



The City of Rio Dell



DRAFT Housing Element Update

2009



Rio Dell Housing Element

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CHAPTER 1 INTRODUCTION AND OVERVIEW

1.1 HOUSING ELEMENT PURPOSE

The Housing Element of the Humboldt County General Plan is mandated by State law, and federal requirements, to address the long-term development of housing in the City of Rio Dell. The purpose of the Housing Element is to identify and analyze existing and projected housing needs. The Element also provides a statement of goals, policies, quantified objectives, and scheduled programs for the preservation, improvement, and development of housing for all economic groups.

1.2 STATE POLICY AND AUTHORIZATION

Government Code Section 65302 requires that a local government's General Plan identify and analyze existing and projected housing needs and a statement of goals, policies, quantified objectives, financial resources, and scheduled programs for the preservation, improvement, and development of housing. Updated every five years, the housing element shall identify adequate sites for housing, including rental housing, factory-built housing, mobile homes, and emergency shelters, and shall make adequate provision for the existing and projected needs of all economic segments of the community. Government Code §65580 through §65590 of the State Planning Law also require the Housing Element to include:

- (a) An assessment of housing needs and an inventory of resources and constraints relevant to the meeting of these needs. The assessment and inventory shall include
 - 1) an analysis of population and employment trends and documentation of projections and a quantification of the locality's existing and projected housing needs for all income levels, including extremely low income households. These existing and projected needs shall include the locality's share of the regional housing need;
- (b) An analysis and documentation of household characteristics, including level of payment compared to ability to pay, housing characteristics, including overcrowding, and housing stock condition;
- (c) An inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment, and an analysis of the relationship of zoning and public facilities and services to these sites;
- (d) The identification of a zone or zones where emergency shelters are allowed as a permitted use without a conditional use or other discretionary permit;
- (e) An analysis of potential and actual governmental constraints upon the maintenance, improvement, or development of housing for all income levels and for persons with disabilities, including land use controls, building codes and their

enforcement, site improvements, fees and other exactions required of developers, and local processing and permit procedures;

- (f) An analysis of potential and actual nongovernmental constraints upon the maintenance, improvement, or development of housing for all income levels, including the availability of financing, the price of land, and the cost of construction;
- (g) An analysis of any special housing needs, such as those of the elderly, persons with disabilities, large families, farm workers, families with female heads of households, and families and persons in need of emergency shelter;
- (h) An analysis of opportunities for energy conservation with respect to residential development;
- (i) An analysis of existing assisted housing developments that are eligible to change from low-income housing uses during the next 10 years due to termination of subsidy contracts, mortgage prepayment, or expiration of restrictions on use; and
- (j) Promotion of housing opportunities for all persons regardless of race, religion, sex, marital status, and economic status.

1.3 INVITATION FOR REVISION

This Housing Element represents a revision of the Housing Element of the General Plan, adopted in 2004. This Housing Element revision is being prepared to meet State legislative provision as described in Section 65588 of the Government Code and to address issues required by a substantial number of new and amended Government Code provisions passed since the adoption of the former Housing Element. The revision of this Element is also required to achieve consistency with the City's General Plan. Lastly, the Element is being revised to address a variety of local housing issues currently facing the City. For example, measures in the General Plan seek to encourage homeownership, infrastructure upgrades to support housing, and greater private investment in the community by supporting revitalization of the Town Center area.

1.4 RELATIONSHIP TO GENERAL PLAN

Rio Dell's General Plan serves as a policy document prepared to guide the development of the City. The City's General Plan provides a framework for guiding the area toward orderly growth. The goals of the General Plan addresses a variety of issues, including: health, public safety, land use, circulation, provision of services and facilities, environmental protection, and open space preservation.

The Housing Element is one of the seven Elements mandated by State law which comprise the City's General Plan. Other mandated elements of the Plan are Land Use, Conservation, Circulation, Noise, Safety, and Open Space.

State law requires that the General Plan must be integrated and initially consistent, both among the elements and within each Element. This provision applies to any optional elements adopted by a jurisdiction as well as the mandatory elements. Goals, objectives, and policies of this Housing Element have been reviewed for consistency with goals, policies, and implementation measures of the General Plan.

1.5 SCOPE AND STUDY FRAMEWORK

The Rio Dell Housing Element revision process, Section 65583 of the Government Code, delineates three components for a Housing Element.

- ◀ An assessment of housing needs with detailed discussion of population and household characteristics, existing and projected housing needs, existing housing stock characteristics, inventory of lands suitable for residential uses.
- ◀ A statement of the City's goals, objectives, and policies developed to address the City's housing needs.
- ◀ A housing program that describes actions the City will undertake or intends to undertake to implement the policies and achieve the goals and objectives of the Housing Element.

1.6 STRUCTURE OF THE ELEMENT

This Element is structured in two parts. Part I is a summary of Part II, which contains a detailed assessment of the City's housing needs consistent with the State Housing Element law. Part I seeks to inform the reader of the most important information, policies and programs of the Housing Element and is intended to serve as an informational document on housing issues for the public. Part II contains a complete analysis of the relevant housing information, policies and programs for the planning period and serves to meet all pertinent requirements of State Housing Element law.

1.7 INTERGOVERNMENTAL COORDINATION

The City of Rio Dell housing needs and problems have a bearing on unincorporated lands within the City's Sphere of Influence, and to a lesser extent, the County as a whole. For this reason, the preparation of the Rio Dell City Housing Element was closely coordinated with the planning, programming, and housing development efforts of the County of Humboldt, the Humboldt County Association of Governments (HCAOG), and the Housing Authority.

CHAPTER 2 HOUSING ELEMENT GOALS, POLICIES, AND ACTION PLAN

2.1 INTRODUCTION

This chapter describes the City’s housing goals, policies, and action plan for the planning period 2009 through 2014. The City has identified six basic goals related to housing addressing the issues of housing production, rehabilitation, equal opportunity to housing, infrastructure needs, energy conservation, and information needs. The related policies have been developed as ways to achieve City housing goals.

The Action Plan describes what the City intends to complete during the planning period to implement housing policies consistent with the stated goals. These actions are listed in Table 2-1 and identify the responsible party and the projected time frame for implementation.

2.2 HOUSING GOALS AND POLICIES

GOAL A: *A variety of housing types to meet the needs of all economic segments of the community, including those with special housing requirements.*

- POLICIES:**
- A-1. Encourage the development of available vacant and under-utilized residential and mixed-use parcels served by sewer and water for a range of housing types and densities consistent with General Plan. (Reference program D-1, D-2)
 - A-2. Monitor market trends for residential land/housing and consider, where appropriate, changes in the City General Plan Land Use Element and Zoning to ensure a balance in residential uses and densities. (Reference program D-1, D-2)
 - A-3. Allow development of manufactured homes and mobile home parks in residential zones throughout the community in accordance with the requirements of Government Code Section 65852.3 and 65852.7 and where consistent with local regulations.
 - A-4. Allow development of secondary residential units on existing residentially developed lots in accordance with Government Code Section 65852.2 requirement and where consistent with local regulations. (Reference program C-1)

- A-5. Encourage a density bonus for developments containing at least 10% of the units set aside for lower income households, or at least 5% of the units for very low-income households, or 50% of the units for qualifying residents (i.e., seniors) as provided in Government Code Section 65915 and where consistent with local regulations. Allow additional concessions/incentives with increased affordable units (GC 65915) and where necessary to maintain economic feasibility of the lower income units. (Reference program A-1)
- A-7. Use State and Federal Funding Assistance to the extent this assistance exists and are needed to develop affordable housing in Rio Dell. (Reference program B-2)
- A-8. Pursue those housing finance programs that do not require Article 34 Referendum.
- A-9. Provide capacity for City staff to respond to, and apply for, federal and state loans and grants.
- A-10. Partner with local non-profit housing sponsors to make maximum use of Federal and State Programs for new housing construction and rehabilitation. The non-profit corporation is not intended to compete with the City or other current programs, but to complement these efforts.
- A-11. Assist developers in taking full advantage of state and federally funded programs, when feasible. (Reference program B-2)
- A-12. Encourage mixed-use of commercial/residential development in the appropriate zones.
- A-13. Minimize housing construction in areas subject to hazards, such as flooding or geologic instability.
- A-14. Promote access in new housing development for persons with disabilities. (Reference program A-4)
- A-15. Encourage rental housing developments to include a mixture of units sizes and bedrooms, including a percentage of 3-bedroom units to help accommodate larger households, where feasible.
- A-16. Promote multi-family housing that is in keeping with community design guidelines and that provides a sense of connection to the neighborhood. (Reference program A-3)

GOAL B: *To encourage the maintenance and continued improvement of the existing housing stock.*

- POLICIES:
- B-1. Encourage rehabilitation of private housing by discouraging demolition and encouraging rehabilitation through tax incentives.
 - B-2. Make maximum use of Federal and State funding program to continue the City's current rehabilitation program for lower income households. (Reference program B-1)
 - B-3. Require that minimum health and safety standards are maintained for housing in the City.
 - B-4. Ensure that City code enforcement efforts are included in federal and state rehabilitation programs
 - B-5. Require abatement of unsafe structures after providing property owners reasonable opportunity to correct deficiencies.
 - B-6. Encourage the use of rehabilitation program funds and grants to remove architectural barriers to housing for persons with disabilities as part of rehabilitation projects. (Reference program A-4)

GOAL C: *To promote equal opportunity to secure safe, sanitary, and affordable housing for everyone in the community regardless of race, color, religion, sex, marital status, familial status, national origin, ancestry, sexual orientation or disability.*

POLICIES:

- C-1. Support equal access to housing and promote the enforcement activities of the State Fair Employment and Housing Commission. (Reference program A-5, C-2)
- C-2. Give special consideration in housing programs to the needs of special groups, including the disabled, large households, the elderly, households with low incomes, single-parent households, and the homeless. (Reference program C-2, E-1, E-2)
- C-3. Maintain Fair Housing complaint forms and information in both English and Spanish. (Reference program C-2)
- C-4. Exempt the construction of ramps for disabled persons from zoning setback provisions where it is the only feasible design and provides a

“reasonable accommodation” consistent with the Americans with Disabilities Act. (Reference program A-4)

GOAL D: *To assure the provision of adequate infrastructure and services to existing and planned housing throughout the community.*

- POLICIES: D-1. Seek Federal and State funding to assist City efforts to remove constraints to housing related to inadequate infrastructure, including water, sewer, roads, and drainage facilities. (Reference program B-3)
- D-2. Work with neighborhoods to identify and prioritize necessary upgrades to existing public facilities and infrastructure, and to obtain support for appropriate financing mechanisms.
- D-3. During the term of the Regional Water Quality Control Board’s Cease and Desist Order, allow secondary units on lots with provisions to limit wastewater generation.
- D-4. During the term of the Cease and Desist Order No. R1-203-0046, the City will allocate a maximum of 100 sewer service connections, 25 of which will be set aside for affordable housing. This allowance is meant to assist in meeting the City’s share of regional housing needs for persons of lower income. Qualifying affordable housing projects shall mean rental or owner occupied new construction projects under a rent limitation or resale agreement (or equivalent security) ensuring that the unit remains affordable to persons of lower income for a term of not less than five (5) years. Sewer service connection set-aside for affordable housing will be reduced by one connection for each “qualifying” second unit constructed during the term of the Order and will otherwise be excluded from the connect limitation per Policy D-3 above.

GOAL E: *To encourage energy efficiency in all new and existing housing and reduce green house gas emissions.*

- POLICIES: E-1. Promote the use of energy conservation features in the design of all new residential structures, and those existing structures undergoing remodeling, room additions and/or extensive renovation. (Reference program C-3)
- E-2. Promote the use of weatherization programs for existing residential units. (Reference program C-3)
- E-3. Ensure that the City’s Housing Element policies are in compliance with SB 375.

- E-4 Maintain and distribute current information about building insulation, energy efficient appliances, lighting and heating; other conservation measures and materials; and home power alternatives, where consistent with local regulations. (Reference program C-3)

GOAL F: *To assure that the City has accurate and current information on the housing stock and housing needs.*

- POLICIES: F-1. Maintain the Geographic Information System (GIS) database for parcels within the City to provide an accurate inventory of the City's roads, utilities and vacant land. (Reference program D-1)
- F-2. Require any future development projects that alter (add or reduce) housing supply to provide GIS data to update City GIS database.

2.3 ACTION PLAN

This Action Plan is organized into five basic categories to facilitate housing program implementation. These categories include legislative action, federal and state fund application, continued support and implementation, studies and monitoring program, and homeless task force and agency coordination.

Specific actions/programs that the City intends to develop during the planning period (2009 to 2014) to achieve housing element goals and implement policies are described below and organized in Table 2-1. For each action item, the policy, objective, responsible agency, and implementation date is identified. Some of these measures are continued from the 1992 and 2004 Housing Element. See Chapter 8 for discussion of what was learned from the previous element and the modifications made to individual measures, if any.

A. LEGISLATIVE ACTIONS

(A-1) Density Bonus

Objective: Guided by State law, establish procedures that allow the City to respond to density bonus requests. The procedures should include criteria that outline affordable-to-market unit ratios, written documentation, evaluations for project financial information, processing timeframes, additional incentives for consideration, and a method to sustain unit affordability.

Policy Addressed: A-5

Responsible Agency: City staff or Consultant

Implementation Plan:

1. Review current State law and review ordinances adopted by other jurisdictions.
2. Ordinance considerations:

- (a) Evaluate whether density bonuses or a mix of density bonuses and other concessions and/or incentives should be used.
 - (b) Determine if the ordinance should provide for a transfer of development bonus credits to off-site areas proposed for development; identify areas, if appropriate.
 - (c) Determine the acceptable form of the affordability agreement, payback arrangement for early cancellation and/or conversion of designated “lower income” units, and methods of monitoring compliance.
 - (d) Determine aspects of the development that should be given consideration for an increase in density bonus percentage or additional incentives, such as accommodations for disabled persons, inclusion of 3-bedroom or larger units in the development mix, usable open space and/or recreational areas, and day care facilities.
3. Include changes in zoning ordinance revision to ensure consistency with General Plan and to be considered and adopted by the Planning Commission and City Council.

Implementation Date: June 2011

(A-2) Mixed-Use Development

Objective: Develop incentives to encourage the development of a mix of commercial and residential uses in the Town Center and Community Commercial zones.

Policy Addressed: A-12

Responsible Agency: City Staff or Consultant

Implementation Plan:

1. Research best practices regarding incentives to encourage mixed use developments. Incentives may include streamlining the permitting processes and/or fee waivers for mixed use developments.
2. Understand the barriers to providing mixed use developments in the City and work to eliminate the barriers.
3. Provide information and incentives to the private development community that encourages a mix of commercial and residential uses in appropriate zones.

Implementation Date: June 2010 (research), ongoing

(A-3) Multi-Family Design Guidelines

Objective: Revise City zoning ordinance to provide design guidelines for new multi-family residential development that ensure compatibility with community character and provide a sense of connection to the neighborhood.

Policy Addressed: A-16

Responsible Agency: City staff or Consultant

Implementation Plan:

1. Research and identify standards that encourage compatibility with community character, including such features as entrances that face onto fronting streets, usable open space, and architectural styles that generate visual interest and sense of place. The Guidelines shall be consistent with the standards for attached dwelling units set forth in Section 1.5 (Page 1.9) of the Rio Dell General Plan, 2015.

2. As part of the Zoning Ordinance update, develop guidelines for new multi-family residential development.
3. Include changes in Zoning Ordinance revision consistent with General Plan and for consideration and adoption by the Planning Commission and City Council.

Implementation Date: June 2010 (Research and develop draft guidelines);
December 2010 (adopt as part of Land Use Code update)

(A-4) Architectural Barriers to Disability Access

Objective: Revise City zoning ordinance to allow the construction of ramps and other reasonable accommodations (e.g., wheel chair lift), consistent with the Americans with Disabilities Act, necessary to permit full housing access to persons with mobility limitation consistent with “reasonable accommodation” under the Fair Employment and Housing Act.

Policy Addressed: A-14, C-4

Responsible Agency: City staff or Consultant

Implementation Plan:

1. Research and identify standards that may limit removal of architectural barriers to access to housing by disabled persons (e.g., setback requirements which limit the location of ramps within yards).
2. As part of the zoning ordinance update, develop an exception for ramps and other facilities (e.g., lifts) that are necessary to provide access but conflict with zoning development standards.
3. Include changes in comprehensive zoning ordinance revision consistent with General Plan and for consideration and adoption by the Planning Commission and City Council.

Implementation Date: September 2010 (Research and develop exception language);
June 2011 (adopt as part of Land Use Code update)

(A-5) Equal Access to Housing

Objective: Amend the City zoning ordinance to ensure that the definitions used do not prevent equal access to housing on the basis of age, familial status or disability consistent with the California Fair Employment and Housing Act (FEHA).

Policy Addressed: C-1

Responsible Agency: City staff or Consultant

Implementation Plan:

1. Research and identify definitions, such as “family” that may act to limit access to housing due to familial status, age or disability.
2. Develop modified definitions consistent the California Fair Employment and Housing Act in regards to equal access to housing.
3. Include changes in comprehensive zoning ordinance revision consistent with General Plan and for consideration and adoption by the Planning Commission and City Council.

Implementation Date: March 2010 (Research ordinance definitions and suggest modified language); June 2010 (adopt as part of Land Use Code update)

B. APPLICATION FOR FEDERAL & STATE FUNDS

(B-1) Housing Rehabilitation

Objective: Seek funding from federal and state sources to continue rehabilitation of the City's housing stock, to provide safe and decent housing for the community, meet the objectives for housing under the adopted Regional Housing Needs Plan

Policy Addressed: A-11, B-1 and B-2

Responsible Agency: City staff and Redwood Community Action Agency (RCAA)

Implementation Plan:

1. The City will continue to use loan repayments from closed-out CDBG programs to supplement the City's current CDBG Program, and provide bridge financing for its housing rehabilitation program as grant funds are expended.
2. The City will make application during the 2010 CDBG funding cycle for a grant to continue its City wide housing rehabilitation loan program. The program should provide the flexibility to assist large households to increase the number of bedrooms where warranted.
3. The City will contract with a qualified agency to perform the required housing condition survey and household income survey (if applicable) prior to the funding cycle and to prepare an application for submittal to the State Department of Housing and Community Development (HCD). In the event that the application is not funded during the 2010 funding cycle, the City will revise its application to improve its competitiveness and will reapply during each successive funding cycle until funds are awarded.
4. The City will work with the Redwood Community Action Agency (RCAA) to leverage housing rehabilitation program funds under the CHRP-O/CHRP-R and Department of Agriculture Rural Development residential loan programs administered by that agency.
5. The City will ensure that the Housing Rehabilitation program guidelines include as an eligible activity the removal of barriers to access in housing serving lower income households with disabilities.
6. The City will encourage the rehabilitation of private housing by requiring demolition permits that include suitable waiting periods. Building more time into the demolition process will allow the City to assess alternatives to demolition and housing rehabilitation opportunities.
7. The City will research and analyze best practices for private sector home rehabilitation and provide developers with technical assistance and methods.

Implementation Date: January 1, 2010 (Pre-Application); April 1, 2010 (Application Submittal); On-going (Leveraging, Barrier Removal, First-Time Homebuyers Program)

(B-2) Housing Affordability

Objective: Encourage the acquisition of housing by lower income persons to achieve a greater balance of affordable owner- and renter-households.

Policy Addressed: A-7, A-11

Responsible Agency: City Staff or Consultant

Implementation Plan:

1. Research and analyze governmental and non-governmental constraints to providing affordable housing to City residents.
2. The City will continue to apply for grant assistance to improve and increase the supply of affordable housing through the HOME program.
3. The City will work with RCAA to monitor the success of the first-time homebuyer program and pursue modifications to the program guidelines, if necessary, to address the recent rise in home sale prices.

Implementation Date: On-going

(B-3) Water & Sewer Facilities

Policy Addressed: D-1

Objective: Pursue federal and state funding for infrastructure improvements, primarily water and sewer lines and facilities, which currently act as constraints to the production of housing.

Responsible Agency: City staff or Consultant

Implementation Plan:

1. The City will continue to investigate possible funding for correction of deficiencies in both the sewer and water systems through a combination of federal and state sources. Programs to be examined include but are not limited to: State Water Resources Control Board's Revolving Loan Fund (Sewer); State Safe Drinking Water Bond Law (Water); US Department of Agriculture's Water & Sewer Loan, and Grant Program (Water and Sewer).
2. The City will request that the City Engineer prepare a report on the feasible alternatives and possible funding options.
3. The City will authorize the City Engineer and/or staff to prepare a pre-application for possible loan and/or grant funding for correction of the most severe deficiencies identified.

Implementation Date: On-going (Phase II, beginning in 2011, will construct the new wastewater treatment plant).

C. CONTINUED SUPPORT & IMPLEMENTATION

(C-1) Secondary Dwelling Units

Objective: Allow creation of secondary residential units in residential zones as a use by right (consistent with provisions of AB 1688 GC Section 65852.2), by amending the zoning ordinance to reflect changes in State law including raising the unit size limitation and excluding second units from certain residential areas based on road or utility service limitations.

Policy Addressed: A-4

Responsible Agency: City staff or Consultant

Implementation Plan:

1. The City will evaluate whether it needs to establish unit size requirements different from the State law.
2. The City will consider if areas of the City should be excluded from allowing second units "by right" until road or other infrastructure amenities are provided.

Implementation Date: By January 2011 or earlier, if adopted as part of the General Plan updates implementation.

(C-2) Fair Housing

Objective: Promote equal housing access by distributing information in both English and Spanish on State Fair Employment and Housing Commission Enforcement Program, providing referrals, providing complaint forms and enforcing non compliance penalties

Policy Addressed: C-1, C-2, C-3, C-4

Responsible Agency: City staff and Redwood Community Action Agency

Implementation Plan:

1. The City will continue to distribute Fair Housing information with all housing rehabilitation loan and first-time homebuyer application packages.
2. The City will post a notice identifying the City Manager as the City’s “Fair Housing Enforcement Officer” and providing a contact telephone number and address for housing discrimination complaints.
3. The City will work with the affordable housing providers and managers and other social service and non-profit tenant and landlord rights advocacy groups to inform the public of their responsibilities and rights under the law.
4. The City will maintain State complaint forms in English and Spanish.
5. The City will disseminate Fair Housing information to the Rio Dell Public Library and the Rio Dell-Scotia Chamber of Commerce in addition to posting of Fair Housing notices at Rio Dell City Hall. The City will work with local agencies including the Humboldt Transit Authority (HTA) to include Fair Housing information in appropriate format within their facilities. Annually, the City will adopt a Fair Housing proclamation and provide copies to local news organizations.

Implementation Date: Ongoing (posting of Fair Housing Notice); Ongoing (distribution of Fair Housing information and loan packages: Ongoing (providing referrals and complaint forms)

(C-3) Energy Conservation and Weatherization

Objective: Post and distribute information on currently available energy conservation and weatherization techniques to improve energy efficiency in existing housing and to encourage energy conservation in new housing.

Policy Addressed: E-1, E-2, E-4

Responsible Agency: City staff and Redwood Community Action Agency

Implementation Plan:

1. Research and analyze information on how to incorporate energy saving features and materials, and energy efficient systems and designs for residential development that either meet or exceed Title 24 energy efficiency standards for California.
2. The City will research and analyze conservation incentives for the building industry and residents including services offered by local organizations (e.g. Redwood Coast Energy Authority)
3. The City will develop and annually update its referral listing of public and private grant/loan and assistance programs for weatherization.
4. The City will work with the Rio Dell Branch of the Humboldt County Library to establish a reference section containing resource materials for home improvement energy conservation techniques and weatherization projects.

Implementation Date: Ongoing (annual update of referral listings for funding assistance); June 2011 (create local reference library).

D. STUDIES & MONITORING PROGRAM

(D-1) Housing Condition & Building Activity

Objective: Monitor housing production consistent with the adopted Regional Housing Needs Allocation by tracking the inventory of vacant land available for development, building permit activity and housing conditions

Policy Addressed: A-1, A-2 and F-1

Responsible Agency: City staff or Consultant

Implementation Plan:

1. The Planning Department will annually update the City’s Vacant Land Inventory, and will provide the City Council with a summary of annual building permit activity. The summaries may be prepared on a calendar or fiscal year basis.
2. The Planning Department, with the assistance of its Housing Rehabilitation Coordinator, will update the City’s housing condition survey every 24 to 30 months, or more frequently if required for maintaining State CDBG Program eligibility.

Implementation Date: Ongoing (update of vacant land inventory); June 2012 (update of housing condition survey).

(D-2) Maintaining Densities consistent with Housing Affordability

Objective: Annually review building development within the Urban Residential and Town Center land use designations to ensure that housing is made available in types and densities that do not exclude lower income households, and, if necessary, to recommend changes to foster housing affordable by all segments of the community.

Policy Addressed: A-1 and A-2

Responsible Agency: City staff or Consultant

Implementation Plan:

1. The City shall annually review building development within the UR and TC land use designations to determine if new construction is occurring consistent with the plan “mid-point” density range. In the Town Center, a combination of commercial, civic uses and higher density residential use (i.e., apartments over commercial use) is encouraged over the development of a single-detached residence per lot.
2. If the annual report shows that sites are not providing sufficient opportunities for housing affordable to lower and very low income households, the City Council will review its Zoning Ordinance to consider other measures, including the adoption of incentives or regulatory mechanisms to encourage construction at the mid-point or higher end of the density range. Such measures could include but are not limited to: inclusionary zoning (i.e., requiring a percentage of units be affordable to lower income households), exclusionary or “qualified” zoning (i.e., restricting building types on certain key lots, e.g., “townhouse” only), density bonuses (i.e., specifying development standards that may be modified to make units more affordable – reduced lot sizes), or plan development overlays (i.e., allow flexibility of design as trade-off for greater affordability).

