are included in Appendix M.5.

We are fortunate to have housing advocates who have pushed the State and the County to adopt and implement these regulations. Humboldt County leads the State in this area and will continue to look for flexible ways to implement State Building Regulations in a way that keeps housing as affordable as possible. ~~Section 2809 of this Housing Element~~ The Section titled, "Owner-Builders" later in the Chapter discusses the Owner Builder Regulations in detail.

Since 1985, Humboldt County has issued 267 permits for alternate owner building housing.

2634 Fees And Special Assessments, National Flood Insurance, Reduction Of State And Federal Funding, And Litigation

Humboldt County has and will continue to work with our Legislators, Legislative Advocate, the County Supervisors Association Of California, and other local agencies in lobbying for

fewer State mandates, increased funding for mandated programs, and legislation which reduces the threat of litigation.

2640 Local Governmental Constraints to Housing

The California Housing Element Guidelines require that local governments focus attention on those local constraints which they can most directly control. These local governmental constraints are the result of local zoning, building, and health and sanitation regulations. In addition to regulatory constraints, Humboldt County's current budget crises may also adversely impact the provision of affordable housing by delaying permit processing, increasing fees, and decreased funding for public works projects.

2641 Zoning Regulation Constraints

Humboldt County's Zoning Regulations include housing constraints, and Appendix M.6 includes a summary of these constraints. For example, the County does not allow the following: 1) housing as a principal permitted use in commercial and industrial zones, 2) multi-family residential development outside of certain zones, 3) secondary dwelling units as principal permitted uses outside areas with full urban services, 4) and community care facilities for 7 or more people as a principal permitted use in residential zones. Most of these regulations were established for reasons that continue to apply today. However, there are a number of areas that ~~should~~ could be changed to better address current housing needs, including the following requirements (in no particular order).

1. Density Bonuses. State law requires the County adopt an ordinance that allows density bonuses for some lower income and senior housing projects. Under the provisions of the ordinance, housing projects that ensure sales or rental prices are affordable to lower income households, or projects built for seniors would be entitled to construct a number of units in excess of what the general plan allows.
2. Cottage Industry. Cottage industry normally involves the hand manufacturing of goods. It has been found that some cottage industry is compatible with residential uses. Many cottage industries in the County are located on residential parcels where the owner and primary employee of the industry lives on the property with the establishment. Where profits from such an establishment can help pay for housing costs, cottage industry makes housing more affordable.

Presently, the Zoning Ordinance allows cottage industry in residential zones with a Use Permit, and as principally permitted uses in commercial and industrial zones.. Yet, it is Planning staff's experience that a Use Permit is often not necessary for cottage industries in residential zones. Where a public hearing is needed to review a particular cottage industry application, a Special Permit could be required instead, and where no public hearing is necessary (such as for a small pottery studio), cottage industries could be principally permitted without unreasonably impacting neighboring residential uses.

3. Use Permit Requirements: In addition to cottage industries, the Zoning Ordinance currently requires a Use Permit for ~~each of the following projects:~~ a) Second Units on

a hardship basis, b) all uses consistent with the Plan designation that are not principally permitted in areas zoned "Unclassified", c) all uses consistent with the Plan that are not principally permitted in areas zoned with a "Planned Unit Development" overlay zone. These Use Permit requirements may unnecessarily constrain the development of second units and multifamily housing units, which are often affordable to low and very low income households.

4. Planned Unit Developments. To a large degree, the Zoning Ordinance encourages residential subdivisions which are uniform and non-responsive to local site characteristics: the streets seem like freeways, houses are sited and lots are configured so that most houses look basically the same, there are few, if any, common open space areas, and the residents are required to drive to commercial areas which are far from their houses. The Zoning Ordinance ~~should~~ could be revised to allow more variety in layout and design, which would result in more livable communities. (For a more complete discussion, please refer to ~~Section 2823 "Planned Unit Developments"~~ the Section titled, "Alternative Housing Design and Ownership Patterns.")

~~5. Single Family Residences In Multifamily Areas. Presently the Zoning Ordinance puts single family residences on an equal footing with multifamily uses in multifamily areas. However, there is a shortage of multifamily zoned properties; Section 2400 "Residential Land Use Inventory" demonstrates that out of the roughly 17,000 potential housing units that could be developed in the County, only 2,500 of them are multifamily units. By allowing multifamily areas to be easily converted to single family uses, the zoning ordinance does not adequately protect the relatively few multifamily zoned properties for multifamily uses.~~

6. Caretaker Apartments In Commercial Areas. The Zoning Ordinance allows caretaker apartments in commercial areas with a Use Permit. The County supports these Use Permits where it can be established the residential use is clearly accessory to the commercial use. Yet it has already been established that Use Permits are expensive and time consuming, and there is no reason those standards ~~should~~ could not be built into the Zoning Ordinance to allow that use as a principally permitted use when it is clearly subordinate to and supportive of the commercial use of the property.

7. Non Conforming Use Regulations in the Inland Areas There are many residences, including some multifamily residences that are inconsistent with the zoning for their site. For example, outside the City limits of Eureka, there are duplexes on parcels zoned for single family use (they were constructed before the zoning went into effect). Since the single family zone does not allow for duplexes, those uses are considered "non-conforming".

The inland Zoning Ordinance specifies that any non conforming use cannot be rebuilt if they burn down or are otherwise completely destroyed. This requirement has the effect of discouraging the conservation of non-conforming residences which have established historical compatibility with the community. (The coastal Zoning Ordinance allows rebuilding with a Special Permit). The inland zoning ordinance should be changed to allow non-conforming residential structures to be rebuilt as in the coastal zoning ordinance. And as mentioned in the following section, "Subdivision Regulation Constraints", the subdivision ordinance discourages the retention of non-conforming structures since they are counted toward the residential density of the subdivision. Each non-conforming unit, in other words, is counted as a parcel when calculating density for subdivision purposes.

8. Nomadic Housing. Nomadic households exist throughout the County year-round with some seasonal migratory variations. As with other housing categories, there is a disparate range of incomes within the nomadic population. The lower income nomadic households frequently reside in older campers, RV's, trailers, vans, or less conventional ~~nomadic~~ dwellings such as buses or tents. Lower income nomadic households are frequently priced out of available managed parks and facilities, or are simply materially prejudiced from access eligibility. As discussed earlier in this chapter (Housing Characteristics: Special Populations - Nomadic Persons), an estimated 80 additional ~~lower income nomadic~~ sites will be needed ~~by 1996~~ during the time frame of this Element.

~~Abundant~~ Sites for such a small "special population" should be abundant in the vastness of the Humboldt County territorial jurisdiction. Local governmental constraints to ~~the identification of available sites to meet the lower income nomadic housing needs are inherent within both local and state regulations.~~ in the County's zoning regulations, ~~the constraints include a) an absence of definitions to identify nomadic housing structures and nomadic housing sites, b) an absence of RV/trailer park zoning provisions for compatible lower income nomadic housing site uses, and c) a lack of minimum cost development standards for nomadic housing parks.~~ There are also no sites currently planned for or zoned for nomadic housing, which require large minimum lot sizes. They also contain no provisions for management of the park to ensure compatibility with surrounding land uses.

~~Perhaps even more of a constraint than local zoning matters are the potential constraints of State laws. It is not clear whether State laws governing RV and trailer parks would prohibit nomadic housing structures in such parks. Likewise, there are health and safety laws that may need to be changed at the State level to allow the development of nomadic housing parks.~~

9. Second Units: Sometimes a General Plan Amendment is necessary to allow second units on large parcels despite the fact that single family residences are

principally permitted. Plan Amendments, however, involve thousands of dollars in fees, and months or even years of processing times.

~~10. Building Setbacks: Presently, the Zoning Ordinance does not allow structures within the side yard setbacks outside of Planned Development or P-Zone districts. But the P-Zone district requires a zone reclassification, which is often prohibitively expensive.~~

~~Yet, in many instances, placement of residences and accessory structures within side yard setbacks allows for less expensive housing construction, and maximizes the usable area of smaller lots. For example, if the side yard setback requirements in the Zoning Ordinance were changed to encourage houses on separate parcels to share a common wall, the construction costs of each unit could decrease significantly.~~

~~11. Minimum Lot Sizes. The smallest residential parcel size allowed under the Zoning Ordinance is 5,000 square feet. Yet the preceding Section 2600 titled, "Housing Market Costs" identified the cost of land to be one of the most significant costs associated with housing. By not allowing smaller parcel sizes, the Zoning Ordinance restricts low cost housing.~~

~~Oftentimes, decreased lot sizes must be accompanied by other amenities to maintain the appearance and compatibility with surrounding neighborhoods. For example, landscaping, common open areas, and creative building designs and configurations can all help make a small lot appear just as large as a standard sized lot.~~

12. Coastal Permit Requirements For Test Wells. Presently, the Zoning Ordinance requires a Coastal Development Permit for drilling a test well. This has proven to be cumbersome to many persons trying to develop single family residences in the Coastal Zone where the property is not served by public water. The requirement forces these persons to get a Coastal Development Permit before they have determined whether the site is suitable for residential construction.

2642 Subdivision Regulation Constraints

The County's Subdivision Regulations were adopted in 1977 and need to be updated to implement innumerable revisions in state subdivision law since that date. In updating these regulations the county will look for ways to decrease processing times and improvement requirements. Unfortunately, this task will become increasingly difficult as State and federal funding decreases and local impact fees increase.

In processing subdivision applications, several constraints to 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. As mentioned in the previous section, non-conforming units are required by the Ordinance to be counted towards a parcel's residential density. The result of this is to encourage the demolition of non-conforming structures in order to maximize the number of potential lots created by a subdivision. However, non-conforming units are almost always significantly less expensive than new structures. They are also an established part of the community, and unlikely to engender any ~~NIMBY~~ opposition from neighbors. Therefore, the subdivision regulations should be revised to discourage, rather than encourage the demolition of non-conforming housing units as long as they can meet minimum acceptable health and safety codes and standards.

2643 County Building Regulatory Constraints

The State requires that each local agency adopt a set of building code requirements to ensure a minimum level of quality in new construction. Local agencies have the option to either adopt the standards contained in the State Uniform Building Code (UBC), or they may adopt more stringent construction standards. California Administrative Code also provides for the adoption of building code requirements less restrictive than the UBC in Article 10 of Title 25 (Appendix J of the 1981 Humboldt County Housing Element). The development of housing may be constrained if the more stringent standards increase the cost of construction, design, materials or labor.

~~It was first noted in the 1981 Housing Element that,~~

— "The growing disregard for housing regulations by citizens who contribute to the maintenance and expansion of the County housing stock has created a double-bind situation. The regulations which are intended to protect public health and safety appear to be fostering epidemic civil disobedience which in turn is contributing to an increase of health and safety hazards. Due to the prohibitively high cost of compliance, citizens are avoiding contact with the regulatory agencies for fear of fines, delays, abatements and compulsory compliance with regulations they see as excessive and beyond their economic means.

— Conventional housing designs and sewer and water infrastructures do not reflect a socially appropriate concern for impending resource and energy scarcities. The result of continuing conventional building practices will be to price a larger and larger segment of prospective home buyers out of the new housing market without reducing housing demand. As it is invariably cheaper to reduce energy demand than it is to generate new capacity, any savings achieved in the alternative life style residential sector benefit all energy consumers. Hence, it is in the general interest to encourage voluntary low consumptive, alternative life styles and technologies." (1981 Humboldt County Housing Element, page 77)

To address these concerns, the Humboldt County Board of Supervisors issued a directive to the CACHE by Resolution No. 70-122 dated September 11, 1979, supporting local flexibility in building regulations to encourage owner-built housing:

— "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 be developed in the process of revising the Housing Element of the County of Humboldt."

Humboldt County has adopted the State Uniform Building Code, and as directed by the ., the County has also adopted less restrictive Alternative Owner Builder Regulations (Appendix M.5) 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 construction. (See "Special Issues: Owner Builders" later in this chapter for more information on this subject).

— **2644 Health And Sanitation Regulations**

Humboldt County implements the North Coast Regional Water Quality Control Board's Basin Plan for on-site sewage disposal and water source protection. The County has not adopted more restrictive standards and can not reduce or eliminate this constraint locally.

The effect of the Basin Plan locally has been to over-emphasize the use of the dual leachfield sewage disposal system, and to de-emphasize the use of alternative sewage disposal systems allowed through the County's Experimental Sewage Disposal System program. The

California Health and Safety Code provides that local health officials may, at their discretion, approve alternatives to the Board's adopted standards which satisfy relevant health and safety criteria. There is considerable support in the local building community for the adoption of such alternative standards since it would allow for increased use of sewage disposal systems other than the dual leachfield system.

—— **2645 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: (See Table 27 in Section 2614

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)

Appendix M.7 illustrates the current budget dilemma for the Planning Division in Humboldt County. Historically, the Planning Division has devoted over 90 percent of our staffing to helping the public secure the permits that are required for their projects. Every month the Division receives 3,400 phone calls and 590 front counter visits, and processes over 200 permits and zoning compliance approvals. The Division currently has 8 Planners in a service area of 3,500 square miles, with 34 unique communities, and thousands of square miles of resource lands.

The Service Area Comparison and Work Load graphs in Appendix M.7 illustrate the current work load dilemma in Humboldt County. Planning Division staff can not devote adequate time to new housing projects if the budget crises worsens.

2644 Coordination And Communication Between Local Agencies

~~Improved~~ coordination, communication and cooperation between departments, agencies and the public ~~also need to be improved to~~ will facilitate new housing development. ~~Too~~ Often, ~~different~~ one or more agencies ~~attack~~ deal with the same ~~problem~~ issue without being aware of what each other is doing. ~~There is a pressing need to establish greater communication between public agencies. Following that, there is a need to establish~~ New housing development would also be facilitated by greater communication between the ~~major~~ public agencies and private ~~agencies~~ entities concerning ~~any given problem issues common to both,~~ thus creating a sharing of expertise. There is also a need for consistency and efficiency within departments, with accountability to department heads. ~~Finally, the roles of both the public and private sectors must be defined and clarified.~~

2645 Tax Constraints

Passage of Proposition 13 resulted in changes in assessment procedures with regard to repair and rehabilitation of dwellings. A.B. 1488 was subsequently passed to define the parameters for reassessment under Prop. 13. Under Prop. 13 and A.B. 1488, full reassessment is required upon: 1) completion of the complete renovation of an older structure; 2) conversion of a single family dwelling to multi-family units; and 3) sale of the dwelling. Reassessment of new construction only is required upon (examples): 1) conversion of a garage to a living area; 2) addition of a bathroom; or 3) completion of any new construction outside the perimeter of the existing structure.

