

## **9. HOUSING ELEMENT**

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### **A. Purpose**

The Housing Element is a statement of Fort Bragg's vision regarding existing and future housing needs. The City's Housing Element was originally adopted by the City Council in 1993 and was certified by the State Department of Housing and Community Development (HCD). This revised Housing Element consists of two 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. The goals and policies are based on needs identified in Section II.

An essential goal of the Fort Bragg Housing Element is 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 address several major issues:

- Maintaining and preserving the existing housing stock;
- Retaining the character of Fort Bragg's residential neighborhoods;
- Meeting the City's regional housing needs allocations; and
- Providing additional affordable housing, particularly for senior citizens.

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 also recognizes that it should 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 Coastal General Plan is essential to having a complete and legally adequate General Plan. This updated Housing Element has been prepared in conjunction with a comprehensive revision of the City's Coastal General Plan.

The Housing Element is one of seven required general plan elements and is an integral part of the Coastal General Plan. Since the majority of Fort Bragg's land is developed with housing, the Housing Element is a key component of the City's future plans.

State law provides direction on how cities can maintain the General Plan as a policy guide by requiring the Community Development Department to report annually to the City Council on "the status of the plan and progress in its implementation" (Government Code Section 65400 [b]). State law further provides that the housing element shall be revised periodically.

The analysis section of the Housing Element takes a 10-year perspective, whereas the policies and programs are based on a five-year time frame. In this fashion, a review of actual results of the previous housing goals, policies and programs can be developed by the City every five years.

## **C. Summary of Findings**

Listed below are several principal findings from Section II: Housing Background of this Element:

- Assuming a two percent growth rate, the 2000 population of 7,026 residents will increase to approximately 8,563 residents in 2010 in the City.
- The average household size in Fort Bragg is 2.38 persons per household. This is smaller than the Countywide average of 2.57 persons per household and the Statewide average of 2.81 persons per household. This reflects the substantial number of elderly residents in the City and the aging population.
- The median household income in Mendocino County was \$41,500.00 in 2002.
- Approximately 29 percent of Fort Bragg's households are very-low income and approximately 14 percent are low income.
- Groups with special housing needs include elderly residents, physically and/or mentally disabled persons, and single-parent households.
- In the past 12 years (1995-2007), a total of 303 dwelling units were constructed in the City. Based on the regional housing needs allocation of 452 units identified in the 1993 Housing Element, there remains an unmet housing need for 70 very-low income, 40 low-income, and 72 moderate-income units.
- The existing housing stock in Fort Bragg includes 1,886 single-family residences; 811 multiple family units; and 138 mobile homes.
- The City of Fort Bragg contains approximately 103.75 acres of residentially zoned vacant land and a number of mixed use, infill parcels located in commercially zoned areas, which could accommodate a maximum of 1,192 more dwelling units.

## **D. Format and Organization of the Housing Element**

The format of the goals and policies of the Housing Element differs from the rest of the General Plan, in large measure to meet the requirements of State Housing Law.


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
- The schedule for completion.


Quantified objectives are summarized in Appendix A of the Housing Element.

## E. Goals, Policies, and Programs

### 1. Housing Goals

The following policies demarcated with the Fort Bragg City seal:  are not part of the certified LCP and do not govern the review and approval of coastal development permits: Policy H-1.1, Policy H-2.3, Policy H-2.8, Policy H-3.1, Policy H-3.3, Policy H-3.7, Policy H-3.9, Policy H-3.10, Policy H-3.11, Policy H-4.1, Policy H-4.2, Policy H-5.1, and Policy H-5.2.

**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 Funding Housing Rehabilitation: Seek funding through the Community Development Block Grant program and other State and/or Federal programs to assist in the rehabilitation and conservation of existing residential units.

Responsibility: Community Development Department  
Financing: City  
Scheduling: Annually as an ongoing program

Program H-1.1.2 Target Areas: Continue to identify target areas and specific properties where housing rehabilitation is most needed.

Responsibility: Community Development Department  
Financing: City  
Scheduling: Annually as an ongoing program

Program H-1.1.3 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. Facilitate citizen awareness of this rehabilitation loan program by a) making pamphlets on this program available at City Hall and at the public library, b) contacting neighborhood groups in older residential areas with this information, and c) continuing building code enforcement in cooperation with the Building Department.

Responsibility: Community Development Department  
Financing: City, State and Federal funds  
Scheduling: Ongoing

Program H-1.1.4 Housing Rehabilitation in Non-Residential Areas: Continue to permit substantial rehabilitation<sup>1</sup> of, and additions to, existing housing located in zones where it is a nonconforming use consistent with the limitations of Chapter 18.90 (Nonconforming Uses, Structures and Parcels) of the coastal Land Use and Development Code. Coastal development permits are required for all development not otherwise exempt from permit

<sup>1</sup> Substantial rehabilitation or renovation occurs when 25 percent or more of the floor area is added to a structure and/or a building permit for construction valued at 50 percent or more of the assessed value of the building is required. A case-by-case review of nonconforming residential uses assures the health, safety, and welfare of the community, maintains the neighborhood character, and encourages mixed use developments.

requirements pursuant to Chapter 18.71.040 and Section 30610 of the Coastal Act. require a conditional use permit and Design Review approval for substantial renovations.

Responsibility: Community Development Department  
Financing: City  
Scheduling: Ongoing

Program H-1.1.5 Capital Improvement Program: Provide for consideration of capital improvement projects necessary to maintain the community's older neighborhoods as part of the City Council's annual review the Capital Improvement Program.

Responsibility: Community Development and Public Works Departments  
Financing: City  
Scheduling: Annually as an ongoing program

Program H-1.1.6 Standards for Rehabilitation of Buildings: Consider adopting all, or portions of, the Uniform Code of Building Conservation establishing standards which encourage the rehabilitation of older buildings in the community, and making it less burdensome for property owners to perform building maintenance.

Responsibility: Community Development and Public Works Departments  
Financing: City  
Scheduling: Complete Coastal LUDC revisions, 2008

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

Program H-1.2.1 Residential Conversions: Consider revising the Very High Density Residential (RVH) and Medium Density Residential (RM) zones to eliminate or reduce potential conversion of residential properties to commercial uses, except as home occupations in conjunction with residential uses.

Responsibility: Community Development and Public Works Departments  
Financing: City  
Scheduling: Complete Coastal LUDC revisions, 2008

Policy H-1.3 Energy Conservation Improvements: Promote energy conservation improvements for existing and proposed residential units.

Program H-1.3.1 Energy Conservation Program: Provide energy conservation information for public distribution.

Responsibility: Community Development Department  
Financing: City  
Scheduling: Complete public information by 2009

Program H-1.3.2 Green Building Program: Provide expedited plan review for green building projects and provide green building information for the public.

**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 Determinations as described in Section II.

Program H-2.1.1 Identification of Infill Sites: Develop and maintain an inventory of vacant and underdeveloped residentially designated land. Provide copies of the inventory for public distribution.

Responsibility: Community Development Department  
Financing: City  
Scheduling: Ongoing

Policy H-2.2 Mixed-Use Development: Encourage the development of residential uses in conjunction with commercial enterprises in commercial zones, where the viability of the commercial activities and visitor-serving uses would not be adversely affected.

Program H-2.2.1 Mixed Use in the Central Business District: Continue to permit multiple family residential units above the ground floor after Design Review in the Central Business District (CBD).

Responsibility: Community Development Department  
Financing: City  
Scheduling: Complete Coastal LUDC revisions, 2008

Program H-2.2.2 Coastal LUDC Revisions: Consider the following Coastal LUDC amendments to provide additional housing development opportunities:

- revise the CO and the CG zoning districts to include a maximum allowable residential density of 24 units per acre with a conditional use permit;
- revise the Highway Visitor Commercial CH District to allow residential uses at a density of 24 units per acre with a conditional use permit<sup>2</sup>; and
- revise the Central Business District to allow a residential density of up to 40 units per acre as a permitted use above the ground floor.
- establish a procedure which allows for flexibility in applying development standards pertaining to roadways, setbacks, minimum lot standards, and parking requirements for affordable housing developments with continuing affordability requirements.

Responsibility: Community Development Department  
Financing: City  
Scheduling: Complete Coastal LUDC revisions, 2008

Program H-2.2.3 Adopt revised parking standards to reduce and/or provide flexible on-site parking standards for residential uses, in existing residential areas which have significant on-street parking capacity that is not needed to serve coastal access use, to provide for more effective and affordable development of second/granny units.

Responsibility: Community Development Department  
Financing: City  
Scheduling: Complete Coastal LUDC revisions, 2008

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<sup>2</sup> The conditional use permit requirement is established to ensure the compatibility of multi-family residential uses in the Highway Visitor Commercial (CH) District with surrounding land uses, namely that the proposed residential development is sited and designed in a manner that ensures the residential uses are adequately protected from noise, glare, dust, and odors which may occur in commercial districts. Although most of the vacant and underutilized parcels in the CH District would be suitable for multi-family mixed use developments, the conditional use permit process would discourage such development on the few parcels in this district not suited for this land use, or ensure that they are approved with conditions ensuring overall compatibility of mixed use development.



Policy H-2.3 Limited Equity Cooperatives: Encourage limited equity residential cooperatives and other non-profit enterprises such as sweat-equity projects designed to provide affordable housing, consistent with the City’s zoning regulations.

Program H-2.3.1 Limited Equity Cooperatives and Sweat Equity Projects: Seek sponsors to utilize State funds to develop a limited equity cooperative (LEC). Specific City actions to achieve this objective include assessing the viability and process of establishing an LEC; making such information available at the Community Development Department; identifying potential sites for an LEC; and seeking cooperation and support for this program from non-profit housing organizations.

Responsibility: Community Development Department and non-profit housing organizations  
 Financing: City  
 Scheduling: Ongoing

Policy H-2.4 Large-Scale Commercial and Office Projects: Consider the impacts on housing demand of large-scale commercial and office projects.

Program H-2.4.1 Housing Impacts of Employment-Generating Uses: Identify housing impacts of new commercial, office, and industrial development that will generate a significant amount of housing demand as part of the development review process and require appropriate mitigating measures.

Responsibility: Community Development Department  
 Financing: City  
 Scheduling: Ongoing

Program H-2.4.2 Consider a Housing Impact Fee: Consider implementing a housing impact fee as condition of specific plan approval and/or annexation of commercial and industrial properties.

Responsibility: Community Development Department  
 Financing: City  
 Scheduling: 2008

Policy H-2.5 Secondary Dwelling Units: Continue to facilitate the construction of secondary dwelling units on residential properties consistent with Chapter 18.42.170 (Second Units) of the Coastal Land Use and Development Code.

Policy H-2.6 Manufactured Housing: Continue to allow placement of manufactured housing units on permanent foundations in residential zoning districts.