Implementation Date: Review annually

E. HOMELESS TASK FORCE & AGENCY COORDINATION

(E-1) Updated List of Service Providers

Objective: Establish local capacity to inform the community of services available to assist persons without shelter, increase the community’s capacity as liaison to persons and families in need, and maintain and update information in available services for the homeless.

Policy Addressed: C-3

Responsible Agency: City staff or Consultant

Implementation Plan:

1. The City will annually update its list of agencies and services provided to homeless and indigent persons in Rio Dell and Humboldt County.
2. The City will make available this list to non-profit groups and churches for distribution to the public.
3. The City will request that a representative of the County Homeless Task Force make a presentation to the City Council regarding the homeless issue in the County, Multiple Assistance Center (MAC) services and other resources/information that can be made available to the community.

Implementation Date: Ongoing (update and distribution of list of service providers).

(E-2) Participation in Homeless Task Force

Objective: Establish an appointed representative to serve on, or act as an observer of, the County’s homeless task force.

Policy Addressed: C-3

Responsible Agency: City Council representative and City staff

Implementation Plan:

1. The City will contact the County homeless coordinator regarding possible participation on the County-wide Homeless Task Force. The City’s participation may be as a “member” or “observer.”
2. The County’s liaison to the Homeless Task Force will report to the City Council on actions the City might take to improve referral information and the distribution of essential services to persons in need.

Implementation Date: June 2010 (contact homeless coordinator); Ongoing after January 2011 (reports to City Council).

Table 2-1
Housing Action and Programs Matrix

Program	Policy No.	Item No.	Implementation Steps	2009	2010	2011	2012	2013	2014
Density Bonus	A-5	(A-1)	<ul style="list-style-type: none"> • Ordinance Review • Ordinance Drafting • Adopt Ordinance 			X			
Mixed use Development	A-12	(A-2)	<ul style="list-style-type: none"> • Research • Mitigate barriers • Develop 		X				

Program	Policy No.	Item No.	Implementation Steps	2009	2010	2011	2012	2013	2014
			incentives						
Multi-Family Design Guidelines	A-16	(A-3)	<ul style="list-style-type: none"> • Research Guidelines • Draft Ordinance • Adopt Ordinance 		X				
Architectural Barriers	C-4	(A-4)	<ul style="list-style-type: none"> • Research Constraints • Draft Ordinance • Adopt Ordinance 		X	X			
Equal Access to Housing	C-1	(A-5)	<ul style="list-style-type: none"> • Research Constraints • Draft Ordinance • Adopt Ordinance 		X				
Housing Rehabilitation	A-11, B-1, B-2	(B-1)	<ul style="list-style-type: none"> • Use of Loan Repayments • CDBG Application • Housing Coordinator • Leverage Funds • Remove architectural barriers in housing • Research best practices and encourage private sector rehab 	O	O	O	O	O	O
Housing Affordability	A-7, A-11	(B-2)	<ul style="list-style-type: none"> • Research constraints • Apply for grant assistance • Monitor 	O	O	O	O	O	O
Water & Sewer Facilities	D-1	(B-3)	<ul style="list-style-type: none"> • Engineering Report • Alternatives and Funding Options • Pre-application 	O	O	O	O	O	O
Second Dwelling Units	A-4	(C-1)	<ul style="list-style-type: none"> • Determine unit size requirements • Units by right or exclusion 			X			
Fair Housing	C-1, C-2, C-3, C-4	(C-2)	<ul style="list-style-type: none"> • Distribute Information • Post Notice • Forms in Spanish • Proclamation 	O	O	O	O	O	O
Weatherization and Energy Conservation	E-1, E-2, E-4	(C-3)	<ul style="list-style-type: none"> • Research energy saving techniques • incentives • Update listing 	O	O	O X	O	O	O

Program	Policy No.	Item No.	Implementation Steps	2009	2010	2011	2012	2013	2014
			• Reference library						
Building Activity	A-1, A-2; F-1	(D-1)	• Update Inventory • Update Condition Survey	O	O	O	O X	O	O
Underutilization of Residential Land Use and Zoning	A-1, 2	(D-2)	• Monitoring • Incentives and Regulation	O	O	O	O	O	O
Homeless Resources	C-3	(E-1)	• Service Providers List • Distribute Information	O	O	O	O	O	O
Homeless Task Force	C-3	(E-2)	• Participate in Task Force • Report to City Council			O X	X		

O = On-going Program

X= Completion Date

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CHAPTER 3 POPULATION AND HOUSING CHARACTERISTICS

3.1 INTRODUCTION

This section contains analysis of the community’s population and housing characteristics used to identify and formulate housing needs. Historical population and household growth trends, current demographics, household composition, and housing characteristics are reviewed and where appropriate, comparisons to county, state and other local jurisdictions are included to provide perspective.

3.2 DEMOGRAPHIC AND EMPLOYMENT CHARACTERISTICS

HISTORIC POPULATION GROWTH

Rio Dell’s population grew from 3,012 to 3,174 between 1990 and 2000 according to the US Census. This population increase represents an increase of 5.4% over this period or an average annual growth of just over one-half percent. The growth was slightly under the 6.2% increase for the County during the same period. Currently, the City’s population is 3,284 and continues to comprise roughly 2.5% of the County’s overall population of 132,821 persons (DOF 2008).

Table 3-1
Population Change 1980 to 2008

Year	Humboldt County	Percent Change from Previous Year	Rio Dell	Percent Change from Previous Year	Rio Dell as Percentage of Humboldt County
1980	108,514	--	2,687	--	2.48
1990	119,118	9.7	3,012	12.1	2.5
2000	126,518	6.2	3,174	5.4	2.5
2008	132,821	4.9	3,284	3.5	2.5

Census 1980, 1990, 2000
CA Department of Finance 2008

While the period between 1980 and 2008 saw a steady increase in Rio Dell’s population, annual fluctuations were more dramatic (when compared with the County as a whole) from 1980 to 2000. Yearly changes in population are represented in Table 3-2.

Table 3-2
Annual Population Estimate

Year	Population	Percent Change	Year	Population	Percent Change	Year	Population	Percent Change
1980	2,710	--	1990	3,000	3.8	2000	3,174	7.2
1981	2,740	1.1	1991	3,030	1.0	2001	3,171	-0.1
1982	2,750	0.4	1992	3,010	-0.7	2002	3,183	0.4
1983	2,720	-1.1	1993	2,960	-1.7	2003	3,203	0.6
1984	2,750	1.1	1994	2,950	-0.3	2004	3,218	0.5
1985	2,740	-0.4	1995	2,850	-3.4	2005	3,236	0.6
1986	2,800	2.2	1996	2,880	1.1	2006	3,249	0.4
1987	2,820	0.7	1997	2,900	0.7	2007	3,273	0.7
1988	2,900	2.8	1998	2,910	0.3	2008	3,284	0.3
1989	2,890	-0.3	1999	2,960	1.7			

Source: California Department of Finance

POPULATION PROJECTIONS

Population projections for Rio Dell through 2030 are shown in Table 3-3. While no estimate of population growth for Rio Dell is available from the State Department of Finance, an estimate may be derived from estimates generated for the State and County. As noted above, population growth has historically maintained a close relationship to the County-wide figure, averaging roughly 2.5 percent of the County population. Using this percentage of the County figure provides the best available estimate of population growth for Rio Dell. Some variability may be anticipated, however, because Rio Dell's population remains more susceptible to changes in local employment based largely on its greater dependence on resource-based industries. Two events make this point: in July 2003, the former Eel River Sawmills facility (a.k.a. Eel River Lumber Products) north of town, resumed timber operations after a multi-year shutdown resulting in the hiring of about 150 mill workers. The mill has currently closed again. Second, within the last two years, The Pacific Lumber Company in Scotia filed for bankruptcy in 2007, was then purchased by The Humboldt Redwood Company, and was significantly down-sized. Such events can significantly impact Rio Dell population and growth rates, to a degree greater than for the County as a whole.

Table 3-3
Population Projections, 2000 to 2030

Year	California		County		Rio Dell	
	Number	Percent Change	Number	Percent Change	Number	As Percent of County Population
2000	34,105,437	--	126,518	--	3,174	2.5%
2010	39,135,676	14.7	134,785	6.5	3,370	2.5%
2020	44,135,923	12.8	142,167	5.5	3,555	2.5%
2030	49,240,891	11.6	147,217	3.6	3,681	2.5%

California Department of Finance

AGE OF POPULATION

Table 3-4 compares the percentages of population by age group in roughly 10 year increments, for Rio Dell, the County and California. The table shows that the composition of the population generally reflects that of the county and state, with the largest increases coming from people in the middle age bracket (45-54) and the school age population (5-20). Seniors represent a stable but significant proportion of the population holding at approximately 14 percent.

Table 3-4
Age Distribution of Population, 1990 and 2000

Age Distribution	City		County		State	
	1990	2000	1990	2000	1990	2000
0 to 4 years	8.4%	6.9%	7.0%	5.6%	8.0%	7.5%
5 to 18 (1990) 5 to 19 (2000)	21.8%	24.1%	17.0%	21.1%	19.3%	23.0%
19 to 24 (1990) 20 to 24 (2000)	7.7%	6.5%	12.0%	8.9%	10.0%	7.0%
25 to 34	16.3%	11.5%	17.0%	12.7%	19.1%	15.4%
35 to 44	13.0%	15.0%	17.0%	14.8%	15.6%	16.2%
45 to 54	8.8%	14.1%	10.0%	15.7%	9.7%	12.8%
55 to 64	10.0%	8.2%	8.0%	8.8%	7.5%	7.7%
65 and over	13.7%	13.7%	12.0%	12.4%	10.5%	10.6%

Census 1990, 2000

The median age has increased to 35.8 years, as compared with 32.7 years only 10 years ago. The change in median age from 1990 and 2000 for the City, County and State is reflected in Table 3-5.

Table 3-5
Median Age, 1990 and 2000

Median Age	City		County		State	
	1990	2000	1990	2000	1990	2000
Total	32.7	35.8	33.1	36.3	31.5	33.3
Male	32.6	34.5	32.8	35.0	31.6	32.2
Female	32.7	37.3	33.4	37.6	31.4	34.4

Census 1990, 2000

The maturation of the “baby-boom” generation and overall expanding life expectancy for the elderly point to an increasing number of persons in the over-60 year age group. This group poses special housing needs that will gain importance over the coming years. In 2000, 13.7% of the City’s population was 65 years or older. Of this group, 48% were 75 years or older and 9% were 85 years or above.

RACIAL/ETHNIC POPULATION DISTRIBUTION

Racial distribution of the Rio Dell population is depicted in Table 3-6. The racial/ethnic distribution of Rio Dell closely reflects that of the County as a whole but is less diverse than California.

Table 3-6
Racial/Ethnic Composition

Race/Ethnicity	City		County		State	
	Number	Percent	Number	Percent	Number	Percent
White	2,718	85.6%	107,179	84.7%	20,107,059	59.4%
Black or African American	5	0.2%	1,111	0.9%	2,263,882	6.9%
American Indian or Alaskan Native	123	3.8%	7,241	5.7%	333,346	0.9%
Asian	12	0.4%	2,091	1.7%	3,697,513	10.9%
Native Hawaiian or Pacific Islander	1	0.1%	241	0.2%	116,961	0.3%
Other ¹	315	9.9%	8,655	6.8%	7,293,061	21.5%

¹ includes respondents reporting other race or two or more races
Percentages may not add to 100 due to rounding
Census 2000

The only minority population with a proportionally greater share of the City population than for the State is Native Americans, comprising 3.8 percent of the population as compared to less than 1 percent for California. Other minority population percentages are lower than for the State as a whole.

Persons who are of Hispanic or Latino ethnicity comprise 10.8 percent of the Rio Dell population. A separate Census tabulation breaks out Hispanic and non-Hispanic populations. Of the 315 persons identifying themselves as “other” or “two or more races”, 205, or 65 percent, were of Hispanic ethnicity. When included in the racial distribution, Hispanics would follow only the “White” ethnic group in number and percentage of population. Hispanic percentages for the City, County and State are depicted in Table 3-7.

Table 3-7
Hispanic and Non-Hispanic Population

Race/Ethnicity	City		County		State	
	Number	Percent	Number	Percent	Number	Percent
Hispanic	343	10.8%	8,210	6.5%	10,966,556	32.4%
Non-Hispanic	2,831	89.2%	118,308	93.5%	22,905,092	67.6%

Census 2000

Per the Census, persons over the age of five years who speak Spanish as a primary language reflect 75.5 percent of the City’ Hispanic population. Nearly one-quarter (21.5

percent) of these persons rate their ability to speak English as “not very well” or “poorly.” Given this language barrier, a high percentage of these persons may also have difficulty reading and comprehending materials written solely in English. The 255 persons that speak Spanish as a primary language represent roughly 8 percent of the City’s population. This may point to a need to engage the services of a bi-lingual contact, such as a Spanish speaking volunteer, who could answer questions about City housing programs and other services.

EXISTING AND PROJECTED EMPLOYMENT

The Census reported that 1,200 Rio Dell residents were employed in 2000, up from 948 in 1990. The job growth rate was 2.6 percent, nearly three times the 0.9 percent job growth for the County during this period. Rio Dell residents comprised 2.2 percent of the County employment total, a proportion closely reflecting the City’s 2.5 percent share of the County population. This trend has not continued, however, in light of national economic recession and decreased demand for raw lumber materials. Table 3-8 shows the employment breakdown by industry for the County for 2008 and the change within Industry Category over time.

Table 3-8
Employment by Industry, 2008*

County	1990		2003			2008		
Industry Classification	#	%	#	%	% change from 1990	#	%	% change from 2003
Total Farm	900	2.0%	1,100	2.2%	22.2%	1,200	2.4%	9.1%
Natural Resources & Mining	700	1.6%	500	1.0%	-28.6%	500	1.0%	0.0%
Construction	2,100	4.7%	2,000	4.0%	-4.8%	2,400	4.9%	20.0%
Manufacturing	5,700	12.7%	4,000	8.0%	-29.8%	2,800	5.7%	-30.0%
Wholesale Trade	1,200	2.7%	1,100	2.2%	-8.3%	1,000	2.0%	-9.1%
Retail Trade	6,800	15.1%	7,100	14.2%	4.4%	7,300	14.8%	2.8%
Transportation, Warehousing & Utilities	1,200	2.7%	1,500	3.0%	25.0%	1,400	2.8%	-6.7%
Information	900	2.0%	600	1.2%	-33.3%	700	1.4%	16.7%
Financial Activities	1,700	3.8%	1,900	3.8%	11.8%	1,800	3.7%	-5.3%
Professional & Business Services	2,100	4.7%	3,200	6.4%	52.4%	3,300	6.7%	3.1%
Educational & Health Services	5,000	11.1%	6,100	12.2%	22.0%	5,900	12.0%	-3.3%
Leisure & Hospitality	4,200	9.4%	5,300	10.6%	26.2%	5,200	10.6%	-1.9%
Other Services	1,500	3.3%	1,900	3.8%	26.7%	1,800	3.7%	-5.3%
Government	10,900	24.3%	13,600	27.3%	24.8%	14,000	28.5%	2.9%
Total, All Industries	44,900	100.0%	49,900	100.0%		49,200	100.0%	

* Based on CA Employment Development Department (EDD) Annual Average Data benchmarks and Census 2000. EDD data are region-specific, including Humboldt, Mendocino, and Del Norte counties.

The Retail Trade, Education and Health Services, Leisure and Hospitality and Government sectors account for the greatest number of jobs in the County.

The largest changes to workforce structure since 2003 occurred in the Construction, Manufacturing and Information sectors. Construction rose 20 percent from 2003, while manufacturing fell 30 percent. The Information sector rose approximately 17 percent since 2003. The Information sector comprises establishments engaged in producing and distributing information and cultural products, providing the means to transmit or distribute information, and processing data (e.g. telecommunications). Construction employment rose from 2,000 jobs in 2003 to 2,400 jobs in 2008. Manufacturing employment for the County dropped from approximately 4,000 jobs in 2003 to approximately 2,800 jobs in 2008, reflecting a continuing shift away from manufacturing to a service economy. Table 3-9 shows the employment breakdown by industry for the City for 2006 and the percent change within Industry Category from 1990.

Table 3-9
Employment by Industry, 2000

City Industry Classification	1990		2000			2006 ^a
	#	%	#	%	% Change from 1990	#
Agriculture, Forestry & Mining	32	3.4	90	7.5	32.3	--
Construction	65	6.9	56	4.7	(13.8)	52
Manufacturing	330	34.8	336	28.0	1.8	300
Wholesale Trade	39	4.1	67	5.6	71.8	10
Retail Trade	187	19.7	174	14.5	(7.0)	56
Transportation & Utilities	31	3.3	40	3.3	29.0	10
Finance, Insurance & Real Estate	13	1.4	33	2.8	154.4	10
Public Administration	12	1.3	42	3.5	(48.7) ¹	18
<i>(All Services)</i>	<i>239</i>	<i>25.2</i>	<i>362</i>	<i>30.2</i>	<i>174</i>	<i>111</i>
Information	--	--	6	0.5	--	--
Professional Scientific, & Management	--	--	31	2.6	--	--
Educational, Health and Social Services	42	4.4	203	16.9	--	65
Arts, Entertainment, Recreation & Food Services	10	1.1	65	5.4	--	25
Other Services	50	5.3	57	4.8	--	
Total	948	100.0	1,200	100		567

^a Estimates based on Zip Code Business Patterns- US Census Bureau

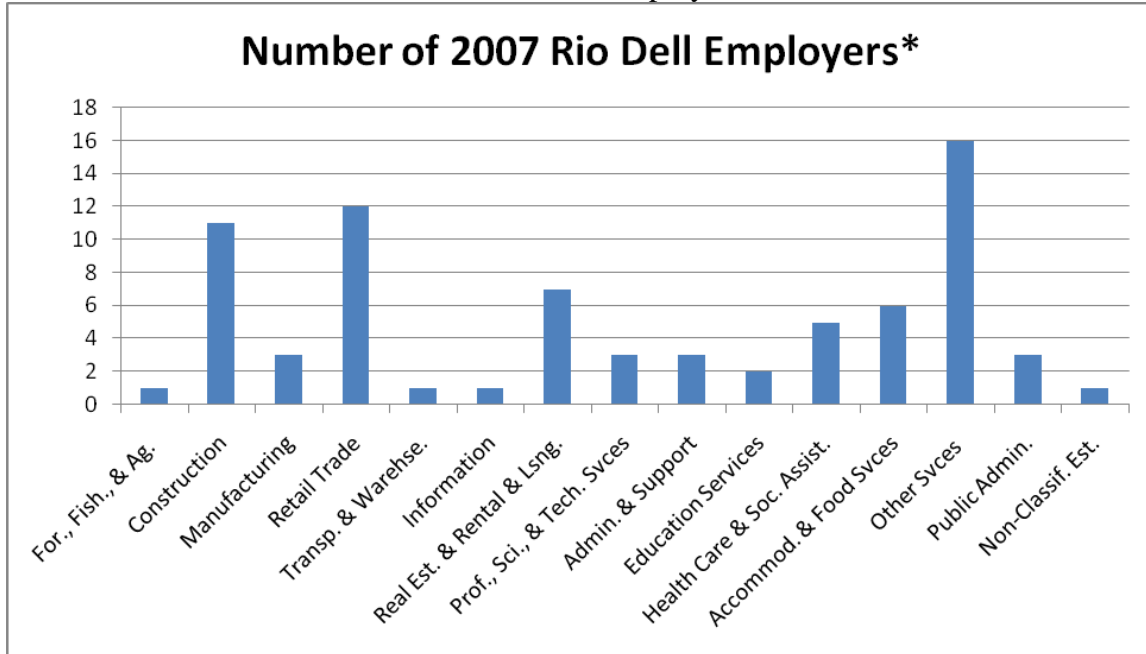
¹ Education included with Public Administration (i.e., Government) for 1990 computation

-- Categories are unavailable
Census 2000

The most current City data available for complete Employment by Industry is from Zip Code Business Patterns (US Census) in 2006. In 2000, the major area where Rio Dell stood out from the County was in manufacturing employment. The City's 28 percent workforce figure was nearly 4 times that of the County and accounted for 1 in every 14 manufacturing jobs in the County. This higher manufacturing employment figure was reflective of the importance of Pacific Lumber Company – the County's largest single manufacturing employer -- to the local economy. This trend has drastically changed as Pacific Lumber filed for bankruptcy in 2007 and was purchased by Humboldt Redwood Company and has been significantly downsized to reflect the drop in wood product demand. Employment in all reported industries has fallen in Rio Dell since the 2000 Census report.

For comparison, the Figure 3-1 shows number of Rio Dell employers is 2007 (EDD).

Figure 3-1
 Number of Rio Dell Employers, 2007



* Source: State Employment Development Department (EDD) 2007.

In 2007, construction, retail trade and real estate had the highest number of employers. Retail continues to climb while construction and real estate decline.

To gain further understanding of existing and projected employment in Rio Dell and Humboldt County, the Economic Development Department-Labor Market Division was consulted. Here, analysts look at regional industry clusters, and Targets of Opportunity therein, to understand the local economy. North Coast Prosperity!, an economic development organization and the Economic Development Department, identify several Targets of Opportunity, or fastest growing industries, in the Northcoast region. These targets include:

- diversified health care
- building and systems construction and maintenance
- specialty agriculture, food, and beverages
- investment support services
- management and innovation services, and
- niche manufacturing.

Table 3-11
Comparison of Firms/Employees, 2003 and 2008

	2003				2008					
	Rio Dell /Scotia		Humboldt County		Rio Dell /Scotia		% change in employees from 2003	Humboldt County		% change in employees from 2003
	Firms	Employees	Firms	Employees	Firms	Employees		Firms	Employees	
Diversified Health Care	5	31	346	5,418	8	44	41.9	304	4,355	(19.6)
Building, Construction, Maintenance	5	16	408	3,377	7	26	62.5	514	4,136	29.0
Specialty Ag, Food and Beverage	4	24	205	1,850	6	19	(20.8)	92	1,654	135.4
Investment-Management	4	18	426	3,294	4	12	(33.3)	437	2,979	32.2
Niche Manufacturing	4	15	61	1,051	4	27	80.0	72	783	314.4

Source: State Employment Development Department (EDD) 2007.

Table 3-11 reveals several trends. The Diversified Healthcare industry has declined overall in the County while increased in Rio Dell. The County has been seeing a strong increase in the Specialty Agriculture, Food and Beverage industry, but this trend has not yet benefitted the City. Where the City has seen industry growth is in Niche Manufacturing. The City continues to nurture and promote this industry for economic development.

Finally, Table 3-12 looks at unemployment in the City, County and State.

Table 3-12
Civilian Unemployment Population 16 or Older, 2008

	City		County		State	
	Number	Percent	Number	Percent	Number	Percent
Civilian Labor Force	1,400	--	61,800	--	18,391,800	--
Employed	1,200	85.7%	56,600	92.7%	17,059,600	92.7%
Unemployed	200	16.8%	4,400	7.2%	1,332,300	7.2%

Employment Development Department 2008 Benchmark Data

Unemployment in Humboldt County is comparable to State unemployment rates; Rio Dell's unemployment rate is more than twice that of the County and State. This most likely reflects changes in the timber industry.

ECONOMIC OUTLOOK

As of March 2009 the Economic Development Department reports that the U.S unemployment rate is 8.5% reflecting the current economic recession. The California

unemployment rate was 11.2 percent in March, up 0.6 percent from the February rate. California's nonfarm payrolls lost 62,100 jobs in March, following an 114,000-job loss in February. Information (up 7,700) gained the most jobs in March, while trade, transportation and utilities (down 15,200) lost the most jobs among the major industry sectors. The unemployment rate in Humboldt County is 12.0 percent.

The City continues to function as an economic sub-center addressing mostly the day-to-day service needs of the local population. Rio Dell remains a predominantly a bedroom community. The 2000 Census shows that 90.8 percent of the workforce commutes by car to work with an average travel time of 19 minutes. While efforts are underway to make the community a more attractive place for business start-ups and improve Rio Dell's business district through economic development strategic planning, these changes are likely to occur slowly and are not expected to alter job growth in a significant manner during the planning period. As such, growth in employment will remain largely dependent on the regional economy of Humboldt County.

State EDD projects that the Northcoast Region's economy will increase by 5,410 jobs (from 119,710 to 125,120) between 2006 and 2016, a 4.5% change. The growth in employment will be lead numerically by the following five occupations: Education, Training and Library (1,080); Personal Care and Service (880); Sales (790); Protective Service (430); and Business and Financial Operations (330).

By contrast, while smaller numerically, the fastest growth in employment over current workforce levels are shown in Table 3-13. With the exception of gaming dealers, the top five fastest growing jobs require an advanced degree and will garner higher salaries and include benefits.

