

COUNTY OF MENDOCINO

# Housing Conditions Survey

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Study made possible from funding through a Community  
Development Block Grant



Prepared by the Center for Economic Development at  
California State University, Chico

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# EXECUTIVE SUMMARY

## Introduction

In January 2015, The Center for Economic Development at California State University, Chico initiated a countywide survey of housing conditions on behalf of the County of Mendocino. This survey involved a total of 4,650 housing units in the unincorporated areas of Mendocino County.

The scope of work for this survey was based on the County's Community Development Block Grant (CDBG) Planning & Technical Assistance Grant. Field activity for this project was conducted between March 2015 and July 2015, with criteria outlined by the CDBG Program serving as the basis for the survey. Using the designation "Sound," "Minor," "Moderate," "Substantial," and "Dilapidated," the following results were obtained.

## Findings

Approximately 55.2 percent of the units surveyed require some form of rehabilitation. The breakdown of units needing repair, countywide, is as follows:

- 25.9 percent need minor repairs
- 27.6 percent need moderate repairs
- 1.1 percent need substantial repairs
- 0.7 percent are in a dilapidated state

The percentage of units needing repair, by Census Tract, is outlined below.

## Percentage of Units Needing Repair, By Census Tract

<i>Census Tract</i>	<i>Sound</i>	<i>Minor</i>	<i>Moderate</i>	<i>Substantial</i>	<i>Dilapidated</i>	<i>Total Units Needing Repairs</i>
Tract 101	31.0%	32.7%	32.0%	3.0%	1.3%	69.0%
Tract 102	17.7%	31.3%	45.3%	2.7%	3.0%	82.3%
Tract 103	39.1%	24.0%	33.4%	2.0%	1.4%	60.9%
Tract 106	42.6%	34.9%	21.7%	0.3%	0.6%	57.4%
Tract 107	38.3%	26.7%	33.0%	1.0%	1.0%	61.7%
Tract 108.01	46.7%	30.7%	21.7%	1.0%	0.0%	53.3%
Tract 108.02	40.8%	28.8%	27.6%	2.4%	0.4%	59.2%
Tract 109	56.7%	24.0%	19.3%	0.0%	0.0%	43.3%
Tract 110.01	54.0%	24.7%	20.7%	0.7%	0.0%	54.0%
Tract 110.02	49.7%	24.6%	24.9%	0.3%	0.6%	50.3%
Tract 111.02	59.7%	18.9%	20.9%	0.3%	0.3%	40.3%
Tract 112	46.0%	20.3%	31.0%	2.0%	0.7%	54.0%
Tract 113	40.9%	25.4%	33.4%	0.3%	0.0%	59.1%
Tract 117	54.7%	21.0%	22.7%	0.3%	1.3%	45.3%
Tract 118	52.8%	20.0%	26.4%	0.8%	0.0%	47.2%

## Summary Recommendations

Based on the data collected, there is a serious need for rehabilitation of a significant portion of the existing housing stock in unincorporated Mendocino County. Repairs are needed to meet health and safety considerations, federal housing quality standards, and compliance with state and local codes.

Substandard residential dwellings, secondary structures used as primary residences, abandoned buildings, substandard single-wide mobile homes, and lack of infrastructure such as sidewalks, curbs, and paved roads are the norm for many portions of rural Mendocino County. Efforts to correct substandard housing and associated infrastructure issues should be an ongoing priority to the County. It is recommended that the County aggressively pursue the creation of new rental housing stock, in urbanized areas, based on the overcrowding identified in the existing rental housing stock.

Overcrowding can lead to serious health and safety issues and a more rapid deterioration of residential units. The County currently shows 9.5 percent overcrowding in rental dwellings overall.

The relatively low availability of rental housing is an indication that demand for housing currently outweighs supply and there may be opportunities for developers to build high density, low impact developments. While policy change recommendations are outside the scope of this analysis it is

recommended that further evaluation be done internally to determine if new developments are a viable and desirable option for the County. If so, the County should encourage growth through a streamlined permit and inspection process. If housing development is deemed desirable, it may be more cost effective for new developments to be built within the Ukiah, Willits and Fort Bragg City limits rather than in the unincorporated areas of the County. Infrastructure is more readily available in and around the cities and therefore new developments would be able to connect to city water, sewer, and road systems much cheaper than if they were developed from scratch.

## INTRODUCTION

To evaluate housing needs and to plan for the production and preservation of housing in the County, periodically collecting data on housing conditions throughout its various communities is necessary. A current housing conditions database not only provides essential information for determining housing needs and selecting the appropriate policy response, but also aids in identifying strategies to meet the affordable housing goals outlined in the Housing Element of the County General Plan. This survey will provide the County with information to help define needs and to ensure eligibility for state and federal programs. It will also provide the requisite data for the County's Housing Element – a valuable and required component of the General Plan.

## Scope of Work

The areas surveyed include a total of 15 Census Tracts, excluding 5 tracts located wholly or primarily within the incorporated cities of Fort Bragg and Ukiah. The Census Tracts and description of the area covered are listed below.

<b>Tract</b>	<b>Description</b>
101	Covelo / Round Valley
102	Leggett/Laytonville/Westport
103	Fort Bragg (Unincorporated Areas)
106	Brooktrails/Little Lake Valley
107	Willits (Unincorporated Areas)
108.01	Redwood Valley
108.02	Potter Valley
109	Ukiah North/Calpella
110.01	Albion/Elk
110.02	Mendocino/Caspar
111.02	Manchester/Point Arena/Gualala
112	Anderson Valley
113	Ukiah (Unincorporated)
117	Ukiah East/Talmage/Lake Mendocino
118	Hopland

The following tasks were undertaken:

- Identification and evaluation of the condition of existing housing stock, including an evaluation of the condition of each dwelling unit. The surveyors were directed to use a modified rating

methodology recommended by the California Department of Housing and Community Development (HCD) in the CDBG Grant Management Manual;

- Identification and analysis of housing conditions and rehabilitation needs in each community; and
- Recommendations based on survey results, including actions to improve housing conditions, identification of available programs and funding alternatives.



## METHODOLOGY

A GIS generated shape file provided by the County of Mendocino with residential parcel data was used in conjunction with Census Tract boundaries to determine the extent of the study area. Census Tracts which were wholly or primarily located within municipal boundaries were excluded from the analysis, while Census Tracts containing portions of municipalities were split between the incorporated portion (not within the study area) and the unincorporated portion (to be included in the study area.) Once these areas were obtained, a sequence of random numbers was attached to the list of parcel numbers for each Tract, and a random sample of housing units was taken from each Tract. This ensured all areas and types of homes were adequately represented. Adequate sample sizes were determined using the HCD guidelines found in the “Conducting a Housing Conditions Survey” document. Caution had to be exercised due the large number of inaccessible units throughout the County. In cases where sampled units were inaccessible, survey teams used a convenient sample approach, replacing the inaccessible sample parcel with an accessible neighboring parcel to minimize sampling bias.

Through the use of a point rating system prescribed by the California Department of Housing and Community Development (HCD), four major components of each structure were numerically rated (siding, roofing, foundation, and windows) and the results were tabulated to establish a total score. Based on this total (between 0 and 70), each unit was categorized as “sound,” “minor,” “moderate,” “substantial,” or “dilapidated,” and each property that contained a housing unit was given a score. While the HCD sample housing condition survey was used as a guide to create the survey, “Electrical” was removed as a numerically score-able category from the final survey. It was determined that it was impossible to accurately score electrical boxes from the road. As a result, this study cannot be directly compared to the 2003 study as electrical systems were scored previously.

Undeveloped properties were not scored, while properties featuring more than one unit were marked as multi-family dwelling and counted as one unit in determining the total housing count. The survey was conducted on a street-by-street basis to assess the exterior physical condition of each structure. Using a “windshield survey” technique, and remaining within public rights-of-way, all structures were visually rated according to the condition of major structural components, including foundations, roofing, siding, and windows. Attached garages were included in the evaluation, while detached garages, carports, and other appurtenant structures were not included.

The surveyors worked in teams of two and were provided with optimal driving routes that were generated from advanced GIS software and downloaded onto handheld GPS devices. Survey teams visually assessed each of the structures, taking into account the quality of the building materials, structural size and configuration, and whether any substandard additions or other structures were attached to the residence. Data was entered into spreadsheets using a key based on the HCD sample survey.

Generally, the CDBG Program considers those units categorized as minor, moderate, or substantial to be “suitable for rehabilitation.” Those units determined to be dilapidated are generally considered unsuitable (i.e. they are too far gone); however, all of these classifications are considered indicators of the need for rehabilitation and must be reported in applications for funding housing and community development programs. Additionally, while dilapidated units are usually better candidates for demolition, they may also be reconstructed (replaced) or substantially repaired. Dilapidated units were included in the total percentage of units requiring rehabilitation.

As described above, the final rating given to each unit surveyed was based on the total score of the four structural components listed below and in accordance with the criteria prescribed by the California Department of Housing and Community Development.

FOUNDATION	0-9	Existing foundation in good condition, or concrete slab
	10-14	Repairs needed
	15-24	Needs a partial foundation
	25	No foundation or needs a complete foundation
ROOFING	0	New roof
	1-4	Good/fair condition
	5-9	Chimney needs repair, shingles missing
	10-14	Needs significant repairs
	15-25	Structure needs replacement and re-roofing
SIDING/STUCCO	0	Does not need repair
	1-4	Paint peeling/fading
	5-9	Needs to be patched and/or re-painted
	10	Needs replacement and painting; Asbestos/Lead-Based
WINDOWS	0	No repair needed; double paned
	1-5	Minor repairs needed
	6-10	In need of replacement

After adjusting for the removal of electrical scoring the CDBG Rating System is as follows,:

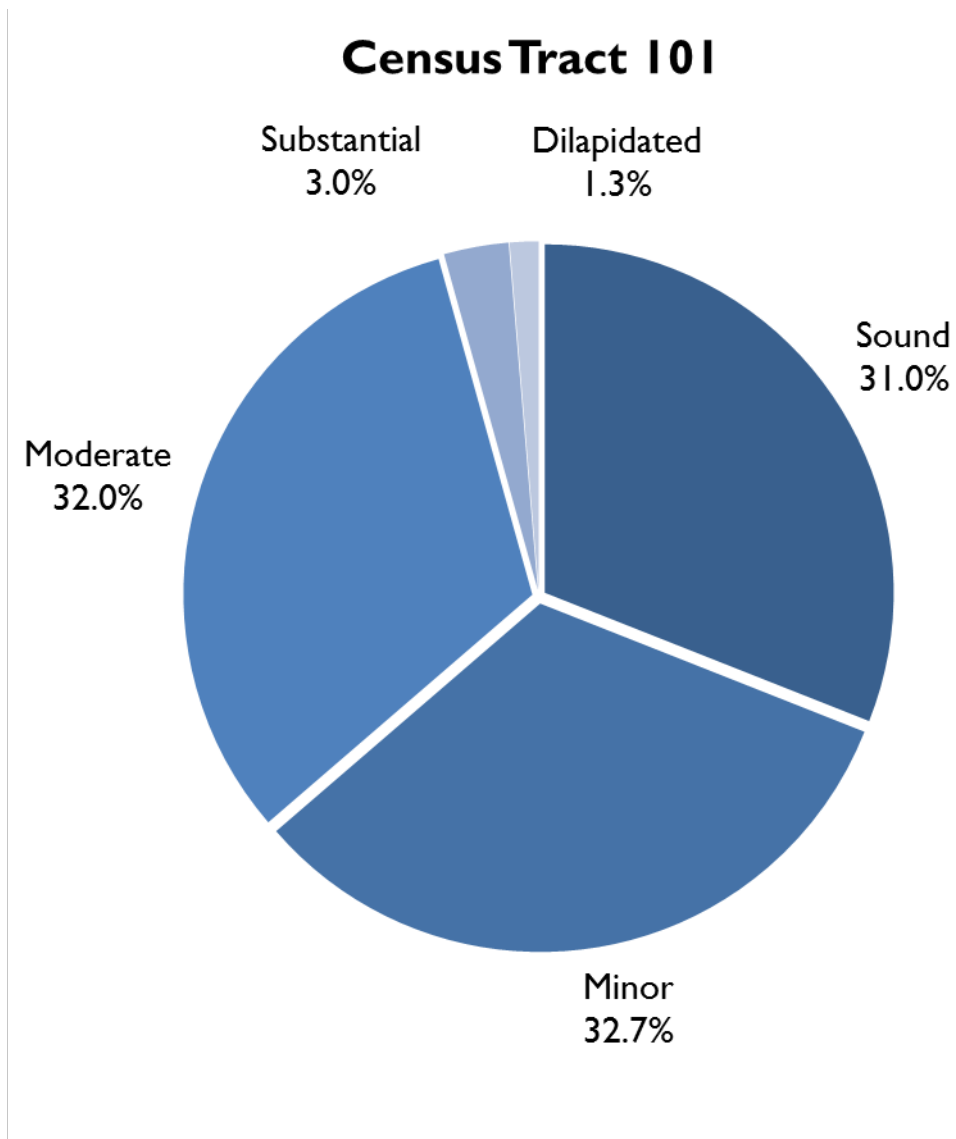
Sound	8 or less
Minor	9-13
Moderate	14-35
Substantial	36-47
Dilapidated	48-over

- Minor:** Units that appear structurally sound but show signs of deferred maintenance or upkeep. The house may need a roof replacement or new windows and a paint job.
- Moderate:** Involves repair or replacement of more than one rated system. This category varies widely and may include, for example, a unit that needs replacement of the roof, siding, windows, and doors.
- Substantial:** Replacement of several major systems, including complete or major foundation work, replacement or repair of exterior siding, reconstruction of the roof system and complete re-plumbing.
- Dilapidated:** All the rated systems need repair and making those repairs to bring the structure into compliance with the current Uniform Building Code would not be cost-effective.

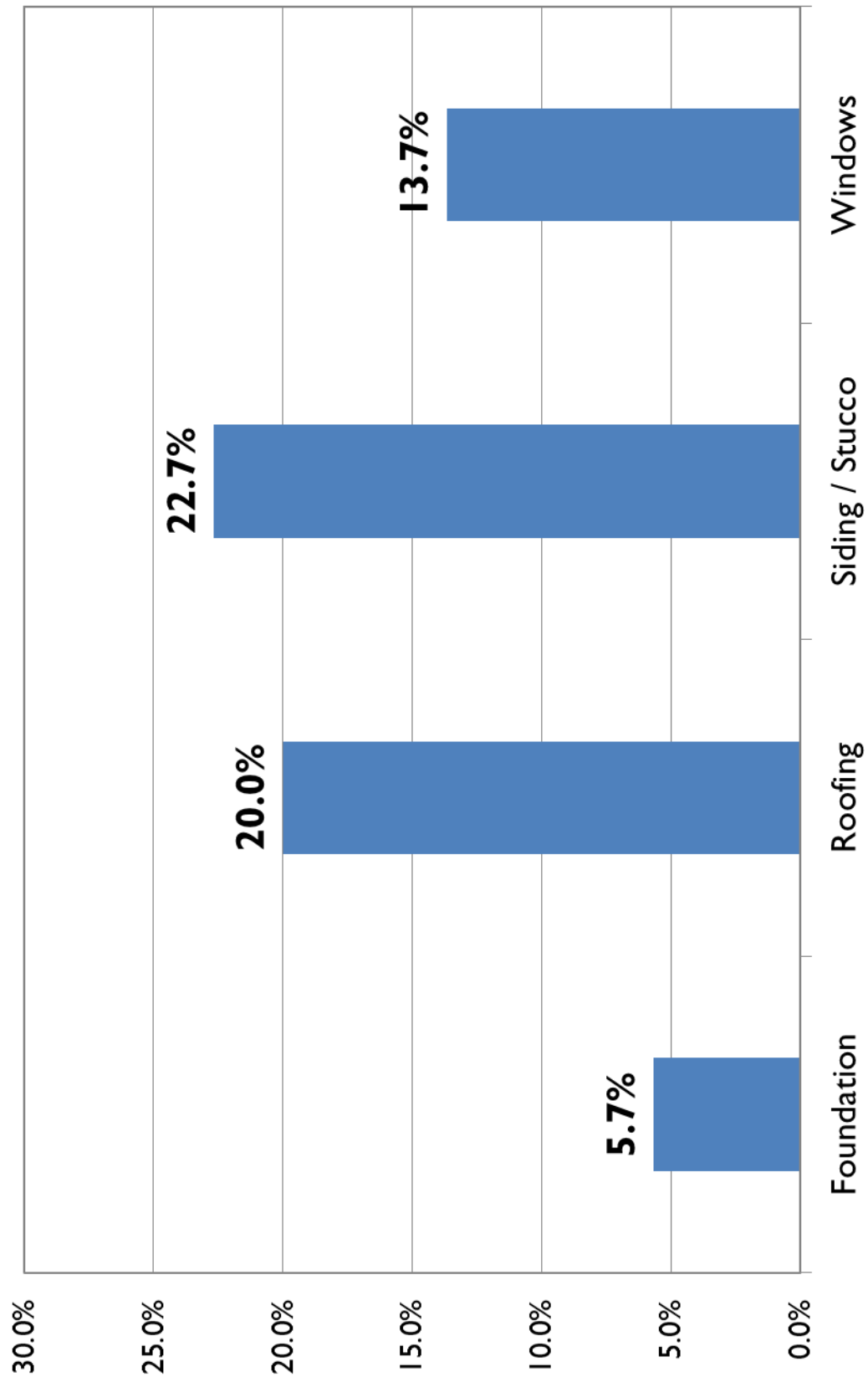
# HOUSING CONDITION BY CENSUS TRACT

## Census Tract 101: Covelo / Round Valley

In Census Tract 101, a total of 300 units were surveyed for this study, of which 31.0% are in sound condition. Approximately 32.7% of units need minor rehabilitation, 32.0% need moderate rehabilitation, 3.0% need substantial rehabilitation, and 1.3% are in a dilapidated state. Of the total units surveyed, 69.0% need some form of repair.