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

2650 Programs Which Respond To Local Constraints

Since the ~~last~~ 1985 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

2651 Updating Community Plans

Despite the lack of staffing for advance planning, the Planning Division has managed to work with Citizens Advisory Committees in updating the Eureka and McKinleyville Community Plans. As described in Section 2500, both Plans will contain more than adequate area for needed housing.

The Eureka Community Plan and Environmental Impact Report were adopted by the Board of Supervisors in April, 1995.

~~The McKinleyville Community Plan Citizens Advisory Committee has completed several public participation workshops and surveys, and has identified the sections of the Plan that they would like to update. The County is cooperating with the McKinleyville Community Services District in jointly preparing the required Environmental documents, their review of the major policy issues of the new plan, and there will soon be public workshops soliciting input on those issues. After the public workshops are completed, a draft Plan will be developed for Planning Commission and Board of Supervisors review.~~

2652 Zoning Regulatory Constraints

On April 8, 1986 the Board of Supervisors adopted a modern, comprehensive zoning ordinance for all unincorporated lands within the coastal zone. The zoning ordinance has been approved by the State Coastal Commission as adequately implementing the adopted County local coastal plans. The adopted coastal zoning regulations include current definitions, and use types ~~which insure the flexible application of zoning standards inside the coastal zone.~~

The County has made significant progress in encouraging affordable housing by amending the coastal and non - coastal zoning ordinances to allow:

Secondary dwelling units as principal permitted uses in areas with full urban services.

Secondary dwelling units with a special permit instead of a full use permit in other areas.

Community care of six or fewer people as a principal permitted use in all zones that allow residential uses

Family day care of six or fewer children as a principal permitted use in all residential zones.

Two dwellings as principal permitted uses on 40 acre or larger resource productive parcels which are zoned Agriculture Exclusive: (A third unit may also be permitted with a use permit).

A special permit review process which permits the waiver of public hearings if noticed property owners do not request a hearing.

Non conforming use regulations that allow for the complete reconstruction of non conforming housing without a variance or use permit.

However, there are additional steps the County should take to reduce local governmental zoning constraints to housing development. As specified later in ~~Chapter 5~~ of this Element (Implementation Program #10), concurrent with the review of this Element, the Planning Commission and Board of Supervisors will be reviewing ~~several~~ numerous additional changes to the Zoning Ordinance and Subdivision Regulations to reduce housing constraints. ~~The specific language for these changes is contained in Appendix Q~~

2653 Coordination And Communication Between Local Agencies

Humboldt County has taken the following steps to improve coordination and communication between local agencies:

Regular monthly meetings with County Planning, Building and Health and Public Works

Documentation of over 500 pages of written procedures

Development of a computer network system within County Planning, Building, Health, Public Works And The Assessor

Development of an Assessor parcel based Land Information System (LIS): (A sample of the information in the LIS data base is included in Appendix M.8)

Department progress reports to the Board Of Supervisors

2654 Automation of the Permit Review Process

Through the use of numerous computer programs, the Planning and Building Department have, and will continue to speed up the permit review process by automating tasks. For example, one series of computer programs is used to help planners write staff reports. Now, the time it takes to write staff reports for Coastal Development Permits for single family residences in the Shelter Cove area has shortened from an average of four hours to just under one hour through the use of these computer programs. Staff expects similar savings in time and effort as other computer programs are used in the permit review process.

~~**2655 Health and Sanitation Regulations**~~

~~The County needs to vigorously pursue ways to approve alternative sewage disposal systems. The California Health and Safety Code allows for local officials to adopt standards that could greatly expand the local use of alternative systems. The section titled "On-Site Residential Sanitation" later in this Chapter and Appendix O of this Element describe several alternative systems that may be as appropriate locally as the dual leachfield system. The implementation program titled "On-Site Sanitation" in Chapter 4 of this Element calls on the Health Department to evaluate the feasibility of expanding its set of allowed sewage disposal system, and to report to the Board of Supervisors with the results of their study.~~

2655 Develop Handouts and Other Materials To Simplify The Permit Review Process

The Planning and Building Department has developed an extensive set of handouts to help people understand the permit review process. The Building Department provides sample building plans to help identify the requirements for complete application submittal. A copy of the sample building plans are contained in Appendix P N of this Element. The Planning Division has handouts explaining the permit review process for all discretionary permits reviewed by that Department. The Planning Division also offers public phone and fax/modem access to a set of computer programs which enable persons to receive a large set of files, and handouts and other information over their phone lines.

2700 SPECIAL ISSUES

2701 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 first survey was left at building supply stores and other locations where building contractors, owner-builders or other folks that may have had some experience building in the County would be likely to pick up. The results of this survey points to a continuing need for the County to minimize, and reduce where possible, governmental regulation of construction. Following is a discussion of the survey results.

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.

The "Government Constraints" section of this Element explains that some of the reasons local regulations are so extensive and cumbersome is because they are necessary to comply with State and Federal mandates. The County has and will continue to minimize the impact of new State and Federal regulations on County residents. Other constraints referred to in the responses above are caused by ~~excessive~~ local regulations and requirements. Programs are included in this Element which are designed to make significant changes in the County's Zoning Ordinance ~~and sewage disposal system evaluation criteria~~. ~~When~~ If they are implemented, these changes ~~shall~~ may lessen the time and cost of obtaining permits for many projects. It is recognized that these measures are just several of many steps in the right direction, and that this effort should continue above and beyond the confines of this Element.

2702 Civil Disobedience

A survey conducted by the 1979-80 Humboldt County Citizens Advisory Committee on the Housing Element indicates that the cumbersome regulatory constraints are resulting in a very significant increase in civil disobedience of building, planning and sanitation regulations.

It is interesting to note that a similar survey conducted in 1993 by another CACHE found that 44% of respondents had knowingly built without permits due to cumbersome regulation, cost and delays. The 1993 civil disobedience level of 44% compares to a civil disobedience rate of over 80% in 1980. This may be an indication that the County's gradual introduction of more local regulatory flexibility with some permit processing reforms has cultivated a significant voluntary reduction in civil disobedience over the past 13 year period. ~~Reasonable people willingly comply with reasonable rules.~~

TABLE 26
LEGAL VS. ILLEGAL BUILDING ACTIVITIES
IN HUMBOLDT COUNTY

Type Of Builder	Percent of Total Sample	Built With Permits	Built Without Permits	Built With & Without	Built Knowingly
Non Builder (Past 2 yr.)	20.7%	0	0	0	0
Contractor	7.3%	62.5%	25.1%	12.5%	37.0%
Owner	64.0%	19.0%	31.0%	50.0%	81.0%
other	8.7%	11.0%	22.0%	67.0%	89.0%

interpreted as unlicensed contractors.

Note: Sample consisted of 150 respondents who responded to a questionnaire (see Appendix F of the 1981 Housing Element) circulated at building supply centers. Survey results indicate considerable concern about the permit process and certainly warrant that a more comprehensive poll be conducted among a broader sample of citizens in hopes of clarifying specific problem areas.

Table 26 shows a breakdown of survey results relating to legal vs. illegal building activities in Humboldt County in 1980. These figures show not only owner-builder, but also contractor disenchantment with the permit process. It is interesting to note that the local Census Director has indicated that there is much more illegal housing in the County than previously anticipated. (Arcata Union, July 17, 1980)

The survey also indicates that the distribution of non-compliance is not isolated to any specific social or economic segment but exists throughout Humboldt County. This further implies excessive regulation and the cumbersome permit process are major contributors to the increased cost of housing. Estimates made by survey respondents averaged a 24% increased cost due to regulatory constraints. This compares with a 19% figure given by the California State Board of Realtors and a 20% figure given by a 1977 Reuters University nationwide study. The survey further seems to indicate that the Building, Health and Planning Departments need to develop more helpful advisory roles to facilitate housing production, repair and renovation. The 1974-75 Humboldt County Grand Jury concurs in its report which "...urges that local departments assume the posture of helpful public servants. We believe this can be done without sacrificing health and safety, the maintenance of which is the major purpose of local departments. This requires that each department takes an active part in solving local problems, which we believe is the higher intention of State guidelines and which is not without legal precedent."

Table 27 shows that Humboldt County has an extraordinarily high rate of owner building as compared to the national average.

TABLE 27**COMPARISON OF COUNTY TO NATIONAL RATES OF OWNER-BUILDING**

Percentage of Building Permits Issued to Owner Builders	57.2%
Percentage Responding to CACHE Survey Who Were Owner-Builders	63.6%
National Average of Owner-Building	20.0%

- References:
1. Humboldt County Building Department, 1980.
 2. C.A.C.H.E. Survey, 1980 (~~Appendix G~~).
 3. The Owner-Builder and the Code, 1976.

The data suggests that due to widely recognized inflation of housing costs more citizens are opting to build for themselves as a means of obtaining adequate, affordable housing.

Survey results indicate that the growing disregard for housing regulations by citizens who contribute to the maintenance and expansion of the County housing stock has created a doublebind situation. The regulations are intended to protect public health and safety but in this case they seem to be fostering epidemic civil disobedience which in turn is contributing to an increase in health and safety hazards. Due to the prohibitively high cost of compliance, citizens are avoiding contact with the regulatory agencies for fear of fines, abatements and compulsory compliance with regulations they see as excessive and beyond their economic means.

2703 Building Appeals Process

State policy facilitates the preservation and upgrading of existing buildings by allowing flexibility in the application of building codes. State law permits the use of original materials and methods of construction, as long as the building does not pose a threat to health or safety. This provision protects the public without requiring the needless replacement of serviceable older systems which are still safe (SB 2348, Petris, Chapter 1268 of 1974).

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 the following major 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. 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.

In order to establish an expedient mitigating outlet for builder problems working within the permit process, to facilitate legalization of existing structures built outside the permit process, to demonstrate the County's intent to actively pursue identification and alleviation of excessive regulatory constraints which increase housing costs, and to encourage responsible voluntary compliance with reasonable controls, it is clearly in the interest of the County to have a responsive building appeals process.

2704 On-Site Residential Sanitation

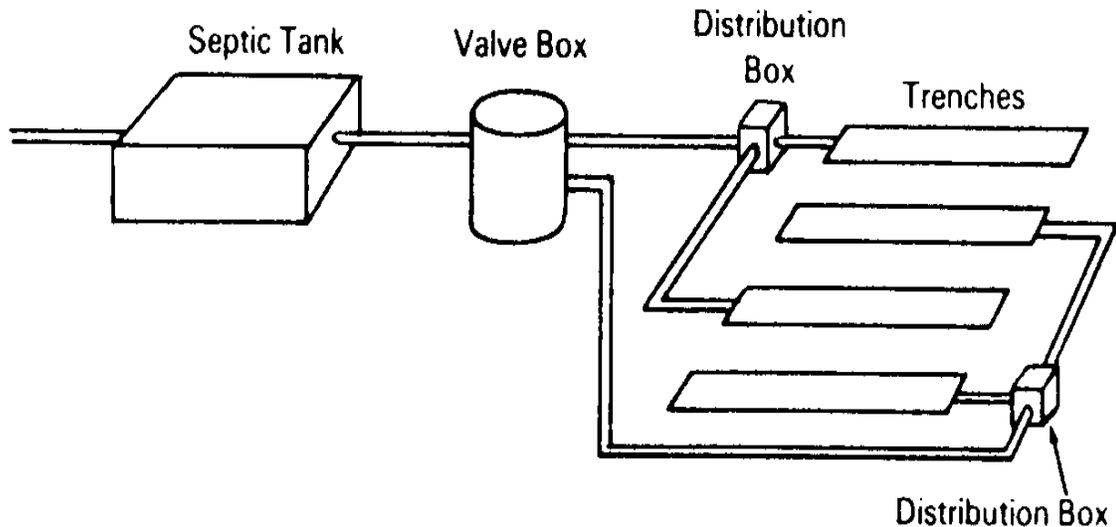
The Dual Alternating Leachfield System

Most septic tank and soil absorption systems in Humboldt County are based on an " ~~dual alternating~~ leachfield" design, which consists of two sections each 70% of a single field system. ~~It was chosen as the standard primarily for two reasons.~~

There are some advantages to the alternating leachfield system. First, ~~dual alternating~~ leachfields work for a long time. In theory, ~~dual alternating~~ leachfields could last longer than most houses, which are considered to have a life span of about 40 years. Their longevity is based on the discovery that the organic material primarily responsible for clogging leach lines breaks down if the line is allowed to rest for a certain amount of time. Ideally, the leach line would rest for about the same amount of time it was in use. The idea thus naturally evolved to using two (~~dual~~) alternating leachfields; one leachfield would be in use while the other rests, and after a period of time (about a year in many cases), the other would be put into use as shown in Figure 8.

FIGURE 8

SEPTIC TANK WITH ALTERNATING LEACHFIELDS



Source: Environmental Protection Agency, 1985

The use of alternating leachfield systems has been very successful. In the 20 years since the systems were first approved for use locally in ~~1978~~ 1974, less than 1% of the permitted ~~dual~~ alternating leachfield systems have failed. And most of these failures were corrected simply by turning the gate valve in the valve box, opening the second leachfield for use.

Another reason the ~~dual~~ alternating leachfield system continues to be considered the standard is the relatively low construction and operation costs. Their design is simple, which keeps installation costs low, and they are usually gravity-fed, so there are no on-going energy costs,

Although it is the most commonly used individual sewage disposal system locally, sometimes a ~~dual~~ an alternating leachfield is not the best method of disposal. There may be site constraints that ~~don't~~ do not allow ~~dual~~ alternating leachfields to work. For example, ~~dual~~ alternating leachfield systems do not work well in areas with high water tables or impermeable soils, and may not fit on lots where there is insufficient land area.

Also, all septic tank systems tanks, require ~~tank~~ sludge and scum to be periodically pumped out. (County regulations specify pumping of ~~septage tanks~~ septage tanks should occur once every seven (7) years). This is most often done using a truck that pumps the effluent from the septic tank, and carries it to a ~~sewage wastewater~~ sewage wastewater plant or other approved facility. ~~where the sludge is treated.~~ However, the only currently approved sites for dumping sewage sludge pumped from septic tanks are the Eureka and McKinleyville sewage wastewater treatment plants.

~~Clearly, the more the County encourages alternatives to pumping and dumping, the better off we will be.~~ If the County were to encourage alternatives to disposal of septage at wastewater treatment plants, the cost of disposal may be reduced.