Table 3-13
Fastest Growing Occupations in Northcoast Region, 2006 to 2016

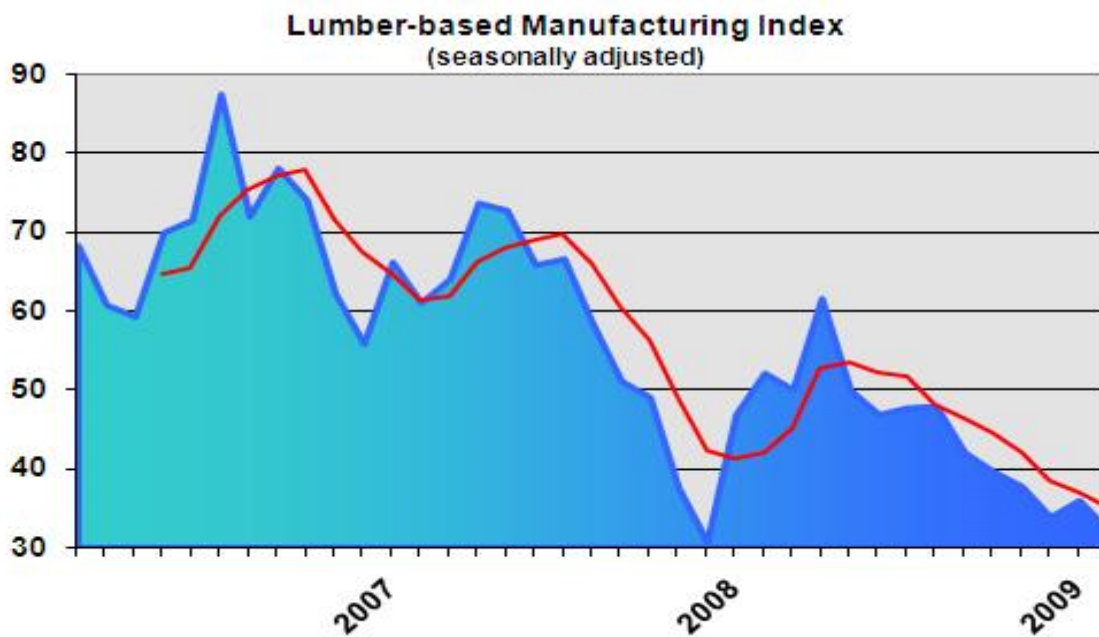
Occupation	Employment		Percent Change
	2006	2016	
Pharmacy Technician	260	360	38.5
Computer Systems Analyst	140	180	28.6
Instructional Coordinator	220	280	27.3
Pharmacists	220	280	27.3
Gaming Dealers	360	450	25.0
Special Education Teachers, Preschool, Kindergarten, and Elementary School	170	210	23.5
Environmental Scientists and Specialists, Including Health	140	170	21.4
Aides	3,080	3,710	20.5
Customer Service Representatives	570	680	19.3
Bus Drivers, Transit and Intercity	160	190	18.8

Source: Employment Development Department

Of significance, the Employment Development Department anticipates job shrinkage as well; a decline of 2,300 jobs is projected region-wide between 2006 and 2016. Among those occupations that could see reduction of 70 or more jobs during this period material moving workers, woodworkers, carpenters, timber industry workers, production occupations, industrial truck and tractor operators, and freight, stock, and hand laborers. These numbers reflect a continuing decline in total manufacturing. The report titled, *Index of Economic Activity for Humboldt County*, for March 2009, states “lumber-based manufacturing contracted by 37.9 percent from the same period twelve months ago to a seasonally adjusted index value of 32.3, the second lowest value for this index since its inception in January 1994. Compared to the previous month this is a 10.1 percent drop. Lumber-based manufacturing has been hit hard by this global recession as the reduction in demand has pushed prices down and may force producers to scale back production in hopes to prop up prices or cut costs. This may put upward pressure on unemployment in Humboldt County as the labor market is unable to absorb all of the displaced workers.”

Figure 3-2 below shows the trend over the last 3-year period. Continued weakness in this sector could prolong uncertainty in the local housing market.

Figure 3-2



3.3 HOUSING AND NEIGHBORHOOD CHARACTERISTICS AND TRENDS

HOUSEHOLD GROWTH

The Census defines a household as one or more individuals living together, with common housekeeping arrangements, in the same living quarters. Between 1990 and 2000, the number of households in Rio Dell increased from 1,163 to 1,221, or by 58 households. This 4.9 percent increase matched the City's overall population growth for this period. By contrast, the number of households in the County grew by twice the rate (10.3%) and added 4,818 households between 1990 and 2000.

HOUSEHOLD COMPOSITION

The Census divides households into two categories, depending on their composition. Family households consist of two or more related persons living together. Non-family households include persons who live alone or in groups of unrelated individuals.

Table 3-14
Household Composition, 2007

Household Type	City				County				State			
	2000		2007		2000		2007		2000		2007	
	#	%	#	%	#	%	#	%	#	%	#	%
Family Households	830	68.0	822	67.0	30,645	59.8	94,695	77.0	7,920,049	68.9	8,293,161	68.3
Family Households w/ own Children Under 18	420	34.4	--	--	14,578	28.5	--	--	4,117,036	35.8	4,218,469	34.7%
Married Couple Households w/ own Children Under 18	255	20.9	--	--	9,028	17.6	--	--	5,877,084	17.4	2,998,379	24.7%
Female Householder w/ own Children Under 18	109	8.9	--	--	3,949	7.7	--	--	834,716	7.3	886,436	7.3%
Non-Family Households	391	32.0	396	32.5	20,593	40.2	27,742	24.0	3,582,821	31.1	3,847,727	31.7%
Householder Living Alone	305	25.0	--	--	14,826	28.9	--	--	2,708,308	23.5	3,002,239	24.7%
Householder 65 Years of Older	127	10.4	--	--	4,689	9.2	--	--	892,207	7.8	976,933	8.0%

Census 2000
DOF 2007

Sixty-seven percent of Rio Dell households were family households in 2007. This is 10 percent lower than the County but is very close to the State average. Non-family households make up 32.5 percent of Rio Dell households. The 2000 Census data report that nearly one-third of these households are headed by persons 65 years or older.

The 2000 census data reveals that Rio Dell's average household and family size are slightly larger than the County. The average household size has remained stable since 1990 as compared to the County who experienced a decrease from 2.55 to 2.39 persons per household. The City's average family size is also slightly higher than for the County as a whole. California has also seen an increase in household size during this same period. The larger household and family size explains how Rio Dell has retained its 2.5 percent share of County population while the County saw a higher growth in number of households over the last decade. The household and family size relationship for the City, County and State is depicted in Table 3-14.

Table 3-14
Household and Family Size Comparison, 2000

	Rio Dell			County			State		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
Avg. HH Size	2.64	2.59	2.59	3.0	2.49	2.39	2.68	2.79	2.87
Avg. Family Size	n/a	n/a	3.08	n/a	n/a	2.95	n/a	n/a	3.43

Census 2000

GROUP QUARTERS

Persons not residing in households make up the group quarters population. These quarters are categorized as either institutionalized or non-institutionalized. Institutionalized settings include such quarters as correctional facilities, mental hospitals, and juvenile halls. In both 1990 and 2000, Rio Dell had no institutionalized group quarters population. According to the 2000 Census, the non-institutionalized population in Rio Dell was 10 persons, two male and eight female. All but one person was 65 years or older and lived in a group setting in a private residential care facility.

HOUSEHOLD INCOME

Income levels affect the cost, style, and type of housing (e.g., single family, detached vs. apartment or manufactured home) needed to meet demand. According to the 2000 Census, the median household income for Rio Dell was \$29,254 and Humboldt County was \$31,226. Both figures were well below the State median income of \$47,493.

Table 3-15
Median Household Income, 2000

Income	City		County		State	
	Number	Percent	Number	Percent	Number	Percent
Less than 10,000	207	16.7	7,059	13.8	967,089	8.4
\$10,000 to 14,999	94	7.6	5,057	9.9	648,780	5.6
\$15,000 to 24,999	215	17.3	8,803	17.2	1,318,246	11.5
\$25,000 to 34,999	215	17.3	7,300	14.2	1,315,085	11.4
\$35,000 to \$49,999	278	22.4	8,411	16.4	1,745,961	15.2
\$50,000 to 74,999	206	16.6	8,138	15.9	2,202,873	19.1
\$75,000 to 99,999	19	1.5	3,485	6.8	1,326,569	11.5
\$100,000 to 149,999	0	0.0	1,911	3.7	1,192,618	10.4
\$150,000 to 199,999	0	0.0	471	0.9	385,248	3.3
\$200,000 or more	7	0.6	600	1.2	409,551	3.6
TOTAL	1,241	100.0	51,235	100.0	11,512,020	100.0
Median Income	\$29,254		\$31,226		\$47,493	

Census 2000

Rio Dell's median family income was slightly higher but still below County and State averages. Income for non-family households (i.e., persons living alone or with unrelated persons) and per capita income for the population as a whole were significantly lower as depicted below.

Table 3-16
Median Family Income, 2000

	City	County	State
Median Family Income	\$36,464	\$39,370	\$53,025
Median Non-Family Income	\$17,500	\$19,111	\$32,024
Per Capita Income	\$12,569	\$17,203	\$22,711

Census 2000

POVERTY STATUS

Following the Office of Management and Budget's (OMB's) Directive 14, the Census Bureau uses a set of money income thresholds that vary by family size and composition to detect who is poor. If the total income for a family or unrelated individual falls below the relevant poverty threshold, then the family or unrelated individual is classified as being "below the poverty level." The 2000 Census found that 734 individuals or 23.1 percent of the Rio Dell population was below the poverty level. Of all families, 156 or 18.5 percent were in poverty. Of this figure, nearly one-quarter had children under 18 years of age. Table 3-17 compares the poverty condition in Rio Dell to the County and State.

Table 3-17
Poverty Status, 1999

Poverty Status	City		County		State	
	Number	Percent	Number	Percent	Number	Percent
Families	156	18.5	3,987	12.9	845,991	10.6
Families with related children under 18 years	117	24.9	3,311	20.8	699,159	15.3
Families with female head of household and related children under 18 years	104	66.2	1,964	44.6	310,533	32.5
Individuals	734	23.1	24,059	19.5	4,706,130	14.2
Persons 18 years or older	458	19.8	17,441	18.4	2,949,030	12.3
Persons 65 years or older	55	12.1	1,118	7.2	280,411	8.1
Related children under 18 years	265	31.1	6,357	22.5	1,705,797	19.0

Census 2000

In all categories, poverty conditions exceed those for the County and State.

3.4 HOUSING CHARACTERISTICS

HOUSING GROWTH AND COMPOSITION

Between 1990 and 2000, the Census reported that the number of housing units in Rio Dell increased from 1,244 to 1,447, or by 203 units. The type of housing and percentage of the overall housing stock is shown in Table 3-18 below.

Table 3-18
Composition of Housing Stock, Rio Dell, 1980 to 2000

Structure Type	1980		1990		2000		2008 Estimates ¹	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Single Family	861	80.0	939	75.0	1,031	71.3	1,073	71.3
2 to 4 Units	100	9.0	169	14.0	151	10.4	151	10.4
5 or more units	59	6.0	24	2.0	36	2.5	36	2.5
Mobile home	63	6.0	112	9.0	229	15.8	244	16.2
Total	1,083	100.0	1,244	100.0	1,447	100.0	1,504	100

Census 2000

¹ 2008 estimates based on CA Dept. of Finance

The Census figure that describes a 117 unit increase in the number of mobile homes from 1990 to 2000 appears to be an anomaly. Since 1990, the Riverside Estates mobile home park was developed in the City adding 32 spaces. However, the number of housing units of this type reported greatly exceeds the number within this development and those added as permanent residences on individual lots. It appears that other units, such as recreational vehicles, including large 5th wheel units, occupied on a long-term basis within the City may account for part of the difference. According to park management, nearly 40 percent of the occupants of the Rivers Edge RV Park reside in the park on an “extended-stay” basis, averaging 6 months or longer. Other increases do reflect documented building permit activity. However, the reported decline in the number of 2 to 4 unit structures is also viewed as a counting anomaly, since no multi-family units were reported as lost to fire or demolition since the 1990 Census.

The figures reflect a community that is comprised in large part by single-family detached residences. Mobile homes make up the next highest percentage category, even when discounting the possible over-counting of recreational vehicles. Multi-family units have increased as a percentage of the housing stock since 1980, resulting largely from the two federally-assisted housing developments constructed in the 1980s: Rio Dell Apartments which includes 49 units of multi-family housing for families; and Rio Dell Terrace Apartments, a housing development containing 24 multi-family units for seniors.

Overall, Rio Dell experienced a similar rate of new residential construction than the County during the 2000s. Building Department records show that annual additions to the housing stock averaged 10 units per year between 1999 and 2008 as compared with 429 units for the County. Using the 2.5 percent of population as a measure of activity, the City’s housing production of 102 units accounted for an expected 2.6 percent of all units constructed in the County. During the previous planning period, the City’s housing production accounted for only 1.2 percent of all units constructed in the County, showing a slower rate of new residential construction than the County. During this same period, 2 multi-family units were constructed in the City compared to 71 units for Humboldt County. Construction rates are depicted in Table 3-19.

Table 3-19
Comparison of New Residential Construction, 1999 to 2008

Year	Humboldt County			Rio Dell		
	New Single Family Units	New Multi-Family Units	Total	New Single Family Units*	New Multi-Family Units	Total
1999	355	49	404	3	0	3
2000	292	81	373	5	0	5
2001	385	160	545	5	0	5
2002	400	130	530	6	0	6
2003	378	46	424	10	0	10
2004	496	115	611	18	0	18
2005	461	42	503	21	0	21
2006	383	86	469	17	1	18
2007	306	71	377	6	0	6
2008	--	--	--	9	1	10

Total	3,456	780	3,864	100	2	102
Average	384	87	429	10	0.2	10.2

Humboldt State University Economics Department

Rio Dell Building Department

*New Single Family Units includes manufactured homes.

Housing unit lost since 1999 include one demolition of a residence that was damaged by fire, one residence converted from residential use to commercial use, and a four unit apartment building that was demolished and replaced with single family residences (Rio Dell Building Department).

HOUSING TENURE

Of the City's 1,504 total housing units, 1,280 are occupied (CA Dept. of Finance, 2008). The 2000 Census reports that 57.9 percent of these units were owner-occupied and 42.1 percent were renter-occupied. Owner-occupancy increased by 1.5 percent since 1990 largely due to a drop-off in rental construction.

The City's ratio of owner to renter housing is comparable to the County as a whole; however, it still tilted towards renter-occupied units as compared with the other smaller municipalities in the County. Table 3-20 compares the ratio of owner- and renter-occupied units between the other six incorporated cities and the County.

Table 3-20
Tenure of Households by Jurisdiction, 2000

	2000			
	Owner-Occupied		Renter-Occupied	
Jurisdiction	#	%	#	%
Arcata	2,648	37.5	4,418	62.5
Blue Lake	297	60.0	198	40.0
Eureka	5,128	46.9	5,814	53.1
Ferndale	401	64.7	218	35.3
Fortuna	2,607	62.2	1,583	37.8
Rio Dell	709	57.4	525	42.6
Trinidad	113	66.5	57	33.5
Humboldt County	29,524	57.6	21,714	42.4

2000 Census

City-data.com estimates

For comparison, Table 3-21 reports 1990 Census data for household tenure. It is estimated that the household ownership rate currently remains similar to that found in the 1990 and 2000 Census revealing that the City remains comparable in owner to renter housing ratios to the County.

Table 3-21
Tenure of Households by Jurisdiction, 1990

Jurisdiction	Owner-Occupied		Renter-Occupied	
	Number	Percent	Number	Percent
Rio Dell	656	56.4	507	43.5
Humboldt County	27,301	58.8	19,119	41.1

1990 Census

HOUSING AGE

According to the Census, the median age house in Rio Dell was constructed in 1961 and is 48 years old. This is contrasted with median construction date of 1970 for California and 1965 for the County. Notably, the median age of rental housing in the City-- attributed largely to the number of units added in the 1980s-- was 5 years younger than for owner-occupied units. For the State and County, renter-occupied units were 2 and 5 years older on average than their owner-occupied counterparts, respectively.

Table 3-22
Housing Stock by Age and Tenure

Year Built	Owner Occupied Housing Units	Percent of Owner Housing Units	Renter Occupied Housing Units	Percent of Renter Housing Units	Total Units by Category	Percent of All Units
Built 1999 to March 2000	3	0.4	0	0	3	0.2
1995 to 1998	36	5.1	21	4.0	57	4.6
1990 to 1994	49	6.9	24	4.6	73	5.9
1980 to 1989	49	6.9	93	17.7	142	11.5
1970 to 1979	97	13.7	64	12.2	161	13.1
1960 to 1969	102	14.4	100	19.0	202	16.4
1950 to 1959	129	18.2	97	18.5	226	18.3
1940 to 1949	101	14.2	105	20.0	206	16.7
1939 or earlier	143	20.2	21	4.0	164	13.3
TOTAL	709	100	525	100	1234	100
Median Year Structure Built – City	1959		1964		1961	
County	1968		1963		1965	
California	1971		1969		1970	

2000 Census

VACANCY STATUS

The overall housing vacancy rate in Rio Dell is nearly 15 percent according to the California Department of Finance. The vacancy rate is determined by dividing the number of “vacant” units for sale or rent by the “total” number of housing units in that

tenure category. Table 3-23 shows the distribution by vacant status for the City, County and State.

Table 3-23
Vacancy Status and Rate Comparison¹

	City		County		State	
	Number by Tenure	Vacancy Rate	Number by Tenure	Vacancy Rate	Number by Tenure	Vacancy Rate
For rent	68	12.9%	1,067	4.7%	190,321	3.7%
For sale only	63	8.9%	509	1.7%	92,197	1.4%
Overall ²		14.8%		8.4%		5.8%

¹For Rent and For Sale data based on 2000 Census

²Department of Finance 2008

According to “Raising the Roof, California Housing Development Projections and Constraints, 1997-2020”, a vacancy rate in a community of 5 percent is indicative of a healthy housing market. If the housing demand is greater than the supply, then the vacancy rate will be low indicating a rise in housing price. Table 3-23 shows that the housing market in Rio Dell is less impacted than either the County or State.

The Census counts all units that are vacant, including those held vacant for seasonal use or other purposes. These units are not included in the calculation of vacancy rate because the higher number of “vacant” units could distort the perception of the availability of housing in the community. Of the remaining 82 vacant surveyed by the Census, “other” vacant units for 50 units, followed by 22 units classified as “not occupied but rented or sold.” The Census reported that 10 units were held vacant for “seasonal, recreational or occasional use.”

Table 3-24
Vacant Units by Category

“Vacant” Status	City	
	Number	Percent of All Vacant
For rent	68	31.9%
For sale only	63	29.6%
Rented or sold, not occupied	22	10.3%
For seasonal, recreational, or occasional use	10	4.7%
For migrant workers	0	0.0%
Other vacant	50	23.5%
Total vacant	213	100.0%

2000 Census

HOUSING CONDITION

A housing condition “windshield” survey was conducted in the City by the Redwood Community Action Agency over a 5-month period beginning in January 2002. The survey was funded by a Community Development Block Grant (CDBG) Technical Assistance Grant (#00-STBG-1543) and documented housing condition using the methodology suggested in the CDBG Training Manual. An assessment was made for each structure in 5 building categories: foundation; roofing; siding; windows; and electrical. A point system was used to distinguish between the levels of repair required for each category. For example, an existing foundation with no need of repair was given a score of zero (0) points; foundation requiring minor repairs – 10 points; partial foundation required – 15 points; and no foundation exists or requiring a complete foundation – 25 points. The points were then added and a “rehabilitation need” rating assigned to the building based the total score. Houses with few defects were given a “sound” rating, while those requiring more repairs obtained a rehabilitation rating ranging from “minor” to “substantial” depending on degree of work necessary. Units were rated as “dilapidated” if found to be economically beyond repair. Table 3-25 shows the results of the housing condition survey:

Table 3-25
Housing Condition Survey, May 2002

Rating Category	Point Score	Number of Units per Survey*	Percent of Housing Stock per Survey	Housing Condition in 1991
Sound	9 or less	394	37%	80%
Minor	10 to 15	223	21%	1%
Moderate	16 to 39	310	29%	14%
Substantial	40 to 55	116	11%	5%
Dilapidated	56 and over	25	2%	0%

* Based on survey of 1,068 units; some multiple-family counted as single unit
Redwood Community Action Agency, May 2002

The majority of housing remains in sound condition. However, since 1991, the percentage of units in this category has dropped from 80 to 37 percent of the housing stock. The percentage of units requiring some rehabilitation increased from 20 percent to 61 percent. Units requiring Substantial and Moderate repairs increased by 6 percent and 15 percent, respectively. However, the largest contribution to this change in housing need is attributable to units requiring “minor” repairs. This category increased from 1 percent to 21 percent since the last detailed survey. The change could be a symptom of the age of the housing stock in general, or may reflect a more careful assessment of conditions by the team conducting the survey, since most housing specialists now generally recognize the negative impact of prolonged deferred maintenance on the long-term condition of the housing stock. Two percent of the housing stock, or 25 units, were

identified as “dilapidated”. These units show extensive deterioration and the cost to restore would likely exceed their market value. These units do hold promise for redevelopment, as they have access to community sewer service. The complete results of the Housing Condition Survey and the criteria used in the assessment may be found in Appendix J.

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CHAPTER 4 HOUSING RESOURCES INVENTORY

4.1 INTRODUCTION

State law requires each jurisdiction to designate and zone sufficient vacant land for residential uses to meet growth projections for the planning period covered by the Housing Element. This chapter presents the potential holding capacity of the Plan based on the recommended General Plan designations. This inventory includes lands within the City of Rio Dell and its Sphere of Influence. Because land use density and zoning can influence the City's ability to meet its share of regional housing needs, this chapter includes an analysis of available land versus projected needs by type and income group. This chapter concludes with a discussion of the adequacy of public facilities to support new residential construction.

4.2 LAND USE INVENTORY AND ANALYSIS

HOLDING CAPACITY ANALYSIS

The purpose of the Holding Capacity Analysis is to provide information on the estimated holding capacity of the General Plan in terms of the amount of future dwelling units. The resulting number of potential residential units can then be compared with the expected growth to determine if the General Plan supplies enough land to accommodate new construction demands during the planning period. The land use designations adopted under the pending General Plan Land Use Element were used to assess the holding capacity. The analysis also included lands within the City's Sphere of Influence and pending annexations.

Table 4-1 shows total acreage of each land use designation in the City and its SOI. Note the acreages in Table 4-1 do not include the Sawmill and Blue Slide Road Annexation Areas. These annexations were recommended for approval by the Rio Dell City Council in 2008, and submitted to the Humboldt Local Agency Formation Commission (LAFCo). Humboldt LAFCo conducted a public hearing on the annexations and voted to approve them on March 18, 2009. The annexations were approved and approximately 300 acres were added to the City. Because this addition is so recent, the following analysis will not include these additional acreages. (The Sphere of Influence has not changed).

A residential land inventory is provided in Appendix B.

Table 4-1
Land Use Designations and Acreage, 2009

Land use Designation		City		SOI		Total	
		Acreage	%	Acreage	%	Acreage	%
R	Rural	334.0	26.1%	160	100.0%	494.0	34.3%
SL	Suburban Low	188.0	14.7%	0	0.0%	188.0	13.1%
SM	Suburban Medium	0.0	0.0%	0	0.0%	0.0	0.0%
SR	Suburban Residential	21.7	1.7%	0	0.0%	21.7	1.5%
UR	Urban Residential	323.6	25.3%	0	0.0%	323.6	22.5%
TC	Town Center	48.0	3.8%	0	0.0%	48.0	3.3%
NC	Neighborhood Commercial	6.0	0.5%	0	0.0%	6.0	0.4%
I	Industrial	0.0	0.0%	0	0.0%	0.0	0.0%
IC	Industrial Commercial	8.4	0.7%	0	0.0%	8.4	0.6%
NR	Natural Resources	0.0	0.0%	0	0.0%	0.0	0.0%
CC	Community Commercial	33.0	2.6%	0	0.0%	33.0	2.3%
PF	Public Facility	50.0	3.9%	0	0.0%	50.0	3.5%
	Road Rights of Way/River	266.0	20.8%	0	0.0%	266.0	18.5%
Totals		1278.7	100.0%	160	100%	1,439	100%

VACANT AND UNDERDEVELOPED LAND USE INVENTORY

Using Geographic Information System technology and the County Assessor's parcel database, a listing of vacant parcels was developed for lands within the City and the Sphere of Influence (SOI). This information was mapped and an aerial verification of vacant status was performed. During this site inventory, a cursory assessment was also made to identify underdeveloped parcels using assessor parcel data. For the purposes of analyzing available land for future development and regional housing needs, this element will focus on vacant land, rather than vacant and underdeveloped land. Table 4-1 provides a summary of the estimated vacant and underdeveloped land within Rio Dell and its Sphere of Influence (SOI).