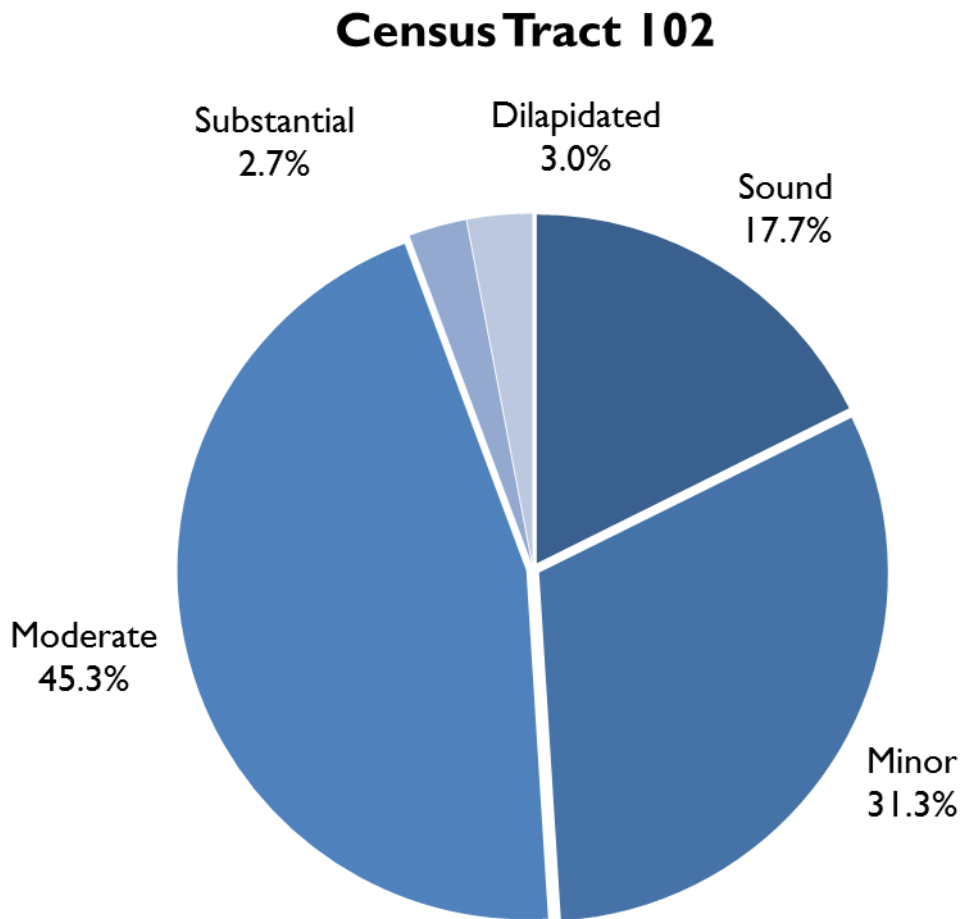


### Census Tract 101: Housing Structures Needing Repair By Components

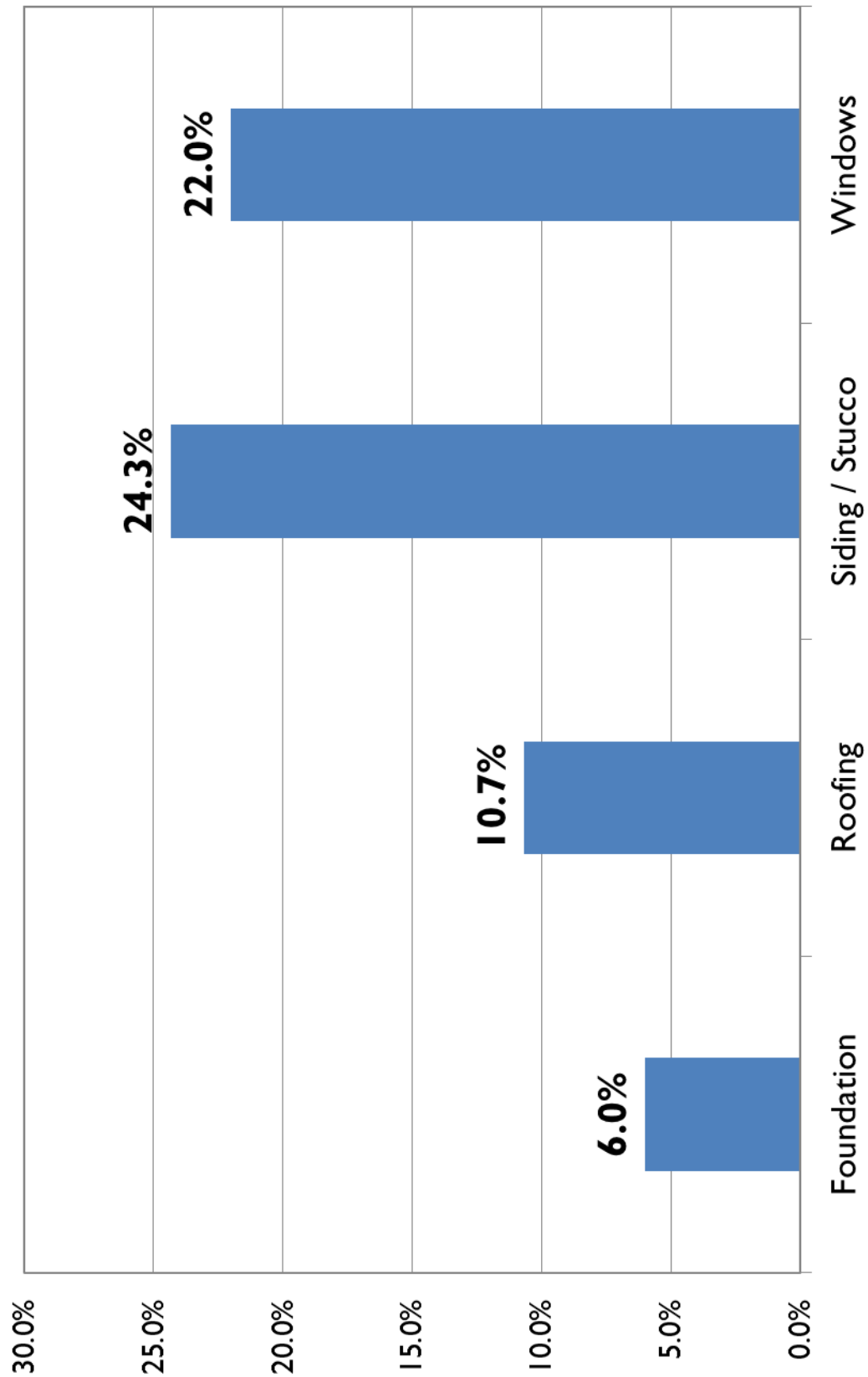


## Census Tract 102: Laytonville, Leggett, Westport

In Census Tract 102, a total of 300 units were surveyed for this study, of which 17.7% are in sound condition. Approximately 31.3% of units need minor rehabilitation, 45.3% need moderate rehabilitation, 2.7% need substantial rehabilitation, and 3.0% are in a dilapidated state. Of the total units surveyed, 82.3% need some form of repair.

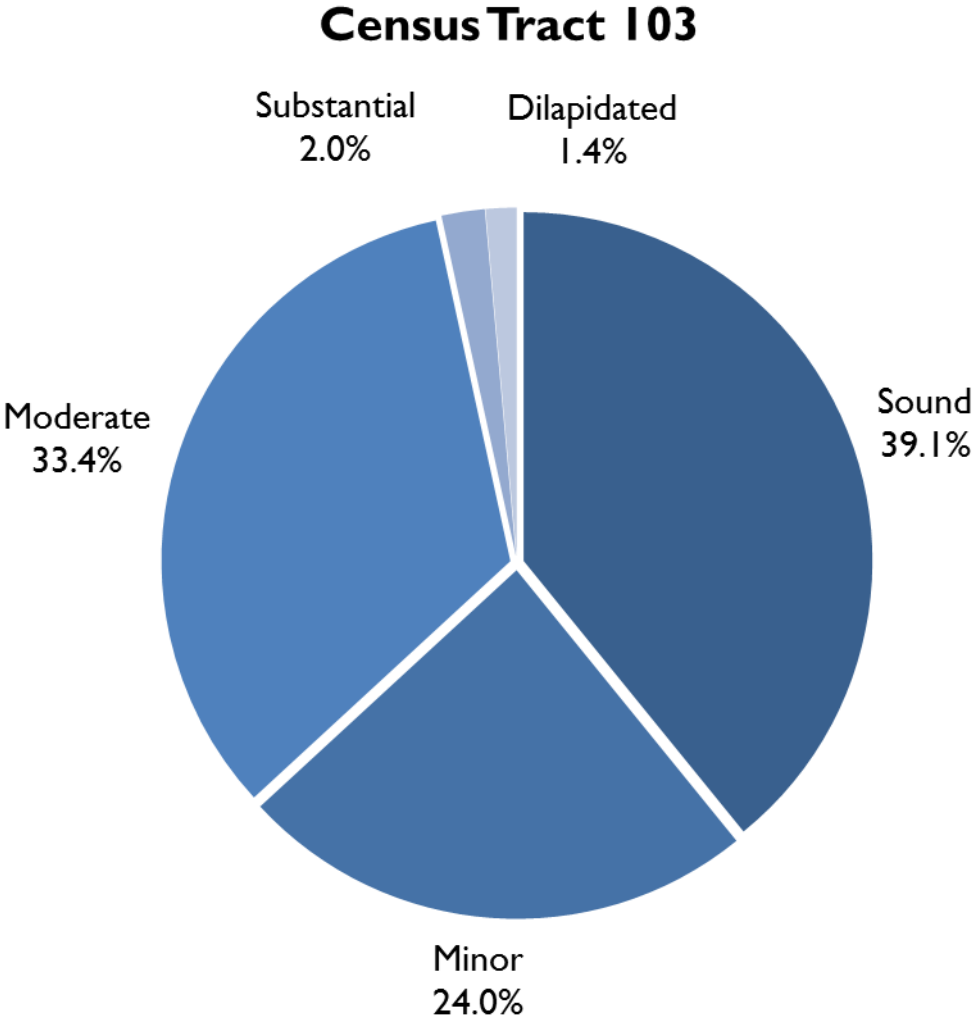


### Census Tract 102: Housing Structures Needing Repair By Components



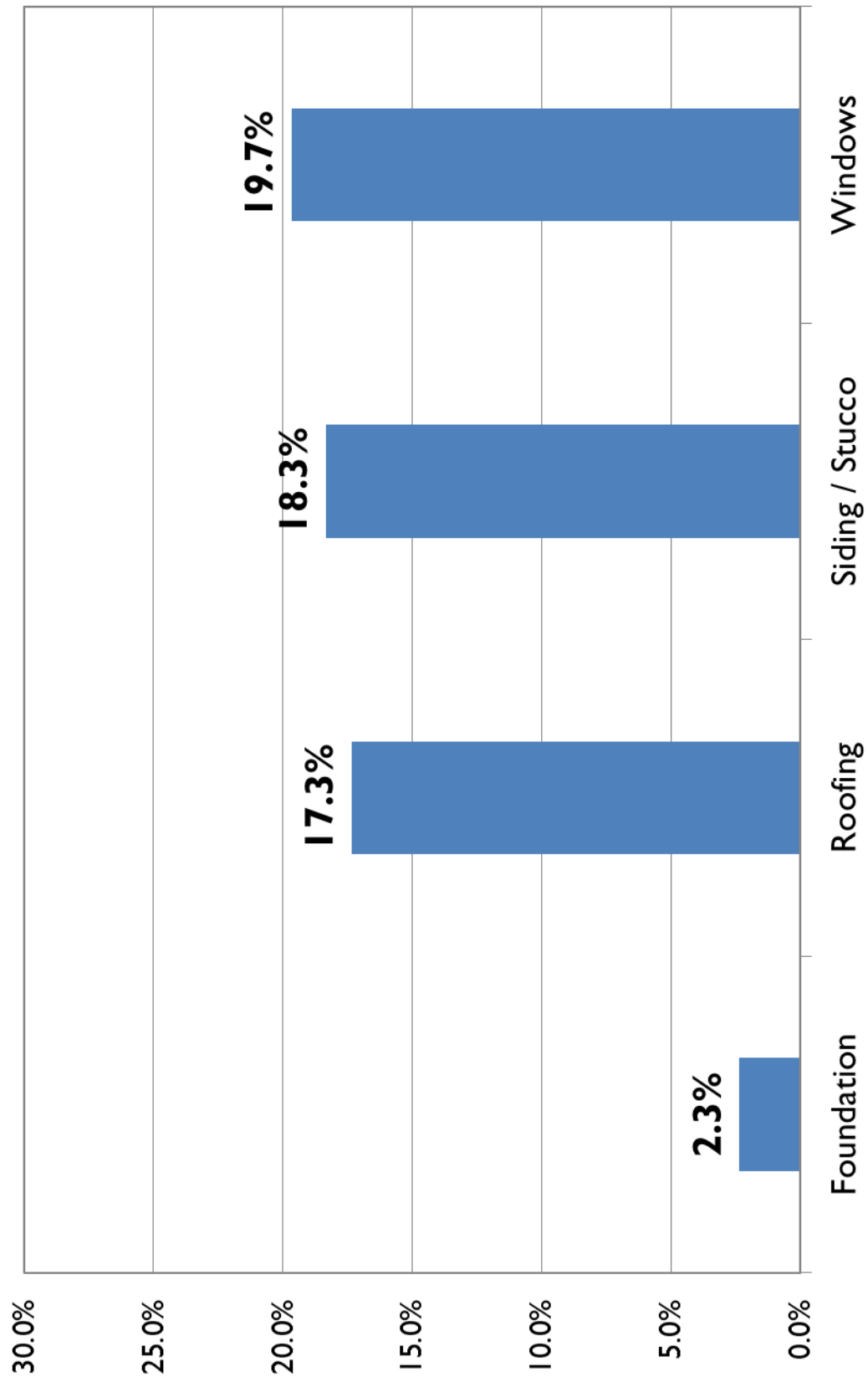
# Census Tract 103: Fort Bragg (Unincorporated Areas)

In Census Tract 103, a total of 350 units were surveyed for this study, of which 39.1% are in sound condition. Approximately 24.0% of units need minor rehabilitation, 33.4% need moderate rehabilitation, 2.0% need substantial rehabilitation, and 1.4% are in a dilapidated state. Of the total units surveyed, 60.9% need some form of repair.



