

Fort Bragg Inland General Plan Housing Element 2014



City of Fort Bragg

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SECTION I: HOUSING ELEMENT

A. Purpose

The Housing Element is a statement of Fort Bragg's vision regarding existing and future housing needs. The Housing Element was adopted by the City Council in 2002, updated in 2004 and again in 2009. It is certified by the State Department of Housing and Community Development (HCD). This 2014 update achieves the State's requirement that each community's Housing Element be updated every five years (by 2014). It consists of three sections: Section I contains the goals, policies and implementation programs; Section II contains an analysis of the housing needs of all economic segments of the community; and Section III analyses potential constraints to new housing development such as availability of land, zoning, fees, and permit processing time to name just a few required items of analysis. The goals, policies and programs are based on the needs identified in Section II, the constraints detailed in Section III and required compliance with State Housing Law.

An essential goal of the Fort Bragg Housing Element is for the City to achieve an adequate supply of safe, decent housing for all residents of Fort Bragg. In order to achieve this goal, the policies and programs of the Housing Element set the framework to:

1. Provide additional affordable housing through the implementation of the Inclusionary Housing ordinance, pre-approved second unit program, density bonus law, and the development of affordable housing projects for a variety of special needs populations.
2. Maintain and preserve the existing housing stock and retain the character of Fort Bragg's residential neighborhoods;
3. Meet the City's regional housing needs allocations; and
4. Improve the energy efficiency and sustainability of new housing development and existing housing (this objective is fulfilled in the General Plan's new Sustainability Element).

The City has a commitment to Fort Bragg residents to maintain the identity and quality of the residential neighborhoods. At the same time, the City must work to meet its share of regional housing needs. The Housing Element articulates Fort Bragg's housing goals and establishes policies and programs to guide decision-makers to meet the community's housing needs.

B. Relationship of the Housing Element to the General Plan

Consistency of the Housing Element with the other elements of the City's General Plan is essential to having a complete and legally adequate General Plan. The City's General Plan was updated in 2014. The update addressed all statutory changes in State Law such as new policies and programs regarding fire hazards, flood control, disadvantaged communities, etc. The Housing Element is one of eight General Plan elements and it complements, and is complemented by, policies from the other Elements. For example:

- The **Land Use Element** establishes the zoning designations and maximum and minimum densities for residential development. It also establishes policies and programs regarding the preservation and enhancement of residential neighborhoods as well as where best to locate new development.
- The **Public Facilities Element** sets forth goals and policies to ensure that new residential development is served by public services and that new development pays its fair share of the cost of using these services.

- The **Conservation, Open Space, Energy, and Parks Element** sets policies and goals for the protection of sensitive and natural resources, reducing energy use in buildings, encouraging alternative energy, improving water quality establishing, and preserving parks and open space.
- The **Circulation Element** identifies the City's existing circulation system and level of service for roads and streets. It also establishes policies and programs for traffic in residential neighborhoods and improving public transit, pedestrian facilities, and bikeways.
- The **Community Design Element** establishes a number of policies and programs that impact housing development and design, including policies and programs related to design review, landscaping, siting, property maintenance, exterior lighting, and more.
- The **Safety Element** identifies areas of the community that are subject to safety concerns such as flooding, tsunami events, earthquakes, and slope erosion. It further establishes policies and programs to minimize these risks as well as reducing fire hazards.
- The **Noise Element** establishes noise standards for residential and mixed-use neighborhoods, as well as specific types of development such as multi-family and single family developments. It also sets requirements for mitigating noise impacts in new developments.
- The **Sustainability Element** includes policies and programs to reduce energy use, increase energy efficiency, reduce greenhouse gasses, and improve the sustainability of commercial and residential development through policies and programs that encourage green building design, materials, and techniques in new construction and remodels. This element also addresses steps to reduce waste production. The Sustainability Element complements the Housing Element in achieving a sustainable Fort Bragg.

No internal inconsistencies have been identified between the goals and policies of the Housing Element and the other Elements of the 2014 Inland General Plan. In addition, constraints identified in other elements such as limited water supply and natural resource concerns are recognized in the Housing Element. In order to maintain compliance and consistency between Elements, the City conducted a consistency analysis when changes were made to the Inland General Plan and the Inland Land Use and Development Code in 2013 and 2014 respectively.

Relationship of the Housing Element to the City's Certified Local Coastal Program. A portion of the City of Fort Bragg is also located within the California Coastal Zone. The City adopted a Coastal General Plan in 2008, which is part of the City's certified Local Coastal Program. The Housing Element within the LCP will be updated, and essentially identical to the Inland General Plan Housing Element, except that caveats will be added to the Coastal Housing Element to ensure that it complies with the Coastal Act. The data included in Section II and Section III of this Housing Element applies to the entire geography of the City of Fort Bragg, those areas in and outside of the Coastal Zone.

C. Summary of Findings

Listed below are the key demographic, economic and regulatory findings from Section II: Housing Needs Assessment.

Population and Job Growth

- The City's population increased slightly since 2010 from 7,278 residents to 7,311 residents in 2013. This represents an annual growth rate of 0.1%.
- In Fort Bragg, future job growth is projected to be primarily in the lower-wage services and retail sectors with job declines projected in the relatively better paid resource extraction and manufacturing sectors.

Household Characteristics, Overpayment and Overcrowding

- More than half of Fort Bragg households (54%) are renters.
- 15% of households are female headed.
- 60% of households pay in excess of 30% of their income on housing. Renters are more likely to overpay (64%) than owners (55%).
- Only 6.3% of households are overcrowded.
- Home prices have dropped from a median of \$400,000 in 2008 to a median of \$275,000 in 2013, making homeownership more affordable to a larger number of families in Fort Bragg.
- According to area property managers and real estate brokers, the average rents for new leases signed within the last six months in Fort Bragg are as follows: \$815/month for a one-bedroom apartment, \$1,200/month for a two-bedroom apartment, and \$1,300/month for a three bedroom house (see page 29).
- The vacancy rate is relatively low in Fort Bragg at 4.8% for renters and 2.5% for owners.

Housing Conditions

- A 2009 Housing Conditions Survey found that housing in Fort Bragg is of sound condition. Only 9% of all units require repairs, and half of units requiring repairs only require minor repairs. However this survey did not include alley houses, which comprise an estimated 25% of the City's single family housing stock. Many of these houses are in poor repair and a subsequent housing conditions survey slated for 2015 may find additional housing conditions issues.

The effect of land availability, financing availability and governmental regulations on the supply of housing is analyzed in **Section III: Housing Constraints Analysis** and summarized below.

Affordable Housing Goals and Availability of Vacant Land to Achieve Those Goals

- The City of Fort Bragg's housing allocation, prepared by the Mendocino Council of Governments (MCOG), indicates that Fort Bragg will need to accommodate 11 affordable housing units and 21 units overall over the five year period of this Housing Element (2015-2020).
- The City has sufficient vacant and underdeveloped land to meet its regional housing allocation of 11 affordable units and 21 units overall, since 1,331 units could be built on vacant parcels within City limits given current zoning and environmental constraints. The majority (522) of these units could be higher-density multi-family units in high density and mixed use zoning districts that could accommodate low and very low incomes households.
- The rate of new residential construction fluctuates significantly from year to year depending on market and economic conditions, but overall it averages about 21 units per year.

Governmental Regulations and Impact on Housing Market

- Residential land use is currently allowed within six residential zones, and as part of mixed-use projects or multi-family projects in four commercial zones.

- The City provides for two story development in all zones, and three story residential development in the majority of zones. In addition, the City's lot coverage ratios and FAR (Floor Area Ratio) requirements allow for compact higher density residential development. Setbacks are reasonable given adjacent uses and the character of the community. A Use Permit is required for projects on land zoned for higher densities, as is a Coastal Development Permit required for all residential projects that are located within the City's Coastal Zone.
- Fees for planning permits (e.g. Design Review, Use Permit, Variance, Rezoning, and subdivision map approval) range from \$575 to \$1,950. The fees charged by the City to process and review development applications are lower than comparable market-rate fees for technical plan review tasks.
- Additional fees include school impact fees and charges levied for building, electrical, plumbing, and other permits, and City capacity fees (development impact fees). For a typical three-bedroom, two-bathroom single-family home, City planning fees, building fees, and water, sewer and drainage capacity fees total approximately \$16,000.
- The time taken to process development applications affects housing costs, since interest on loans must continue to be paid, and the longer it takes for the development to be approved, the higher the costs will be. The time to process residential development applications does not constitute a constraint in Fort Bragg. Typical ministerial permits that do not require Planning Commission action take from a day to three weeks to process. Standard permits (Use Permit, Design Review, and Coastal Development Permit) that require Planning Commission action take from six to 12 weeks. Larger projects can take from four months to a year (projects which require a change of zoning, major subdivision approval, or preparation of an Environmental Impact Report).
- Despite the maximum development potential figures, the lack of sufficient water storage for drought conditions is a potential constraint to future housing development. However the City is currently in the planning and environmental review process to add 45 acre feet of new water storage.

D. Quantified Objectives

The objectives in this update will be quantified to meet the Regional Housing Needs Allocation (RHNA) for the City. The City of Fort Bragg has identified four broad housing priorities:

1. Provide additional affordable housing through the implementation of the Inclusionary Housing ordinance, pre-approved second unit program, density bonus law, and the development of affordable housing projects for a variety of special needs populations;
2. Maintain and preserve the existing housing stock and retain the character of Fort Bragg's residential neighborhoods; and
3. Meet the City's regional housing needs allocations; and
4. Improve the energy efficiency and sustainability of new housing development and existing housing (this last objective is addressed in the City's new Sustainability Element).

Past trends will provide a good foundation on which to project future housing development in Fort Bragg. A total of 402 dwelling units, of which 126 were affordable units, have been constructed in Fort Bragg since the 1991 Housing Need Allocations (see Table 4.2 on page 10-29).

Based on the trends, goals, policies, and objectives outlined above, and known projects and funding for affordable housing project which will be implemented in the next two years, the City has established quantified objectives illustrated in Table D-1 below. Over the next planning period, the City’s goal is to have 85 new units constructed, of which 40 will be designated for low and very low-income households. In addition, through the City’s rehabilitation program, the City anticipates assisting 22 low and very low income families with home repair and weatherization. Given past trends, the City anticipates that an additional 40 units will be repaired and or rehabilitated with private funds and 94 units will be preserved. In total 239 units will be built, rehabilitated or conserved in the five-year period.

Table D-1: Quantified Objectives, City of Fort Bragg, 2014-2019

Income Category	New Construction	Rehabilitation	Conservation/ Preservation	Total
Extremely Low Income	10	4	0	14
Very Low Income	10	8	38	56
Low Income	20	8	56	84
Moderate Income	20	20	0	40
Above Moderate	25	20	0	45
Total	85	60	94	239

Source: City of Fort Bragg Community Development Department, 2014

The Construction objective refers to the number of new units that potentially may be constructed using public and/or private sources over the planning period of the element given the locality’s land resources, constraints and proposed programs.

The Rehabilitation objective refers to the number of existing units expected to be rehabilitated during the planning period.

The Conservation/Preservation objective refers to the preservation of the existing affordable housing stock throughout the planning period.

E. Goals, Policies and Programs

The format of the goals and policies of the Housing Element differs from the rest of the Inland General Plan, in large measure to meet the requirements of State Housing Element Law (Government Code §365580 et seq.). For every goal there are several policies, each with one or more implementation programs that contain the following information:

- A concise statement of the specific City actions that will be taken to implement the program;
- The City department or other agency responsible for implementation; and
- Potential financing mechanisms and a schedule for completion.

Goal H-1 Conserve and improve the existing housing supply to provide adequate, safe, and decent housing for all Fort Bragg residents.

Policy H-1.1 Housing Rehabilitation: Continue and expand the City’s housing rehabilitation and preservation programs.

Program H-1.1.1 Housing Rehabilitation Projects: Seek funding through the Community Development Block Grant (CDBG) program and other State and/or Federal programs to assist in the rehabilitation and conservation of multi-family residential projects. Work with non-profit and for-profit affordable housing developers to achieve successful rehabilitation of multi-family housing. Utilize CDBG housing rehabilitation funds to add bedrooms to overcrowded units, as feasible.

Responsibility: Community Development Department
Financing: City, CDBG, HOME
Scheduling: Annually as an ongoing program
Quantification: 30 units

Program H-1.1.2 Target Areas: Continue to identify target areas and specific properties where housing rehabilitation is most needed through a periodic update of the housing conditions survey which identifies the neighborhoods and areas requiring rehabilitation assistance.

Responsibility: Community Development Department
Financing: City or CDBG
Scheduling: Update in 2015

Program H-1.1.3 Housing Rehabilitation/Preservation Program: Continue the City's housing rehabilitation program which provides low interest loans for the rehabilitation of homes owned or occupied by very low to moderate income households. Continue to seek funding from CDBG, HOME and other sources for the housing rehabilitation loan program. Facilitate citizen awareness of the City's rehabilitation loan program.

Responsibility: Community Development Department
Financing: City, CDBG, HOME and other State and Federal funds
Scheduling: In place and ongoing
Quantification: 30 units

Program H-1.1.4 Capital Improvement Program: Consider capital improvement projects necessary to maintain the community's older neighborhoods as part of the City Council's annual review of the Capital Improvement Program.

Responsibility: Community Development and Public Works Departments
Financing: City, State and Federal funding sources
Scheduling: Annually as an ongoing program

Policy H-1.2 Discourage Conversion of Residential Units: Discourage the conversion of residential units to other uses.

Program H-1.2.1 Single-Family Homes: Consider revising the zoning ordinance so that single-family residences, located in commercial zones, can be used as single-family residences, even if their legal non-conforming status has expired due to vacancy or interim commercial use.

Responsibility: Community Development Department
Financing: City
Scheduling: 2014

Program H-1.2.2 Housing Rehabilitation in Non-Residential Areas: Continue to permit substantial rehabilitation of, and additions to, existing housing located in zones where it is a legal nonconforming use.

Responsibility: Community Development Department

Financing: City
Scheduling: Changes to the zoning code have been completed. Implementation is ongoing.

Program H-1.2.3 Regulate Conversion of Residential Space for the Cultivation of Medical Marijuana: Continue to implement the City's medical marijuana cultivation ordinance to limit the area in a residential structure that can be used for cultivation of Medical Marijuana.

Responsibility: Community Development Department, Police Department
Financing: City
Scheduling: Changes to the municipal code have been completed. Implementation is ongoing.

Policy H-1.3 Energy Conservation & Green Building: Promote energy conservation improvements and green building improvements for existing and proposed residential units.

Program H-1.3.1 Energy Conservation Program: Continue to provide energy conservation and green building materials and techniques workshops, display board and brochures. Continue the City's energy conservation program as funding allows.

Responsibility: Community Development Department, REDI
Financing: City
Scheduling: Ongoing

See Sustainability Element for Policies and Programs regarding Green Building, Energy Conservation, Water Conservation and Waste Reduction.

Policy H-1.4 Preserve At-Risk Units: Work with private and non-profit affordable housing developers to preserve at-risk affordable housing projects.

Program H-1.4.1 Develop At-Risk Units Program: Maintain an inventory of at-risk affordable housing units and work with property owners and non-profit affordable housing organizations to preserve these units by identifying and seeking funds from Federal, State and local agencies to preserve the units.

Responsibility: Community Development Department
Financing: HOME Program, Federal Tax Credits, Redevelopment Agency, etc.
Scheduling: Ongoing

Program H-1.4.2 Require At-Risk Education Program: Work with property owners and non-profit affordable housing organizations to ensure that tenants receive required education and notifications regarding at-risk units.

Responsibility: Community Development Department
Financing: City
Scheduling: Ongoing

Goal H-2 Provide a range of housing, including single-family homes, townhouses, apartments, and other housing types to meet the housing needs of all economic segments of the community.

Policy H-2.1 Regional Housing Needs: Ensure that adequate residentially-zoned land is available to accommodate the City's Regional Housing Needs Determination as described in Section II.

Program H-2.1.1 Inventory of Infill Sites: Maintain the inventory of vacant and underdeveloped residentially designated land in the City's GIS system. Provide copies of the inventory for public distribution on the City website.

Responsibility: Community Development Department
Financing: City
Scheduling: Ongoing, as vacant sites are developed the GIS system is updated and a map and list of vacant sites is posted on the City's website.

Policy H-2.2 Mixed-Use Development: Encourage the development of mixed-use projects that include multi-family residential uses (upstairs and at the rear of properties) in conjunction with commercial enterprises on the street frontage in commercial zones and use design review to minimize conflicts between residential and commercial uses.

Policy H-2.3 Secondary Dwelling Units: Continue to facilitate the construction of secondary dwelling units on residential properties.

Program H-2.3.1 Secondary Dwelling Unit Design: Continue to implement the City's free secondary unit program to provide affordable and aesthetically pleasing second unit designs for the development of secondary units in Fort Bragg.

Responsibility: Community Development Department
Financing: City and Housing Developers
Scheduling: Second unit designs have been prepared and implementation is ongoing

Program H-2.3.2 Reduce Development Impact Fees for Secondary Units and Smaller Units: Consider establishing an updated Capacity Fee for small residential units that recognizes the reduced impacts on the City's sewer, water, drainage, parks, and streets of smaller units of one bedroom or less.

Responsibility: Community Development Department
Financing: City and Housing Developers
Scheduling: 2015

Program H-2.3.3 Develop Amnesty/Legalization Program for Illegal Residential Units: Consider establishing an amnesty or legalization program for illegal residential units, especially second units, that includes payment of capacity and connection fees and required improvements to meet the health and safety code.

Responsibility: Community Development Department
Financing: City and property owners
Scheduling: 2015-2016

Policy H-2.4 Manufactured Housing: Continue to encourage manufactured homes through the application of established design standards.

Policy H-2.5 Infill Housing: Encourage housing development on existing infill sites in order to efficiently utilize existing infrastructure.

Program H-2.5.1: Continue to update the vacant parcels map and provide information to potential developers about infill development opportunities in Fort Bragg.

Responsibility: Community Development Department

Financing: City and Housing Developers

Scheduling: Ongoing. As vacant sites are developed, the GIS system is updated and a map and list of vacant sites is posted on the City's website.

Goal H-3 Expand affordable housing opportunities for persons with special housing needs such as the elderly, the disabled, households with very low to moderate incomes, and first time home buyers.

Policy H-3.1 Available Funding Sources: Utilize County, State and Federal programs and other funding sources that provide housing opportunities for lower-income and special needs households.

Program H-3.1.1 Available Funding: Seek available State and Federal assistance to develop affordable housing for seniors, the disabled, persons with developmental disabilities, lower-income large households, and households with special housing needs. Work with the County Community Development Commission (CDC), Rural Community Housing Development Corporation (RCHDC), and other non-profit and for-profit affordable housing developers to apply for and implement HCD programs such as the HOME Program. Seek funding for affordable housing from other sources such as the United States Department of Agriculture (USDA), Tax Credit financing, and CDBG.

Responsibility: Community Development Department

Financing: State and Federal sources

Scheduling: Apply for funding as funding cycles occur, a minimum of one funding application per year.

Policy H-3.2 Encourage Senior Housing: Encourage affordable and market rate senior housing projects to be developed with density bonuses and flexible parking standards where consistent with maintaining the character of the surrounding neighborhood.

Program H-3.2.1 Affordable Senior Housing: Maintain an inventory which identifies properties which are potentially well-suited for senior housing. Work with developers to facilitate funding and construction of senior housing.

Responsibility: Community Development Department

Financing: City

Scheduling: Update inventory of properties suitable for senior housing once a year.

Policy H-3.3 House Sharing: Encourage and facilitate house sharing programs for seniors through the conversion of existing residences into shared housing for seniors.

Policy H-3.4 Encourage Co-Housing: Encourage the development of co-housing for all family and household types, including seniors, families and the disabled.

Policy H-3.5 Increase Affordable Housing Development: Encourage the construction of housing units which are affordable to households with very low to moderate incomes.

Program H-3.5.1 Inclusionary Housing Ordinance: Continue to implement the City's Inclusionary Housing Ordinance.

Responsibility: Community Development Department

Financing: City
Scheduling: Changes to the zoning code have been completed. Implementation is ongoing.
Quantification: Five inclusionary units for the Housing Element period.

Program H-3.5.2 Support Self Help Housing: Continue to provide one or two planning incentives for self-help affordable housing.

Responsibility: Community Development Department
Financing: City and developers
Scheduling: Changes to the zoning code have been completed. Implementation is ongoing.
Quantification: Six self-help units for the Housing Element period.

Program H-3.5.3 Support SRO Housing: Continue to encourage and facilitate Single-Room Occupancy Units by allowing rooming and boarding with a Minor Use Permit in the RM, RH, and RVH zones.

Responsibility: Community Development Department
Financing: City
Scheduling: Changes to the zoning code have been completed. Implementation is ongoing.
Quantification: Twenty SRO units for the Housing Element period.

Program H-3.5.4 Prioritize City Services for Lower Income Developments: Continue to implement procedures to grant priority service for sewer and water services to lower-income residential developments.

Responsibility: Community Development Department
Financing: City
Scheduling: Ongoing

Policy H-3.6 Density Bonus Incentives: Continue to provide density bonuses to projects that provide a required percentage of total units affordable to very low and low-income households and for seniors as required by State Density Bonus law.

Policy H-3.7 Large Families: Encourage housing for large families.

Program H-3.7.1 Seek Funding to Develop or Rehabilitate Housing for Large Low-Income Families: Continue to work with affordable housing developers to identify a potential new construction or rehabilitation project that will serve large lower-income families and obtain and administer an HCD HOME grant or CDBG grant specifically to accommodate large families.

Responsibility: Community Development Department
Financing: City, CDBG, HOME
Scheduling: Ongoing
Quantification: Five large family units for the Housing Element period.

Policy H-3.8 Housing for the Disabled and the Developmentally Disabled: Continue to facilitate barrier-free housing in new development. Continue to require that 10% of all units in multi-family projects be developed in conformance with Universal Design to achieve accessibility for the disabled and the Developmentally Disabled.

Program H-3.8.1 Continue to provide expedited permit processing and reasonable accommodation program to projects targeted for persons with disabilities, including

those with developmental disabilities. Encourage developers of supportive housing, on an annual basis, to develop projects targeted for persons with disabilities, including those with developmental disabilities. Work with the Redwood Regional Center to implement an outreach program to families with disabilities regarding the City's services for this population. Place info about this program on the City's website.

Responsibility: Community Development Department
Financing: City
Scheduling: Ongoing
Quantification: Ten units of housing for persons with disabilities for the Housing Element period. Five of these units will be for people with Developmental Disabilities.

Policy H-3.9 Emergency and Transitional Housing: Continue to support emergency shelters, transitional housing and supportive housing within the City.

Program H-3.9.1 Ongoing Estimates of the Demand for Emergency Housing: Continue to work with the Fort Bragg Police Department and homeless service providers in the community to maintain ongoing estimates of the demand for emergency housing in Fort Bragg and to develop strategies to meet that demand

Responsibility: Community Development Department
Financing: City
Scheduling: Annual update

Program H-3.9.2 Inter-Agency Cooperation: Continue to work with private, non-profit, County, and State agencies to provide transitional housing, supportive services and emergency housing for the homeless.

Responsibility: Community Development Department
Financing: City, CDBG
Scheduling: Ongoing
Quantification: 20 transitional units for the Housing Element period.

Program H-3.9.3 Transitional and Supportive Housing: Continue to regulate transitional and supportive housing as a residential use subject to the same restrictions that apply to other residential use types and dwellings of the same type in the same zone.

Responsibility: Community Development Department
Financing: City
Scheduling: Changes to the zoning code have been completed. Implementation is ongoing.

Program H-3.9.4 Emergency Shelters: Continue to allow emergency shelters as a permitted use in the General Commercial (CG) zoning district.

Responsibility: Community Development Department
Financing: City
Scheduling: Changes to the zoning code have been completed. Implementation is ongoing.

Policy H-3.10 First Time Home Buyers: Encourage affordable housing for first time home buyers.

Program H-3.10.1 First Time Home Buyers: Continue to require through the inclusionary housing ordinance, the provision of housing units affordable to first time home buyers who qualify for affordable housing.

Responsibility: Community Development Department
Financing: City
Scheduling: Changes to the zoning code have been completed. Implementation is ongoing.
Quantification: 10 inclusionary units for the Housing Element period.

Program H-3.10.2: Funding Sources for First Time Home Buyers: Continue applying for funding sources for first time home buyers such as HCD's HOME Program and CDBG, and provide referrals to FHA programs offered by local lenders and sweat-equity programs operated by non-profit housing organizations.

Responsibility: Community Development Department
Financing: City, HOME, CDBG
Scheduling: Ongoing
Quantification: 20 first time home loans for the Housing Element period.