Alternative Sewage Disposal Systems

Since 1975, the County has allowed alternatives to the standard ~~dual~~ alternating leachfield system. Presently, the County allows single leachfields, mound systems (see Figure 9), pressure distribution systems (Figure 10), sand filters, at-grade systems, chambered leachfields clustered systems where a common leachfield is shared among several households, and pit privies (outhouses). ~~The Health Department is also reviewing the performance of at least one type of chamber leach field system (Figure 11), which may be allowed in the future.~~

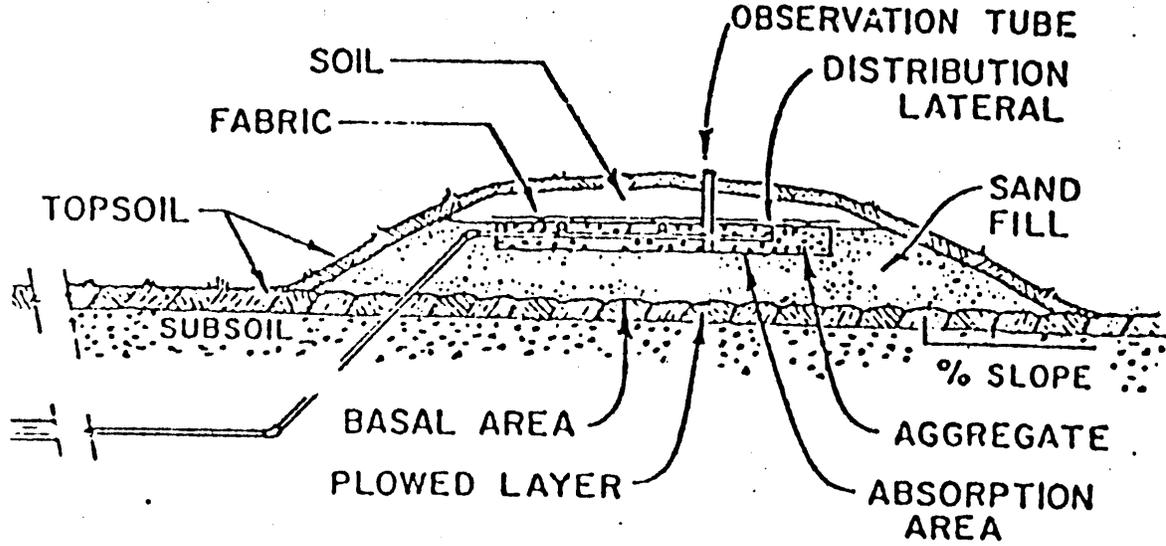
~~Although property owners are able to use these alternative systems in situations where the standard dual system is not feasible, they have disadvantages as well. For example, pressure distribution systems require the use and maintenance of electrical water pumps, and the mound system has special design and monitoring requirements that can be costly.~~

While all sewage disposal systems require maintenance, alternative systems require more than the standard alternating leachfield design. Coupled with higher design and installation costs, and annual monitoring and permitting fees, alternative systems are a more costly option.

Along with the set of ~~pre-approved~~ approved options for sewage disposal systems, the County allows more creative solutions through its "Experimental Sewage Disposal Program" (ESDP), which allows property owners to propose any type of system ~~that performs as well or better than other approved systems.~~ Under this program, persons can use alternative methods such as composting toilets ~~and greywater systems, where water drained from the sink and washing machine is disposed of separately from other sewage.~~ Despite its apparent flexibility, only one household has obtained a permit under the program since its beginning in the early 1980's.

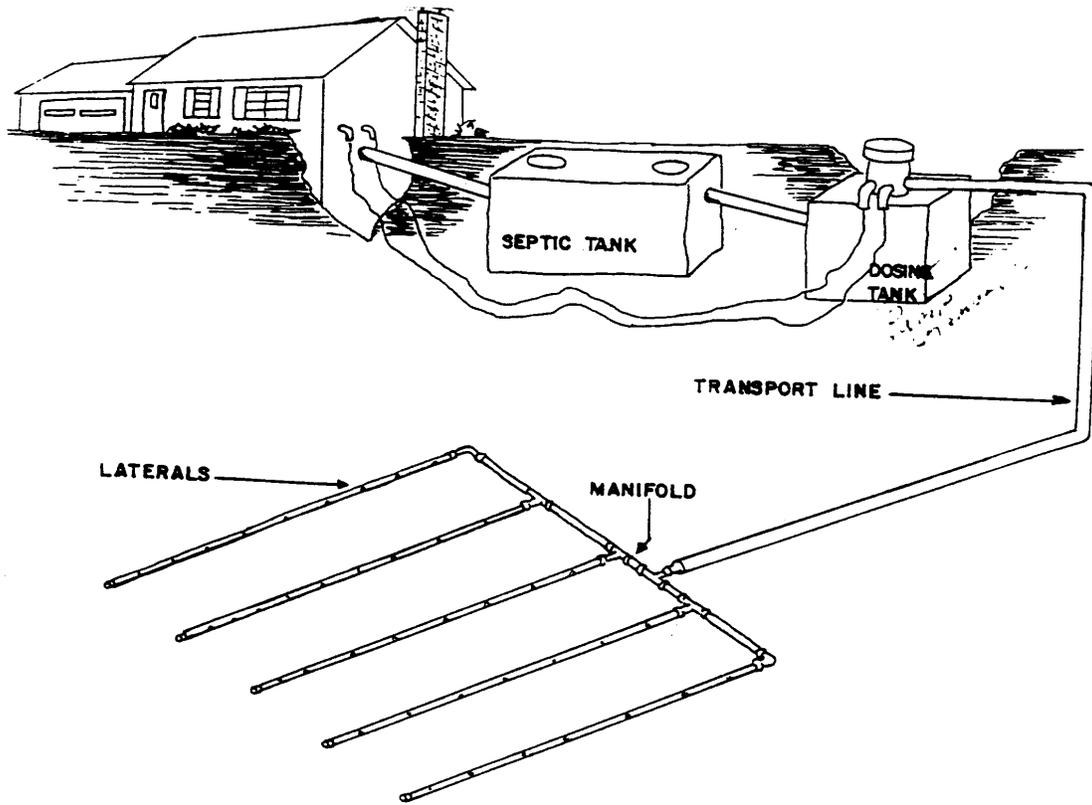
FIGURE 9

MOUND SYSTEM



Source: Humboldt County Health Department

FIGURE 10
PRESSURE DISTRIBUTION SYSTEM



Source: Humboldt County Health Department

Recent changes and proposed changes to State law may encourage alternative sewage disposal systems locally. ~~At the time of this writing, The California Regional Water Quality Control Board (RWQCB) is considering adopting~~ recently adopted revisions to the "NorthCoast Regional Basin Plan Policy With Respect to On-Site Disposal of Sewage" (the "NorthCoast Plan"). These revisions ~~will facilitate~~ have facilitated approval of more alternative sewage disposal systems, including pressure distribution and mound systems options. Also, recent changes to the Uniform Plumbing Code, which has already been adopted by the County, allow the use of greywater ~~sewage disposal~~ systems. There may be a need to review and if necessary amend existing County regulations to make them consistent with new State law policies, which This will permit more flexibility for homeowners, ~~to come up with the best method of sewage disposal for their individual situation and will make accessible the best available technologies~~. There is also a need to review and if possible, make changes to the ESDP program to ~~have it become~~ make it a more viable option for homeowners.

On-Site Field Testing Criteria

Before approving a sewage disposal system design, the Health Department requires soils testing to be performed on the site to determine whether ~~or not local~~ soil conditions ~~will accommodate~~ are suitable for on-site sewage disposal. ~~Some soil conditions require "wet weather" testing to be performed~~ Certain soil types require that testing be done during the rainy season. Each year, there is a "wet weather" testing season ~~during which soils tests must be taken~~. The North Coast Regional Water Quality Control Board's Basin Plan establishes a "wet weather testing season" during which such tests may be performed. (~~Testing is required during wet weather to help insure the testing is done when soil conditions are generally poor for sewage disposal~~.)

~~Some developers have raised the issue that the period when the Health Department accepts soil testing for sewage disposal purposes is not adequately tied to actual soil conditions. The season is partly based on rainfall data collected in Eureka, which does not necessarily reflect the soil conditions of the majority of the County.~~

~~These limitations can have the effect of unnecessarily delaying the construction of housing. In 1993 for example, the wet weather testing season was closed on April 9, but the southern Humboldt area near Redway received an excess of five (5) inches of rainfall during the remainder of that month. In fact, it may have been appropriate to continue the wet weather testing season into June of that year for the Southern Humboldt area since rains continued fairly steadily until that time.~~

~~Rainfall data is collected and tabulated at the California Department of Forestry (CDF) fire stations, which are scattered throughout the County. Implementation programs should require the Health Department to modify the wet weather testing season criteria based upon rainfall data at each CDF station.~~

2705 Urban-Level Services

Proposition 13 and Proposition A, coupled with apparent reductions in Federal spending for local governmental purposes, have severely reduced the ability of the County to provide water and sewer, police and fire protection, roads, and other urban services. These constraints make it difficult for the County and other governmental entities to provide urban level services wherever there is a demand for them. Even though there is a need for new housing, the County lacks the resources to provide the necessary governmental services.

~~2706 **Tenant Households**~~

~~**Problems With Property Owners**~~

~~In 1980 tenants comprised 39.5% of Humboldt County's households. Tenants have special problems and concerns which must be recognized and addressed. As the cost of buying a home continues to rise, the number of people forced to remain tenants will also rise. At the same time the County may experience a loss of rental units as they are sold as "fixer-uppers."~~

~~In 1980, 500 people contacted Redwood Legal Assistance for help with a landlord/tenant problem and another 700 tenants contacted the Humboldt Housing Action Project for information and/or help. In a study of legal service needs conducted by R.L.A. in November, 1980, it was concluded that housing, specifically tenants' rights, was the second most serious problem faced by low income persons in this County, after income maintenance.~~

~~The specific issues of tenant concern may be seen in the types of calls received by the Humboldt Housing Action Project. Although there were eleven category types into which H.H.A.P. divides its calls, there are four categories — eviction, repairs, deposits and rent increases — into which over 70% of the calls fell.~~

~~Several unsuccessful legislative measures (SB 517, 1979 and SB 799, 1979) would have provided additional protection by requiring landlords to show just cause for eviction of tenants (i.e., nonpayment of rent, willful destruction of property, illegal use of the premises).~~

~~The State law regarding deposits is fairly clear and most tenants do ultimately receive the deposit owed to them. However, this often involves waiting much longer than the two weeks allowed by the Civil Code, and going to small claims court. While waiting for the deposit, tenants are often required to come up with another deposit for the place into which they are moving. Many tenants have begun to question whether they should be paid interest on their deposits.~~

~~With only approximately 25 to 30 percent of the units rented under a lease, most tenants are in a tenuous position; they may be priced out or just plain told to move out of their homes on 30 days notice, without reason or justification being given. Even the protection of a lease usually lasts only one year.~~

~~The rehabilitation and energy efficiency of tenant occupied housing presents problems distinct from those of owner occupied housing. The majority of programs for loans or grants are aimed at owner occupied housing so funding at this time is a problem. Also, it must be~~

~~recognized that for the tenant, rehabilitation can be a double edged sword. While unsafe or unsanitary and/or energy inefficient housing is undesirable, the higher rents which may result from rehabilitation would force many tenants out of their homes. On the other hand, programs such as Net Energy's Weatherization Program which are available for rental housing and provide the tenant with some protection, require the permission of the landlord; if the landlord refuses to participate, the tenant is "left out in the cold".~~

~~Local anti eviction laws could help protect tenants who report violations by ensuring that any resulting tenant relocation fees, necessary because of the poor condition of the rental unit, would be borne by the landlord. Such a measure would discourage retaliatory evictions, while encouraging landlords to adequately maintain their property. The League of Women Voters should pursue placing a measure to establish such regulations on the ballot.~~

2706 Modular/Factory Built and Mobile/Manufactured Housing

A "manufactured" dwelling is one which is fabricated in a factory setting in a manner that all concealed parts or processes cannot be inspected before installation at the building site without disassembly. This general definition includes two basic types of factory built housing: 1) modular homes, and 2) mobile homes. Both of these types of dwellings are descendants of "travel trailer" type units and are often built in the same factory, but to different code specifications. Another form of housing that is often considered manufactured is housing sold as pre-cut kits. With a home kit, all of the lumber necessary for construction is cut and delivered to the site, where it is assembled. (There are also kits that use construction materials other than lumber.) The spiraling costs of site-built homes have spurred interest in the increased use of manufactured housing which is represented as more affordable.

Before proceeding with this subject, it is useful to provide a set of uniform definitions and basic concepts. The definitions given are obtained from a preliminary draft Manufactured Housing Residential Feasibility Study prepared by Connerly and Associates, Inc., July 29, 1980 and Readings in Mobile Home Zoning, Taxation and costs of Ownership, H.C.D., January 24, 1978. There is some confusion regarding terms in this industry. For example, though the industry is trying to phase in the term "manufactured housing" to describe what has historically been called "trailers" or "mobile homes", this public image/communications effort has contributed to a significant amount of confusion, as even members of the industry verbally stumble over the appropriate term to use.

A. Modular/Factory Built Housing. A dwelling unit built in a factory usually with plumbing, heating, and electrical systems installed, designed to be transportable, and to be used on a permanent foundation. A factory built/modular home is built to meet the requirements of the Uniform Building Code. These units are specifically intended for permanent siting and can be placed in residential zones just like any site-built dwelling.

B. Mobile/Manufactured Housing. A dwelling unit which is built in a factory, which has all plumbing, heating and electrical systems installed, which is designed to be transportable in one or more sections, and which may or may not be installed on a permanent foundation. A mobile home is built to comply with the National Mobile Home Construction and Safety Standards Act of 1976, administered by the Department of Housing and Urban Development. The H.U.D. regulations allow mobile homes to be constructed to less rigid standards than apply to site-built housing in California. (See Appendix H of the 1981 Housing Element for a study of Mobilehome Construction Standards.)

Legislation effective July 1, 1980 specifies that all new mobile homes sold in California are to be taxed on the same basis as site-built dwellings. With the advent of this system, there can no longer be a valid argument that mobile homes negatively impact the local tax base for services. With these units thus being treated like regular houses in matters of taxation, there has been increasing pressure to site them in R-1 zones without requiring T-overlays. This has aroused opposition from people who consider them aesthetically unacceptable, a greater fire risk, and detrimental to neighborhood property values.

Aesthetically, the mobile home industry has been improving the quality of construction and design configurations in response to community compatibility concerns. A growing public acceptance of mobile homes and the enhanced quality of the product has established them as a sound economic investment which, if maintained, appreciates in value. Concerns of higher fire risk in mobile homes have sufficient merit, when the California Fire Incident Reports are carefully reviewed, to warrant further study. (See fire incident reports included in Appendix H of the 1981 Housing Element.)

The representation of mobile homes as more affordable than site-built dwellings is rendered questionable by the comparative analysis of Tables 28 and 29.