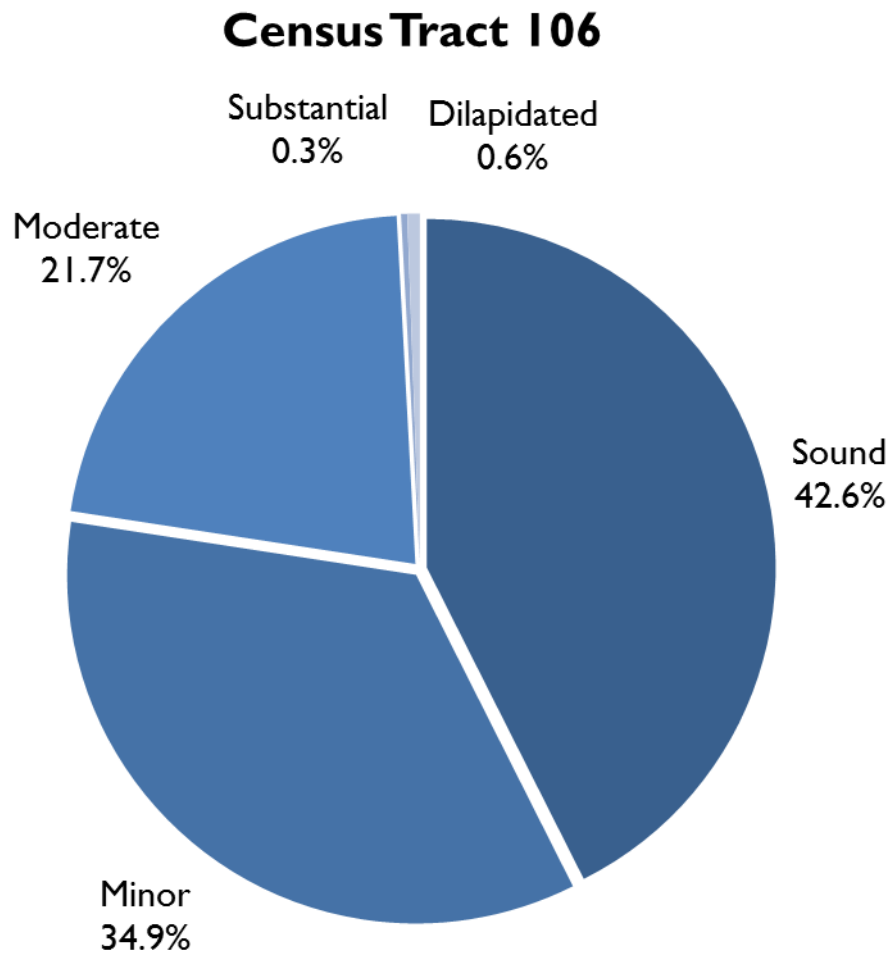


### Census Tract 103: Housing Structures Needing Repair By Components

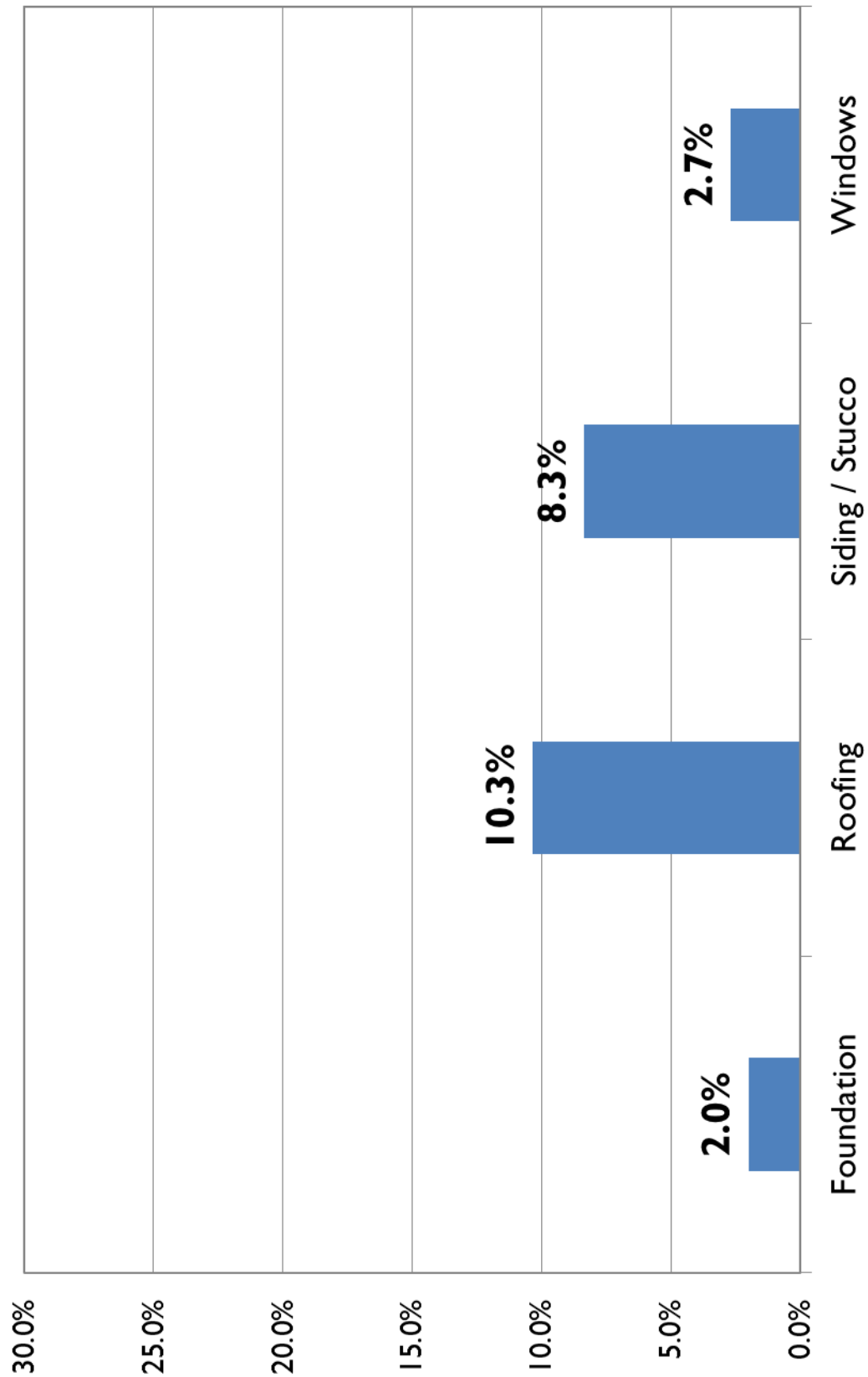


## Census Tract 106: Brooktrails / Little Lake Valley

In Census Tract 106, a total of 350 units were surveyed for this study, of which 42.6% are in sound condition. Approximately 34.9% of units need minor rehabilitation, 21.7% need moderate rehabilitation, 0.3% need substantial rehabilitation, and 0.6% are in a dilapidated state. Of the total units surveyed, 57.4% need some form of repair.

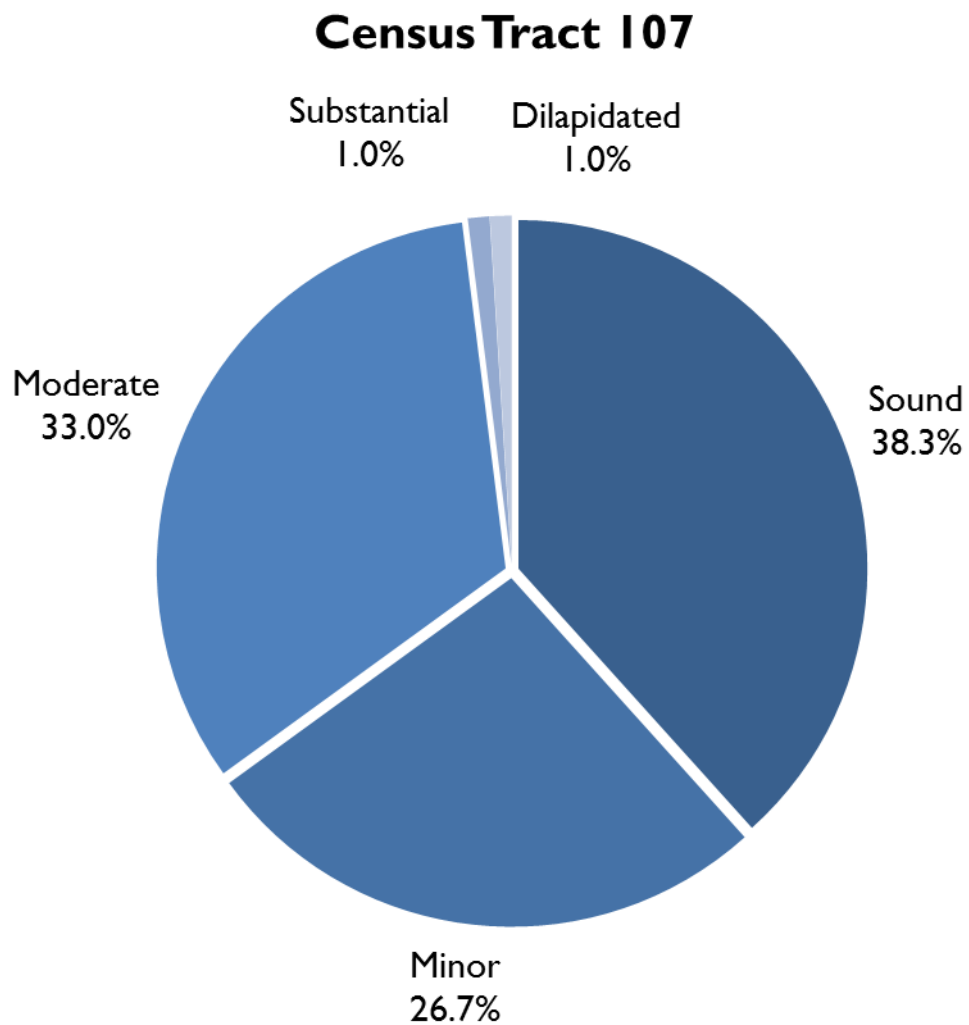


### Census Tract 106: Housing Structures Needing Repair By Components

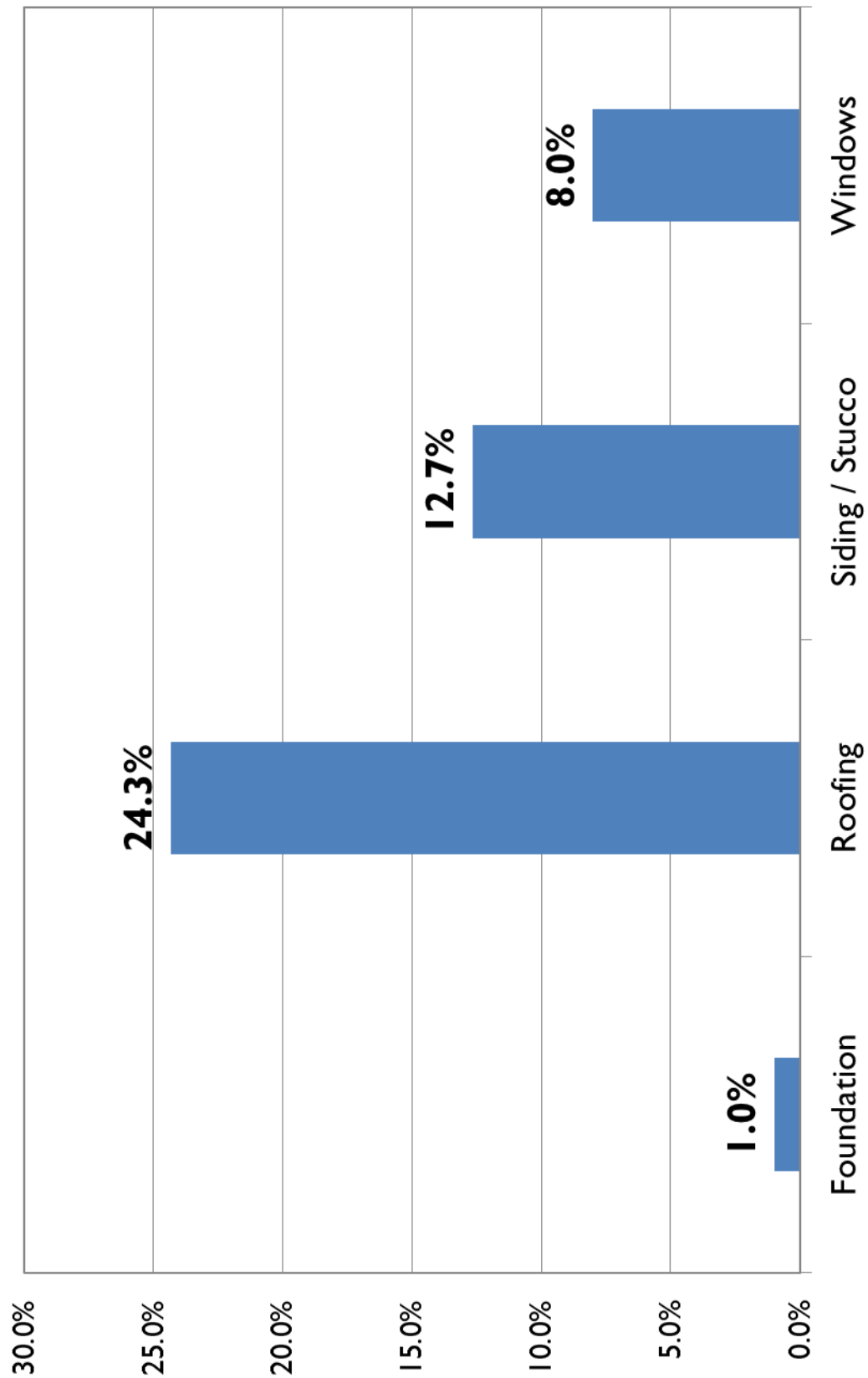


## Census Tract 107: Willits (Unincorporated Areas)

In Census Tract 107, a total of 308 units were surveyed for this study, of which 42.0% are in sound condition. Approximately 30.7% of units need minor rehabilitation, 25.7% need moderate rehabilitation, 1.7% need substantial rehabilitation, and none are in a dilapidated state. Of the total units surveyed, 58.0% need some form of repair.

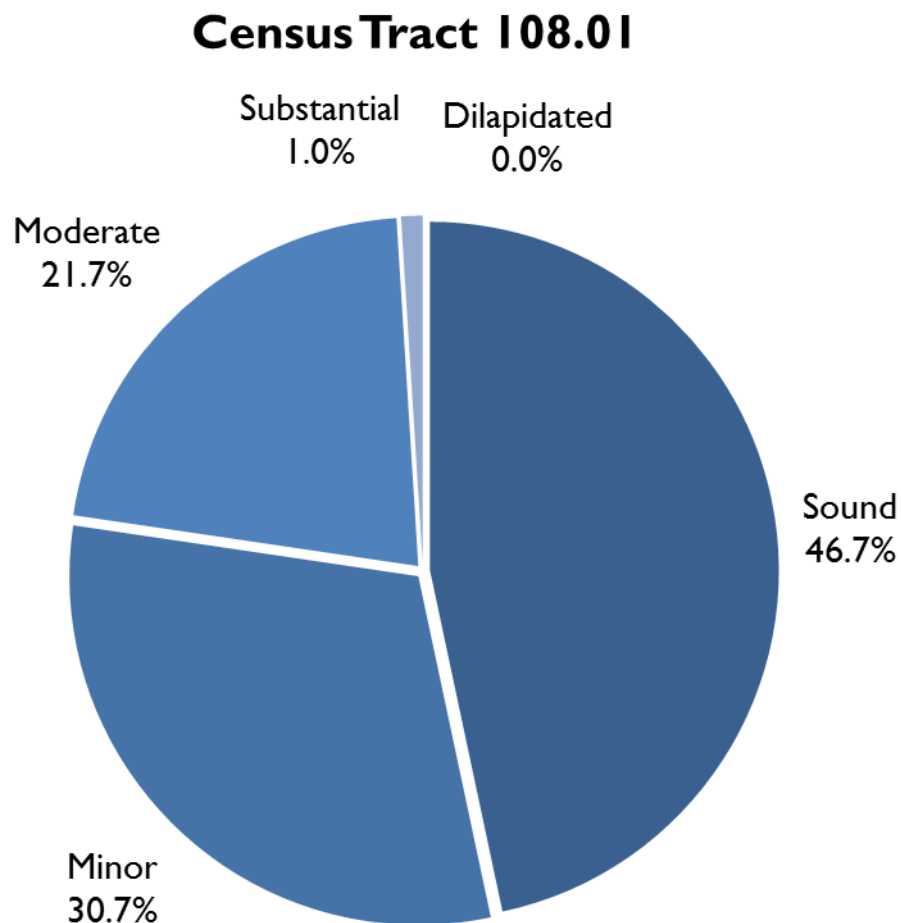


### Census Tract 107: Housing Structures Needing Repair By Components

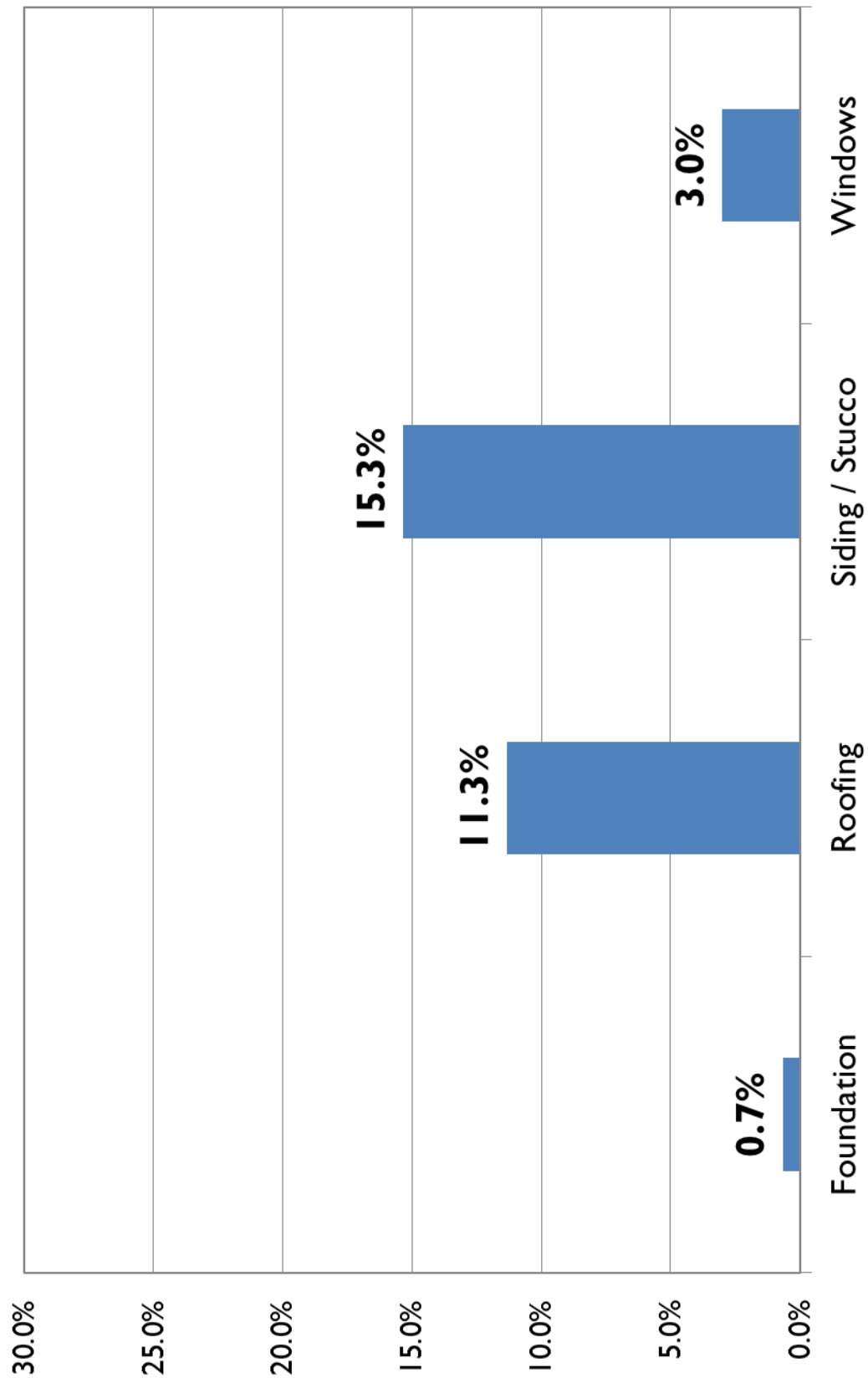


## Census Tract 108.01: Redwood Valley

In Census Tract 108.1, a total of 300 units were surveyed for this study, of which 46.7% are in sound condition. Approximately 30.7% of units need minor rehabilitation, 21.7% need moderate rehabilitation, 1.0% need substantial rehabilitation, and none are in a dilapidated state. Of the total units surveyed, 53.3% need some form of repair.