Policy H-2.7 Infill Housing: Encourage housing development on existing infill sites in order to efficiently utilize existing infrastructure. (Refer to Programs 2.2.1 to 2.2.3.)



Policy H-2.8 Redevelopment Agency: Utilize Redevelopment Agency housing set-aside funds to implement housing programs for lower- income households.<sup>3</sup>

<sup>3</sup> The City had a total balance of \$1,099,305 in the Redevelopment Housing Fund as of June 30, 2007.

Program H-2.8.1 Redevelopment Funds: Use the 20 percent Housing Set-Aside Funds and other Redevelopment funds as available to assist with the development, conservation, or rehabilitation of affordable housing consistent with community housing priorities.

Responsibility: Redevelopment Agency  
Financing: City  
Scheduling: Ongoing.

Program H-2.8.2 Update the Five-Year Implementation Plan: 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 Fund. Include criteria for the provision of full or partial fee waivers for affordable housing projects.

Responsibility: Redevelopment Agency  
Financing: City  
Scheduling: Ongoing.

**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 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. Consider joint applications with the County Community Development Commission for HCD programs such as the California Self Help Housing Program (CSHHP), the Multi-family Housing Program (MHP), and/or the HOME Program.

Responsibility: Community Development Department  
Financing: State and Federal sources  
Scheduling: Ongoing

Program H-3.1.2 Tax-Exempt Financing: Require developers utilizing tax-exempt financing to include language in agreements with the City permitting persons and households eligible for HUD Section 8 rental assistance or Housing Voucher Holders to apply for below-market-rate units provided in the development.

Responsibility: Community Development Department  
Financing: City and housing developers utilizing tax-exempt revenue bonds  
Scheduling: Ongoing

Program H-3.1.3 School Facility Reimbursement: 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.

Responsibility: Community Development Department  
Financing: City and housing developers utilizing tax-exempt revenue bonds  
Scheduling: Ongoing

Policy H-3.2 Encourage Senior Housing: Allow 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 neighborhood consistent with the requirements of Policy H-3.5.

Program H-3.2.1 Amend the Coastal LUDC to address senior housing developments: Revise the Coastal LUDC to establish flexible parking requirements and to allow density bonuses for senior housing projects.

Responsibility: Community Development Department  
Financing: City  
Scheduling: Completed Coastal LUDC revisions, 2008

Program H-3.2.2 Affordable Senior Housing: Establish and maintain an inventory which identifies properties which are potentially well-suited for senior housing funded by HUD 202 financing or similar program. Work with developers to facilitate obtaining funding and construction of senior housing.

Responsibility: Community Development Department  
Financing: City  
Scheduling: Completed



Policy H-3.3 House Sharing: Encourage and facilitate house sharing programs for seniors.

Program H-3.3.1 Senior Shared Housing: Amend the Coastal LUDC to allow for 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.

Responsibility: Community Development Department  
Financing: City to apply for available funding; non-profit organization to implement the program.  
Scheduling: Completion of the Coastal LUDC revisions, 2008

Policy H-3.4 Increase Affordable Housing Development: Encourage the construction of housing units which are affordable to households with very-low to moderate incomes consistent with Chapters 18.31 and 18.32 of the Coastal Land Use and Development Code.

Program H-3.4.1 Implement the City's Inclusionary Housing Ordinance which requires residential developments of 7 or more units consistent with Chapters 18.31 and 18.32 of the Coastal Land Use and Development Code to:

- a) Provide 15 percent of for sale units at prices affordable to moderate and median income households.
- b) Provide 15 percent of rental units at prices affordable to very-low, low - income and median income households.
- c) Construct all required inclusionary housing on-site unless an alternative equivalent action is approved by City Council.
- d) Implement the City's Inclusionary Housing Ordinance which requires the construction of one small secondary unit and/or one inclusionary unit in projects of 4 to 6 units.



Program H-3.4.2 Inclusionary Housing Standards: Revise the Coastal LUDC to include the following performance criteria for inclusionary units:

- a) the exterior appearance of inclusionary units shall not be different than other units in the housing development of which they are a part; and
- b) inclusionary units shall be dispersed or distributed throughout the development rather than being concentrated in one portion of the development.

Responsibility: Community Development Department  
Financing: City  
Scheduling: Complete 2008

Program H-3.4.3 Revise the Inclusionary Housing Ordinance: Revise the Coastal LUDC incorporating Programs 3.4.1 and 3.4.2 above establishing income guidelines, in-lieu fees, purchase or rent levels, and measures to assure a minimum 30-year affordability of inclusionary units.

Responsibility: Community Development Department  
Financing: City  
Scheduling: Complete 2008

Policy H-3.5 Density Bonus Incentives: Continue to provide density bonuses to projects that provide a required percentage of total units affordable to very-low, low-income, median, and moderate-income households and for units meeting the special housing needs identified in this Element and as established in conformance with State law. Density ranges described in land use designations may be exceeded consistent with the provisions of Government Code Section 65915 to encourage affordable housing production pursuant to §65915 of the California Government Code (Density Bonuses) provided the density bonus will not have an adverse effect on coastal resources. Any housing development approved pursuant to Government Code Section 65915 shall be consistent with all applicable certified Local Coastal Program (LCP) policies and development standards. In reviewing a proposed density increase, the City shall identify all feasible means of accommodating the density increase and consider the effects of such means on coastal resources. The City shall only grant a density increase if the City determines that the means of accommodating the density increase proposed by the applicant does not have an adverse effect on coastal resources. If, however, the City determines that the means for accommodating the density increase proposed by the applicant will have an adverse effect on coastal resources, the City shall not grant the density increase.

Program-3.5.1 Density Bonus Regulations: Revise the Coastal LUDC 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.

Responsibility: Community Development Department  
Financing: City and developers  
Scheduling: Complete 2008

Policy H-3.6 Resale and Rental Controls on BMR Units: Require resale and rental controls on all Below Market Rate (BMR) units, which are inclusionary units and units with affordability restrictions.

Program H-3.6.1 Adopt Continued Affordability Measures: Prepare deed restrictions and/or similar covenants to ensure the continued affordability of Below Market Rate units

for a specified minimum period of time for rental and ownership units which implement the requirements imposed by State and Federal laws.

Responsibility: Community Development Department  
Financing: City and developers  
Scheduling: 2008 and ongoing



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

Program H-3.7.1 County Community Development Commission: Work with the County Community Development Commission to obtain and administer a HCD HOME grant or CDBG grant specifically to accommodate large families.

Responsibility: Community Development Department  
Financing: City  
Scheduling: ongoing

Policy H-3.8 Planned Development: The Planned Development Permit process shall be used to promote flexibility in the application of development standards under limited and unique circumstances to allow consideration of innovation in site planning and other aspects of project design to more effectively respond to site features, uses on adjoining properties, and environmental resources. Planned Unit Development Permit approval does not replace, supercede or modify the independent requirement for a CDP approved pursuant to the otherwise applicable policies and standards of the certified LCP.



Policy H-3.9 Housing for the Disabled: Continue to facilitate barrier-free housing in new development.

Program H-3.9.1 Accessible Units for the Physically Disabled: Revise the Coastal LUDC to establish requirements that specify a percentage of ground floor and other units in new residential projects which must be accessible for physically disabled persons. Ensure that these units are barrier-free consistent with the American with Disabilities Act (ADA) and State standards.

Responsibility: Community Development Department  
Financing: City  
Scheduling: Complete Coastal LUDC revisions, 2008



Policy H-3.10 Emergency and Transitional Housing:

Program H-3.10.1 Ongoing Estimates of the Demand for Emergency Housing: Consult with the Fort Bragg Police Department and homeless providers in the community to maintain ongoing estimates of the demand for emergency housing in Fort Bragg.

Responsibility: Community Development Department  
Financing: City  
Scheduling: Ongoing

Program H-3.10.2 Inter-Agency Cooperation: Work with private, County, and State agencies to provide emergency housing for the homeless.

Responsibility: Community Development Department  
Financing: City  
Scheduling: Ongoing



Policy H-3.11 First Time Home Buyers: Encourage affordable housing for first time home buyers.

Program-3.11.1 First Time Home Buyers: Include in the Density Bonus provisions of the Coastal LUDC incentives for the provision of housing units affordable to first time home buyers who qualify for affordable housing.

Responsibility: Community Development Department  
 Financing: City  
 Scheduling: 2008

Program 3.11.2: Funding Sources for First Time Home Buyers: 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.

Responsibility: Community Development Department  
 Financing: City  
 Scheduling: Ongoing

**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 in Fort Bragg.

Program H-4.1.1 Housing Discrimination Complaints: Facilitate equal housing opportunity by referring housing discrimination complaints to the Fair Housing Division of HUD. Information regarding equal housing opportunity laws and the equal housing opportunities for Fair Housing shall be distributed to the public at City Hall and the public library.

Responsibility: Community Development Department  
 Financing: City  
 Scheduling: Ongoing

Program H-4.1.2 Non-discrimination Clauses: Provide 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: Consider using the City's housing funds to subsidize the construction of renovations and improvements that improve the accessibility to housing for seniors and persons with disabilities.

Responsibility: Community Development Department  
 Financing: City  
 Scheduling: Ongoing

Program H-4.2.2 Reasonable Accommodation for Persons with Disabilities: 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.

Responsibility: Community Development Department  
Financing: City Housing Funds, Redevelopment Housing Set Aside Funds  
Scheduling: 2008

## **Goal H-5 Adopt and implement a Housing Element that complies with State Law.**



Policy H-5.1 Public Participation: Continue to encourage and facilitate public participation in the formulation and review of the City's housing and development policies.

Program H-5.1.1 Workshops: Continue to hold workshops and public hearings to discuss proposed revisions to the City's Housing Element.

Responsibility: Community Development Department, Community Development Advisory Board (CDAB)  
Financing: City  
Scheduling: Annually (include with the annual review of the CIP by the Planning Commission)



Policy H-5.2 Annual Review of Housing Element Implementation: Carry out an annual progress report on implementation of the Housing Element.

Program H-5.2.1 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 CDAB, Planning Commission and City Council.

Responsibility: Community Development Department  
Financing: City  
Scheduling: Annually (include with the annual review of the CIP by the Planning Commission)

## **2. Previous Housing Element**

The policies and implementing actions of the previous Housing Element adopted in 1993 concentrated on preserving existing single-family neighborhoods and encouraging the construction of secondary dwelling units and multi-family and senior citizen housing.

The City has been quite successful in achieving the goals established by the previous Housing Element. Since 1991, 268 affordable dwelling units were built in the City. In addition, the City has met a substantial proportion of its overall regional housing need.

The revised Housing Element builds on the foundation established by the previous Element, but contains more specific implementation programs and quantified objectives. Priorities of the revised Housing Element are to conserve and rehabilitate existing homes, provide additional housing for seniors, and 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. See Appendix B for an evaluation of the programs in the previous Housing Element.