TABLE 28

COMPARATIVE ANALYSIS OF SITE BUILT HOUSING
AND MOBILEHOME FINANCING AND
MONTHLY CONSUMER COSTS
IN HUMBOLDT COUNTY: 1980

(Square Feet: 1,440)
(sited in residential neighborhood)

	Mobilehome With Lot	Site-Built Single Family Dwelling
Purchase Price	\$35,000	\$65,000
Improved Lot (6,000 sq. ft.)	<u>20,000</u>	<u>0</u>
Total Price	\$55,000	\$65,000
Down Payment (20%)	- <u>11,000</u>	- <u>13,000</u>
Amount Financed	\$44,000	\$52,000
Amortization Period	20 years	30 years
Interest Rate	15-1/4%	13-1/4%*
<u>Monthly Payments</u>		
Principal and Interest	\$ 589	\$ 585
Homeowner's Insurance	22	20
Property Taxes (1-1/4% of Fair Market Value, Less H.O Exemption)	<u>50</u>	<u>61</u>
Total Monthly Payment	\$ 661	\$ 666

Data Source: C.A.C.H.E. telephone interviews and surveys with lending institutions, insurance carriers, Realtors and private appraisers, conducted during July-September, 1980.

* Fixed Rate Mortgage interest rates during the spring of 1984 averaged about 14%. For information on Adjustable Rate Mortgages see Section 2.62(A) Indirect Market Costs - Financing.

Tables 28 and 29 show that while mobilehomes are an economically affordable product for low and moderate income families from the standpoint of original purchase price, much of their economic advantage is lost because of other cost factors such as site costs, higher interest rates and shorter amortization periods than apply to site-built dwellings.

In view of these facts it does not appear that mobilehomes will be utilized as a source of housing for those who are unable to participate in the conventional housing market; instead,

it appears that mobilehomes will simply compete more effectively for a larger share of the market currently dominated by site-builders. It should be noted that inasmuch as modular and/or manufactured homes will be placed in R-1 zones and assessed in the same manner as site-built homes, it is possible that, in the future, lending institutions may issue mortgages on the same terms as those issued for site-built homes.

TABLE 29

**COMPARATIVE ANALYSIS OF SITE BUILT HOUSING
AND MOBILEHOME FINANCING AND
MONTHLY CONSUMER COSTS
IN HUMBOLDT COUNTY: 1980**

(Square Feet: 1,440)
(sited in mobilehome park)

	Mobilehome <u>Without Lot</u>	Site-Built Single Family <u>Dwelling</u>
Purchase Price	\$35,000	\$65,000
Down Payment (20%)	- <u>7,000</u>	- <u>13,000</u>
Amount Financed	\$28,000	\$52,000
Amortization Period	15 years	30 years
Interest Rate	15-1/4%	13-1/4%*
<u>Monthly Payments</u>		
Principal and Interest	\$ 397	\$ 585
Rental Space (pad)	150	0
Homeowner's Insurance	22	20
Property Taxes (1-1/4% of Fair Market Value, Less H.O. Exemption)	<u>31</u>	<u>61</u>
Total Monthly Payment	\$ 596	\$ 666

Data Source: C.A.C.H.E. telephone interviews and surveys with lending institutions, insurance carriers, Realtors and private appraisers, conducted during July-September, 1980.

* Fixed Rate Mortgage interest rates during the spring of 1984 averaged about 14%. For information on Adjustable Rate Mortgages see Section 2610 Indirect Market Costs - Financing.

2707 Owner-Builders

The extraordinarily high rate of owner-building in the County--57% compared to a national average of 20%--demonstrates one growing response to high housing costs. It is important to take special note of this very significant contribution to the maintenance and expansion of County housing stock. Owner-builders fall into seven distinct categories:

- A. Owner-occupant maintenance, repair and upgrading of existing dwellings.** This type of owner-builder is dispersed throughout the socio-economic community. Most frequently citizens who can barely afford a home will purchase a low-cost, run down or poorly maintained dwelling that is in need of varying degrees of repair and improvement. The family on a tight budget can develop an increased equity without increased debt by personally performing repairs as their time and budget allow (sweat equity).
- B. Owner-occupant alteration, conversion and additions to existing dwellings.** This type of owner-builder, by refinancing an upgraded house or by having an increased economic standing, can afford to initiate more costly improvements to existing housing.
- C. Owner-landlord maintenance, repair and upgrading of existing rental dwellings.** This type of owner-builder is a small-scale landlord who manages and maintains one to several rental properties.
- D. Owner-occupant new standard housing starts.** This type of owner-builder is financially secure and can realize 20 to 40 percent reduction in cost by building himself, as well as building to custom design configurations that more directly satisfy his specific housing needs.
- 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. Alternate housing owner-builders approach the need for low cost housing in a carefully-considered and innovative manner. Investing their capital in lower-cost rural land at \$1,000 to \$2,000 per acre (as opposed to \$60,000 for a city lot) and building low cost, low amenitized dwellings of innovative designs, often utilizing recycled or home manufactured materials, they are able to provide themselves with an affordable, comfortable, and satisfying living environment. Such dwelling units are located predominantly beyond the reach of community services on parcels of 2-1/2 to 40 acres.
- F. Owner-built accessory buildings.** Many, if not most owners of existing housing will take on the home enhancement project of building accessory structures such as woodsheds, shops, barns, garages, greenhouses, tool sheds, saunas, and storage buildings.

- G. The owner-contractor builder who owns while he builds with the intent to sell.**
This type of owner-builder typically builds in urban to urbanizing areas in established subdivisions intended for residential development.

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

From December 1976 to December 1978 the County Board enacted Ordinance 1108 which allowed for greater flexibility in the application of building standards for owner-builders/owner-occupants in the rural residential sector. This ordinance was a failure apparently due to extraordinary exclusionary standards, the reluctance of the County to exercise its authority to permit experimental waterless toilets, and a perceived lack of enthusiasm on behalf of staff to endorse the Board of Supervisors' intent to provide a legal framework within which many low-income owner-builders could exist. (See Appendix S of the 1981 Housing Element for the text of Ordinance 1108.)

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. ~~Following is a list of findings the Board made in adopting the ordinances:~~

- ~~1. That anyone who intends to build their own home should be free to do so, provided that their activities in so doing constitute no clear and present danger to the health and safety of others (as provided for below).~~
- ~~2. That such individuals be designated "Alternate Owner Builders" (A.O.B), and that such term shall be considered to apply to those persons who wish to construct their own homes together with appurtenant structures without benefit of the protection afforded by the Uniform Building Code, except as provided for below.~~
- ~~3. That A.O.B. parcels be located beyond the end of reasonably projected availability of community services. A demonstration of being beyond reasonably projected availability of community services shall be established as a result of a letter to the County from the Service District.~~
- ~~4. That A.O.B. parcels be of sufficient size and dwelling sites be appropriately situated to permit the installation of an approved standard septic system in the event that permitted alternative or experimental systems are inappropriate.~~
- ~~5. A.O.B. projects shall be required to comply with reasonable fire safety standards.~~

6. ~~A.O.B. projects shall be required to provide road access of sufficient width to permit passage of emergency vehicles.~~
7. ~~A.O.B. projects shall be required to file a declaration of covenant with the county recorder in the chain of title to put future consumers on notice.~~
8. ~~For the purpose of this implementation measure, no more than one (1) building permit shall be issued to the same person over a five (5) year period. This shall be considered presumption of the intent to build as an owner-built structure under Title 25, Section 152A, of the Housing and Community Development (HCD) regulations.~~
9. ~~Development shall comply with land use policies of the General Plan applicable to Coastal Plan requirements.~~
10. ~~Alternative Owner Builder projects, which utilize off site non-renewable sources of energy for space heat and/or water heat, shall be required to meet all applicable local and state laws related to energy conservation unless the Alternative Owner builder can demonstrate equivalent energy savings with alternative methods.~~

2708 The Smallest Homes Built To Code

A little-known housing precedent was set by local citizens in 1977-78, namely, the design, construction and occupancy of the smallest, most compact site-built dwelling conceivable by using imaginative interpretation of the U.B.C. by a College of the Redwoods student and the County Building Department, United Stand Humboldt, and two volunteer Humboldt County owner-builders.

In response to the U.B.C. requiring too large a minimum home size, the Building Department staff got together in a laudable effort to combine minimum room requirements wherever possible, and came up with a 165 square foot home complete with kitchen, bath, dining, living and sleeping space. The home plans were drawn by a C.R. student, submitted by two local first-time owner-builders and built on their property for \$5,000 in materials including phone, electric service, hot and cold pressurized water, kitchen oven, range, sink, refrigerator, bath sink, toilet and shower and wood heater--a completely amenitied home built to U.B.C. standards and approved by the local Building Department.

The home was designed to be added onto as the owner-builders were able, financially. This offers a unique new approach to affordable housing for the growing wave of do-it-yourselfers.

This approach is suited to hardy singles or young couples starting out who cannot afford or qualify for a large debt for a conventionally large size house of 1,500 square feet. This home can be expanded over a period of time as resources allow and a larger home built within individual budgetary constraints.

The minimum code house project is certainly in accord with low-consumptive, energy efficient housing trends, but requires the willingness to live in a small space. The potential of creative interpretation of the U.B.C. is also demonstrated by the success of the minimum code house.

TABLE 30**MINIMUM CODE HOME - 1978 COSTS**

	<u>Total Value</u>
Land or Site	20,000
Building Materials	3,000
Septic System	1,500
Well and Pump	500
Cost Saved by Owner-building (sweat equity)	<u>5,000</u>
Total Value	\$30,000
 <u>Actual Cost</u>	
20% Down on Site	4,000
Cost of Improvements	<u>5,000</u>
Actual Cost	\$ 9,000
Total Value	\$30,000
Balance Due on Site	- <u>16,000</u>
*Net Equity - First Year	\$ 14,000

* This does not include appreciation due to inflation.

2709 Federal and State Programs

Since its inception the Housing and Community Development Act of 1974 has provided for federally administered Community Development Block Grants to the Nation's smaller cities and counties. The Omnibus Budget Reconciliation Act of 1981 and implementing regulations, provide for State administration of this program. Beginning with the 1983 funding cycle, the State of California assumed the responsibility for this Program.

The Housing and Community Development Act establishes the primary national objective of the program as the development of viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for persons of low and moderate income. This overall objective is to be achieved through the undertaking of eligible activities, each of which must carry out at least one of three additional broad national objectives of the Act:

- a. benefiting low and moderate income families; or
- b. aiding in the prevention or elimination of slums and blight; or
- c. meeting other community development needs having a particular urgency. (See Appendix D for additional description of the Community Development Block Grant Program).

The 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 group. However, grant applications are considered in the aggregate. Where 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 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. This necessitates considerably more staff work to coordinate the lead in activities. Both the added staff work and local match efforts work to the disadvantage of poor communities. This can be partially alleviated by the use of overhead monies to fund such planning and coordination. But the agency must receive a grant before it can receive administrative cost support. The County should coordinate with cities to develop an integrated program to secure CDBG funding for homeless shelters and transitional housing facilities.

Presently, the Housing Authority administers the Section 8 Housing Assistance Payments program for both Certificates and Vouchers. These programs are governed by Section 8 of the United States Housing Act of 1937 (as amended), and the Housing and Community Development Act of 1974. Both the Section 8 Certificates and Vouchers 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.

It should be recognized that the County Housing Authority is one of two Housing Authorities. The Housing Authority of the City of Eureka, the larger of the two, administers programs within the city limits of the City of Eureka. 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 1978, the Housing Authorities sponsored a Mortgage Revenue Bond in the amount of \$3,730,000 pursuant to the Marks Foran Residential Rehabilitation Act of 1973. The objective of the Authorities is to make available long term, lower interest mortgage loans to finance residential rehabilitation and home ownership. Rental properties financed under this program carry a rental limitation which requires that the units be rented under the Section 8 rental assistance programs or maintain the rent level at or below 75% of Federal Fair Market rent levels for five years. Since this restriction's time limit has passed, those rent levels are no longer in force. The program's funding assisted 63 loans which went primarily to single family homeowners.

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. The remaining 80 percent of the mortgage interest is allowed as a deduction from the owner's adjusted gross income as is traditionally the case. Because the tax credit is a dollar for dollar reduction in income taxes owed, the participating individual's or family's income is effectively higher; thus allowing people who might not have otherwise qualified for a loan the ability to purchase a home. 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.

The Housing Authority holds business meetings in March of each year; the Board of Supervisors, along with the County Administrative Officer are invited to attend these meetings. The goals of the Housing Authority, along with the progress in attaining these goals are discussed at these meetings. Housing needs of area programs and funding availability from numerous sources are also discussed at the meetings.

Due to the unfavorable cost of funding and the unavailability of federal funding sources, no new housing has been constructed by the Housing Authority since 1992. However, the Authority is currently investigating several potential new funding sources to increase the County's supply of housing affordable to low and very low income persons.

2710 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. However, experience indicates that the information provided is too limited and general to inform students of the various options open to them. Currently, only the "school of hard knocks" provides them with any practical experience in this field. In 1980, about 30% of Humboldt County's 112,000 population were students attending 69 public schools (in 34 school districts), 6 parochial schools, 2 private elementary schools, the College of the Redwoods and Humboldt State University.

The Humboldt County General Plan Volume I-Framework, encourages and provides direction for the formation of special advisory committees to review and report on issues of countywide significance.

State planning law regarding the implementation of the general plan states that after a county or city has adopted all or part of a general plan, the planning agency shall consult and advise with public officials and agencies, public utility companies, civic, educational, professional and other organizations and citizens generally with relation to carrying out the general plan.

2711 Residential Energy Conservation

The Humboldt Bay region is an area of moderate temperatures and high precipitation. Mean monthly temperatures vary only 5.2 degrees centigrade at most from summer to winter. Precipitation is seasonal with fairly definite wet and dry seasons. Ninety percent of the rain falls between the months of October and April. The mean annual amount of precipitation is 38.7 inches. Fog along the coastal areas is a dominant characteristic of this region's weather and occurs heavily, especially in the summer and early autumn. Humidity is high throughout the year.

The majority of Humboldt County homes use electricity and gas as their main energy source. Pacific Gas and Electric Company (P.G.&E.) solely provides this for consumers. Other forms of energy use include wood, oil, solar, and propane. Wind generated power is also used to a small extent.

Pacific Gas & Electric Company has participated in many energy savings programs in Humboldt. There are several energy conservation programs available to county homeowners. P.G.&E. has found that it is more cost effective for them to promote energy conservation than to buy costly fuel or construct expensive power plants. Their Zero Interest Program (ZIP) provides interest free loans to homeowners and renters for home conservation improvements. They also will do free home energy audits to consumers to determine how and in what ways energy can be saved. Up to \$3,500 can be given for ceiling insulation, weather stripping, water heater blankets, low-flow shower heads, caulking, duct wrap, and other improvements. In the course of ZIP, over 2,700 homes in the County have been

weatherized since 1985. P.G.&E. also has a program to promote and publicize methods for home energy conservation. While it targets low income, senior citizens, and non-English speaking groups, the information is also available to the general public.