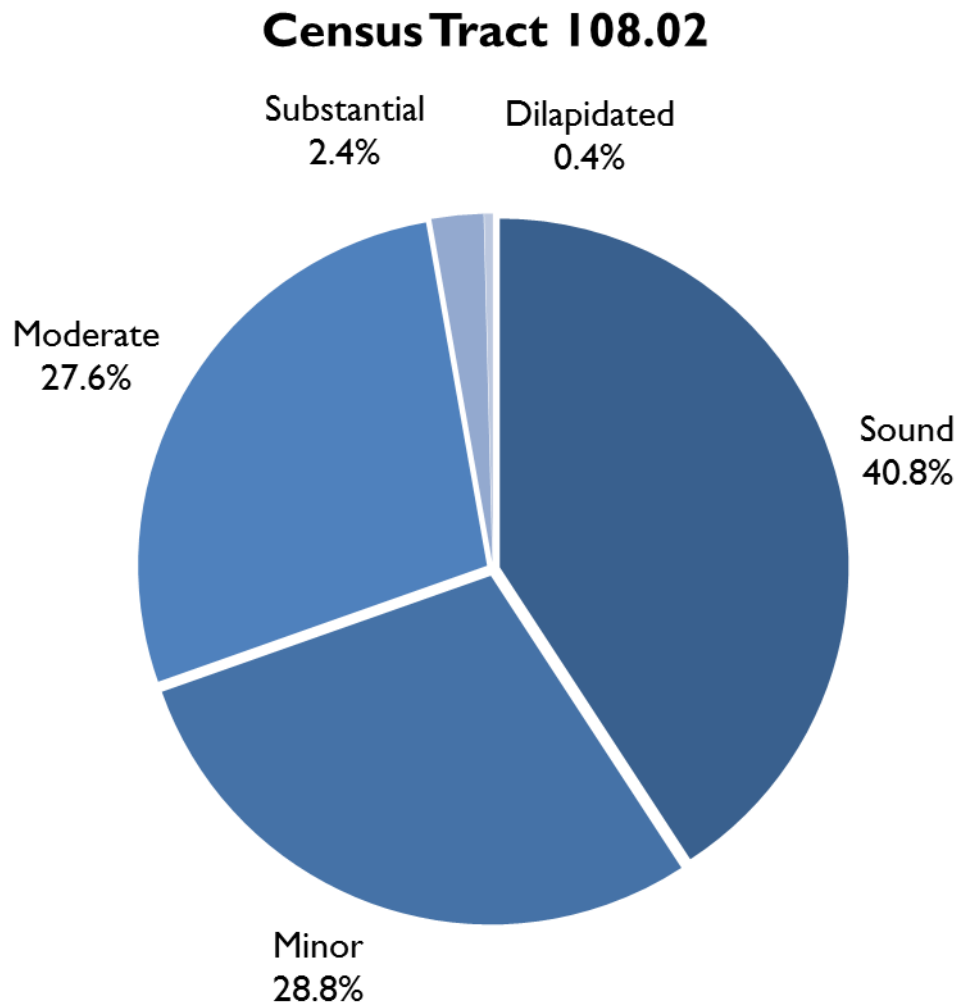


**Census Tract 108.01:**  
**Housing Structures Needing Repair By Components**



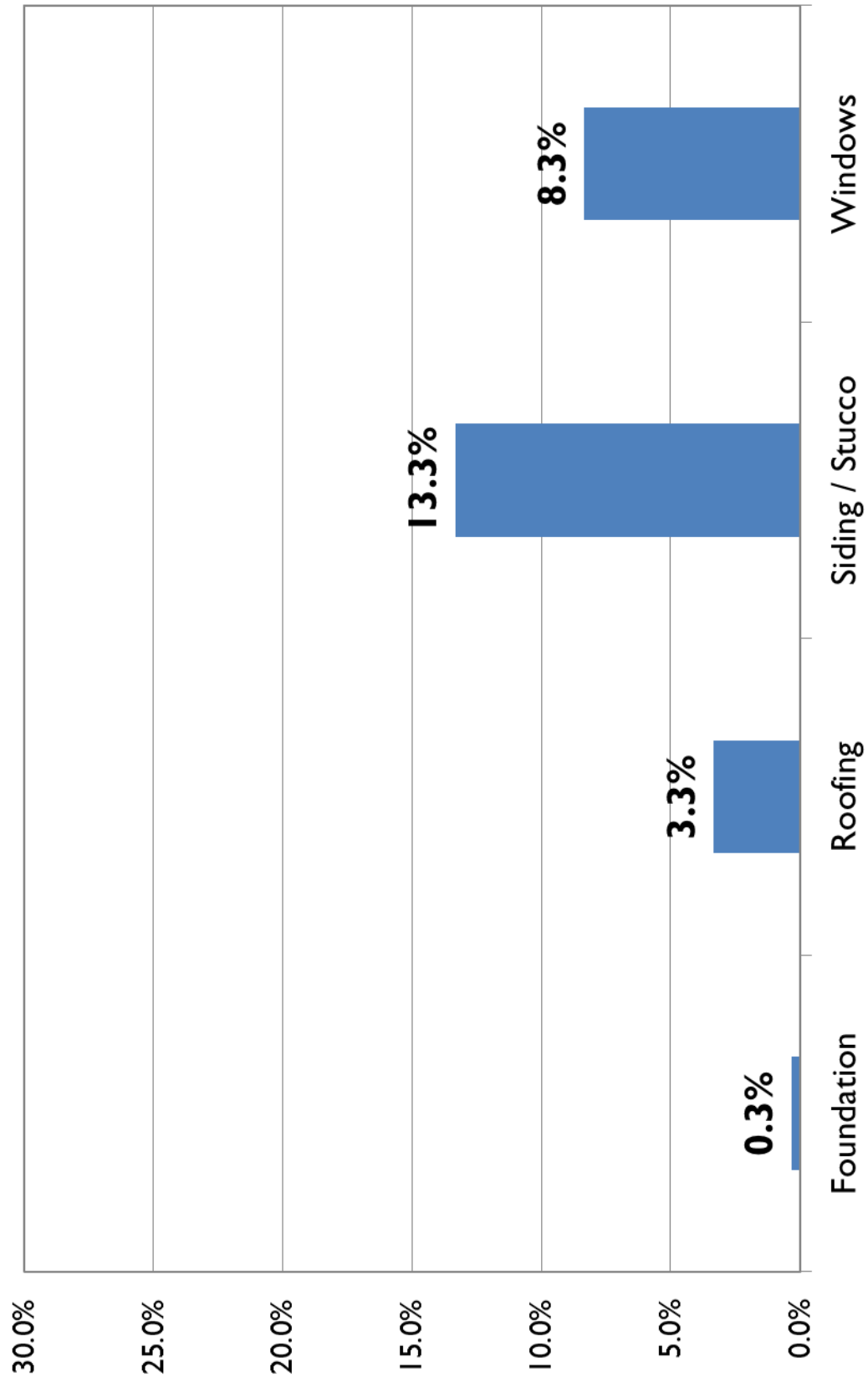
## Census Tract 108.02: Potter Valley

In Census Tract 108.2, a total of 250 units were surveyed for this study, of which 40.8% are in sound condition. Approximately 28.8% of units need minor rehabilitation, 27.6% need moderate rehabilitation, 2.4% need substantial rehabilitation, and 0.4% are in a dilapidated state. Of the total units surveyed, 59.2% need some form of repair.



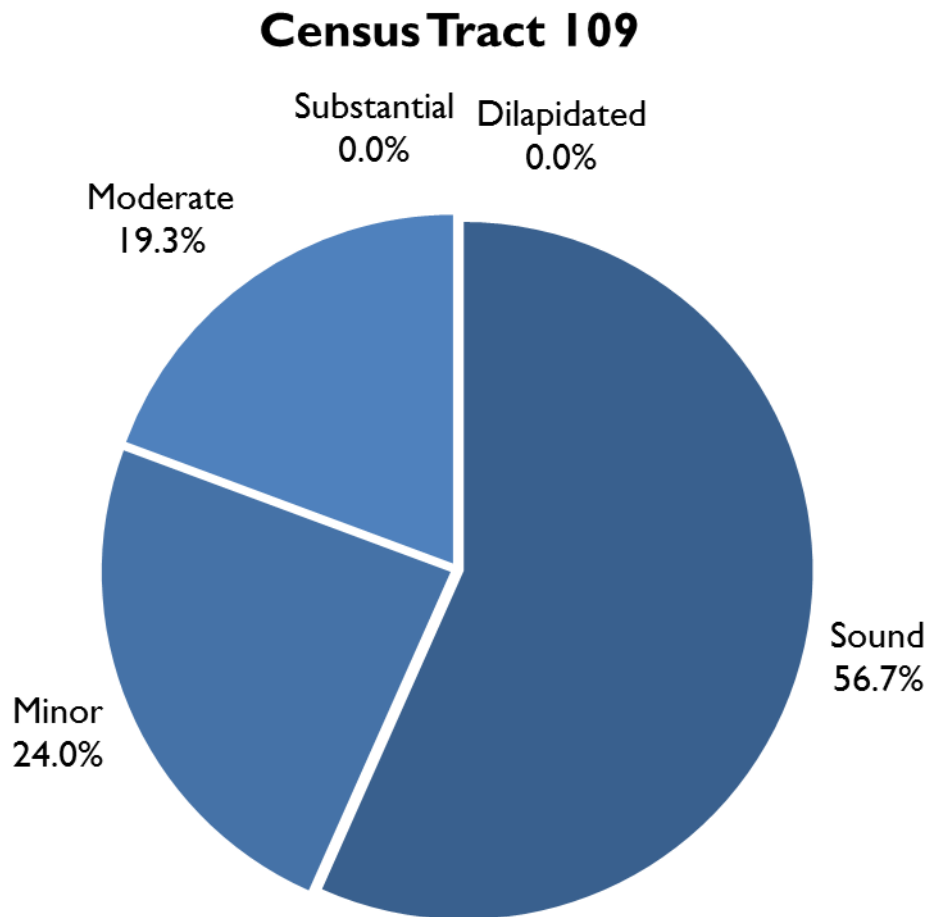


### Census Tract 108.02: Housing Structures Needing Repair By Components

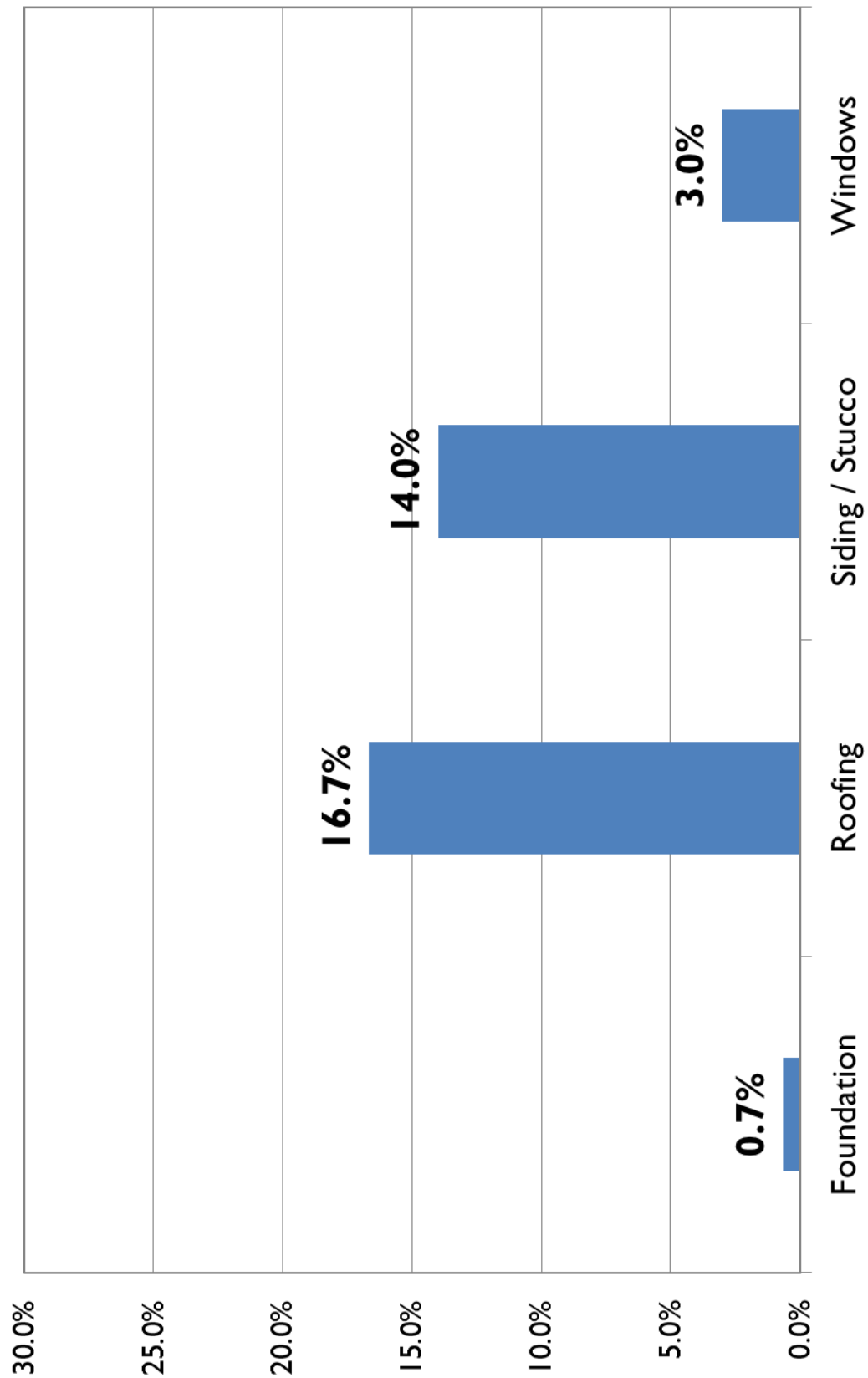


## Census Tract 109: Ukiah North / Calpella

In Census Tract 109, a total of 300 units were surveyed for this study, of which 56.7% are in sound condition. Approximately 24.0% of units need minor rehabilitation, 19.3% need moderate rehabilitation, none need substantial rehabilitation, and none are in a dilapidated state. Of the total units surveyed, 43.3% need some form of repair.