Table 4-1
Vacant/Underdeveloped Land Inventory, 2009

Residential Designation	Vacant Land (acres)	Underdeveloped Land (acres)
Rural (R)	118.03	--
Suburban Low (SL)	140.21	--
Suburban Medium (SM)	NA	--
Suburban Residential (SR)	6.75	--
Urban Residential (UR)	41.04	--
SUBTOTAL	306.03	--
Mixed Use/Commercial Designation Permitting Residential Use	Vacant Land (acres)	Underdeveloped Land (acres)
Town Center (TC)	4.01	22.14
Neighborhood Center (NC)	3.1	--

Community Commercial (CC)	5.58	23.15
Public Facility (PF)	0.4	--
SUBTOTAL	13.09	
TOTAL	319.12	45.29

While the information in Table 4-1 provides the total acreage of vacant and underdeveloped land in the City for each land use designation, a modifier is needed to account for factors that can diminish the overall development potential. These factors include on-site constraints, public infrastructure deficiencies, and build-out at less than maximum density. Accordingly, for the purpose of this analysis the estimate of holding capacity in Table 4-2 reflects potential units based on “mid-point” as well as “maximum” densities for each land use designation. The “mid-point” figure reflects a 50 percent density reduction over the potential maximum build-out, and offers a more conservative basis on which to estimate Holding Capacity

Table 4-2
Estimate of Residential Holding Capacity¹

	Developable Acreage	Plan Density			Housing Unit Holding Capacity ⁵	
	City <i>Limits and SOI</i>	Density Range ² (DU/ac)	Maximum Density	Mid-Point Density	Maximum Density	Mid-Point Density
RESIDENTIAL DESIGNATION						
Rural (R)	118.03	0.2	0.2	0.1	23.606	11.803
Suburban Low (SL)	140.21	1.0	1.0	0.5	136.21	68.105
Suburban Medium (SM)	NA	2.0	2.0	1.0	NA	NA
Suburban Residential (SR)	6.75	3.0	3.0	1.5	20.25	10.125
Urban Residential (UR)	41.04	4 – 10	10	7.0	405.4	202.7
SUBTOTAL	306.03	--	--	--	585.46	292.73
Town Center (TC)	4.01	10 – 22	22	16	88.22	44.11
Neighborhood Center (NC)	3.1	0 – 22 ³	22	11	68.2	34.1
Community Commercial (CC)	5.58	0 – 8 ³	8	4	44.64	22.32
Public Facility (PF)	0.4	NS ⁴	--	--	--	--
SUBTOTAL	13.09	--	--	--	201.06	100.53
TOTAL	319.12	--	--	--	786.52	393.26

¹ This category includes mixed use and commercial designations that permit residential use

² Reflects “adjusted land area calculation (i.e. excludes lands within 100-year flood plain)

³ Does not include second units or density bonuses

⁴ Density reflects minimum parcel size; one (1) owner or caretaker unit per parcel

⁵ No minimum lot size; density restricted to one (1) caretaker apartment per parcel

⁶ Developable acreage times the maximum and midpoint plan densities

In addition, the “developable” land inventory acreage figures in Table 4-2 exclude acreage for lands located within the 100-year flood plain, reflecting a zero (0) residential yield for these areas. As with Table 4-1, developable land is divided into two categories: 1) residential designations, and 2) mixed use and commercial designations available for residential

development. Note that the “Town Center” designation permits residential development up to a density of 22 units per acre, and encourages townhouse and live-work housing intermixed with commercial uses.

There are an estimated 306 developable residential acres in the City limits and Sphere of Influence (SOI). In addition, there are an estimated 13 developable mixed-use/commercial/other acres available for residential use in the City limits. Combined, there are 319 developable acres in the City limits the SOI.

Given these acreages and using the assumed buildout densities for each land use designation, the estimated developable land area consisting of vacant and underdeveloped land in the City and its SOI could support between 393 units (at mid-point) and 787 units (at maximum density).

Using the mid-point housing unit holding capacity of 393 units and the average household size of 2.59 persons (per the 2000 Census), a population increase of 1,017 persons could be accommodated under the current General Plan. For comparison, the 2020 population estimate for Rio Dell is 3,555 persons, an increase of 271 persons over the current Rio Dell population of 3,284 (based on the City maintaining its 2.5 percent share of County population). This projected population growth would require accommodating 104 new units over this period. Current capacity could accommodate more than 3 times the projected population increase; Rio Dell’s current holding capacity of 393 units is more than ample.

Finally, it should be noted that these estimates do not include any consideration of density bonuses per Government Code Section 65915 et seq., nor does it account for possible development of second residential units on single family and multi-family lots containing an existing residence but not accounted for in the underutilized land inventory. The Rural (R), Suburban Low (SL), Suburban Medium (SM), Suburban Residential (SR), and Urban Residential (UR) designations all permit a second dwelling unit per legal parcel.

ANALYSIS OF AVAILABLE LAND VS. PROJECTED NEED BY HOUSING TYPE AND INCOME GROUP

The new construction allocation of regional housing needs for the planning period (January 1, 2001 through July 1, 2008) is 138 units as set forth in the Regional Housing Needs Plan adopted by the Humboldt County Association of Governments (HCAOG). A discussion of the Housing Needs Allocation and methodology are described in more detail in Chapter 5, Housing Needs Analysis, and in Appendix A.

Table 4-3 reflects the “net” RHNP allocation for Rio Dell for the planning period broken down by income group. In compliance with GC §65583(a), documentation is required for “projections and quantification of the locality’s existing and projected housing needs for all income levels, including extremely low-income (ELI) households”.

Table 4-3
Adjusted Rio Dell New Construction Housing Need Allocation by Income, 2009 to 2015

	Extremely Low	Very Low	Other Lower	Moderate	Above Moderate	Total
Net Allocation to be Met	17	17	22	24	58	138

ELI household need was calculated by presuming that 50 percent of very low-income households qualify as ELI households (HCD). As shown previously in Table 4-2, Rio Dell has a holding capacity between 393 and 786 housing units, exceeding by 3 to 5 times the allocation of the Regional Housing Needs Plan.

HOUSING NEEDS OF LOWER INCOME HOUSEHOLDS

Because capacity for housing production exceeds Rio Dell total need for new housing during the planning period ending in 2015, a primary objective for the City will be to provide adequate sites to accommodate the housing needs of extremely low, very low and other lower income households. The California Department of Housing and Community Development (HCD) assumes, in general, that the higher the density, the more affordable the housing. This assumption relies on the fact that many of the costs for new construction, for example, per square foot construction costs, financing, profit and overhead, and utility extensions, remain essentially the same irrespective of whether it is one, four or a dozen units that are constructed on a site. The variable with the greatest influence on the cost of housing is land; hence, the higher the density allowed by the General Plan designation and zoning, the more affordable the housing. By providing for higher densities, the City can encourage and facilitate affordable housing development. Additionally, the land use designations and zoning must accommodate a variety housing types, including opportunities for rental housing.

The Urban Residential (UR) residential designation and the Town Center (TC) mixed-use designations allow for a variety of housing types, including multi-family development. The maximum density in the Urban Residential designation is 10 units per acre, and the maximum density in the Town Center designation is 22 units per acre. If provisions of the State Density Bonus law are applied, these density ranges could increase to 12.5 units per acre in UR and 28 units per acre in TC.

The UR and TC lands, at the densities provided, are appropriate to accommodate housing development for lower income households as projected in the Regional Housing Needs Assessment. The UR land use designation / zone provides for single family, second units, and attached residential (“multi-family”) development. Housing opportunities for lower income households have been, and will continue to be, provided for in a variety of ways:

- Single family dwellings using Section 502 Home Ownership Loans through USDA Rural Development have resulted in the addition of five new residential units for lower income households during the prior planning period; has any new low income residential housing been constructed?

- Second Dwelling Units are permitted by right on lots containing an existing single family dwelling. These units reduce development costs associated with land, utilities, and construction (if attached to or converted from a portion of the existing residence) providing new affordable housing options for lower income households. Second units resulted in four new residential housing units for lower income households during the prior planning period.
- Attached residential units of single or multi-story construction provide housing opportunities for lower income households. As with second units, land costs, utilities and construction costs for attached versus detached construction can be shared making these units more affordable. While the affordability of these units is ultimately a function of a number of variables, including land and financing costs, many units rent at or below market rates and would qualify the units for participation in the Section 8 Choice Voucher Program (rent subsidies to lower income households) administered in the City by the County Housing Authority. Additionally, new construction developed under provisions of the State Density Bonus law, as encouraged by the Plan, can be an effective tool for increasing the number and continued affordability of rental housing within the UR designation / zone.

The TC designation / zone offers a similar array of residential development options. To maintain consistency with the higher density range and smaller parcel sizes, the TC designation / zone requires a minimum of two-story construction. Single and attached-residential units can be townhouse style (1st and 2nd story living areas) to satisfy this height requirement. The TC is the area that the City has identified for revitalization and reinvestment. A number of the units found by the housing condition survey to be “substandard - beyond rehabilitation” exist within the Town Center. This area, however, is fully served by utilities and has considerable potential for mixed use and higher density development. Policies in the Plan call for vacant and underutilized parcels to be developed to their full potential under the General Plan and zoning to encourage Density Bonuses, and additional incentives or concessions, where necessary, to maintain economic feasibility of lower income units; to use state and federal funding assistance to develop affordable housing; to encourage mixed-use commercial and residential development in the Town Center; and to promote multi-family design that preserves community character and provides a sense of connection to the neighborhood. The NC designation / zone provides housing opportunities for live/work arrangements and caretaker residences above commercial establishments but is not viewed as essential to meeting the City’s lower income housing need.

Housing Element law requires that a city or county provide, through its General Plan, sufficient sites suitable for the production of housing affordable to extremely low, very-low and other-low income households. As these sites are generally higher density designations that support residential development as a primary or mixed-use, this analysis will center on the whether sufficient land has been planned in the UR and TC mixed-use designations to meet the expected new construction needs for the Housing Element planning period.

The first step for determining the need for land in the UR and TC land use designations is to determine the number of housing units that must be accommodated. This is calculated by totaling the projected housing need for extremely low, very-low and other-lower income households per Table 4-3, resulting in a need for sites to accommodate an additional 45 housing units. At a density of 10 units per acre, the density maximum for Urban Residential designation,

a total of 4.5 acres are required. At a density of 16 units per acre (the combined average maximum density for the Urban Residential and Town Center designations) this equivalent is 2.8 acres.

As shown in Table 4-2, within the City limits there are 41 “developable” acres of UR lands, and 4 “developable” acres of TC designated lands. This holding capacity would permit the development of 246 units at “midpoint” density and 493 units at the “maximum” density. There is excess capacity for affordable housing units in Rio Dell. This analysis shows that there are potentially enough sites to accommodate the demand for all extremely low, very-low and other-lower income housing units within the City limits. None of the lands within the Sphere of Influence allow for multi-family development at this time.

HOUSING NEEDS FOR MODERATE AND ABOVE-MODERATE INCOME HOUSEHOLDS

The land inventory of vacant and underutilized sites determined that the holding capacity at the mid-point density would allow for 393 additional dwellings within the City and in the Sphere of Influence. The land use inventory shows that there is an adequate supply of land suitable for residential and mixed-use residential purposes in the City and SOI to accommodate the projected demand of 82 units of moderate and above-moderate income households.

LAND AVAILABLE FOR OTHER TYPES OF SHELTER

State law requires that local land use regulations accommodate a range of housing types, as well as facilities for people in need of emergency shelter and transitional housing. New State law takes this a step further with the recently signed Senate Bill 2 (SB2). This law addresses the housing needs of the homeless population by requiring every jurisdiction to identify potential sites where new emergency shelters can be located without discretionary review by the local government. It also increases the protections for providers seeking to open a new emergency shelter, transitional housing or supportive housing development, by limiting the instances in which local government can deny such developments. The Housing Element incorporates these new requirements by eliminating the CUP required for permitting emergency shelters and transitional housing facilities in specific zones.

Following is a brief analysis of the availability of land for other types of housing.

Manufactured Housing

By law, manufactured housing may be sited on individual parcels wherever single family residential uses are permitted; however, the units may be required to meet certain architectural standards for roofing materials, siding materials, and roof overhangs, and may be required to be constructed within 10 years of the date placement. Manufactured Housing may also be sited in Special Occupancy Parks consistent with provisions of State law. The City has three mobilehome parks within the City limits, two predate the City’s incorporation and the third, the Riverside Estates, was permitted as a residential Planned Development.

Transitional Housing

Transitional housing provides intermediate housing opportunities for persons not presently capable of living in a fully independent setting. These facilities are similar in nature to rooming and boarding houses but also include a component of counseling and support often provided by a resident facility manager.

Group homes for six or fewer persons are permitted in all zones where single-family residences are a use by right (per State law). In other zones, and for group homes supporting more than six individuals, the City permits the location of transitional housing facilities where uses of similar type (e.g., rooming and boarding), size and density are permitted under the General Plan and zoning. For example, limited lodging uses including rooming houses are permitted in the Rural (R), Suburban Low (SL), Suburban Medium (SM), Suburban Residential (SR), Urban Residential (UR) and Town Center (TC) land use designations and zones. The City would need to work closely with the non-profit organization or persons seeking to develop such a facility to ensure that the siting and operational aspects of the use were sensitive to the neighborhood.

Emergency Shelters

An emergency winter shelter operated by a public or nonprofit organization would be permitted in the Town Center designation and zone. As noted in the Chapter 5, Special Housing Needs, in the past, emergency shelter arrangements for homeless families and individuals have been coordinated through by the County and regional nonprofit organizations, principally in the communities of Eureka and Garberville. Beginning in April 2005, the Multiple Assistance Center (MAC) in Eureka providing shelter and services to at-risk and homeless persons began operation. Currently, the MAC is Humboldt County's highest prioritized homeless project, receiving broad based support from government, public, private, nonprofit and community sectors. The MAC is designed to address the major gap in homeless services in Humboldt County. Consequently, the City has no plans for operating an emergency shelter at this time but could locate such a facility if conditions were to warrant.

A permanent shelter could also be permitted in the TC designation. This designation allows civic uses with appropriate siting and operational controls. However, while the City would be supportive of such services if a local need was demonstrated, creation of a permanent shelter in Rio Dell given opening of the MAC in 2005 would appear duplicative of the County-wide effort to consolidate services and focus available community resources.

Second Dwelling Units

The City permits second residential units in all residential zones where single family residences are permitted. Changes in State law encourage the adoption of provisions to allow development of second units with a Building Permit (i.e., "by right") provided the unit maintains conformance with specified minimum standards. The City will rely on these State-minimum standards until adoption of the updated zoning regulations.

Extended-Stay Recreational Vehicle Park and Motel Occupancy

Supplemental housing opportunities are provided by extended stay occupancy within the 49-space Rivers Edge Recreational Vehicle Park. According to park management, at least 20 families reside in the park for six months or longer each year. These households include seniors,

families with children, and persons employed seasonally by the timber and construction industry on projects occurring within the area (e.g., maintenance personnel for helicopter logging company). Additionally, former overnight lodging facilities in town are being currently transformed to accommodate extended stay demands by business and sales people who require lodging with kitchen facilities on a weekly or longer basis.

Surplus Land

An inventory of Assessor's Parcels within the City show no surplus lands owned by the State or other governmental agencies.

ADEQUACY OF PUBLIC FACILITIES AND INFRASTRUCTURE

Both community water and sewer are available to most vacant residential sites. Designated Rural, sites located on the Dinsmore Plateau (including the Monument Neighborhood) currently depend on on-site sewage disposal but are in the process of upgrading to an on-site wastewater system.

Rio Dell's capacity to serve additional new and existing development has increased at the City's water and wastewater systems are being updated.

Water

The City of Rio Dell owns and operates its own water system. Until 2001, water was provided from three wells located to the north of the City across the Eel River. The production of these wells began to decline in the late 1990s resulting in mandatory rationing and conservation measures being instituted. In fall 2000, the expected recovery of groundwater levels in the winter months did not materialize. Attempts to rehabilitate one of the three wells resulted in its complete collapse and failure. After an emergency well was drilled with only minimal yield, a declaration of disaster was issued by the City and followed by a disaster declaration by the Governor. In the summer of 2001 the Emergency Interim Water Supply System (EIWSS) was constructed with assistance from the State Department of Health Services and the Office of Emergency Services.

The City has recently invested heavily in upgrading its water system following a declared water emergency in 2001 when the City's water supply began to fail. Since then, they have received \$5.0 million in grant funds to rehabilitate the water distribution system City-wide and \$1.0 million in grant funds and a loan in the amount of \$2.3 million to construct a new infiltration gallery and water treatment plant. The new treatment plant has a design capacity of 700 gpm.

Water service provided by the City includes treatment and delivery of water to customers, administrative services, operation and maintenance of the water treatment and distribution systems, water system testing, billing, and financial and water quality reporting. There are 1,181 water connections. The City of Rio Dell recently completed water system improvements, and in 2007 received an award for their water system upgrade.

The City of Rio Dell's water system is in very good condition. The City has made significant improvements to its water system over the past few years, and has plans to install new water tanks.

There are currently no major infrastructure deficiencies associated with the existing water system. The City has sufficient storage to meet the recommended two days of maximum day usage with fire suppression flows. While much of the original private system has been replaced, there are some portions that still need replacement. The Rio Dell USA and WSA are expected to experience minimal growth in the following twenty years, but the City is expected to experience growth. Rio Dell will need to expand its water system infrastructure to serve this additional growth. There are approximately 786 available connections under the existing infrastructure.

Water Source. The City's water supply comes from a recently completed infiltration gallery in the South Fork of the Eel River. The production capacity of the gallery is tied to water levels within the river, such that in the winter the pumps can deliver around 700 gpm, but in the summer production falls to about 550 gpm (0.792 MGD).

Distribution System. Water is pumped to treatment for filtration and disinfection before entering the City's distribution system. The City has two pressure zones served by four tanks ranging in size from 100,000 gallons to 500,000 gallons for a total combined storage capacity of 1.1 million gallons. The distribution system contains approximately 11 miles of pipe, of which 5 miles were replaced with 10" HDPE pipe under the City's infrastructure rehabilitation project. The remaining distribution system ranges in size from 4 inches to 6 inches and consists mainly of AC pipe.

Water Demand. The City has approximately 1,179 connections within the system, of which approximately 96% are residential connections. The City also serves 49 commercial connections, two landscape connections, and two agricultural connections.

Rio Dell's water system is currently limited by the source capacity of its infiltration gallery with respect to availability of connections. Source capacity is limited by the existing pumps and is approximately 0.792 MGD if the pumps are operated 24 hours per day. According to the 2005 Department of Health Services annual inspection report, the City produced 97.5 million gallons (MG) of drinking water in 2004. Average daily use is estimated at 0.267 MGD, and peak daily use was reported as 0.474 MGD. These demand figures may be slightly high, as they are from 2004, before the City invested heavily into repairing its distribution system to minimize water losses. In 2006, the City only produced 91.1 MG of drinking water, representing approximately 7% decrease as compared to 2005. The City of Rio Dell has invested over \$8 million in its water system over the past years. The system is in very good condition overall and has sufficient capacity to accommodate growth anticipated in Rio Dell's new General Plan currently in the process of being updated. Current peak day demands are about 60% of source capacity.

Wastewater

Wastewater service provided by the City includes wastewater collection, treatment, and disposal for customers, administrative services, operation and maintenance of the wastewater system, wastewater system testing, billing, and financial and influent/effluent quality reporting. The facility underwent a major upgrade in 1978, converting from activated sludge to rotating biological contactors (RBC). There are 1,099 wastewater connections. The City of Rio Dell is now working on a wastewater system upgrade. The City has a capital improvement plan for their wastewater systems.

Capacity and Demand for Service. Maximum sewer capacity is 1.0 million gallons per day (MGD)

with current use flow of 0.41 MGD leaving an available flow of 0.59 MGD. The RWQCB reported distance to capacity based on 2000/2001 average dry maximum as 0.032 MGD. The City is limited to 40 new water and sewer hookups through 2007 from RWQCB until they can develop an alternative sewage disposal system to correct deficiencies. The system was designed for 1.2 MGD and had over 3 MGD this year during storms, which means that their wet weather storage system is over capacity.

Permit Requirements. The City of Rio Dell's wastewater treatment and disposal system is permitted through the North Coast Regional Water Quality Control Board (RWQCB). The City is permitted under Waste Discharge Requirement Order No. R1-2006-0021 and National Pollutant Discharge Elimination System (NPDES) Permit No. CA0022748. The City's Waste Discharge Permit allows for the discharge of treated effluent to the Eel River from October 1st through May 14th as long as the effluent flow is no greater than 1% of the Eel River flow as measured as the USGS gauging station in Scotia.

As a result of the RWQCB's concerns over the City's seasonal percolation pond, the Board issued a Section 13267 Order on February 21, 2003. This was followed by the RWQCB issuance of Cease and Desist Order (CDO) R1-2003-0046 on May 15, 2003 imposing restrictions on the number of new wastewater connections and outlining an effluent disposal compliance schedule. The CDO order was updated in 2005 (No. R1-2005-0034) to reflect a new compliance timeline and allowance for additional wastewater connections, for a total of 140 new EDUs from the 2003 level or 63,000 gallons per day of wastewater whichever is less. Currently, discharge is prohibited to the Eel River from May 15th through September 30th. This discharge prohibition period extends to all wastewater dischargers on Eel River as covered by the Water Quality Control Plan for the North Coast Region.

Ability to Meet Regulations. During the period when direct Eel River discharge is prohibited, the City has historically discharged to seasonal percolation ponds constructed on the Eel River flood plain. There have been several discharge violations documented in the past for the City's use of the percolation ponds resulting in effluent surfacing on the gravels outside the pond embankment. To reduce this problem, the City constructed a larger percolation pond and increased irrigation to the treatment plant grounds.

Access to Infrastructure

Sewer and water service availability remains greatest for vacant lands with frontage on developed City rights-of-way and infill lots in developed subdivisions. Over half of the Urban Residential (UR) and roughly one-third of vacant or underutilized suburban land designations also have sewer and water service available. The Town Center (TC) designation is a mixed-use designation allowing for residential use. Most, if not all, vacant lots in the Town Center have access to community water and sewer. Adequate sites exist in these areas and are served by City services and infrastructure to satisfy Rio Dell's anticipated new construction needs during the planning period.

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CHAPTER 5 HOUSING NEEDS ASSESSMENT

5.1 INTRODUCTION

The purpose of this chapter is to summarize and quantify Rio Dell’s existing and future housing needs. This chapter assesses existing needs through an examination of affordability levels, including an analysis of the ability of Rio Dell’s residents to pay for housing and rental costs. Households whose housing and rental costs are greater than 30 percent of their gross income (i.e., overpayment) are further quantified. This chapter also contains an assessment of overcrowding, defined as an average of more than one person per room.

Future housing needs reflect the projected number of new housing units required to meet the projected population growth over the planning period. This chapter includes a review of the Regional Housing Needs Plan (RHNP) allocation for “new” housing construction as adopted by the Humboldt County Association of Governments (HCAOG). The RHNP for Humboldt County covers the planning period from January 2009 to July 2015.

The City’s special housing needs are also assessed. Included in this category are the unique issues faced by certain segments of the community, including seniors, large households, female head of households, persons with disabilities, agricultural workers, and the homeless. Where possible, the chapter examines the type of housing or services that could be provided to meet needs of an underserved population group.

This chapter concludes with an examination of assisted housing units “at risk” to conversion to market rates.

5.2 EXISTING HOUSING NEEDS

State housing element law requires an analysis and documentation of housing characteristics, including level of payment and ability to pay; housing characteristics, including overcrowding; and housing stock condition. Chapter 3, Population and Housing Characteristics, identified and documented several of these issues. The following section identifies the City’s existing need for housing based on current affordability levels, overcrowding, and overpayment. Statistical information for the County was used where unavailable for the City.

HOUSING COSTS

A buyer’s ability to obtain a adequately sized unit, in good condition, in an area where they choose to live can be impaired by housing cost. Although the cost of housing had increased nationwide over the last decade as mortgage rates hit near historic lows, the current trends in housing cost reflect the economic downturn. This trend has been reflected in the County housing market as well as in Rio Dell itself. Humboldt State University’s Economic Department publishes a monthly report on the local economy titled, *The Index of Economic Activity for Humboldt County*. According to the index,

since 1997, the median home price in Humboldt County climbed from \$116,000 to a record \$213,500 in May of 2003. The median home price continued to rise, reaching \$339,000 in December 2005 and continued to linger in the low 300,000’s until January 2008. Median home price has continued to fall and is currently \$266,500. This trend reflects the current economic downturn. Although home median price is decreasing, the current value is 136 percent above the 2000 price reported value and 36 percent above the value reported in the previous planning period (2004). According to the current affordability index, only 23 percent of Humboldt County residents can afford to purchase a home.

Traditionally, Rio Dell home values have been lower than the County as a whole. The 2000 Census reported the median home value to be \$95,800, or 72 percent of the County median. The value of all owner occupied units in 2000 is reflected in Table 5-1.

Table 5-1
Median Home Price Comparison, 2000

Value	City		County		State	
	Number	Percent	Number	Percent	Number	Percent
Less than \$50,000	18	2.9	445	2.0	84,079	1.5
\$50,000 to \$99,999	332	54.2	5,116	22.6	557,004	10.1
\$100,000 to \$149,999	188	30.7	8,343	36.8	934,731	16.9
\$150,000 to \$199,999	63	10.3	4,472	19.7	1,027,275	18.6
\$200,000 to \$299,999	12	2.0	3,114	13.7	1,234,462	22.3
\$300,000 to \$499,999	0	0.0	1,019	4.5	1,054,888	19.1
Above \$500,000	0	0.0	164	0.7	635,179	11.5
Median	\$95,800		\$133,500		\$211,500	

Census 2000

Because of available data, Table 5-1 could not be updated. Table 5-2 compares the median home price of Rio Dell to the county, state and country.

Table 5-2
Median Home Price, 2006

Rio Dell	Humboldt County	California	United States
\$238,300	\$316,000	\$535,700	\$185,200

City-Data.com
Department of Finance

The trend revealed in the 2000 Census continues. The housing price in Rio Dell is relatively more affordable when compared to the County as a whole. If market conditions continue, first-time homebuyers may have the opportunity to enter into the housing market.

Housing costs for owner occupied units with and without a mortgage are reflected in Table 5-3. These figures support the relative affordability of housing in Rio Dell as compared to the County and State.

Table 5-3
Mortgage Status and Median Monthly Mortgage Costs

Monthly Owner Cost	City		County		State	
	2000	2007	2000	2007	2007	2007
Mortgage	\$805	\$1,237	\$980	\$1,507	\$1,478	\$1,733
No Mortgage	\$237	\$336	\$250	\$329	\$305	---

US Census 2000

The *Humboldt County Economic Index* reports that “the California Association of Realtors reported that sales declined 16 percent from February, but is up 63.8 percent from March 2008.

Median home prices are down 39 percent from March 2008. The National Association of Realtors also reported sales of all housing types declined 3 percent from February 2009 and 7.1 percent down from the same period last year. Median home price for all housing types rose 4.2 percent from the previous month, but are down 12.4 percent from March 2008. Median prices for single-family homes declined 11.5 percent from twelve months ago.”