Redwood Community Action Agency (RCAA) provides programs promoting and financing home energy conservation. Their Direct Weatherization Program (financed through P.G.&E.) provides attic insulation, hot water heater blankets, low-flow shower heads, gap caulking, duct wrap, weather stripping and some minor repairs to county homes. This program is free to qualifying low-income households. During the past ten years over 9,600 households have been provided with this service according to Val Martinez, RCAA weatherization director. The same program is offered to qualified renters (contracts from the State Office of Economic Opportunity). This program has improved and provided energy savings for 140 renter-households.

RCAA conducts California Energy Extension Service workshops on residential energy savings for lower income renters. They also sponsor the Rural Energy Management Services Program (REMS) which provides services to the senior citizen, American Indian, and low income residents of the county promoting basic energy conservation practices.

In spite of Humboldt County's abundance of rain, it has been shown that solar power can become a viable energy source for homes and businesses here. The cities of Arcata, Eureka, Blue Lake and Rio Dell have each created and implemented municipal Solar Utility Programs. Approximately 200 units were installed through the Solar Utility Program. These programs leased solar equipment at a reasonable cost for single family, multi-family, and commercial properties. The systems are financed by third party tax sheltered investments and are fully guaranteed in both maintenance and performance for the term of the lease. The program was severely affected by the 1983 repeal of both Federal and State tax credits for solar systems. According to Larry Goldberg, General Manager of Sequoia Technical Services, as of this date there are no County programs for low-cost residential solar leasing.

Provisions of the Subdivision Map Act (added by Stats. 1978, Ch. 1154) relating to land divisions creating five (5) or more parcels.

- A. Requires the design of such subdivisions to provide, to the extent feasible, for future passive or natural heating or cooling opportunities in the subdivision (Government Code 66473.1).
- B. Enables counties and cities to impose conditions or subdivision to require the dedications of sunlight easements for the purpose of assuring that each parcel or unit in the subdivision for which approval is sought shall have the right to receive sunlight across adjacent parcels or units in the subdivision for which approval is sought for any solar energy system (Government Code 66475.3).

Local agencies can promote solar development in several ways - by modifying existing laws and regulations that make solar planning difficult or impossible and by implementing new

procedures, regulations and laws that guarantee solar access for existing and proposed housing.

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.

One approach to the shading of solar collectors by vegetation is addressed in the California Solar Shade Control Act. Under the act, the Legislature supports the planting of trees for shading, to moderate temperatures, and to provide economic and aesthetic benefits, but declares that trees or shrubs planted after the installation of a solar collector cannot cast a shadow covering more than 10 percent of the collector surface between the hours of 10 a.m. and 2 p.m., provided that the collector is located at specified distances from the property line and elevated specified heights.

Communities may, by ordinance, exempt themselves from the provisions of the statute, making it optional rather than mandatory for local government. Humboldt County took official action to exempt themselves from the mandatory provisions of the California Solar Shade Control Act.

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. The bill states in part: "it is ... the policy of the state to encourage the use of solar energy systems." Without addressing specific technical requirements, the Solar Rights Act promotes solar energy use with three broadly defined strategies. 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 to the extent feasible for adequate solar access. 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.

In the area of new housing, all new residential housing in the county must comply with State Energy Conservation Standards (Title 25 of the Uniform Building Code). Builders are required to include such features as wall and ceiling insulation, caulking, weather-stripping, insulation on pipes and water heaters, fluorescent lighting fixtures, etc.

2712 Secondary Dwelling Unit.

California continues to experience a serious shortage of affordable ownership and rental housing. At the same time, much of California's existing housing stock and residential infrastructure are under-utilized.

One solution to ease the housing shortage and make better use of the existing housing stock and infrastructure is to encourage in urban areas the creation of an additional residential dwelling by converting a garage into a studio apartment, or by building a new detached unit on sites with adequate space. These additional residential units have been variously referred to as "secondary residential units," "residential second units," "granny flats," "in-law-units," "accessory apartments," and "companion dwelling units."

During the 1981-82 session, the California Legislature passed, and the Governor signed into law, two bills aimed at promoting development of secondary units on existing developed sites. Senate Bill 1160 (Mello), passed in 1981, authorized cities and counties to issue a zoning variance, a special use permit, or a conditional use permit to create an additional unit on a single-family zoned lot if the additional unit was less than 640 square feet in area and intended for the sole occupancy of one or two adults 60 years of age or older. Senate Bill 1534 (Mello), passed in 1982, broadened the concept of SB 1160 and superseded most of the provisions of the earlier bill. SB 1534 provides cities and counties with a variety of options to implement its provisions through locally adopted ordinances. SB 1534 does not contain the age limitation found in SB 1160. Subsequent amendments to State law have further facilitated construction of second units.

The legislative findings and declarations associated many benefits with the creation of second-family residential units which include:

- (1) Providing a cost-effective means of serving development through the use of existing infrastructures, as contrasted to requiring the construction of new costly infrastructures to serve development in undeveloped areas.

- (2) Providing relatively affordable housing for low- and moderate- income households without public subsidy.
- (3) Providing a means for purchasers of new or existing homes, or both, to meet payments on high interest loans.
- (4) Providing security for homeowners who fear both criminal intrusion and personal accidents while alone.

The County's second unit ordinance provides for the development of second units in all areas of the County where residential uses are allowed. A second unit that is less than 1,000 square feet in size and less than 60% of the size of the primary residence is allowed by right as long as 1) it complies with the development standards, 2) uses the same driveway as the primary units and 3) is served by adequate public services. There were 152 second units constructed in the past seven years in the County.

In the 10 years which have passed since the enabling legislation was adopted, secondary units have proved to be some of the most affordable housing for low and very low income households. Based on a 1992 survey of six persons who constructed second units recently, 100% are affordable to those who fall into the low and very low income categories. Secondary units are the lowest cost to construct, have the lowest environmental impacts, and are the most completely dispersed lower income housing currently produced in the County.

The second unit solution also provides many other benefits to the local citizenry such as providing supplemental income which help offset mortgage and maintenance expenses, hence easing the burden of house ownership. It is a decentralized, self regulating low income housing program that does not require the overhead expense and complexity of big government grant programs, centralized government, subsidized apartment complexes, or bureaucratic housing administration and maintenance agencies.

Despite its local successes, the legislative intent of the secondary unit law has not yet been fully achieved in the County. The present Second Unit Ordinance limits second units in areas zoned Agricultural General and areas zoned Unclassified. Both of these zone districts allow single family homes as a principally permitted use, but they require second units to comply with the General Plan Density. This appears contrary to the enabling legislation which requires local jurisdictions to approve secondary units if the lot on which it is to be constructed is "zoned for single family or multifamily use" (§65852.2(b)(1)(B) of the California Government Code).

The ordinance also appears inconsistent with §65852.2(b)(5) of California Government Code which states,

"(a) second unit which conforms to the requirements of this subdivision shall not be considered to exceed the allowable density for the lot upon which it was created, and shall be deemed to be a residential use which is consistent with the existing general plan and zoning designations for the lot."

As stated earlier in this chapter in the section titled "Governmental Constraints: Local Zoning Constraints", the Zoning Ordinance needs to be revised to allow second units in ~~all~~more zones throughout the County that permit residential use regardless of the general plan density to conform to State law. Restrictions in the ability to create second units should instead be limited to reasonable health and safety criteria regarding the capability of the site to support the additional unit.

2713 Article 34 Referendum

The State Constitution requires in Article 34, a majority public vote of ~~majority~~ 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 could participate in.

2714 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.

California Civil Code Section 53 states in part that:

(a) Every provision in a written instrument relating to real property which purports to forbid or restrict the conveyance, encumbrance, leasing, or mortgaging of such real property to any person of a specified sex, race, color, religion, ancestry, or national origin, is void and every restriction or prohibition as to the use or occupation of real property because of the user's or occupier's sex, race, color, religion, ancestry, or national origin is void.

(b) Every restriction or prohibition whether by way of covenant, condition upon use or occupation, or upon transfer of title to real property, which restriction or prohibition directly or indirectly limits the acquisition, use or occupation of such property because of the acquirer's, user's, or occupier's sex, race, color, religion, ancestry, or national origin is void.

The California Supreme Court case of *Marina Point Ltd. vs. Wolfson* (1982), however, further held that landlords could not discriminate/evict a household simply due to the presence of children.

In essence, case law extensions of the above-cited 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. "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. ~~Further discussion of landlord/tenant issues can be found in the section titled "Tenant Households" earlier in this section.~~

2715 Alternative Housing Design and Ownership Patterns

A. The Planned Unit Development (PUD)

Given the current trends in housing development, the great demand for housing, and the scarcity of land, the County should prepare and make extensive use of Planned Unit Development approach in new housing construction. P.U.D.'s allow for greater flexibility to design and encourage innovative site planning which is sensitive to the physical characteristics of the land. A P.U.D. can take advantage of greater utilization of the land through such developments as cluster housing. The big advantage to P.U.D. is that aesthetics in design, privacy, and open space are achieved thus creating a more desirable living situation.

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.

As stated in the section titled "Government Constraints: Local Zoning Regulation Constraints", there are several changes that need to be made to the Zoning Ordinance in order to encourage Planned Developments. Implementation Program #10 "Zoning Ordinance Revisions" in Chapter 4 of this Element reiterates the necessary ordinance changes. ~~and Appendix Q contains the text of the specific Ordinance changes.~~

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.

Since the mortgage is held in constant ownership by the corporation, there are no transfer fees, real estate fees, profit, or speculation costs in the sale of shares. The cooperative home owner is able to deduct his/her share of the mortgage payment and property taxes from his/her personal income tax. Each household pays a monthly fee to the corporation which is their share of the expenses that need to be covered. Cooperative housing remains affordable over time and therefore is a long-term solution to affordable housing. Cooperative corporations can take the form of scattered sites, or multi-family units.

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.

Humboldt County has an operating model of a Limited Equity Cooperative. River Community Homes is a low-income housing cooperative which was developed by the Arcata

Economic Development Corporation (AEDC) on land donated by the City of Arcata. The housing cooperative is incorporated as an independent non-profit and operates as a Section 8 subsidized program.

There are 40 units open to low-income people and elderly and people with disabilities. It is self-governed. They contract with an individual to manage the subsidy calculations and inspections etc. It is governed by a Board of Directors made up of all members plus one representative from the AEDC.

The members decide who will live there and handle all of the disputes. They contact Humboldt Mediation Services for disputes that are not directly related to cooperative business. They work to keep a balance between providing some privacy and being members of a community who are involved in each others lives. When violence or disruptive behavior arise, the other members step in.

The members have decided not to have social service personnel live in or work on site. They believe it creates a "client relationship". They have found that even with resident managers, who generally earn higher wages than the residents earn, resentment arises.

River Community Homes might benefit from community services that could act as an on-call back up to people with more serious social needs. If that back-up were available, then the community might feel better about letting people with problems join.

There is always a waiting list for River Community Homes. It is definitely a model worth replicating.

There is a middle-class variation of the limited equity cooperative developing in Arcata as a Co-Housing project called Marsh Commons. People will own their condominium space but share grounds, a common house with recreational space, and various chores. This is a good example of how housing can be combined with social amenities to accommodate the needs of a variety of people. Single parents and elders can live with coupled families and share the sense of belonging that is so absent in most condominium developments.

D. Stock Cooperatives

Full equity cooperative housing allows for normal appreciation experienced through supply and demand as with other housing--otherwise has basically the same ownership pattern as the limited equity cooperative.

F. 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.

Once the land is entrusted, a variety of housing and living arrangements can be developed. Homeworkers Organized for More Employment (H. O. M. E.) in Maine, which began as a crafts cooperative, evolved into a small community offering jobs, food, temporary shelter, education and home ownership to people and families in need.

Most of the long-lasting communities like H. O. M. E. have a spiritual base of shared belief and practice that provides a common purpose, shared values on which to base decisions about acceptable behavior, and the cohesive bond that goes beyond personalities.

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.

2716 Jobs/Housing Imbalance

The number of jobs in an area has implications for the number of houses needed in the area. If there is an inadequate supply of affordable housing, persons working locally will tend to commute from less expensive outlying areas. According to Industry Trends and Outlook prepared by the State Employment Development Department, Humboldt County will add 3,600 jobs from 1989-1996, at an average rate of slightly more than 1% per year. This is a slowdown due largely to the recession of 1990-'91, decreasing population growth, and the long term forest sector decline.

In Humboldt County, large amounts of housing have been added locally, especially in the community of McKinleyville, but job growth does not appear to have kept pace with demand. This is evidenced by a relatively high unemployment rate, and the fact that the major cities in the County experienced the lowest unemployment rates. The more rural cities and communities experienced the highest percentages of unemployment. For example, the City of Eureka had an unemployment rate of 7.3%; while the rural cities like Rio Dell exhibited an unemployment rate of 17.9%. The resultant jobs/housing imbalance contributes to traffic congestion on Highway 101, the main artery linking the County's employment centers with residential communities.

The jobs/housing imbalance appears to be furthered by a lack of annexation interest by the three major cities in the County: Eureka, Arcata, and Fortuna. These are the urban areas

where most of the jobs exist. Since 1985, there has been very little annexation activity to provide additional residential areas to these major employment centers. While the City of Arcata has annexed 61.5 acres for residential use, the City of Eureka annexed only a quarter of an acre (not including a 130 acre parcel for sewage treatment purposes); the City of Fortuna has not annexed any land since 1985.

This trend will further contribute to a jobs/housing imbalance in our communities because needed housing will locate in the unincorporated areas of the county, away from the cities. A commute is required to reach the employment centers from these outlying areas.

These data suggest that a number of issues will need to be addressed in Humboldt County. A broader economy less dependent on seasonal work such as timber and fishing, will have to be generated to increase job opportunities. Governmental Constraints to economic development should be reduced whenever possible (see Governmental Constraints: Local Zoning Regulation Constraints). Community Planning efforts should encourage the location of jobs opportunities in close proximity to residential areas. This could be accomplished through adoption of a mixed use zone and encouraging the preparation of Specific Development Plans for large tracts of land which could efficiently be developed as planned communities.

The County seems to be experiencing a large in-migration of citizens from Central and Southern California. A majority of these, according to the County Board of Realtors, are retired persons with different service needs. The County experienced a drop in number of persons per household; down from 2.70 in the 1980 census to 2.4 in the 1990 census. This reduction in the average household size implies that large houses will tend to be underutilized. thus, there will likely be a need for shared housing programs in large homes and the construction of smaller, less expensive houses and small apartments.