Goal H-4 Promote housing opportunities for all persons regardless of race, gender, age, sexual orientation, marital status, or national origin.

Policy H-4.1 Equal Housing Opportunity: Continue to facilitate non-discrimination in housing.

Program H-4.1.1 Housing Discrimination Complaints: Continue to facilitate equal housing opportunity by referring housing discrimination complaints to the Fair Housing Division of HUD. Continue to distribute information regarding equal housing opportunity laws and the equal housing opportunities for Fair Housing at City Hall.

Responsibility: Community Development Department
Financing: City
Scheduling: Ongoing

Program H-4.1.2 Non-discrimination Clauses: Include non-discrimination clauses in rental agreements and deed restrictions for housing constructed with City assistance.

Responsibility: Community Development Department
Financing: City
Scheduling: Ongoing

Policy H-4.2 Improve Accessibility to Housing: Make it easier to develop housing for seniors and persons with disabilities.

Program H-4.2.1 Use Housing Funds: Use CDBG funds, and other funds as available, to support renovations and improvements to accessibility in affordable housing for qualified seniors, persons with disabilities and persons with developmental disabilities.

Responsibility: Community Development Department
Financing: City, CDBG, HOME
Scheduling: Ongoing
Quantification: Twenty units for seniors, persons with disabilities and persons with developmental disabilities in the Housing Element Period.

Program H-4.2.2 Reasonable Accommodation for Persons with Disabilities and Developmental Disabilities: Continue to review the City's land use and building regulations to identify constraints that may exist for the provision of housing for persons with disabilities and developmental disabilities, and continue to implement the City's policy and program to provide reasonable accommodations for persons with disabilities

and developmental disabilities. Publicize revisions to land use regulations and the City's policy and programs for providing reasonable accommodation for persons with disabilities.

Responsibility: Community Development Department
Financing: City
Scheduling: Implemented and ongoing
Quantification: Ten reasonable accommodations for persons with disabilities for the Housing Element period. Five reasonable accommodations will be for people with developmental disabilities.

Program H-4.2.3 Reasonable Accommodation: Ensure all new, multi-family construction meets the accessibility requirements of the federal and State Fair Housing Acts through local permitting and approval processes.

Responsibility: Community Development Department
Financing: City
Scheduling: Ongoing

Goal H-5 Increase housing opportunities and improve needed services to expand housing development opportunities.

Program H-5.1.1 Continue to Pursue Strategies to Address Water Storage, Pressure, and Supply Issues: Continue to pursue strategies to: 1) add additional water storage capacity to the City's water supply system; 2) identify and fix water leaks in the water supply system; 3) address water pressure issues that impact development potentials; and/or 4) seek new water supply as opportunities arise.

Responsibility: Community Development Department
Financing: City, Infrastructure Bank, Proposition 84, Development Impact Fees
Scheduling: Ongoing

Goal H-6 Adopt and Implement a Housing Element that Complies with State Law.

Policy H-6.1 Public Participation: Continue to encourage and facilitate public participation in the formulation and review of the City's housing and development policies.

Program H-6.1.1 Workshops: Continue to hold workshops and public hearings to discuss proposed revisions to the City's Housing Element.

Responsibility: Community Development Dept., Community Development Committee
Financing: City
Scheduling: Annually

Policy H-6.2 Annual Review of Housing Element Implementation: Carry out an annual progress report on implementation of the Housing Element.

Program H-6.2.1 Annual Report: Prepare an annual report that describes the amount and type of housing constructed, the stock of affordable housing units, demolition permits, and conversion of residential units to other uses, and other housing-related activities for review by the EDAC, Planning Commission, and City Council.

Responsibility: Community Development Department
Financing: City

Scheduling: Annually (include with the annual review of the Capital Improvement Program (CIP) by the Planning Commission)

F. Previous Housing Element

The policies and implementing actions of the previous Housing Element adopted in 2009 concentrated on preserving and rehabilitation of existing housing stock, encouraging the construction of secondary dwelling units, mixed-use residential developments, inclusionary housing development, and multi-family and housing development for special populations (seniors, large families, the disabled, first time buyers, etc.). Additional priorities of the 2009 Housing Element were to:

- 1) Establish and incentivize green building and sustainable development;
- 2) Work with housing developers and State and Federal funding sources to develop and rehabilitate additional low income housing;
- 3) Encourage the development of affordable housing through the implementation of the inclusionary housing ordinance;
- 4) Provide additional housing for seniors; and
- 5) Provide programs to advertise, implement, and fund these activities.

The revised Element recognizes the need to provide stronger incentives for the construction of additional affordable housing and sustainable housing. See Appendix A for an evaluation of the programs in the previous Housing Element.

The City has successfully achieved most of the goals established by the 2009 Housing Element.

- 1) The City has adopted a Sustainability Element in its General Plan which puts forth significant new green building and energy conservation requirements for new development. Since 2009, 28 units of housing have been developed with net zero energy systems, and have achieved certification by USGBC as LEED Platinum.
- 2) The City has met a reasonable portion of its overall regional housing need, given the real estate market crash during this period. Since 2009, 50 new housing units were developed in the City of Fort Bragg, and 27 of these are affordable for low and very low income households.
- 3) In addition the City revised its Zoning Code in 2014 to address the previous legal deficits in the code. Specifically, the City now requires or allows: 1) higher density housing (24+ units/acre) in three of its commercial zones; 2) emergency shelters in the General Commercial zone; 3) second units on all residentially zoned properties; 3) Single Room Occupancy housing with Minor Use Permit approval in the three higher density residential zones; 4) an inventory of all vacant land; and 5) inclusionary housing for for-sale units. In addition, on the programmatic side the City continues its: 1) free secondary unit design program; 2) housing rehab loan program; and 3) green building and sustainable infrastructure programs.

This 2014 Housing Element builds on the foundation established by the previous Element and contains new policies and implementation programs.

G. Public Participation

The community participation process for the 2014 Housing Element was incorporated into the update process for the entire General Plan. The process for formulating and adopting the Updated General Plan included numerous public meetings and hearings throughout 2012 and

2013. Many of the concepts in the revised Housing Element were originally brought forward as part of this wider General Plan discussion.

Public participation specific to this Housing Element Update was undertaken through workshops with the Planning Commission and City Council. The City Council workshop was advertised in the local newspaper and notices sent to affordable housing providers and housing advocates in Mendocino County. Members of the public, and for-profit and affordable housing developers attended the workshop. In addition, one public hearing on the Housing Element was conducted by the Planning Commission and one public hearing was conducted by the City Council to solicit public input.

Comments and input were solicited from the following community members and partners:

1. Affordable Housing Developers
 - Habitat for Humanity
 - Rural Community Housing Development Corporation
 - Community Development Commission
2. Low Income and Homeless Service Providers
 - Love in Action
 - Coast Community Center
 - Project Sanctuary
 - The Food Bank
3. Economic Development Partners
 - Developers, Architects, Real estate professionals
4. General Public

For a complete list of all participants involved in the public process please see Appendix D.

Input from participants at various meetings, hearings, and workshops included the following requests and City responses:

1. **Request:** Consider establishing a legalization route to the considerable number of illegal second and third units in Fort Bragg.
Response: The Housing Element includes a new program to consider establishing a legalization (possibly amnesty) program to provide an avenue to legalize second units that have been constructed or converted without the necessary permits.
2. **Request:** Consider establishing a process so that single family residential units that are located in commercial districts, but that have lost their non-conforming status, may be used as a residential unit with Minor Use Permit approval.
Response: The Housing Element includes a new program to consider establishing a legalization (possibly amnesty) program to provide an avenue to allow residential use in existing single family units in commercial districts that have lost their non-conforming status with Minor Use Permit approval.
3. **Request:** Work with for profit and non-profit developers on the development of affordable housing in Fort Bragg.
Response: The City worked closely with DANCO on the funding, planning and permitting for the new 28 unit senior affordable housing project. The City's Housing and Economic Development Coordinator is responsible for pursuing CDBG, HOME and other funding sources to fund affordable housing projects, housing rehab loan program,

and improvements to facilities that provide service to the homeless and implement various programs of the Housing Element.

4. **Request:** Expand services for the homeless, in order to reduce their impact on our community.
Response: The City has implemented a new CDBG funded program that provides: 1) intensive case management for homeless individuals and provides them with regular health care services, drug treatment, counseling and job skill training.
5. **Request:** Increase the adoption of green building practices for all types of residential construction by providing incentives, workshops, and education.
Response: The City has added a Sustainability Element to the General Plan and holds workshops on sustainable practices, such as Low Impact Development and Green Building.
6. **Request:** Reduce the fees for hooking up to the public water and sewer systems.
Response: The water enterprise is self-funded and fees pay for the provision of existing services and past investments in plant and equipment.
7. **Request:** The City should work with homeowners to improve energy conservation in existing homes.
Response: The City has completed a two year program to assist low income homeowners with energy efficiency. The City also has a CDBG grant application in to expand this program to improve water conservation in homes as well.
8. **Request:** Consider creating a special improvement district and financing the purchase of solar panels by homeowners with a tax.
Response: The City is going to join the PACE program, which is a tax funded improvement district for the installation of solar and energy efficiency improvements to a home.
9. **Request:** Implement the program to revise development impact fees so that small units of one bedroom or less pay a smaller development impact fee, which reflects their smaller impact on City infrastructure.
Response: Program H-2.3.3 was retained to address this request.

SECTION II: HOUSING NEEDS ASSESSMENT

This section analyzes the demographic, household, employment and housing stock statistics and trends of Fort Bragg. The analysis is for the entire City of Fort Bragg. It is the basis for the City's housing goals, policies and programs as it identifies housing issues, needs and opportunities as required by State Law. Specifically, the information presented in this chapter summarizes the following:

1. Population and employment trends, qualification of existing and projected housing needs for all income levels, quantification of the City's regional share of housing allocation
2. Household and housing characteristics analysis
3. Inventory of land suitable for housing development
4. Indication of zones for emergency shelters
5. Analysis of potential and actual government constraints upon maintenance improvement and development of affordable housing
6. Analysis of potential and actual nongovernmental constraints, including financing, land prices, cost of construction
7. A Special Housing Needs Analysis
8. Analysis of opportunities for energy conservation with respect to residential development
9. Analysis of existing affordable housing developments

Information in this analysis is based on the most up-to-date data available from the following sources: the U.S. Census, the California State Department of Finance, the California Employment Development Department, a 2009 income and housing conditions analysis completed in conformance with Housing and Community Development (HCD) guidelines, the City's Department of Community Development, and Realfacts. Since the City of Fort Bragg is very small (7,000 residents) it is not included in the American Community Survey data set, and for some data points the most up-to-date data is the 2010 census.

While the General Plan takes a ten-year perspective, the Housing Element projects population and housing needs for a five-year time span to comply with State Housing law that requires periodic updating of housing elements.

1. POPULATION, EMPLOYMENT & HOUSING CHARACTERISTICS

Population Growth & Projections

The population of the City grew by 38 persons between 2010 and 2013, which represents a 0.1 percent annual increase. See Table 1.1 below.

COUNTY/CITY	Population	Population	Population	Population	Average Annual Change	
					Number	Percent
	4/1/2010	1/1/2011	1/1/2012	1/1/2013	#	%
Fort Bragg	7,273	7,278	7,287	7,311	11	0.1%

[Source: State of California, Department of Finance, E-4 Population Estimates for Cities, Counties, and the State, 2011-2013, with 2010 Census Benchmark. Sacramento, California, May 2013.](#)

This slow rate of population growth mirrors past trends. For example, the City’s population increased by 0.14 percent between 2000 and 2008 from 6,814 residents to 6,868 residents. Growth over the next five years will also reflect past trends, with growth anticipated to stay in the 0.1% to 0.3% per year range. As the economy has recovered from the recession in Fort Bragg, development appears to be picking up, hence the slight population growth projected for the next five years. Additionally, if the City adopts the proposed Specific Plan for the Fort Bragg Mill Site reuse, this could increase population growth further in Fort Bragg, although the certification of the Specific Plan is unlikely to happen before 2017. Fort Bragg’s relatively slow growth rate is a result of slow job growth and geographic isolation.

Neighboring cities and the County of Mendocino have also grown slowly as illustrated in Table 1.2 below. Population growth in Mendocino County generally is very slow, with the unincorporated parts of the county growing more quickly than the incorporated parts, as retirees settle in the unincorporated parts of the county.

COUNTY/CITY	Population	Population	Population	Population	Average Annual Change	
					Number	Percent
	4/1/2010	1/1/2011	1/1/2012	1/1/2013	#	%
Mendocino County						
Fort Bragg	7,273	7,278	7,287	7,311	11	0.1%
Point Arena	449	448	448	449	0	0.0%
Ukiah	16,075	15,926	16,030	16,065	-3	0.0%
Willits	4,888	4,879	4,879	4,893	1	0.0%
Unincorporated	59,156	59,181	59,321	59,573	116	0.2%
County Total	87,841	87,712	87,965	88,291	125	0.1%

Fort Bragg’s population also includes a relatively large senior population as illustrated in Table 1.3 below.

	Total	Percent
Total population	7,273	100.0
Median age (years)	37.4	(X)
1 to 18 years	1793	24.7
18 years and over	5,480	75.3
21 years and over	5,233	72.0
62 years and over	1,274	17.5
65 years and over	993	13.7

Source: US Census, American Factfinder

Employment Trends

The Arts, Entertainment, Recreation and Accommodation sector is the largest source of employment at 22.6% of all jobs, because Fort Bragg is a tourist destination. Other significant employment sectors include retail trade, education, and health care reflecting our role as the commercial hub of the coastal area of Mendocino County (see Table 1.4). All of these sectors offer relatively low wages, and consequently our community has a very sizable low income population.

	Fort Bragg City, CA	
	Estimate	Percent
Civilian employed population 16 years and over	3,274	
Agriculture, forestry, fishing and hunting, and mining	104	3.2%
Construction	434	13.3%
Manufacturing	154	4.7%
Wholesale trade	55	1.7%
Retail trade	368	11.2%
Transportation and warehousing, and utilities	64	2.0%
Information	112	3.4%
Finance and insurance, real estate, rental, leasing	96	2.9%
Professional, scientific, and management, and administrative and waste management services	266	8.1%
Educational services, and health care and social assistance	621	19.0%
Arts, entertainment, and recreation, and accommodation and food services	741	22.6%
Other services, except public administration	148	4.5%
Public administration	111	3.4%

Source: ACS DP-03 2007-2011; Census FactFinder

The informal and underground economy, while not quantified above, contribute to unreported income and along with a significant retirement community drive housing prices higher for those who do not participate in the normal formal economy.

Specific Employment Trends.

Employment growth is very slow in Fort Bragg due to the City's geographic isolation and is the primary drag on population growth, as many of our young people leave the community for higher education and/or jobs elsewhere. Some employment growth is anticipated in retail and accommodations as a new hotel development and retail shopping mall are proposed for the City

of Fort Bragg. Additional employment is anticipated in manufacturing as the City's largest manufacturer, the North Coast Brewing Company, has expanded operations. None of these changes will significantly change the total number of jobs or have a noticeable impact on demand for housing.

Jobs & Housing Balance.

As the center of employment opportunities on the North Coast of Mendocino County, the Fort Bragg businesses provide more jobs than current City residents can fill and thus the City's jobs housing balance is tilted slightly towards jobs. The City currently allows residential development in every zone except for industrial zoning. Mixed use development requires a Use Permit in all commercial zones. Additionally, the City recently adopted new Live-Work regulations which make live-work housing easier to develop in industrial and commercial zoning districts.

Larger Employers, Typical Jobs & Wages.

Fort Bragg's larger employers include the local hospital, school district, City government, Caito Fisheries, a number of retailers including Safeway, Harvest Market, Rite Aid, Mendo Mill, Rossi's Lumber Company, and a number of restaurants and hotels. Typical occupations include: nurse, food service, retail sales, clerical office worker, maid, inventory stocker, teacher, waiter, etc. In general, wages of most service sector jobs are relatively low in the \$10 to \$15/hr. range, while professionals such as nurses and teachers earn between \$20 to \$25/hr.

Household Growth & Characteristics

Number of Housing Units by Tenure and Growth Trends by Tenure. As shown in Table 1.5, 46% of households live in owner-occupied units, while 54% live in renter occupied units. The City has a relatively high proportion of rental occupied units even through it has relatively few multi-family units: this is partly because most second units are renter-occupied and second units comprise a significant proportion of the single family homes in Fort Bragg. The rate of owner-occupied housing has increased since 2000, when 42.9% of units were owner-occupied. Given the mortgage crisis and the significant number of people who lost their homes as a result of foreclosure, one could have anticipated an increase in the percentage of rental properties as these properties were purchased by investors. However this has not occurred. The decline in housing prices may have allowed residents who were previously priced out of the market to purchase a home.

Table 1.5 – Fort Bragg Households by Tenure 2011		
Total Households	Owner	Renter
2,913	1,342	1,571
Percentage	46%	54%

Trends Related to Needed Housing Types.

Fort Bragg needs more multi-family housing units to serve younger families, more large units to serve large families and more affordable units to serve low-income families, as shown in the following analysis. Table 1.6 below illustrates that most of Fort Bragg's rental units are rented by

younger householders between the ages of 25 and 55, while most of the owner-occupied homes have householders of more than 45 years of age.

Table 1.6 - Households by Tenure and Age (2007-2011)				
	Mendocino County, CA		Fort Bragg City, CA	
	Estimate	Percent	Estimate	Percent
Total:	34,102		2,913	
Owner occupied:	21,020	61.6%	1,342	46.1%
Householder 15 to 24 years	236	0.7%	0	0.0%
Householder 25 to 34 years	1,049	3.1%	122	4.2%
Householder 35 to 44 years	2,535	7.4%	185	6.4%
Householder 45 to 54 years	4,289	12.6%	286	9.8%
Householder 55 to 59 years	2,943	8.6%	168	5.8%
Householder 60 to 64 years	3,296	9.7%	162	5.6%
Householder 65 to 74 years	3,654	10.7%	166	5.7%
Householder 75 to 84 years	2,088	6.1%	152	5.2%
Householder 85 years and over	930	2.7%	101	3.5%
Renter occupied:	13,082	38.4%	1,571	53.9%
Householder 15 to 24 years	1,072	3.1%	118	4.1%
Householder 25 to 34 years	3,163	9.3%	335	11.5%
Householder 35 to 44 years	2,583	7.6%	339	11.6%
Householder 45 to 54 years	2,819	8.3%	320	11.0%
Householder 55 to 59 years	1,025	3.0%	83	2.8%
Householder 60 to 64 years	799	2.3%	76	2.6%
Householder 65 to 74 years	860	2.5%	137	4.7%
Householder 75 to 84 years	537	1.6%	136	4.7%
Householder 85 years and over	224	0.7%	27	0.9%
Source: ACS 2011, 5 Year (B25009)				

Table 1.7, below illustrates that Fort Bragg has proportionally more large families than the County as a whole, which is not surprising as Fort Bragg has more rentals than the County, and larger families are often renters.

Table 1.7 - Household Size by Tenure (Including Large Households) (2007-2011)				
	Mendocino County, CA		Fort Bragg City, CA	
	#	%	#	%
Owner	21,020	61.6%	1,342	46.1%
Householder living alone	5,498	26.2%	340	25.3%
Households 2-4 persons	13,832	65.8%	844	62.9%
Large households 5+ persons	1,690	8.0%	158	11.8%

Rental	13,082	38.4%	1,571	53.9%
Householder living alone	4,586	35.1%	606	38.6%
Households 2-4 persons	7301	34.7%	897	4.3%
Large households 5+ persons	1195	5.7%	68	0.3%
Total:	34,102		2,913	
Total Householder living alone	10,084	29.6%	946	32.5%
Households 2-4 persons	21,133	62.0%	1,741	59.8%
Large households 5+ persons	2,885	8.5%	226	7.8%

[Source ACS B25007](#)

Table 1.8 below shows that about 15% of Fort Bragg households are female headed households and 11% are female headed households with children. Overall 50% of all households are under the poverty line in Fort Bragg, and this statistic holds true for female headed households as well.

Table 1.8 - Female Headed Households, Fort Bragg, CA (2010)		
Householder Type	Number	Percent of households (1)
Female Headed Householders	437	15%
<i>Female Heads with Own Children</i>	307	11%
<i>Female Heads without Children</i>	130	4%
<i>Female Headed Householders Under the Poverty Level</i>	218	50%
<i>Total Households Under the Poverty Level</i>	1,451	50%

Note (1) - the percentages provided by HCD were incorrect. They have been corrected in this table.

In conclusion, slightly more than half of Fort Bragg's households live under the poverty line. A relatively small number of these poor households are female headed households. Additionally, Fort Bragg has more large households and more renting households than the surrounding county. Overall Fort Bragg has a positive jobs housing balance, with a number of people commuting into town for employment.

How are Housing Needs of Owners and Renters Being Met

With the State's elimination of Redevelopment funding for affordable housing, the City's ability to assist with the development of affordable housing is limited. However the City has partnered with Danco Corporation to use Tax Credit funding to construct affordable senior housing. The City only requires a building permit for the construction of new single family residences and second units. There is no private market for new multi-family development, unless it is subsidized through tax credits, CDBG, HOME or some other mechanism and therefore affordable.

2. OVERPAYMENT AND OVERCROWDING

Overpaying

In general, housing is less affordable for low-income households than for higher income households. However, since many lower income households, especially retirees, may have purchased their homes many years ago this is not always the case. Table 2.1 presents the distribution of households by income categories and illustrates the percentage of households that own or rent at each income category. It is clear from a review of the table that a majority of both owners and renters at every income level (except for above moderate) are overpaying for their housing. This reflects the reality that Fort Bragg is a high housing cost retirement community with limited employment opportunities. Working residents pay relatively high prices for their housing relative to their incomes, while retirees don't generally have incomes, but have wealth and therefore can afford to purchase more expensive homes. The relatively high rate of overpayment may also be in part due to the underground and illegal economies of Mendocino County resulting in lower overall reported income. The mismatch may be somewhat overstated in the table below, as incomes are higher than reported for the portion of the population that works in the informal economy.

Table 2.1 - Households by Income Category Paying in Excess of 30% of Income for Housing Cost (Overpayment by Income), Fort Bragg, CA

Household	Extremely Low	Very Low	Low	Moderate	Above Moderate	Total	Lower income
Ownership Households	195	198	247	235	356	1,232	641
Overpaying owner households	137	117	163	235	21	686	417
Percentage of overpaying owners	70.2%	59.1%	65.9%	100%	5.9%	55.7%	65.1%
Renter Households	441	297	341	165	165	1,410	1,080
Overpaying renter households	367	239	223	73	0	902	829
Percentage of overpaying renters	83.1%	80.5%	65.4%	44.3%	0.0%	64.0%	76.8%
Total Households	637	495	589	401	521	2,642	1,720
Overpaying households	504	356	386	321	21	1,588	1,246
% of overpaying households	79.1%	71.9%	65.6%	80.1%	4.0%	60.1%	72.4%

Source: ACS 2007-2011 B25106

Low-income employed and unemployed are the most likely to pay more than 30% of their incomes for housing costs. The City assisted this population with the Home Energy Link Program (HELP) which provides much needed assistance with the payment of electricity bills. This program ended in April of 2013 due to a lack of funding. The City hopes to re-start the program, if it is funded through CDBG, for both energy and water conservation. Additionally the City continues to partner with non-profit housing developers to assist with the development of affordable housing for seniors, low income and special needs populations.

Overcrowding

The U.S. Bureau of the Census defines overcrowding as an average of more than one person per room in a housing unit (excluding kitchens, porches, and hallways). The percentage of overcrowded housing units is a general measure of the availability of housing units with adequate rooms for the households who occupy them. In 2011, overcrowding was not much of an issue in Fort Bragg, with only 7.3 percent of households overcrowded (see Table 2.2), which is a significant reduction from the 15% rate of overcrowding in 2000. By comparison, overcrowding has nearly doubled in the State as a whole and is 15% for all housing and 24% for renter housing.