RENTAL COSTS

According to the Census, the median cost of rental housing was \$491 in 2000. This figure was 8.6 percent below the County median gross rent of \$537, and 34 percent lower than the statewide average of \$747. The median gross rents were also lower than nearby communities such as Ferndale and Fortuna, with rents that averaged \$495 and \$526, respectively. Table 5-4 shows a distribution of renter-occupied units by gross rent values.

Table 5-4
Cost Distribution for Occupied Renter Housing, 2000

Rent Amount	Renter-Occupied Housing Units	Percent
Less than \$200	47	9.1
\$200 to \$299	14	2.7
\$300 to \$499	203	39.3
\$500 to \$749	153	29.6
\$750 to \$999	75	14.5
\$1000 to \$1,499	0	0.0
\$1,500 or more	0	0.0
No cash rent	25	4.8
TOTAL	491	100.0

Census 2000

Rent information was gathered in August 2003 through a combination of contacts with rental management agencies and a survey of rental listings. Because the number of listings in Rio Dell itself was very limited, rents for housing in Fortuna and Eureka were included to develop the current estimate of rents by number of bedrooms. The same methods were used to estimate rental unit price in 2009. A modifier of 0.96 percent of these values was applied to the “outside” City listings to reflect the cost relationship for median rents for these communities from the 2000 Census. The estimated rental cost by unit size in 2003 is shown in Table 5-5 and estimates for 2009 are in Table 5-6.

Table 5-5
Rents by Unit Type and Number of Bedrooms, 2003

Unit Type	City*			County
	Low	High	Average	Average
Studio Apartment	\$288	\$336	\$312	\$342
1-Bedroom Apartment	\$405	\$480	\$440	\$474
2-Bedroom Apartment	\$480	\$720	\$565	\$621
3-Bedroom House	\$700	\$1,350	\$955	\$867
4 or More Bedrooms	1 listing	1 listing	\$1,150	\$1,025

*Rio Dell, Fortuna and Eureka
Rental Survey of Published and Posted Listings, August 2003

Table 5-6
Rents by Unit Type and Number of Bedrooms, 2009*

Unit Type	City*				County	
	Low	High	Average	% Change from 2003	Average	% Change from 2003
Studio Apartment	395	450	445	42.6	569	66.4
1-Bedroom Apartment	365	675	544	23.7	666	40.5
2-Bedroom Apartment	625	800	727	28.7	876	41.1
3-Bedroom House	1095	2500	1,358	42.2	1,256	44.9
4 or More Bedrooms	1150	2200	1,838	59.8	1,391	35.7

*Rio Dell, Fortuna and Eureka
Rental Survey of Published and Posted Listings, May 2009

According to CityData, the 2007 estimate for median cost of rental housing is \$725. This figure is higher than the County median gross rent of \$685, but significantly lower than the statewide average of \$1,087. The City median gross rent was lower than nearby communities such as Ferndale and Fortuna, with rents that averaged \$828 and \$779, respectively.

Tables 5-7 reflects “market rents,” that is, rents that are determined by the marketplace. These rents are influenced by a number of factors such as the housing demand as a factor of population growth, vacancy rate, cost of financing and insurance, and competition within the market area (i.e., the number of new rental housing units under construction or planned for development). Most listings do not include utilities.

While rents in Rio Dell have increased since 2003, the relative increases appear slower than for Humboldt County rents, especially for studio, one bedroom and two bedroom apartments. One way to quantify the increase is to look at the rate of change to fair market rents. The U.S. Department of Housing and Urban Development (HUD) set average fair market rent (FMR, the sum of average rent costs and utilities) in 1990 for a two-bedroom apartment in Humboldt County at \$525. FMR in Humboldt County rose 31.6 percent from 1985 to 1990, but only 9.3 percent from 1990 to 2000. FMR rose 18 percent from 2000 to 2005 and drastically increased 52% from 2000 to 2009.

Table 5-7
Fair Market Rent in Humboldt County, 1985 to 2009

	1985	1990	1995	2000	2005	2009
Average Fair Market Rent	\$399	\$525	\$536	\$574	\$678	\$876
Percent Increase	--	31.6%	2.1%	7.1%	18%	29%

Source: U.S. Department of Housing and Urban Development

Rio Dell rents typically falls at or below the average rents for the County. Table 5-7 shows that this trend does not follow for 3-and 4-bedroom rentals, but this may be due to the small sample size available during this period. Although City rents are generally lower than that of the County, the lower relative incomes and higher household size in Rio Dell combine to make housing affordability an issue for residents.

INCOME AND ABILITY TO PAY

Household income provides an important indicator in determining the ability of households to meet their housing needs. Household incomes can be divided into categories. For the purposes of the Rio Dell Housing Element, the income categories of *moderate*, *low*, *very low* and *extremely low* were chosen. The definitions of each category as used by the U.S. Department of Housing and Urban Development (HUD) are described below:

Moderate Income:	Household income between 80 and 120 percent of median household income for Humboldt County. In 2009 \$s, this includes households who earn between \$44,651 and \$66,960 annually.
Low Income:	Household income between 50 and 80 percent of median household income for Humboldt County. In 2009 \$s, this includes households who earn between \$27,901 and \$44,650 annually.
Very Low Income:	Household income between 30 and 50 percent of the median household income for Humboldt County. In 2009 \$s, this includes households who earn between \$16,751 and 27,900 annually.
Extremely Low	

Income: Household income not exceeding 30 percent of the median household income for Humboldt County. In 2009 dollar figures, this includes households who earn up to \$16,750 annually.

Ability to Pay for Housing

Over the last decade, household income has not kept pace with the rising cost of housing. According to the 2000 Census, household income in Rio Dell rose by 46.7 percent since 1990 from \$19,931 to \$29,254, while the median home value increased 2-1/2 times faster (by 117.7%) from \$44,000 to \$95,800.

Housing affordability is generally viewed as the ability to purchase or rent housing at a cost that does not exceed 30 percent of the gross household income. Table 5-8 provides income levels for households of different household size based on median income data provided for Humboldt County by the Department of Housing and Urban Development (HUD).

Table 5-8
Income Levels and Maximum Housing Payment, Humboldt County

Household Size	Extremely Low		Very Low		Low		Moderate	
	Income	Payment	Income	Payment	Income	Payment	Income	Payment
1	\$11,750	\$294	\$19,550	\$489	\$31,250	\$781	46,920	\$1,173
2	\$13,400	\$335	\$22,300	\$558	\$35,700	\$893	53,520	\$1,338
3	\$15,100	\$378	\$25,100	\$628	\$40,200	\$1,005	60,240	\$1,506
4	\$16,750	\$419	\$27,900	\$698	\$44,650	\$1,116	66,960	\$1,674

US Department of Housing and Urban Development

<http://www.huduser.org/datasets/il/il2009/2009summary.odn?INPUTNAME=NCNTY06023N06023*060239999%2BHumboldt+County&selection_type=county&stname=California&statefp=06&year=2009>

Table 5-9 identifies the payments required for servicing loans at different interest rates and loan amounts. The 2007 median household income in Humboldt County for a 4-person household as determined by the Census is \$37,281 (down 17 percent from 2003 median household income of \$45,400).

Table 5-9
Monthly Mortgage Payments by Interest Rate and Loan Amount

Loan Amount	6 Percent	7 Percent	8 Percent	9 Percent	10 Percent
\$60,000	\$360	\$400	\$440	\$483	\$527
\$80,000	480	532	587	644	702
\$100,000	600	665	734	804	878
\$120,000	719	798	880	961	1,053
\$140,000	833	922	1,015	1,110	1,208
\$160,000	952	1,054	1,160	1,269	1,380
\$180,000	1,071	1,185	1,304	1,427	1,553

\$200,000	1,199	1,331	1,467	1,609	1,905
\$220,000	1,320	1,464	1,615	1,771	1,931

Using the information provided by the two previous tables and multiplying the mortgage payment by 0.17 percent to account for taxes and insurance, the maximum home loan by income category for Humboldt County can be determined (see Table 5-10). For example, using a 7 percent interest rate and a zero down payment, a very low-income 2-person household can qualify for a home loan valued at \$69,500 loan. A very low-income 4-person household could afford to make monthly payments on an \$87,000 loan. A low-income household with 4-persons, on the other hand, could afford to obtain a \$139,000 home loan.

Table 5-10
Maximum Housing Purchase Price by Income and Family Size

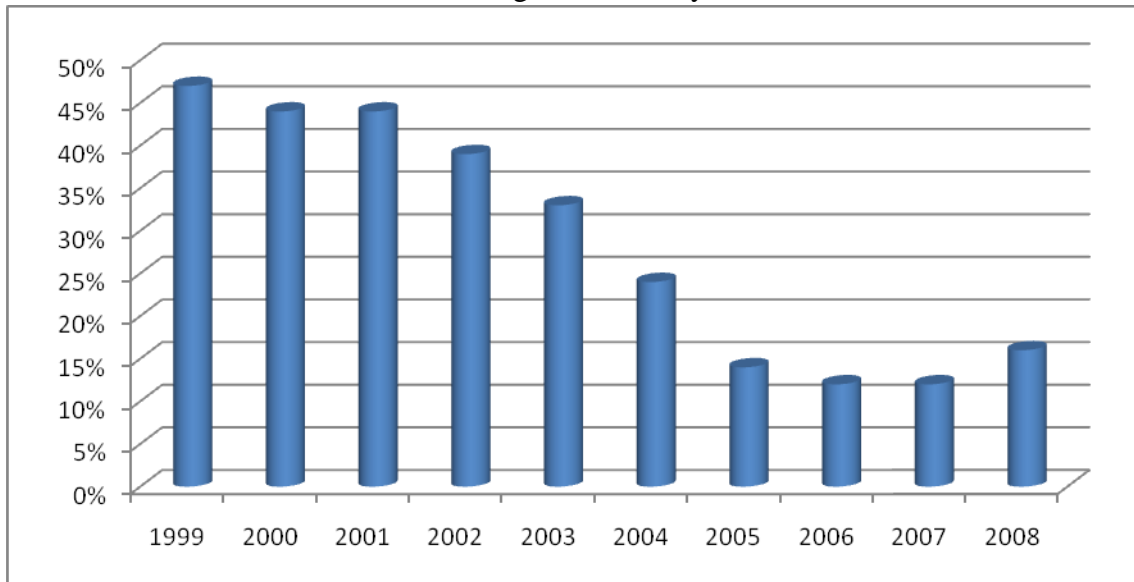
Household Size	Extremely Low	Very Low	Low	Moderate
2	\$41,500	\$69,500	\$111,000	\$166,500
3	\$47,000	\$78,000	\$125,000	\$187,500
4	\$52,000	\$87,000	\$139,000	\$208,500

Includes mortgage, taxes and insurance

Information discussed previously showed that in Rio Dell the estimated median price of a single family home in August 2006 was \$238,300. On this basis, extremely low-income, very low-income, low-income, and even moderate income households cannot afford to purchase a median priced home. Even for units available within the \$69,500 to \$139,000 price range, the ability of a very low or low income household to come up with a 10 percent down payment of \$7,500 to \$15,000 may be problematic. Homes within this price range may also require rehabilitation to bring into a condition allowing for lender approval. Assistance through the City's first time home buyer and housing rehabilitation programs may be necessary to overcome these obstacles to home ownership.

The spike in home sales prices nationally, as well as in California, has made homeownership more difficult for even moderate-income households. As noted above, a moderate-income family of four could afford a \$208,000 home loan with no money down. Again, this upper limit of "affordability" is lower than the estimated median priced home in the City. This trend is reflected in the Housing Affordability Index developed by the Humboldt County Association of Realtors. This index tracks the percent of households who are able to afford the median priced home. The index has dropped from 47 percent in 1999 to 33 percent in 2003, reflecting the sizable increase in home prices during those years that outpaced the growth in household incomes. Affordability fell again in 2004 to 24 percent, and bottomed in 2006 at 12 percent. Housing affordability stabilized in 2007, as the housing prices peaked due to major instability in the housing market and prices began falling toward historical levels. Because of the current recession, household incomes have dropped (EDD estimates Rio Dell's March 2009 unemployment rate at 17.7 percent), but it appears that housing prices have declined more rapidly than household incomes. The trend for the last decade is shown in Figure 5-1 below.

Figure 5-1
Housing Affordability Index



*Source : Humboldt Association of Realtors. 2009. (<http://harc.org/properties.php>)

om/properties.php)

Relationship between Occupations and Income

Table 5-11 contains an abbreviated list of occupations and annual incomes for Humboldt County and their relationship to the \$37,281 median income as estimated for 2007. As discussed in Chapter 3, these are occupations with the fastest anticipated growth 2006-16.

Table 5-11
Comparison of Occupation and Income
North Coast Region – Top 3 Fastest Growing Occupations per Income Level*

Occupation	2006 Jobs	2016 Jobs	Median Annual Income
Extremely Low Income (less than \$16,750)			
Dining Room and Cafeteria Attendants and Bartender Helpers	510	510	\$16,640
Very Low Income (\$16,751 - \$27,900)			
Personal and Home Care Aides	3,080	3,710	\$21,600
Social and Human Service Assistants	290	340	\$27,042
Slot Key Person	190	220	\$22,574
Low Income (\$27,901 - \$44,650)			
Pharmacy Technicians	260	360	\$35,481
Customer Service representatives	570	680	\$29,357
Bus Drivers, Transit and Intercity	160	190	\$33,474
Moderate Income (\$44,651 - \$66,960)			
Special Education Teachers, Preschool, Kindergarten, and Elementary School	170	210	\$58,247

Management Analysts	330	390	\$48,644
Water /Waste Treatment Systems Operators	220	260	\$47,958

*Source: California Employment Development Department Labor Market Division;
 < <http://www.labormarketinfo.edd.ca.gov/?pageid=145>>

To ensure that lower- and moderate-income households have the opportunity to become homeowners, the City should continue to support policies and land use practices that encourage a variety of housing types within the City. Manufactured housing and townhouse style condominiums are affordable housing options in Rio Dell.

OVERPAYMENT

A consideration in the housing prices and rental payment assessment the degree of “overpayment” by lower income households. HCD has suggested that overpayment occurs when households are paying more than 30 percent of their gross income for housing. As shown in Table 5-12, 27.6 percent of Rio Dell’s owner households paid more than 30 percent or more of their monthly income for housing. This represents a total of 169 owner households with excess housing cost burdens.

Table 5-12
 Housing Cost as Percentage of Monthly Income

Owners Household Income in 1999	Housing Cost as Percentage of Gross Monthly Income					Total
	0% to 19%	20% to 24%	25% to 30%	30% to 34%	35% or more	
Less than \$10,000	0	8	0	9	42	59
\$10,000 to \$19,999	25	0	0	7	24	56
\$20,000 to \$34,999	76	7	0	17	31	131
\$35,000 to \$49,999	104	25	20	21	15	185
\$50,000 or more	154	25	0	0	3	182
Total	359	65	20	54	115	613
Category as % of total	56.6%	10.6%	3.3%	8.8%	18.8%	
Lower Income Households	50	10	0	27	76	163
Lower Income as % of category	13.9%	15.4%	0.0%	50.0%	66.1%	

Census 2000

In the renter category, 55.3 percent of the households, or a total of 286 households, paid 30 percent or more of their monthly income for housing costs. Statewide, 31.2 percent of owners and 42.3 percent of renters overpay for housing.

Table 5-13
 Rental Housing Costs as Percentage of Monthly Income

Renters Household Income in 1999	Housing Cost as Percentage of Gross Monthly Income					Total
	0% to 19%	20% to 24%	25% to 30%	30% to 34%	35% or more	
Less than \$10,000	11	0	6	6	119	142

\$10,000 to \$19,999	21	13	16	19	59	128
\$20,000 to \$34,999	33	36	9	40	43	170
\$35,000 to \$49,999	24	37	0	0	0	61
\$50,000 or more	0	0	0	0	0	16
Total	89	86	31	65	221	517
Category as % of total	17.2%	16.6%	6.0%	12.6%	42.7%	
Lower Income Households	43	24	25	38	192	322
Lower Income as % of category	48.3%	70.1%	100.0%	58.5%	86.9%	

Census 2000

State Housing Element guidelines call for an analysis of the proportion of “lower income” households over paying for housing. Lower income households are defined as those that earn 80 percent or less of the County median income. The median income for households in Humboldt County in 1999 was \$31,226, and the income limit for lower income households was 24,980. The income threshold for lower income households falls between the \$20,000 to \$34,999 income range reported by the Census, which makes it necessary to estimate the number of lower income households by owner and renter status. This was accomplished by interpolating the data assuming an even distribution of households within the income range. Since the income of \$24,980 is 33 percent of the income range between \$20,000 and \$34,999, households within this range were multiplied by this factor. As shown in the above tables (Lower Income Households), it is estimated that Rio Dell had 485 households that had incomes at or below 80 percent of the County median income. Of this number, 163 were owner-occupants and 322 were renters.

Of the lower income households, 333 paid 30 percent or more of their income for housing costs. This represents 63 percent of all lower income households. The problem is more severe for renter households. Eighty (80) percent of renter households paying more than 30 percent of their income for housing were lower-income, as compared to 61 percent for owner-households. Of the renter-households paying more than 35 percent of their gross monthly income for housing, 192 of the 221 households were lower income, representing more than 86 percent of this category.

OVERCROWDING

By definition, overcrowding exists where there is an average of more than 1.0 persons per room. Severe overcrowding exists when there are more than 1.5 persons per room. A high number of overcrowded units are often the result of several conditions operating in the housing market. These conditions include larger unit rental rates in excess of what the family can afford, limited larger sized units in the housing supply, and low vacancy rates. These first two factors are the most significant in Rio Dell. Table 5-12 summarizes the data regarding tenure by persons per room.

In 2000, the Census determined that there were 98 overcrowded housing units in Rio Dell, or 7.9 percent of all units. Of the overcrowded units, 50 were owner-occupied and 48 were renter occupied units, representing 51 and 49 percent of all households, respectively. While the percentage of severely overcrowded (more than 1.5 persons per room) units appears negligible at

4.4 percent, it still represents 54 households. Renter households comprised 69 percent of severely overcrowded households. Seven of the 27 renter households experiencing severe overcrowding had more than 2.0 persons per room. This is not unexpected since only 16.6 percent of renter-occupied units are 3-bedroom, and less than two percent contain four or more bedrooms.

Table 5-14
Tenure by Persons per Room

	Owner Occupied		Renter Occupied		Total
	Total	Percentage	Total	Percentage	
1.00 Persons or Less	659	93.0%	477	90.8%	1,136
1.01 to 1.50 Persons	30	4.2%	14	2.7%	44
1.51 Persons or More	20	4.4%	27	6.5%	54
Total	709	100%	525	100%	1,234

Census 2000

5.3 FUTURE HOUSING NEEDS

REGIONAL HOUSING NEEDS PLAN

In accordance with State law and to assist local governments in making projections of future housing needs, HCAOG with assistance from HCD prepared a regional housing needs plan for Humboldt County covering the period January 1, 2009 to July 1, 2015. The purpose of the plan is to examine housing needs across jurisdictional boundaries and allocate to each local government a “fair” share of the regional housing need.

The plan, which appears as Appendix A, consists of two forms of projections. The first is a projection of the number and distribution of households by income group. The income groups are defined by HCD as follows:

- Extremely low-income: 0 to 30 percent of area median income (AMI);
- Very low-income: 31 to 50 percent of AMI;
- Low-income: 51 to 80 percent of AMI;
- Moderate-income: 81 to 120 percent of AMI; and
- Above moderate-income: 120 percent or more of AMI.

These projections are to be used as guidelines to ensure that housing policies and programs focus on a mix of housing types and strategies to meet the housing needs of all economic segments of the community. The projections for household growth by income group in Rio Dell are shown in Table 5-13 below.

Table 5-15
Projected Households by Income Group-Rio Dell, 2009 and 2015

Income Group	January 1, 2009		July 1, 2015	
	Number	Percent	Number	Percent
Extremely Low	148	12	181	12
Very Low	148	12	181	12
Other Lower	199	16	241	16
Moderate	261	21	297	21
Above Moderate	471	38	567	38
	1,241	100	1,467	100

HCAOG Regional Housing Needs Plan, adopted Sept 2009

The allocations by income show a numerical increase in number of total households but maintenance of the proportion in the units allocated to all income group categories.

A statutory requirement of regional housing needs plans is to “seek to reduce the concentration of lower income households in cities and counties which already have a disproportionately high proportion of lower income households.” Within Humboldt County, only Arcata and Eureka have higher proportions of “very low” income households than Rio Dell. The projected allocation seeks to modify these proportions gradually by allocating a portion of this housing

need among all county jurisdictions. In July 2015, the City’s proportion of households by income category is intended to reflect that of the County as a whole.

Table 5-16 shows the City’s share allocation by income planned for January 2009 through July 1, 2015.

Table 5-16
Projected New Construction Needs by Income Group

Category	Number	Percent of County Total
Extremely Low	17	0.3
Very Low	17	0.3
Other Lower	22	0.4
Moderate	24	0.5
Above Moderate	58	1.2
Total	138	2.7

HCAOG Regional Housing Needs Plan, Sept 2009

5.4 SPECIAL HOUSING NEEDS

Within Rio Dell, there exists several groups who have housing needs that are more acute than the general population as a whole. These needs can make it difficult to locate and obtain needed housing. Rio Dell is not unique in this respect – these needs are common to most communities. However, because of the difficulties posed, the law requires that the Housing Element assess the “special” housing needs affecting these groups, which include: senior households; persons with disabilities; large households; female-headed households; farm workers; and the homeless.

SENIOR HOUSEHOLDS

Senior households are defined as households with one or more persons over the age of 65 years. Housing for seniors should offer accessibility and convenient access to shopping, support services, recreation and medical services.

As of the 2000 Census, there were 1,221 households in Rio Dell, of which 295 households, or 24 percent, included one or more householder 65 years of age or older. Most senior households consisted of two or more persons, whereas 127 households, or 40 percent, consisted on an elderly person living alone. These single person households were more likely to be women (71 percent).

The majority of senior households were homeowners. Of all 2000 households headed by a person 65 years or older, 238, or 81 percent, owned their own homes and 57, or 19 percent, were renters. An advantage of homeownership is that many seniors own their homes outright. However, a consequence of homeownership is that housing costs, especially utilities and maintenance, continue to rise making it increasingly difficult to meet these costs, especially for lower income seniors on fixed incomes. If these costs cause the owner to defer maintenance of

an extended period of time, dilapidation of the house could result creating an unhealthy or unsafe living condition.

Senior renter households also face a difficult situation in terms of affordability. Seniors--often on fixed incomes--rely on a combination of pension, Social Security, Supplemental Security Income (SSI) and savings/ and investment income to meet the daily needs for health care, food, transportation, and shelter. In 2000, the Census reported that the median income for householders 65 to 74 was \$30,083, and \$20,938 for householders over 75 years old, as compared to 29,254 for the City as a whole. While at first glance this would seem to indicate that seniors as a group are well positioned with respect to housing affordability, one must not overlook the fact that the term “median” also means that fifty-percent of all senior households have incomes below this level. In fact, Census data indicates that roughly 12 percent of all persons in poverty in Rio Dell are seniors. For these households the median rent for housing in the 2000 Census in Rio Dell of \$491 per month can be excessive (the 2007 estimate for median rent is \$725). According to the Census, nearly 40 percent of householders 65 years and older were paying in excess of 25 percent of their household income for rent, with 32 percent of these seniors paying more than 35 percent of their income.

The Rio Dell Terrace Apartments, a 24-unit senior-assisted housing complex, was developed in the late 1980s to meet some of this need. An indication as to the magnitude of the unmet need, there is an estimated 15-month waiting list for qualified seniors seeking to relocate to this rental project. Rates are fixed at less than 30 percent of the households income to ensure that the units remain affordable.

As we age, the option of residing in an independent living situation in our house or apartment may become less practical. Architectural barriers may arise in the event of a sickness or physical disability. Emotional or mental conditions may limit our ability to address the needs of daily living. Alternatives generally fall into two categories: moving in with relatives; or taking up residence in group settings such as a residential care home or assisted living facility. Rio Dell has two residential care homes and one assisted living facility which provide housing, meals and support with daily living for persons in need of non-skilled nursing care. While the residential care homes are open to other age groups, the majority of residents of these facilities are seniors. These housing arrangements are more specialized and the costs reflect the nature of the care provided. Monthly housing costs run at least \$3,000 a month. The recently licensed assisted living facility, Riverhouse, opened in 2009. This facility can provide care services, including housing, for up to six people. This facility does not have nurses on staff. Room and board can range between \$2,800 to \$3,300 per month per resident.

An additional assisted living facility accessible to Rio Dell residents is located in Fortuna. The Sequoia Springs Assisted Living Facility reports 30 percent vacancy at this time. In total, there are 66 assisted living units, 14 Memory Care units and 21 retirement cottages. Room rates range from \$3,375 per month for a studio to \$4,885 per month for a double occupancy single bedroom. Memory Care units are more expensive at \$4,574 per month for single occupancy. Additional services are not included in these rates. The number of Rio Dell residents in this facility could not be ascertained.

As persons live longer and the elderly population continues to grow, so will the need for programs and services to support independent living, as well as the development of affordable specialized housing. This may take the form of programs and services to help fund the construction of ramps and remove other barriers in housing, or the development of in-home health and social support network, drawing on the resources of local volunteers and governmental social service agencies. In planning for the needs of seniors, the City should also remain open to the development of additional assisted-living and residential small group care facilities appropriate in scale to the community.

PERSONS WITH DISABILITIES

Similar to the special needs of the elderly, housing for persons with disabilities also needs to take into account many variables. The special needs of such individuals vary depending on their particular disabilities.