## **3. Public Participation**

The Housing Element was prepared as a part of a comprehensive revision of the General Plan. An extensive public participation program was implemented to encourage the involvement of all economic segments of the community.

A Housing Issues Report was prepared and a public workshop was conducted by the Community Development Advisory Board. The public 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, six public hearings on the Housing Element were conducted by the Planning Commission and the City Council to solicit public input, all of which were broadcast by MCCET television station.

## **F. Housing Background**

The information presented in this section is intended to summarize the following: demographic characteristics, employment trends, inventory of vacant residential land, and the constraints that exist to the construction of housing in Fort Bragg. The policies and implementation programs address housing needs identified by this section.

Information in the Housing Background Section is based on the following sources: the U.S. Census, the California State Department of Finance, the City's Community Development Department, and the Spatial Insights Corporation. While the General Plan takes a ten-year perspective, the Housing Element projects population and housing needs for a five-year time span. This is done to comply with State Housing law that requires periodic updating of housing elements. The feedback obtained from the affordable housing developers resulted in a number of program changes to the Element.

## 1. Summary of Demographic Trends

### a. Population Growth

The population of the City grew by 2,007 persons between 1980 and 2000, which represents a 39.9 percent increase in 20 years. The population has increased on the average about 1.9 percent per year.

**TABLE H-1: POPULATION GROWTH 1980 TO 2000**

<b>Year</b>	<b>1980</b>	<b>1990</b>	<b>1995</b>	<b>2000</b>
<b>Population</b>	5,019	6,078	6,180	7,026

Source: U. S. Census, State Department of Finance. (Excludes the Sphere of Influence)

While there are no official population projections for the City, the State Department of Finance projects that the County of Mendocino as a whole will grow from 87,143 people in 2000 to 105,225 people in 2010. This is an increase of 18,082 people, representing an overall increase of 20.7 percent, and an average annual increase of approximately 2 percent per year.

It is assumed that the population of the City of Fort Bragg will grow at approximately the same rate as projected for the County. It is projected that the population in the City will increase by approximately 1,537 persons between the years 2000 and 2010.

**TABLE H-2: POPULATION PROJECTIONS**

<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>
7,026	7,166	7,309	7,455	7,604	7,756	7,911	8,069	8,230	8,395	8,563

Source: PAS & Associates (Excludes the Sphere of Influence)

### b. Household Size

Between 1990 and 2000 the average household size in Fort Bragg has remained stable at 2.38 persons per household for owner-occupied units and 2.39 for renter-occupied units respectively<sup>1</sup>. The average household size in the County in 1990 was moderately higher at 2.57 persons per household.

### c. Female-Headed Households

The number of single parent female-headed households is indicated in Table H-3.

**TABLE H-3: FEMALE HEAD OF HOUSEHOLD**

	<b>1985</b>	<b>1990</b>	<b>2000</b>
<b>Female Headed Households</b>	260	323	369

Source: 2000 U. S. Census and Spatial Insights Corp.

<sup>1</sup> U.S. 2000 Census.

The number of female-headed households has increased by 29 percent, which is higher than the growth of the population during that period of time.

**d. Age Structure**

Significant changes are occurring in the age structure of Fort Bragg's population. The City's proportion of elderly residents (over 65 years old) has decreased from 17.3 percent of the population in 1990 to 13.9 percent of the population in 2000. This decrease in Fort Bragg's senior population is accompanied by a commensurate decrease in the proportion of children. Children 5 to 18 years old constituted 26.8 percent of the population in 1990 and 20.1 percent of the population in 2000. The U. S. 2000 Census states that the median age of Fort Bragg residents is 36.2 years.

Table H-4 shows the age structure of Fort Bragg's population in 2000. 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, despite the recent reduction in the proportion of senior citizens between 1990 and 2000. This trend will have an impact on the provision of health and social services, as well as on the demand for specialized housing for the growing senior population.

**TABLE H-4: AGE STRUCTURE 2000**

<b>Age Group</b>	<b>Number of People</b>	<b>Percent</b>
0 TO 4 YEARS	475	6.8
5 TO 9 YEARS	473	6.7
10 TO 14 YEARS	490	7.0
15 TO 19 YEARS	489	7.2
20 TO 24 YEARS	457	6.5
25 TO 34 YEARS	1,000	14.2
35 TO 44 YEARS	1,108	15.8
45 TO 54 YEARS	994	14.1
55 TO 69 YEARS	309	4.4
60 TO 64 YEARS	254	3.6
65 TO 74 YEARS	419	6.0
75 TO 84 YEARS	401	5.7
>85 YEARS	157	2.2
<b>TOTAL</b>	<b>7,026</b>	<b>100.0</b>

Source: U. S. Census 2000

**e. Minority Population**

The minority population of Fort Bragg represents a relatively small proportion of the total population. The minority population grew from 11 percent of the total population in 1990 to 26 percent in 2000. The largest increase has come from persons of Hispanic origin. Fort Bragg has a slightly smaller proportion of minority residents than that of the State, where over one-third of

the population is comprised of minorities. This is probably due to Fort Bragg's relatively isolated location with respect to the more urbanized portions of California.

**TABLE H-5: POPULATION DISTRIBUTION BY RACE IN FORT BRAGG, 1990 AND 2000**

Race	1990		2000	
	Number	Percent	Number	Percent
White	5,411	89.0	5,863	74.1
Black	29	0.5	107	1.3
Native American*	98	1.6	266	3.3
Asian	47	0.8	102	1.2
Hispanic	493	8.1	1,596	20.1
Total	6,078	100.0	7,934	100.0

Source: 1990 and 2000 Census. \* Includes Polynesian, Hawaiian, Samoan, Tongan, and Guamanian. Note the total population figure differs from Table 1, due to different source data.

**f. Household Income**

The 1999 estimated median household income for Fort Bragg was \$36,006, while the average household income was \$41,940. Both the median and the average household income levels are projected to increase significantly by the year 2009. The median income is projected to increase by 36 percent, while the average income is projected to increase by 37 percent during this period. The median income for Mendocino County established by HUD in March 2002 was \$41,500.

**TABLE H-6: MEDIAN AND AVERAGE HOUSEHOLD INCOME**

Income	1999	2004	2009
Median income	\$36,006	\$ 46,102	\$48,836
Average income	\$41,940	\$ 49,920	\$57,629

Source: Spatial Insights Corporation, Inc. In constant 1999 dollars

The increasing household income projected for the City has important effects on housing demand. The higher income households will be able to afford new housing built in the community and will be able to afford to renovate and repair the City's existing older single-family homes.

There is, however, the necessity to maintain incentives for the construction of additional housing units affordable to lower and moderate income households. As indicated in Table H-7, approximately 43 percent of households in Fort Bragg earn less than \$30,000 per year.



**TABLE H-7: INCOME DISTRIBUTION**

<b>Income</b>	<b>Households</b>	<b>Percent</b>
< \$20K	706	28.9%
\$20K to \$30K	344	14.1%
\$30K to \$40K	313	12.8%
\$40K to \$60K	473	19.4%
\$60K to \$75K	238	9.8%
\$75K to \$125K	264	10.8%
> \$125K	101	4.1%
<b>Total</b>	<b>2,439</b>	<b>100.0%</b>

Source: Spatial Insights Corporation, June, 2000

### g. Employment Trends

The majority of the employment in Fort Bragg is in the trade and services sectors, reflecting the City's role as the commercial hub of the coastal area of Mendocino County.

**TABLE H-8: EMPLOYMENT BY SECTOR**

<b>Agriculture</b>	<b>Constructive</b>	<b>Manufacturing</b>	<b>Transport</b>	<b>Trade</b>	<b>Finance</b>	<b>Services</b>	<b>Gov't.</b>
116	194	910	49	1,520	120	1,060	625
3%	4%	20%	1%	32%	3%	23%	14%

Source: Industry Trends and Outlook, California Employment Development Department, July, 2000

Projections indicate the total number of jobs in Fort Bragg will increase by a modest 3.2 percent between the year 1999 and the year 2009. (See Table H-9.)

It is likely that Fort Bragg will follow the labor force trends projected for the County by the State Employment Development Department. The largest increase in projected new jobs for the County is anticipated to be in the tourism, retail sales, and services sectors. Employment in logging and sawmills is projected to decline by 3.4 percent, and other lumber and wood products industries by 12.8 percent between 1998 and 2008. This follows a structural change in the economy of Mendocino County where future job creation is becoming increasingly based on the growth of the service and retail sectors, rather than on the growth of the manufacturing industry.

**TABLE H-9: FORT BRAGG EMPLOYMENT PROJECTIONS 1999 TO 2009**

	<b>1999</b>	<b>2004</b>	<b>2009</b>
<b>Total Jobs</b>	3,110	3,176	3,210

Source: Spatial Insights Corporation, June, 2000

Although the projected growth in labor force is modest, the income typically provided by jobs in the growing services and retail sectors is generally not sufficient to allow households to purchase or rent a dwelling in the community. Employment trends suggest that housing affordability will be a continuing problem.

## 2. Housing 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.

### a. Age of Housing Stock

The majority of homes in the City are older dwellings that were constructed prior to 1970, as shown in Table H-10. Approximately 14 percent of the City's homes are in need of significant rehabilitation work, such as repair or replacement of the structure, foundations, mechanical systems, roof, or windows.<sup>2</sup>

**TABLE H-10: AGE OF HOUSING STOCK**

<b>Year Built</b>	<b>Number of Units</b>	<b>Percentage</b>
1938 or earlier	1,039	36.8
1939 to 1960	569	20.1
1961 to 1975	292	10.3
1976 to 1980	349	12.4
1981 to 1999	576	20.4
Total	2,825	100.0

Source: 2000 Census and the City of Fort Bragg Community Development Department

### b. Annual Construction of Housing Units by Type, 1991-2001

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 tax codes and the real estate and financial markets. Table H-11 indicates single-family and multi-family home construction in Fort Bragg during the period 1991 to 2001.

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<sup>2</sup> City of Fort Bragg Housing Conditions Survey, Community Development Commission of Mendocino County, 1996

**TABLE H-11: ANNUAL CONSTRUCTION OF HOUSING UNITS BY TYPE 1991 TO 2001**

Year	Single Family Units	Percent of Total Units Built	Multiple Family Units	Percent of Total Units Built	Demolitions	Net Housing Increase
1991	35	19.2	2	3.1	0	37
1992	34	18.7	3	4.7	0	37
1993	11	6.0	22	34.4	0	33
1994	6	3.3	0	0	0	6
1995	28	15.4	5	7.8	0	33
1996	28	15.4	10	15.6	0	38
1997	19	10.4	0	0	0	19
1998	5	2.8	7	10.9	1	11
1999	16	8.8	15	23.4	2	29
2000	9	100.0	0	0	0	9
2001	16	100.0	0	0	3	13
Total	207	76.0	64	24	6	265

Source: City of Fort Bragg Community Development Department, June 2002

As shown in Table H-11, 76 percent of new housing construction during the period 1991 to 2001 was single-family units. The rate of new residential construction fluctuates significantly from year to year, averaging 27 units per year.