Table 2.2 - Overcrowded Households (2011)

			Mendocino County, California	Fort Bragg California¹	Percent Over-crowded
			Estimate	Estimate	
Total:			34,102	2,832	
Owner occupied:			21,020	1,154	
0.50 or less occupants per room			15,599	871	
0.51 to 1.00 occupants per room			4,653	228	
1.01 to 1.50 occupants per room			575	30	
1.51 to 2.00 occupants per room			137	25	
2.01 or more occupants per room			56	0	
Renter occupied:			13,082	1,678	
0.50 or less occupants per room			7,192	893	
0.51 to 1.00 occupants per room			4,992	662	
1.01 to 1.50 occupants per room			579	123	
1.51 to 2.00 occupants per room			263	0	
2.01 or more occupants per room			56	0	
Owner Occupied	Overcrowded	1.01 or more	768	55	4.8%
Renter occupied	Overcrowded	1.01 or more	898	123	7.3%
Total overcrowded			1666	178	6.3%
Owner Occupied	Severely Overcrowded	1.5 or more	193	25	2%
Renter occupied	Severely Overcrowded	1.5 or more	319	0	0%
Total severely overcrowded			512	25	1%
Note (1) the data provided by HCD was incorrect. City Staff obtained the correct data from table B25014 from Census FactFinder Website.					
Source: ACS 2007-2011 Table B25014					

Overcrowding can lead to serious health and safety issues and a more rapid deterioration of the units. Overcrowding is best reduced by increasing the supply of larger affordable units and improving workplace opportunities. Accordingly, the City has recently reduced the parking requirements for large units in the zoning code, thereby reducing the disincentive for production of these units. Additionally, the Housing Element includes a new program to target a portion of the CDBG rehab funds to add additional bedrooms to overcrowded units.

As shown in Table 3.1, low income renters are the most likely to have housing problems, which are defined as: 1) incomplete kitchen facilities; 2) incomplete plumbing facilities; 3) more than 1 person per room; and/or 4) cost burden greater than 30%. As shown in Table 3.1 below, 97% of renters with very low incomes (less than 30% Median Family Income (MFI)) have 1 or more housing problems. Even low income renter households (less than 80% MFI) have a high (81%) incidence of housing problems. Low income homeowners are similarly burdened with low affordability and housing problems. To address these issues the City has initiated a housing rehabilitation loan program which is available for rental properties and home-owner properties with low income household tenants. Additionally the City engages in an active code enforcement program for multi-family developments with code violations that impact health and safety.

Table 3.1 - Housing Problems for All Households - CHAS Data Book, City of Fort Bragg

	Total Owner	Total Renter	Total	Percent of Owner	Percent of Renter
Household Income ≤30% MFI	55	350	405		
Household has 1 of 4 Housing Problems	50	340	390	91%	97%
Cost burden > 30%	44	340	384	80%	97%
Cost burden > 50%	40	310	350	73%	89%
Household Income >30% to ≤50% MFI	260	275	535		
Household has 1 of 4 Housing Problems	160	190	350	62%	69%
Cost burden > 30%	160	190	350	62%	69%
Household Income >50% to ≤80% MFI	255	375	630		
Household has 1 of 4 Housing Problems	120	305	425	47%	81%
Cost burden > 30%	120	260	380	47%	69%

Source: State of Cities Data Systems: Comprehensive Housing Affordability Strategy (CHAS) data

Table 3.2 below provides income limits for extremely low income, very low income, low income, moderate income and above moderate income for the City of Fort Bragg.

Table 3.2 : Affordability Income levels, City of Fort Bragg, 2010

Affordability Level	% of Area Median Income (AMI)	All Households		By Household Size					
		Low End of Range	High End of Range	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5 Person HH	6 Person HH
Extremely Low Income	Below 30% AMI	\$ -	\$ 10,917	\$ 7,642	\$ 8,733	\$ 9,825	\$ 10,917	\$ 11,790	\$ 12,663
Very Low Income	Below 50% AMI	\$ 10,918	\$ 18,195	\$ 12,736	\$ 14,556	\$ 16,375	\$ 18,195	\$ 19,650	\$ 21,106
Low Income	50 to 80% AMI	\$ 10,918	\$ 29,111	\$ 20,378	\$ 23,289	\$ 26,200	\$ 29,111	\$ 31,440	\$ 33,769
Moderate Income	80 to 120% AMI	\$ 29,112	\$ 36,389	\$ 25,472	\$ 29,111	\$ 32,750	\$ 36,389	\$ 39,300	\$ 42,211
Above Moderate Income	120%+ AMI	\$ 43,667	NA	\$ 30,567	\$ 29,111	\$ 32,750	\$ 36,389	\$ 39,300	\$ 42,211
Median Income		\$ 36,389							

Source: American Factfinder, City of Fort Bragg, 2014

4. HOUSING STOCK CHARACTERISTICS

Fort Bragg is a predominantly residential community. The existing housing stock defines the character of the City and its neighborhoods and is the City's most valuable resource. The relatively high number of older homes in the City underlines the need for policies and programs which continue to maintain and enhance the quality of older residential areas.

Housing Conditions

In 2009, PMC completed a Housing Conditions Survey that complies with HCD guidelines. The survey found that, overall, housing in Fort Bragg is of sound condition. Only nine percent of all units require repairs, and half of units requiring repairs only require minor repairs. Only one percent of all units are dilapidated or require substantial repair. However this survey did not include alley houses, which comprise an estimated 25% of the City's single family housing stock. Many of these houses are in poor repair and a subsequent housing conditions survey slated for 2015 may find additional housing conditions issues. Please see Table 4.1 below for a review of the overall housing conditions by unit type.

Table 4.1 - Overall Housing Conditions, Fort Bragg, 2009

Structure Type	Sound	Minor	Moderate	Substantial	Dilapidated	Total
Single Family, detached garage	89.5%	5.0%	4.0%	0.8%	0.8%	100.0%
Single Family, attached garage	95.5%	2.7%	1.6%	0.3%	-	100.0%
Duplex	92.1%	7.9%	-	-	-	100.0%
Multi-Family	94.4%	4.8%	0.8%	-	-	100.0%
2 nd Dwelling Unit	86.4%	7.1%	5.1%	0.5%	1.0%	100.0%
All types	91.0%	4.7%	3.2%	0.5%	0.5%	100.0%

Source: City of Fort Bragg Housing Conditions Survey Report, PMC, 2009

Annual Construction of Housing Units by Type, 1991-2014

Fluctuations in the type of housing built reflect not only the relative amount of land zoned for different types of residential development in the City, but also changes in various economic factors such as the real estate market, availability of financing and the local economy. Table 4.2 indicates the total number of single-family and multi-family homes constructed and demolished in Fort Bragg from 1991 through March of 2014.

Table 4.2 - Annual Construction & Demolition of Housing Units By Type - 1991 to 2014

Year	Single Family Units	Percent of Total Units Built	Multiple Family Units*	Percent of Total Units Built	Demolitions	Net Housing Increase
1991	35	95%	2	5%	0	37
1992	34	92%	3	8%	0	37
1993	11	33%	22	67%	0	33
1994	6	100%	0	0%	0	6
1995	28	85%	5	15%	0	33
1996	28	74%	10	26%	0	38
1997	19	100%	0	0%	0	19
1998	5	42%	7	58%	1	11
1999	16	52%	15	48%	2	29
2000	9	100%	0	0%	0	9
2001	16	100%	0	0%	3	13

2002	0	NA	NA	NA	NA	NA
2003	15	47%	17	53%	0	32
2004	6	40%	9	60%	1	14
2005	15	71%	6	29%	3	18
2006	6	75%	2	25%	1	7
2007	6	43%	8	57%	1	13
2008	2	67%	1	33%	0	3
2009	5	71%	2	29%	0	7
2010	3	38%	5	63%	1	7
2011	1	20%	4	80%	0	5
2012	1	50%	1	50%	0	2
2013	0	0%	28	100%	0	28
2014 - March	0	0%	2	100%	1	1
Total	267	64%	149	36%	14	402
Annual Average	11		6		1	17

Source: City of Fort Bragg Community Development Department, 2014

Note: * includes second units

As shown in Table 4.2, new housing starts contracted significantly with the recession and have remained low. The only significant new project was a tax credit funded affordable senior housing project of 28 units which is located in the Coastal Zone. No housing units were demolished or converted within the Coastal Zone during this Housing Element period.

Total New Units in 5 Year Housing Element Period

In total, 50 new units were built between the start of the 2009 Housing Element projection period and the deadline for the adoption of the new Housing Element.

Housing Costs and Affordability

The high, low and average rent for rentals on the market in March of 2014, in the City of Fort Bragg, are as shown in Table 4.3.

Table 4.3 - Fort Bragg Rental Rates, March 2014

	High	Low	Average	N
1 bedroom	\$ 1,100	\$ 550	\$ 815	7
2 bedroom	\$ 1,350	\$ 1,150	\$ 1,213	5
3 bedroom	\$ 1,500	\$ 1,125	\$ 1,291	8
4 bedroom	\$ 3,400	\$ 1,850	\$ 2,625	2

Source: Craigslist, City of Fort Bragg, 2014

In addition, property managers and realtors note that rents are increasing. Property managers have noted a decrease in vacant rental housing and multiple applicants for available units. Since 2009, rents have increased by an average of 7% for 1 bedrooms, 28% for two bedrooms and stayed flat for three bedrooms.

Figure 4.1 illustrates that home prices dropped from a median sales price in 2008 of nearly \$400,000 to a median sales price of around \$200,000 in 2011. The median home price has increased more recently to \$275,000 in the 4th quarter of 2013. Foreclosure units are now uncommon, although there are still distressed properties on the market.

As shown in Table 4.4, in 2013, 42 units sold within City limits at a median sales price of \$265,424. The median price for a two bedroom unit was \$237,262 and the median sales price for a three bedroom was \$282,614.

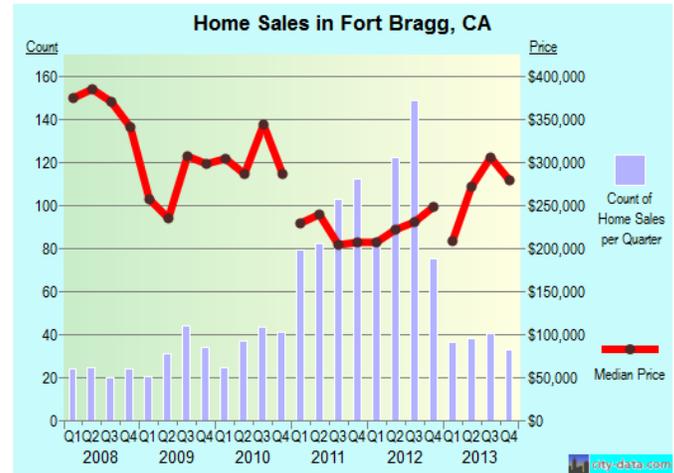


Figure 4.1: Home Sales in Fort Bragg, 2008-2013

# BR	Average Sales Price	Average SF	Sales Price/SF	# Sold
1 BR	233,500.00	526.00	\$ 471.48	2
2 BR	237,262.00	1,489.00	\$ 193.37	13
3 BR	282,614.00	1,606.00	\$ 165.87	21
ALL	265,424.00	1,515.00	\$ 200.24	42

Housing Construction Prices and Trends

New housing units are being constructed at a very slow rate in Fort Bragg due to low market demand for new units, given the relative affordability of existing for-sale units. This is especially true at the lower end of the market. Additionally because Fort Bragg has a very slow market and a limited supply of vacant single family lots, new single family residential development is typically build to suit. There is no speculative single family development, nor has there been in the past seven years. Thus from zero to three new single family homes have been constructed each year for the past five years. The last two years have seen no new single family homes built. The majority of new units are subsidized multi-family units. Given the paucity of new construction starts for single family residential, it is not feasible to provide a construction price for this type of activity in Fort Bragg. Although historically, \$150 to \$200/sf is a good rule of thumb for building new residential units, depending on design and finishes.

Housing Units by Type of Unit

As indicated in the tables below, Fort Bragg remains predominantly a single-family residential community. The large proportion of single-family homes is typical for a small coastal city located in a predominantly rural county. However, relative to many small communities, Fort Bragg has a fairly significant number of multi-family units which comprise 27 percent of the total housing stock. Another 15% of “single detached” units are actually secondary units which are typically rented at affordable rates according to a housing conditions survey completed for the City of Fort Bragg in 2009.

	Total	Single Detached	Single Attached	Two to Four	Five Plus	Mobile Homes
Total Units	3,213	2,014	145	386	354	314
Percent of Units	100%	63%	5%	12%	11%	10%

[Source : State of California, Department of Finance, E-5 Population and Housing Estimates for Cities, Counties and the State — January 1, 2011- 2013. Sacramento, California, May 2013](#)

The majority of multi-family units are in small apartments of 3 to 19 units and only 1.5% of units are in multi-family projects of more than 50 units. In the near term the City does not anticipate any large developments, because the real estate market does not appear to support large multi-family development and Fort Bragg has relatively few large parcels that can accommodate larger multi-family projects.

Pending Housing Developments

There are relatively few pending housing developments in Fort Bragg. Habitat for Humanity is constructing an eight-unit project, two units of which are completed and another two units of which will be completed within the year. The City is working with Danco Corporation to construct 12 to 15 special needs affordable housing units, however funding for this project has not yet been secured. The City anticipates that seven or so single family and second units will be constructed in 2014.

Vacancy

According to the US Census, 10.4 percent of Fort Bragg's housing units were vacant in 2010; by comparison, vacancy in 2008 was just 8%. Fort Bragg's housing market has a healthy vacancy rate, however it is too low to generate market demand for new construction. Please see Table 4.6 to review vacancy data for Fort Bragg.

	Units
Total housing units	3,196
Occupied housing units	2,863
Vacant housing units	333
For rent	87
Rented, not occupied	6
For sale only	30
Sold, not occupied	5
For seasonal, recreational, or occasional use	127
All other vacants	78
	Percent
Vacancy rate	10.40%
Home owner vacancy rate (1)	2.50%
Rental vacancy rate (1)	4.80%

[Census 2010 - SDC - Demographic Research - Department of Finance](#)

5. ANALYSIS OF DEVELOPMENTS AT RISK OF CONVERSION

Inventory of At-Risk Units

There are affordable housing units throughout California which were built 30 years ago with Federal low-interest mortgages from the U. S. Department of Housing and Urban Development with an agreement that the rents of these units be kept at a level affordable to low income households. State Government Code Section 65863.10 requires owners of such projects to provide at least twelve months' notice of contract termination or prepayment of Federal assistance to tenants and public agencies. Owners who are proposing to sell or dispose of those properties must also provide first right of refusal to purchase those properties to those agreeing to maintain the affordability of the units.

The following units in Fort Bragg are listed by the California Housing Partnership Corporation's inventory of Federally Assisted Multi-family Housing. The units are at risk of conversion to market rate during the next 20 years.

Property Name	Street Address	Total Low-Income Units	Total Units	Type of Subsidy	Elderly Units	Current Owner	Expiration Date	Options for Renewal	At Risk
FORT BRAGG DEVELOPMENT	520 CYPRESS ST	42	42	Section 8	10	Rural Community Housing Development Coalition	02/28/2031	Non-profit Owned	Not at Risk
RIVER GARDEN APARTMENTS	421 SOUTH ST	40	48	Section 8	34	Orchard River Associates	12/31/2028	CDBG, LIHTC, HOME Funds	At Risk
Moura Senior Housing	400 South Street	38	38	LIHTC	38	Moura Housing Developers	Passed, Not Converted	CDBG, LIHTC, HOME Funds	At Risk
River Gardens Apartments	421 South Street	47	48	LIHTC	34	Orchard River Associates	20+ years	CDBG, LIHTC, HOME Funds	At Risk
Duncan Place Apartments	301 Cypress Street	43	44	LIHTC	?	Rural Community Housing Development Coalition	20+ years	CDBG, LIHTC, HOME Funds	Not at Risk

Source: CHPC <http://www.chpc.net/preservation/MappingWidget.html>

Conversion Risk, Cost to Preserve, Entity & Financing

Duncan Place - 301 Cypress Street

- **Type of Assistance.** This project received a loan of \$1.5 million in 1984. RCHDC rehabilitated these units using Redevelopment funds in 2008 and a title restriction was placed on the property to ensure affordability for an additional 55 years.
- **Units.** The project provides 43 very low income rental units.
- **Cost to Preserve.** RCHDC is a non-profit affordable housing provider and has no intention of converting this project to market rate units as it would be at odds with the organization's mission. These units are not considered at risk by the City of Fort Bragg. The estimated total cost of purchasing this project is estimated at \$4.9 million.
- **Entity to work on preservation.** RCHDC.
- **Financing.** Unnecessary.

Fort Bragg Development - 520 Cypress Street

- **Type of Assistance.** Section 8
- **Units.** The project provides 42 very low income units.
- **Cost to Preserve.** This project is not at risk as it is owned by RCHDC. RCHDC is a non-profit affordable housing provider and has no intention of converting this project to market rate units as it would be at odds with the organization's mission.
- **Entity to work on preservation.** RCHDC.
- **Financing.** Unnecessary.

Moura Senior Housing - 400 South Street

- **Type of Assistance.** This project received a loan of \$1.5 million in 1988, and the restrictive clause on the loan was set to expire in 2008.
- **Units.** The project provides 38 rent assisted elderly units.
- **Cost to Preserve.** The City estimates that the project could be purchased for approximately \$4 million. At this time, Moura Housing continues to be operated as an affordable senior housing development with a fairly long waiting list. The property owner continues to invest in the maintenance and management of the units. The property owner continues to operate the project as an affordable senior facility.
- **Entity to work on preservation.** DANCO Community Partners approached the property owner regarding the purchase of the units and an adjacent five acre high density parcel. The property owner is not interested in selling the units.
- **Financing.** HOME funding could be used to purchase the at-risk senior housing project. Affordable Housing Tax Credits and CDBG funds are also feasible funding options. However the property owner remains opposed to selling the units and continues to operate the units as affordable housing.

River Gardens Apartments - 421 South Street

- **Type of Assistance.** This project received LIHTC funds.
- **Units.** The project provides 47 very low income units.
- **Cost to Preserve.** The City estimates that the project could be purchased at current prices for market rate housing for approximately \$3 million.
- **Entity to work on preservation.** CDD, Danco Community Partners, RCHDC.
- **Financing.** Home, Tax Credits, CDBG funding, Home Funds.

Walnut Avenue Apartments - 311 Walnut Avenue

- **Type of Assistance.** This project received a loan of \$2 million in 1982.
- **Units.** The project provides 56 very low income units.
- **Cost to Preserve.** The City estimates that the project could be purchased at current prices for market rate housing for approximately \$3 million.
- **Entity to work on preservation.** CDD, Danco Community Partners, RCHDC.
- **Financing.** Home, Tax Credits, CDBG funding, Home Funds.

The City has one inclusionary unit that will expire in 2038. The City has one density bonus affordable unit. Table 5.2 below lists all affordable housing units in the City of Fort Bragg. There are 317 affordable housing units within the City of Fort Bragg and 29% of them are at risk.

Table 5.2 All Affordable Housing Projects, Fort Bragg CA

Development	Location	Year Built	Units	Status	Income Category
Cottages & Cypress Street	Cypress Street	2014	28	Protected	Low & Very Low
Habitat for Humanity	McPherson Street	2010 - 2014	4	2020	Low & Very Low
Inclusionary Housing Unit	Wipple	2007	1	Protected	Low
Habitat for Humanity	Dana Street	2004	1	Protected	Low
Habitat for Humanity	Dick Williams Way	2004 & 2005	6	Protected	Low
Habitat for Humanity	Hoche Lain	2003	8	Protected	Low
Habitat for Humanity	Oak Street	2003	2	Protected	Very Low
Rural Communities Housing Development Corporation	Stewart Street	2000	10	Protected	Very Low/Low
Rural Communities Housing Development Corporation	Stewart Circle	2000	6	Protected	Very Low/Low
Community Development Commission	John Cimolino Way	2000	14	Protected	Very Low
Rural Communities Housing Development Corporation	Holmes Lane	1999	7	Protected	Very Low/Low
Habitat for Humanity	Maple Street	1998	2	Protected	Very Low
Community Development Commission	South Sanderson Way	1997	9	Protected	Very Low
Habitat for Humanity	South Corry Street	1996	2	Protected	Very Low
Rural Communities Housing Development Corporation	Howland Court	1995	10	Protected	Very Low/Low
Habitat for Humanity	Oak Street	1994	2	Protected	Very Low
Community Development Commission	Cypress Street	1993	19	Protected	Very Low/Low
Habitat for Humanity	South Harold Street	1991	1	Protected	Very Low
Moura Construction	400 South Street	1990	38	Not Protected	Senior Housing Very Low/Low
Private/Federal Home Mortgage Association	Walnut Street	1986	56	Not Protected	Very Low
Rural Communities Housing Development Corporation	330 Cypress Street	1980	43	Protected	Very Low
River Gardens	421 South Street	1979	48	Protected	Very Low
Total Affordable Housing Units			317		
Total Affordable Units at Risk			29.7%		

6. SPECIAL HOUSING NEEDS

Persons with Disabilities

The number of disabled persons in a city has important planning and social implications and will affect the demand for specialized handicapped access and transportation facilities, certain social services, and specialized housing. The most recent (2000 Census) information regarding disabled people in the City indicated there were 730 persons with one or more disabilities, of whom 292 (40%) were 65 years and older.

	5-64 persons with disability, employed	5-64 persons with disability, unemployed	Persons Age 65 Plus with a disability	Total persons with disability (1)	% of Total Population	Total Pop.
Fort Bragg	141	297	292	730	11%	6,406
Percent of Disabled Populations	19%	41%	40%			
Source: 2000 Census PCT 028						
Note: 1) the data provided by HCD was incorrect.						

As shown in Table 6.2 young people are most likely to be developmentally disabled, while working age residents of Fort Bragg are most likely to be physically, mentally or have an employment disability. Seniors are most likely to be physically disabled or unable to go outside the home. According to the Redwood Coast Regional Center, the City of Fort Bragg has approximately 147 persons with developmental disabilities.

Developmental disability means a disability that originates before an individual attains age 18 years, continues, or can be expected to continue, indefinitely, and constitutes a substantial disability for that individual. As defined by the Director of Developmental Services, in consultation with the Superintendent of Public Instruction, this term shall include mental retardation, cerebral palsy, epilepsy, and autism. This term shall also include disabling conditions found to be closely related to mental retardation or to require treatment similar to that required for individuals with mental retardation, but shall not

Fort Bragg (1)		
	Number	Percent
Total Disabilities Tallied:	730	
Total Disabilities tallied for people 5 to 15 years:	53	7%
Sensory disability	-	0%
Physical disability	-	0%
Mental disability	53	7%
Self-care disability	-	0%
Total Disabilities tallied for people 16 to 64 years:	385	53%
Sensory disability	43	6%
Physical disability	104	14%
Mental disability	98	13%
Self-care disability	28	4%
Go-outside-home disability	82	11%
Employment disability	149	20%
Total Disabilities Tallied for people 65 years and over:	292	29%
Sensory disability	40	6%
Physical disability	70	10%
Mental disability	23	3%
Self-care disability	24	3%
Go-outside-home disability	56	8%
Source: 2000 Census P 041		
Note: 1) the data provided by HCD was incorrect.		

include other handicapping conditions that are solely physical in nature.

Housing Needs of Disabled.

People with physical and sensory disabilities are best serviced by housing conforming to universal design. People with mental and developmental disabilities are best served by supportive housing. People with go-outside-home disability are best served with meals on wheels services.

Existing Resources.

- The **Redwood Coast Seniors Inc.** provides scheduled and on-demand transportation services for disabled persons, including seniors, throughout the community and to other locations along the coast under contract with the Mendocino Transportation Authority. This service provides a monthly average of 38 one-way trips per day for persons with wheelchairs, of which 18 are for non-seniors.
- **Redwood Coast Senior Center** provides a variety of services to disabled seniors including stimulating activities, essential programs, and services for active elders. The Center provides a daily lunch, calendar of social and educational programs especially designed by and for seniors, field trips, special dinners, Meals on Wheels, consultation on any matter of importance to independent senior living, high speed internet in a computer lab, secure daily care for seniors who are experiencing cognitive decline, and all day transportation service for seniors (60+).
- **Parents and Friends** provides assistance to people with mental and developmental disabilities. This organization provides extensive training and assistance to people with mental and developmental disabilities.
- **Mendocino Coast Hospitality Center** provides extensive case management and counseling for the homeless mentally ill and mentally ill individuals in transitional housing.
- **Mendocino Coast Clinics** provides case management and psychological housing for individuals with developmental disabilities.
- **Ortner** provides adult mental health services.
- **Redwood Quality Management Services** provides mental health services for children.

Zoning and Capacity Available to Serve the Needs of Disabled Residents

The affordability of housing for disabled people is an important concern for Fort Bragg. According to the Community Development Commission, most disabled persons entitled to SSDI (Social Security Disabled Insurance) and SSI (Social Security Insurance) benefits receive less than \$800 per month from these sources. The average rent in Fort Bragg is \$800 per month, an amount that exceeds the total monthly benefits typically received by disabled persons. Persons receiving Section 8 housing assistance would receive assistance in meeting the market rate rents.

The City is developing a written procedure for processing requests for reasonable accommodation. A copy of the draft procedure is attached as Appendix E.