The 2000 Census classifies disabilities into six groups: sensory, physical, mental, self-care, employment, and go-outside. Rio Dell's population 5 years and older included 769 persons with one or more disabilities, or 25.9 percent of this group, as compared to 19.2 percent for the State and 21.2 percent for the County. For persons with a single disability, a physical disability was the most common category at 35 percent, followed by employment at 23 percent, and mental at 20 percent. Sensory disabilities comprised 8 percent of those persons with a single disability. Over 57 percent of persons with disabilities had more than one. All reported self-care disabilities were within this group.

Persons 65 years and older were more likely to experience physical and self-care limitations than for other age groups. Seniors accounted for 49.1 percent of the persons reporting a single physical disability and 34 percent of all disabled with self-care limitations for the Rio Dell population 5 years and older, while they represent only 15.3 percent of this population group.

In 2000, there was an estimated 914 persons ages 16 through 64 in Rio Dell, and 10.5 percent of them, or 96 persons were listed as having a physical disability. The Census further distinguished between those persons with physical disabilities who were employed or not employed. An estimated 77 persons, or 80 percent of the persons between the ages of 16 and 64 years listed as physically disabled are not employed. It can be inferred that a significant percentage of persons with physical disabilities have a degree of impairment that prevents them from obtaining employment.

Persons with physical disabilities may require housing with special features such as ramps, elevators, or kitchens and restrooms specifically designed to accommodate wheelchairs. The California Building Code requires that publicly funded housing meet certain accessibility standards. State law also requires that multi family developments containing five or more units require a portion to be constructed as accessible to physically disabled persons. The City's Housing Rehabilitation Program (in place for over thirty years) designates the removal of barriers to accessibility in existing dwelling units as an activity for program eligibility.

In cases of physical and other disabilities, persons may require supportive services such as provided in assisted living facilities, or a network of in-home care providers, to assist with the requirements of daily living. In addition, rehabilitation, training, public transportation, and social outlets are needed to help maintain an independent and productive lifestyle.

LARGE HOUSEHOLDS

Large households -- those with five or more persons – have housing requirements for bedrooms and bathrooms that often exceed the features of the available housing supply. Large “family” households (householder and one or more members related by birth, marriage or adoption, and may include non related persons) comprised 115, or 13.9 percent, of the 830 family households in Rio Dell, according to the 2000 Census. By comparison, 9.5 percent of the 1,221 Rio Dell households (family and non-family) surveyed by the Census included five or more persons.

According to the 2000 Census data, about 86 percent of large households owned their own homes and 14 percent were renters. The Census does not distinguish between family and non-family households in this regard. There is no data available to indicate whether these households are crowded but this could be anticipated since their housing units would have to be larger than normal to accommodate the occupants without overcrowding. The distribution of housing units by tenure and bedroom size is shown in Table 5-17.

Table 5-17
Number of Bedrooms by Tenure, 2000

Bedrooms	Owner		Renter		Total	
	Number	Percent	Number	Percent	Number	Percent
No Bedrooms	9	1.3%	35	6.6%	44	3.6%
1 Bedroom	17	2.4%	127	24.2%	144	11.7%
2 Bedrooms	167	23.6%	266	50.1%	433	35.1%
3 Bedrooms	479	67.6%	87	16.6%	566	45.9%
4 Bedrooms	37	5.2%	10	1.9%	47	3.8%
5 or more Bedrooms	0	0.0%	0	0.0%	0	0.0%
Total Units	709	57.9%	525	42.1%	1,234	100%

2000 Census

The Census data shows that over three-quarters of all rental units contain two or fewer bedrooms. Only slightly more than 18 percent of rental units contain three or more bedrooms, compared with 72.8 percent for owner-occupied units. Given the scarcity of rental units with three or more bedrooms, it seems likely that a large percentage of large-family households that rent are overcrowded.

Using the Census standard of no more than 1 person per room, a family of five would need more than five rooms besides the kitchen and bathroom to avert overcrowding; the family would be severely overcrowded (i.e., more than 1.01 persons per room) with three or fewer rooms. This

then points to the need to encourage rental housing developments to include three-bedroom units as a component of their housing unit mix.

FEMALE-HEADED HOUSEHOLDS

According to the 2000 Census, there are 429 female-headed households in Rio Dell. Of that number, 229, or 53 percent, are family households, as compared with 47 percent for the County.

One factor that single female-headed households have in common is generally a lower household income, which contributes to a higher incidence of poverty and a prevalence of housing rental rather than ownership. In 1999, the average income for female-headed households with children under the age of 18 was \$10,368, or 28 percent of the median household income for all Rio Dell families, and 26 percent of the County median family income.

Affordable housing is the primary concern for all one-income households, especially for female heads of households who have historically earned a lower income than their male counterparts. Low-income families must often choose between immediate needs such as food, clothing, medical care, adequate shelter and transportation. Since there is a limited and sometimes fixed amount of funds, other basic needs often take precedence over housing. This can lead to occupying housing too small for the family size (overcrowding) or payment of rents that exceed 30 percent of household income (overpayment).

Consistent with the lower incomes of female-headed households is the higher incidence of poverty, especially among households with children. The 2000 Census reported that of the 265 families with children under 18 years in Rio Dell below poverty, 233, or 88 percent, were families with a female-householder, no husband present. By contrast, only 32 percent of all families in Rio Dell were in poverty.

Some special needs of female-headed households are apparent. Such households generally have lower incomes, single sources of income, and single parents who are compelled to meet the dual demands of employment and care of dependents. The housing needs of these households can be best met with rental housing with two and three bedroom units with affordable rents that are close to public transportation, schools and child care services.

FARM AND AGRICULTURAL WORKERS

No specific data exists on the number of housing units required to support agricultural and farming operations in and around the City. According to the 2000 Census, 90 persons were identified as working in the industry classification that contains Farming, Forestry, Fishing and Hunting, and Mining. As previously discussed, a large proportion of these workers are likely to be employed in the forestry industry. In 2006, the Census reports that less than 10 persons were working in this industry. This decline is reflected in the decline in the timber industry.

Housing vacancy data from the Census reveals that no units were held vacant for migrant workers, as compared to 14 units for the County as a whole. Most of the traditional agricultural uses in

the City and its environs are year-round activities, primarily dairying. While a growing interest in specialty agriculture, especially organic farming, exists in the County as evidenced by the popularity of farmer's markets and the increase focus on local food supply, these are typically small-scale operations and require limited seasonal labor. The largest commercial agricultural employer, Sun Valley Floral Farms, is located more than 30 miles away in Arcata and it is unlikely that it represents a major influence on the local housing need. Wages for farm labor are generally lower than for other permanent semi- and skilled-employment. To the extent this need exists, the housing focus would likely be on developing and maintaining rental housing affordable to lower income households--an already recognized need in the community. As such, no special measures for this group are anticipated during the planning period.

HOMELESS PERSONS

The homeless represent those persons who for various reasons are in need of temporary or emergency shelter. It is difficult to estimate the overall need of the homeless. They represent a broad category including single men and women, couples, families, displaced youth, and seniors. They can include individuals who are victims of economic dislocation, physically and mentally disabled, teen parents with their children, veterans, hospital and jail discharges, alcohol and drug abusers, survivors of domestic violence, and immigrants. Homeless people are individuals who basically lack a fixed income and a nighttime residence. Some are in need of short term (immediate crisis) shelter while others have more long term (chronic) needs.

In May 1990, the Humboldt County Homeless Task Force conducted a needs assessment study of the homeless population of Humboldt County. In January 2005 and again in January 2009, the Humboldt Housing and Homeless Coalition (HHHC) conducted a point in time homeless survey. A copy of the 2009 study is contained in Appendix D. The HHHC interviewed 1,497 homeless adults within a 3 day period in January. They found that 1,497 adults and 416 minor children were identified as homeless totaling 1,913. Nine and a half percent of this population came from Fortuna (Rio Dell's neighboring jurisdiction) and 7.9 percent came from Southern Humboldt. Homeless adults are concentrated in Eureka (985), Arcata (263) and Southern Humboldt (152). The HHHC also released number of homeless adults and children by community; within the City (zip code 95563), there are approximately 18 adults and 6 children classified as homeless.

The assessment reported that one half of the families and 45% of adults without children have been homeless for less than one year. This is a shift from the previous survey which identified more than 50 percent of both populations have been homeless for more that 1 year, making it more difficult to acquire permanent housing and to function in mainstream society. Those homeless for less than one year may benefit from new federal policies that support rapid re-housing.

The survey reported conditions that may contribute to homelessness. Fifty-four percent reported that they have mental illness, 37 to 39 percent report drug and alcohol issues and 47 percent report physical disability. The survey reported a significant increase in homelessness from the previous survey; the HHHC believes that the increase may be attributed to expanded efforts to collect data coupled with an actual increase in homelessness.

The 2000 Census reported only 10 persons in non-institutionalized group homes, and none in group homes for drug/alcohol abuse, mental illness, or mental retardation. This conclusion is supported by the City's own experience in administering past programs to assist indigent persons, which is primarily limited to assisting local churches and organizations in dispensing on a short-term basis vouchers for food, gas, and lodging. It is believed that the availability of County-provided social and medical services in Eureka 26 miles to the north contributes to the transitory nature of the homeless in the community.

The approach to homelessness in Humboldt County has focused on a County-wide solution. The County and the City of Eureka have initiated a joint effort to develop a Multiple Assistance Center or MAC. This facility provides not only for temporary housing but to deliver a full range of services to confront the issues of chronic homelessness. This facility has separate accommodations for families and individuals, and integrates a full range of services to foster independent living. This continuum of care is viewed by many as the key to the effective delivery of homeless assistance to the community.

Housing needs for homeless people fall into two basic types: Transitional housing and emergency shelters. The focus of transitional housing facilities is to provide a stable living environment until clients can make their own living arrangements. Transitional housing can take the form of shared occupancy of a single dwelling or adaptive reuse of a motel or other group quarters. These facilities are more residential in nature containing private sleeping and living areas, and thus are more appropriate for families with children. The services provided by transitional housing facilities, namely linkage to job training and counseling, tend to be more comprehensive. The County/City MAC has developed this capacity. The duration of stay in a transitional housing setting can be for an extended period of time (i.e., weeks to months), depending on individual circumstances of the client and the ability to place the family or individual into permanent housing.

Emergency shelters, on the other hand, are used primarily by homeless adults, many chronically homeless, who need food and a warm place to sleep. Typically clients stay at the facilities on a day-to-day basis. Usually limited to basic services such as showers in a congregate setting, some emergency shelters provide an expanded range of client services such as job training, medical care, literacy services, drug and alcohol counseling, and psychiatric counseling. Others provide transportation to such services off-site. These "expanded" services are now part of the County/City MAC.

Although there are several emergency and transitional housing shelters located throughout the County, currently the number of shelters available within the County is limited. The combined number of year-round available shelter beds for both transitional and emergency programs is less than 150. Some of these shelters include:

- The Eureka Rescue Mission runs a sectarian overnight emergency shelter which houses 60 overnight guests at the men's facility and approximately 40 guests at the women's and children's facility
- Bridge House: Redwood Community Action Agency (RCAA) operates a transitional shelter for families, which provides services to 25 persons. Currently, the Bridge House has lost major funding, but typically, RCAA is able to provide emergency motel

vouchers, transition people into Bridge House programs, and provide general hygiene items and clothing. Bridge House primarily serves women and children, is a smaller facility with out 24 hour staff and focuses on clients that are more independent. Participants live in one of RCAA’s shelters from two to six months. (Rachel Wild, Administrative Support)

- Multiple Assistance Center (MAC): MAC offers short term housing with intense multiple-step programs to break a person’s cycle of homelessness. The facility services families, aged, indigent, disables and underprivileged persons. Partnering with various local agencies, the MAC provides literacy education, living skills, money management, job training and referral, crisis intervention, case management, medical care, alcohol and drug counseling, food services and short term transitional housing. From 2005 through 2007, the MAC has provided a total of 40,230 bed-nights to homeless families and single adults. Approximately 53 percent of total bed-nights have been provided to families.
- Arcata Service Center (ASC): ASC provides referrals to clients for emergency shelter (typically to Arcata Night Shelter) and transitional shelter (typically Arcata House). Arcata House has three 6-bed facilities located in Arcata, and Arcata Night Shelter (Humboldt All Faith Partnership) serves 20 overnight guests.
- Fortuna Adventist Community Services: This organization is an ecumenical-based non-profit agency serves the whole southern part of the County, providing a food bank items, clothing by voucher, walk-in services, group support and a three day crisis room to persons in need (Rhonda Lewis, Executive Director).

A list of agencies which provide services to the homeless are listed in Appendix F.

Rio Dell has no specific governmentally funded assistance for homeless or transient persons. Local churches continue to provide assistance on a case-by-case basis. Although no emergency shelters or transitional housing facilities are currently operated in Rio Dell, such facilities providing for six or fewer persons are allowed to be sites “by right” (without discretionary permits) in all residential zoning districts under the Community Care Facilities provisions of State law. The City contains over 370 acres of residentially zoned property that are appropriately zoned to accommodate small emergency shelter or transitional housing facilities. Given the cost to develop and operate a full service emergency shelter or transitional housing facility, and the small to non-existent local homeless population, such small-scale “community care facility” type accommodations seem best suited to meet these needs in Rio Dell.

5.5 ASSISTED HOUSING UNITS “AT RISK” OF CONVERSION TO MARKET RATES

According to the Department of Housing and Community Development (HCD), the potential loss of affordable housing restrictions on a considerable portion of government-assisted multifamily rental housing stock is one of California’s leading housing problems.

Government-assisted units are financed using several government programs with varying regulatory standards. Under these programs, the federal government provides developers with subsidies that result in the development of multifamily rental housing with rent-restricted units affordable to low- and very low-income persons. It has been estimated that 375,000 to 450,000 people in California,

mostly very low income elderly and families with children, have benefited from subsidized housing (HCD, *Affordable Rental Housing at Risk of Conversion*). HCD reported that as of April 2001, a total of 20,472 units in developments with Department of Housing and Urban Development (HUD) assisted mortgages and Section 8 contracts had been “lost” to market rates through pre-payment (15,600) or termination (4,872) in California, although none of these conversions occurred in Humboldt County.

HCD has indicated that a significant portion of these properties are now approaching the end of the 20- to 40-year affordability restrictions and are eligible for conversion to market rate housing. The list of “Projects for Humboldt County”, furnished by HCD shows that there are no assisted housing units at risk of conversion in the City of Rio Dell through the planning period ending 2008 and the 5-year period following (thru 2013).

Two “assisted” multiple family projects that will eventually fall under this category are the Rio Dell Apartments, a Farm Home Administration Section 515 Rental Housing Project constructed in 1985, and the Rio Dell Terrace Senior Apartments, also funded through the FmHA rental housing program, constructed in 1989. According to the Department of Agriculture’s Rural Development Services office, the Deeds of Trust for these projects are payable in installments over 50 years. There is a rider to the deed of trust that specifies that in 20 years the owner could elect to prepay the note. Also, the prepayment is a complicated process and there are numerous incentives that are offered to keep the project low income for an additional 20-year restricted period. There has been no notification of intent to prepay for either project.

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CHAPTER 6 HOUSING CONSTRAINTS ANALYSIS

6.1 INTRODUCTION

The ability of the housing market to supply an adequate number of new dwellings to supply the annual demand is affected by a combination of governmental and nongovernmental constraints. Both of these constraints are important, since they not only increase the cost of housing but also act as disincentives to development and may impede the production and maintenance of affordable housing. While a number of governmental constraints play a legitimate role in protecting the public's health and safety, an examination of where such constraints may be lessened or eliminated is helpful to achieving the goals and objectives set forth in this Housing Element. Similarly, programs to achieve the development of housing can be aided by a better understanding of the nongovernmental "market" forces that influence the community's access to decent, affordable housing.

6.2 GOVERNMENTAL CONSTRAINTS

Governmental constraints refer to the policies and regulations that a local government applies to the approval of land use proposals. While local government can have little impact on market-oriented constraints such as interest rates, their policies and regulations do impose costs upon development and in this respect affect the free operation of the housing market. While these measures--such as subdivision requirements for controlling storm water drainage--are often necessary to protect the public health, safety or welfare, the effect of any particular requirement must be weighed carefully to ensure that it does not unduly burden the ability of the free market to provide for the housing needs of the community. Governmental constraints may include: land availability, local land use regulations, development standards and building code compliance, permit processing times and procedures, and permit and connection fees.

LAND AVAILABLE FOR RESIDENTIAL DEVELOPMENT

The General Plan Land Use Element guides the physical development of the City. The Land Use Element was updated in 2008 and balances the need for available land with the desire to efficiently provide services and infrastructure and to limit public exposure to natural hazard areas, such as hillsides and the flood plain. The local planning direction advocated by the Land Use Element revision is not to restrict growth but to guide it in an efficient and cost effective manner. The designation of a Town Center to encourage higher density mixed use development to bolster and redefine the image of the City center is at the core of this planning strategy.

As described in Chapter 4, the Land Use Element has designated sufficient land to accommodate future growth projections. By analyzing vacant and underutilized land, the holding capacity of the General Plan, conservatively estimated at 393 dwelling units, is sufficient to accommodate 983 people, more than 3 times the projected population increase through the planning period. This does not include second units on residentially zoned parcels or density bonuses authorized by Government Code Section 65915.

LOCAL LAND USE REGULATIONS

Discretionary control over development is exercised through the General Plan, the zoning code, the subdivision ordinance, and other implementing ordinance. The location and density of housing is determined primarily through the policies in the Land Use Element. The authority to specify the location and density of residential development is the most important power available to local government in determining the supply and type of housing that is developed in the community.

THE GENERAL PLAN

The Land Use Element and Map designate particular areas within the City for residential development. To reflect a variety of living environments and infrastructure and service limitations, the Land Use Element and Map provide for both urban and rural designations. Urban areas are served by, or are planned to receive, such urban infrastructure as city-maintained streets, municipal sewer and water, storm drainage, and parks. The urban designation includes mixed-use/commercial designations that permit residential use. Rural areas, including the Monument Neighborhood, contains larger acreage parcels without municipal sewer service. The Monument area lies on an upland terrace at an elevation of approximately 350 feet above the City proper, and provides a scenic backdrop to the City. Steep slopes and the lack of a publicly maintained road system limit development of this area. The characteristics of the land use designations found in the Land Use Element are summarized below:

Rural (R)

The Rural designation provides for agricultural and very low-density residential areas. The minimum lot size is five acres and the required open space is 90 percent.

Suburban Low (SL)

The Suburban Low designation provides for a mix of small-scale agricultural and low-density residential areas. This residential designation is intended to provide for residential use at a density of 1 unit per net acre plus 1 secondary dwelling unit per lot, with a minimum lot size of 1 acre. The required open space is 75 percent.

Suburban Medium (SM)

The Suburban Medium designation is intended to provide for residential use at a density of 2 dwelling units per acre plus 1 secondary dwelling unit per lot, with a minimum lot size of 20,000 square feet.

Suburban Residential (SR)

The Suburban Residential designation is intended to provide for residential use at a density of 3.5 dwelling units per acre. The minimum lot size is 12,500 square feet and the required open space is 50 percent.

Urban Residential (UR)

The Urban Residential designation provides for neighborhood residential areas and establishes two density ranges. The minimum lot size is 6,000 square feet for detached single-family dwellings with a density of 4 to 7 units per net acre, and 4,000 square feet for attached single-family dwellings with a density of 7 to 10 units per net acre. The required open space is 50 percent.

Town Center (TC)

The Town Center designation is the heart of Rio Dell. It is a mixed-use district that contains residential, commercial, office, lodging, and civic uses. The minimum lot size is 2,500 square feet. The required open space for residential uses is 35 percent, and there is no requirement for open space for non-residential uses.

Neighborhood Center (NC)

The Neighborhood Center designation provides for small-scale neighborhood shopping areas located within residential neighborhoods. The minimum lot size is 2,000 square feet and there is no open space requirement.

Community Commercial (CC)

The Community Commercial designation provides for large-scale commercial uses. It may also contain office, lodging and civic uses. The minimum lot size is 5,000 square feet and the required open space is 10 percent.

Public Facility (PF)

The Public Facility designation provides for lands that are reserved for civic, recreation, infrastructure and cultural uses. There is no minimum lot size or open space requirement.

Industrial (I)

The Industrial designation is intended to provide for large-scale industrial uses. Industrial uses are permitted to a maximum density of 0.35 FAR. Development is limited to four stories. No residential uses are permitted.

Industrial/Commercial (IC)

This designation provides for industrial and commercial uses. It will be applied to land bordering U.S. Highway 101 that has historically been industrial, but has potential for commercial establishments. A minimum of 10% open space is required per development project. Industrial/Commercial is permitted to a maximum density of 1.5 FAR on 20% and 0.35 FAR on 80% of the designated area. Development is limited to four stories. No residential uses are permitted.

Natural Resources (NR)

This designation is intended to preserve agriculture, timber production, and conservation uses in areas where these uses already occur. Uses permitted in NR-designated timber production and agricultural areas are the same type and intensity of timber production and agricultural uses that already occur in these areas. New urban development is not permitted in NR-designated areas.

ZONING AND SUBDIVISION ORDINANCES

The City of Rio Dell exercises discretionary authority over the residential development entitlement process through the implementation of zoning and subdivision ordinances. These ordinances establish development standards to regulate all residential construction consistent with the General Plan. Development standards refer to those requirements, such as minimum open space, that must be followed when placing structures on real property. The subdivision regulations similarly control the creation of new lots for development and regulate such matters as the layout of streets and lots, utility extensions, grading and drainage improvements, both on- and off-site. Table 6-2 provides a summary of the City’s residential development standards.

The City adopted these development standards to ensure that minimum levels of design and construction quality are maintained and adequate levels of street and facility improvements are provided. While these standards generally apply to all developments, there is an opportunity to modify such standards through planned development zoning, or the exception process, to address site-specific design constraints associated with topography or sensitive resource areas. Additionally, qualifying housing projects (i.e., those including a specified number of units affordable to lower income households and/or seniors) can seek further flexibility through “additional incentives” as provided under the State density bonus law. The City zoning regulations also allow for variances to building height, lot size and setbacks where it can be demonstrated that exceptional circumstances related to the property or location, the owner is deprived of rights generally available to other property owners with lands similarly zoned.

In general, the development standards contained in Rio Dell’s zoning and subdivision ordinances do not operate as a constraint to development. The minimum lot size requirement, building height, setbacks and lot coverage for single family and multiple family development is typical of those within other area cities and urbanized locations in Humboldt County. Table 6-1 shows a comparison of these standards with Humboldt County and the City of Fortuna.

Table 6-1
Development Standards Comparison

Jurisdiction	Lot Size	Building Height	Lot Coverage ²	Parking Spaces per Dwelling Unit
Rio Dell				
<i>Urban Residential</i>				
Single Family	6,000 SF	35'	50%	1 space

Multi-Family	4,000 SF	35'	50%	1 space
Town Center				
Single Family	2,500 SF	2-story minimum, 3-story or 45' maximum	65%	1 space
Multi-Family	2,500 SF	2-story minimum, 3-story or 45' maximum	100% ⁴	1 space
Humboldt County ¹				
Single Family	6,000 SF	35 feet	35%	1 to 2 spaces ³
Multi-Family	6,000 SF	45 feet	60%	1 to 2 spaces ³
Fortuna (City)				
Single Family	6,000 SF	35 feet	35%	1 to 2 spaces ³
Multi-Family	6,000 SF	45 feet	60%	1 to 2 spaces ³

Notes:

¹Reflects standards for Eureka Community Planning Area (urbanized unincorporated community)

²Lot coverage is the “footprint” occupied by structures and is the inverse of the “open space” standard contained in the Land Use Element

³Based on number of bedrooms: (1-bedroom or studio – 1-space; 2 or more bedrooms - 2-spaces required)

⁴No open space required for mixed-use buildings in TC

As noted in the above table, the City has a lesser parking standard than either the County or the City of Fortuna. In addition to the higher parking space requirement tied to bedroom size, the County requires that all parking be located outside of the front yard setbacks and the City of Fortuna requires that at least one of the parking spaces be covered parking. The City does not impose such parking restrictions.

Under its subdivision ordinance, the City requires street improvements in connection with approval of subdivision maps. These road improvement requirements vary by location and classification of street. Except for the principal “collector” streets such as Davis, Belleview, Pacific, Painter and Riverside Drive, that require a 50 foot or 60 foot right of way improved with sidewalks and parking lanes, the “typical” subdivision would be served by a street with a 28 to 36 foot wide road section within a 40 foot to 50 foot wide right of way. Sidewalks may be on both sides depending on the density of the area served and whether the street is used to access a school or other public facility. One-way and reduced width (no parking lane) street sections are allowed for low-density hillside subdivisions. Typical Street Sections are depicted in Appendix K.