**c. Housing Types and Tenure**

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. In addition, a relatively high proportion of housing in Fort Bragg is renter-occupied.

**TABLE H-12: HOUSING TYPES**

Type of Housing	Number	Percent
Single-family	1,886	66.5
Multi-family	811	28.6
Mobile Home, Trailer, Other	138	4.9
Total	2,835	100.0

Source: State Department of Finance, 1999

**TABLE H-13: HOUSING TENURE**

Type of Housing	Number	Percent
Owner Occupied	1,218	42.9
Renter Occupied	1,622	57.1
Total	2,840	100.0

Source: U. S. 2000 Census

According to the State Department of Finance, 4.9 percent of Fort Bragg's housing units were vacant in 1999. The U. S. 2000 Census reports a rental vacancy rate of 2.5 percent. Real estate brokers and property managers in the community report a shortage of rental units and rental vacancy rates of less than 2 percent. It is generally accepted that an overall vacancy rate of 4 percent is needed to provide for normal turnover in housing units. Despite the official vacancy rate figure, there appears to be a tight housing market in the community.

### **3. Special Housing Needs**

#### **a. The Elderly**

A relatively large proportion (21.6 percent) of Fort Bragg's housing units is occupied by persons 65 years of age or older. Table H-14 below shows the affordable housing developments for senior citizens.

**TABLE H-14: AFFORDABLE SENIOR HOUSING**

Development	Number of Units	Income Category
Moura Senior Housing	41	Very-Low
Duncan Place (disabled persons and seniors)	43	Very-low to Low
River Garden Apartments (2 ADA-compliant apartments)	2	Very-Low and Low
Walnut Apartments (56 apartments, mixed family and seniors)	2	Very-Low
Total	88	

Source: Community Development Department, City of Fort Bragg, June 2001.

The 88 housing units currently set aside exclusively for seniors do not meet the need for this type of housing. There is a 2-year waiting list comprised of 80 households for the Moura Senior Housing. Similar waiting lists exist for other affordable senior housing developments in the community. At present, 26 percent of Fort Bragg's population is comprised of persons aged 55 or older. The median age of the community is projected to increase from 47.5 years in 1999 to 51.1 years in 2009<sup>3</sup>. The State Department of Finance projects a doubling in the number of seniors in Mendocino County between 1999 and the year 2010.

The 2000 Census data indicate there were 465 elderly owner households and 221 elderly renter households, representing 16.3 and 13.3 percent of each elderly housing type respectively.

Several factors will affect the future number of senior housing and care facilities that can be built:

<sup>3</sup> Spatial Insights Corp. June, 2000

- There has not been a commensurate increase in Federal and State funding to provide additional affordable housing for seniors.
- There are vacant bedrooms in the City. It is difficult to quantify accurately the number of such under-utilized housing units. The diminishing household size since the 1960s combined with the large number of existing single-family homes indicates that there could be significant source of additional housing for seniors dispersed throughout existing neighborhoods. An acceptable housing program for seniors could be implemented to utilize this extra housing capacity.

Programs to assist seniors who wish to continue living in their own homes would not only provide important psychological and social benefits, but also reduce the need to build additional housing. Examples of such programs include low interest loans to qualifying seniors for maintenance and repair of their homes and matching seniors with spare capacity in their homes with other seniors looking for housing.

In addition, this Element recognizes the urgency of providing additional senior housing and includes new programs to meet this need. The City is working with community groups such as Redwood Coast Seniors Inc. and the Coast Senior Housing Assistance Corporation to locate a site and obtain funding for a senior housing development.

#### **b. Disabled Persons**

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 U.S. Census collects information on disabled people based on work disabilities and public transportation disabilities. The most recent 2000 Census information regarding disabled people indicated there were 1,467 persons with one or more disabilities of which 447 were 65 years and older.

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.

The affordability of housing for disabled people is an important concern for Mendocino County. According to the Community Development Commission, most disabled persons entitled to SSDI (Social Security Disabled Insurance) and SSI (Social Security Insurance) benefits receive only \$652.00 or less each month from these sources. The average rent in Fort Bragg is \$700.00 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.

**c. Single-Parent Households**

Single-parent households, particularly those headed by women, are likely to have greater demand than two-parent households for child care and other social services. There is an obvious 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 H-15: SINGLE-PARENT HOUSEHOLDS IN FORT BRAGG**

<b>Head of Household</b>	<b>Number</b>	<b>Percent</b>
Male-Headed Households	65	23.5
Female-Headed Households	212	76.5
Total	277	100.0

Source: Spatial Insights Corporation, June 2000

**d. Farm and Fisheries Workers**

There exists no data identifying the number of farm or fisheries workers in the community. There are a number of farmworkers employed in nurseries surrounding the City and fisheries workers in Noyo Harbor. There is no housing in the area specifically designed for migrant workers. Although the 2000 Census indicated there were 259 persons working in agriculture, forestry, fishing and hunting, there are no farmworkers in Fort Bragg, since there is no agriculture in the Planning Area. 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.

**e. Large Households**

Large households are defined as households with five or more members. The market does not provide sufficient housing for large households who often have limited income and require additional rooms. The table below shows that there are 188 large households in Fort Bragg.

**TABLE H-16: HOUSEHOLD SIZE**

<b>Household Size</b>	<b>Number of Households</b>	<b>Percent</b>
1 person	815	32.5
2 persons	844	33.6
3 persons	361	14.4
4 persons	303	12.0
5 or more persons	188	7.5
Total	2,511	100.0

Source: Spatial Insights Corporation, June 2000

The 2000 Census data indicate there were 53 large owner-households and 199 large rental-households in Fort Bragg.

Demographic trends indicate that family size will continue to decrease, thereby reducing the demand for housing units with more than four bedrooms.

#### 4. 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 nine 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.

There are no housing units in Fort Bragg listed by the California Housing Partnership Corporation inventory of Federally subsidized housing at risk of conversion to market rate during the next five years.

#### 5. Ability to Pay for Housing

In analyzing the ability of different economic sectors of the community to pay for housing costs, four income categories are commonly used: above-moderate, moderate, low, and very-low. The following brief definitions explain each of these income categories expressed in dollar amounts as of March 2002 for a four-person household:<sup>4</sup>

Above-Moderate Income: Household income which exceeds 120 percent of the median income for Mendocino County. This represents an annual income of \$49,801 or more.

Moderate Income: Household income between 80 and 120 percent of the median income for Mendocino County. This represents an annual income of \$33,201 to \$49,800.

Low Income: Household income between 50 and 80 percent of the median income for Mendocino County. This represents an annual income of \$20,751. to \$33,200.

Very-Low Income: Household income not exceeding 50 percent of the median income for Mendocino County. This represents an annual income of up to \$20,750.

Table H-17 presents the distribution of households by these four income categories in the City.

**TABLE H-17: DISTRIBUTION OF HOUSEHOLDS BY INCOME CATEGORY**

	Very-Low	Low	Moderate	Above-Moderate	Total
Households	706	344	313	1,076	2,439
Percent	28.9	14.1	12.8	44.1	100.0

Source: Spatial Insights Corporation and HUD Income Limits 2000. Note the household figures are based on HUD 2000 figures and the 1999 household income figures from Spatial Insights

<sup>4</sup> According to data developed by the State Department of Housing and Community Development, under the direction of the U.S. Department of Housing and Urban Development (HUD), March 2002.

Corporation and are therefore approximate. These figures are used to provide an approximate estimate of the proportion of households in each income category.

The average rent paid by households in Fort Bragg in the first six months of 2000 for a typical two bedroom apartment was \$700 a month, and for a two-bedroom, single-family house the average rent was approximately \$850, as reported by property managers and real estate brokers in the community.

In addition, rents have increased by approximately 20 percent during the past two years. This rent increase is more than five times the rate of inflation and substantially larger than the growth in household income observed for this period.

The significant rise in rental costs is in part a reflection of the limited supply of rental units in the community, in relation to the large demand. Property managers report having waiting lists of 40 to 50 households for available rental units. Few of the rental units that do come on the market are advertised, since there is such a large pent-up demand.

In order to afford an average rent for an apartment in Fort Bragg of \$700 per month, a household must have an annual gross income of \$25,200, assuming that a maximum of 30 percent of household income is allocated for rent. This level of rent is affordable for above-moderate and moderate income households in the City. It is not affordable, however, to the approximately 43 percent of households in the community with very-low and low incomes. Until additional construction of rental units occurs, the combination of strong demand and low vacancies will contribute to an increasingly severe shortage of rental units and a decrease in their affordability.

The situation for home ownership is similar. The average sales price of a single-family house in Fort Bragg was \$163,000 in 2000. In order to qualify for a mortgage to purchase this home, a household would require a gross annual income of \$55,869. This assumes a 20 percent cash down payment of \$13,040 and a 30-year fixed-rate mortgage at an interest rate of 8.0 percent costing 2 points, including taxes and insurance.

The 1999 estimated median household income for Fort Bragg was \$36,006, which is less than the minimum income required to purchase an average-priced home within the City. (Note this figure is different from the HUD 2002 median income figure for Mendocino County of \$41,500). Although many Fort Bragg residents purchased their homes many years ago, before the time when affordability became an issue, it is evident that the majority of these people could no longer qualify to purchase a home in their community.

Overpayment is clearly an acute problem for renters as well as for those seeking to purchase homes. The policies and programs section of the Housing Element contains actions that seek to address this situation.

According to the 2000 Census, the median household income for Mendocino County was \$35,996. Estimates of overpayment by owners and renters reveal 56 percent of lower-income owner households pay over 30 percent of their household income on housing, and 69 percent of lower-income renter households overpay for housing.

In addition, the 2000 Census data indicated that occupants of 33 owner occupied units (1.15 percent), and 94 renter households (5.6 percent) in Fort Bragg reside in overcrowded conditions. It should be noted that 49 renter occupied units are quite overcrowded, with two or more occupants per room.



## 6. Regional Housing Needs Determinations

State legislation enacted in 1980, AB 2853, mandated that the Mendocino Council of Governments (MCOG) determines the existing and projected regional housing needs and determines each city's share of the regional need for housing by housing type and cost in Mendocino County.

The Housing Element must consider the local share for regional housing assigned to Fort Bragg by MCOG which takes into consideration employment opportunities, the availability of suitable sites and public facilities, market demand for housing, and the type and tenure of housing.