The City provides opportunities for housing for persons with disabilities as follows:

- The City of Fort Bragg's zoning code does not have a definition for "family" nor does it have special siting requirements for group homes.
- Transitional housing is allowed in all residential, commercial and industrial zoning districts that allow residential development. Transitional housing projects are required to get the same type of permit as any comparable unit type (single family, multi-family, live-work) in the

residential, commercial or industrial zone. In general, a building permit is required for a single dwelling, and Design Review/Use Permit is required for two or more dwelling units.

- Organizational houses of more than 3,000 sf or any project of more than three units requires a Use Permit in RM, RH and RVH zones and is not permitted in RS or RL zones. There are no special standards, requirements, or performance standards applicable to organizational homes or group homes for persons with disabilities or developmental disabilities. The Use Permit requirement does not act as a detriment to development for persons with disabilities in Fort Bragg: two such facilities are already located in the City; and the typical conditions of approval are no more stringent than for other multi-family residential land uses requiring a conditional use permit.
- The City completed a comprehensive revision of its Zoning and Subdivision Ordinances which included changes to ensure compliance with fair housing laws in 2014.
- With regard to parking, the City complies with the UBC and CALDAG for the number and configuration of handicapped parking spaces. Disabled individuals can request a designated disabled parking space on the street in front of their residence. In addition, the Zoning Ordinance provides for flexible parking standards which would allow a reduction in parking requirements for developments for persons with developmental and physical disabilities, emergency and transitional housing, and other special housing needs, such as senior housing.
- Neither the Land Use Element nor the Zoning Ordinance contains any regulations addressing spacing or siting of special needs housing nor the location of such facilities with regard to one another.

Housing Programs for Persons with disabilities and developmental disabilities. The City's 2014 Housing Element will retain the following policy and program from the 2008 Housing Element.

Policy H-3.1 Available Funding Sources: Utilize County, State and Federal programs and other funding sources that provide housing opportunities for lower-income and special needs households.

Program H-3.1.1 Available Funding: Seek available State and Federal assistance to develop affordable housing for seniors, the disabled, lower-income large households, and households with special housing needs. Work with the County Community Development Commission (CDC), Rural Community Housing Development Corporation (RCHDC), and other non-profits to apply for and implement HCD programs such as the California Self Help Housing Program (CSHHP), the Multi-family Housing Program (MHP), and/or the HOME Program. Seek funding for affordable housing from other sources such as the United States Department of Agriculture (USDA), Tax Credit financing, etc.

Responsibility: Community Development Department

Financing: State and Federal sources

Scheduling: Application for funding as funding cycles occur, at least once per year.

The Elderly

The City's proportion of elderly residents (over 65 years old) has remained at a constant 13 to 14 percent since 2000, as shown in Table 6.3. State projections indicate that the proportion of the elderly population in Mendocino County is expected to increase in the next ten years. Fort Bragg will likely follow this trend, but at a slower pace, as seniors from other communities don't generally retire to Fort Bragg, rather they tend to retire to the unincorporated areas of the county.

Table 6.3 - Fort Bragg Senior Population, 2000, 2008 and 2010				
	2000	2008	2010	Percent of Total
Total Population	7026	7077	7273	7240
Senior Population (65 Years+)	977	963	993	1,013
Percentage of Total	13.9%	13.6%	13.7%	14.0%

Source: US Census, 2000, 2010, 2012

Table 6.4 illustrates the number and percent of households in 2011 that are senior within the City of Fort Bragg and more generally in the county. As shown in Table 6.4, 29% of all households are seniors living in owner-occupied units, this is a much higher percentage than the 19.9% of households that live in owner-occupied units within the City of Fort Bragg. The proportion of households that are renter occupied by seniors is 7% in the county and 12% in the city. Overall 32% of units within Fort Bragg are occupied by seniors and 60% of Fort Bragg senior households live in their own homes, with the remainder 40% living in rental units.

Table 6.4 - Senior Households by Tenure and Age (2007-2011)				
	Mendocino County, California		Fort Bragg City, California	
	Estimate	Percent of Total	Estimate	Percent of Total
Total:	34,102		2,913	
Owner occupied:	21,020	61.6%	1,342	46.1%
Householder 15 to 60 Years	11052	32.4%	761	26.1%
Senior Households	9968	29.2%	581	19.9%
Householder 60 to 64 years	3,296	9.7%	162	5.6%
Householder 65 to 74 years	3,654	10.7%	166	5.7%
Householder 75 to 84 years	2,088	6.1%	152	5.2%
Householder 85 years and over	930	2.7%	101	3.5%
Renter occupied:	13,082	38.4%	1,571	53.9%
Householder 15 to 60 years	10662	31.3%	1195	41.0%
Senior Households	2420	7.1%	376	12.9%
Householder 60 to 64 years	799	2.3%	76	2.6%
Householder 65 to 74 years	860	2.5%	137	4.7%
Householder 75 to 84 years	537	1.6%	136	4.7%
Householder 85 years and over	224	0.7%	27	0.9%
Source: ACS 2011, 5 Year (B25009)				

Poverty. According to the 2012 American Community Survey, 14.4% of seniors live below the poverty line.

Senior Services and Senior Housing. Table 6.5 below illustrates the affordable housing developments that serve senior citizens. Three of these projects are age limited to seniors,

namely Cottages at Cypress (27 units), Moura Senior Housing (38 units) and Ocean Lake Senior Mobile Home Park (70 units). All projects are limited to low and very low income residents except for the mobile home park which also serves moderate income residents.

Table 6.5 - Senior Affordable Housing Projects					
Property Name	Street Address	Low-Income Units	Total Units	Elderly Units	Affordability
Cypress Cottages	330 Cypress Street	26	27	26	Low and Very Low
Fort Bragg Development	520 Cypress Street	42	42	10	Low and Very Low
River Garden Apartments	421 South Street	40	48	34	Low and Very Low
Moura Senior Housing	400 South Street	38	38	38	Low and Very Low
River Gardens Apartments	421 South Street	47	48	34	Low and Very Low
Duncan Place Apartments	301 Cypress Street	43	44	NA	Low and Very Low
Ocean Lake Senior Mobile Home Park	Ocean Lake Drive	NA	70	70	Moderate and Low
Total		236	317	26	

There is a waiting list for senior housing at the Cypress Cottages, Moura Senior Housing and Ocean Lake.

The absolute decline in the amount and types of both Federal and State funding and tax credits to finance development of new housing units for seniors, will limit the ability of the City, non-profits and for-profit housing developers to develop new units. This is the single largest hurdle to the development of new affordable senior housing units. However the City continues to assist developers interested in developing affordable senior units. The Danco Corp just completed 26 units of affordable housing for seniors. The project is a model green project as all the homes are net-zero energy users and the project is also a model pocket development consisting of 27 separate cottages, with a commons building that has a kitchen and a meeting space. The beautiful facility was 100% occupied within one week of opening.

Programs to assist seniors who wish to continue living in their own homes provides important psychological and social benefits, and reduces the need to build assisted living units. The City of Fort Bragg provides low interest loans, funded through CDBG, to qualifying seniors for maintenance and repair of their homes.



Danco "Cottages at Cypress" Senior Housing Community

Large and Female-Headed Households

Female-headed households, are likely to have greater demand than two-parent households for child care and other social services. There is a clear need for more affordable housing for this sector of the community. The waiting list for Section 8 housing at the Community Development Commission of Mendocino County is over 600 persons, and it typically takes more than two years to obtain housing.

Table 6.6, below illustrates that Fort Bragg has proportionally (%) more large families than the County as a whole. This is not surprising as Fort Bragg has proportionally more rentals than the County, and larger families are often renters.

Table 6.6 - Household Size by Tenure (Including Large Households) (2007-2011)				
	Mendocino County, CA		Fort Bragg City, California	
	Number	%	Number	%
Owner	21,020	61.6%	1,342	46.1%
Householder living alone	5,498	26.2%	340	25.3%
Households 2-4 persons	13,832	65.8%	844	62.9%
Large households 5+ persons	1,690	8.0%	158	11.8%
Rental	13,082	38.4%	1,571	53.9%
Householder living alone	4,586	35.1%	606	38.6%
Households 2-4 persons	7301	34.7%	897	4.3%
Large households 5+ persons	1195	5.7%	68	0.3%
Total:	34,102		2,913	
Total Householder living alone	10,084	29.6%	946	32.5%
Households 2-4 persons	21,133	62.0%	1,741	59.8%
Large households 5+ persons	2,885	8.5%	226	7.8%

[Source ACS B25007](#)

Large families are readily accommodated in Fort Bragg as our community has many larger single family homes and apartments with three or more bedrooms for rent or sale at any given time as illustrated below in Table 6.7.

Table 6.7 - Available Units by Size of Unit, 2014						
	Rental Units Available			Units Sold		
	Average Rent March, 2014	Number of Units available	% of Units Available	Average Sales Price	Units Sold	Percent Sold
1 bedroom	\$ 815	7	32%	\$ 233,500	2	6%
2 bedroom	\$ 1,213	5	23%	\$ 237,262	13	36%
3 bedroom	\$ 1,291	8	36%	\$ 282,614	21	58%
4 bedroom	\$ 2,625	2	9%	NA	0	0%
Total		22	100%		36	100

Source: Craig's List, Century 21 Reality, City of Fort Bragg, 2014

Table 6.8 below shows that about 15% of Fort Bragg households are female-headed households while 11% are female-headed households with children. Overall 50% of all households are under the poverty line in Fort Bragg, and this statistic holds true for female headed households as well. In 2000 there were 212 female headed households, thus between 2000 and 2010 the number of female headed households more than doubled. In general female-headed households face the same challenges as other households, as they have the same poverty rates as households in general in Fort Bragg.

Table 6.8 - Female Headed Households (2010)		
Householder Type	Fort Bragg	
	Number	% of HH (1)
Female Headed Householders	437	15%
<i>Female Heads with Own Children</i>	307	11%
<i>Female Heads without Children</i>	130	4%
<i>Female Headed Householders Under the Poverty Level</i>	218	50%
<i>Total Households Under the Poverty Level</i>	1,451	50%

Note (1) - the percentages provided by HCD were incorrect. They have been corrected in this table.

Farmworkers

The 2010 Census indicated there were 104 persons working in agriculture, forestry, fishing and hunting in Fort Bragg. This is significantly less than the 259 people employed in this sector in 2000. Most of the workers identified by the Census are employed in the fishing and forestry sectors, and are therefore not eligible for farmworker housing subsidies, such as from CDBG grants. Additionally, workers in the fishing and forest industries tend to be fairly well paid and have low rates of poverty. The City had a community-based farm on three acres up until 2013, but the farmer has retired.

Families and Persons In Need of Emergency Shelters

Accurate information on the number of homeless persons is not available for the City of Fort Bragg, however according to Ann Shaw who runs the Mendocino Coast Hospitality Center (the regional homeless services organization) about 40 to 50% of the county's homeless are located in or around Fort Bragg. According to the County's 2012 Continuum of Care report, there are around 1,400 homeless people in Mendocino County's unincorporated area and cities at any given time, including those in emergency shelters, transitional housing, and permanent supportive housing for homeless populations (see Table 6.9).

Table 6.9 - Countywide Homeless Households 2012 CoC			
	Sheltered	Unsheltered	Total
Households without children	93	1,241	1,334
Households with at least one adult and one child	12	20	32
Households with only children	0	13	13
Total Homeless Households	105	1,274	1,379

**Numbers are provided for the Mendocino Continuum of Care. Number represent homeless needs for the total Continuum of Care area*

There are about 1,441 homeless persons in total and of these there are 267 chronically homeless individuals. Most of the homeless are unsheltered; a very small proportion (7.6%) are sheltered. Homeless individuals and families have a range of special housing needs, including:

- **Emergency shelters** which provide immediate short-term housing typically limited to less than six months.
- **Transitional housing**, which provides housing between six-months and two years, often coupled with intensive case management, alcohol and drug abuse assessment and treatment, mental health treatment, life skills and employment training, and assistance with credit worthiness. The Hospitality House provides transitional housing facilities. They report that the demand for temporary transitional housing exceeds the supply.
- **Permanent supportive housing**, which offers a stable residential environment with mental health counseling, job training, and case management among other services to reinforce the advancements of formerly homeless persons up the ladder of the continuum of care.

In 2008, Fort Bragg had 6 transitional housing facilities offering 83 beds for individuals and families. However, a number of these transitional housing facilities were closed when the non-profit operating them closed its doors. Consequently, as shown in Table 6.10 below, there are only 39 transitional housing beds in two facilities in Fort Bragg at this time. The City has submitted a CDBG grant application (2014) to establish 5 additional transitional housing units with an additional 15 beds.

Table 6.10 - Transitional and Emergency Housing

Organization	Type of Shelter Provided	Units/Size
Hospitality House	Emergency Housing	20 individual beds, 4 family beds
331 N Harrison St 1/2	Transitional Housing for families with children	15 family & individual beds
Community Development Commission	Shelter Plus Care voucher program	variable

In most cases, homelessness has occurred because local people are unable to afford housing, rather than as the result of an influx of homeless persons from other areas. The magnitude of this problem exceeds the resources of the City of Fort Bragg, although the City has initiated a cutting edge program to provide wrap around supportive services for the most chronically mentally ill homeless in order to improve outcomes for these individuals and reduce the cost of services.

The City has complied with Government Code Section 65583(a)(7) and (c)(1) regarding the identification of adequate sites to facilitate the development of emergency shelters and transitional housing with programs which identify an area suitable for this use. The City has amended its Zoning Ordinance to allow transitional housing in every residential zoning district as a permitted use and emergency housing as a permitted use in the General Commercial (CG) district. The CG zoning district is an appropriate location for such a facility because:

- There are several underutilized sites within this district;
- There already exist transitional housing facilities in this zoning district;
- This area is centrally located and near public services and stores; and
- Infrastructure, such as water, sewer, roads, and sidewalks, is in place.

The City works with the Mendocino Coast Hospitality Center to identify, acquire, and expand facilities to serve the homeless in Fort Bragg.

SECTION III: HOUSING CONSTRAINTS ANALYSIS

This section analyzes the land, financing and regulatory constraints to the successful production of housing. It informs the City's housing goals, policies and programs. Specifically, the information presented in this section includes the following:

1. Inventory of land suitable for housing development and how it satisfies the ability to comply with the Regional Housing Needs Assessment
2. Environmental constraints to development of vacant land
3. Zoning for a variety of housing types, including emergency shelters
4. Analysis of potential and actual government constraints on maintenance improvement and development of affordable housing, including annexation standards, land use controls, infrastructure, development fees, building codes processing time, and community sentiment
5. Analysis of potential and actual nongovernmental constraints, including financing, land prices, cost of construction.

7. RESIDENTIAL LAND INVENTORY

This residential site inventory identifies parcels potentially suitable for residential use, especially multiple-family units. Staff utilized a recent aerial photo, the parcel inventory from the 2008 Housing Element, and staff knowledge to create an updated map and table with up-to-date vacant land which can accommodate residential development. All parcels are located in developed areas within the City with water and sewer service.

Regional Housing Needs Assessment

As shown in Table 7.1, the City's share of the regional housing need is 20 units. The City is responsible for identifying the land that is both suitable for and can accommodate this level of residential development. The City is not responsible for the actual construction of the units.

Table 7.1 - Fort Bragg Regional Housing Needs Assessment
Allocation by Income Group

Income	Very Low	Low	Moderate	Above Moderate	Total
Housing Units	5	3	3	9	20

Source: MCOG, Draft Mendocino County Regional Housing Needs Assessment Plan, 2013

Inventory of Available Land

The City undertook a comprehensive GIS-based analysis to identify the size and number of vacant parcels in each zoning district. Overall there are approximately 120 acres of vacant and underutilized residential and mixed-use parcels available for development, as shown in Table 7.2. The residential development potential for each parcel noted in Table 7.2 was calculated in two ways:

- Potential Maximum Units illustrates the maximum number of units that are developable on the site given the site size and units/acre allowed under the zoning. This calculation identifies a theoretical maximum if all land use and infrastructure constraints were removed and the property built out to its fullest extent.

- Likely Units Given Development Constraints estimates potential unit build-out given all known site constraints (slope, soils condition, botanical resources, access issues, etc.). The potential units were calculated by taking the area available for residential use and multiplying by a factor that represents staff's estimate of the realistic development envelope on the site. This analysis is necessarily a best estimate given staff's current knowledge. More or less development may be possible than this estimate and can only be determined through the completion of all relevant studies and analysis on a parcel-by-parcel basis. The resulting number was then multiplied against the units per acre density allowed by the zoning to arrive at the theoretical maximums.

All sites in the analysis are currently served by City water and sewer services. Some of the parcels are sufficiently large that they will require the development of internal circulation (streets) which is a significant expense to development and may reduce overall feasibility of some of the sites.

Table 7.2 - Vacant Land Analysis for Residential Development Potential, Fort Bragg, 2014				
General Plan Designation	Maximum Units Per Acre	Acres of Vacant Land	Maximum Units	Likely Units Given Development Constraints
Low Density Residential (RL)	6	24.1	144	96
Medium Density Residential (RM)	12	6.2	75	67
High Density Residential (RH)	15	18.9	283	198
Very-High Density Residential (RVH)	24	47.6	1,143	522
Highway Visitor Commercial (CH)	24	10.0	241	183
General Commercial (CG)	24	4.8	116	104
Central Business District (CBD)	40	8.5	339	160
Total		120.2	2,342	1,331

Source: Community Development Department, City of Fort Bragg, 2014

Several conclusions can be drawn from Table 7.2. First, the City has sufficient vacant and underdeveloped land to meet its regional housing allocation of 21 units, since 1,331 units could be built within City limits, given environmental constraints. The majority of these units could be higher-density multi-family units in very high density and mixed use Zoning Districts. For a complete list of all vacant properties (by parcel number), zoning, and potential units please see Appendix B. The total acreage of available multi-family land and the total number of units has declined from the 2009 housing element, because some parcels have been developed for housing, including 30 units of affordable housing, and significant environmental constraints have been discovered on three large parcels which will significantly reduce the development feasibility and envelope. However, despite sufficient vacant and underdeveloped land, our relatively weak housing market limits the actual amount of housing that is built each year. However, as shown in Table 7.3 below, the City has more than adequate zoning to meet the current Regional Housing Needs Assessment (RHNA) requirements.

Table 7.3 - Summary of Vacant Sites by Income in Comparison to the RHNA

General Plan Designation	Likely Income Category	Likely Units Given Constraints	RHNA Requirements
Low Density Residential (RL)	Above Moderate Income	96	9
Central Business District (CBD)	Moderate Income	160	3
Medium Density Residential (RM)	Moderate Income	67	
High Density Residential (RH)	Low, Very Low Income, Extremely Low Income	198	8*
Very-High Density Residential (RVH)	Low and Very Low Income, Extremely Low Income	522	
Highway Visitor Commercial (CH)	Low and Very Low Income, Extremely Low Income	183	
General Commercial (CG)	Low and Very Low Income, Extremely Low Income	104	
Total		1331	21

Note: * 50% of the eight units (i.e. four units) are for Extremely Low Income households.

State legislation (SB 1019) requires the City to zone an adequate number of sites that permit multi-family residential uses without a conditional use permit to allow the City to meet its housing need for very-low and low income households. The RVH zoning district permits multi-family housing without a conditional use permit, and these vacant sites can accommodate up to 522 units. Additional multi-family housing can be built with a conditional use permit: namely, 67 units in the RM District, and 198 units in the RH District. A conditional use permit can be obtained if the developer provides a traffic study for a project. However, a significant portion of parcels zoned for higher density housing are located within the Coastal Zone and require a Coastal Development Permit. In addition, all multi-family development of three or more units requires Design Review.

State law requires the City to have sufficient vacant land with zoning to accommodate housing for lower-income households (GC Section 65583.2 (c) (3)). State law allows the City to meet this requirement by zoning sufficient vacant land with default densities of 15 units per acre to encourage the development of housing for lower-income households. As shown in Table 7.2 above, there are currently 71 acres of vacant land within City limits which is zoned for 24 units per acre or greater, which is more than adequate to accommodate the needed 21 units of extremely low, very low and low income affordable housing mandated by our RHNA housing allocation. These vacant properties can accommodate up to 970 units given known site constraints.

Significant progress has been made toward alleviating the shortage of affordable housing through the collaborative efforts of the City and nonprofit housing organizations. Nonetheless, there continues to be a large unmet need for this type of housing in the community. The City is currently in discussions with a number of affordable housing developers to develop additional affordable housing in Fort Bragg.

Specifically, the City of Fort Bragg is working with the **Danco Communities**, which is an affordable housing development company. Danco Communities specializes in the use of tax credits, HOME funds, CDBG, and Redevelopment funds in order to offer rents that, combined

with tenants' utilities, do not exceed one third of their monthly income. These projects can help cities and counties meet their state mandated housing element and contribute to a healthier local economy. Danco Communities' affiliates maintain ownership of these developments for a minimum of 55 years, ensuring that they are well-managed and well-maintained. Danco just completed a 27 unit 100% affordable senior housing project and is now working with Parents and Friends to develop a 20 unit affordable housing project for people with developmental disabilities.

Habitat for Humanity. The City continues to work with Habitat for Humanity and has changed the zoning code to provide one planning incentive for sweat-equity affordable housing, such as that developed by Habitat for Humanity. Habitat for Humanity is currently constructing an eight unit, in-fill, self-help affordable housing development in Fort Bragg.

Environmental Constraints to Development of Vacant Land

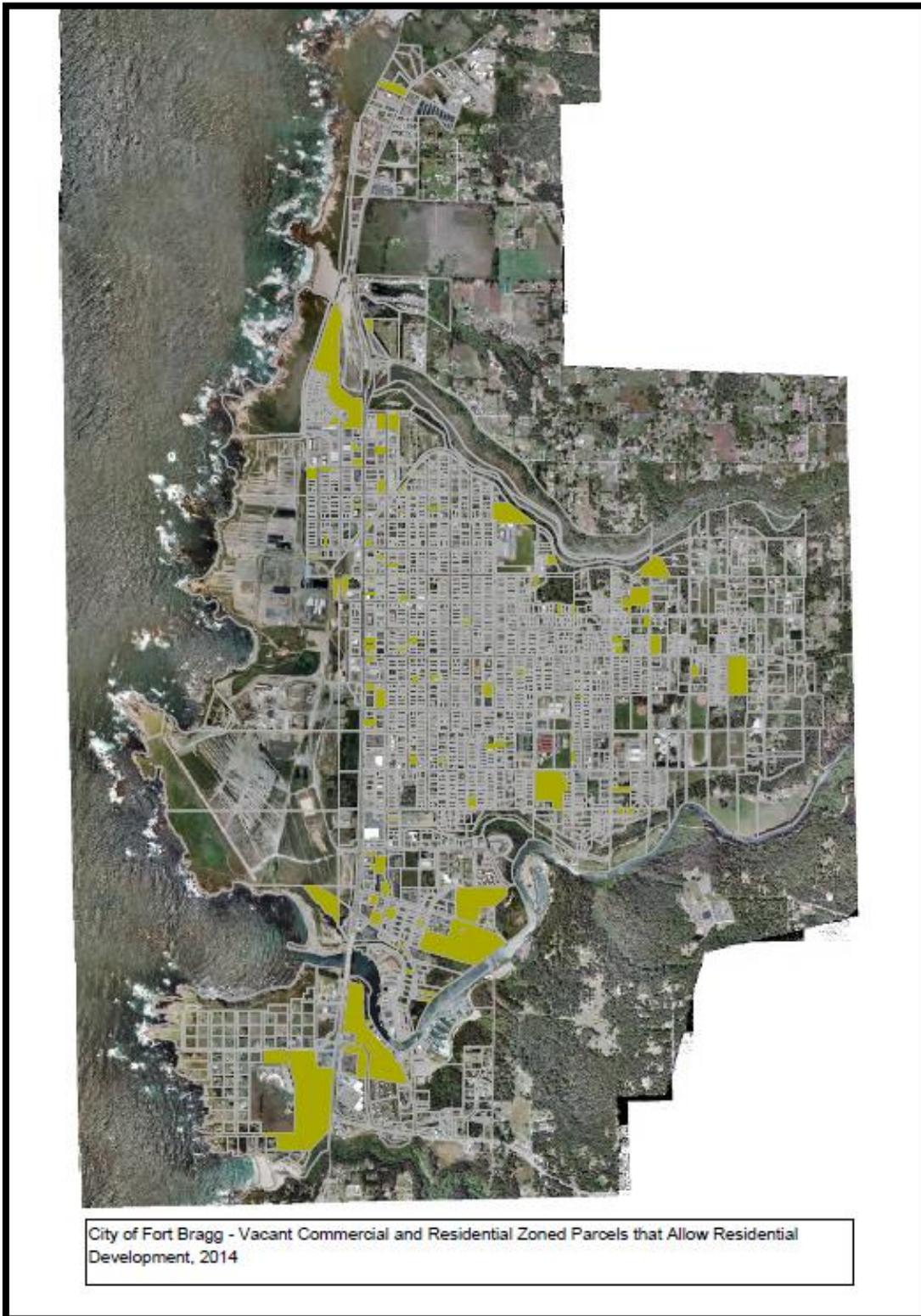
Environmental constraints to housing development include the following key issues:

- **Botanical resources.** Known and potential botanical and wetland resources on undeveloped sites can constrain the development envelope and therefore the total number of units on a vacant site. Where these constraints are known the number of likely units has been reduced in Table 7.2 above. Within the Coastal Zone, this constraint becomes even more significant as the Local Coastal Program requires a 50 to 100 foot setback from any Environmentally Sensitive Habitat Areas.
- **Traffic and access.** A few of the sites are constrained by limitations of access, such as requirements for easements for access and limitations by Caltrans on the number of additional encroachments onto Route 1. In addition, some sites will require street and frontage improvements for development. These improvements would be required as part of the subdivision process, use permit, or coastal development permit process and would be borne by the developer.
- **Water storage.** The City of Fort Bragg has a deficit of adequate water storage in a 50 year drought condition and this may limit development of units in the near term. In order to remedy this issue the City of Fort Bragg is in the design, engineering and environmental review phase of the construction of a 45 acre foot reservoir which will address the water storage issue for the next five to ten years. The City anticipates completion of the reservoir by 2016.
- **Water pressure.** The south Fort Bragg pressure zone may not be adequate to serve an additional large two story development of more than 50 units. The City has undertaken an analysis of the pressure zone and has identified a potential solution. The solution will be implemented as part of the City's regular Capital Improvement Plan or as a condition of approval for a significant development that will impact the water pressure in the zone to a sufficient degree to impact the City's ability to fight fires.