2717 Consistency With Other Elements

~~There will be a high degree of~~ State law requires consistency between the Housing Element and each of the other Elements in the Countywide Plan. Information used in the preparation of this Element was obtained from sources used to develop the County General Plan. Therefore, the information in the Housing Element which comes from the land use databases (i.e. land inventory, public facility constraints, etc.) will be the same information used in other Elements. In addition, the objectives, policies and programs of the Housing Element will be consistent with objectives, policies, and programs of other Elements. A program has been added to Chapter 4 (Implementation Program and Objectives) to make the policies in the Framework Plan consistent with those in this Element.

2718 Availability Of Financing

In order to qualify for a mortgage loan, an applicant must be able to prove a degree of financial stability. Generally, as the amount of mortgages increase, the more proof lending institutions require. According to several lending institutions, banks and other lenders do not discriminate against lower income households nor lower income neighborhoods. In October 1992, the home mortgage rate are the lowest seen in nearly two decades. This, coupled with first-time buyers programs presents significant opportunities for home purchases.

The uncertain economic horizon has spawned a decidedly buyers market as of this writing, which allows a variety of housing types to choose from at relatively affordable levels. In interviews with local lending institutions, it was found that mortgage loans and rehabilitation loans are generally available, and if there are mortgage deficient areas in the county, it is not due to discriminatory practices by mortgage lenders, but rather the financial capabilities of individuals.

2719 Termination of Federal Subsidies

According to "The Inventory of Federally Subsidized Low Income Rental Units At Risk of Conversion, 1991 Update," the "California Debt Advisory Commission, Annual Summary, 1991," and information received from the Farmers Home Administration and the Housing Authority, there are no Federal, State, or local multifamily assisted rental housing units eligible to convert from subsidized to for-profit housing in the unincorporated areas. Moreover, there have been no multifamily units subsidized through the County's efforts.

2720 Earthquake Damage, Demolitions and Conversions

There were 57 single family residences and three mobilehomes in the unincorporated areas destroyed by the earthquakes in April, 1992 according to the Fortuna Community Services program. In addition, there were 102 units that suffered major damage, four of these were apartment units. There were a wide range of Federal, State and local programs that have been implemented to respond to the housing needs of those who had their homes damaged by the earthquakes, including Federal Emergency Management Agency programs, Small Business Administration loans, and local red cross relief efforts. According to the local Office of Emergency Services, it is not possible to document the number of units that will be assisted under any of these programs at this time because of the wide number of different sources of funding, and the extended period of time necessary to process applications for assistance.

The County Board of Supervisors passed several resolutions to assist those wishing to reconstruct their homes damaged by the earthquake. The ordinances established a system of fast tracking the issuance of building permits, and waiving the development standards for reconstruction where the original structure did not comply with those standards. County Building and Planning staff also provided emergency inspection assistance, helped coordinate disaster relief efforts, and set up satellite offices to help those in need of earthquake assistance through the building permit process.

Based on the demolition activity of the time period between January 1, 1991 and July, 1992, it is estimated that 150 demolition permits have been issued by the County between July, 1985 and July, 1992; five of these were for replacement of residences destroyed by the earthquakes.. This is a relatively insignificant part of the housing stock considering there were over 26,000 units in the unincorporated County. According to the Chief Building Inspector for the County, there have been no conversions of apartment units into condominiums in the unincorporated areas between 1985 and 1992.

2721 Development in the Coastal Zone

From July, 1985 to July, 1992 there have been an estimated 584 Coastal Permits issued by the County. County Planning staff estimates that the majority of these permits were issued for single-family residential unit construction which are primarily affordable to those in the moderate and above moderate income categories.

There will probably be very little affordable housing developed in the coastal zone between 1992 and 2002 since multifamily development in unincorporated Humboldt is concentrated in urban areas outside of the coastal zone. There has been approval of a Farmers Home Administration single family residential project that is currently under construction which will provide 21 units affordable to low and very low income persons.

Since there were only an estimated 150 demolition permits issued in all unincorporated areas during the seven year period (July, 1985 - July, 1992), and since most construction in the county took place outside of the coastal zone, it is unlikely that a significant number of units affordable to low or moderate income persons were demolished. There were no affordable apartments converted into condominiums during this time period.

CHAPTER 3

HOUSING GOALS AND POLICIES

3100 BACKGROUND

Housing is an essential human need, which is being denied to many because of its expense. A high priority must be afforded this necessity by the County. Because of a variety of threatening problems, housing is quickly growing out of the financial means of many, if not most, of the County citizenry.

The purpose of the Housing Element is to identify and establish priorities for the significant problems associated with housing in Humboldt County and to implement programs which solve these problems.

The background discussion in Chapter 2 provides data and analysis of the population, the quantity and quality of housing in Humboldt County and both the direct and indirect market costs.

Also included are discussions of the governmental constraints to affordable housing, the special issues of tenant households, modular/factory built housing, minimal size housing, Federal and State programs, public education on housing, and a summary statement on housing affordability.

A summary of current housing needs for special populations is presented in Chapter 3 2.

In accordance with the housing element requirement, this Chapter 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. All policies are intended to represent a firm commitment and are thus mandatory obligations within financial constraints.

3200 SUMMARY OF HOUSING NEEDS

The purpose of this section is to consolidate the broad range of specific housing needs into a brief, comprehensive statement.

- A. Humboldt County needs to perpetually assess the demographic composition of its citizenry to determine specific, ongoing housing needs, including evaluation of ~~Census 2000~~ future Census data to determine specific housing needs in the County.

- B. Humboldt County needs 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. Humboldt County needs incentives to rehabilitate, weatherize and maintain existing housing stock.
- D. Humboldt County needs to identify regulatory and tax constraints that effectively discourage rehabilitation and maintenance, and act to mitigate them.
- E. Humboldt County needs a to complete and maintain a housing site inventory for the entire County. ~~excluding economic, resource and hazardous zones or any other zones that could preclude residential development including identification of emergency shelters and low income nomadic housing park sites.~~
- F. Humboldt County needs to do all within its power to facilitate the production of affordable housing, particularly for low and very low income residents.
- G. Humboldt County citizens and government together ~~need to continue to reduce the rift between the government and the citizenry and to~~ should be encouraged to devise mutually acceptable means to meld our efforts to address the problems common to us all.
- H. Humboldt County needs with all deliberate speed 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. Humboldt County needs to incorporate quantitative and qualitative analyses of ~~Census 2000~~ 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. Humboldt County needs to complete and maintain a comprehensive land use map.
- K. Humboldt County needs to complete and maintain a land use inventory for all residentially zoned areas.
- L. Humboldt County needs to provide for the development of affordable, managed low-income ~~nomadic housing parks and campgrounds~~ special occupancy parks throughout the County.

- M. Humboldt County needs to revise the Zoning Ordinance to ~~allow secondary units in all zones throughout the County that permit residential uses as long as the secondary units meet reasonable health and safety criteria.~~ 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. Humboldt County needs to provide for ~~smaller scale housing units on smaller scale lots to provide~~ more affordable new housing ownership opportunities for low and very low income households, including smaller scale housing units.
- O. Humboldt County needs 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.

3300 GOALS AND POLICIES

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.

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- 1.5. The County shall insure that the variety of views within an area are taken into consideration, to the extent expressed.
- ~~1.6. Community preferences for urban and urbanizing areas, which otherwise are consistent with the overall County policies, shall be given preferential consideration in the process of project evaluation.~~
- ~~1.7~~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.
- ~~1.8~~1.7. Planning Commission procedures shall be prepared in a format and language that is clear and readily available to the public.
- ~~1.9~~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.
- ~~1.10~~1.9The Planning Department shall provide notification of meetings adequate to insure public participation consistent with the goals of this program.
- ~~1.11~~1.10The 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.
- ~~1.12~~1.11Public hearings shall be organized to provide public opportunities to evaluate alternative proposals and participate in the choice of the preferred alternative.
- ~~1.13~~1.12The 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.
- ~~1.14~~1.13The 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.
- ~~1.15~~1.14The Planning Commission should be authorized to create subcommittees from their membership, and to create joint committees for the conduct of planning matters.
- ~~1.16~~1.15The Planning Commission shall encourage public participation in the land use decision-making process through the following:
- by encouraging ad-hoc citizen's advisory committees in every community in the incorporated area of the County;

by providing for citizen involvement at the initial stages of, and throughout, every planning process;

by formulating open, clear and consistent procedures for citizen involvement in the planning process;

by establishing the immediate housing needs of the communities, as expressed by members of the citizens' advisory committees, as a high planning priority;

by fostering County staff cooperation and responsiveness to public participation.

(See General Plan Volume I Section 1500 Planning and Coordination for the complete set of goals, policies and standards covering citizens' participation in the planning 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 of available land 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 ~~in a timely manner.~~
- ~~3.8 The County should adopt amendments to the Zoning Ordinance to include a definition of and development criteria for low income nomadic housing sites and managed parks.~~
- ~~3.9~~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.
- ~~3.10~~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.
- ~~3.11~~3.10 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. The County shall ensure that comprehensive Community Plan updates include consideration of sites for managed lower income special occupancy parks.

~~3.12 In order to allow nomadic structures as a permitted use, the County should petition the State Department of Housing and Community Development for an amendment to or exemption from State laws prohibiting such use on parcels less than five acres in size. These amendments should provide for local flexibility to innovate variations tailored to meet local needs consistent with health and safety criteria.~~

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

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- 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.

~~6.13 The County shall encourage the development of managed lower income nomadic housing parks.~~

GOAL: 7. TO PROMOTE SIMPLIFICATION, FLEXIBILITY, AND DIVERSITY ~~AND~~ ~~IMAGINATIVE APPLICATION~~ 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.

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- 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 ~~nomadic housing parks~~ 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 ~~the following measures: 1) Special Permits should be required instead of Use Permits, 2) the list of appropriate uses allowed by right shall be expanded, 3) side yard setback standards should be relaxed, and 4) minimum parcel sizes of 3,000 square feet should be allowed.~~ 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 ~~actively pursue~~ 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 ~~lower income nomadic housing parks~~ 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 ~~nomadic housing parks~~ 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 ~~provide~~ encourage new housing developments for very low, low and moderate income, senior citizen and handicapped ~~housing in new housing developments.~~ 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 shall 1) support a revision of Article 34 of the State Constitution to promote the development of affordable housing by requiring those opposing publicly funded multifamily housing development to pass a ballot measure to defeat the project, and 2) 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.~~
- ~~9.9~~9.8 The County recognizes and supports the rights of tenants to secure habitable housing.
- ~~9.10~~9.9The County shall ~~require~~ 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.
- ~~9.11~~9.10The County shall ~~require~~ 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 66590.
- ~~9.12~~9.11The County shall actively lobby the State and Federal government to reinstate funding for self-help programs.
- ~~9.13~~9.12The County shall support all efforts to construct housing affordable to very low income persons.
- ~~9.14~~9.13The County shall ensure that ~~major~~ comprehensive Community Plan updates include ~~identification~~ consideration of sites for managed lower income ~~nomadic housing parks~~ special occupancy parks.
- ~~9.15~~9.14The County shall encourage the development of secondary units ~~in all zones permitting residential uses where minimum health and safety standards can be met.~~ 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.

CHAPTER 4

IMPLEMENTATION PROGRAM AND OBJECTIVES

4100 BACKGROUND

This chapter contains the Humboldt County Housing Element Implementation Programs for the period July ~~1992~~ 1995 to July 2002 as summarized in Table 31. The implementation measures 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.

A housing element must include measurable objectives that qualify the maximum number of housing units that can be reasonably constructed, rehabilitated, and conserved within the time frame of the Element, based on local needs, resources, and constraints. While ideally the housing objectives will equal the housing needs identified in the housing element, the identified needs will typically exceed available resources. Realistically, many of the factors that influence housing production are beyond the control of local government.

The requirement to establish maximum objectives does not mean that local governments are required to expand local revenues for the construction of housing, housing subsidies, or land acquisition, but is intended to assist the community in designing housing programs to facilitate the achievement of the stated potential for the construction, rehabilitation and conversion of housing.

~~Unless specified in the remarks column of Table 31~~ All programs proposed are intended to represent a firm commitment and are thus mandatory obligations within financial constraints.

TABLE 31

**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 other 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.
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.

4200 IMPLEMENTATION PROGRAM

IMPLEMENTATION 1: PLANNING FOR HOUSING IN HUMBOLDT COUNTY.

FINDINGS: We must plan to meet the housing needs of Humboldt County.

State Planning law requires that the contents of a Housing Element include "an inventory of land suitable for residential development including vacant sites and sites having a potential for redevelopment and an analysis of the relationship of zoning and public facilities and services to these sites". (Government Code 65583(a)(3))

IMPLEMENTATION: 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 ~~an existing~~ 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 ~~adequate~~ 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. ~~By January 1, 1998,~~ 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. ~~By January 1, 1997,~~ 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.

PROGRESS

The preparation of sixteen (16) community plans, now well underway, involves the collection and mapping of detailed land use information at a scale of 1" = 600'. Data compiled related to residential lands includes, but is not limited to, information on existing developed and vacant residential parcels, parcel size, availability of community water and sewer, current and proposed land use designations, and current and proposed zoning classifications.

As part of the community planning process, much of the land use information noted above is summarized into one or more tables. These illustrate the availability of sufficient and suitable residential lands to adequately accommodate projected population within each community. The residential land use information from each of these plans has been summarized in Table 20 of this Element. It shows there is land planned and zoned to accommodate over 17,000 new residential units, which will be sufficient to meet the projected future housing needs of the unincorporated areas for the next ten years and beyond. It should be noted that although many residences affordable to very low income persons could be developed on vacant land, without substantial new funding sources, the housing needs for this income group will not likely be met during the time frame of this Element given historical building trends.

The County has further expanded its population and housing data base by 1) setting up a Land Information System which contains parcel-specific information (such as zoning and General Plan designations), 2) by securing the 1990 Census data, and by having a study of housing conditions done for the County. The study, which is included in Appendix B of this Element, identifies the rehabilitation needs for the County in 1991.

Planning Department staff has spent a considerable amount of effort to maximize opportunities to apply the Residential Multiple Family designation in community plans. Most recently, Planning staff made presentations to the Eureka Plan Advisory Committee (a citizens group primarily responsible for updating the Eureka Community Plan) on the importance of identifying adequate high density residential sites in the Plan for future development.

Appendix R of this Element contains a resolution which will help ensure low income nomadic housing structures are allowed in each community in the County. It is proposed to be adopted concurrently with the adoption of this Element.

As stated in Section 2400 of this Element, 9 of the total 16 community plans have been completed. The summary report inventorying residential land throughout the County and all the cities will probably not be completed during the time frame of this Element.

IMPLEMENTATION 2: ENCOURAGE BROADER PUBLIC EDUCATION ON HOUSING.