The cost of these improvements varies with the level of existing improvements, length of utility extensions, need for subsurface drainage structures, and the related factors. Typical costs for the most common improvements and utility connections are reflected in Table 6-5 and in the discussion on Permit Processing Fees beginning on page 6-11. The lack of established street grades and alignments results in subdivision improvements along existing streets in some cases being deferred by recorded instrument to a future date when the City undertakes an upgrade the involved section of roadway. Because the City would likely assume some of the engineering costs for the improvement work, this could result in cost savings to the property owner

Table 6-2
Residential Development Standards

Designation	Map Label	Permitted Uses	Minimum Lot Size	Open Space	Density/Far*	Building Height
Rural	R	<p>Agricultural uses including crop production and animal grazing.</p> <p>Residential uses including detached residential units and live-work units.</p> <p>Limited commercial uses including retail sales of items produced on the property, and nurseries and greenhouses as accessory uses.</p> <p>Limited office uses including professional services in a residential building.</p> <p>Limited lodging uses including bed and breakfast inns and rooming houses in a residential unit or in an accessory building</p> <p>Civic and cultural uses including parks.</p>	5 acres average	90%	.2 units per net acre plus 1 secondary dwelling unit per lot	Maximum 3 stories, or 45 feet
Suburban Low	SL	<p>Agricultural uses including crop production and animal grazing.</p> <p>Residential uses including detached houses, cottages, and live-work units.</p> <p>Limited commercial uses including retail sales of items produced on the property, and nurseries and greenhouses in a residential unit or in accessory structures.</p> <p>Limited office uses including professional services in a residential unit.</p> <p>Limited lodging uses including bed and breakfast inns</p>	1 acre average	75%	1 unit per net acre plus 1 secondary dwelling unit per lot	Maximum 2 stories, or 35 feet

Designation	Map Label	Permitted Uses	Minimum Lot Size	Open Space	Density/Far*	Building Height
		and rooming houses in a residential unit. Civic and cultural uses including day care centers and parks.				
Suburban Medium	SM	Residential uses including detached residential units Limited commercial uses including retail sale of items produced on the property Limited lodging uses including bed and breakfast inns in a residential unit or accessory building Civic and cultural uses including day care centers and parks.	20,000 square feet	Not Applicable	2 units per net acre plus 1 secondary dwelling unit per lot	2 stories or 35 feet
Suburban Residential	SR	Residential uses including detached houses, cottages, and live-work units. Limited office uses including professional services in a residential unit. Limited lodging uses including bed and breakfast inns in a residential unit Civic and cultural uses including day care centers and parks.	12500 square feet average	50 %	3 units per net acre plus 1 secondary dwelling unit per lot	Maximum 2 stories, or 35 feet
Urban Residential	UR	Residential uses including detached and attached houses, cottages, live/work units. Limited office uses, including professional services and health services in a residential unit Limited lodging uses including bed and breakfast inns and rooming houses in a residential unit.	6,000 square feet average <hr/> 4,000 square feet average for attached dwellings.	50 %	4 to 7 units per net acre plus 1 secondary dwelling unit per lot 7 to 10 units	Maximum 2 stories, or 35 feet

Designation	Map Label	Permitted Uses	Minimum Lot Size	Open Space	Density/ Far*	Building Height
		Civic and cultural uses including day care centers, and parks.			per net acre	
Town Center	TC	<p>Residential uses including detached and attached houses, cottages, live-work units, and in the upper floors of mixed-use buildings.</p> <p>Commercial uses including retail sales, retail services, restaurants, theaters, and galleries in a commercial building, or in a mixed-use building.</p> <p>Office uses including commercial services, professional services, and health services in an office building, in a mixed-use building, or in a live-work unit.</p> <p>Lodging uses including hotels, bed and breakfast inns, and rooming houses in a lodging building, or in a mixed-use building.</p> <p>Civic and cultural uses including city offices and other governmental services, city parking facilities, conference centers, museums, libraries, day care centers, and parks.</p>	2,500 square feet average	None required for commercial, office, and lodging buildings, or mixed-use buildings. 35% for separate residential uses	10 to 22 units per net acre FAR - 2	Minimum 2 stories, maximum 3 stories, or maximum of 45 feet
Neighborhood Center	NC	<p>Residential uses restricted to upper floors of mixed use buildings.</p> <p>Neighborhood commercial uses including retail sales, retail services, and restaurants in a commercial building, or in the ground floor of a mixed-use building.</p> <p>Limited office uses including commercial services, professional services, and health services in a mixed-use building.</p>	2,000 square feet average	None required	FAR – 1.5	Maximum 3 stories, or 45 feet

Designation	Map Label	Permitted Uses	Minimum Lot Size	Open Space	Density/Far*	Building Height
		Limited lodging uses including bed and breakfast inns, and rooming houses in a mixed-use building. Civic and Cultural uses including city offices and day care centers.				
Community Commercial	C	Residential uses restricted to upper floors of mixed use buildings. Commercial uses including large-scale retail sales, super markets, automotive sales, and automotive services contained entirely within a building, gas stations, and light manufacturing contained entirely within a building. Office uses including commercial services, professional services, and health services in an office building or in a mixed-use building. Lodging uses including motels in a lodging building or in a mixed-use building, RV parks. Civic and Cultural uses including city offices and other governmental services and city parking facilities.	5,000 square feet.	10%	FAR – 1.5	Maximum 3 stories, or 45 feet

Source: Rio Dell Land Use Element Update (2008)

BUILDING CODES

Building codes provide minimum standards and specifications for structural soundness, safety, and occupancy. State Housing Law requires cities and counties to adopt minimum housing standards based on industry uniform codes. In addition to meeting the State Housing Law, local governments enforce other state requirements for fire safety, noise insulations, soils reports, earthquake protections, energy conservation, and access for the physically disabled.

The City is currently implementing the 2001 Edition of the Uniform Codes, the 1999 National Electric Code (NEC) and other State regulations as required by law. In adopting the uniform codes the City has not made any modifications that would cause a hardship on housing development.

For housing rehabilitation, the City uses locally developed Life Safety rehabilitation standards. These standards reflect the changing nature of building codes and construction practices and utilize Chapter 10 of the Uniform Building Code (Health and Safety Code Section 17920.3) as the minimum threshold for residential occupancy.

Repairs under Life Safety Standards are prioritized on the basis of urgent health and safety needs. Corrective repairs are made to current code, where possible. Where appropriate, the City uses the National Fire Protection Association's (NFPA) Life Safety Code, the Fire Code and other applicable regulations to supplement and clarify provisions of the Uniform Housing Code standards. Additionally, the local rehabilitation standards incorporate applicable provisions of Housing and Urban Development, Section 8 Housing Qualify Standards for correction of over-crowded housing conditions.

The City of Rio Dell is responsible for enforcing the Uniform Building Code. By contract with the County, the City has retained Arne Kemp of Kemp Inspection Services for Building Inspection services including plan check and building inspection. Complaints from the public for non-permitted construction are directed to the City Manager for contact and resolution.

By adopting the Uniform Codes, the City does not severely impact the cost of housing. In some instances adopting new codes may reduce overall cost of residential construction by allowing for cost saving construction techniques or materials usage. Enforcement of building codes is also typical of other jurisdictions and, therefore, is not viewed as a significant governmental constraint.

PERMIT PROCESSING TIMEFRAMES

The City processes various permits related to residential development. The time it takes to process an application can impact the costs of construction by increasing the developer's carrying costs during this period. Longer time frames for permit processing result in increased housing costs. It must be recognized that State law dictates much of

the time required for permit processing. Statutory time frames are specified for noticing of discretionary permits and environmental review under the California Environmental Quality Act (CEQA). Additionally, the time frames are dependent upon factors beyond the control of the City, including the completeness of the application, whether the application requires submittal of technical studies (e.g., geological reports), and the applicant’s ability to respond promptly to requests for clarification or supplemental materials.

The City processes between four and ten discretionary permit applications in a given year. Accordingly, the estimated time for processing is largely dictated by the complexity of the individual project application. However, minimum processing timeframes do apply since the City must comply with procedural requirements set forth in State law as noted above. These requirements are not only mandatory but require a specific sequence of processing steps, including public notification and review periods for various actions which local governments must comply with. A monitoring of permit history over the prior two-year period shows that these time frames set by State law are rarely exceeded. The estimated processing time frame for various project types is depicted in Table 6-2.

Table 6-3
Estimate of Processing Time Frames by Project Type*

Project Type	<u>Time Needed</u>
Building Permit (Ministerial)	1 to 2 weeks
Subdivisions and Use Permits	6 to 8 weeks
CEQA Exempt or Negative Declaration without Responsible or Trustee Agency	4 to 6 weeks
Mitigated Negative Declaration with Responsible or Trustee Agency	6 to 8 weeks
General Plan Amendments and Zone Reclassifications	24 to 36 weeks

Source: City of Rio Dell

*Assumes complete application submittal

PERMIT PROCESSING FEES

Similar to other city and county jurisdictions, Rio Dell requires street, drainage and other improvements in connection with subdivision development. Since the passage of the property tax initiative Proposition 13, and with the reduction in local government’s ability to finance capital improvements, greater reliance has been placed on the developer to finance off-site improvements. In addition, water and sewer systems must be self-supporting; addressing system upgrades as well as normal operations and maintenance costs. State law also requires that local permit processing fees charged by local governments must not exceed the estimated actual cost of processing the permits. This section compares various permit fees with those charged by the County.

SEWER AND WATER FEES

Installation and connection fees for sewer and water vary by type of development (i.e., single family or multiple families). For sewer service, the developer must pay an installation fee of \$200 and a service connection fee of \$950 per dwelling unit (\$1,150 total) at the time of building permit issuance. The developer must also pay an installation fee of \$200 and a \$2,500 connection fees before building permit issuance (\$2,700 per unit). Sewer and water main line extensions within a subdivision are the responsibility of the subdivider and must comply with City approved design and specifications. Sewer and water fees currently total \$3,850 but City staff report that this fee will likely increase in the near future.

DRAINAGE FEES

The City presently does not charge a fee to developers associated with their project's storm water contribution to the drainage system. Individual projects, however, are required to mitigate for adverse impacts to drainage through hydraulic improvements to the collection system or development of on-site detention facilities. Recently, the City passed a resolution to allowing implementation, or impact fees, on planned developments (PDs).

The City intends to address existing neighborhood drainage problems through development of a comprehensive City-wide Drainage Study and Master Plan. Currently, the Drainage Study has been completed and the Drainage Master Plan is in progress. Correcting localized drainage problems could facilitate in-fill housing development on lots presently constrained by seasonal flooding.

BUILDING PERMIT FEES

The City uses the Uniform Building Code's Administrative Regulations as modified by a regional cost factor of 0.94 percent to determine the valuation of construction for determining Building Permit fees. Plan check fees are collected at 80 percent of the building permit fee. Other state-mandated fees (e.g., seismic fee) are collected based on the formula provided by the State. These fees amount to less than two (2) percent of the cost of new residential development. The fees charged by the City are comparable to fees

The City also collects fees as mandated by SB 1473. This bill states that "beginning January 1, 2009, cities and counties must collect, on behalf of the California Building Standards Commission a fee from building permit applicants based on building valuation to fund development of statewide building standards."

PERMIT PROCESSING FEES

State law requires that local permit processing fees charged by local governments must not exceed the estimated actual cost of processing the permits. The fees currently charged by the City for processing various land use permits are detailed below.

Compared with fees charged by the County for the unincorporated area outside the City, Rio Dell’s fees are generally lower.

Table 6-4
Permit Processing Fees

Permit	City
General Plan Amendment	\$1,200 + Consultant Fee
Zone Reclassification	\$1,200 + Consultant Fee
Conditional Use Permit	\$500 + Consultant Fee
Variance	\$500 + Consultant Fee
Appeal	Deposit + Actual Cost + Consultant Fee
Subdivision (4 or less)	\$500 + Actual Cost + Consultant Fee
Major Subdivision	500 + Actual Cost + Consultant Fee
Lot Line Adjustment	\$700 + Consultant Fee
Lot Merger	\$500 + Consultant Fee
Home Occupation Use Permit	\$500
Environmental Impact Report	Actual Cost
Initial Study and Negative Declaration	\$750

City of Rio Dell

TYPICAL FEES FOR NEW RESIDENTIAL CONSTRUCTION

Table 6-5 reflects the City’s permitting and connection charges for various types of residential projects.

Table 6-5
Typical Fees for New Construction to Comply
with Adopted Development Standards

Type and Value	Building Permit	Street Frontage ¹	Water and Sewer	Total
Bedroom Addition (\$5,560)	\$184	n/a	n/a	\$184
Detached Garage (\$6.,600)	\$207	n/a	n/a	\$207
1,200 sq. ft. House w/ attached garage (\$139,500)	\$2,300	\$4,500	\$3,850	\$10,650
3,200 sq. ft., 4 unit multi- family (\$174,100)	\$2,780	\$4,500	\$15,400	\$22,680

¹ Based on 60 foot of lot frontage requiring construction of 8 foot parking lane and sidewalk, curb and gutter. Not required for developments where valuation of work is less than 50 percent of assessed valuation of the building.

These standard development improvement requirements do add to the cost of housing but are not deemed to be excessive. They amount to roughly four percent of the cost of a single-family dwelling and eight percent for a four unit attached-housing complex. As noted, these costs reflect the estimated actual cost of providing the service. For the sewer and water utilities, the connection charges are based on the estimated incremental burden

placed on the system by the new development, including: a share of the on-going operations and maintenance costs, an offset for consumption of available system capacity, and system depreciation and reconstruction reserves. Street frontage requirements vary from sidewalk only in improved subdivisions to full frontage improvements in older neighborhoods. These improvements are the minimum necessary to provide safe vehicular, bicycle and pedestrian circulation and follow accepted engineering standards. Where appropriate, these road standards may be modified when combined with a planned development.

HOUSING FOR PERSONS WITH DISABILITIES

Needs Discussion

Chapter 5, Special Needs Households, includes a discussion of the classification of disabilities and the number of individuals within those categories in Rio Dell. The Census found that physical disabilities were the most common, followed closely by employment and mental. This section also discussed the correlation between age and physical disabilities / self-care limitations that arise in the senior population. The needs of the physically disabled often dictate special housing accommodations such as ramps, lifts and building alterations (e.g., bathroom changes to accommodate wheelchairs) to remove barriers to access. This section, in addition to similar discussion of special needs for seniors and the homeless, points to the needs of many disabled persons for supportive services, including living arrangement options as well as services to assist with the requirements of daily living and maintain an independent lifestyle, to the degree possible.

Legislation (SB 520) has amended housing element law to require the City to analyze the potential and actual governmental constraints on the development of housing for persons with disabilities and demonstrate the City's efforts to remove such constraints, including accommodating procedures for the approval of group homes, ADA retrofit efforts, and evaluation of the Zoning code for ADA compliance or other measures that provide flexibility in development of housing for person with disabilities. In addition, provisions of the federal Fair Housing Act and the state Fair Employment and Housing Act impose an affirmative duty to make reasonable accommodations (i.e., modifications and exceptions) in their zoning laws and other land use regulations and practices when such accommodations "may be necessary to afford" disabled persons "an equal opportunity to use and enjoy a dwelling."

Actual and Potential Constraints

Constraints can take many forms including inflexibility within zoning and land use regulations, unduly restrictive permit processing or procedures, and outdated building codes. The City's analysis of actual and potential governmental constraints in each of these areas is discussed below.

Zoning and Land Use

In general, the land use and zoning regulations of the City support reasonable accommodations for the disabled. As described in Chapter 4, Transitional Housing, the City allows group homes consistent with the Community Care Facilities Act serving 6 or fewer persons, regardless of age, in all zones where single family residences are permitted by right. Group homes for more than six persons, also unrestricted by age, are permitted with a use permit in residential areas where uses of similar type (e.g., rooming and boarding), size and density are permitted under the General Plan and zoning. There are no specific standards in the zoning regulations requiring a particular distance between group homes; however, concentrations of such facilities in any one neighborhood or area could be a consideration during permitting.

Additionally, parking standards within the jurisdiction are minimal (one space per dwelling), and waiver of spaces may be sought through variance procedures, planned development procedures, and under provisions of State Density Bonus law.

The definition of “family” under the zoning regulations has remained unchanged since the adoption of the ordinance in 1968. This antiquated language defines family in such a way that specifies the number occupants unrelated by blood or marriage in a household, and is not consistent with later court decisions and provisions of the Fair Housing Law. For this reason, an Action Item under this Element is to review and modify the zoning definitions to bring them current with these decisions and state law.

The zoning regulations control the location of “uncovered porches or stairways” and similar architectural features while providing a limited exception for setback encroachments. This exception would allow the architectural feature to encroach not more than six (6) feet into a front or rear yard, and not more than 2-1/2 feet into a side yard. It is possible that this regulation could pose a constraint to the construction of a ramp or other facility (e.g., wheelchair lift) necessary for access to a home occupied by a disabled person with mobility limitations. The element will address this potential constraint by adding Program A-4 to Legislative Actions on Page 2-6 to establish a program to include as part of the Land Use Code revision the removal of restrictions on the construction of ramps and other reasonable accommodations (e.g., wheel chair lift) consistent with the Americans With Disabilities Act from restrictions under zoning setbacks (or similar development standard) where the exception is the only feasible design option to provide the necessary access.

Permits and Processing

The permit process to retrofit a building to add ramps or other changes to remove architectural barriers to access by a disabled person (e.g., widen doorways, modify bathroom facilities, and redesign kitchen sinks and countertops) is the same as for other building alterations: an application for a building permit is required; plans may be necessary depending on the scope of the work; and the construction is inspected for conformance with the building regulations. As noted in the preceding discussion, ramps and other changes to the building or structure could require a showing of conformance with zoning, including setback requirements.

Also, as previously noted, group homes for more than six persons will require the proponent of the facility to obtain a use permit. This is a discretionary permit process, and requires a showing that the proposal conforms to the General Plan, is consistent with the zoning regulations, including development standards, and is not detrimental to public health, safety or welfare. Environmental review under provisions of the California Environmental Quality Act (CEQA) may also be required. While this process does subject the project to neighborhood review and involves some added time and expense, the permitting process is a legitimate and necessary function of local government. As noted in the discussion in Chapter 4, Transitional Housing, it is important that the City work closely with project proponents to encourage development of a project that anticipates and addresses, through scale and operational controls, all legitimate neighborhood concerns.

Building Codes and Regulations

The section beginning on page 6-5, Building Codes, discusses the building regulations used by the City. In brief, the City has adopted and follows the 2001 Uniform Building Code but also uses the Life Safety standards for housing rehabilitation work. The City follows state accessibility standards and guidance regarding ADA compliance. Furthermore, provisions of the City's rehabilitation guidelines include as an eligible activity building alterations associated with removal of barriers to person with disabilities. In addition, Policy B-6 encourages use of rehabilitation funds, and program income from closed-out CDBG grants, to assist qualifying residents in removal of architectural barriers to housing access for persons with disabilities.

Procedure for addressing requests for Reasonable Accommodation

Finally, the element recognizes that even with the identified changes, a process is required for consideration of unforeseen circumstances that require consideration of "reasonable accommodation" in the administration of the zoning and land use regulations of the City. To this end, the following process is established:

1. The party requesting the modification or exception from any zoning or land use standard or regulation shall provide the City Manager a written request for "reasonable accommodation" pursuant to the federal Fair Housing Act (FHA) and/or State Fair Employment and Housing Act (FEHA). The request shall describe the nature of the disability, the impact of the existing regulation or standard that has necessitated the request, and other methods or actions considered by the party to provide necessary relief and why the measure or measures were not found to be feasible.
2. Upon finding the request complete, and following consultation with any knowledgeable party or parties as determined appropriate, the City Manager shall forward the request to the City Council for consideration. If this determination of modification or exception is related to a discretionary land use project, the matter may be taken to the Council ahead of the project as a whole, so as to expedite review and render a decision on which other permit findings may be dependent.
3. The City Council shall consider the request at a noticed public hearing in a manner consistent with other zoning matters, at which time evidence may be presented. The hearing may be continued from time to time, if necessary.

4. Within a reasonable period following the conclusion of the hearing, the City Council shall render a decision on the request. In granting the modification or exception, the Council may impose such reasonable terms and conditions as determined appropriate.
5. The City Manager shall provide notification to the party of the decision of the City Council with regard to the request under this procedure.

6.3 NONGOVERNMENTAL CONSTRAINTS

Non-governmental constraints are those factors limiting the availability of affordable housing over which local government has little or no control. State law requires that the housing element contain a general assessment of these constraints as a basis for possible actions by the local government to offset the effects of these constraints. The two principal types of non-governmental constraints are new housing cost components, principally land and construction costs, and the availability and cost of permanent financing.

HOUSING COST COMPONENTS

Cost of Land

The cost of land is influenced by many variables including scarcity, location, unique on site features, accessibility, availability of services, zoning and the general plan designation. Apart from the cost of construction, land costs represent the major component of housing costs. Although the City can directly control the housing supply through the administration of land use policies, there is little the City can do to influence the market price of land. Multiple listings in Rio Dell for May 2009 show lots in a developed subdivision and a lot on a hillside with no improvements priced at \$125,000. Two recently purchased average sized lots sold for \$75,000 each, and a smaller lot sold for \$80,000.

Cost of Construction

The cost of construction is primarily dependent on the cost of labor and materials. The cost of construction, labor and materials, have generally represented the largest component of housing costs in Rio Dell. An analysis of development costs for a modest 1,200 sq. ft. and a 1,450 sq. ft. residence (single-family, detached), reflected a construction cost component of 41 percent of the home selling price, for direct costs related to materials and labor. Construction costs are currently estimated to be between running between \$115 and \$125 per square foot.

Upgrades and amenities can significantly influence the per square foot cost of construction. It would not be unexpected to see per square foot costs exceeding \$130 in higher end construction, using features such with granite counter tops in kitchens.

A factor not generally associated with this area is labor costs associated with union collective bargaining agreements. Most of the residential home-builders working in the

community are smaller owner-operated, non-union shops. Labor costs will remain a factor in projects financed by governmental agencies. In these projects, the Davis-Bacon Act is often triggered requiring the payment of prevailing federal or state wage rates.

Other housing types may provide affordable alternatives to the more common single-family detached residence. Townhouse-style attached residences that share common wall construction and use lot area more efficiently can help reduce overall housing construction and land costs. Recent listings in Humboldt County averaged \$213,700, 11 percent lower than the average price for a “detached” single family home in Rio Dell (approximately \$238,500). Pre-manufactured housing units placed in a park setting or on individual lots can provide significant cost reductions over conventional on-site construction. Recent listings in Humboldt County averaged \$40,750.

While financing for manufactured homes in parks may be more difficult because of higher down payments (25 percent), shorter term mortgages (e.g., 20 to 25 years) and generally higher interest rates (10 to 12 percent) than conventional construction, these units can provide an affordable housing ownership alternative for a lower income family.. Manufactured homes on individual lots also remain popular given the lower per square foot cost and set-up charge. Land and utility costs are the same as for conventional construction.

Financing Availability

Interest rates for construction and financing have a more significant impact on the affordability of housing than any other single factor. Historically, interest rates coupled with the availability of financing have proven to be insurmountable obstacles for households unable to achieve home ownership. A rise in interest rates acts to chill housing markets as lower income buyers are unable to qualify for financing and eligible buyers postpone purchases to wait for more favorable terms.

In the more recent past, California has experienced much lower interest rates than those reviewed during the last Housing Element update that did not pose the same constraint. Borrowing costs on fixed-rate mortgages during 2002 were the lowest in nearly four decades. The beneficial effect of lower mortgage interest on home ownership affordability is significant. An analysis of the monthly housing cost for a typical single family house, priced at \$140,000 and financed at 10 percent interest for 30 years, indicates that a 3 percent reduction in interest rate to 7 percent (typically available in 2003) results in a 24 percent reduction in monthly mortgage payment. This means that for the same housing cost, a buyer can afford to purchase a more expensive or larger home, or have more choice in the neighborhood in which they chose to locate.

Lower interest rates increase homeownership opportunities not only by allowing affordable monthly payments for new buyers, but by allowing existing homeowners to refinance their homes, achieve lower monthly housing costs, and thereby increase their ability to preserve existing home ownership. Monthly housing cost saving also can be used to make necessary repairs and upgrades to the home extending its useful life.

Low interest rates can fuel a rise in the cost of housing as home sellers feel free to increase the sales “asking” price in response to the buyers increased purchasing power from lower monthly mortgage costs. As discussed in Chapter 3 and 5, home values have risen significantly over this period of low interest rates, often outpacing increases in household income. This trend has tended to off-set the increase in purchasing power of buyers as evidenced by the County’s affordability index (i.e., percent of households that can afford to purchase the median priced home) which has dropped from 50 percent in 1999 to less than 35 percent in 2003 and to less than 20% in 2009 (see Chapter 5, Ability to Pay for Housing).

Public Opposition

Affordable housing projects, as with other land use entitlement projects, are typically subject to review by citizen commissions and public officials during hearings for project approvals. Because of public opposition to affordable housing, often referred to as “Not in My Back Yard” or NIMBY, project denials or costly delays can occur. Such development commonly evokes fears of congested streets and need for new infrastructure facilities such as schools. In particular, affordable housing development can evoke fears of decreased property values and increased crime rates. In *Myths and Facts about Affordable Housing and High Density*, distributed by HCD, these fears are addressed and reveal that these fears are largely unsupported. Public education and participation may help to overcome these concerns.

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CHAPTER 7 OTHER MANDATES

7.1 INTRODUCTION

This chapter groups several topics mandated by State Housing Element Law: Energy Conservation, Consistency with other General Plan Elements, Fair and Accessible Housing, and Public Participation.

7.2 ENERGY CONSERVATION

State law requires local government, in preparing a Housing Element, to address energy conservation measures in respect to residential developments in their jurisdiction. The City's energy conservation efforts are focused in three basic areas: implementation of residential energy standards for new housing units per Title 24 of the State Building Code; assuring that subdivisions are designed to maximize passive or natural heating and cooling opportunities; and weatherization of existing structures to promote energy efficiency and decrease overall heating and cooling costs.

RESIDENTIAL ENERGY STANDARDS

Title 24 of the State Building Code requires new residential construction to meet a comprehensive set of standards for energy conservation. Building additions or alterations must also meet Title 24 standards if they increase the heated or cooled floor space of the building. Builders may achieve compliance with these standards either by calculating energy performance in a prescribed manner or by selecting from alternative component packages that prescribes a fixed method of energy compliance. The City's contracted plan checker, the County's Building Inspection Division, reviews all plans to see that the design and construction complies with Title 24 energy standards.