Existing and Planned Water, Sewer and Dry Utilities

Most sites have ready access to water, sewer and dry utilities. All residential development must pay for the physical connection to the City's water and sewer systems, and the cost of this connection depends on the distance of the project from the main lines. Within City limits all parcels with residential zoning are within a reasonable connection distance for sewer and water.

Map 1: Vacant Land



Appendix B provides a detailed list of all vacant sites which includes APN numbers, street addresses, acreage, and a description of known site specific development constraints such as slope, presence of wetlands, bluff retreat buffers, presence of botanical resources, etc.

Zoning for a Variety of Housing Types

Zoning for Transitional and Supportive Housing

The City's Land Use and Development Code treats transitional and supportive housing in all residential, commercial, and industrial zones as multi-family, live-work, or single family housing, depending on design. As such, it is permitted as a single-family home and as a use by right without any need for a use permit or design review in all residential zoning districts. Multi-family developments require a Use Permit approval in the RM, RH, RVH, CG, CH and CBD zones. Live-work developments require a Use Permit approval in the Light Industrial (IL) zone. There are 89 vacant acres of RM, RH, RVH, CG, CH and CBD zoned land in Fort Bragg which can accommodate up to 1,116 units.

Zoning for Single Room Occupancy

SRO housing (also known as rooming or boarding) is permitted with Minor Use Permit and Design Review approval in the RM, RH, and RVH zones. The City has 72 acres of vacant land which can accommodate up to 787 dwelling equivalent units of SRO housing.

Zoning for Second Units

Second units are a permitted use in any residential zoning district (RR, RS, RL, RM, RH, RVH) so long as the site is at least 6,000 SF and adjacent to a street width of 36 feet or more. Second units of more than 18 feet in height require a Minor Use Permit. There are significant opportunities for secondary units especially in single family residential zones which are already developed with single family homes. Indeed, this is one of the most common types of development that occurs in the City of Fort Bragg. In order to encourage additional second unit production, the City of Fort Bragg established a secondary unit program, which provides free architectural drawings, building permit level detailed plans, Title 24 analysis, and structural analysis for any property owner in Fort Bragg who would like to construct a second unit. The second units range in size from 522 SF to 767 SF and include efficiency, one and two bedroom designs.

Zoning for Farmworkers

Fort Bragg does not have any agriculturally zoned land within City limits and therefore does not address farmworker housing specifically.

Zoning for Employee Housing

Fort Bragg allows employee housing in all residential, commercial and industrial zoning districts and employee housing is regulated identically to nonemployee housing. It is regulated according to the number and type of units, not according to the type of resident.

Manufactured Housing and Mobile homes

A mobile home park is a conditional use requiring a Use Permit in all residential districts. Individual mobile homes and manufactured homes are a permitted use in all residential districts. Mobile homes outside of mobile home parks must have exterior siding as found in conventional

residential structures, 12 inch overhangs on roofs, and a foundation. Manufactured homes do not have any specific design requirements and are not subject to Design Review. The City has 37 acres of property zoned for single family use (the most likely location for a manufactured home) which could accommodate 216 units of manufactured housing.

Zoning for Multi-family

The City of Fort Bragg has 96 acres of vacant land which can accommodate up to 1,235 multi-family housing units at a variety of densities.

Zoning and Vacant Land Available for Emergency Shelters

Emergency shelters provide homeless persons with short-term housing accompanied by limited supplemental services. Transitional housing, which provides housing for a period between six months and two years, assists individuals and families to move from homelessness to permanent housing. Transitional housing facilities usually provide supportive services to assist formerly homeless persons. These stages are described in the “Continuum of Care” model utilized by the County.

The City of Fort Bragg allows emergency shelters as a permitted use in the General Commercial (CG) zoning district. As shown in Table 7.2 above, there are currently 4.8 acres of vacant land zoned as CG. This vacant land is more than adequate to meet the community’s need for emergency shelters. The City does not require any special development or management standards for emergency shelters. Emergency shelters are subject to the same land use and zoning controls as any development that is a permitted use within the General Commercial zoning district.

In addition, the City of Fort Bragg works extensively with local non-profit service providers to develop and expand emergency shelters, transitional housing, and homeless services. A list of City Facilities is included in Table 6.10 above. These facilities are appropriately located in areas with access to supportive health, welfare, social, employment, and public transportation services.

8. ANALYSIS OF GOVERNMENT CONSTRAINTS ON HOUSING DEVELOPMENT

Annexation Standards

The policy adopted by the Mendocino County Local Agency Formation Commission (LAFCO) regarding annexation proposals is an important land use regulation affecting development in Fort Bragg, as well as other cities in Mendocino County. The standards and procedures set forth in the LAFCO policy affect its review of requests for City annexation of lands proposed for development. The application of these standards does not constitute a constraint to housing development since they do not exceed the annexation requirements contained in State law.

Land Use Controls

Zoning

The Fort Bragg zoning ordinance, the Inland Land Use and Development Code (ILUDC), contained within the City's Municipal Code, sets forth zoning designations and development requirements for construction activity within the City. State law requires that the zoning ordinance be consistent with the General Plan. The Fort Bragg's ILUDC underwent a comprehensive update in 2014 to implement the 2009 Housing Element update and the overall 2013 General Plan Update. The following changes were made to the Land Use and Development Code to promote housing development.

The inclusionary Housing Ordinance was modified to comply with new case law and City Council direction as follows:

1. **Inclusionary Housing Requirements:** Provide a graduated requirement for inclusionary housing proportional to the number of units built.
 - a. Exempt projects of four units or less (rental, for-sale, multi-family and single-family) from the inclusionary housing requirement, consistent with the existing ordinance.
 - b. For projects with five to ten units: Require 20% of units to be "affordable by design" (i.e., small units, second units – less than 600 sf) with no income or price limits. This recommendation is based on the fact that a 10% inclusionary requirement for projects of less than 10 units would result in a fractional unit. Requiring a higher percentage (20%) but with a lower cost to the project (smaller units that are affordable by design) is fairer than rounding up to a whole number.
 - c. For projects of 10 to 20 units: 10% inclusionary requirement. This would result in one to two units per project.
 - d. For projects of 20 units or more: 15% inclusionary requirement. A 15% requirement is significant and may incentivize smaller projects as directed by Council. The current ordinance has a 15% inclusionary requirement for projects of 7 units or more.
 - e. When imposition of the inclusionary requirements results in a fractional number of units, the applicant would pay a fraction of the in-lieu fee proportional to the fraction number.

2. **Rental Unit Requirements:** Developers of rental housing complexes could meet the inclusionary requirements through any of the following mechanisms:
 - a. For projects of less than 10 units, construct a minimum of 20% of units as “affordable by design” units; or
 - b. Enter into a contract with the City to provide on-site inclusionary housing as defined in #1 above, with income-determined rents, if a developer requests and receives an incentives or a density bonus from the City; or
 - c. Pay an in-lieu fee based on Inclusionary Housing Requirements established in #1 above.
3. **For-Sale Unit Requirements:**
 - a. Inclusionary housing would be required as defined in #1 above; or
 - b. Alternative equivalent action to build second units at a 2:1 ratio to meet the inclusionary requirement for the first 30 units of a single family project; or
 - c. Payment of an in-lieu fee.
4. **Exemptions from Inclusionary Housing Requirements:** Projects of less than 4 units, affordable housing units in affordable or mixed-income developments, sweat equity housing projects, affordable senior housing developments, housing projects for persons with special needs, units of less than 600 SF, and other exemptions as approved by City Council.
5. **Subdivisions:** Inclusionary housing would be required for major subdivisions (5 or more parcels) regardless of the acreage. Currently the City’s Inclusionary Housing ordinance requires that subdivisions of more than 5 acres, without development, donate enough land to accommodate required inclusionary units.
6. **Inclusionary Housing Resale Limitations:** Revise resale limitations so that owners can gain equity over time.
 - a. Allow for equity to build over time. The ad hoc committee recommends that Council adopt Habitat for Humanity’s affordability and equity-building timeframe for for-sale inclusionary units. Habitat for Humanity’s sweat equity formula includes:
 - i. Equity accrual during the first 5 years is limited to equity accrued through the mortgage and down payments; it does not include any market related appreciation.
 - ii. Equity accrual in years 6 through 15 would include 10% of the market appreciation per year of extra ownership plus equity accrued through the mortgage payment and the property owner’s down payment.
 - iii. After 15 years the family would accrue all market and mortgage pay-off related equity.

If a home is sold prior to 15 years of ownership, the equity that is not accrued by the homeowner would go into City’s Housing Trust Fund to support affordable housing development.
 - b. Reduce the required time for affordability. The ad hoc committee recommends 15 years for for-sale units and 25 years for rental units.

- c. Provide flexibility in how developers can comply with the regulations.
 - i. Continue to provide for a waiver of all or a portion of the inclusionary requirements as established for rental housing in CLUDC Section 17.32.060(A)(1)(c) which states:

“To the extent necessary to avoid a hardship or taking, upon a showing by the applicant that imposition of the requirement on the residential project will cause undue hardship or legal taking under the California or United States constitutions, and that the residential project will contribute significantly to affordable housing opportunities in the City.”
 - ii. Expand this waiver to apply to both rental and for-sale housing projects.
 - iii. Allow for alternative equivalent actions, such as: donation of land, payment of in-lieu fee, compliance through developer-proposed and Council-approved mechanism such as second units, smaller units, inclusionary by design.

A number of changes were made to the City’s parking requirements to create more flexibility when requiring parking as part of residential and affordable housing developments. Changes include:

1. Allow a reduction in the parking requirement through a Minor Use Permit (MUP).
2. Revise the multi-tenant site parking requirements to reflect best practices in setting parking requirements for shared use parking facilities.
3. Allow the use of on-street parking through an MUP for projects located in areas with extra available on-street parking.
4. Reduced parking requirements for deed restricted senior and affordable housing to reflect current best practice.
5. Revise parking requirements to: 1) eliminate separate parking requirements for residential care facilities and 2) provide for a minimum and maximum parking requirement for each category to reflect best practice.
6. Require a minimum of two bicycle parking spaces for multi-family and non-residential projects.
7. Revise mixed-use residential/commercial projects which should be allowed to share parking if the different uses have different peak parking periods.
8. Provide an opportunity to approve reduced parking if certain bicycle facilities are incorporated into a project.

Additionally a number of changes were made to provide for more flexibility for and opportunities to develop housing, as follows:

1. Revise live-work limitations on use, to provide more feasible use for light industrial activities. Revise floor area requirements to provide more flexibility in design and size of live-work unit. Eliminate requirement that ground floor must be used for non-residential uses. Eliminate requirement to integrate living and work space. Eliminate parking requirement as it is already stated in parking section.

2. Revise mixed use projects section to allow residential uses on the ground floor (on non-primary street frontage) and to address hours of operation for commercial components of mixed use projects. Implements program H-2.2.2 and program H-2.2.3 of the 2009 Housing Element.
3. Multi-Family Projects: Add requirement to develop one universal design unit in projects of more than ten units (according to the universal design concept for handicapped accessibility). Implements Program H-3.7.1, H-3.7.2 and H-4.2.2 of the 2009 Housing Element.
4. Revise second unit requirements to eliminate all reference to design review so that second units are reviewed based on non-discretionary standards and as a ministerial action.
5. Allow Cohousing as a use permit use in the RM, RH and RVH zoning districts. Cooperative Housing (Co-Housing) is defined in the ILUDC as “a type of Multi-Family residential development. It typically consists of smaller units (which may or may not include a kitchen) and a larger cooperative kitchen and gathering space for residents.”
6. Revise the zoning ordinance to allow ground floor residential in mixed-use projects in the CBD along the rear of properties that back onto alleys.

As shown in Tables 8.1, Table 8.2, Table 8.3 and Table 8.4, residential land use is currently allowed within six residential zones, and as mixed-use projects in four commercial zones. The City’s land use controls are not restrictive and in some cases more permissive of residential development than land use controls in similar small towns. As illustrated in the tables, the City provides for two story development in all zones, and three and four story residential development in the majority of zones. In addition, the City’s lot coverage ratios and FAR requirements allow for significantly compact higher density residential development. Setbacks are reasonable given adjacent uses and the character of the community. A Use Permit is required for projects on land zoned for medium densities or 6-15 units, as is a Coastal Development Permit required for all projects with the exception of single family homes that are located within the City’s Coastal Zone. A conditional use permit is not required for Very High Density Residential zone which allows 12 to 24 units per acre.

Table 8.1- Permit Requirements by Type of Residential Development in Residential Zoning Districts

	PERMIT REQUIRED BY DISTRICT					
	RR	RS	RL	RM	RH	RVH
Condominium conversion - 3 units maximum per parcel	—	—	—	P	—	—
Home occupation	P	P	P	P	P	P
Mobile home park	UP	UP	UP	UP	UP	UP
Mobile/manufactured home	P	P	P	P	P	P
Multi-family housing, 2 or 3 units	—	—	—	P	P	P
Multi-family housing, 4 or more units	—	—	—	UP	UP	P
<i>Co-Housing, 4 or more units</i>	—	—	—	UP	UP	P

Organizational house (sorority, monastery, residential care, care for the elderly, etc.) of more than 3,000 SF or three units.	—	—	—	UP	UP	UP
Residential accessory use or structure	P	P	P	P	P	P
Residential care facility for the elderly (RCFE), 6 or more clients	—	—	—	UP	UP	UP
Rooming or boarding, 6 or more persons	—	—	—	MUP	MUP	MUP
Second units (2)	P	P	P	P	P	P
Single-family dwelling	P	P	P	P	P	P

Table 8.2 - Permit Requirements by Type of Residential Development in Commercial Zoning Districts

	CN	CO	CBD	CG	CH
Emergency/transitional shelter	—	—	—	P	—
Home occupation	P	P	P	P	P
Live-work unit	MUP	MUP	MUP	MUP	—
Multi-family dwellings	P	UP	UP	UP	UP
Residential care facility for the elderly (RCFE)	—	UP	UP	UP	—
Residential care facility, 7 or more clients	—	UP	UP	UP	—
Residential component mixed use project	P	UP	P(2)	P	P

Table 8.3 - Residential Land Use Controls, 2014

	Max Units per Acre	FAR	Lot Coverage	Minimum Lot Size	Height Limit
Residential					
Suburban Residential	3	NA	25%	15,000	28 ft
Low Density Residential	6	0.4	40%	6,000	28 ft
Medium Density Residential	12	0.4	50%	6,000	35 ft
High Density Residential	15	0.4	75%	A	35 ft
Very High Density Residential	24	0.4	None	A	45 ft
Commercial					
Central Business District	40	A	None	2,000	35 ft
General Commercial	24	A	None	5,000	35 ft
Highway Visitor Commercial	24	A	None	6,000	35 ft

Notes: A = determined by review authority

Source: City of Fort Bragg, 2014

Table 8.4 - City of Fort Bragg Development Standards, 2014

	Front Setback	Side Setback	Rear Setback	Coastal Zone
Residential				
Suburban Residential	25 ft	10 ft	20 ft	None
Low Density Residential	20 ft	5 ft	10 ft	None
Medium Density Residential	20 ft	5 ft	10 ft	CDP
High Density Residential	20 ft	5 ft	10 ft	CDP
Very High Density Residential	20 ft	5 ft	10 ft	CDP
Commercial				
Central Business District	None	None	15 ft	CDP
General Commercial	10 ft	10 ft	5 ft	CDP
Highway Visitor Commercial	15 ft	15 ft	10 ft	CDP

Notes: CDP = Coastal Development Permit required in Coastal Zone

Source: City of Fort Bragg, 2014

Taken together, the residential and commercial zones provide for residential development either through a Use Permit process or as a permitted use in over 50 percent of the land within City limits for a variety of housing types including multi-family rental housing, mobile homes, emergency shelters and transitional and supportive housing which are treated as either single family or multi-family residential depending on the project configuration.

Subdivision Standards

The standards for on- and off-site improvements contained in the Subdivision Ordinance do not constitute a constraint to housing development. These standards are summarized below and are no more restrictive than those typically found in other Mendocino County jurisdictions. Indeed, in some cases, less restrictive standards exist in Fort Bragg, since sidewalks with full curb and gutters are not required for all types of residential subdivisions.

Table 8.5 - On and Off-site Improvement Standards

Sidewalks	Sidewalks are required on both sides of the street in residentially zoned areas, with the exception that the RS district does not require a sidewalk for lots equal to or larger than 15,000 square feet.
Sidewalk Width	Sidewalks shall be at least 4 feet with 1/2 foot for curb, and not less than 3 5/8 inches thick. Sidewalks shall be adjacent to curbs unless the conditions of tentative map approval provide otherwise.
Curbs	Curbs shall be provided in all residential areas with sidewalks.
Minimum Street Widths	The minimum width of pavement for lots 6,000 square feet - 24 feet with curb, gutter and sidewalk; for lots 6,001 to 15,000 square feet - 40 foot curb-to-curb is required; for lots ≥15,001 square feet - 18 feet paved with a 2 foot rocked shoulder.
Cul-de-sacs	A paved turn around shall be provided at the ends of cul-de-sac streets. The radius for the edge of pavement or curb line shall be 30 to 50 feet depending on lot size. A hammerhead turnaround is allowed on a case-by-case basis with approval of the Fire Department.
Standard Radii for Curb Returns at Street Corners	All residential street intersections: 20 foot minimum.

Inclusionary Housing Requirements

The Inclusionary Housing Program does not constitute a constraint to housing development and is an established and proven method to ensure the construction of affordable housing. There are approximately 48 jurisdictions in California with inclusionary housing programs that have led to the production of over 20,000 affordable below market rate units.¹ The cost of providing inclusionary units would either: 1) reduce the profit margin of the developer; 2) be reflected in a reduction in the value of the land; 3) be partially compensated for by density bonuses, fee reductions, or other government incentives; or 4) a combination of these effects. The allocation of this burden would depend on general market conditions and the relative bargaining power of the parties.

In addition, the revised Housing Element contains many incentives that would reduce the cost of providing inclusionary units, such as density bonuses, a higher density mixed-use land use designation, and use of housing funds.

Secondary Dwelling Units

Section 18.42.170 of the Land Use and Development Code sets forth regulations for secondary dwelling units which are permitted in all residential zones. These regulations allow secondary dwelling units provided the following standards are met:

- There may be only one secondary dwelling unit per single-family parcel.
- The parcel shall have a minimum lot size of 6,000 SF.
- Secondary dwelling units must meet all standards of the zoning district. They are limited to 18 feet in height, unless located over a garage, in which case they can be 24 feet with a minor use permit.
- A separate entrance is required.
- The secondary dwelling unit shall not exceed 960 square feet.
- Impermeable surfaces shall not exceed 50 percent of the total lot area. Secondary dwelling units are not permitted where access is provided from streets less than 36 feet wide.

Site and Design Review

Residential development of two or more units requires Design Review. The intent of the Design Review process is to preserve and improve the natural beauty of the City's setting and ensure that the new development is visually harmonious with its surroundings. The Citywide Design Guidelines establish illustrated and objective criteria for site and building design, landscaping, lighting and signage. The Design Guidelines clearly state required design elements and encouraged design elements for incorporation into residential projects. In addition, the illustrated and objective design criteria are clearly stated for all types of residential development including: single-family, additions, and multi-family development. Single family homes and second units are not subject to design review. The Guidelines do not represent a constraint to housing production in Fort Bragg.

Coastal Act Regulations

In the Coastal Zone, the City's Local Coastal Program poses limitations on development, particularly higher density development. Projects in the Coastal Zone are regulated under the City Coastal General Plan, and Coastal Land Use and Development Code. Residential development of more than one unit must obtain a Coastal Development Permit (CDP) and a Use

¹ *Inclusionary Housing Survey Report*, San Diego Housing Commission, 1992.

Permit for conditional uses. A Coastal Development Permit is required for new construction and for some additions and expansions. Coastal Development Permits are reviewed by the Planning Commission, are appealable to the City Council. The cost of a typical Coastal Development Permit is \$1,950. Coastal Development Permits for properties located to the west of the first public road can be appealed to the State Coastal Commission.

3. Development Fees

The City requires payment of various fees such as application, processing, development impact fees, connection fees, etc. All fees are tied to the City's actual costs of providing necessary services. These fees are reviewed and adjusted periodically.

Fees for planning applications (e.g. Design Review, Use Permit, Variance, Rezoning, and subdivision map approval) range from \$150 to \$1,950. The fees charged by the City to process and review development applications are lower than comparable market-rate fees for technical plan review tasks. For a complete list of development fees, please see Appendix F.

Additional fees include statutory school impact fees and parkland dedication fees, charges levied for building, electrical, plumbing, and other permits, and City capacity fees (development impact fees).

- For a typical three-bedroom, two-bathroom single-family home, City planning fees, building fees, and water, sewer and drainage capacity fees total approximately \$16,000.
- For a typical multi-family project, the City planning fees, building fees, water, sewer and drainage capacity fees total approximately \$13,000.

Fee schedules are available at the Community Development Department. The fees required for residential development are based on meeting actual costs of providing City services such as fire, police, potable water and wastewater treatment.

4. Building Codes & Code Enforcement

Building codes and enforcement do not constrain housing development in Fort Bragg. As the City of Fort Bragg does not maintain its own Building Department, the Mendocino County Building Inspection Department provides building inspection and code enforcement service. New construction is required to meet the requirements of the most recent version of the Uniform Building Code (UBC) including the Uniform Housing Code. The code sets forth building standards and requires inspections to ensure compliance. In accordance with the federal Americans with Disabilities Act, the City's building code includes requirements that new residential construction have a minimum percentage of units that are fully accessible to the physically disabled. While the building codes and their enforcement may increase the cost of housing, they are designed to ensure the provision of safe and structurally sound housing.

The County Building Department inspects housing units when an owner seeks a building permit for additional construction, or when a specific complaint relating to the health and safety of the building occupants is received.

The City's Code Enforcement officer addresses violations of the City's codes and receives approximately 50 complaints a year. About 10-15 of these cases relate to housing issues. Most

involve substandard housing, health and safety complaints, unpermitted construction, and illegal travel trailer occupancy.

5. Processing Time

The time taken to process development applications affects housing costs, since interest on loans must continue to be paid and the longer it takes for the development to be approved, the higher the costs will be. The time to process residential development applications does not constitute a constraint in Fort Bragg.

The following are estimated processing times for residential development applications for a building permit for a dwelling with no special permit or exception to the standards required:

- Community Development Department - ½ to one hour.
- Public Works – ½ hr. to three weeks.
- Building Department - two hours to two weeks.

Review requiring a discretionary permit involving one or more public hearings (e.g. Variance, Design Review, Coastal Development Permit and Use Permit):

- Community Development Department and Planning Commission – 8 to 12 weeks.
- Building Department – 2 to 4 weeks.