FINDING:

1. Although they may soon be entering the housing market, high school graduates often lack understanding of basic housing issues such as rental agreements and low income housing programs.
2. Young people should be more comprehensively prepared, throughout the educational experience, for the housing market realities ahead.

IMPLEMENTATION:

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:
 - a) Consumer information on home acquisition
 - b) Researching housing opportunities/alternatives
 - c) Budgeting housing costs (hidden and apparent)
 - d) Qualifying for housing finance opportunities
 - e) Information on various housing types, including field trips to show examples of:
 1. single family
 2. multi-family
 3. mobile homes
 4. owner/built
 5. rental vs. ownership
 6. co-ops
 7. condominiums
 8. planned unit developments
 - f) Tenant/landlord rights-rental agreements
 - g) Tenant/owner home insurance
 - h) Housing as an investment
 - i) Home repairs and maintenance or rehabilitation (practical experience)
 - j) History of housing

- k) What home equity means
 - l) Housing nomenclature
 - m) Owner-building/self-help housing
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, ~~1997~~ 1999.

The Committee procedure for data gathering and task sequence may include the following:

- I. The Committee will determine the nature and content of any education on housing now in progress.
 - a) Committee members will visit each school district and both colleges and compile an overview of existing housing education in the specific curriculums offered.
 - b) Members will contact any other relevant groups, agencies and organizations such as the Board of Realtors, Human Rights Commission, RCAA and the Housing Authority to determine the nature of existing public education on housing.
- II. The Committee will compile data for presentation to the Board of Supervisors.
- III. The Committee will suggest housing information appropriate for the following groups:
 - a) Primary schools and pre-schools students and parents
 - b) Secondary schools students and parents
 - c) College programs including extension and community outreach programs
 - d) Adult education
 - e) Youth organizations
 - f) Civic and church groups

- g) Social service agencies and organizations
 - h) Senior citizens
 - i) City and county governments
 - j) Rural landowners seeking alternative housing designs
 - k) Homeless persons
 - l) First time homebuyers
 - m) Board of Realtors
 - n) Non-profit agencies and housing advocate agencies
- IV. The Committee will suggest methods of implementation appropriate for each of the above groups. These methods will be developed concurrent with data gathering and organization.
- The Committee shall be given an opportunity to prepare a work program and schedule for completing its report on recommendations to the Board of Supervisors. It is the objective of the County to present this report to the Board of Supervisors no later than July 1, ~~1997~~ 1999.
- V. After review of the Committee report and recommendations, the Board of Supervisors will decide how best to disburse this information.

PROGRESS

Much of the impetus for following through on this implementation measure was lost when Ragamuir Glaha left Humboldt County. He coauthored a major component on the educational program that integrated the housing topics suggested by the Housing Element Citizens Advisory Committee (HECAC) within the context of the local educational systems. He also made preliminary contact with teachers, school districts and interested citizens regarding the formation and responsibility of the proposed Housing Education Advisory Committee. It is hoped that there will be others willing to see this program through during the time frame of this Element.

IMPLEMENTATION 3: NON-PROFIT HOUSING CORPORATION.**FINDINGS:**

1. Humboldt County has a number of housing related agencies and organizations providing housing programs for specific populations, working within parameters that are too narrowly focused to address the housing needs of the County's population comprehensively.
2. There is a need for an agency that comprehensively addresses the identification of housing problems and pursues various housing program funding sources which are available but are not currently being pursued by the various agencies and organizations involved in housing related issues. In addition, the agency would perform a variety of other housing-related public services which are not presently being provided, such as those described below.
3. There is some progress being made to establish such an agency within the City of Eureka. There is a need to coordinate the functions of the County's agency with the City's agency.
4. The Redwood Community Action Agency (RCAA) has been very successful in meeting some of the County's housing needs by securing and administering State and Federal funds available to non-profits for housing development and rehabilitation. Often, funding applications are a joint effort between the County (through the County Administrator's Office) and RCAA.
5. Rather than establishing a new non-profit housing corporation, the County should encourage organizations such as the housing division of RCAA to expand its functions to meet other segments of the County's housing needs including:

Leveraging Federal and State funds made available through HUD, HCD, and Farmer's Home Administration for a variety of housing construction and rehabilitation programs.

Instituting a land-banking and land trust system for development of future homes for low and moderate income persons. (See Appendix D for descriptions of land-banking.)

Encouraging the establishment of self-help housing programs such as a labor pool directory for housing construction and/or repair program.

Providing a central information source on housing programs in the County.

Providing technical assistance to developers in packaging loans.

Sponsor training workshops for builders, county officials and the general public on subsidized housing.

IMPLEMENTATION:

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, ~~1997~~ 1999, and to have that committee report to the Board with recommendations on whether or not RCAA's existing programs sufficiently fulfill the role of the non-profit housing corporation as described in this Element. If not, the committee shall also report on how to best have RCAA modify its direction to suit the housing needs of the County by January 1, ~~1998~~ 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

FINDING:

- 1) The absence of an Article 34 referendum severely limits the construction of low and very low income housing units by the Housing Authority.

IMPLEMENTATION:

- 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.

PROGRESS

No local agency or civic association has formally expressed an interest or willingness to campaign for an Article 34 Referendum in the unincorporated area.

IMPLEMENTATION 5: SIMPLIFY AND SPEED UP THE PERMIT PROCESS

FINDING: Excessive regulation and the often cumbersome permit process contribute substantially to the high cost of construction.

IMPLEMENTATION:

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. There shall be a specific time frame within which building permit applications are approved or denied. 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. In order to develop greater interdepartmental cooperation in permit processing, to increase efficiency, and to reduce costs, 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. This handbook should outline the necessary information each department will need to render a timely decision. All permit applicants will be provided with a copy of this handbook.
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. The County should not generally disagree with the findings of a licensed professional unless it explains why it thinks such findings are unreliable. Professionals who provide consistently unreliable information should be referred to the appropriate licensing agency.~~
11. 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.
12. 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.
13. 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.
14. A comprehensive land data system should be developed with on-line data terminals in each County department. The data system should collect and display pertinent information relating to each parcel and should be available to members of the public as well as the County staff. Consideration should be given to developing a system whereby this information can be provided to each person purchasing property.
15. 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.
16. 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.
17. The County shall annually implement measures according to the findings made in #16 above.

PROGRESS

Although the County has not yet implemented measures #1 (contract with a systems analyst) or #7 (comprehensive pre inspection), the County has and will continue to implement all fifteen other measures. The County has successfully simplified and sped up the development permitting process by:

- Updating Community Plans,
- Updating Zoning Regulations,
- Coordinating Between Local Agencies, and
- Automating the Permit Review Process

These measures are described more thoroughly in the section titled "Governmental Constraints: Programs Which Respond To Local. Constraints" in Chapter 2 of this Element. Further measures to simplify and speed up the permit process are discussed in the implementation program titled "Zoning Ordinance Revisions" later in this Chapter.

IMPLEMENTATION 6: OWNER BUILDER REGULATIONS

FINDINGS:

1. The growing disregard for housing regulations by citizens who contribute to the maintenance and expansion of the County housing stock has created a double-bind situation. The regulations which are intended to protect public health and safety appear to be fostering epidemic civil disobedience which in turn may contribute to an increase of health and safety hazards.
2. Due to the ~~prohibitively~~ high cost of compliance, citizens are avoiding contact with the regulatory agencies for fear of fines, delays, abatements and compulsory compliance with regulations they see as excessive and beyond their economic means.
3. Humboldt County is predominantly limited density and rural, isolated from major urban areas by its geography with a mountainous topography not conducive to urbanization.

IMPLEMENTATION:

- 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.

PROGRESS

Three ordinances amending Section 331 of the Humboldt County Code were adopted 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.

In the 2 1/2 years between January 1, 1990 and July 1, 1992, there were a total of 402 Owner-Built dwellings constructed in the County, 73% of which were valued at less than \$100,000. Between June 30, 1985 and July 1, 1992 there were 267 units constructed under the AOB Ordinance; most of these units were probably valued at less than \$100,000.

To facilitate building permit application submittal, the Building Inspection Division provides sample building plans to applicants. A copy of those plans is contained in Appendix P N of this Element.

IMPLEMENTATION 7: REFORM BUILDING APPEALS PROCESS.

FINDING: In order to establish an expedient mitigating outlet for builder problems working within the permit process, to facilitate legalization of existing structures built outside the permit process, to demonstrate the County's intent to actively pursue identification and alleviation of excessive regulatory constraints which increase housing costs, and to encourage responsible voluntary compliance with reasonable controls, it is clearly in the interest of the County to have a responsive building appeals process.

IMPLEMENTATION:

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.

PROGRESS

An ad hoc Housing Regulations Committee composed of former members of the Citizens Advisory Committee on the Housing Element (CACHE) Regulations Committee, the Planning Director and the Chief Building Official was created following the adoption of the Housing Element. The major effort of the Housing Regulations Committee has been the preparation of appropriate and practical development standards for regulating limited density owner- built rural dwellings by means of local ordinances commonly known as the "Alternative Owner-builder" (see Implementation Program #6).

More recently the Housing Regulations Committee has turned its attention to the Building Appeals Process. General consensus on the techniques for resolving two potential issues have apparently been reached. Disputes arising from field inspections should be referred first to the Chief Building Official, second to the Building Appeals Board and finally to the Board of Supervisors. Tenure of appointments to the Building Appeals Board should be limited to four years---consecutive terms were not discussed. Terms of appointment should be staggered. Further discussions relating to the Appeals Board and other aspects of the Building Appeals Process as mentioned in the implementation measure will continue in the near future.

IMPLEMENTATION 8: HOUSING CONDITION ADVISORY SERVICE.

FINDING: Voluntary health and safety inspections will likely encourage rehabilitation of residential units, which will improve public health and safety for those living in aging housing stock, and can provide helpful consumer protection.

IMPLEMENTATION

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. Supplemental information could also be provided to allay concerns about property tax increases based on housing repairs and to call attention to other related housing rehabilitation assistance programs and opportunities that may be available.
5. The inspections service shall be strictly non-punitive, and shall be publicized as such.

PROGRESS

The Building Inspection Division provides health and safety inspections on a voluntary bases. Such inspections are required to secure Cal Vet loans and are also used by local Realtors who are familiar with the service. The Building Inspection Division estimated that in 1983 they performed about 50 code compliance inspections. Since then, the demand for this service has dropped significantly, and between July 1, 1991 and July 1, 1992, there were between 10 and 15 code compliance inspections done by the Building Division.

Aside from making available forms describing the service at the Building Division, no effort has yet been undertaken to publicize the availability of the Voluntary Health and Safety Inspections. Appendix G contains a copy of the form used for such inspections.

IMPLEMENTATION 9: ON-SITE SANITATION

FINDINGS:

ALTERNATIVE SEWAGE DISPOSAL SYSTEM DESIGNS

1. ~~From 1973-1984 Humboldt County required that all leach fields be dual regardless of site evaluation criteria.~~
2. ~~Although five (5) alternative sewage disposal system designs are presently allowed, the most abundantly used system continues to be a dual leachfield system.~~
3. ~~The County Health Department implemented the requirement for dual alternating leach field systems based on a theory put forth by a consulting engineer, without any advanced testing.~~
4. ~~There has been no investigation of the performance of dual leach field systems installed to date.~~
5. ~~Approximately 58% of Humboldt County unincorporated households utilized "on-site" sewage disposal systems in 1980. The wet septic tank and leach field is the only type of system that is currently approved for use by the County Health department.~~
6. ~~The County has a significant problem with wet septic tank/leach field failure due to high ground water conditions and generally poor percolation values of soils in many of the residentially developed areas.~~

- ~~7. The significant level of failure of wet septic systems in many areas of the County has resulted in the County's currently modest participation in an experimental dry septic system program.~~
 - ~~8. It is in the interest of the County's short and long term goals of providing lower cost housing, viable low cost low resource consumptive alternative sanitation systems, and reduced demands to extend community services.~~
 - ~~9. There are a limited number of sewage treatment plants that will accept sludge from residences served by a dual leachfield system~~
 - ~~10. The National Small Flows Clearinghouse within the Environmental Protection Agency has approved 13 alternative sewage designs that could meet the minimum requirements of the County.~~
 - ~~11. Expanding the number of acceptable alternative system designs will provide residents with more flexibility in selecting a sewage disposal system that best suits the conditions of their particular building site.~~
 - ~~12. There is a need for the County to expand the number of acceptable alternative sewage disposal system designs.~~
1. The most abundantly used sewage disposal systems are alternating leachfield systems, which theoretically last longer than other system designs, and are relatively inexpensive to design, install and operate.
 2. There are alternative sewage disposal designs that are more appropriate for a particular site better than the alternating leachfield design due to soil and groundwater conditions.
 3. There are a limited number of wastewater treatment plants that will accept sludge from residences served by on-site sewage disposal systems.
 4. Expanding the number of acceptable alternative system designs will provide residents with flexibility in selecting a sewage disposal system that best suits the conditions of their particular building site.

WET WEATHER TESTING CRITERIA

5. The period when the Health Department accepts soil testing for sewage disposal purposes, which is based partly on rainfall data in Eureka, may not be adequately tied to actual soil conditions in different parts of the County.
6. The close wet weather testing of the season is sometimes done when soils are still moist enough to adequately perform wet weather testing.

- ~~7. These limitations can have the effect of unnecessarily delaying the construction of housing.~~
7. Rainfall data may be collected and tabulated at the California Department of Forestry and Fire Protection (CDF) fire stations scattered throughout the County, which may provide a more accurate measure of soil moisture levels in the different parts of the County.

IMPLEMENTATION:

ALTERNATIVE SEWAGE DISPOSAL SYSTEM DESIGNS

1. The County Health Department will initiate a study of the efficiency of alternative 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 ~~long overdue~~ study.
- ~~2. The Health Department will prepare a brief annual status report as part of the annual Planning Commission Report to the Board of Supervisors on the status of the General Plan describing progress in its implementation.~~
- ~~3. Before January 1, 1997, the Health Department shall evaluate the feasibility of expanding its Experimental Sewage Disposal Program (ESDP) to include those alternative system designs shown in Appendix O of this document.~~
- ~~4. The Health Department shall include in the Planning Commission Report to the Board of Supervisors on the Status of the General Plan a description of the steps taken to date to expand the County's ESDP in this manner.~~
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, CDF, the Regional Water Quality Control Board, engineers and contractors to make recommendations to the Board of Supervisors on whether or not to change the soils testing criteria, and to determine how these changes should be done. This Committee should be formed before January 1, ~~1999~~ 2001, and shall provide ample opportunity for public input.
5. If the committee decides that changes are necessary, before January 1, ~~2000~~ 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.