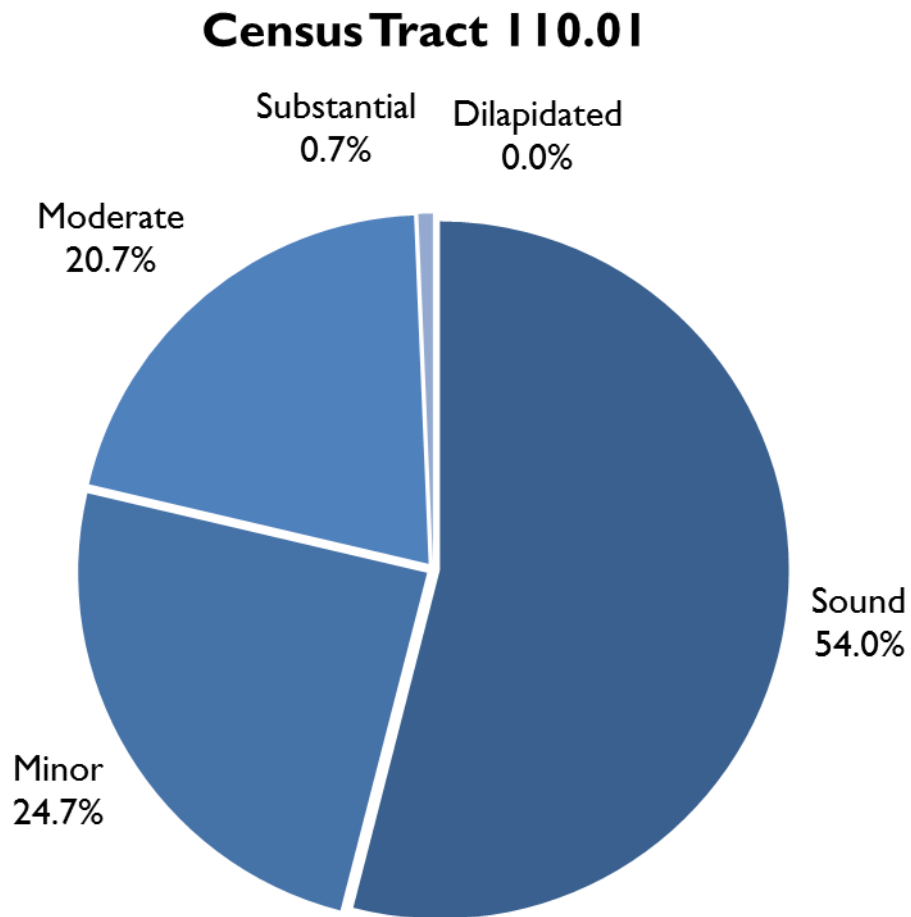


### Census Tract 109: Housing Structures Needing Repair By Components

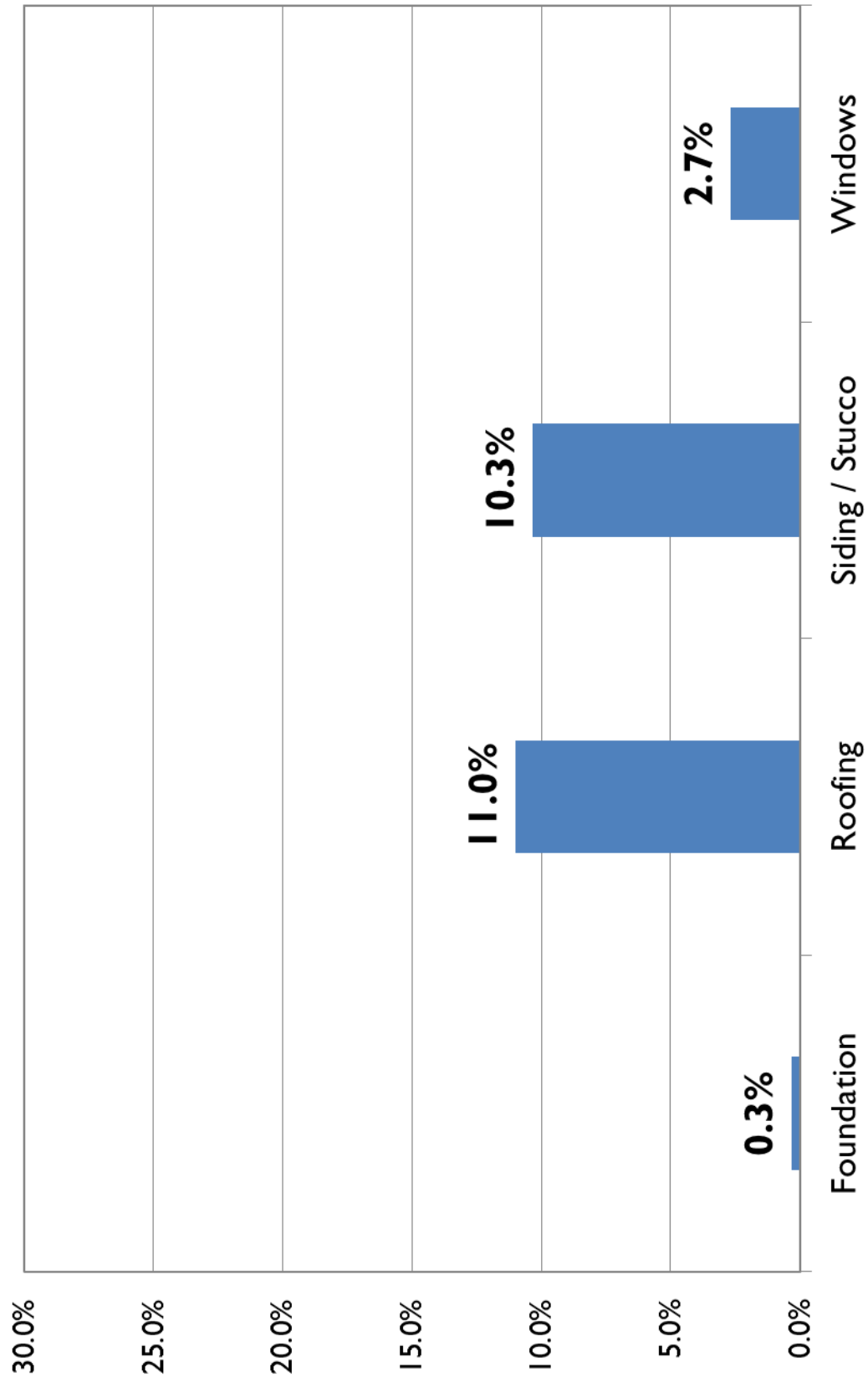


## Census Tract 110.1: Albion / Elk

In Census Tract 11.01, a total of 300 units were surveyed for this study, of which 54.0% are in sound condition. Approximately 24.7% of units need minor rehabilitation, 20.7% need moderate rehabilitation, 0.7% need substantial rehabilitation, and none are in a dilapidated state. Of the total units surveyed, 46.0% need some form of repair.

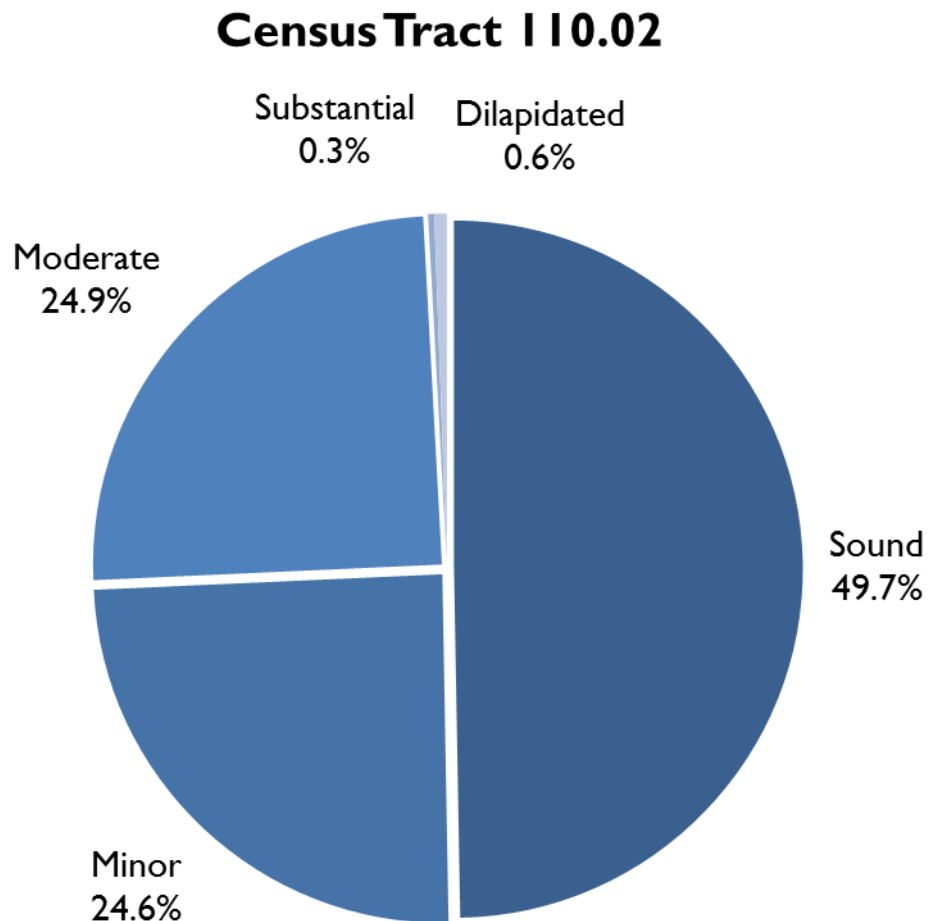


### Census Tract 110.01: Housing Structures Needing Repair By Components

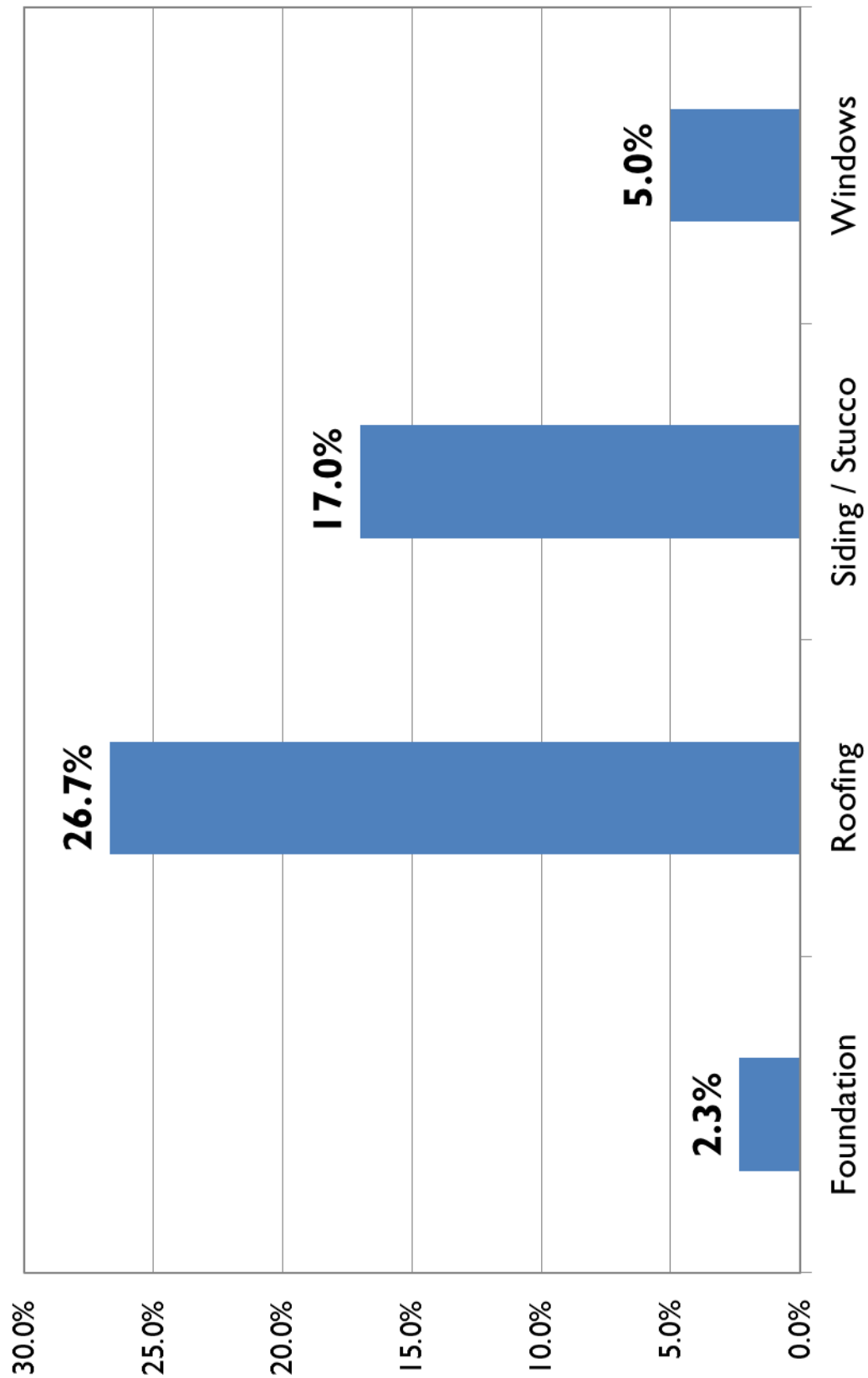


## Census Tract 110.02: Mendocino / Caspar

In Census Tract 110.02, a total of 350 units were surveyed for this study, of which 49.7% are in sound condition. Approximately 24.6% of units need minor rehabilitation, 24.9% need moderate rehabilitation, 0.3% need substantial rehabilitation, and 0.6% are in a dilapidated state. Of the total units surveyed, 50.3% need some form of repair.

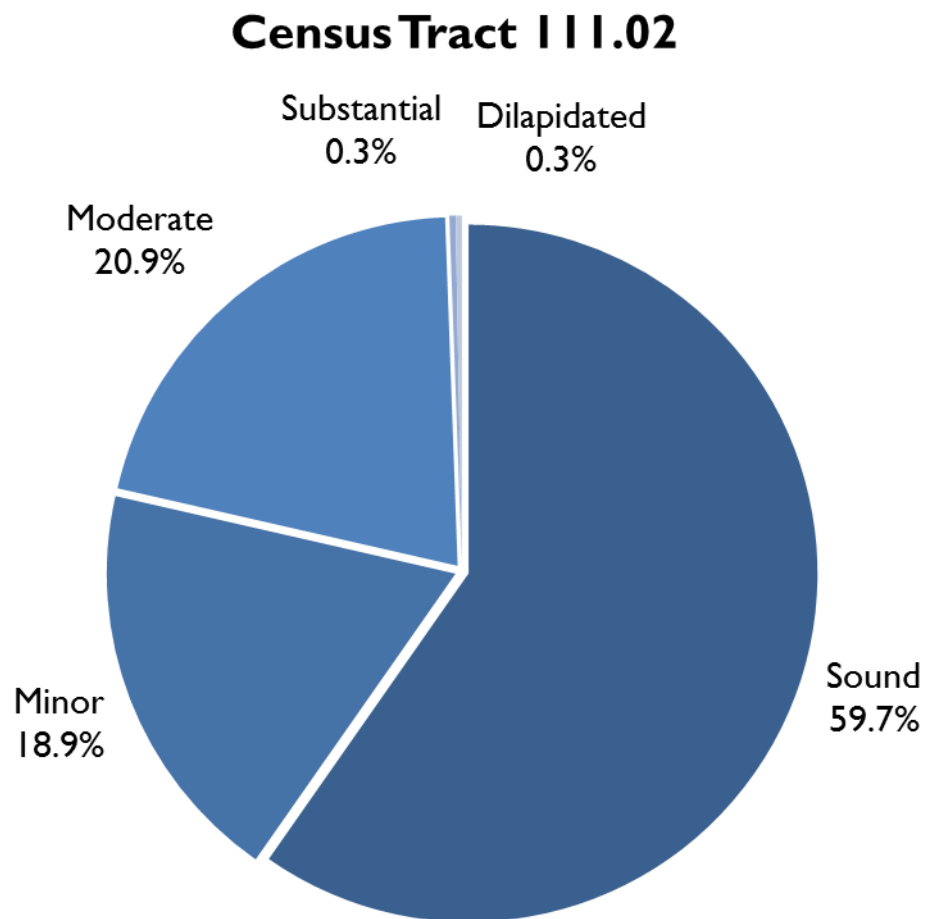


### Census Tract 110.02: Housing Structures Needing Repair By Components



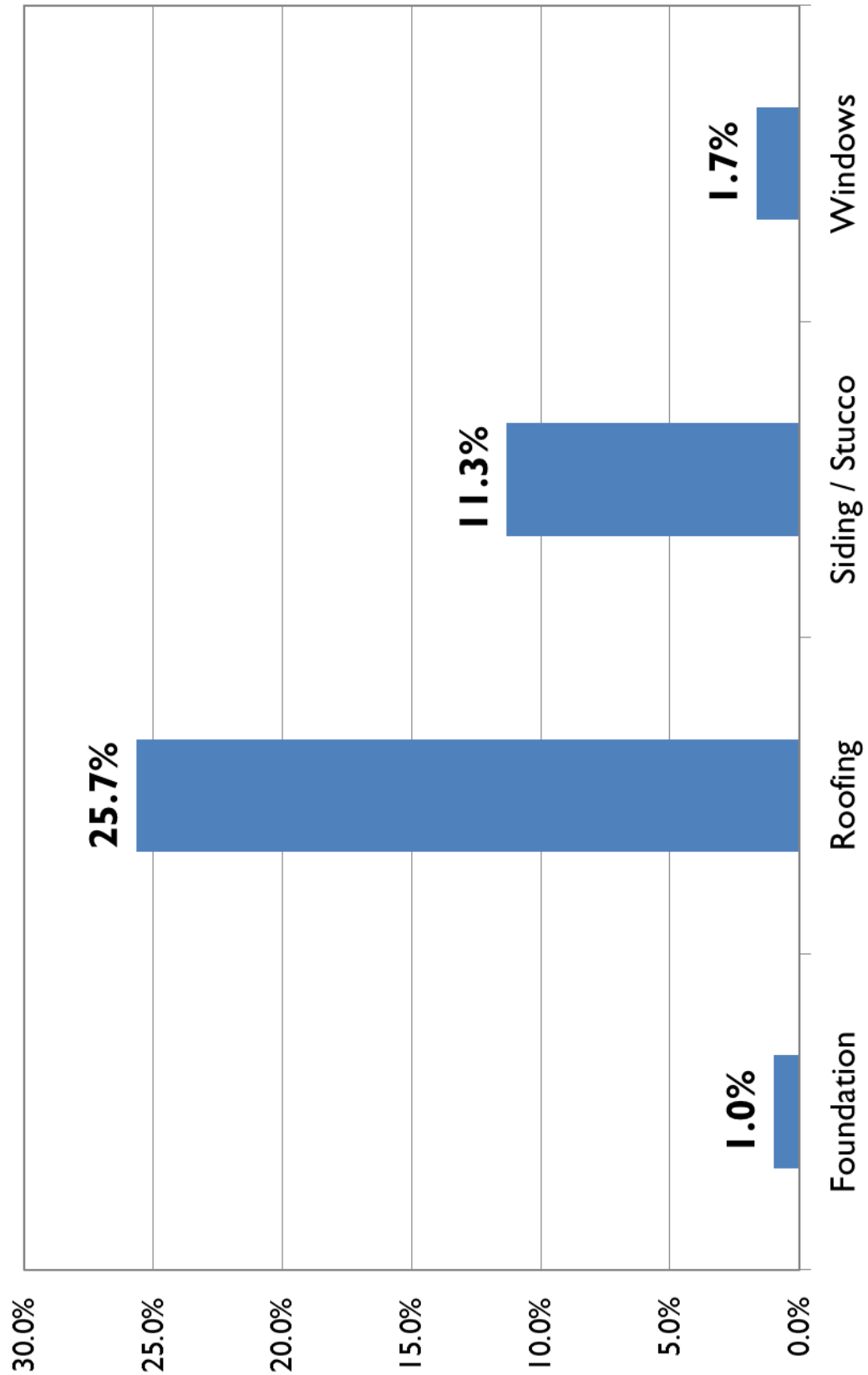
## Census Tract 111.02: Manchester / Point Arena / Gualala