Review requiring a change of zoning, major subdivision approval, or preparation of an Environmental Impact Report (EIR):

- Community Development Department, Planning Commission, or City Council – four months to one year.
- Building Department - two hours to two weeks (Includes code compliance, structural, grading, and Title 24 review. Does not include back-up time, rework by applicant, or field inspections and varies with the complexities of the plan. Back-up time varies with volume of applications in the department and can be as long as two to three weeks.)

Single-family units are a permitted use by right and do not require a conditional use permit or Design Review and as indicated above typically take one to two days but can take up to two months if a Coastal Development Permit is required. The City has adopted Citywide Design Guidelines with clear illustrations and text to streamline and facilitate the Design Review process.

Multi-family housing development requires a conditional use permit in the RM and RH zoning districts and in all commercial districts. A use permit typically takes two to three months to process where no CEQA review or other entitlements are required. The use permit requirement for multi-family housing provides the City with the opportunity to require a traffic analysis for the project. Specifically the ILUDC requires the following:

18.71.060 - Use Permit and Minor Use Permit

Application filing and processing. An application for a Use Permit or Minor Use Permit shall be filed and processed in compliance with Chapter 18.70 (Permit Application Filing and Processing). The application shall include the information and materials specified in the Department handout for Use Permits, and the following information.

1. **Fiscal and economic analysis.** An application for a warehouse retail project as defined in Article 10 (Glossary) shall include a fiscal and economic analysis.

2. **Traffic Study.** A traffic study shall be required for uses determined by the Director or City Engineer to be high trip generators.
 - a. The traffic study shall identify both cumulative and project-specific traffic impacts.
 - b. All traffic impacts shall be reduced, to the maximum extent feasible, through compliance with applicable development standards and/or conditions of approval.

A traffic study can be completed fairly quickly at a reasonable cost by a consultant and is required so that the City can complete the necessary environmental review (compliance with CEQA) for projects that are likely to be high trip generators. This is not a significant inhibitor to development and is necessary so that the City can comply with the requirements of CEQA.

Multi-family housing in the RVH zone only requires Design Review and typically takes two to three months from the time of a submission of a complete application. The time to obtain approvals for single and multi-family housing does not constitute a constraint on housing development in Fort Bragg.

These processing times are comparable to the time taken for processing similar projects in surrounding jurisdictions.

6. Infrastructure Constraints

Despite the development potential figures mentioned earlier, there are potential constraints to increased housing development related to the adequacy of the City's infrastructure. These include:

- The City's water storage capacity must be increased to meet current and anticipated growth. The City is currently developing a 45 acre raw water reservoir to address this issue. The project is in the design and environmental review phase and staff anticipates that it will be completed within two to three years.
- Several areas have inadequate storm drains and others are in need of repair. This problem is being actively assessed by the City.
- The sewer treatment system will be significantly upgraded over the coming ten years with significant investments in the equipment, financed through increases in user fees.
- Financial limitations exist, since the City relies on retail sales tax and transient occupancy for its revenue.

7. Potential & Actual Non-Governmental Constraints

Cost of Land and Construction

Market constraints include the cost of land and improvements, construction costs, interest rates, profit, property taxes and the wide range of factors which determine consumer preference in the housing market. Most of these factors are beyond the control of local governments, although occasionally the cost of land and interest rates can be reduced in order to encourage affordable housing production.

The availability of financing is a key component in determining the affordability of homes. Small increases in the interest rates can have a significant impact on the amount of monthly mortgage payments and thereby limit many people from qualifying for a home loan.

The cost of land and housing construction in Fort Bragg is generally less than in other coastal areas in the County. An informal survey of local real estate brokers and developers indicated the following range of costs for construction of a single-family home in the City:

- Land costs \$100,000 to \$125,000 for a 6,500 to 7,500 square foot lot.
- Construction costs \$125 to \$200 per square foot, although construction costs exhibit a high degree of variability depending on the type of amenities included
- Permit and fees \$15,000/unit
- Total average cost \$200/SF²

There is little data regarding land and construction costs for multi-family housing, because few market-rate multi-family units have been developed in Fort Bragg in recent years. However, land costs (including wastewater, water, grading, and drainage improvements) for a typical townhouse development are in the range of \$25,000 to \$35,000 per unit, and construction costs average approximately \$105 per square foot. According to Terra Partners, construction costs for affordable single-family units generally range from \$100 to \$120 per square foot. Utilizing self-help programs, single-family unit construction costs can be reduced to \$90 to \$110 per square foot. Multi-family units using tax credit financing range from \$130 to \$170 and higher per square foot. Construction costs and home prices can be reduced by reducing the amount of amenities and the quality of building materials. Furthermore, larger developments or higher-density projects can reduce the per-unit costs.

8. Cost and Availability of Financing

Financing issues impact sales prices or rental payments in a variety of ways.

- When the interest rate charged for construction loans is too high, developers will choose to forgo a project because it will not be financially feasible. Typically when construction loans get too pricy relative to the sales price for new developments, development as a whole will slow or stop. This constrains supply and increases the prices of existing units.
- The ability to construct affordable Tax Credit financed projects depends on the strength of the overall economy and the demand for tax credits. Currently the demand for tax credits is somewhat suppressed because of the overall decline in the economy. This kind of financing has become harder to obtain even for affordable housing developers.
- The rate charged for a long-term mortgage affects the prospective buyer or renter and is fluctuating between 4.5 and 5 percent over the past five years. Rates are currently below 5 percent. The decline in home prices coupled with low interest rates has resulted in many home sales over the past three years.
- Prices have fallen by between 25 to 50 percent since 2010. Combined with low mortgage rates and federal incentives, housing affordability rates have improved dramatically.
- Financing for new housing development is currently constrained due to the nationwide credit tightening. Table 8.6 shows the disposition of home loan applications for residents within the Santa Rosa Metropolitan Statistical Area (MSA) in 2006, which includes Sonoma and Mendocino Counties. Applications are broken down by applicant income level.

² According to North Coast Builders Exchange

Table 8.6 - Conventional Home Loan Applications			
Santa Rosa MSA (Sonoma and Mendocino Counties), 2012			
Applicant Income Level	Conventional Loans		
	% Approved	% Denied	% Other
Very Low (<50% Median Family Income (MFI))	59%	24%	16%
Low (50-80% MFI)	65%	16%	19%
Moderate (80-120% MFI)	70%	13%	17%
Upper (120%+ MFI)	69%	12%	18%
Total	68%	14%	18%

Source: FFIEC, Home Mortgage Disclosure Act (HMDA) Data, 2014

The OTHER column represents mortgage offers extended by the bank but rejected by the borrower (for any reason), incomplete applications as well as any other circumstance that could not be construed as a "rejection" by the lender.

MENDOCINO COUNTY
Population: 86,265
Applications
2010: 2,028
2011: 1,801 (-11%)
2012: 2,337 (30%)
Originations
2010: 1,120
2011: 994 (-11%)
2012: 1,289 (30%)

9. Community Sentiment

Community attitudes toward housing play a crucial role in determining the type and cost of housing that will be built in the City. City staff works proactively with developers of potentially controversial housing projects to help them address legitimate community concerns regarding the type of housing proposed, the design, and the impacts of the development on noise, traffic, parking, and City services. Staff works with the developer to involve the community in the early phases of a project to inform the developers of the community's desires. Typically the City holds a pre-application meeting with the applicant and staff. A pre-application workshop with the community and Planning Commission can also be held at the applicant's request on projects that are anticipated to be controversial due to their location, size, and/or design. The pre-application meetings are not required.

Overall, the community of Fort Bragg values the historic character of the Central Business District and the quietness of its residential neighborhoods. Most residents would concur that housing should be available to all economic segments of the community, and there has been little opposition to the many affordable housing units built to date.

9. OPPORTUNITIES FOR ENERGY CONSERVATION

The City encourages energy conservation in residential projects and through long range planning activities. The City has undertaken the following activities to reduce energy use and encourage green building practices.

1. Design Review process includes energy use criteria. The building orientation, street layout, lot design, landscaping, and street tree configuration of all residential projects and subdivision proposals are reviewed in order to maximize solar access and energy conservation.
2. The City has established minimum densities for all medium and high density zoning districts.
3. The City allows flexible parking standards for mixed-use development projects and for all projects in the Central Business District.
4. The City is working with Georgia-Pacific (GP) on the completion of a Specific Plan for the former GP Mill Site. The preferred land use plan includes significant higher density housing development adjacent to the City's downtown.
5. The City has completed a Green House Gas Inventory and a Climate Action Plan which identifies opportunities to improve energy conservation and reduce greenhouse gas emissions throughout the municipal operations.
6. The City provides green building workshops and green building information to builders and homeowners
7. The City's housing rehabilitation program addresses underperforming heating and cooling systems in low-income units.
8. The City implements a construction and demolition waste recycling ordinance which has resulted in significant recycling of materials.

In addition, the City has adopted a new Sustainability Element that includes a number of new energy conservation and green building policies and programs which will be implemented over the next five years.

Appendix A: Evaluation of 2009 Housing Element - Progress in Implementation & Evaluation

#	Program	Purpose - Implementation of Policy Indicated	Evaluation	Status
Program H-1.1.1	<u>Housing Rehabilitation Projects</u> : Seek funding through the Community Development Block Grant (CDBG) program and other State and/or Federal programs to assist in the rehabilitation and conservation of multi-family residential projects. Work with non-profit and for-profit affordable housing developers as possible to achieve <u>successful rehabilitation of multi-family housing</u> .	<u>Policy H-1.1: Housing Rehabilitation</u> : Continue and expand the City's housing rehabilitation and preservation programs.	The City received CDBG funds to offer single and multi-family housing rehab loan program for two 2-year programs. The City successfully implemented the programs with more than ten units successfully rehabilitated.	Retain. The City will begin its third round of CDBG funded housing rehab program in 2014.
Program H-1.1.2	<u>Target Areas</u> : Continue to identify target areas and specific properties where housing rehabilitation is most needed through a periodic update of the housing conditions survey which identifies the neighborhoods and areas requiring rehabilitation assistance.	See above	Achieved. The City used its 2008 housing conditions survey to target rehab funds to specific challenged neighborhoods and blighted properties. A number of blighted properties were rehabilitated and increased code enforcement which resulted in the demolition of two severely blighted and problematic properties.	Retain. A new housing conditions survey will be completed in the 2014 to 2019 timeframe.
Program H-1.1.3	<u>Housing Rehabilitation/Preservation Program</u> : Continue the City's housing rehabilitation program which provides low interest loans for the rehabilitation of homes owned or occupied by very-low to moderate-income households. Continue to seek funding from CDBG, HOME and other sources for the housing rehabilitation loan program. Facilitate citizen awareness of the City's <u>rehabilitation loan program</u> .	See above	Achieved. The City obtained funding for a CDBG housing rehab loan program in 2009 and again with HOME funds in 2013, which have been very successful. The City has applied for an additional HOME grant to continue the housing rehab program.	Retain
Program H-1.1.4	<u>Capital Improvement Program</u> : Consider capital improvement projects necessary to maintain the community's older neighborhoods as part of the City Council's annual review of the Capital Improvement Program.	See above	The City implemented a number of capital improvements projects in older neighborhoods, namely, a safe routes to schools project, a sidewalk installation project, a number of street resurfacing projects, and a traffic calming project.	Retain
Program H-1.2.1	<u>Housing Rehabilitation in Non-Residential Areas</u> : Continue to permit substantial rehabilitation of, and additions to, existing housing located in zones where it is a legal nonconforming use. Require a conditional Use Permit and Design Review approval for substantial renovations.	<u>Policy H-1.2: Discourage Conversion of Residential Units</u> : Discourage the conversion of residential units to other uses.	The City permitted three substantial renovations to legal non-conforming housing units.	Retain. The new housing element also includes a new program to consider permitting single family residential use of SFR structures that have lost their non-conforming status as housing units in commercial and industrial zones. This would allow for the successful reuse of a number of debilitated SFRs in commercial zones.
Program H-1.2.2	<u>Regulate Conversion of Residential Space for the Cultivate of Medical Marijuana</u> : Continue to implement the City's medical marijuana cultivation ordinance to limit the area in a residential structure that can be used for cultivation of Medical Marijuana.	see above	The City closed down seven illegal grow houses in residential homes as part of a coordinated coed enforcement program with law enforcement. This ordinance has <u>been very useful</u> .	Retain and continue to enforce ordinance.
Program H-1.3.1	<u>Energy Conservation Program</u> : Continue to provide energy conservation and green building materials and techniques workshops, display board and brochures. Consider establishing an energy conservation program with a local energy audit non-profit to work with home owners to identify energy <u>saving improvements to homes</u> .	<u>Policy H-1.3 Energy Conservation & Green Building</u> : Promote energy conservation improvements and green building improvements for existing and proposed residential units.	Staff has not had sufficient time to provide green building workshops. However the City did implement an energy conservation program with REDI which was very successful and served hundreds of clients.	Retain. Funding for the REDI program has been exhausted. The City has applied for new funding for this program from CDBG and if funded will continue the program in 2015.
Program H-1.3.2	<u>Green Building Program</u> : Provide expedited plan review for green building projects and provide green building information for the public.	See above	A successful program. In 2014, DANCO completed 26 LEED Platinum net zero senior homes. This project received expedited review (2 months) for a CDP/UP and DP.	Remove. Program has been superseded by policies and programs in the new Sustainability Element.
Program H-1.3.3	<u>Incentives for Green Building</u> : Consider revising the Zoning Ordinance to allow the City Council to authorize one or more planning incentives for development projects that achieve a USGBC LEED Certification rating or higher or that achieve compliance with another comparable green building certification program, such as the Build It Green program.	See adobe	The zoning ordinance was not been revised to include incentives. Instead green building features are included as part of design review. Consequently 30 residential units have been constructed with green building features. Additionally with the new California Building Code requiring green building as a normal part of construction, inclusion of incentives in no longer a useful or	Remove. Program has been superseded by policies and programs in the new Sustainability Element.

Program H-1.3.4	<u>Financing for Alternative Energy and Energy Conservation:</u> Consider establishing a special improvement district for alternative energy (photovoltaic, wind, etc.) and energy conservation projects. With the establishment of a special improvement district home and business owners would be able to apply for funding from the City for the installation of alternative energy systems and/or energy conservation measures (better insulation, appliance upgrades, etc.), and pay the funds back through a special district tax amortized over the life of the system.	See above	This program will be implemented through the PACE program, which will be implemented at a County level. The City may choose to implement a City level PACE program if the County fails to do so.	Remove, this program is being implemented by the County. All green building programs and policies are now in the new Sustainability Element.
Program H-1.4.1	<u>Develop At-Risk Units Program:</u> Maintain an inventory of at risk affordable housing units and work with property-owners and non-profit affordable housing organizations to preserve these units by identifying and seeking funds from Federal, State and local agencies to preserve the units.	<u>Policy H-1.4. Preserve At Risk Units:</u> Work with private and non-profit affordable housing developers to preserve at-risk affordable housing projects.	This program is being implemented as staff resources and funding sources allow. Currently it is very difficult to obtain funding to preserve at risk units. Our focus has been on developing new affordable projects with very long terms of affordability.	Retain.
Program H-2.1.1	<u>Inventory of Infill Sites:</u> Maintain the inventory of vacant and underdeveloped residentially designated land in the City's GIS system. Provide copies of the inventory for public distribution on the City website.	<u>Policy H-2.1 Regional Housing Needs:</u> Ensure that adequate residentially-zoned land is available to accommodate the City's Regional Housing Needs Determination as described in Section II.	The City maintains an inventory of vacant infill sites in our GIS database. It is available to any who are interested.	Retain.
Program H-2.2.1	<u>Mixed Use in the Central Business District:</u> Continue to permit multiple family residential units, at a residential density of up to 40 units per acre, above the ground floor in the Central Business District (CBD).	<u>Policy H-2.2 Mixed-Use Development:</u> Encourage the development of residential uses in conjunction with commercial enterprises in commercial zones, where the viability of the commercial activities would not be adversely affected.	This has been implemented in the zoning code. However most of the CBD is built out and no new residential development has occurred within the CBD. As the GP Mill Site is developed there will be an opportunity to complete new mixed use higher density residential projects in the expanded downtown.	Deleted. Retained some of the language and incorporated it into policy H-2.2.
Program H-2.2.2	<u>Consider Allowing Ground Floor Residential:</u> Consider revising the zoning ordinance to allow ground floor residential in mixed-use projects in the CBD along the rear of properties that back onto alleys.	See above	Implemented in the zoning code. This has not yet resulted in new units but may do so as the economy recovers and there is increased demand for new residential units.	Deleted.
Program H-2.2.3	<u>Mixed Use Zoning Regulations:</u> Revise the zoning ordinance to clarify permitting and performance standards for commercial uses in mixed-use districts in order to minimize conflicts between residential and commercial uses.	See above	Implemented in the zoning code.	Deleted. Retained some of the language and incorporated it into policy H-2.2.
Program H-2.2.4	<u>Mixed Use Development in Commercial Districts:</u> Continue to provide for additional housing development opportunities in commercial districts, through the implementation of mixed use zoning which provides for residential density of 24 units per acre in the CO, CH and the CG zoning districts with a conditional Use Permit.	See above	Implemented in the zoning code. This has not yet resulted in new units but may do so as the economy recovers and there is increased demand for new residential units.	Deleted.
Program H-2.3.1	<u>Secondary Dwelling Unit Design:</u> Continue to implement the City's pre-approved secondary unit program to provide affordable and aesthetically pleasing second unit designs for the development of secondary units in Fort Bragg.	<u>Policy H-2.3 Secondary Dwelling Units:</u> Continue to facilitate the construction of secondary dwelling units on residential properties.	Secondary unit designs have been prepared and are available free of charge. The pre-approval aspect is no longer applicable because all second units are approved ministerial.	Revised to reflect the ministerial approval process for secondary units.
Program H-2.3.2	<u>Parking Requirements for Secondary Units:</u> Consider revising the zoning ordinance so that a new parking space is not required where the establishment of the required on-site parking space for a secondary unit would result in a new curb cut and the elimination of an on-street parking space.	See above	Implemented in the zoning code. This has increased the production of secondary units.	Deleted.
Program H-2.3.3	<u>Reduced Development Impact Fees for Secondary Units and Smaller Units:</u> Consider establishing an updated Development Impact Fee for small residential units that recognizes the reduced impacts on the City's sewer, water, drainage, parks, and streets of smaller units of one bedroom or less.	See above	Not yet implemented. The City will revise this fee when it completes a comprehensive development impact fee update.	Retained.
Program H-2.4.1	Continue to apply established design standards to applications for the placement of manufactured housing units on permanent foundations in residential zoning districts.	<u>Policy H-2.4 Manufactured Housing:</u> Continue to encourage manufactured homes.	Implemented in the zoning code. There has been relatively limited new construction of residential units so its not clear if this policy is working or not.	Deleted. Retained some of the language and incorporated it into policy H-2.4.

Program H-2.5.1	Continue to update the vacant parcels map and provide information to potential developers about infill development opportunities in Fort Bragg.	<u>Policy H-2.5 Infill Housing:</u> Encourage housing development on existing infill sites in order to efficiently utilize existing infrastructure.	Implemented and ongoing. This information is provided to developers interested in undertaking new project in Fort Bragg.	Retained.
Program H-2.6.1	<u>Redevelopment Funds:</u> Use the 20 percent Housing Set-Aside Funds to assist with the development, conservation, or rehabilitation of affordable housing consistent with community housing priorities.	Policy H-2.6 Redevelopment Agency: Utilize Redevelopment Agency housing set-aside funds to implement housing programs for lower-income households.	Redevelopment Agency has been disbanded by the State. Program is not working.	Deleted.
Program H-2.6.2	<u>Update the Five-Year Implementation Plan:</u> Revise the Redevelopment Five-Year Implementation Plan to include specific criteria for use of the 20 percent of the tax increment revenues collected which are allocated to the Housing Set Aside Fund. Include criteria for the provision of full or partial fee waivers for affordable housing projects.	See above	Redevelopment Agency has been disbanded by the State. Program no longer necessary.	Deleted.
Program H-3.1.1	<u>Available Funding:</u> Seek available State and Federal assistance to develop affordable housing for seniors, the disabled, lower-income large households, and households with special housing needs. Work with the County Community Development Commission (CDC), Rural Community Housing Development Corporation (RCHDC), and other non-profits to apply for and implement HCD programs such as the California Self Help Housing Program (CSHHP), the Multi-family Housing Program (MHP), and/or the HOME Program. Seek funding for affordable housing from other sources such as the United States Department of Agriculture (USDA), Tax Credit	<u>Policy H-3.1: Available Funding Sources:</u> Utilize County, State and Federal programs and other funding sources that provide housing opportunities for lower-income and special needs households.	The City has worked with two non-profits on the development of affordable housing. Specifically the City has worked with Habitat for Humanity on an 8 unit project and Danco on a 28 unit project. The City assisted with grant writing for the Danco project and assisted both projects with the planning process by providing planning incentives for the projects. This program is very successful.	Retain and revise language slightly.
Program H-3.1.2	<u>Redevelopment Financing:</u> Require developers utilizing redevelopment financing or funding to include language in agreements with the City permitting persons and households eligible for HUD Section 8 rental assistance or Housing Voucher Folders to apply for below-market-rate units provided in the development.	See above	Program no longer relevant as the Redevelopment Agency has been disbanded by the State.	Deleted.
Program H-3.1.3	<u>School Facility Reimbursement:</u> Encourage developers of affordable housing to apply for the Proposition 1A School Facility Fee Reimbursement Program (SFFRP) financed by the California Housing Finance Agency. Consider making this a requirement for development receiving subsidies or density bonuses for very-low rental income units.	See above	Funding program is no longer available at the state level.	Deleted.
Program H-3.2.1	<u>Flexible Parking:</u> Continue to allow flexible parking requirements and a density bonus for affordable and market rate senior housing projects as required by law.	<u>Policy H-3.2: Encourage Senior Housing:</u> Allow affordable and market rate senior housing projects to be developed with density bonuses and flexible parking standards where found to be consistent with maintaining the character of the surrounding	Implemented in 2014 update of Land Use and Development Code. This has made affordable housing projects for seniors easier to develop.	Deleted.
Program H-3.2.2	<u>Affordable Senior Housing:</u> Maintain an inventory which identifies properties which are potentially well-suited for senior housing. Work with developers to facilitate obtaining funding and construction of senior housing.	See above	This inventory is available to the public and is maintained in the City's GIS system.	Retain.
Program H-3.3.1	<u>Senior Shared Housing:</u> Continue to allow the conversion of existing residences into shared housing for seniors (i.e., suites with shared living/cooking facilities) and separate residential facilities for an on-site manager, with a use permit in all residential zones.	<u>Policy H-3.3: House Sharing:</u> Encourage and facilitate house sharing programs for seniors.	Implemented in 2014 update of Land Use and Development Code. It's unclear if many shared living situations for seniors have resulted from this program. It's difficult to track as no permit is required.	Deleted. Retained some of the language and incorporated it into policy H-3.3.
Program H-3.3.2	<u>Encourage Co-Housing:</u> Evaluate the Land Use and Development Code to determine if the code inhibits the development of co-housing developments in the medium, high and very-high density zoning districts. Consider revising the LUDC to better accommodate co-housing developments as needed.	See above	Implemented in 2014 update of Land Use and Development Code. There is one developer interested in creating a cohousing project. No new co-housing projects have been built although the new Cypress Street senior project has some characteristics of co-housing.	Revised language and made program into a policy.