**TABLE H-18: REGIONAL HOUSING NEEDS ALLOCATIONS FOR THE CITY OF FORT BRAGG**

**JANUARY 2001 – JULY 2008**

<b>Income Category</b>	<b>Total Housing Need</b>	<b>Percent</b>
Very-Low (0-50)	85	22
Low (50-80)	74	19
Moderate (80-120)	66	17
Above-Moderate (>120)	163	42
Total	388	100

Source: Mendocino County Housing Needs Plan, Mendocino Council of Governments, as amended December 2003.

The Housing Element must demonstrate that there is sufficient vacant and underdeveloped land to meet Regional Housing Needs and to accommodate a range of housing for all income groups. Table H-19 indicates that there are 103.79 acres of vacant residentially-zoned land which could accommodate development of approximately 1,192 housing units during the time frame of this Housing Element.

A total of 268 dwelling units, of which 84 were affordable units, were constructed in the City since the 1991 Housing Need Allocations. Significant progress has been made towards 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.

### a. Residential Development Potential

Table H-19 shows remaining vacant or underdeveloped land that could accommodate housing development within the City of Fort Bragg by General Plan designation. Total residential development potential figures that include the Sphere of Influence are presented in the Land Use Element.

The development potential figures shown in the table are based on a parcel-by-parcel analysis of the number of dwelling units that could be constructed, taking into account the residential densities permitted by the General Plan. Refer to Appendix C for a parcel-specific residential

land use inventory<sup>5</sup>. All of the residential units indicated in Table H-19 can be served by City services and infrastructure.

Several conclusions can be drawn from Table H-19. First, the City has sufficient vacant and underdeveloped land to meet its remaining regional housing allocation of 187 units, since 1,192 units could be built within City limits. The majority (1,087) of these units would be higher-density housing in multi-family housing and mixed use Zoning Districts.

Despite sufficient vacant and underdeveloped land, there exist constraints to increased residential development which are discussed in the Constraints to Housing Development section.

State legislation (SB 1019) requires the City to ensure that there are adequate sites with zoning that permits 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 RM, RH and RVH zoning districts permit multi-family housing without a conditional use permit as indicated in Table H-19: therefore the majority of multi-family housing can be developed as a use by right, without a conditional use permit: namely, 40 units in the RM District, 186 in the RH District, and 520 units in the RVH District.

**TABLE H-19: RESIDENTIAL DEVELOPMENT POTENTIAL**

<b>General Plan Designation</b>	<b>Acres of Vacant Land</b>	<b>Maximum Units</b>
Low Density Residential (RL)	18.45	75
Medium Density Residential (RM)	4.55	40
High Density Residential (RH)	16.58	186
Very-High Density Residential (RVH)	31.67	520
General Commercial (CG)	5.67	63
Highway Visitor Commercial (CH)	26.53	298
CBD	0.34	10
Total	103.80	1,192

Source: Community Development Department, City of Fort Bragg, December 2001 and *Buildout Projections for the 2001 Draft City of Fort Bragg General Plan*, September 2001 LCA & Associates. Note the latter counts mixed use units as commercial square footage, rather than as dwelling units.

**b. Emergency and Transitional Housing**

Accurate information on the number of homeless persons is impossible to obtain. No official counts of the homeless exist. Only a small proportion of the homeless population contact government and private agencies that provide assistance. Estimates of the number of homeless vary greatly because this population is transient, often moving from place to place every night seeking shelter.

The Police Department does not have statistics on the homeless population in the City. There are several organizations in the community that provide transitional housing facilities, notably the

<sup>5</sup> The residential development figures in the Housing Element are different that the total buildout figures in the Background Report and in other parts of the General Plan. They are more conservative (i.e., assume less units per acre than would be allowed under the designation).

Ford Street Project, the Yellow House, and the Hospitality House. They report that the demand for temporary housing exceeds the supply. A summary of emergency and transient housing facilities are presented in Table H-20.

**TABLE H-20: TRANSITIONAL AND EMERGENCY HOUSING**

<b>Organization</b>	<b>Type of Shelter Provided</b>	<b>Units/Size</b>
The Ford Street Project	Emergency Housing Transitional Housing	3 beds 5 beds
Hospitality House	Emergency Housing	15 individual beds, 9 family beds
Yellow House	Transitional Housing for families with children and disabled individuals	12 beds
Community Development Commission	Shelter Plus Care voucher program	variable

Source: PAS & Associates

According to Mendocino County’s Homeless Services Planning Group which coordinates public and private resources, the majority of homeless are County residents. 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 far exceeds the resources of local government, particularly smaller cities. The City, however, has complied with Government Code Section 65583(a)(6) 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.

Programs contained in this Housing Element require a Zoning Ordinance amendment to allow transitional and emergency housing as a permitted use in the CG: General Commercial 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 County has taken the initiative in identifying the extent of the problem locally and has established an organizational framework to coordinate funding and implementation of programs for the homeless. The policies of the Housing Element relating to homelessness are based on facilitating and cooperating with this County effort, commensurate with the City’s population and resources.

## **7. Constraints to Housing Development**

### **a. Annexation Standards**

An important land use regulation affecting development in Fort Bragg, as well as other cities in Mendocino County, is the policy adopted by the Mendocino County Local Agency Formation Commission (LAFCO) regarding annexation proposals.

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.

### **b. Land Use Controls**

The Fort Bragg Zoning Ordinance, contained within the City's Municipal Code, sets forth land use 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 Zoning Ordinance is being comprehensively revised to be consistent with the General Plan. The following changes to the Land Use Designations of the General Plan promote housing development by establishing the following maximum residential densities:

- 24 units per acre in the General Commercial (CG) land use designation. The previous General Plan specified density by means of an FAR of 0.4 and a maximum building height of 25 feet for this designation;
- 40 units per acre for the Central Business District; and
- 24 units per acre for the Highway Visitor Commercial (CH) land use district. The current Zoning Ordinance and previous General Plan do not establish residential density limits for this land use designation.
- The City's zoning and development standards do not constitute a constraint to housing development. Regulations for residential development (e.g. required setbacks, maximum lot coverage, height limits, and minimum lot sizes) are no more restrictive than those of surrounding jurisdictions. Indeed, the Zoning Ordinance and related land use regulations serve to promote, rather than constrain, housing development in the following ways:
  - The RM-Medium Density Residential zoning district allows up to 2 units on a lot size of 7,500 square feet with a maximum building height of 35 feet pursuant to a conditional use permit. In addition, existing buildings can be divided into 3 units subject to the Subdivision Map Act and building code compliance. This zoning district has encouraged the restoration of older homes and the creation of additional infill housing units. Requiring a conditional use permit has not restricted the development of duplex and triplex units, and has served the function of ensuring that this type of residential development fits harmoniously with surrounding land uses.
  - The RH-High Density Residential zoning district has a maximum density for 15 units per acre within the Coastal Zone and can be increased elsewhere in the City according to the density bonuses contained in the Housing Element when providing affordable housing and meeting other criteria. Flexible lot configuration and other site design standards provide an incentive

for the development of rental and multi-family housing.

- The RVH-Very High Density Residential zoning district permits up to 24 units per acre in the Coastal Zone. In addition, this zoning district allows zero lot lines within Planned Unit Developments and a maximum building height of 45 feet. These regulations have resulted in the construction of a significant number of multi-family dwellings.
- Programs in this Housing Element and the General Plan would revise the Zoning Ordinance to permit multi-family residential densities in the CG-General Commercial and the CH-Highway Visitor Commercial zoning districts with a conditional use permit.
- The Zoning Ordinance encourages the Planned Development concept. Fort Bragg's PD process permits housing developments to be built with flexible setbacks and zero lot lines.
- The Central Business District permits a residential density of up to 40 units per acre.

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 H-21: 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 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 $\geq$ 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 50 to 30 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

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 redevelopment and other housing funds.

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.<sup>6</sup> The cost of providing

<sup>6</sup> *Inclusionary Housing Survey Report*, San Diego Housing Commission, 1992.

inclusionary units would either be passed on to the market rate units, reduce the profit margin of the developer, be reflected in a reduction in the value of the land, be partially compensated by density bonuses, fee reductions, or other government incentives, or a combination of these effects. The allocation of this burden would depend on general market conditions and the relative bargaining power of the parties.

**c. Secondary Dwelling Units**

Section 18.72.200 of the Municipal Code sets forth regulations for secondary dwelling units in the RL, RS, RR1, and RR2 single-family residential districts subject to an administrative review by the Community Development Director. These regulations allow secondary dwelling units on single-family residential lots provided the following conditions are met

- There may be only one secondary dwelling unit per single-family parcel.
- Secondary dwelling units must meet all standards of the zoning district.
- The secondary dwelling unit shall not exceed 960 square feet in the RL and RS Zoning District; 1,000 square feet in the RR1 zoning district; and 1,250 square feet in a RR2 zoning district.
- 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.

Policies and programs of this updated Housing Element call for Design Review of the site and design of second dwelling units to ensure neighborhood compatibility.

**d. Site and Design Review**

Residential development of two or more units requires Design Review. The intent of the Design Review process are 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 Design Review Guidelines establish criteria for site and building design and landscaping, with emphasis on preserving designated scenic corridors. The Guidelines do not represent a constraint to housing production in Fort Bragg.

**e. Development Fees**

The City requires payment of different fees as a condition of development approval. All fees are tied to the City's actual costs of providing necessary services such as project review and plan checking fees. These fees are reviewed and adjusted periodically.

Fees for planning applications (e.g. design review, use permit, variance, rezoning, annexation, and subdivision map approval) range from \$300 to \$1,500. Additional fees, including school impact and parkland dedication fees and charges levied for building, electrical, plumbing, and other permits apply to construction of individual housing units. For a typical three-bedroom, two-bathroom single-family home, the City water, sewer, drainage, and water retrofit fees total approximately \$7,500.

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, and potable water and wastewater treatment. The fees charged by the City staff to

process and review development applications are lower than comparable market-rate fees for technical plan review tasks.

The fees levied for a typical 1,500 square foot single family dwelling, including all water retrofit in lieu fees are \$15,120. For a multifamily dwelling unit in a typical fourplex, fees total about \$6,520 per unit. For multiple family projects, water retrofits must be performed, as in lieu fees may only be paid for projects requiring six or fewer retrofits.

1500 SF SINGLE FAMILY RESIDENCE ON 7500 SF CITY LOT	
FEE TYPE	COST
building permit including plan check	\$ 1,700.00
water retrofit (5 retrofits req'd or in lieu fees)	\$ 2,500.00
water capital	\$ 4,070.00
sewer	\$ 3,302.00
storm drain service (.0388/SF)	\$ 291.00
fire dept	\$ 50.00
school impact (\$2.14/SF)	\$ 3,210.00
<b>TOTAL</b>	<b>\$ 15,123.00</b>

TYPICAL 3800 SF MULTIFAMILY 4-PLEX UNIT	
building permit including plan check	\$ 2,750.00
water retrofits (16 retrofits required)	
water	\$ 8,535.00
sewer	\$ 6,175.00
storm drain service	\$ 400.00
fire dept	\$ 91.00
school impact (\$2.14/SF)	\$ 8,132.00
<b>TOTAL FOR ENTIRE COMPLEX</b>	<b>\$ 26,083.00</b>
<b>TOTAL PER UNIT</b>	<b>\$ 6,520.75</b>

**f. Building Codes**

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 Uniform Building Code (UBC).