PROGRESS

The Humboldt County code was revised, effective December 30, 1982 to allow for the use of pit privies and greywater systems. Regulations implementing the provisions of the county code relating to pit privies were adopted by the Health Officer on January 11, 1983.

An ordinance which establishes an experimental individual sewage disposal system program has been prepared with citizen involvement. An environmental review of the proposed ordinance was completed in December, 1983. The ordinance was passed by the Board of Supervisors in 1984.

IMPLEMENTATION 10: ZONING AND SUBDIVISION ORDINANCE REVISIONS.

FINDING: The Humboldt County Zoning Ordinance for the inland portion of the County is one of the oldest ordinances in the County and is outdated in many respects. Additionally, the housing needs of special populations in the County have changed in the past few years. The Zoning and Subdivision Ordinance should be revised to facilitate the production of lower cost housing, and to respond to changing housing needs of the County's special populations.

IMPLEMENTATION:

- 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. In addition, staff shall work with non-profit and market rate developers to determine what other incentives are needed to encourage the provision of affordable units under the density bonus program. 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:

- a. Allow Cottage Industry as a principally permitted or Specially permitted use when certain criteria are met
- b. Allow ~~the following with a Special Permit (rather than a Use Permit)~~
 Second Units on a hardship basis with a Special Permit rather than a Use Permit
~~In areas zoned "Unclassified", all uses consistent with the Plan designation that are not principally permitted~~
~~In areas zoned with a "Planned Unit Development" overlay, all uses consistent with the Plan that are not principally permitted.~~
- c. Encourage the development of Planned Unit Developments.
- ~~d. Require a Special Permit for single family residential development in areas zoned for high density residential uses (recommendations of approval will be made only when it is shown such development will not significantly inhibit the use of the site for multifamily use).~~
- e. Allow caretaker apartments in commercial areas as a principally permitted use when subordinate to and supportive of the existing commercial use.
- f. 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.
- g. 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,
 - ~~Establishing a clear definition of nomadic housing structures which includes those typically used by low income nomadic persons,~~
 - Revising the definition of trailer park to accommodate nomadic housing structures,
 - ~~Establish a Nomadic Housing Park Zone to allow the development of managed nomadic housing parks by right,~~
 - Develop ~~nomadic housing park standards~~ special occupancy park standards to minimize capital costs of new park development while protecting neighboring land uses from potential adverse impacts from the parks.
- h. Allow second units ~~with Special Permits~~ in some areas zoned Agricultural General ~~or Unclassified~~ where General Plan densities are exceeded.
- ~~i. Allow a "zero lot line" side yard in residential zones.~~

- ~~j. Allow lots zoned for single family residential use to have minimum parcel sizes as low as 3,000 square feet.~~
- k. Modify the Coastal Zoning Ordinance to exclude test water wells from coastal permit requirements when specific criteria are met.

~~It is recognized that State law may prohibit the County from allowing nomadic housing structures as a permitted use. Prior to amending any local regulations to allow nomadic housing structures, the Planning Department will need to have clear direction from the State Department of Housing and Community Development that the County will not be violating State laws by allowing nomadic housing structures as permitted use.~~

6. 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.
7. 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.
8. 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.
9. 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.

BACKGROUND

The Humboldt County Coastal Zoning Ordinance has been revised in its entirety to serve as a primary means of implementing the General Plan and Local Coastal Program Policies

The Implementation Program of the General Plan (Chapter 5) now includes specific implementation measures related to ordinance revisions, principally in the zoning and subdivision ordinance.

State law requires that the zoning ordinance shall be consistent with the general plan (AB1301, 1971 & Government Code 65860) such that the various land use authorized by the ordinance are compatible with the objectives, policies, general land uses, and programs specified in the General Plan.

PROGRESS:

The adoption of the Local Coastal Area Plans, the revised Housing Element, the adoption of the County General Plan Volume I and the adoption of nine community plans now enables the County to pursue and plan a rational, directed approach to the overhaul of the County Zoning and Subdivision Ordinances.

IMPLEMENTATION 11 TAX CONSTRAINTS ON REHABILITATION AND/OR CONVERSIONS.

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

IMPLEMENTATION:

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. Such legislation might include the institution of a yield tax on major rehabilitation or conversion, whereby the owner would pay the increased taxes at the time of sale of the property, instead of from the time of completion, onward. Another change might be the institution of a tax credit for major rehabilitation.
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, ~~1996~~ 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.

FINDING: Existing multifamily rental housing should be preserved.

IMPLEMENTATION: 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.

PROGRESS:

The County subdivision ordinance has not been amended to provide for condominium conversions. While only one application has been received to date for residential condominium conversion, the need to address this issue remains.

IMPLEMENTATION 13: SOLAR RIGHTS ORDINANCE.

FINDING: Structures built to use solar energy should have their solar access protected.

IMPLEMENTATION:

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.

PROGRESS:

In September, 1982 the County Subdivision Ordinance was amended to include a section entitled "Design for Solar Access" which reflects the provisions of sections 66473.1 and 66475.3 of the Subdivision Map Act.

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 to the extent feasible for adequate solar access. 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. Humboldt County also took official action to exempt themselves from the mandatory provisions of the California Solar Shade Control Act.

IMPLEMENTATION 14: DISCRIMINATION.

FINDING: Housing discrimination against handicapped or elderly persons, woman headed households, and discrimination on the basis of race, color, religion, sex, national origin, or ancestry should be strongly discouraged.

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

Persons seeking relief for housing discrimination are can often get assistance by phoning hotlines run by the California Fair Employment and Housing Development Department in Sacramento (1-800-559-0355) or the Department of Housing and Urban Development in Washington (1-800-669-9777)

PROGRESS

The Humboldt County Human Rights Commission continues to hear reports of housing discrimination based upon race, age, or gender. However, the existence of the Human Rights Commission is not widely enough known in any part of the county to be able to determine the extent of housing discrimination.

Of complaints in regard to housing received by the Human Rights Commission, discrimination against families with children has risen to a significant proportion in the last two years. Local classified ads continue to advertise numerous rentals for "Adults Only" or "Adults Preferred."

IMPLEMENTATION 15: TENANT/LANDLORD RELATIONS.

FINDING: Eviction from rental housing for reasons that are unjust should be discouraged.

IMPLEMENTATION: By July 1, ~~1996~~ 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.

Redwood Legal Assistance presently assists low income renters who have suffered illegal eviction.

The District Attorney is responsible for prosecuting cases of illegal evictions, lock outs and illegal entries.

The Building Department and the Health Department presently enforce violations of the County's building codes and health and sanitation codes. lock outs, illegal entries

IMPLEMENTATION 16: ALTERNATIVE HOUSING DESIGN AND OWNERSHIP PATTERNS.

FINDING: Housing affordable to low- and very-low income households can often be achieved through alternative forms of home ownership and innovative site designs.

IMPLEMENTATION:

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.

FINDING: One of the major costs of housing is financing. Housing could be made more affordable to low and very low income households if financing costs were reduced.

IMPLEMENTATION: 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.

1. Equity sharing (partnership)
2. Self-help/private financing
3. Reducing mortgage rates with tax exempt bonds
4. Using Pension Funds for Home Loans
5. Limited-equity cooperatives
6. Sweat equity
7. Inducing new capital into the local market.

IMPLEMENTATION 18: COMMUNITY DEVELOPMENT BLOCK GRANTS (CDBG)

FINDING: The CDBG program is the primary funding source for assisting very low income housing, including emergency shelters.

IMPLEMENTATION

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. This would insure that the most needy and competitive projects are selected and that there is sufficient time to write the proposals using the data collected with funding from technical assistance grants.
5. The County shall consider contracting with RCAA and other appropriate agencies to perform the task identified above.

PROGRESS

The County Housing Assistance Plan (HAP) was a requirement for participation in the HUD Federal funded CDBG program. Two grants were obtained under this program (1981 and 1982) were used to improve six critical public facility needs within the community of Fields Landing. The project funds provided for sewage collectors; sewage laterals; water mains and fire hydrants; curbs, gutters and sidewalks; storm drains; and street renovation.

In 1983 this program was transferred to State Administration and the rules were changed substantially. The County was unsuccessful in its bid to do a housing rehabilitation, drainage and road improvement project in the Calville area of McKinleyville.

The County has continued its interest in this program as a source of community improvement funds. The current year's program includes strategies for job creating projects (jobs bill) and economic development projects.

A 1984 CDBG project application addresses the housing and drainage needs for the core area within the community of Manila. The focus of this project was housing rehabilitation, repair and weatherization for 40 households within the targeted income group. Since then, the County has been awarded CDBG grants to perform a housing conditions survey, to extend a public water system in the Riverside community, rehabilitate 40 units in unincorporated areas and rehabilitate 22 units in Southern Humboldt.

IMPLEMENTATION 19: HOMELESSNESS

FINDINGS:

In March, 1991, the Humboldt County Homeless Task Force presented a report to the Board of Supervisors that contained an analysis of the housing and service needs of homeless population within the County. Most of the following findings and programs are taken directly from that report. Other findings and programs are taken directly from the report titled, "Homeless and Very Low-Income Housing Project: Final Report" which was written by the County's Homeless Coordinator and RCAA in August, 1993.

1. Most middle income residents of Humboldt County are a paycheck or two away from homelessness, especially if they are not protected by adequate life, health and accident insurance or supported by family or friends.

2. There is much overlap between subgroups of the homeless who include: single women with children, families, veterans, physically and mentally ill, alcohol and drug dependents, victims of domestic violence, unemployable youths, and those living on minimum wage and the elderly.
3. Some homeless people are dying from alcohol poisoning, exposure, AIDS contracted from contaminated needles, and violent assault.
4. There is a severe lack of sufficient affordable housing for low income residents of Humboldt County. The County needs 1,460 more units specifically for low and very low income people.
5. Unemployment due to our transitioning economy has resulted in a skidding down the economic ladder for growing numbers of residents of our county.
6. There are many good basic services that need better public/private coordination and cooperation. Supportive and stabilizing services need to be developed in the Eureka/Arcata area, McKinleyville/Orick area, and in Southern Humboldt.
7. Given the difficulty community leaders have had in siting emergency shelters, there is a need for the County to amend the zoning ordinance to expand the supply of potential sites for these purposes.

IMPLEMENTATION:

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

FINDING: Given the decreased affordability of housing in the County, there is a need to identify those programs that have produced, rehabilitated and conserved housing in the past and those that may provide it in the future, particularly those programs which produce, rehabilitate and conserve housing affordable to very low and low income households.

IMPLEMENTATION:

- 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 will continue to implement the following programs to meet the housing needs of Humboldt County residents.

Building permits Based on the fact that 433 single family units and 12 multifamily units were constructed at market rates each year between 1985 and 1992, the objective of the County is to facilitate the construction of 3,030 additional single family units and 84 multifamily units by 2002. Two-thirds of the single family units will be affordable to above moderate income households, and the remainder will be affordable to moderate income households. Eight-five percent (85%) of all market rate multifamily units will be affordable to low income persons, and 15% will be affordable to very low income persons, and all moderate and below moderate income units constructed in the past ten years under this program will be conserved as affordable units over the next seven years..

Alternative Owner Builder (AOB) program. Based on past trends, all of the AOB units constructed under this program during the next seven years (between 1995 and 2002) will be affordable to moderate income households. 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 Housing Authority issued 76 Mortgage Credit Certificates to first-time homebuyers in unincorporated areas between 1991 and 1992; the objective of the County is to secure funding of an additional 54 Certificates in the next seven years. Based on historical data, half of the Certificates will be awarded to low income households, and the remainder will be awarded to moderate income households. Given the restrictions of the program, those Certificates funded between 1991 and 1992 will be conserved as affordable units.

Second Units. The objective of the County is to facilitate the construction of 190 additional second units between 1995 and 2002. This projection is based on historical trends. Consistent with historical trends, one-third of the second units will be affordable to low income households, and the remainder will be affordable to very low income households. It is expected that those units constructed during the past ten years will be conserved as affordable units in the future.

Farmers Home Administration (FmHA). Based on information from the Farmers Home Administration, 259 new multifamily units were constructed, and mortgages were funded for 237 single family residences between 1985 and 1992. Assuming this 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. Based on restrictions of the program, all of the multifamily units and 25% of the single family units assisted through this program will be affordable to very low income households (the other 75% will be affordable to low income households). Further, all units assisted under this program during the previous ten year time period will be conserved as affordable units during the following seven years.

Community Development Block Grant (CDBG), Housing Preservation Grant (HPG), California Housing Repair Program (CHRP) and Self Help Housing Programs. Based on information from the Redwood Community Action Agency, 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). All units rehabilitated through these programs will likely be single family, and will be affordable to low income households. All units assisted through these programs over the previous ten year time period will be conserved as affordable units during the next seven years.

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). All units provided through this program in the next seven years will be affordable to very low income households. The units funded through this program in the past will be conserved as affordable units over the next seven years.

Weatherization. According to officials at Pacific Gas and Electric Company, funding for the weatherization program is likely to be cut back. 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.

TABLE 32

**PROJECTED NUMBER OF UNITS
CONSTRUCTED, REHABILITATED AND CONSERVED
UNINCORPORATED AREAS, 1995 - 2002**

(Single Family / Multifamily Units)

Income Category	Program	New Construction	Rehabilitation	Conservation	Total
Above Moderate	Building Permits	2,000 / 0			2,000 / 0
Moderate	Building Permits	1,030 / 0		1,430 / 0	2,460 / 0
	A.O.B. Permits	191 / 0		380 / 0	571 / 0
	Mortgage Credit	<u>27 / 0</u>		<u>40 / 0</u>	<u>67 / 0</u>
		3,248 / 0		1,850 / 0	5,098 / 0
Low	Building Permits	0 / 71		0 / 100	0 / 171
	Mortgage Credit	27 / 0		40 / 0	67 / 0
	Second Units	45 / 0		70 / 0	115 / 0
	FmHA	<u>127 / 0</u>		250 / 0	377 / 0
		199 / 71			
	CDBG		40 / 0	60 / 0	100 / 0
	HPG		72 / 0	100 / 0	172 / 0
	Self Help			50 / 0	50 / 0
	CHRP			60 / 0	60 / 0
Weatherization		<u>600 / 0</u>	<u>600 / 0</u>	<u>1,920 / 0</u>	<u>2,520 / 0</u>
		712 / 0		2,550 / 100	3,461 / 171
Very Low	Building Permits	0 / 13		0 / 17	0 / 30
	Second Units	92 / 0		140 / 0	232 / 0
	FmHA	42 / 185		84 / 370	126 / 555
	Section 8	<u>0 / 113</u>		0 / 640	0 / 753
	Weatherization	134 / 311		<u>1,920 / 0</u>	<u>2,520 / 0</u>
			600 / 0	2,144 / 1,027	2,878 / 1,338

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