Program H-3.4.1	<u>Inclusionary Housing Ordinance</u> : Amend the Inclusionary Housing Ordinance which requires residential developments of seven or more units to: a) provide 15 percent of for sale units at prices affordable to moderate and median income households; b) construct all required inclusionary housing on-site unless an alternative equivalent action is approved by City Council; c) implement the City's Inclusionary Housing Ordinance which requires the construction of one small secondary unit and/or one inclusionary unit in projects of four to six units.	<u>Policy H-3.4: Increase Affordable Housing Development</u> : Encourage the construction of housing units which are affordable to households with very-low to moderate incomes.	Implemented in 2014 update of Land Use and Development Code as allowed by the Palmer Case. This policy has not resulted in new development of inclusionary units. Most residential development in Fort Bragg is one or two infill units. The only large project is an affordable housing project which did not need to comply with the inclusionary ordinance because the funding's sources for the project and the covenants were more limiting than the City's inclusionary ordinance and the Director determined that the project was an equivalent project.	Retain in modified form.
Program 3.4.2	<u>Support Self Help Housing</u> : Consider revising the Zoning Ordinance to allow City Council to provide one or two planning incentives for self-help affordable housing based on the level of affordability, project design, and neighborhood character and constraints (circulation, scale, parking availability, playground access, etc.)	See above	Implemented in 2014 update of Land Use and Development Code. One project of eight units has utilized the program and resulting changes in the zoning ordinance to fit two additional units on the project that site, which would not have been feasible without the change in the ordinance.	Retain in modified form.
Program H-3.4.3	<u>Support SRO Housing</u> : Continue to encourage and facilitate Single-Room Occupancy Units by allowing rooming and boarding with a Minor Use Permit in the RM, RH, and RVH zones.	See above	Implemented in 2014 update of Land Use and Development Code. No new SRO housing has been permitted. However the City has received an application for a hostel which will benefit from this ordinance change.	Retain in modified form.
Program H-3.4.4	<u>Prioritize City Services for Lower Income Developments</u> : Establish procedures to grant priority service for sewer and water services to lower-income residential developments.	See above	Not implemented. This program has not been implemented.	Retain.
Program-3.5.1	<u>Density Bonus Regulations</u> : Revise the Zoning Ordinance as needed to incorporate the Density Bonus provisions of State Law requiring the granting of a density bonus and additional incentives. Adopt an ordinance setting forth the requirements of the Density Bonus Program and defining affordable sales prices and rents, the affordability criteria, and additional incentives.	<u>Policy H-3.5: Density Bonus Incentives</u> : Continue to provide density bonuses to projects that provide a required percentage of total units affordable to very-low and low-income households and for seniors as required by State Law.	Implemented in 2009 update of Land Use and Development Code. No projects have taken advantage of the density bonus incentives.	Delete.
Program H-3.6.1	<u>Seek Funding to Develop or Rehabilitate Housing for Large Low-Income Families</u> : Work with CDC, RCHDC, or other affordable housing developer to identify a potential new construction or rehabilitation project that will serve large lower-income families and obtain and administer a HCD HOME grant or CDBG grant specifically to accommodate large families.	<u>Policy H-3.6: Large Families</u> : Encourage housing for large families.	Difficult to implement due to recession and lack of funding for affordable housing projects.	Retain with minor modifications.
Program H-3.7.1	<u>Consider Developing a Program to use the HCD Universal Design Checklist as part of Design Review for all Multi-family Projects</u> . HCD's Universal Design Checklist was formulated as a contract between a builder and buyer. However this checklist may be modified for inclusion into the design review procedure for a subset of the units in new multifamily developments.	<u>Policy H-3.7: Housing for the Disabled</u> : Continue to facilitate barrier-free housing in new development.	Implemented. 28 units were developed with universal design access.	Delete.
Program H-3.7.2	<u>Consider Adoption of a Universal Design Ordinance</u> . Develop a universal design ordinance that sets types of units which will be covered and what features should be included in those units to achieve accessibility for the disabled.	See above	Implemented in 2014 update of Land Use and Development Code. See above.	Delete.
	<u>Policy H-3.8: Emergency and Transitional Housing</u> : Continue to allow emergency shelters and transitional shelter within the City as a permitted use in the General Commercial (CG) zoning district.		Implemented. There have been no new emergency or transitional housing in Fort Bragg. However our homeless services organization is looking at a number of properties to establish transitional housing and this policy will help with that.	Retain as two programs rather than a policy. Program H-3.9.3 and Program H-3.9.4
Program H-3.8.1	<u>Ongoing Estimates of the Demand for Emergency Housing</u> : Continue to work with the Fort Bragg Police Department and homeless service providers in the community to maintain ongoing estimates of the demand for emergency housing in Fort Bragg and to develop strategies to meet that demand.	<u>Policy H-3.8: Emergency and Transitional Housing</u> : Continue to allow emergency shelters and transitional shelter within the City as a permitted use in the General Commercial (CG) zoning district.	Implemented and ongoing. This is completed every year.	Retain.

Program H-3.8.2	<u>Inter-Agency Cooperation</u> : Continue to work with private, non-profit, County, and State agencies to provide emergency housing for the homeless.	See above	Implemented. The City has a very successful CDBG funded program to provide supportive services to the homeless to help them get out of shelters and into transitional housing and be successful.	Retain and include supportive services.
Program 3.9.1	<u>First Time Home Buyers</u> : Continue to require through the inclusionary housing ordinance, the provision of housing units affordable to first time home buyers who qualify for affordable housing.	<u>Policy H-3.9: First Time Home Buyers</u> : Encourage affordable housing for first time home buyers.	Implemented in the zoning ordinance. Not implemented on the ground because there were no market rate for sale projects large enough to require inclusionary units.	Retain and implement according to market need.
Program 3.9.2:	<u>Funding Sources for First Time Home Buyers</u> : Consider applying for funding sources for first time home buyers such as HCD's HOME Program, and provide referrals to FHA programs offered by local lenders and sweat-equity programs operated by non-profit housing organizations.	See above	Implemented. This program was not successful because their were no applicants that qualified for the loan.	Retain.
Program H-4.1.1	<u>Housing Discrimination Complaints</u> : Continue to facilitate equal housing opportunity by referring housing discrimination complaints to the Fair Housing Division of HUD. Continue to distribute information regarding equal housing opportunity laws and the equal housing opportunities for Fair Housing at City Hall.	<u>Policy H-4.1: Equal Housing Opportunity</u> : Continue to facilitate non-discrimination in housing in Fort Bragg.	Implemented.	Retain.
Program H-4.1.2	<u>Non-discrimination Clauses</u> : Provide non-discrimination clauses in rental agreements and deed restrictions for housing constructed with City assistance.	See above	Implemented. However no housing has been constructed with direct City financial assistance.	Retain.
Program H-4.2.1	<u>Use Housing Funds</u> : Consider using the City's housing funds to subsidize the construction of renovations and improvements that improve the accessibility to affordable housing for qualified seniors and persons with disabilities.	<u>Policy H-4.2: Improve Accessibility to Housing</u> : Make it easier to develop housing for seniors and persons with disabilities.	Implemented. However with the demise of Redevelopment, the City has relatively little funding in its Housing Fund.	Retain with some clarifications to the text.
Program H-4.2.2	<u>Reasonable Accommodation for Persons with Disabilities</u> : Review the City's land use and building regulations to identify constraints that may exist for the provision of housing for persons with disabilities, and adopt measures to facilitate reasonable accommodations for persons with disabilities. Publicize revisions to land use regulations providing for reasonable accommodation for persons with disabilities.	See above	Implemented and on going. 28 units with universal design have been developed in the housing element period.	Retain
Program H-4.2.3	<u>Reasonable Accommodation</u> : Ensure all new, multifamily construction meets the accessibility requirements of the federal and State fair housing acts through local permitting and approval processes.	See above	Implemented and on going. 28 units with universal design have been developed in the housing element period.	Retain.
Program H-4.2.4	<u>Revise Zoning Ordinance</u> to permit supportive and transitional housing as a residential use and only subject to those restrictions that apply to other residential dwellings of the same type in the same zone.	See above	Implemented in 2014 update of Land Use and Development Code. No new applications for transitional housing have been submitted since the LUDC update.	Retain. With some changes to the language as program H-3.9.4
Program H-5.1.1	<u>Revise Zoning Ordinance to Address Lot Coverage Ratio</u> : Revise the zoning ordinance so that the maximum Lot Coverage Ratio is 75% for the High Density Residential zone.	Goal H-5: Increase housing opportunities and improve needed services to expand housing development opportunities.	Implemented in 2014 update of Land Use and Development Code.	Delete.
Program H-5.1.2	<u>Continue to Pursue Strategies to Address Water Storage, Pressure, and Supply Issues</u> : Continue to pursue strategies to: 1) add additional water storage capacity to the City's water supply system; 2) identify and fix water leaks in the water supply system; 3) address water pressure issues that impact development potentials; and/or 4) seek new water supply as opportunities arise.	See above	Implemented. The City has completed a comprehensive leak detection program, replaced water mains that had leaks, completed the design and environmental review for a new water storage reservoir, and applied for a point of use water rights change petition in order to secure the City's water access, storage and distribution future.	Retain.
Program H-6.1.1	<u>Workshops</u> : Continue to hold workshops and public hearings to discuss proposed revisions to the City's Housing Element.	<u>Policy H-6.1: Public Participation</u> : Continue to encourage and facilitate public participation in the formulation and review of the City's housing and development policies.	Implemented.	Retain.

Program H-6.2.1	<u>Annual Report:</u> Prepare an annual report that describes the amount and type of housing constructed, the stock of affordable housing units, demolition permits, and conversion of residential units to other uses, and other housing-related activities for review by the EDAC, Planning Commission, and City Council	<u>Policy H-6.2: Annual Review of Housing Element Implementation:</u> Carry out an annual progress report on implementation of the Housing Element.	Implemented each year.	Retain.
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Comments

The new Housing Elements goals, policies and programs will be effective. The revised element builds on the past Housing Element's success. Since the economic recession has perfectly aligned with the prior housing element's period, it is too early to know what exactly can be learned from that implementation process and carried forward. However the successes identified above certainly should and have been carried forward. Residential development in Fort Bragg is slow, due to our rural isolated location and relatively slow rate of economic and population growth. However a number of the program from the last element have improved the housing stock and the feasibility of developing new market rate and affordable housing for a wide range of residents, some with special needs. Over the long term the majority of additional units will occur at multi-family densities on the 325 acre former Mill Site, once that property is rezoned. Until then, new affordable units will be built in collaboration with non-profit partners and old units will be rehabbed through private and public investments.

APPENDIX B: PARCEL SPECIFIC INVENTORY OF VACANT AND UNDERUTILIZED LANDS

APN	Address	General Plan Designation	Zoning	Max Density (Units/Acre)	Acres	Maximum Units	Likely Units (Given Development Constraints)	Ready Sewer Access	Ready Water Access	Existing Use	Potential Development Constraints
Vacant Parcels											
18-450-41	1250 DEL MAR DR	RH/CH	RH/CH	15	18.87	283	198	Yes	Yes	Vacant	This parcel is relatively unconstrained other than requirements that development not negatively impact the isolated Todd Point Aquifer from which parcels in the County rely for potable water. The section adjacent to Hare Creek has steep slopes that constitute a small percentage of the overall parcel. The CH designation allows 24 units per acre.
08-056-11	441 NO FRANKLIN ST	CBD	CBD	40	0.22	9	8	Yes	Yes	Vacant	No known constraints
08-162-06	126 NO MAIN ST	CBD	CBD	40	0.16	7	6	Yes	Yes	Vacant	No known constraints
08-164-36	105 NO MCPHERSON S	CBD	CBD	40	0.16	6	6	Yes	Yes	Vacant	No known constraints
08-092-05	416 NO FRANKLIN ST	CBD	CBD	40	0.16	6	6	Yes	Yes	Vacant	No known constraints
08-164-38	144 NO FRANKLIN ST	CBD	CBD	40	0.16	6	6	Yes	Yes	Vacant	No known constraints
08-162-07	120 NO MAIN ST	CBD	CBD	40	0.10	4	3	Yes	Yes	Vacant	No known constraints
08-181-08	309 REDWOOD AVE	CBD	CBD	40	0.02	1	1	Yes	Yes	Vacant	No known constraints
08-151-23	100 WE LAUREL ST	CBD	CBD	40	0.99	40	16	Yes	Yes	Parking Lot, Round House	Parcels consists of RR sidings and a portion of the Skunk Train roundhouse. Pollution may be present.
08-151-22	90 WE REDWOOD AVE	CBD	CBD	40	2.47	99	10	Yes	Yes	Parking Lot, Office Building	Parcel largely built out with Campbell Timberland Mgmt HQ and Skunk Train owned parking lot behind Figueredo's Company Store. Vacant areas may have pollution issues.
08-154-23	231 REDWOOD AVE	CBD	CBD	40	0.11	4	4	Yes	Yes	Parking	No known constraints
08-056-23	412 NO MAIN ST	CBD	CBD	40	0.09	4	3	Yes	Yes	Parking	No known constraints
08-161-08	90 WE REDWOOD AVE	CBD/IH	CBD/IH	40	3.83	153	92	Yes	Yes	Vacant	Approx. 0.3 acres is a pond. Area undergoing environmental remediation. Property owner is interested in selling parcel.
08-172-09	251 SO FRANKLIN ST	CG	CG	24	1.06	25	23	Yes	Yes	Vacant	No known constraints
18-040-54	790 SO MAIN ST	CG	CG	24	0.37	9	8	Yes	Yes	Vacant	No known constraints
18-040-35	191 SOUTH ST	CG	CG	24	0.35	8	7	Yes	Yes	Vacant	No known constraints
18-210-33	830 SO FRANKLIN ST	CG	CG	24	0.34	8	7	Yes	Yes	Vacant	No known constraints
08-350-22	211 WE ELM ST	CG	CG	24	0.34	8	7	Yes	Yes	Vacant	No known constraints
08-162-21	127 NO FRANKLIN ST	CG	CG	24	0.30	7	7	Yes	Yes	Vacant	No known constraints
18-040-29	731 SO FRANKLIN ST	CG	CG	24	0.28	7	6	Yes	Yes	Vacant	No known constraints
08-163-10	102 SO MAIN ST	CG	CG	24	0.23	6	5	Yes	Yes	Vacant	No known constraints
18-040-28	721 SO FRANKLIN ST	CG	CG	24	0.22	5	5	Yes	Yes	Vacant	No known constraints
18-040-27	711 SO FRANKLIN ST	CG	CG	24	0.20	5	4	Yes	Yes	Vacant	No known constraints
18-030-22	620 SO FRANKLIN ST	CG	CG	24	0.19	5	4	Yes	Yes	Vacant	No known constraints
18-210-34	840 SO FRANKLIN ST	CG	CG	24	0.17	4	4	Yes	Yes	Vacant	No known constraints
18-210-50	810 SO FRANKLIN ST	CG	CG	24	0.16	4	4	Yes	Yes	Vacant	No known constraints
18-040-48	No Street Address	CG	CG	24	0.15	3	3	Yes	Yes	Vacant	No known constraints
18-040-51	701 SO FRANKLIN ST	CG	CG	24	0.07	2	2	Yes	Yes	Vacant	No known constraints
18-040-30	720 SO MAIN ST	CG	CG	24	0.07	2	1	Yes	Yes	Vacant	No known constraints
08-173-13	350 SO MAIN ST	CG	CG	24	0.33	8	7	Yes	Yes	Parking	No known constraints
18-440-58	1151 SO MAIN ST	CH	CH	24	2.73	66	52	Yes	Yes	Vacant	No known development constraints other than utility infrastructure upgrade needs
18-150-61	1190 SO MAIN ST	CH	CH	24	1.95	47	42	Yes	Yes	Vacant	No known constraints
69-241-27	1201 NO MAIN ST	CH	CH	24	2.26	54	22	No	No	Vacant	Approx. 1.5 acres subject to Haul Road setback req't and wetland constraints
08-044-12	705 NO FRANKLIN ST	CH	CH	24	0.53	13	11	Yes	Yes	Vacant	No known constraints
18-120-47	851 SO FRANKLIN ST	CH	CH	24	0.39	9	8	Yes	Yes	Vacant	No known constraints
08-034-07	801 NO MAIN ST	CH	CH	24	0.39	9	8	Yes	Yes	Vacant	No known constraints
18-120-48	845 SO FRANKLIN ST	CH	CH	24	0.34	8	7	Yes	Yes	Vacant	No known constraints
18-120-46	150 SOUTH ST	CH	CH	24	0.33	8	7	Yes	Yes	Vacant	No known constraints
08-047-11	657 NO MAIN ST	CH	CH	24	0.16	4	3	Yes	Yes	Vacant	No known constraints
08-055-20	100 EA FIR ST	CH	CH	24	0.08	2	2	Yes	Yes	Vacant	No known constraints
08-033-02	925 NO FRANKLIN ST	CH	CH	24	0.68	16	15	Yes	Yes	Warehouse	No known constraints
08-055-16	500 NO MAIN ST	CH	CH	24	0.20	5	4	Yes	Yes	Car Wash	Underutilized car wash in relatively poor condition in CBD.
18-090-02	700 RIVER DR	CO	CO	24	2.45	59	29	Yes	Yes	Vacant	Approximately half of the parcel may be constrained by wetland habitat/vegetation/intermittent stream
18-090-16	700 RIVER DR	CO	CO	24	2.77	67	27	Yes	Yes	Vacant	Approx. 0.6 acre is roadway/sidewalk associated with healthcare facility. Approx 1.25 acres unencumbered, remainder with possible wetland/riparian constraints.

APN	Address	General Plan Designation	Zoning	Max Density (Units/Acre)	Acres	Maximum Units	Likely Units (Given Development Constraints)	Ready Sewer Access	Ready Water Access	Existing Use	Potential Development Constraints
018-090-16	700 RIVER DR	CO	CO	24	2.77	67	27	Yes	Yes	Vacant	Approx. 0.6 acre is roadway/sidewalk associated with healthcare facility. Approx 1.25 acres unencumbered, remainder with possible wetland/riparian constraints.
018-230-12	537 CASA DEL NOYO DR	OS/RVH	OS/RVH	24	0.48	11	10	Yes	Yes	Vacant	No known constraints
018-230-11	557 CASA DEL NOYO DR	OS/RVH	OS/RVH	24	0.26	6	6	Yes	Yes	Vacant	No known constraints
008-010-31	1020 GLASS BEACH DR	RH	RH	15	2.94	44	10	Yes	Yes	Vacant	Parcel is very constrained by rare plant communities and has a required geological setback from the river bluff edge
018-113-03	970 CHESTNUT ST	RH	RH	15	2.05	31	12	Yes	Yes	Vacant	Parcel is very level and exhibits wet areas during the rainy season
018-113-22	105 MINNESOTA AVE	RH	RH	15	0.47	7	6	Yes	Yes	Vacant	No known constraints
018-230-32	425 NO HARBOR DR	RH/OS	RH/OS	15	4.37	66	13	Yes	Yes	Vacant	Partially developed, approx 2.5 acres appear constrained by riparian habitat and steep slopes and of that 1.3 acres is Open Space designation
008-010-33	1080 GLASS BEACH DR	RL	RL	6	4.46	27	2	Yes	Yes	Vacant	Parcel is constrained by rare plant communities and has a required geological setback from the river bluff edge. Development is severely constrained.
008-290-73	1329 CEDAR ST	RL	RL	6	2.40	14	13	Yes	Yes	Vacant	No known constraints
020-490-38	1411 OAK ST	RL	RL	6	1.03	6	6	Yes	Yes	Vacant	No known constraints
018-100-42	485 SOLINCOLN ST	RL	RL	6	0.92	6	5	Yes	Yes	Vacant	No known constraints
008-302-28	1328 CEDAR ST	RL	RL	6	0.57	3	3	Yes	Yes	Vacant	No known constraints
008-290-34	1325 CEDAR ST	RL	RL	6	0.57	3	3	Yes	Yes	Vacant	No known constraints
008-290-83	251 RASMUSSEN DR	RL	RL	6	0.55	3	3	Yes	Yes	Vacant	No known constraints
018-282-30	530 SO SANDERSON W	RL	RL	6	0.49	3	3	Yes	Yes	Vacant	No known constraints
018-072-10	194 GROVE ST	RL	RL	6	0.42	3	2	Yes	Yes	Vacant	No known constraints
018-112-24	189 OLSEN LN	RL	RL	6	0.37	2	2	Yes	Yes	Vacant	No known constraints
020-510-62	20 SWING TREE LN	RL	RL	6	0.35	2	2	Yes	Yes	Vacant	No known constraints
008-041-02	745 WEST ST	RL	RL	6	0.35	2	2	Yes	Yes	Vacant	No known constraints
008-302-24	1348 CEDAR ST	RL	RL	6	0.26	2	1	Yes	Yes	Vacant	No known constraints
008-250-33	937 CEDAR ST	RL	RL	6	0.20	1	1	Yes	Yes	Vacant	No known constraints
008-250-05	850 LAUREL ST	RL	RL	6	0.20	1	1	Yes	Yes	Vacant	No known constraints
018-130-50	440 NO HARBOR DR	RL	RL	6	0.20	1	1	Yes	Yes	Vacant	No known constraints
018-100-60	430 SO HAROLD ST	RL	RL	6	0.20	1	1	Yes	Yes	Vacant	No known constraints
008-250-37	1013 CEDAR ST	RL	RL	6	0.18	1	1	Yes	Yes	Vacant	No known constraints
008-302-29	1342 CEDAR ST	RL	RL	6	0.18	1	1	Yes	Yes	Vacant	No known constraints
008-302-41	1331 EA OAK ST	RL	RL	6	0.18	1	1	Yes	Yes	Vacant	No known constraints
008-086-14	634 NO HARRISON ST	RL	RL	6	0.18	1	1	Yes	Yes	Vacant	No known constraints
008-233-33	136 PARK ST	RL	RL	6	0.18	1	1	Yes	Yes	Vacant	No known constraints
008-302-38	126 NO SANDERSON W	RL	RL	6	0.17	1	1	Yes	Yes	Vacant	No known constraints
018-100-65	445 SO HAROLD ST	RL	RL	6	0.17	1	1	Yes	Yes	Vacant	No known constraints
018-210-22	830 WOODWARD ST	RL	RL	6	0.17	1	1	Yes	Yes	Vacant	No known constraints
018-052-13	471 SO WHIPPLE ST	RL	RL	6	0.16	1	1	Yes	Yes	Vacant	No known constraints
018-052-33	407 SO WHIPPLE ST	RL	RL	6	0.16	1	1	Yes	Yes	Vacant	No known constraints
008-042-01	260 WE SPRUCE ST	RL	RL	6	0.15	1	1	Yes	Yes	Vacant	No known constraints
008-041-01	749 WEST ST	RL	RL	6	0.15	1	1	Yes	Yes	Vacant	No known constraints
018-120-40	320 NO HARBOR DR	RL	RL	6	0.14	1	1	Yes	Yes	Vacant	No known constraints
008-350-08	978 STEWART ST	RL	RL	6	0.12	1	1	Yes	Yes	Vacant	No known constraints
008-053-26	451 WEST ST	RL	RL	6	0.11	1	1	Yes	Yes	Vacant	No known constraints
008-083-17	305 EA BUSH ST	RL	RL	6	0.10	1	1	Yes	Yes	Vacant	No known constraints
018-210-29	860 HAZELWOOD ST	RL	RL	6	2.98	18	16	Yes	Yes	1 SFH	This site has no known constraints to additional development. The SFH is in good condition.
020-520-22	1600 OAK ST	RL	RL	6	4.91	29	15	Yes	Yes	2 SFH	Virtually entire parcel is wooded. Possible pygmy/high water table thought entire parcel. Two existing SFHs are in good condition and occupy about 30% of site.
008-047-17	627 NO MAIN ST	RL	RL	6	0.17	1	1	Yes	Yes	SFH	No known constraints
018-440-50	200 WE OCEAN VIEW DR	RM	RM	12	1.01	12	11	Yes	Yes	Vacant	No known constraints
018-440-59	400 OCEAN VIEW DR	RM	RM	12	0.95	11	10	Yes	Yes	Vacant	No known constraints
018-440-38	350 OCEAN VIEW DR	RM	RM	12	0.93	11	10	Yes	Yes	Vacant	No known constraints