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. In conformance with the UBC, the County requires new construction to meet all building codes in effect today, but does not typically require previous work that was completed with the necessary permits to comply with current standards.

## **g. 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 developments does not constitute a constraint in Fort Bragg.

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

- Community Development Department - 1/2 to 1 hours.
- Building Department - 2 hours to 2 weeks.

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

- Community Development Department and Planning Commission - 3 to 8 weeks.
- Building Department - 2 hours to 2 weeks.

Review requiring a change of zoning, major subdivision approval, or preparation of an Environmental Impact document:

- Community Development Department, Planning Commission, or City Council - 12 weeks to 1 year.
- Building Department - 2 hours to 2 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, and as indicated above, can take up to two months for approval, depending on whether Design Review or another discretionary permit such as a Variance are required. The City has adopted Architectural Review Guidelines with clear illustrations and text to streamline and facilitate this process.

Multi-family housing is a permitted use in all multifamily residential districts. Multi-family housing in mixed use districts requires a conditional use permit, which typically takes two months where no other entitlements, such as a major subdivision are required.

Second dwelling units are approved administratively. The typical administrative approval time for a second dwelling unit is less than three weeks. 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. It is anticipated that implementation of the policies contained in this Housing Element, combined with the increased staff in the Community Development Department, will further shorten processing time.



## **h. Infrastructure Constraints**

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

- The City's water capacity needs to be increased to meet current and anticipated growth. Residential development is currently limited to projects that can meet the requirements of the City's Water Retrofit Program designed to optimize existing capacity. The City is currently planning to make improvements to its Noyo River diversion facility. The improvements include adding larger pumps and a new pipeline that would deliver water to Sherwood Road and reconstructing the City's raw water ponds. These improvements will provide the necessary infrastructure to allow the City to pump its full entitlement of up to 3.0 cubic feet per second. Once these improvements are made, the City will have the ability to pump sufficient water from the Noyo River and its other two sources to meet existing and projected demand resulting from new development allowed under the General Plan. Once the improvements are completed, the City can then apply for a permanent license to divert water from the Noyo River. If this permanent license is granted, then the City can meet with the State Department of Health Services (DHS) to amend the existing limits in its Water Permit on how much water the City can divert from the Noyo River.
- Several areas have inadequate storm drains and others are in need of repair. This problem is being actively assessed by the City.
- The sewer system was found to have infiltration problems affecting approximately 146 properties. The Municipal Improvement District is currently designing a new sand filter. The District is also planning to install a new secondary digester at the plant and make improvements to the collection system to address infiltration and inflow problems.
- Financial limitations exist, since the City has a limited retail sales tax base and relies heavily on transient occupancy and property taxes for its revenue.

The City's infrastructure problems have received considerable attention in the last two years. Fort Bragg adopted a Redevelopment Plan in 1987 and a Five-Year Implementation Plan was adopted in 1997 with a specific projects list designed to remedy many of the City's infrastructure problems which include:

- Replace and reconstruct storm drains and sidewalks in coordination with street reconstruction projects on Main, Oak, Chestnut, Franklin, and Harold Streets.
- Improve traffic, parking, and pedestrian circulation in the Central Business District and General Commercial districts.
- Relocate the Police Station.
- Construct the North Fort Bragg water and wastewater extension.
- Implement water system improvements: develop new sources and improve the distribution system and the water treatment plant.
- Construct a new recreation center and rehabilitate City Hall and other public facilities.

Because of these actions, the City's infrastructure problems will be remedied and Fort Bragg will have the infrastructure in place to accommodate its housing development potential well within the five-year time frame of this Element.

**i. Market Constraints**

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 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                    \$50,000 to \$55,000 for a 6,500 to 7,000 square foot lot.

Construction costs    \$80 to \$90 per square foot.

The cost of a typical single family lot in Fort Bragg ranged from \$50,000 to \$80,000. In 2002. Construction costs for a 1,700 square foot, 3 bedroom, 2-bathroom home vary from \$110 to \$125 per square foot. Rising insurance costs and sharply increased worker's compensation insurance for contractors statewide mean that these construction cost figures will increase by approximately 4 to 6 percent next year.

There exist 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. One local developer estimates that land costs (including wastewater, water, grading, and drainage improvements) for a typical townhouse development are in the range of \$25,000 to \$30,000 per unit, and that construction costs average approximately \$85 per square foot.

Financing for housing development is relatively easy to obtain and there is no shortage of construction or mortgage financing in Fort Bragg for new construction or rehabilitation. There is no evidence of mortgage deficient areas or "redlining" practices in Fort Bragg. Interest rates are consistent with those found throughout Mendocino County.

**j. 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. A key to obtaining development approvals is to secure the support of the local neighborhood. Developers of potentially controversial housing projects should make the effort to address the legitimate community concerns regarding the type of housing proposed, the characteristics of the potential occupants of the housing units, noise, increases in traffic, and the impact that the proposed development will have on City services.

Involving the community in the early phases of a project is essential for creating the basis for cooperation and constructive participation in the planning process.

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.

**k. Opportunities for Energy Conservation**

The City encourages energy conservation in residential projects. The building orientation, street layout, lot design, landscaping, and street tree configuration of all residential projects are reviewed in order to maximize solar access and energy conservation. Residential structures must meet the requirements of Title 24 relating to energy conservation features of the Uniform Building Code.

## APPENDIX A: QUANTIFIED OBJECTIVES BY HOUSING UNIT

<b>Program</b>	<b>Very Low Income</b>	<b>Low Income</b>	<b>Moderate Income</b>	<b>Above Moderate Income</b>	<b>Total</b>
H-1.1.3 Rehabilitation/Preservation	20	35	15		70
H-2.2.1 Mixed Use	10	10			20
H-2.2.2 Zoning Ordinance Revisions	20	20			40
H-2.5.1 Second Dwelling Units	15	25	40		80
H-2.8.1 Redv't. Housing Set-Aside	15	15	25		55
H-3.1.4 School Facility Reimburs't.	5	5	15		25
H-3.2.2 Senior Housing	25	35	40	80	180
H-3.4.3 Inclusionary Housing	5	15	15		35
H-3.5.1 Density Bonus	2	5	5		12
H-3.9.1 Emergency & Transitional	49				48

## APPENDIX B: EVALUATION OF PREVIOUS HOUSING ELEMENT

Program	Purpose	Evaluation
1.1.a Continue to obtain a mixture of dwelling unit types through the administration of the General Plan, including newly annexed areas.	Facilitate the construction of a variety of housing types.	Program is general and has no quantitative objectives. The City has administered its General Plan, but it is not clear that this alone results in a variety of housing types <i>(delete)</i> <sup>7</sup>
1.1.b Amend the Zoning Map to include a Manufactured Housing /Mobile Home Park Zone	To provide a location where manufactured homes and mobile homes could be constructed.	State law allows manufactured homes in residential zoning districts. The Mobile Home Park Zone was not implemented and is not necessary <i>(delete)</i>
1.1.c Amend the Zoning Ordinance for planned developments which will allow for greater flexibility in encouraging and approving higher densities, smaller lot sizes, manufactured housing and alley homes.	To increase residential density and thereby encourage the construction of additional affordable housing.	While the City has a –PD overlay district, the regulations are so vague that there is little incentive for property owners to use the tool. We recommend that this policy be refined and implemented to encourage flexibility and creativity in providing higher density housing. <i>(revise)</i>
1.1.d Conduct an annual inventory of public land available for below market rate housing.	To identify public land where below market rate housing could be constructed.	There is no undeveloped public land within the City which is suitable for affordable housing development. <i>(delete)</i>
1.1.e The City shall request the County to give notice to the City for all rezoning projects within the City's Sphere of Influence.	Work with the County to ensure that the City's housing and other land use policies are considered in the Sphere of Influence.	The County has implemented this policy. <i>(delete)</i> .
1.1.f Allow second units on single-family lots as a permitted use, subject to appropriate development standards for size, 7 and setbacks.	To increase the supply of affordable housing and make better use of existing stock of land and housing.	Implemented. A total of 19 second dwelling units were constructed since 1994. There may be need for policy revision to ensure compatibility with neighboring uses. <i>(revise)</i>
1.2.a Increase base density allocations for the ability of proposed developments to fulfill a need for a variety of housing types.	Encourage the construction of a variety of housing types and increase housing affordability.	This program is vague and its implementation requires a general plan amendment. The City will consider the need for increasing base densities as part of its General Plan update process. This is unnecessary as an on-going program. <i>(delete)</i>

<sup>7</sup> Delete means the program was eliminated from the Draft Housing Element; revised means the program was revised and included in the Draft Housing Element.

Program	Purpose	Evaluation
1.2.b Amend the Zoning Ordinance to allow second residential units as a permitted use in all residential zones.	Encourage the development of second dwelling units.	Refer to Program 1.1.f for discussion of secondary units. The City has amended the secondary dwelling unit regulations since this policy was adopted. <i>(delete)</i>
1.3.a Amend the General Plan to allow a one-time division of parcels which can provide two existing homes on a residential lot with separate utility connections and meet the development standards in the particular zoning district.	Facilitate the conservation and renovation of existing housing stock.	Not implemented. This policy was adopted without a full analysis of potential impacts to existing roads, infrastructure, public services, neighborhood character, etc. <i>(delete)</i>
Program 1.4.a. Identify and designate on the General Plan and Zoning Maps priority sites for higher density residential development which could include alley houses, smaller lot sizes, etc.	Promote higher density housing.	This activity is a long-range planning effort and is part of the City's current General Plan update process. It is not necessary or appropriate as an on-going housing program. <i>(delete)</i>
Program 1.6a Apply to the Coastal Commission to exempt proposed residential structures situated in the Coastal Zone from obtaining a Coastal Development Permit.	Facilitate the expeditious approval of residential development.	The City has not applied for a Categorical Exclusion order from the Coastal Commission. It is noted that there is only one residential neighborhood in the Coastal Zone and it is nearly built-out. <i>(retain)</i>
Program 1.7.a Continue to obtain a mix of dwelling unit types through the administration of the General Plan, including newly annexed areas.	Promote a variety of housing types.	Program is general and has no quantitative objectives. <i>(delete)</i>
Program 1.8.a Increase base density allocations for the ability of proposed developments to fulfill the need for a variety of housing types.	Promote a variety of housing types.	Review of residential densities is part of the General Plan update process. <i>(delete)</i>
Program 1.9a Allow renters to convert to owning their mobile home space irrespective of rental vacancy rates.	To protect existing mobile home parks from redevelopment to other uses.	Not implemented. <i>(delete)</i>