In Census Tract 111.02, a total of 350 units were surveyed for this study, of which 59.7% are in sound condition. Approximately 18.9% of units need minor rehabilitation, 20.9% need moderate rehabilitation, 0.3% need substantial rehabilitation, and 0.3% are in a dilapidated state. Of the total units surveyed, 40.3% need some form of repair.



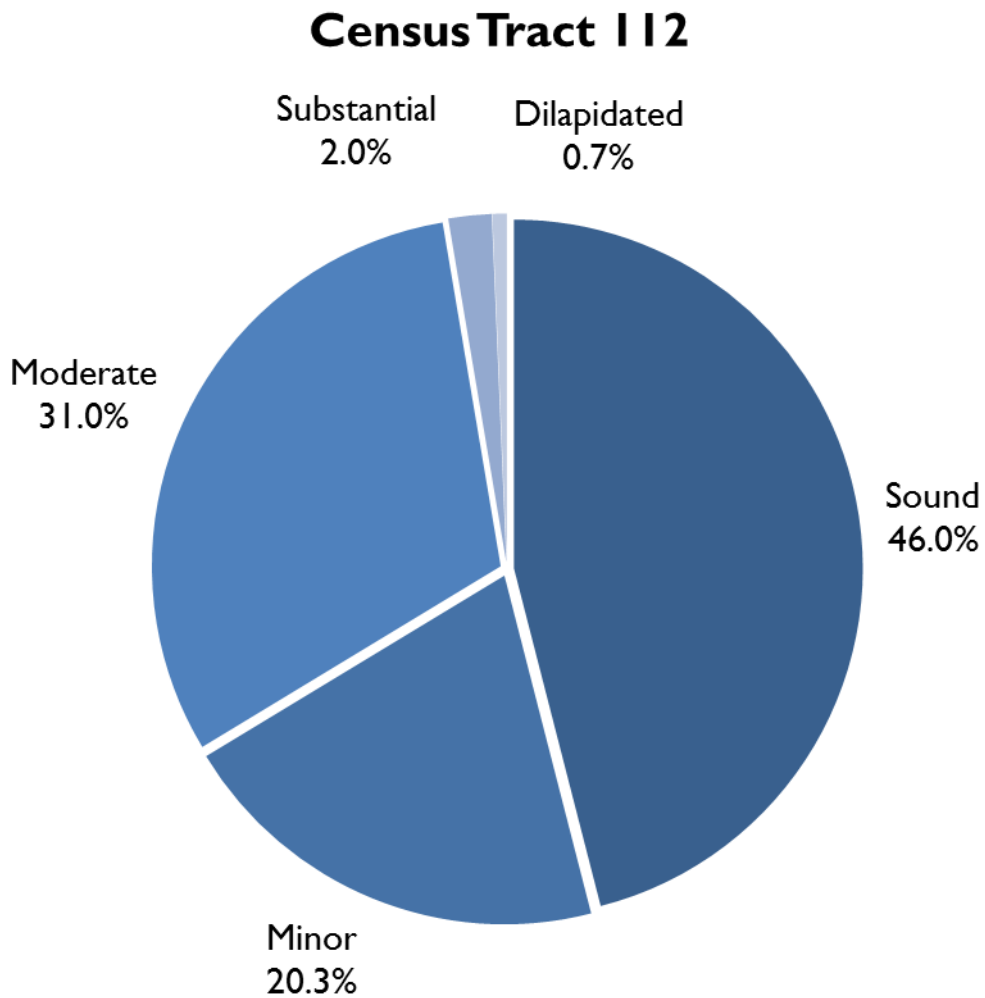


### Census Tract 111.02: Housing Structures Needing Repair By Components

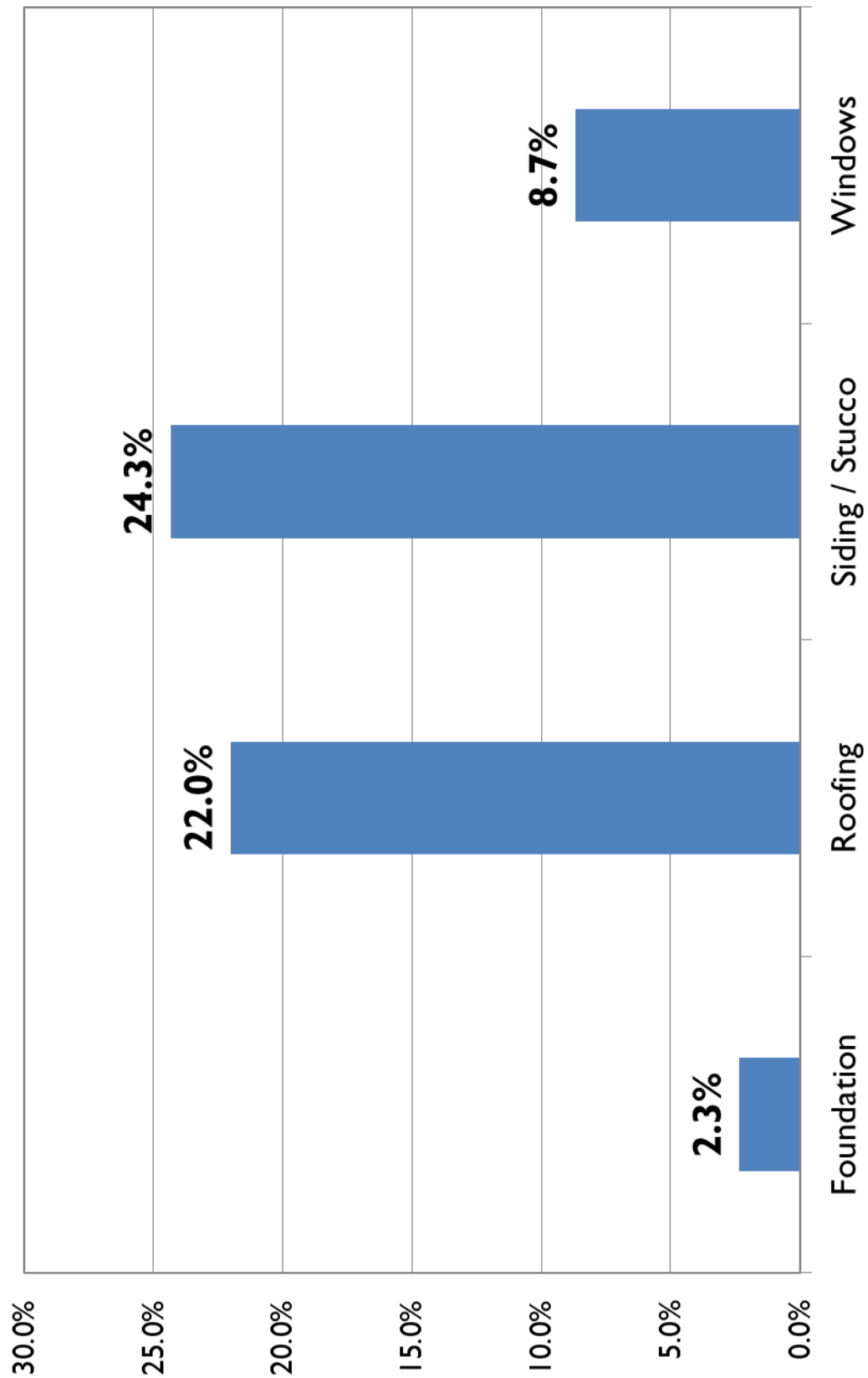


## Census Tract 112: Anderson Valley

In Census Tract 112, a total of 300 units were surveyed for this study, of which 46.0% are in sound condition. Approximately 20.3% of units need minor rehabilitation, 31.0% need moderate rehabilitation, 2.0% need substantial rehabilitation, and 0.7% are in a dilapidated state. Of the total units surveyed, 54.0% need some form of repair.

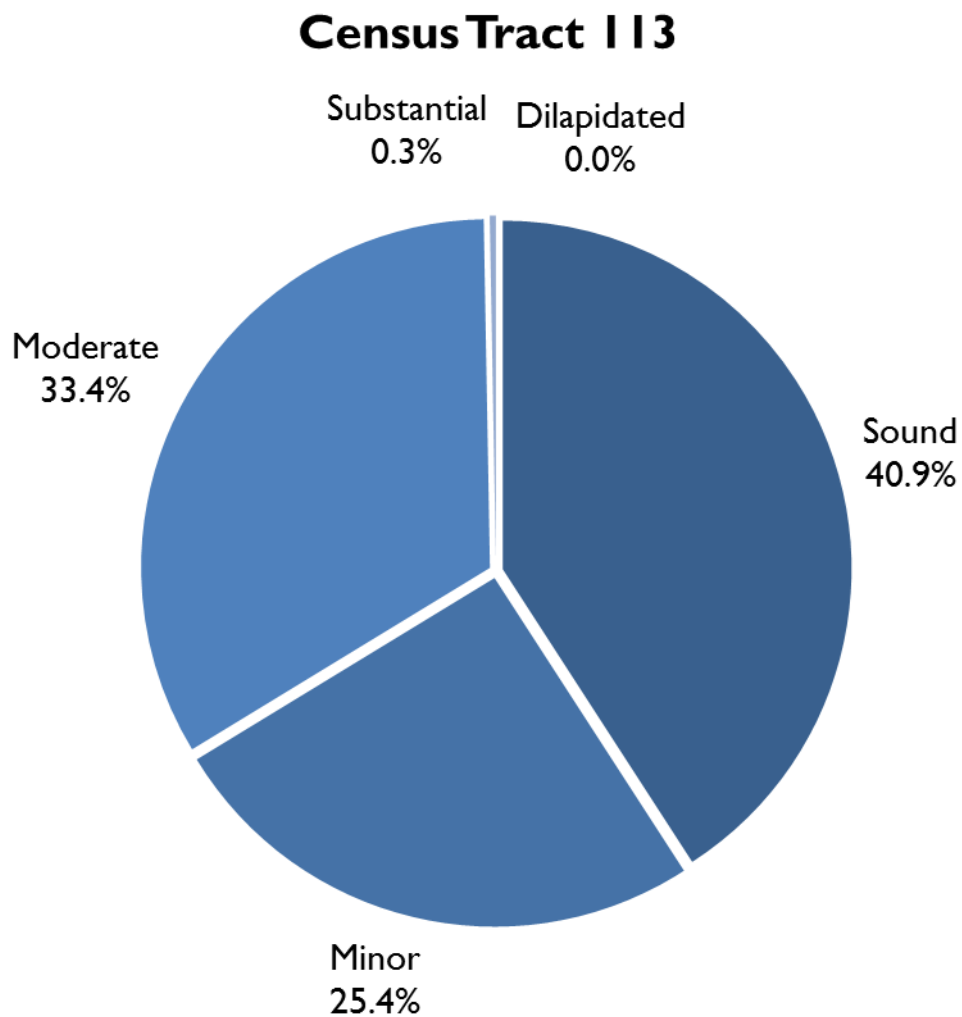


## Census Tract 112: Housing Structures Needing Repair By Components

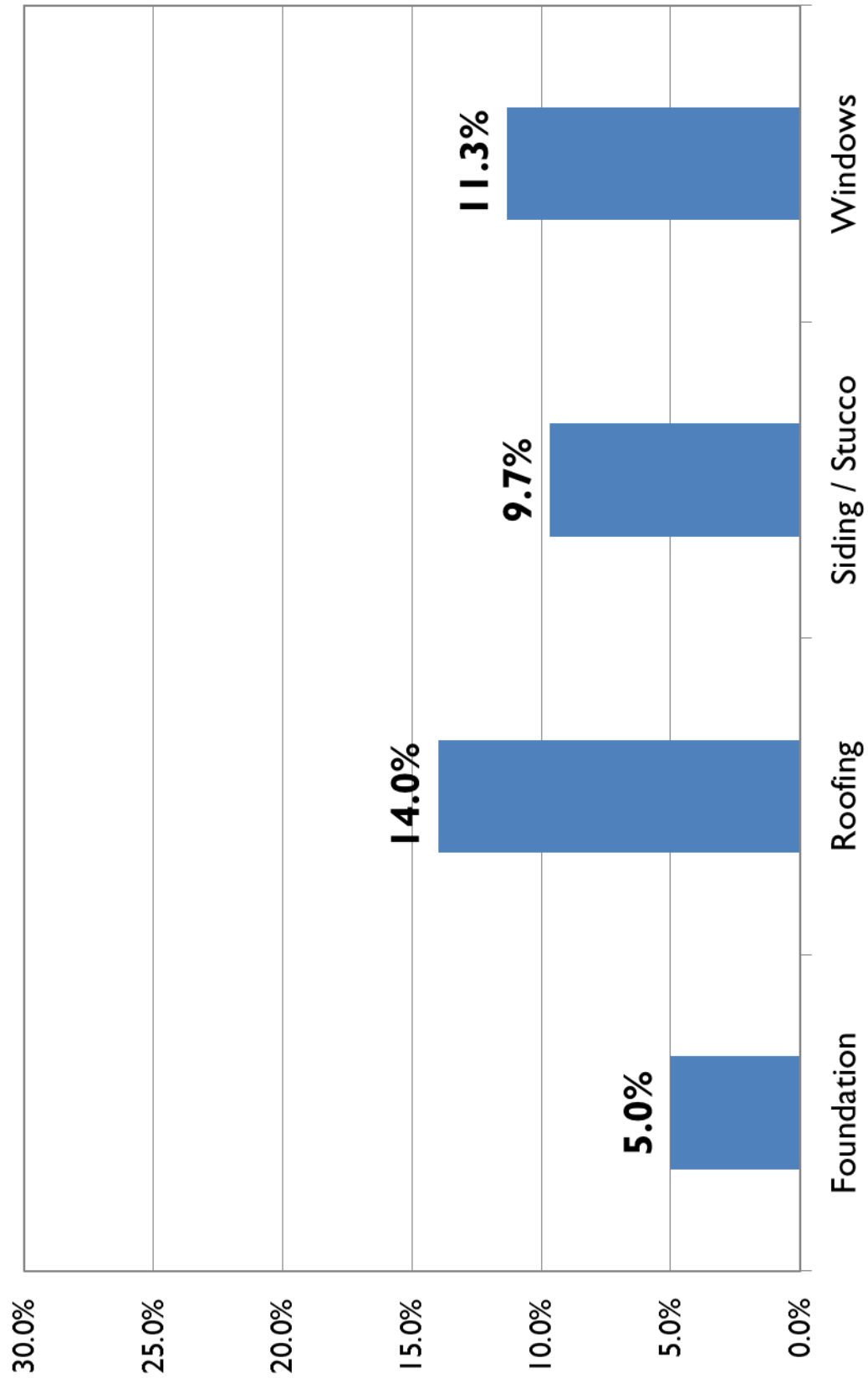


## Census Tract 113: Ukiah (Unincorporated Areas)

In Census Tract 113, a total of 350 units were surveyed for this study, of which 40.9% are in sound condition. Approximately 25.4% of units need minor rehabilitation, 33.4% need moderate rehabilitation, 0.3% need substantial rehabilitation, and none are in a dilapidated state. Of the total units surveyed, 59.1% need some form of repair.