APN	Address	General Plan Designation	Zoning	Max Density (Units/Acre)	Acres	Maximum Units	Likely Units (Given Development Constraints)	Ready Sewer Access	Ready Water Access	Existing Use	Potential Development Constraints
018-090-16	700 RIVER DR	CO	CO	24	2.77	67	27	Yes	Yes	Vacant	Approx. 0.6 acre is roadway/sidewalk associated with healthcare facility. Approx 1.25 acres unencumbered, remainder with possible wetland/riparian constraints.
018-230-12	537 CASA DEL NOYO	OS/RVH	DS/RVH	24	0.48	11	10	Yes	Yes	Vacant	No known constraints
018-230-11	557 CASA DEL NOYO	OS/RVH	DS/RVH	24	0.26	6	6	Yes	Yes	Vacant	No known constraints
008-010-31	1020 GLASS BEACH DR	RH	RH	15	2.94	44	10	Yes	Yes	Vacant	Parcel is very constrained by rare plant communities and has a required geological setback from the river bluff edge
018-113-03	970 CHESTNUT ST	RH	RH	15	2.05	31	12	Yes	Yes	Vacant	Parcel is very level and exhibits wet areas during the rainy season
018-113-22	105 MINNESOTA AVE	RH	RH	15	0.47	7	6	Yes	Yes	Vacant	No known constraints
018-230-32	425 NO HARBOR DR	RH/OS	RH/OS	15	4.37	66	13	Yes	Yes	Vacant	Partially developed, approx 2.5 acres appear constrained by riparian habitat and steep slopes and of that 1.3 acres is Open Space designation
008-010-33	1080 GLASS BEACH DR	RL	RL	6	4.46	27	2	Yes	Yes	Vacant	Parcel is constrained by rare plant communities and has a required geological setback from the river bluff edge. Development is severely constrained.
008-290-73	1329 CEDAR ST	RL	RL	6	2.40	14	13	Yes	Yes	Vacant	No known constraints
020-490-38	1411 OAK ST	RL	RL	6	1.03	6	6	Yes	Yes	Vacant	No known constraints
018-100-42	485 SO LINCOLN ST	RL	RL	6	0.92	6	5	Yes	Yes	Vacant	No known constraints
008-302-28	1328 CEDAR ST	RL	RL	6	0.57	3	3	Yes	Yes	Vacant	No known constraints
008-290-34	1325 CEDAR ST	RL	RL	6	0.57	3	3	Yes	Yes	Vacant	No known constraints
008-290-83	251 RASMUSSEN DR	RL	RL	6	0.55	3	3	Yes	Yes	Vacant	No known constraints
018-282-30	530 SO SANDERSON W	RL	RL	6	0.49	3	3	Yes	Yes	Vacant	No known constraints
018-072-10	194 GROVE ST	RL	RL	6	0.42	3	2	Yes	Yes	Vacant	No known constraints
018-112-24	189 OLSEN LN	RL	RL	6	0.37	2	2	Yes	Yes	Vacant	No known constraints
020-510-62	20 SWING TREE LN	RL	RL	6	0.35	2	2	Yes	Yes	Vacant	No known constraints
008-041-02	745 WEST ST	RL	RL	6	0.35	2	2	Yes	Yes	Vacant	No known constraints
008-302-24	1348 CEDAR ST	RL	RL	6	0.26	2	1	Yes	Yes	Vacant	No known constraints
008-250-33	937 CEDAR ST	RL	RL	6	0.20	1	1	Yes	Yes	Vacant	No known constraints
008-250-05	850 LAUREL ST	RL	RL	6	0.20	1	1	Yes	Yes	Vacant	No known constraints
018-130-50	440 NO HARBOR DR	RL	RL	6	0.20	1	1	Yes	Yes	Vacant	No known constraints
018-100-60	430 SO HAROLD ST	RL	RL	6	0.20	1	1	Yes	Yes	Vacant	No known constraints
008-250-37	1013 CEDAR ST	RL	RL	6	0.18	1	1	Yes	Yes	Vacant	No known constraints
008-302-29	1342 CEDAR ST	RL	RL	6	0.18	1	1	Yes	Yes	Vacant	No known constraints
008-302-41	1331 EA OAK ST	RL	RL	6	0.18	1	1	Yes	Yes	Vacant	No known constraints
008-086-14	634 NO HARRISON ST	RL	RL	6	0.18	1	1	Yes	Yes	Vacant	No known constraints
008-233-33	136 PARK ST	RL	RL	6	0.18	1	1	Yes	Yes	Vacant	No known constraints
008-302-38	126 NO SANDERSON W	RL	RL	6	0.17	1	1	Yes	Yes	Vacant	No known constraints
018-100-65	445 SO HAROLD ST	RL	RL	6	0.17	1	1	Yes	Yes	Vacant	No known constraints
018-210-22	830 WOODWARD ST	RL	RL	6	0.17	1	1	Yes	Yes	Vacant	No known constraints
018-052-13	471 SO WHIPPLE ST	RL	RL	6	0.16	1	1	Yes	Yes	Vacant	No known constraints
018-052-33	407 SO WHIPPLE ST	RL	RL	6	0.16	1	1	Yes	Yes	Vacant	No known constraints
008-042-01	260 WE SPRUCE ST	RL	RL	6	0.15	1	1	Yes	Yes	Vacant	No known constraints
008-041-01	749 WEST ST	RL	RL	6	0.15	1	1	Yes	Yes	Vacant	No known constraints
018-120-40	320 NO HARBOR DR	RL	RL	6	0.14	1	1	Yes	Yes	Vacant	No known constraints
008-350-08	978 STEWART ST	RL	RL	6	0.12	1	1	Yes	Yes	Vacant	No known constraints
008-053-26	451 WEST ST	RL	RL	6	0.11	1	1	Yes	Yes	Vacant	No known constraints
008-083-17	305 EABUSH ST	RL	RL	6	0.10	1	1	Yes	Yes	Vacant	No known constraints
018-210-29	860 HAZELWOOD ST	RL	RL	6	2.98	18	16	Yes	Yes	1 SFH	This site has no known constraints to additional development. The SFH is in good condition.
020-520-22	1600 OAK ST	RL	RL	6	4.91	29	15	Yes	Yes	2 SFH	Virtually entire parcel is wooded. Possible pygmy/high water table thought entire parcel. Two existing SFHs are in good condition and occupy about 30% of site.
008-047-17	627 NO MAIN ST	RL	RL	6	0.17	1	1	Yes	Yes	SFH	No known constraints
018-440-50	200 WE OCEAN VIEW DR	RM	RM	12	1.01	12	11	Yes	Yes	Vacant	No known constraints
018-440-59	400 OCEAN VIEW DR	RM	RM	12	0.95	11	10	Yes	Yes	Vacant	No known constraints
018-440-38	350 OCEAN VIEW DR	RM	RM	12	0.93	11	10	Yes	Yes	Vacant	No known constraints
018-150-55	100 EA OCEAN VIEW DR	RM	RM	12	0.88	11	9	Yes	Yes	Vacant	No known constraints
018-440-49	250 WE OCEAN VIEW DR	RM	RM	12	0.74	9	8	Yes	Yes	Vacant	No known constraints
018-080-31	630 DUBOIS LN	RM	RM	12	0.58	7	6	Yes	Yes	Vacant	No known constraints
018-080-13	630 DUBOIS LN	RM	RM	12	0.46	6	5	Yes	Yes	Vacant	No known constraints
018-052-31	430 SO HARRISON ST	RM	RM	12	0.17	2	2	Yes	Yes	Vacant	No known constraints
018-052-30	430 SO HARRISON ST	RM	RM	12	0.17	2	2	Yes	Yes	Vacant	No known constraints
008-194-07	150 SO HARRISON ST	RM	RM	12	0.17	2	2	Yes	Yes	Vacant	No known constraints
008-186-10	211 NO CORRY ST	RM	RM	12	0.17	2	2	Yes	Yes	Vacant	No known constraints
018-340-04	441 SOUTH ST	RVH	RVH	24	7.99	192	150	Yes	Yes	Vacant	No known development constraints other than need to upgrade utility infrastructure for water and sewer
008-350-59	900 JOHN CIMOLINO V	RVH	RVH	24	2.47	59	10	Yes	Yes	Vacant	Parcel is constrained by rare plant communities and has a required geological setback from the river bluff edge. Development will be unlikely

APN	Address	General Plan Designation	Zoning	Max Density (Units/Acre)	Acres	Maximum Units	Likely Units (Given Development Constraints)	Ready Sewer Access	Ready Water Access	Existing Use	Potential Development Constraints
008-350-60	920 STEWART ST	RVH	RVH	24	3.59	86	43	Yes	Yes	Vacant	Parcel may be constrained by rare plant communities and has a required geological setback from the river bluff edge
018-150-58	No Street Address	RVH	RVH	24	1.32	32	29	Yes	Yes	Vacant	No known constraints
008-130-13	440 ALGER ST	RVH	RVH	24	0.50	12	11	Yes	Yes	Vacant	No known constraints
018-150-56	No Street Address	RVH	RVH	24	0.75	18	4	Yes	Yes	Vacant	Parcel drops off steeply toward river and after front yard setbacks and geologic setback is determined has very small area for development - less than 20%
008-191-27	142 NO MCPHERSON S	RVH	RVH	24	0.14	3	3	Yes	Yes	Vacant	No known constraints
018-150-57	NO Street Address	RVH	RVH	24	0.41	10	2	Yes	Yes	Vacant	Parcel drops off steeply toward river and after front yard setbacks and geologic setback is determined has very small area for development - less than 20%
008-192-24	301 MADRONE ST	RVH	RVH	24	0.07	2	1	Yes	Yes	Vacant	No known constraints
018-230-23	550 CASA DEL NOYO	RVH	RVH	24	0.07	2	1	Yes	Yes	Vacant	No known constraints
008-082-23	619 NO MCPHERSON S	RVH	RVH	24	0.06	1	1	Yes	Yes	Vacant	No known constraints
018-150-59	No Street Address	RVH	RVH	24	6.95	167	33	Yes	Yes	Mobile Home Park & Vacant	Parcel has mobile home park occupying 1.6 acres of land and a large level area of 1.46 vacant acres fronts Boatyard drive and appears unconstrained. Steep slopes occupy balance (3.95 acres). Parcel is currently for sale.
018-113-01	552 SO LINCOLN ST	RVH	RVH	24	3.20	77	23	Yes	Yes	2 SFH	Parcel is very level and exhibits numerous persistent wet areas during the rainy season. The existing 2 SFH are in good shape, the remainder of the site is undeveloped.
018-340-03	601 CYPRESS ST	RVH/OS	RVH/OS	24	9.08	218	131	Yes	Yes	1 SFH	About 2/3 of the parcel is dedicated as open space with steep slopes, riparian and wetland vegetation leaving about 33% of the site is available for additional development
018-220-02	440 SOUTH ST	RVH/OS	RVH/OS	24	11.05	265	80	Yes	Yes	1 SFH	About half of the parcel is zoned open space with slopes that exceed 75%, leaving about 30% of the site possible for development. The Property owner has completed a minor subdivision creating four parcels and hopes to develop 3 SFH and the remainder of the parcel with multi-family.
Subtotal Vacant Sites						148	2,396	1,276			
Underutilized, Non-Vacant Parcels											
Subtotal Non-Vacant Underutilized Sites						181	####	1,595			
Total All Sites						184	3,262	1,605			

General Plan since it uses more conservative assumptions for calculating buildout (i.e., it reduces the development potential of multi-family properties by about 75 percent); it includes

Note: The data in this Appendix are different than the residential build out figures contained in the Background Reports and in references to residential build out in other Elements of the General Plan since it uses more conservative assumptions for calculating build out (i.e., it reduces the development potential of multi-family properties by about 75 percent); it includes underutilized parcels; and it includes the residential component of mixed use development. The unit development potential for underdeveloped sites was further reduced on a case-by-case basis taking into account the existing development on the site and other constraints.

No Zoning Ordinance or General Plan amendments would be needed to achieve the densities noted above.

APPENDIX C: AFFORDABLE HOUSING UNITS

TABLE C-1: AFFORDABLE HOUSING UNITS					
Development	Location	Year Built	Units	Status	Income Category
Cottages at Cypress Street (Danco)	Cypress Street	2014	28	Protected	Low/Very Low
Inclusionary Housing Unit	Whipple	2007	1	Protected	Low
Habitat for Humanity	Dana Street	2004	1	Protected	Low
Habitat for Humanity	Dick Williams Way	2004 & 2005	6	Protected	Low
Habitat for Humanity	Hochee Lane	2003	8	Protected	Low
Habitat for Humanity	Oak Street	2003	2	Protected	Very Low
Rural Communities Housing Development Corporation	Stewart Street	2000	10	Protected	Very Low/Low
Rural Communities Housing Development Corporation	Stewart Circle	2000	6	Protected	Very Low/Low
Community Development Commission	John Cimolino Way	2000	14	Protected	Very Low
Rural Communities Housing Development Corporation	Holmes Lane	1999	7	Protected	Very Low/Low
Habitat for Humanity	Maple Street	1998	2	Protected	Very Low
Community Development Commission	South Sanderson Way	1997	9	Protected	Very Low
Habitat for Humanity	South Corry Street	1996	2	Protected	Very Low
Rural Communities Housing Development Corporation	Howland Court	1995	10	Protected	Very Low/Low
Habitat for Humanity	Oak Street	1994	2	Protected	Very Low
Community Development Commission	Cypress Street	1993	19	Protected	Very Low/Low
Habitat for Humanity	South Harold Street	1991	1	Protected	Very Low
Moura Construction	South Street	1990	38	At Risk	Senior Very Low/Low
Private/Federal Home Mortgage Association	Walnut Street	1986	56	At Risk	Very Low
Rural Communities Housing Development Corporation	Cypress Street	1980	43	Protected	Very Low
River Gardens	South Street	1979	48	Pending	Very Low
Total Affordable Housing Units			285		

Protected means rental or resale controls are in effect for at least the next ten years.

APPENDIX D: COMMUNITY INPUT & REVIEW

The following community members provided comments and requested changes to the 2014 Housing Element update:

City Council

- Mayor Dave Turner
- Vice Mayor Meg Courtney
- Councilmember Heidi Kraut
- Councilmember Doug Hammerstrom
- Councilmember Scott Deitz

Planning Commission

- Derek Hoyle, Chair
- Teresa Rodriguez, Vice Chair
- Mark Hannon, Commissioner
- Sage Statham, Commissioner
- Stan Miklose, Commissioner

General Public

- Chuck Greenberg, Habitat for Humanity
- Paul Clark, Century 21 Fort Bragg Realty
- Amy Wynn, Permit Agent and Land Use Consultant
- George Reinhardt, NHUDG

APPENDIX E: PROCEDURE FOR PROCESSING REQUESTS FOR REASONABLE ACCOMMODATION

PROCEDURE FOR REASONABLE ACCOMMODATION IN THE CITY'S LAND USE AND ZONING AND BUILDING REGULATIONS PURSUANT TO FAIR HOUSING LAWS.

Sec. 1. Purpose.

It is the policy of the City of Fort Bragg, pursuant to the federal Fair Housing Amendments Act of 1988 and the California Fair Employment and Housing Act (hereafter "fair housing laws"), to provide individuals with disabilities reasonable accommodation in rules, policies, practices and procedures to ensure equal access to housing and facilitate the development of housing for individuals with disabilities. This ordinance establishes a procedure for making requests for reasonable accommodation in land use, zoning and building regulations, policies, practices and procedures of the jurisdiction to comply fully with the intent and purpose of fair housing laws.

Sec. 2. Findings.

The City of Fort Bragg City Council finds:

The federal Fair Housing Amendments Act of 1988 and California's Fair Employment and Housing Act impose an affirmative duty on local governments to make reasonable accommodation in their land use and zoning regulations and practices when such accommodation may be necessary to afford individuals with disabilities an equal opportunity to housing;

A. The Housing Element of the jurisdiction must identify and develop a plan for removing governmental constraints to housing for individuals with disabilities including local land use and zoning constraints or providing reasonable accommodation;

B. The Attorney General of the State of California has recommended that cities and counties implement fair housing reasonable accommodation procedures for making land use and zoning determinations concerning individuals with disabilities to further the development of housing for individuals with disabilities;

C. A fair housing reasonable accommodation procedure for individuals with disabilities and developers of housing for individuals with disabilities to seek relief in the application of land use, zoning and building regulations, policies, practices and procedures will further the jurisdiction's compliance with federal and state fair housing laws and provide greater opportunities for the development of critically needed housing for individuals with disabilities.

Sec. 3. Applicability.

Reasonable accommodation in the land use and zoning context means providing individuals with disabilities or developers of housing for people with disabilities, flexibility in the application of land use and

zoning and building regulations, policies, practices and procedures, or even waiving certain requirements, when it is necessary to eliminate barriers to housing opportunities.

An individual with a disability is someone who has a physical or mental impairment that limits one or more major life activities; anyone who is regarded as having such impairment; or anyone with a record of such impairment.

A request for reasonable accommodation may be made by any individual with a disability, his or her representative, or a developer or provider of housing for individuals with disabilities, when the application of a land use, zoning or building regulation, policy, practice or procedure acts as a barrier to fair housing opportunities.

Sec. 4. Notice to the Public of Availability of Accommodation Process.

Notice of the availability of reasonable accommodation shall be prominently displayed at public information counters in the planning, zoning and building departments, advising the public of the availability of the procedure for eligible individuals. Forms for requesting reasonable accommodation shall be available to the public in the Planning and Building and Safety departments.

Sec. 5. Requesting Reasonable Accommodation.

- A. In order to make housing available to an individual with a disability, any eligible person as defined in Sec. 3 may request a reasonable accommodation in land use, zoning and building regulations, policies, practices and procedures.
- B. Requests for reasonable accommodation shall be in writing and provide the following information:
 - (1) Name and address of the individual(s) requesting reasonable accommodation;
 - (2) Name and address of the property owner(s);
 - (3) Address of the property for which accommodation is requested;
 - (4) Description of the requested accommodation and the regulation(s), policy or procedure for which accommodation is sought; and
 - (5) Reason that the requested accommodation may be necessary for the individual(s) with the disability to use and enjoy the dwelling.
- C. Any information identified by an applicant as confidential shall be retained in a manner so as to respect the privacy rights of the applicant and shall not be made available for public inspection.
- D. A request for reasonable accommodation in regulations, policies, practices and procedures may be filed at any time that the accommodation may be necessary to ensure equal access to housing. A reasonable accommodation does not affect an individual's obligations to comply with other applicable regulations not at issue in the requested accommodation.

- E. If an individual needs assistance in making the request for reasonable accommodation, the jurisdiction will provide assistance to ensure that the process is accessible.

Sec. 6. Reviewing Authority.

A. Requests for reasonable accommodation shall be reviewed by the “reviewing authority,” using the criteria set forth in Sec. 7.

B. The reviewing authority shall issue a written decision on a request for reasonable accommodation within thirty (30) days of the date of the application and may either grant, grant with modifications, or deny a request for reasonable accommodation in accordance with the required findings set forth in Sec. 7.

C. If necessary to reach a determination on the request for reasonable accommodation, the reviewing authority may request further information from the applicant consistent with fair housing laws, specifying in detail the information that is required. In the event that a request for additional information is made, the thirty (30) day period to issue a decision is stayed until the applicant responds to the request.

Sec. 7. Required Findings.

The written decision to grant, grant with modifications, or deny a request for reasonable accommodation shall be consistent with fair housing laws and based on the following factors:

- (1) Whether the housing, which is the subject of the request for reasonable accommodation, will be used by an individual with disabilities protected under fair housing laws;
- (2) Whether the requested accommodation is necessary to make housing available to an individual with disabilities protected under the fair housing laws;
- (3) Whether the requested accommodation would impose an undue financial or administrative burden on the jurisdiction and;
- (4) Whether the requested accommodation would require a fundamental alteration in the nature of the jurisdiction’s land use and zoning or building program.

Sec. 8. Written Decision on the Request for Reasonable Accommodation.

A. The written decision on the request for reasonable accommodation shall explain in detail the basis of the decision, including the reviewing authority’s findings on the criteria set forth in Sec. 7. All written decisions shall give notice of the applicant’s right to appeal and to request reasonable accommodation in the appeals process as set forth below. The notice of decision shall be sent to the applicant by certified mail.

B. The written decision of the reviewing authority shall be final unless an applicant appeals it to the jurisdiction’s planning commission.

C. If the reviewing authority fails to render a written decision on the request for reasonable accommodation within the thirty (30) day time period allotted by Sec. 6, the request shall be deemed granted.

D. While a request for reasonable accommodation is pending, all laws and regulations otherwise applicable to the property that is the subject of the request shall remain in full force and effect.

Sec. 9. Appeals.

A. Within thirty (30) days of the date of the reviewing authority's written decision, an applicant may appeal an adverse decision. Appeals from the adverse decision shall be made in writing.

B. If an individual needs assistance in filing an appeal on an adverse decision, the jurisdiction will provide assistance to ensure that the appeals process is accessible.

C. All appeals shall contain a statement of the grounds for the appeal. Any information identified by an applicant as confidential shall be retained in a manner so as to respect the privacy rights of the applicant and shall not be made available for public inspection.

D. Nothing in this procedure shall preclude an aggrieved individual from seeking any other state or federal remedy available.

APPENDIX F: CITY OF FORT BRAGG DEVELOPMENT FEES.

CITY OF FORT BRAGG: Planning & Development Fees

✓	Category	Fee
General Information & Letters		
	Address Listing	\$20
	Research Fee	\$60
	GIS Site Map	\$20
	Zoning Letter	\$105

Sign Permit		
	Permanent signs	\$50
	Temporary signs	\$50

Building Permits		
	Building Permit Surcharge on Construction Permits [1]	1% of valuation of building permit
	General Plan Maintenance Fees [1]:	
	Construction permits	1.5% of total permit valuation
	Residential mobile homes	1.5% of assigned valuation based on gross floor area of mobile home times \$51 per sf
Construction & Demolition Waste Recycling Deposit		
	New construction	\$.37/sf
	Remodel or renovation	\$.47/sf
	Demolition	\$.52/sf
	Road, sidewalk or driveway	\$.26/sf
	Waste Management Checklist Processing Fee	\$25

Planning Permits		
	Pre-application Analysis	minimum \$750 deposit
	Administrative Permits:	
	Administrative Coastal Development Permit	\$575

[1] Fee waived for utility permits, demolition permits with no valuation, re-roof permits, foundation permits under existing structures, and re-siding.

	Administrative Design Review	\$575
	Administrative Variance	\$575
	Amendment to Administrative Permit	\$500
	Certificate of Appropriateness	\$575
✓	Category	Fee
	Certificate of Compliance	\$900
	Emergency Permit	\$525
	Floodplain Development Permit	\$575
	Lot Line Adjustment	\$775
	Medical Marijuana Cultivation Minor Use Permit	\$445
	Minor Use Permit [2]	\$575
	Planning permit extension of time (non-subdivision, public hearing not required)	\$180
	Planning permit extension of time (non-subdivision, public hearing before Director required)	\$295
	Public Hearing for Administrative Permit	\$1,050
	Permits Requiring Planning Commission Review Hearing. For each permit requiring Planning Commission review, applicant shall pay \$1,100 for the hearing plus the fees identified below for the specific permit type(s):	\$1,100
	Adult-Oriented Business Permit	\$1,300
	Certificate of Appropriateness	\$500
	Coastal Development Permit	\$850
	Coastal Development Permit – Second Unit	\$850
	Design Review	\$300
	Use Permit	\$700
	Variance	\$400
	Amendments to Design Review, Coastal Development Permit, Use Permit [3]	\$500
	Planning permit extension of time (non-subdivision, public hearing before Planning Commission required)	\$1,440
	Appeal to City Council or Planning Commission	\$1,000

Developer Deposit Account - Planning Permits & Amendments		
	Annexation	costs incurred
	Development Agreement	costs incurred
	Environmental Review, Negative Declaration, Environmental Impact Report	costs incurred
	Mitigation Monitoring	costs incurred
	General Plan Amendment	costs incurred
	Local Coastal Plan Amendment	costs incurred

	Inclusionary Housing Fees [4]	Determined at time of application
	Planned Development	costs incurred
	Rezoning	costs incurred
	Specific Plan	costs incurred

✓	Category	Fee
	Subdivision	
	Extension of Time	\$225
	Final Map	\$690 + \$20/parcel
	Improvement Plan, Plan Check & Construction Inspections	costs incurred
	Minor Subdivision (less than 5 parcels)	costs incurred
	Major Subdivision (5 parcels or more)	costs incurred
	Parcel Merger	costs incurred
	Parcel Map	\$690 + \$20/parcel
	Reversion to Acreage	costs incurred

Technical Advisory Committee (TAC)		
	TAC Review – Minor	\$695
	TAC Review – Major [5]	costs incurred
	Limited Term Permit Not Requiring Technical Advisory Committee Review	\$150

Parking In-Lieu Fees		
	Existing Commercial Building	No fee [6]
	New Commercial Building	No fee [6]

Code Enforcement:		
	Type 1 Code Enforcement Activity: Sign permit, fence & retaining wall issues, expired permit, overgrown vegetation, lawn parking, inoperable vehicle, broken windows, and other similar code enforcement activities	\$290

[2] Does not include Medical Marijuana Cultivation MUPs.

[3] No environmental and no public hearing required.

[4] Fee based on current home price sales and income levels.

[5] Major events would require a developer deposit account. Fee waived for non-commercial events.

[6] Temporary moratorium.

Type 2 Code Enforcement Activity: Building maintenance, unsafe dangerous building, nuisance conditions, condition of approval violation, illegal home occupation, blight, and other similar code enforcement activities	\$440
Type 3 Code Enforcement Activity: Illegal second unit, construction without permits, change of use without permit, establishment of an unpermitted use, and other similar code enforcement activities	\$600
Type 4 Code Enforcement Activity: Illegal marijuana cultivation, nuisance conditions such as abandoned buildings that provide setting for illegal activities	\$820
Double Fee for Non-compliance with Request to Stop Violation for code violations not abated within 45 days of the code violation letter	double fee
Violations (Penalty Fee)	
Penalty fee shall be equal to fee for required application(s), or where there is not a set fee, \$1,000	Required app fee or \$1,000

At the discretion of the Director, a deposit account may be required in lieu of a flat fee for any planning permit(s) deemed likely to substantially exceed the City's typical costs in processing the permit.