SUBDIVISION DESIGN FOR PASSIVE SOLAR ACCESS

The City's subdivision regulations require that subdivisions be designed in such a way that they maximize passive or natural heating and cooling opportunities. This can be achieved by encouraging incorporation of techniques to maximize use of solar energy. Passive cooling opportunities include the design of lots to allow the appropriate orientation of the structure to take advantage of prevailing breezes or available shade. Of greater importance for Rio Dell, given the mild climate and fog common to the area in the summer, are passive heating opportunities. Orienting lots to allow structures to be aligned in an east-west direction to maximize southern exposure can enhance passive solar heating. The State Subdivision Map Act requires that the "design of the subdivision...provide, to the extent feasible, for future passive or natural heating or cooling opportunities in the subdivision." Appendix G includes examples of how these subdivision solar design objectives may be met. In addition, the Rio Dell zoning

ordinance was amended in 1983 to permit adjustments to building setback standards for passive solar additions to residential buildings. This change permits the retrofitting of existing residences with a solarium, greenhouse, or other attached passive solar collection unit.

WEATHERIZATION

The third area of energy conservation focuses on the existing housing stock. Weatherization seeks to improve the energy efficiency of individual housing units to decrease their energy demands and lower the monthly housing costs for the occupants. The most common techniques for increasing building efficiency include insulation of ceilings, heating ducts, hot water heaters, weather stripping; caulking windows and doors; replacing single-pane windows; and including energy inefficient appliances. The City's efforts to resolve these problems have taken two forms: 1) directly addressing energy conservation measures as an element of the City's *Housing Rehabilitation Loan Program*, and disseminating conservation information as it comes available about assistance offered by utility companies and other sources. Currently, the Pacific Gas and Electric Company (PG&E) provides free weatherization and appliance upgrade assistance to income-qualified homeowners and renters in the City through its Energy Partners Program. The program operates County-wide and lower income households are eligible when following CARE Program income guidelines (e.g., family of 4 with income not exceeding \$32,000; \$36,600 if disabled). The only restriction is that the unit may not have participated in the PG&E Energy Partners Program within the past 10-year period.

7.3 CONSISTENCY WITH OTHER GENERAL PLAN ELEMENTS

State law requires that the General Plan be internally consistent. While the level of treatment of any subject may differ, the elements of the Plan must not differ in a substantive way. For instance, the policies of the Land Use Element must be consistent with those of the Housing Element, and vice versa.

The Housing Element bases the City's ability to meet the need for new housing units on the availability of parcels that are planned and zoned for residential development and served by utilities such as sewer and water systems. As discussed in Chapter 4, the Land Use Element provides suitable sites for housing at densities that can support a variety of housing types. Further, the Land Use Element concentrates new residential development in those "urban" areas where existing utility and road infrastructure are present. Areas subject to hazards, such as steep hillside areas and the flood plain are designated for lower density and "rural" land use, which encourages the continuation of compatible agriculture uses.

The primary focus of the Land Use Element is the Town Center designation that seeks to energize and revitalize the City's downtown area along Wildwood Avenue. The Land Use Element seeks to promote infill development in the Town Center, encouraging higher densities and mixing residential with commercial and civic uses. The density of up to 22 units per acre provided by the Town Center designation can support a variety of

housing styles, including detached and attached houses, cottages, live-work spaces, and the upper floors of mixed-use buildings.

The Land Use Element takes into account the development constraints and opportunities of the community, including hazards, resources and open space. The identification of these components of the natural environment guide appropriate locations for housing and are reflected in the holding capacity projections used in the Housing Element. Similarly, the Land Use Element provides policy for the human environment, including public services, cultural and historic resources, aesthetics and transportation. These community goals are supportive of the Housing Element objectives in that they encourage sustainable growth, infill development compatible with existing development, improved public infrastructure and systems, and diversity of housing opportunities for all income groups, while preserving Rio Dell's small town character.

This Housing Element projects growth rates that are consistent with those used in the rest of the General Plan. This projection differs from those used in the Regional Housing Needs Allocation Plan adopted by the HCAOG in that it maintains the 2.5 percent of County population that has been the trend for the City over the past 30 year period.

7.4 FAIR AND ACCESSIBLE HOUSING

It is the policy of the City of Rio Dell that fair housing is the law and must be obeyed. Title VIII of the Civil Rights Act of 1968, also known as the Fair Housing Act, prohibits discrimination in the sale, rental and financing of housing based on race, color, religion, sex, national origin, disability or familial status.

In furtherance of this policy, the City in 1992 established a Housing Program to distribute Fair Housing information with all housing rehabilitation loan packages. In addition, the policy directs that a Fair Housing Notice be posted in City Hall, and establishes the City Manager as the "Fair Housing Compliance Officer". The purpose of these measures is to inform and educate the public as to their rights under law.

7.5 PUBLIC PARTICIPATION

Public participation in the development of the Housing Element occurred in several ways. The primary method of assuring that a good cross representation of views was heard was through study sessions conducted over a four month period jointly by the City Council and Planning Commission, which were also noticed meetings open to the public. Copies of the Housing Element hearing draft were provided to stakeholders groups, including representatives of the industry and trade organizations, housing advocates, and social service organizations. Included in this referral process were the Humboldt County Board of Realtors, the Northern California Home Builders, Senior Resources Center, Redwood Community Action Agency, and the Humboldt County Housing Authority.

The City attempted to involve a wide representation of individuals and organizations in the document review by holding a public workshop. This workshop, held at City Hall, collected feedback from residents focusing on housing needs and concerns in the City.

Additionally, copies of the Housing Element were made available at several locations to facilitate public review and comment, including Rio Dell City Hall and the Rio Dell Public Library. Electronic versions and hard copies were provided for the public convenience. The document was checked out by a number of individuals.

The Housing Element Update and its effect on the community's development were among the topics covered in articles appearing in the Humboldt Beacon newspaper and the newsletter of the Scotia-Rio Dell Chamber of Commerce.

Also, local senior resource providers proved to be extremely helpful in contributing updated contact and service provider information related to housing, transportation, educational, and other resources for area seniors. These organizations represent a wide segment of the community that includes representation by all income groups.

While it is difficult to assess the effectiveness of the effort by attendance at hearings on the element because of the length of the development process preceding the hearings and the number of meetings conducted thereon, the advise and guidance offered by these groups and individuals during the formulation of this element were instrumental in developing a Plan which addresses in a most comprehensive manner the needs and intentions of the community with regard to its housing. Overall, the program is viewed as having been effective in encouraging participation from a wide segment of the community.

CHAPTER 8

STATUS AND EVALUATION OF 2004 HOUSING ELEMENT PROGRAMS/IMPLEMENTATION

8.1 INTRODUCTION

State law, Government Code Section 65588 (a), requires each jurisdiction to review its previous Housing Element for implementation effectiveness. The State Guidelines identify the following:

1. “Progress in implementation”. An analysis of the significant differences between what was planning in the previous element and what was achieved.
2. “Effectiveness of the element”. A review of the actual results of the previous element’s goals, objectives, policies, and programs. The results are quantified when possible.
3. “Appropriateness of goals, objectives, and policies”. A description of how the goals, objectives, policies and programs of the updated element incorporate what has been learned from the results of the previous element.

This Chapter evaluates the goals, objectives, policies and programs of the 2004 Housing Element consistent with these guidelines.

8.2 COMPARISON WITH EARLIER GOALS, OBJECTIVES, POLICIES AND PROGRAMS

Section 2.30 of the City’s 2004 adopted Housing Element Action Plan was organized into five basic areas of involvement:

- A. Legislative Actions – Ordinance Revisions
 - Density Bonus Procedures
 - Mobile Home Parks in Single-Family Zones
 - Multi-family Design Guidelines
 - Architectural Barriers to Access for the Disabled
 - Equal Access to Housing
- B. Application for Federal & State Funds
 - Housing Rehabilitation and Housing Affordability (Conservation of Housing)
 - Rehabilitation of Water & Sewer (Remove Constraint to Housing)
- C. Continue to Support/Implement Programs

- Development of New Secondary Dwelling Units
 - Information Program to Eliminate Discrimination in Housing (Referrals to State Fair Employment & Housing Commission)
 - Information Program on Available Weatherization and Self-Help Housing Programs (Energy & Housing Conservation)
- D. Studies & Monitoring Program
- Maintaining Densities Consistent with Housing Affordability
- E. Homeless Task Force & Agency Coordination
- Maintain and Update Information on Homelessness
 - Representative on the County’s homeless task force.

SUCCESS IN MEETING HOUSING GOALS, POLICIES AND OBJECTIVES

As a whole, the City had considerable success in meeting some of its major housing needs in spite of serious obstacles. The biggest challenge to the City’s action plan came from the failure of the City’s water wells and the ensuing water emergency and mandatory water conservation program. This issue required City resources and created uncertainty in the housing market and its ability to provide reliable water service. Dependent upon capacity of the Emergency Interim Water Supply System, the City was forced to limit new water connections. The “Interim Urgency Ordinance” requires most new development to obtain prior approval from the City Council. Even so, the City has been successful in its efforts to assist in the conservation of housing through City-wide CDGB-funded rehabilitation programs, and to remove constraints to housing by correcting water, sewer and drainage infrastructure deficiencies. In this regard, the City has secured over \$5 million in grant funds to make long-term improvements to the water and sewer systems.

The following section reviews each of the five areas of the Housing Action Plan, and evaluates the City’s progress and effectiveness of the previous planning cycle for each item. Modifications to these programs are suggested where appropriate. Table 8-1 provides a summary.

A. Legislative Action

1. Guided by State law, establish procedures that allow the City to respond to density bonus requests. The procedures should include criteria that outline affordable-to-market unit ratios, written documentation, evaluations for project financial information, processing timeframes, additional incentives for consideration, and a method to sustain unit affordability

Progress/Effectiveness: The City has evaluated whether density bonuses and/or other incentives are an effective way to increase affordable housing opportunities. The City is currently determining how to permit density bonuses and what aspects of development should be given consideration for an increase in density bonus percentage.

Appropriateness: This program will be continued to ensure that density bonuses are incorporated into the City’s General Plan and zoning ordinance.

2. Revise City zoning ordinance to comply with State law provisions and provide a mechanism for establishing and/or redeveloping a mobile home park in single-family residential zones subject to use permit as required by Government Code Section 65852.3 and 65852.7.

Progress/Effectiveness: The City has several (3) mobile home parks and continues to permit single family mobile/manufactures home placement on private parcels. These units continue to be affordable to lower income residents.

Appropriateness: Promoting mobile home parks as affordable housing options is no longer a priority of the City. The City recently updated the Town Center zone to allow minimum lots of 2500 square feet versus the previous 6000 square feet minimum lot size. This change increased buildable lots and encouraged the purchase. Existing structures were then redeveloped and affordable housing was created. This program will not be continued.

3. Revise City zoning ordinance to provide design guidelines for new multi-family residential development that ensure compatibility with community character, and provide a sense of connection to the neighborhood.

Progress/Effectiveness: Although this revision has been delayed, the City is actively working to produce design guidelines. In 2004, the City received a grant to analyze design guidelines and the design review process. The City initiated the creation of a design review committee but the process stalled as the focus seemed to be downtown commercial design rather than residential. The City continues to be focused on residential design review and reestablishing a design review committee is currently in front on the Commission and Council.

Appropriateness: The City will continue to make progress on design review committee and design guideline establishment.

4. Revise City zoning ordinance to allow the construction of ramps and other reasonable accommodations (e.g., wheel chair lift), consistent with the Americans with Disabilities Act, necessary to permit full housing access to persons with mobility limitation consistent with “reasonable accommodation” under the Fair Employment and Housing Act.

Progress/Effectiveness: With the improvement of the City’s downtown commercial area, the City has made progress in ensuring ADA compliance. Regarding residential land use requirements, the City recognizes that its Standard Improvement Specifications document is out of date and there have been no zoning revisions that address architectural barriers to disability access. The City is pursuing an update to Standard Improvement Specifications.

Appropriateness: The City acknowledges the importance of disability access and continues to work address these issues on a case by case bases ensuring that the needs of its residents are met. This program will be continued.

5. Amend the City zoning ordinance to ensure that the definitions used do not prevent equal access to housing on the basis of age, familial status or disability consistent with the California Fair Employment and Housing Act (FEHA).

Progress/Effectiveness: No progress has been gained on this action.

Appropriateness: The City continues to acknowledge that definitions within the City’s zoning ordinance must ensure equal access to housing in compliance with FEHA. This program will be continued.

Overall Program Progress/Effectiveness: Due to limited staff resources and the loss of the .75 FTE Planner position in February 1991, the City has contracted with a private planning firm to provide services. Since 2003, planning services including ordinance creation and amendment, and General Plan updates have increased significantly. All actions by the Council will be reviewed for consistency with the General Plan, including the Housing Element.

B. Application for Federal & State Funds

1. Seek funding from federal and state sources to continue rehabilitation of the City’s housing stock, to provide safe and decent housing for the community, and meet the objectives for housing under the adopted Regional Housing Needs Plan; and encourage the acquisition of housing by lower income persons to achieve a greater balance of affordable owner- and renter-households.

Progress/Effectiveness: The City has aggressively pursued federal and state housing program funds for the rehabilitation of housing occupied by lower income households. In 1992, the City has successfully completed for CDBG funds to conduct a City-wide housing rehabilitation program. Twenty-four (24) units were rehabilitated under the program that concluded in 1993. In 1993, the City was successful in obtaining \$133,711 in CDBG funds for the continuation of the City-wide housing rehabilitation program. This program corrected serious housing deficiencies in seven units occupied by low- and very-low income households. In 2002, the City was awarded a \$500,000 CDBG grant to provide for housing rehabilitation and first time home-buyer. This program also includes funding for upper sewer lateral replacement, paint up/fix up, and lead paint hazard abatement. So far, this program has assisted in the rehabilitation of five homes occupied by lower income households, four of which were owner-occupied. In 2003, \$500,000 in funding for a City-wide housing rehabilitation program was awarded to the City under a CDBG grant. An additional 14 lower income

residents were served under this program through 2005. Two (2) first-time homebuyer clients have been assisted under this program to date.

The City continues to participate in every housing program available through the state including the HOME program. The HOME program was created to improve and increase the supply of affordable housing. The City has applied for a \$500,000 grant for the housing rehabilitation for 12 income qualified homeowners located in the City of Rio Dell. These funds are awarded on a competitive basis; the City most often uses these funds to strengthen its home rehabilitation program administered through Redwood Community Action Agency (RCAA).

Appropriateness: This program will be continued to provide affordable housing options for residents.

2. Pursue federal and state funding for infrastructure improvements, primarily water and sewer lines and facilities, which currently act as constraints to the production of housing.

Progress/Effectiveness: After declining yield over several years and the failure of the City's water wells in 2001, the City was successful in securing emergency funding to construct the Emergency Interim Water Supply System (EIWSS). Using Proposition 204 funds, the City had undertaken a study to find a system capable of providing for the current and long-term water needs. Improvements to the City's water supply have been completed with the construction of a new water treatment facility including new water tanks and water mainlines. This work was completed in 2008 and the City was able to lift water conservation measures and eliminate water use restrictions.

Updating the City's wastewater facility and addressing capacity issues is still in progress. Because of its Cease and Desist order, the City was awarded 2.2 million dollars to address this issue. The wastewater improvements will be done in phases; Phase I will address immediate needs and implement rate increases. Phase II, beginning in 2011, will construct the new wastewater facility.

Appropriateness: This program will be continued to ensure wastewater facility construction.

C. Continued Support & Implementation

1. Allow creation of secondary residential units in residential zoned areas as a use by right (consistent with provisions of AB 1688 GC Section 65852.2), by amending the zoning ordinance to reflect changes in State law including raising the unit size limitation and excluding second units from certain residential areas based on road or utility service limitations. Also, track second unit building permits as separate category of housing production to allow for an evaluation of the effectiveness of these measures in promoting development of new second units.

Progress/Effectiveness: The City continues to support the creation of affordable new housing through the use of secondary dwelling units. The City enacted its secondary dwelling units ordinance in September 1983. In response to recent legislation, the City has opted to allow second dwelling units by right when consistent with the provisions of AB 1688 (Wright). Since prior to this law all second units were subject to a discretionary permit, a mechanism to track issuance of second units separately from other residential development was not needed. Currently, secondary dwelling units are tracked through the building permit process.

Program modification: The City will evaluate whether it needs to establish unit size requirements different from the State law, and to determine if exclusions for the location of new second units are necessary in certain areas that may not currently be served by adequate roads and infrastructure (e.g., private roads in the Bellevue neighborhood).

Appropriateness: The City continues to view second units as an appropriate and necessary housing option to provide affordable housing within single family residential areas that have adequate roads and infrastructure.

2. Promote equal access to housing by posting and distributing information on the State Fair Employment and Housing Commission Enforcement Program, providing referrals, and enforcing penalties for non-compliance.

Progress/Effectiveness: With respect to providing public information on discrimination in housing, the City prominently displays a Fair Housing Poster in the City Hall Lobby and has established a written procedure for addressing housing complaints. The procedure identifies the City Manager as the contact person for housing complaints and allows the City Council to find any rental property owner found in violation of Fair Housing laws by the Department of Fair Employment and Housing to be in “default” on their housing rehabilitation loan with the City. In such cases, the loan would be subject to immediate repayment.

Appropriateness: This program will continue to inform residents of Fair Employment and Housing programs and continue to partner with RCAA to ensure legal compliance.

3. Post and distribute information on currently available weatherization and self-help housing to improve energy efficiency in existing housing and to encourage the affordability of new housing using self-help methods enlisting the services of a qualified non-profit sponsor.

Progress/Effectiveness: The City continues to serve as a clearinghouse with respect to information on available weatherization and self-help housing

programs. The City distributes information from Pacific Gas & Electric that focuses on home insulation and weather stripping, and encourages weatherization techniques during housing rehabilitation program. Residents of Rio Dell are increasingly interested in green building techniques; an upcoming major subdivision is proposed to be green build homes.

Further, information concerning weatherization programs has been provided in community-wide publications such as the *Rio Dell-Scotia News*, Chamber of Commerce newsletter. The workshop on self-help housing programs has not yet been conducted.

Appropriateness: This program will continue to provide information on weatherization. Self help housing has not proven to be a successful affordable housing technique for the City; therefore, this program will continue but will not be emphasized.

D. Studies & Monitoring Program

1. Monitor housing production consistent with the adopted Regional Housing Needs Allocation by tracking the inventory of vacant land available for development, building permit activity and housing conditions
2. Annually review building development within the Urban Residential and Town Center land use designations to ensure that housing is made available in types and densities that do not exclude lower income households, and, if necessary, to recommend changes to foster housing affordable by all segments of the community.

Progress: The City, through its General Plan and zoning ordinance update, has created a Geographic Information System (GIS) database linked to the County Assessor's vacant land index. This system enables the City to more effectively track changes to the inventory of vacant and underutilized parcels. Underutilized parcels have also been catalogued and are monitored by GIS database.

The City has updated its Land Use Element of the General Plan. Changes in the Land Use Element encourage attached (townhouse-style) housing on 4,000 square foot lots within the Urban Residential designation consistent with the density of 10 units per acre. In addition, apartments over mixed commercial development are also encouraged in the Town Center land use designation which permits a density of up to 22 units per acre. These two designations allow a variety of housing types, including single-family detached and attached units.

However, monitoring of development may be warranted to ensure that these designations encourage development at sufficient densities to make units affordable to moderate and lower income households. For this reason, a policy

is recommended to ensure that on average the “mid-point” density range is satisfied by new residential and mixed-use development in the Urban Residential and Town Center land use designations.

Appropriateness: This program will continue to ensure that regional housing allocations are accommodated and that adequate densities are encouraged in order to offer affordable housing opportunities.

E. Homeless Task Force and Agency Coordination

1. Establish local capacity to inform the community of services available to assist persons without shelter, increase the community’s capacity as liaison to persons and families in need, and maintain and update information in available services for the homeless.
2. Establish an appointed representative to serve on, or act as an observer of, the County’s homeless task force.

Progress: The City is not currently a member of the County’s homeless task force and due to the water emergency and other demands on resources; it has not become actively involved in this group. It is recognized that the need for transitional housing or emergency shelter space can be best met on a County-wide basis, and that the greatest chance for success will be through the pooling of available financial and human resources. The benefit to becoming an active member of the Task Force will be an increased understanding of the problem of homelessness and the services that may be available to assist families and individuals who find themselves in this situation.

Appropriateness: The update calls for the City to renew its efforts to become affiliated with the Countywide Homeless Task Force and participate in making available information on services and contacts available to the community.

Table 8-1
Housing Action Plan and Status

Program	Policy No.	Implementation Steps	Evaluation/Status
Density Bonus	A-5	1-1 Ordinance Review 1-2 Ordinance Drafting 1-3 Adopt Ordinance	Not completed-The City has discussed and supports density bonuses. The City will adopt a density bonus ordinance
Mobilehome Parks	A-2	2-1 Review mobile home park support 2-1 Encourage redevelopment and upgrades at existing parks	Not completed
Multi-family Residential Design Guidelines	A-3	1-1 Create design review committee 1-2 Develop design guidelines 1-3 Draft Ordinance 1-4 Adopt Ordinance	(2004) Grant received to analyze design guidelines and review process. Initiated review committee but not formed. Progress in commercial zones.
Accessibility Constraints for Disabled	C-4	1-1 Identify standards that create barriers 1-2 Update zoning ordinance to include exceptions to development standards 1-3 Update Zoning ordinance and adopt ordinance	The City has ensured ADA compliance in commercial zones. The City recognizes the need to update Standard Improvement Specification document.
Housing Rehabilitation	B-2,3,4	1-1 Use of Loan Repayments 1-2 CDBG and HOME Application 1-3 Housing Coordinator 1-4 Leverage Funds	Existing program, \$500,00 awarded in 2005 CDBG funding awarded in 1993, 2002, 2003 and 2005 RCAA contracted to serve in this capacity
Water & Sewer Facilities	D-1	2-1 P/TA Grant Application 2-2 Investigate Programs 2-3 Engineering Report 2-4 Pre-application	New water treatment facility has been completed; updates to wastewater treatment facility are in progress.
Second Dwelling Units	A-4	1-1 Annual Report 1-2 Ordinance Modification	Secondary units are tracked by building permits.
Fair Housing	C-1	2-1 Distribute Information 2-2 Post Notice	Action completed/continue program Action completed/continue program
Weatherization and Self Help	E-1	3-1 Update Referral List	Action completed/continue program

Program	Policy No.	Implementation Steps	Evaluation/Status
		3-2 Create home improvement techniques, green building and weatherization library	Deferred activity; reschedule for 2010
Building Activity	A-2;F-1	1-1 Update Inventory 1-2 Update Condition Survey	Action completed/continue program
Homeless Resources	C-3	1-1 Service Providers List 1-2 Distribute Information	Action completed/continue program Action completed/continue program
Homeless Task Force	C-3	2-1 Participate in Task Force 2-2 Report to City Council	Action deferred; reschedule for 2010 Action deferred; reschedule for 2010

SUCCESS IN MEETING QUANTIFIED OBJECTIVES

In addition to the Housing Action Plan, the effectiveness of the Housing Element can be measured by reviewing the Quantified Objectives adopted for the 2003 Housing Element. These objectives specify the City's estimate of the maximum number of housing units that can be constructed, rehabilitated and conserved over the five-year planning period for the Element (2003 through 2008), based on the needs, resources, and constraints identified in the Housing Element.

Table 8-2 outlines housing needs and the City's progress toward meeting its quantified objectives by showing a comparison of housing construction and projected housing needs for the previous planning period. The data reveal that market forces in Rio Dell encourage the construction of moderate and other low housing.

Table 8-2
Progress Towards Meeting Quantified Objectives, 2003 through 2009

Household Income by Category	Housing Units		Surplus (Shortfall)
	Projected Housing Needs in the Previous Period	Units Built	
Very Low	19	2	(17)
Other Low	20	40	20
Moderate	19	36	17
Above Moderate	43	2	(41)
Total	101		(21)

Source: City of Rio Dell Building Department, 2009

CHAPTER 9 QUANTIFIED OBJECTIVES

9.1 INTRODUCTION

Under State law, the Housing Element must include quantified objectives which estimate the number of units likely to be constructed, rehabilitated conserved, or preserved by income lever during the planning period.

While ideally the housing objectives will equal the housing needs identified in the Housing Element, the identified needs in many cases exceed available resources. Realistically, most of the factors are beyond the control of local government. However, this Housing Element works to meet regional housing needs by setting a target goal for the City based on needs, resources and constraints. The City has established the following quantified objectives.

9.2 QUANTIFIED OBJECTIVES

The HCAOG new construction estimates under the Housing Needs Plan call for the development of 138 new housing units: 73 for growth, 2 for replacement, and 0 to increase vacancy by 2015. This projection is based on Rio Dell's share of the County's estimated housing needs. However, this projection does not (nor would it have any method to) account for economic and market trends.

This projected rate of construction (28 units per year) greatly exceeds the 10 units per year average for the last decade. Accordingly, the Quantified Objectives in Table 9-1 estimates that the City will likely develop approximately 80 of the 138 units identified in the HCAOG Regional Housing Needs Plan for the period 2009 to 2016. This figure factors in historical growth and economic trends.

Based on the trends, goals, polices and action plan outlined in Chapter 2, the City anticipates new construction of 80 new units, rehabilitation assistance with 56 units, and preservation of 90 units over the next planning period.

Income Category	New Construction	Rehabilitation	Conservation/Preservation
Extremely Low	8	6	
Very Low	9	14	30
Low	13	25	50
Moderate	15	11	10
Above Moderate	34		
Total	80⁽¹⁾	56⁽²⁾	90

⁽¹⁾ Total reflects historical growth trend of 10 units per year over 8 years.

⁽²⁾ Total reflects historical rate of rehabilitation permits issued per year.