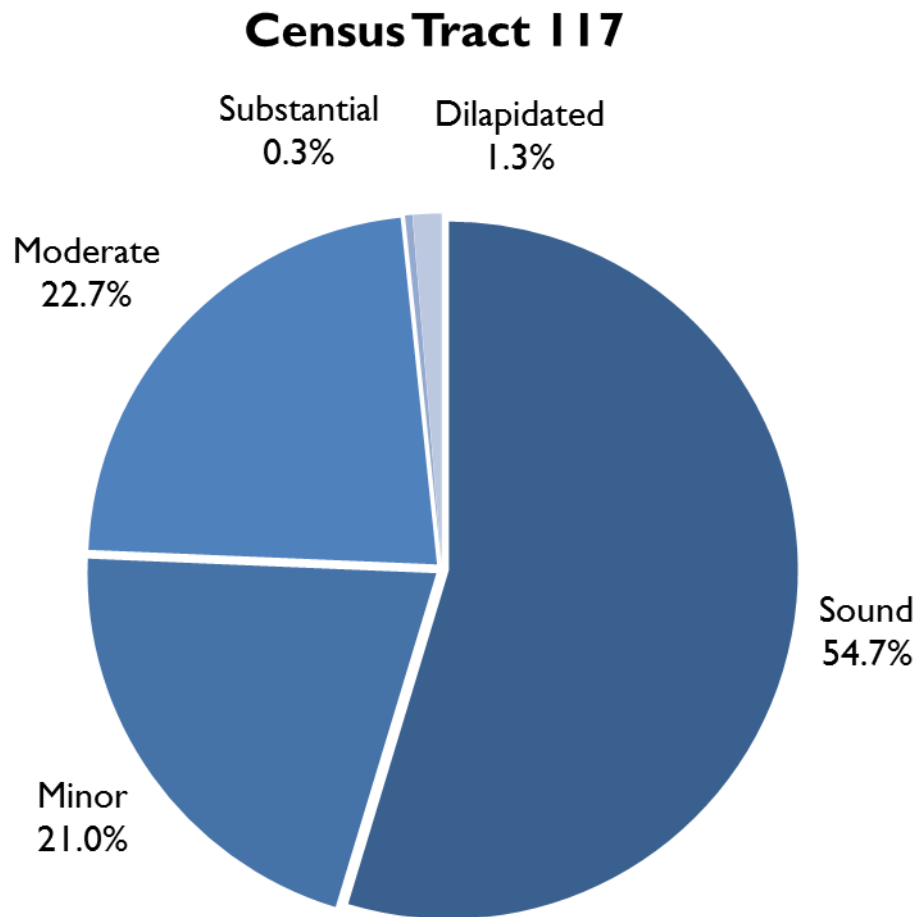


### Census Tract 113: Housing Structures Needing Repair By Components

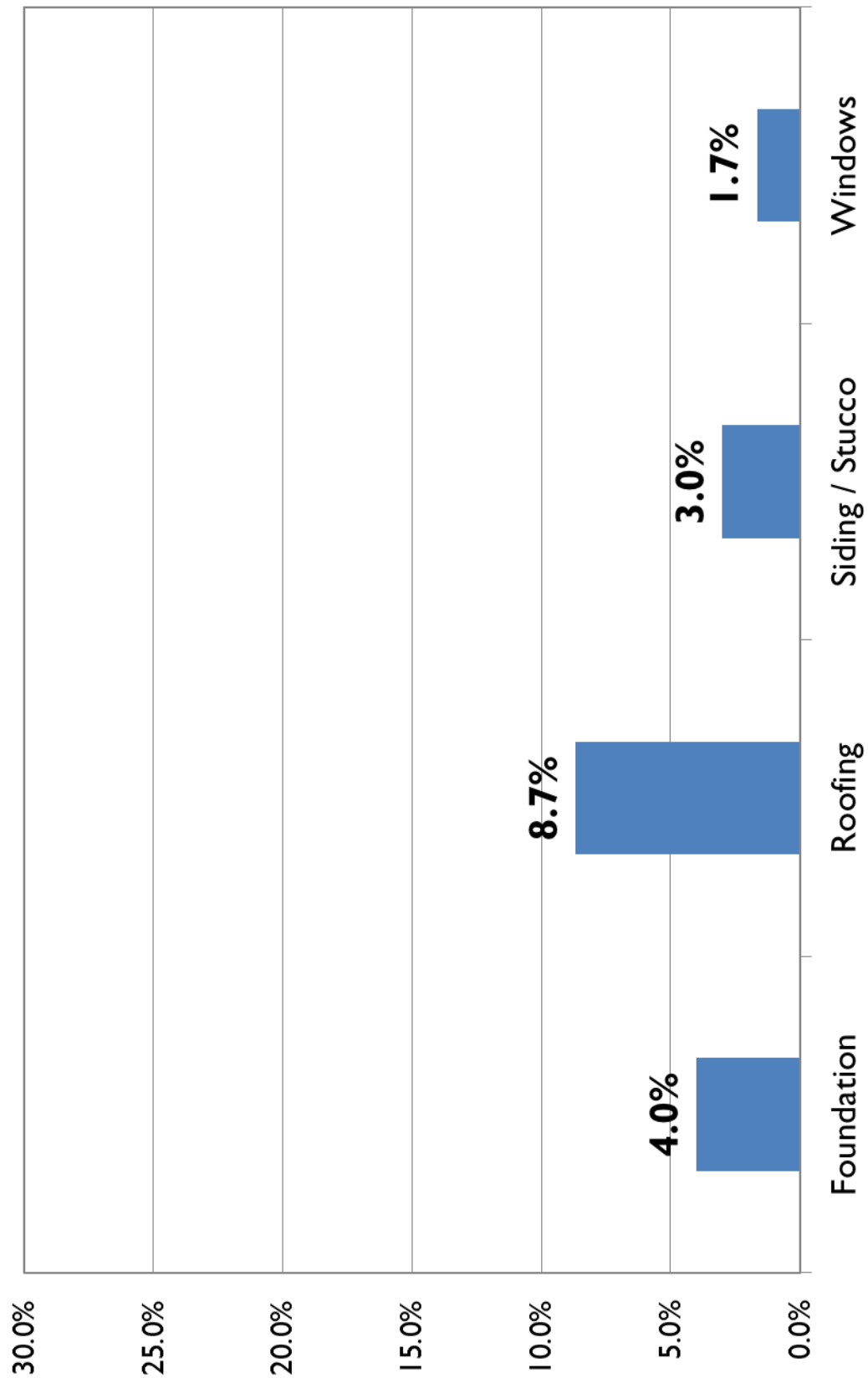


## Census Tract 117 Ukiah East / Lake Mendocino

In Census Tract 117, a total of 3010 units were surveyed for this study, of which 54.7% are in sound condition. Approximately 21.0% of units need minor rehabilitation, 22.7% need moderate rehabilitation, 0.3% need substantial rehabilitation, and 1.3% are in a dilapidated state. Of the total units surveyed, 45.3% need some form of repair.

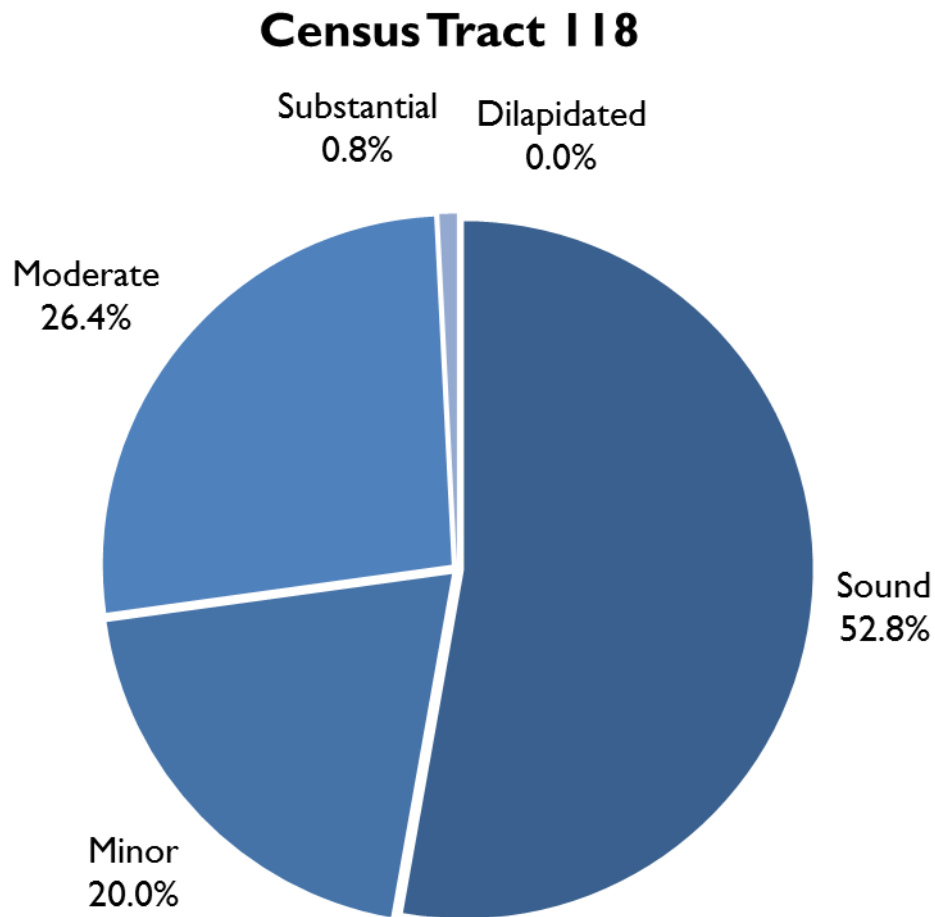


## Census Tract 117: Housing Structures Needing Repair By Components



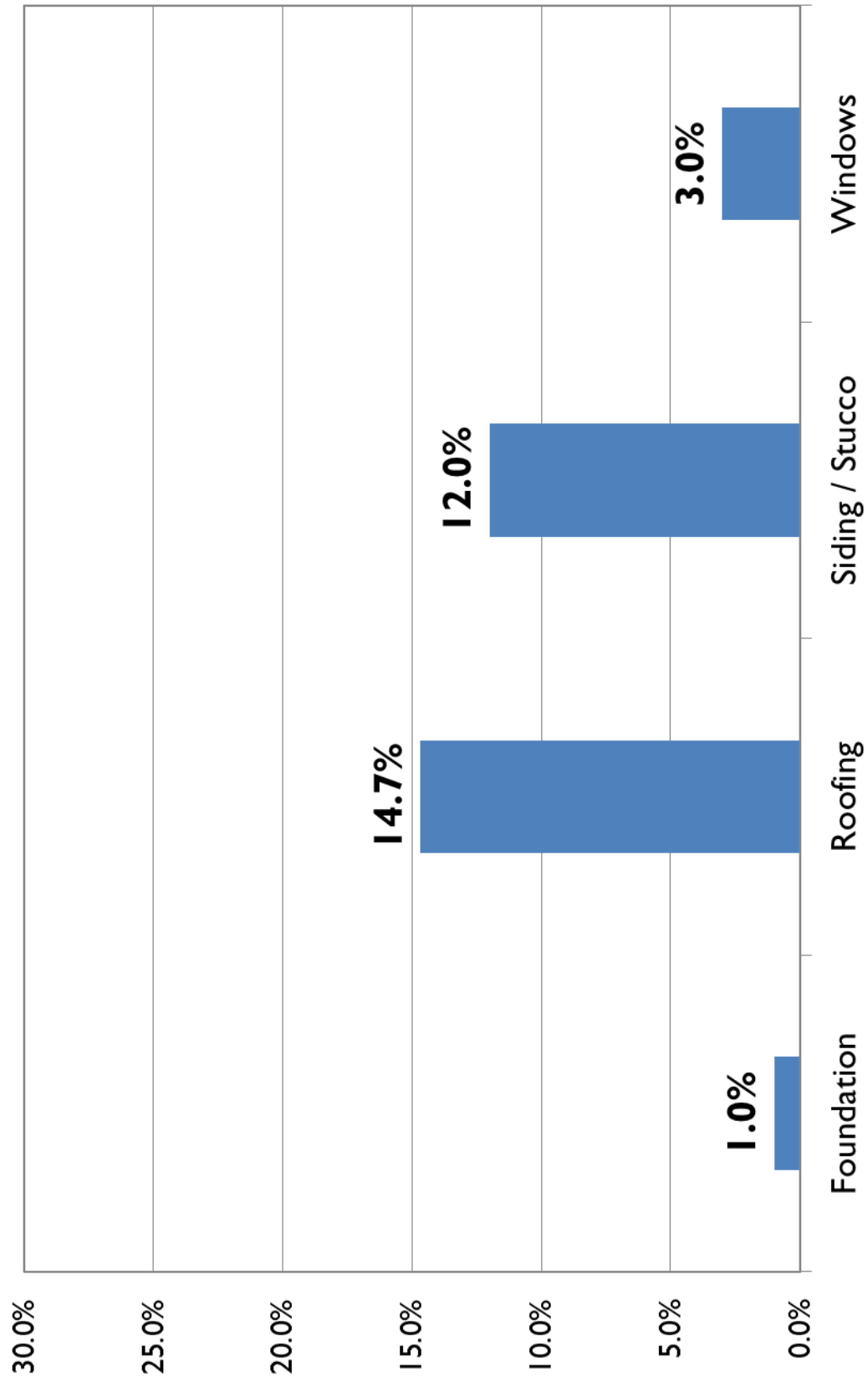
## Census Tract 118: Hopland

In Census Tract 118, a total of 250 units were surveyed for this study, of which 52.8% are in sound condition. Approximately 20.0% of units need minor rehabilitation, 26.4% need moderate rehabilitation, 0.8% need substantial rehabilitation, and none are in a dilapidated state. Of the total units surveyed, 47.2% need some form of repair.





**Census Tract 118:**  
Housing Structures Needing Repair By Components



## ANALYSIS OF FINDINGS

### Analysis

The results of this housing condition survey reveal a substantial need for housing rehabilitation and maintenance in Mendocino County. The overall percentage of units needing improvement totaled 52.5 percent (2,569 of all units surveyed), with 25.9 percent (1,203 units) requiring minor improvements, 27.6 (1,282 units) percent in need of moderate improvements, 1.1 percent requiring substantial improvements (51 units), and 0.7 percent (33 units) being in a state of dilapidation.

The table below demonstrates the percentage of housing units requiring improvements in each Census Tract, in order of need:

#### Percentage of Units Needing Repair, By Census Tract

<i>Census Tract (in order of need)</i>	<i>Percentage of Units Needing Repairs</i>
Tract 102: Laytonville, Leggett, Westport	82.3%
Tract 101: Covelo / Round Valley	69.0%
Tract 107: Willits (Unincorporated Areas)	61.7%
Tract 103: Fort Bragg (Unincorporated Areas)	60.9%
Tract 108.02: Potter Valley	59.2%
Tract 113: Ukiah (Unincorporated Areas)	59.1%
Tract 106: Brooktrails / Little Lake Valley	57.4%
Tract 110.01: Albion / Elk	54.0%
Tract 112: Anderson Valley	54.0%
Tract 108.01: Redwood Valley	53.3%
Tract 110.02: Mendocino / Caspar	50.3%
Tract 118: Hopland	47.2%
Tract 117: Ukiah East / Lake Mendocino	45.3%
Tract 109: Ukiah North / Calpella	43.3%
Tract 111.02: Manchester / Point Arena	40.3%

## Age of Housing Stock

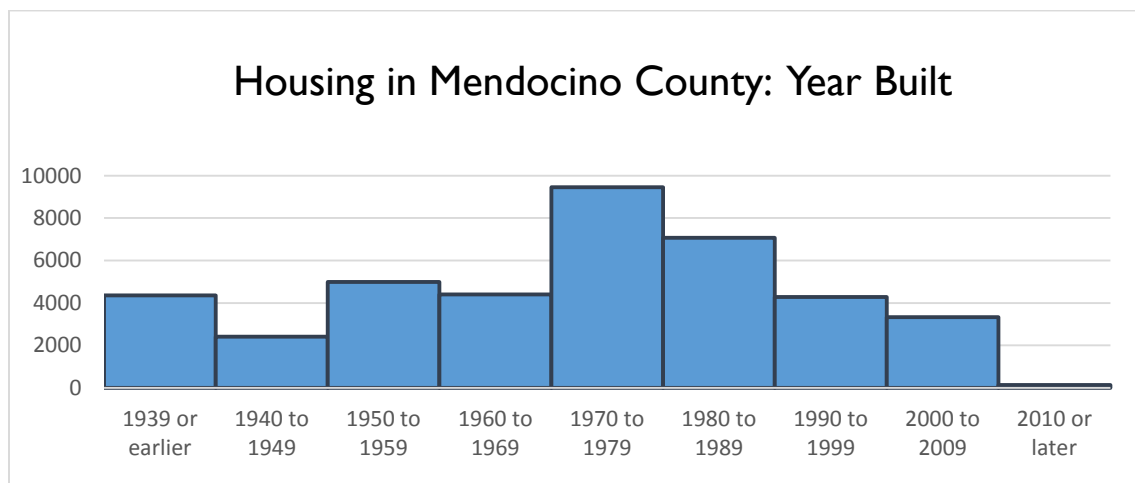
In addition to other factors, the age of the housing stock contributes to the high percentage of substandard units within the unincorporated areas of the County.