Program	Purpose	Evaluation
2.1.a Adopt a tiered infrastructure rate policy which charges lower fees for sewer and water hook-ups and drainage improvements to developers of low and very-low income housing and higher fees to developers of market rate housing.	Reduce the cost of developing affordable housing.	Not implemented. The City has been advised that a tiered rate base may violate Prop 218 requirements. <i>(delete)</i>
2.1.b Waive Use Permits and Variance fees for projects involving very low and low income housing.	Reduce the cost of developing affordable housing.	In the past, the City has provided assistance to housing developers in the form of fee waivers and infrastructure development using Redevelopment funds. <i>(retain)</i>
2.1.c Continue to assist housing for very low to low income households within new developments from portions of development fees as specified by the City Council.	Reduce the cost of developing affordable housing.	See 2.1.b above <i>(retain)</i>
2.1.e Continue to give priority processing to those very low and low income developments.	Reduce the cost of developing affordable housing.	The City's permit-processing load is not so substantial that a policy for "priority" processing makes a difference. <i>(delete)</i>
2.1.f Correlate the vacant land inventory with existing needs of low and median income households, and determine the need to redesignate land for specific housing types.	Ensure that adequate sites for the development of affordable housing continue to exist.	Implemented as a part of the General Plan revision process. <i>(delete)</i>
2.1.g Apply for CDBG subsidies to assist in providing necessary infrastructure improvements in developments with below market rate housing, and leverage these subsidies.	Reduce the cost of developing affordable housing.	The City has a very successful Community Development Block Grant program and has received three housing related CDBG grants in the past five years. In addition, the City presently administers Federal Emergency Shelter Grants for two local non-profits providing homeless services. <i>(retain)</i>

Program	Purpose	Evaluation
2.1.h Amend the Zoning Ordinance to permit housing in all commercial zones as a permitted use.	Increase the amount of land available for housing development.	Not implemented. This policy will be re-evaluated in the current General Plan update process and is unnecessary as an on-going or long-term policy. <i>(delete)</i>
2.1.i Create a vehicle, such as an outreach program, nonprofit authority, planning commission, redevelopment agency or corporation, to locate, assist and plan such activities as below market rate housing for low and median income households.	Facilitate the implementation of housing element policies and programs.	The Community Development Department assists local groups in planning for affordable housing projects. <i>(delete)</i>
2.1.j The City shall acknowledge single parent households as viable families when applying for subsidized housing programs.	Facilitate housing availability for single parent households.	This program is vague and unimplementable. <i>(delete)</i>
2.2.a. Developers of planned residential developments of 5 units or more shall provide 10 to 15% of their units as affordable in one of the following ways: 1. 10-15% of the units for rent shall have rents affordable to very low and low income households; 10 – 15% of ownership units shall be affordable to households with incomes at or below the county median. Adopt an Inclusionary Housing Ordinance	Facilitate housing for lower income households.	The City has not adopted an inclusionary zoning ordinance, however, inclusionary units have been required since enactment of this policy. <i>(retain/revise)</i>
Program 2.2.b Provide a bonus to developments that incorporate below market rate units in the same development; to those developments that exceed the requirements of the inclusionary ordinance; provide density bonus increases up to 25 % for below market rate housing in designated areas.	Facilitate housing for lower income households.	City has implemented this policy as required by State law. <i>(retain)</i>



<b>Program</b>	<b>Purpose</b>	<b>Evaluation</b>
2.3.a Schedule an annual meeting with nonprofit housing developers to assist identifying appropriate sites and to encourage the development of rental housing and rehabilitation.	Facilitate housing for lower income households.	The City conducts annual meetings regarding the CDBG grant program and works with non-profit housing developers on an on-going basis. <i>(retain)</i>
2.4.a Amend the Zoning Ordinance to allow second residential units as a permitted use in all residential zones.	Facilitate housing for lower income households.	See 1.1.f and 1.2.b above <i>(delete)</i>
2.4.c Use readily available methods to encourage a full range of housing types, such as developer agreements and mortgage revenue bonds.	Facilitate housing for lower income households.	Program is general and has no quantitative objectives. <i>(delete)</i>
2.4.d Continue to participate in and promote the Section 8 Existing Housing Program. The City will annually monitor the status of the River Gardens Apartments.	Increase the amount of affordable housing units.	Implemented and ongoing. <i>(retain)</i>
2.4.e Expand the redevelopment boundaries for the purpose of encouraging the construction and/or improvement of housing affordable by households of very low, low and median income.	Increase the amount of affordable housing units.	Expanding the agency boundaries will not accomplish this purpose. Housing set-aside funds can be spent outside of the RDA boundaries. <i>(delete)</i>
2.5.a Develop an impact threshold level to determine the impacts on the City's housing supply associated with new commercial and industrial development. Those developments exceeding the threshold must mitigate those impacts.	Mitigate the housing impacts of new commercial and industrial developments.	The scale of commercial and industrial projects within the City is not large enough to justify this type of program <i>(delete)</i>
2.5.b Continue to participate in and promote the Section 8 Existing Housing Program	Increase the amount of affordable housing units.	Implemented and ongoing. See 2.4.d <i>(retain)</i>

<b>Program</b>	<b>Purpose</b>	<b>Evaluation</b>
3.1.b Annually monitor statistics for police, county agencies or private organizations regarding emergency shelter needs, and cooperate with or support public and private efforts to respond to those needs	Ensure that there will be adequate emergency and transitional housing facilities.	As noted above, City has coordinated with emergency and transitional housing providers to obtain grants for homeless shelters and services. <i>(retain)</i>
3.1.c Consider waiving the City's Bed Tax fees for individuals using paid vouchers for temporary shelter in City motels.	Ensure that there will be adequate emergency and transitional housing facilities.	Not implemented. Not included in the revised Housing Element. May be considered with the update of the City's fee structure.
4.1.a Apply for CDBG funds of other available state and Federal funding for housing rehabilitation.	Preserve and enhance the existing housing stock.	The City has applied for Community Development Block Grants annually.
4.2.a Apply portions of the Redevelopment Agency's 20% housing allotment for funding to rehabilitate needed homes.	Preserve and enhance the existing housing stock.	The RDA housing set-aside fund only recently has accrued sufficient funds for establishment of a program such as this. The Housing Element update should identify recommended uses of RDA housing set-aside funds.
4.3,a Develop a voluntary code inspection program emphasizing rehabilitation and energy features.	Preserve and enhance the existing housing stock.	Not implemented. City presently contracts with Mendocino Co. for building inspection services. <i>(delete)</i>
4.3.b Initiate a voluntary pre-sale code inspection program	Preserve and enhance the existing housing stock.	Not implemented. See 4.3.a. <i>(delete)</i>
5.1.a Continue to regulate aesthetics through the Planning Commission, building code, zoning ordinance, Site and Architectural Review Committee.	Preserve and enhance the existing housing stock.	This is an on-going responsibility of the Planning Commission and staff and is fully implemented. <i>(delete)</i>
5.1.b Permit housing rehabilitation in zones where housing is a nonconforming use, considering on a case-by-case basis the neighborhood character and the desirability of mixed use developments.	Preserve and enhance the existing housing stock.	The City's non-conforming use regulations would allow for this activity. The program is not necessary. <i>(delete)</i>

<b>Program</b>	<b>Purpose</b>	<b>Evaluation</b>
6.1.a Continue to provide density incentives for the installation of specified energy conservation features which exceed the required building standards in new housing.	Increase energy efficiency of housing.	Not implemented. <i>(delete)</i>
6.2.b Establish a weatherization assistance program.	Increase the energy efficiency of housing.	Not implemented. PG&E operates a zero interest program and either performs the work itself or contracts out to a local nonprofit housing corporation. <i>(delete)</i>
7.1.a Prepare an informational pamphlet demonstrating procedures to obtain landscaping, well, use of gray water in landscaping, list of native-drought tolerant vegetation and water conserving plumbing that can reduce water consumption in a residence.	Increase the energy and resource efficiency of housing.	The City has a mandatory water-retrofit program for water conservation purposes. A street tree list identifies drought-tolerant tree species and the Planning Commission routinely requires that all landscaping be drought-tolerant. <i>(delete)</i>
7.1.b Establish a permitting process on all residential lots to allow domestic wells where water supply can be proven safe. Periodic testing of wells will be instituted.	Conserve water.	Implemented. <i>(delete)</i>
8.1.a Continue to educate citizens on recycling and provide new information as necessary.	Conservation of resources.	This program is not housing-related and should be relocated to another element of the General Plan. <i>(delete)</i>
9.1. a Establish a permitting procedure on all residential lots to regulate wood burning stoves consistent with State standards.	Improving air quality.	This program is not housing-related and should be relocated to another element of the General Plan. <i>(delete)</i>

## Comments

Government Code Section 65583(a)(3) requires "an analysis of the differences between what was projected or planned in the earlier element and what was achieved." The table above indicates that a number of programs in the previous element were not implemented. This was due in part to the City's limited financial resources. Land prices and construction costs limit development of affordable single-family dwellings.

The revised element has recognized these limitations and contains several new programs which will result in the construction of additional affordable housing units, a more stringent inclusionary housing ordinance; establishment of a housing fund; establishment of a density bonus program;

and other programs to meet special housing needs. These programs recognize that the majority of additional units will occur at multi-family densities and includes requirements for affordable housing development as a condition of approval. This approach effectively utilizes the limited remaining developable land in the City toward achieving the City's housing goals.

## APPENDIX C: PARCEL-SPECIFIC INVENTORY OF VACANT AND UNDERUTILIZED LANDS

This appendix lists vacant and underutilized lands, and shows development potential for those lands.