According to the 2013 American Community Survey, approximately 40.0% of the countywide housing stock is over 40 years old and approximately 16.8% of all housing units were built before 1950.

Year Built	Total	Percentage
2010 or later	136	0.3%
2000 to 2009	3,333	8.2%
1990 to 1999	4,284	10.6%
1980 to 1989	7,071	17.5%
1970 to 1979	9,459	23.4%
1960 to 1969	4,400	10.9%
1950 to 1959	4,987	12.3%
1940 to 1949	2,412	6.0%
1939 or earlier	4,352	10.8%

Source: 2013 5-Year American Community Survey Estimates

Mendocino County experienced a housing construction boom in the 1970s and 1980s, with more than one fifth of the housing stock built between 1970 and 1979. Many of the dwellings constructed during this period were the standard “ranch house” with substandard siding according to today’s standards, single-paned aluminum windows, 20-year composite shingle roofing, and concrete block foundations. Although interior conditions were not inspected, experience with these units tends to reveal a high probability of fixtures, heating units, and flooring being in need of replacement or repair.



The table below outlines the structure types found in the County by Census Tract:

### Structure Types by Census Tract:

<i>Tract</i>	<i>Wood</i>	<i>Masonry</i>	<i>Mobile or Modular</i>
101	209	7	84
102	239	0	61
103	332	3	15
106	327	1	22
107	256	2	42
108.01	270	1	29
108.02	217	5	28
109	201	1	98
110.01	257	24	19
110.02	336	0	14
111.02	320	1	29
112	260	1	39
113	335	0	15
117	282	0	18
118	212	3	35
<b>Total</b>	<b>4053</b>	<b>49</b>	<b>548</b>

The vast majority of the structures surveyed are constructed of wood. Based on the survey results, approximately 14% of all structures surveyed required some level of repair to the siding. Many wooden structures more than 30 years old lack the tolerance required for the extreme climatic variations found in most of the County, and require higher maintenance for homeowners. It is suggested when rehabilitating units with this type of siding that the County or homeowners consider converting the unit to a stucco exterior to extend the life of the unit and lower maintenance for the homeowner, when possible within local design guidelines.

This report also looked at the availability of electricity and the presence of solar installations at each residential property. The table on the following page lists the percentage of housing units surveyed in each Tract which have residential solar panels installed, as well as the percentage of housing units that were not connected to the electrical grid.

## Percentage of Units With Solar and No Electricity, By Census Tract

<i>Census Tract</i>	<i>Percentage of Units With Solar</i>	<i>Percentage of Units With No Electricity</i>
Tract I01: Covelo / Round Valley	1.3%	0.7%
Tract I02: Laytonville, Leggett, Westport	1.0%	0.0%
Tract I03: Fort Bragg (Unincorporated Areas)	1.4%	0.9%
Tract I06: Brooktrails / Little Lake Valley	1.1%	0.0%
Tract I07: Willits (Unincorporated Areas)	1.0%	0.3%
Tract I08.01: Redwood Valley	3.0%	1.3%
Tract I08.02: Potter Valley	2.4%	0.0%
Tract I09: Ukiah North / Calpella	1.0%	0.0%
Tract I10.01: Albion / Elk	0.7%	0.0%
Tract I10.02: Mendocino / Caspar	0.6%	0.0%
Tract I11.02: Manchester / Point Arena	0.6%	0.0%
Tract I12: Anderson Valley	1.0%	0.0%
Tract I13: Ukiah (Unincorporated Areas)	0.3%	0.0%
Tract I17: Ukiah East / Lake Mendocino	2.3%	0.0%
Tract I18: Hopland	0.0%	0.0%

As one might expect given the climatic variations experience at different areas of the County, the inland regions had the highest incidence of residential solar panel installation. The three tracts with the highest rates of residential solar usage were Redwood Valley at 3 percent, Potter Valley at 2.4 percent, and Ukiah East / Lake Mendocino at 2.3 percent. Redwood Valley was also the Census Tract with the highest percentage of housing units disconnected from the grid at 1.3 percent, followed by unincorporated Fort Bragg at 0.9 percent and Covelo at 0.7 percent.

## Overcrowding

“Overcrowding” is a housing condition indicator used by the US Department of Housing and Urban Development (HUD) and the California Department of Housing and Community Development (HCD) to determine the need for housing assistance. Simply put, when a household size is too large for the size of the housing unit, overcrowding is deemed to exist. Overcrowding is defined as 1.01 or more persons per room, excluding bathrooms and kitchens, and is widely prevalent when extended and/or multiple families live together in a single unit. The 2013 American Community Survey 5-year estimates indicates that 3.8% of owner occupied housing units and 9.5% of renter occupied housing units are overcrowded in the unincorporated portions of Mendocino County.

### Household Overcrowding, Owner-Occupied Units

Area	Housing Units	Persons/Room		Total Overcrowding
		1.01 to 1.5	1.5 or More	
County Total	19,727	609	173	4.0%
Fort Bragg	1,161	21	21	3.6%
Ukiah	2,602	151	-	5.8%
Willits	935	11	-	1.2%
Unincorporated Areas*	15,029	426	152	3.8%

Source: 2013 5-Year American Community Survey Estimates; \*Includes Point Arena

### Household Overcrowding, Renter-Occupied Units

Area	Housing Units	Persons/Room		Total Overcrowding
		1.01 to 1.5	1.5 or More	
County Total	14,151	653	358	7.1%
Fort Bragg	1,705	83	6	5.2%
Ukiah	3,342	106	66	5.1%
Willits	1,226	-	-	0.0%
Unincorporated Areas*	7,878	464	286	9.5%

Source: 2013 5-Year American Community Survey Estimates; \*Includes Point Arena

## RECOMMENDATIONS

### Recommended Actions to Improve Housing Conditions

Based on the data collected, there is a serious need for rehabilitation of a significant portion of the existing housing stock in unincorporated Mendocino County. Repairs are needed to meet health and safety considerations, federal housing quality standards, and compliance with state and local codes.

Substandard residential dwellings, secondary structures used as primary residences, abandoned buildings, substandard single-wide mobile homes, and lack of infrastructure such as sidewalks, curbs, and paved roads are the norm for many portions of rural Mendocino County. Efforts to correct substandard housing and associated infrastructure issues should be an ongoing priority to the County.

#### **Encourage Upgrades and Repairs to Private Dwellings**

The County should work with private homeowners to encourage repairs and upgrades to existing housing units. The County can encourage homeowners to apply for homeowner-based assistance such as the state-funded weatherization program, while also seeking grant funding to administer its own projects through such funding sources as the HOME program. The County should especially pursue the replacement of older model mobile homes, especially those manufactured prior to 1976, for which rehabilitation costs almost always exceed replacement cost. Finally, the County should aggressively pursue absentee landowners whose properties have gone into disrepair.

#### **Re-evaluate the building regulations, permits, and inspection process**

As noted, the housing stock in the County is ageing rapidly with only 19 percent of homes having been built in the last 25 years. While this could be due to many factors such as a lack of demand or infrastructure issues it is likely that government regulations or community sentiment have, at least partially, slowed growth. The relatively low availability of rental housing is an indication that demand currently outweighs supply and there may be opportunities for developers to build high density, low impact developments. While policy change recommendations are outside the scope of this analysis it is recommended that further evaluation be done internally to determine if new developments are a viable and desirable option for the County. If so, the County should encourage growth through a streamlined permit and inspection process.

#### **Explore city expansion and annexation**

If housing development is deemed desirable, it may be more cost effective for new developments to be built within the Ukiah, Willits and Fort Bragg City limits rather than in the unincorporated areas of the

County. Infrastructure is more readily available in and around the cities and therefore new developments would be able to connect to city water, sewer, and road systems much cheaper than if they were developed from scratch. With consideration to long term, sustainable growth, city amenities are more efficient than adding new wells and septic systems.

### **Prioritize the Development of Multifamily/Rental Housing**

The analysis of overcrowding rates presented in the previous chapter of this report, coupled with a rental vacancy rate that is consistently below the 5% “healthy vacancy” mark, show that Mendocino County is chronically undersupplied with rental units. Adding newly constructed units to the market will not only reduce the impacts of overcrowding, but will encourage the demolition and/or rehabilitation of substandard units. It is recommended that the County undertake planning efforts that prioritize the development of rental and multifamily developments in areas near to job centers.

### **Invest in Infrastructure**

Finally, any consideration of residential living conditions should include more than just housing stock itself. This survey found a lack of basic infrastructure to be widespread throughout Mendocino County. For example, only 15.6% of housing units surveyed had functioning gutter systems between the lot and the roadway, and only 6.7% of all housing units had a sidewalk. While this may be appropriate for many rural portions of the County, this was also seen to be the case in and around many towns such as Laytonville, Covelo, and Booneville. The County should work with local communities and business improvement districts to create strategies for bringing drainage and sidewalks to more of the County’s residential communities.



## Available Programs

There are countless approaches to improve housing conditions within jurisdictional boundaries. In all cases, it is generally recommended that a local government employ a combination of resources to produce more significant results. Each funding option should be evaluated and based on the personnel available to implement the program. Ensuring that adequate staffing levels exist will ease implementation of the program and promote greater access. Regardless of the final direction chosen by the County, identification of applicable funding sources and programs is the first step in planning a strategy to meet the goals identified.

Following is an abbreviated listing of housing programs and other funding sources offered by the federal government, the State of California, chartered organizations, private foundations, and corporate community development assistance programs that are available to help improve housing and related community development conditions. The information is formatted to highlight the purpose, assistance type, eligible activities, and contact information.

The following list shows those programs that are to be implemented by local governments or non-profits, but there are also a number of resources available to individual homeowners. These programs include those offered by the California Housing Finance Agency (CalHFA), Section 504 Home Repair Loans offered by the USDA, and services provided by non-profit entities such as Rebuilding Together. In addition to seeking funding through the programs identified, local governments should encourage homeowners to use those resources.

## CalHome Program:

### **Purpose**

Enable low and very low income households to become or remain homeowners.

### **Assistance Type**

Grants to local public agencies and nonprofit developers to assist individual households with deferred-payment loans; direct, forgivable loans to assist development projects involving multiple ownership units, including single-family subdivisions.

### **Eligible Activities**

Predevelopment, site development, new construction, rehabilitation, acquisition and rehabilitation, down-payment assistance, mortgage financing, homebuyer counseling, and technical assistance for self-help projects or shared housing. A share of funds is allocated for the rehabilitation, replacement, and repair of manufactured homes.

### **Contact/Links:**

Agency website: <http://www.hcd.ca.gov/financial-assistance/calhome/>

Example of implementation by a municipality: <http://www.riversideca.gov/housing/pdf/2015/CalHOME-DPA-Lender-Training-PPT-2015.pdf>

# HOME Investment Partnerships Program

## **Purpose**

Assist cities, counties, and nonprofit community housing development organizations (CDHOs) to create and retain affordable housing.

## **Assistance Type**

Grants to cities and counties, low-interest loans to state-certified CHDOs operating in state-eligible jurisdictions.

## **Eligible Activities:**

Housing rehabilitation, new construction, and acquisition and rehabilitation, for both single-family and multifamily projects, and predevelopment loans by CDHOs. All activities must benefit lower-income renters or owners.

## **Contact/Links:**

Agency website: <http://www.hcd.ca.gov/financial-assistance/calhome/>

Regional program managers map: [http://www.hcd.ca.gov/financial-assistance/home-investment-partnerships-program/08-09-13\\_home\\_county\\_map\\_converted.pdf](http://www.hcd.ca.gov/financial-assistance/home-investment-partnerships-program/08-09-13_home_county_map_converted.pdf)

# State Community Development Block Grant Program

## **Purpose**

Provide federal Community Development Block Grants (CDBG) Program benefits to non-entitlement cities and counties.

## **Assistance Type**

Grants to local jurisdictions. 51 percent of the State CDBG funds must be used for housing. At least 51 percent of the households benefiting from each grant must be lower income. Maximum grant amount is \$500,000 per year.

## **Eligible Activities**

Housing rehabilitation, infrastructure, community facilities, economic development, planning studies and public services.

## **Contacts/Links**

Agency website: <http://www.hcd.ca.gov/financial-assistance/community-development-block-grant-program/gennatamcol.html>

2015 Notice of Funds Available: [http://www.hcd.ca.gov/financial-assistance/community-development-block-grant-program/docs/2015\\_nofas/2015-cdbg-nofa.pdf](http://www.hcd.ca.gov/financial-assistance/community-development-block-grant-program/docs/2015_nofas/2015-cdbg-nofa.pdf)

## Federal Affordable Housing Program (AHP)

### **Purpose**

To subsidize interest rates for loans and to provide direct subsidies to Federal home Loan Bank System member institutions engaged in lending for long-term, very low-, low- and moderate-income, owner-occupied and affordable rental housing programs. Loans under this program are used in conjunction with other sources of funds.

### **Assistance Type**

AHP funds are used to subsidize interest rates for loans and direct subsidies to Federal Home Loan Bank System members. “Gap” financing, generally in the amounts of \$5,000 - \$10,000 per unit.

### **Eligible Activities**

Finance the purchase, construction, or rehabilitation of owner-occupied housing by or for very low-, low-, and moderate-income households. Finance the purchase, construction, or rehabilitation of rental housing in which at least 20% of the units are occupied by and affordable for very low-income households.

### **Contact/Links**

Federal Home Loan Bank of San Francisco: <http://www.fhlbsf.com/community/grant/ahp.aspx>

# Weatherization Assistance for Low Income Persons (Department of Energy)

## **Purpose**

To insulate the dwellings of low-income persons, particularly the elderly and handicapped low-income, in order to conserve needed energy and to aid those persons least able to afford higher utility costs.

## **Assistance Type**

Grants to local government agencies and nonprofit organizations.

## **Eligible Activities**

Improvement of the thermal efficiency of dwellings by the installation of weatherization materials such as attic insulation, caulking, weatherstripping and storm windows, furnace efficiency modifications, certain mechanical measured to heating and cooling systems, and replacement furnaces and boilers.

## **Contact/Links**

Agency website: <http://energy.gov/eere/wipo/weatherization-assistance-program>

# Federal and State Low Income Housing Tax Credits

## **Purpose**

Affordable rental housing production

## **Assistance Type**

A 10-year stream of tax credits, usually in the form of equity capital (acts like a grant), to private developers and nonprofit corporations to “write down” the cost of developing affordable rental housing.

## **Eligible Activities**

Predevelopment, on- and off-site development, new construction and related soft costs, acquisition and rehabilitation and related soft costs associated with the development of housing affordable to households below 50% and 60% of median income. Land acquisition, permanent financing costs, rent reserves, and marketing costs are ineligible expenses and must be funded with other resources. Affordability generally must be maintained for 55 years.

## **Contacts/Links**

California Tax Credit Allocation Committee: <http://www.treasurer.ca.gov/ctcac/tax.asp>

# Predevelopment Loan Program

## **Purpose**

Provide predevelopment capital to finance the start of low income housing projects.

## **Assistance Type**

Short-term loans to local government agencies, nonprofit corporations, cooperative housing corporations, and limited partnerships or limited liability companies where all the general partners are nonprofit mutual or public benefit corporations.

## **Eligible Activities**

Local government agencies, nonprofit corporations, cooperative housing corporations, and limited partnerships or limited liability companies

## **Contacts/Links**

Agency website: <http://www.hcd.ca.gov/financial-assistance/predevelopment-loan-program/>



# Affordable Housing and Sustainable Communities Program (AHSC)

## **Purpose**

Administered by the Strategic Growth Council, and implemented by the Department of Housing and Community Development, the AHSC Program funds land-use, housing, transportation, and land preservation projects to support infill and compact developments that reduce greenhouse gas (“GHG”) emissions. Funding for the AHSC Program is provided from the Greenhouse Gas Reduction Fund (GGRF), an account established to receive Cap-and-Trade auction proceeds.

## **Assistance Type**

Grants and/or loans, or any combination thereof, to assist project areas that will achieve GHG emissions reductions and benefit Disadvantaged Communities through increasing accessibility of affordable housing, employment centers, and key destinations via low-carbon transportation resulting in fewer VMT (vehicle miles traveled).

## **Eligible Activities**

Grants for affordable housing developments, housing-related infrastructure, or transportation-related infrastructure (with a focus on active/transit-related infrastructure), including new construction, acquisition and substantial rehabilitation including preservation of affordable housing at-risk, or conversion of one or more nonresidential structures to residential dwelling units.

Grants may also cover planning and program costs such as pre-development costs, active transportation programs, or transit ridership programs.

## **Contacts/Links**

Agency Website: <http://www.hcd.ca.gov/financial-assistance/affordable-housing-and-sustainable-communities/index.html>