APN	Address	Area	GP	Density	Units
018-090-13	330 Cypress Street	2.0	CG	15 du/ac	22
008-163-10	102 South Main Street	0.25	CG	15 du/ac	3
008-172-09	251 South Franklin Street	1.03	CG	15 du/ac	11
008-172-10	210 South Main Street	0.34	CG	15 du/ac	4
018-040-27	711 South Franklin Street	0.21	CG	15 du/ac	2
018-040-28	721 South Franklin Street	0.21	CG	15 du/ac	2
018-040-29	731 South Franklin Street	0.26	CG	15 du/ac	3
018-040-45	191 South Street	0.35	CG	15 du/ac	4
018-210-32	810 South Franklin Street	0.51	CG	15 du/ac	6
018-210-33	830 South Franklin Street	0.34	CG	15 du/ac	4
018-210-34	840 South Franklin Street	0.17	CG	15 du/ac	2
	<b>Subtotal CG</b>	<b>5.67</b>			<b>63</b>
008-162-06	126 North Main Street	0.17	CBD	40 du/ac	5
008-162-07	120 North Main Street	0.17	CBD	40 du/ac	5
	<b>Subtotal CBD</b>	<b>0.34</b>			<b>10</b>
008-010-31	1020 Glass Beach Drive	3.3	RH	15 du/ac	37
018-113-03	970 Chestnut Street	2.28	RH	6-15 du/ac	25
018-113-01	552 Lincoln Street	3.7	RH	6-15 du/ac	42
018-210-29	860 Hazelwood Drive	3.03	RH	6-15 du/ac	34
018-230-32	425 North Harbor Drive	4.27	RH	6-15 du/ac	48
	<b>Subtotal RH</b>	<b>16.58</b>			<b>186</b>
069-232-06	1301 North Main Street	2.25	CH	15/ac	25
069-232-07	1291 North Main Street	2.55	CH	15/ac	29
008-034-12	855 Main Street	0.13	CH	15 du/ac	1
008-034-07	801 North Main Street	0.34	CH	15 du/ac	4
008-044-15	734 North Main Street	0.45	CH	15 du/ac	5
018-120-47	851 South Franklin Street	0.21	CH	15 du/ac	2
018-450-39	1250 Del Mar Drive	20.6	CH	15 du/ac	232
	<b>Subtotal CH</b>	<b>26.53</b>			<b>298</b>
008-042-01	260 Spruce Street	0.17	RL	3-6 du/ac	1
008-041-02	745 West Street	0.17	RL	3-6 du/ac	1
008-041-01	749 West Street	0.17	RL	3-6 du/ac	1
018-120-40	320 North Harbor Drive	0.13	RL	3-6 du/ac	1
008-350-01	1010 Glass Beach Drive	0.11	RL	3-6 du/ac	1
008-350-08	978 Stewart Street	0.11	RL	3-6 du/ac	1
008-350-38	950 Glass Beach Drive	0.11	RL	3-6 du/ac	1
008-350-39	960 Glass Beach Drive	0.11	RL	3-6 du/ac	1
008-350-40	964 Glass Beach Drive	0.11	RL	3-6 du/ac	1
008-290-76	371 Osprey Court	1.0	RL	3-6 du/ac	3
008-290-78	351 Osprey Court	1.0	RL	3-6 du/ac	3
020-470-21	1405 Cedar Street	1.16	RL	3-6 du/ac	3

<b>APN</b>	<b>Address</b>	<b>Area</b>	<b>GP</b>	<b>Density</b>	<b>Units</b>
020-520-22	1600 Oak Street	5.15	RL	3-6 du/ac	23
020-530-03	21200 California	4.7	RL	3-6 du/ac	21
018-100-42	485 South Lincoln Street	0.78	RL	3-6 du/ac	1
018-310-54	126 Lonne Way	0.16	RL	3-6 du/ac	1
018-310-39	119 Noyo Heights Drive	0.11	RL	3-6 du/ac	1
	<b>Subtotal RL</b>	<b>18.45</b>			<b>75</b>
018-440-50	200 West Ocean View Drive	0.91	RM	6-12 du/ac	8
018-440-49	250 West Ocean View Drive	0.91	RM	6-12 du/ac	8
018-440-39	300 Ocean View Drive	0.91	RM	6-12 du/ac	8
018-440-38	350 Ocean View Drive	0.91	RM	6-12 du/ac	8
018-440-29	400 Ocean View Drive	0.91	RM	6-12 du/ac	8
	<b>Subtotal RM</b>	<b>4.55</b>			<b>40</b>
008-350-60	920 Stewart Street	3.8	RVH	15-24 du/ac	68
018-150-57	None	0.8	RVH	15-24 du/ac	14
018-150-56	None	0.65	RVH	15-24 du/ac	12
018-150-58	None	1.32	RVH	15-24 du/ac	14
018-150-59	None	5.86	RVH	15-24 du/ac	66
018-220-02	440 South Street	11.3	RVH	15-24 du/ac	203
018-340-04	441 South Street	7.94	RVH	15-24 du/ac	143
	<b>Subtotal RVH</b>	<b>31.67</b>			<b>520</b>
	<b>TOTAL</b>	<b>103.8</b>			<b>1192</b>

Note: The data in this Appendix are different than the residential buildout figures contained in the Background Reports and in references to residential buildout in other Elements of the 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 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.

The Zoning Ordinance is being revised to ensure consistency with the updated General Plan and Housing Element. No Zoning Ordinance or General Plan amendments would be needed to achieve the densities noted above.

## APPENDIX D: AFFORDABLE HOUSING UNITS

Listed below are the affordable housing units built in the City.

### AFFORDABLE HOUSING UNITS

Development	Location	Year Built	No. of Units	At Risk Status	Income Category
Habitat for Humanity	Oak Street	under const'n.	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	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	Cypress Street	1980	43	Protected	Very Low
River Gardens	South Street	1979	48	Pending	Very Low
Total Affordable Housing Units			269		

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



## APPENDIX E: SB 520 COMPLIANCE ANALYSIS

The City of Fort Bragg's existing review procedures regarding housing for persons with disabilities is summarized below.

### 1 General

- *Does the City have any process for individuals with disabilities to make requests for reasonable accommodation with respect to zoning, permit processing or building laws?*

There exists no special permit process for housing accommodating individuals with disabilities.

- *Has the City made any effort to remove constraints on housing for persons with disabilities?*

Group homes with less than six residents (exclusive of staff) are allowed in all residential zoning districts as a use by right. Group homes for 6 or more residents are allowed in all residential and commercial zoning districts with a conditional use permit. ADA retrofits, such as a ramp or lift, require a building permit, or if they substantially change the appearance of the structure, staff approval or Design Review and Planning Commission approval may be required.

- *Does the City make information available about requesting a reasonable accommodation with respect to zoning, permit processing, or building laws?*

A program addressing this requirement is included in the Draft Housing Element.

### 2 Zoning and Land Use

- *Has the City reviewed all of its zoning laws, policies, and practices with compliance with fair housing law?*

The City is completing a comprehensive revision of its Zoning and Subdivision Ordinances which includes compliance with fair housing laws.

- *Are residential parking standards for persons with disabilities different from other parking standards?*

There are no residential parking standards for persons with disabilities different from other parking standards. The City complies with the UBC and CALDAG for the number and configuration of handicapped parking spaces.

- *Does the City have a policy or program for the reduction of parking requirements for special needs housing if a project can demonstrate a reduced need for parking?*

The Zoning Ordinance provides for flexible parking standards which would allow a reduction in parking requirements for persons with disabilities, emergency and transitional housing, and other special housing needs, such as senior housing.

- *Does the City restrict the siting of group homes?*

No. As indicated above, group homes of less than six residents are permitted as a use by right in all residential zoning districts. Group homes of six or more residents are allowed with a conditional use permit in all residential and commercial zoning districts.

- *Does the City have occupancy standards in the zoning code that apply specifically to unrelated adults and not to families?*

No. Fort Bragg does not have occupancy standards in its Zoning Ordinance.

- *Does the land use element regulate the siting of special needs housing in relationship to one another? Specifically, is there a minimum distance required between two (or more) special needs 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.

### **3 Permits and Processing**

- *How does the City process a request to retrofit homes for accessibility?*

A building permit would be required for a ramp or a lift. This is done administratively. Where substantial modifications to the exterior appearance of a commercial or residential structure of more than two units are needed, Design Review approval by the Planning Commission may be required. The discretionary approval by the Planning Commission would be limited to the exterior appearance of the structure, and not to the use or to mechanical equipment required to improve accessibility.

- *Does the City allow group homes with fewer than six persons by right in single-family zones? What permits, if any are required?*

This use is allowed by right in all residential zoning districts. A building permit would be required for one dwelling, and Design Review and Planning Commission approval for design related issues would be required for two or more dwellings.

*Does the City have a set of particular conditions or restrictions for group homes with greater than six persons? What are they? How do they affect the development of housing for persons with disabilities?*

Group homes for six or more persons are permitted with a conditional use permit in all residential and commercial zoning districts. There are no special standards, requirements, or performance standards applicable to group homes or for persons with 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 similar residential land uses requiring a conditional use permit.

- *What kind of community input does the City allow for the approval of group homes? Is it different than for other types of residential development?*

Group homes of six or fewer residents require no public hearing or special permits. Group homes with seven or more residents require a conditional use permit that is subject to a public

hearing. The public input for group homes is no more stringent or different than for any other type of residential development, and indeed is less than for a major residential subdivision.

- *Does the City have particular conditions for group homes which will be providing services on site?*

No. The Zoning Ordinance is silent with regard to this matter.

#### **4 Building Codes**

- *Has the City adopted the Uniform Building Code? What year? Has the City made amendments that might diminish the ability to accommodate persons with disabilities?*

The City has adopted the most recent UBC dated 1998. No amendments to the UBC have been made by the City affecting housing for persons with disabilities.

- *Has the City adopted any universal design elements in the building code?*

No.

- *Does the City provide reasonable accommodation for persons with disabilities in the enforcement of building codes and the issuance of building permits?*

There are no special provisions, standards, or performance criteria in the Zoning Ordinance or the Building Codes applicable to persons with disabilities.

The City will add the following program under the Special Housing Needs goals and policies:

*Program H-4.2.2 Reasonable Accommodation for Persons with Disabilities: 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.*

## APPENDIX F – RESIDENTIAL LAND USE REGULATIONS

The following table shows land use regulations for existing zoning districts.

Zoning District	Setbacks	Lot Coverage	Building Height	Maximum Density
Rural Residential (RR)	Front-25'; rear-20'; side-20'	Max. 10,000 sf	35'	1 unit/acre
Suburban Residential (SR)	Front-25'; rear-20'; side-10% of lot width (min 10'/max 20')	25%	35'	1 unit/40,000 sf
Low Density Residential (RL)	Front-25'; rear-20'; side-10% of lot width (min 5'/max 12')	40%	35'	6 units/acre
Medium Density Residential (RM)	Front-25'; rear-20'; side-10% of lot width (min 5')	50%	35'	6-12 units/acre
High Density Residential (RH)	Front-20'; rear-10'; side-10'	As determined by Planning Commission	45'	6-15 units/acre
Very High Density Residential (RVH)	Front-20'; rear-10'; side-10'	No limitation	45'	15-24 units/acre
Central Business District (CBD)	None	No limitation	35'	40 units/acre (use permit req'd)
General Commercial (CG)	Front-3'; rear-0'; side-0'	No limitation	35'	As determined by Planning Commission (use permit req'd)
Neighborhood Commercial (CN)	Front-10'; rear-15'; side-0'	No limitation	25'	
Office Commercial (CO)	Front-15'; rear-10'; side-10'	No limitation	25'	As determined by Planning Commission (use permit req'd)